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South Senior



Shore News

SEPTEMBER 2017

Helping Seniors Age Well
And Enjoy Themselves While Doing It!

JD, Billy & Ken keep on rockin'!

Ken Spagnuolo, Russ Brough, and Jon "JD" Aldrich, take the stage at East Bay Grille's harbor-front patio, Plymouth



Photos: PatriciaAbbatePhotography.com

Trio keeps the "oldies" fresh across the generations.

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19th Annual Senior Service Networking Conference

September 14, 2017
Lombardo's, Randolph, MA

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Arts for All

South Shore seniors enjoy learning through the arts

By Anne Smith

HINGHAM, DUXBURY -- When was the last time you learned something new – when you opened yourself up to the struggle and excitement of being a beginner? One of the perks of adulthood is that we get to focus on the things at which we excel. As Director of Community Partnerships at South Shore Conservatory, no one pushes me to do decline Latin verbs or play basketball any more. Jump shots are not a part of my job description (that’s a good thing, believe me!) and so they have fallen away. The thing is, studies show that learning a new skill, especially through music, is good for us as we age. Active participation in the arts improves cognitive function, builds community and facilitates self-expression.

A year ago this summer, I sat down with my colleagues from other departments at SSC (Performance, Education, Private Instruction, and Creative Arts Therapies) to discuss how we could increase participation in the arts by adults. The result of that brainstorming meeting was a new strategy to welcome grownups into the SSC community through performances, classes and lessons: our Adult Learning initiative.

In addition to private lessons and classes at our two campuses in Duxbury and Hingham, SSC is committed to providing opportunities for participation in community-based programming through partnerships with local Councils on Aging, Senior Centers, residential communities and assisted living facilities.

Barbara Farnsworth, Director of the Hingham Council on Aging, offered a full year of Ukulele classes at the Senior Center this past year. “I have a colleague who learned to play the ukulele and found it to be great fun and



Hingham's Linda Hurley finds a creative outlet in her new-found skills playing the ukulele.

had made many friends.” She told me. “I was looking for something new and different to offer at the Senior Center, and thought that the ukulele fit that description. To be quite honest, I was very surprised to see the level of interest both at the beginning and as we continued to offer subsequent sessions. SSC teacher, John McCarthy, has been wonderful to work with and those who have taken the classes now have a new talent.”


At the Kingston Senior Center, a creative movement class called Shake Your Soul® has been inspiring participants to dance with joy every week since last October. According to program coordinator Marilyn Greenstein, participants report that the class greatly enhances their lives, improving mood, reducing stress, and helping them to feel more energized. “How did this happen?” Marilyn asks. “SSC teacher Emily Browder-Melville brought her knowledge and expertise to each and every person in the class. She now has a fan club, and we want her to come back.”

At the Norwell COA, 74-year-old Maureen Melanson plays in a community drum circle every month. “We have so much fun!” She told me. “There are members in their 80s and some younger people too. People were nervous at the beginning, thinking it was going to be too hard, but we’ve learned that there’s no such thing as “can’t do it.” Ed (Sorrentino, SSC percussion teacher) shows us the beat and we follow along. We certainly aren’t the Symphony Orchestra – I’m not a musician at all – but I’m learning. And if I make a mistake, it doesn’t matter. We just

laugh and laugh!”

At the end of our first year, SSC adult music programs are taking place at 12 Senior Centers on the South Shore and we’ve welcomed over 500 new friends to the South Shore Conservatory family. All programs are carefully designed to challenge adult minds, stimulate creativity and build vibrant social connections. If you’ve always wanted to try the cello or take up singing, we would love to have you join our community of active, joyful learners. It’s never too late to try something new! Call Student/Faculty Liaison Jessica Willcox (781) 749-7565 x37 to schedule a trial lesson. For more information about South Shore Conservatory’s adult learning initiative, contact Anne Smith a.smith@sscmusic.org, or visit http://sscmusic.org/adult_programs.html.

About South Shore Conservatory
South Shore Conservatory, (SSC) has been providing access to and enriching the lives of South Shore residents through music and the arts for over 45 years. Recognized as a national model for arts education by the National Guild for Community Arts Education, SSC is the largest, not-for-profit, community school for the arts in Massachusetts, serving over 3500 students of all ages and abilities at its two campuses and in partnership with schools, and social service and community agencies throughout the South Shore. Students participate in more than 50 diverse programs in music, dance and drama, with performance playing an important role in overall education. With more than 100 musicians on faculty, SSC offers 30 professionally produced concerts annually. Through innovative partnerships, SSC’s Creative Arts Therapies department supports the mental, emotional, and physical health of some of our community’s underserved members, and the ImagineARTS program strengthens pre-reading skills for young learners in Brockton Schools through integrated music and dramatic play. SSC’s campuses: One Conservatory Drive, Hingham, (781-749-7565) and 64 St. George Street, Duxbury (781-934-2731). Follow us on Facebook, Twitter, Pinterest or Instagram= or visit www.sscmusic.org. ■




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Navigating the Future

By Mark Friedman

Navigating the journey of aging by glancing forward & looking back

“The Many Sad Fates of Mr. Toledano” is a stunning documentary about the possibilities of aging. It sits beautifully rendered in the New York Times Op-Doc series.

This three year labor of love is a vision of how world renowned photographer and co-creator, Phil Toledano, 47, imagined his aging and later years might possibly play out. The impetus for the project came from a telephone call that every adult child dreads. His mother had suffered a fatal brain aneurysm. While Toledano had been busy with his photography career and family, he quickly learned that she had been quite successful at protecting him, for years, from his father’s increasing and debilitating struggles with dementia.

Toledano awakened from the loss of his mother as his father’s primary caregiver. Ill equipped to manage this responsibility, he struggled to find the right care. More importantly, he was overcome by his inability to connect with his Dad.

The 25 minute film is powerful. His “look forward” is not bleak by any measure, often quite funny, sardonic yet always thoughtful. We learn it is Toledano’s photography that became the “language” by which father and son would communicate, and he ends the project with full appreciation “of the value of what’s in front of me.”

Learning from Legacies

By contrast, Mary O’Brien Tyrrell is a Memoirist, also known as a personal historian. Tyrrell, since 1994, has helped hundreds of seniors capture and tell their life stories. Once a cottage industry, family histories are now big business for entrepreneurs, writers, journalists and others that help our seniors, veterans, great grandparents and others who want to share their memoirs, major life moments, remembrances, accomplishments, and themselves. Today, this sharing is done in everything from hard-bound books, CDs, DVDs, YouTube videos, and other digital formats.

In today’s world it is easy to be cynical about legacy, personal memoirs and family histories, yet there are no more vivid truths than those told by grandparents and seniors.

Stories Tell us What and How to Navigate the Journey of Aging

When I think of the work of these two storytellers (because that’s what Toledano and Tyrrell really are), it occurs to me that seniors and adult children have to become increasingly skilled as consumers of care options as they navigate the process of aging, as they, and only they will otherwise be called upon to fill the gaps on a short-term or permanent basis.

In Toledano’s film, he can envision himself in any number of possible Identities, some of which require caretaking beyond his scope of current understanding. He himself was ill-prepared to care for his father with dementia. Toledano’s story puts a spotlight on aging. His perspectives joins a tremendous movement of people and organizations like Next Avenue and the Caregiver Summit which are focusing on the aging experience and bringing light and joy to its process.

In the case of Tyrrell’s work, what she is doing, consciously or not, is helping to inform another generation that in order to live well, we must also learn to take care of each other.

When Home Care Becomes Part of Navigating the Journey of Aging

I am a huge fan of aging in place, as friends and colleagues well know - wherever that “place” may be. Home Care is becoming an important option for families, especially as

and philosophy to recovery care at home. Today, so many parents are getting knees and hips replaced or having cardiac procedures when they are well into their 70s and 80s. Nobody wants to stay in the hospital or rehab a day longer than they absolutely must. Our parents want the familiarity of home.

But, home can be tricky, especially when 1 out of 5 seniors end up back in the hospital within the first 30 days home.

It’s essential that elders take the right medications, eat properly, maintain their therapeutic regimen and follow the discharge orders. All too often they do not. Senior Helpers Boston and South Shore has an holistic approach that engages the whole family in this important support. Our Going Home Safe program was developed with a total focus on creating conditions for making home the best place for recovery.

2. Proven Expertise in Alzheimer’s and Dementia Care:

With more and more seniors struggling with these diagnoses, it is essential to find a Home Care company with care managers and caregivers specifically trained, skilled, and experienced in this complex disease. We understand how intricate this care can be for the entire family and can provide support, practical tools, and education for family members. Importantly, an agency must take great care in matching caregivers specifically to your loved one.

3. A Client-Centric Approach and Philosophy of Care:

With the proliferation of companies offering home care, it is important when hiring Home Care to understand the underlying principles of how the company does business. Caregivers should be full employees; rigorously recruited, trained and

Aging by glancing forward & looking backward continued on page 22



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Social Security Update



Learning the lingo of Social Security

By Delia DeMello

Is Social Security a topic in your conversations these days? Are you familiar with the lingo used to describe Social Security benefits, or does it sound like a new vocabulary to you?

Social Security employees strive to explain benefits using easy-to-understand, plain language. But if a technical term or acronym (an abbreviation of the first letters of words in a phrase) that you don't know slips into the conversation or appears in written material, you can easily find the meaning in our online glossary at www.socialsecurity.gov/agency/glossary.

Social Security acronyms function as verbal shorthand in our financial planning conversations. If you're nearing retirement, you may want to know what PIA (primary insurance amount), FRA (full retirement age), and DRCs (delayed retirement credits) mean. These terms involve your benefit amount based on when you decide to take it.

If you take your retirement benefit at FRA, you'll receive the full PIA (amount payable for a retired worker who starts benefits at full retirement age). So, FRA is an age and PIA is an amount.

What about DRCs? Delayed retirement credits are the incremental increases added to the PIA if you delay taking retirement benefits beyond your full retirement age. If you wait to begin benefits beyond FRA — say, at age 68 or even 70 — your benefit increases.

Once you receive benefits, you get a COLA most years. But don't expect a refreshing drink — a COLA is a Cost of Living Adjustment, and that will usually mean a little extra money in your monthly payment.

Knowing some of these terms can help you fine-tune your conversations about Social Security. If one of those unknown terms or acronyms does come up in conversation, you can be the one to supply the definition using our online glossary. Sometimes learning the lingo can deepen your understanding of how Social Security works for you. Discover more at www.socialsecurity.gov.

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>. ■

South Shore Senior News

My Generation Media, Inc.

South Shore Senior News

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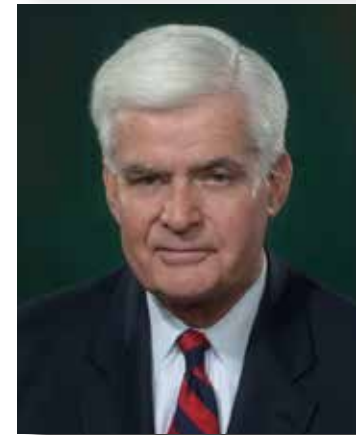
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Home Equity Wealth Management



What's in a name? Apparently a lot when it comes to reverse mortgages

By George A. Downey

Braintree - Like the late comedian Rodney Dangerfield, reverse mortgages...*don't get respect*. Not much anyway. Why? That question and the broader issue of seniors' general reluctance to use home equity has been the subject of numerous studies. Most recently, examinations by The Center for Retirement Research at Boston College, the Bloomfield, NJ-based Reverse Mortgage Funding (RMF), a leading national lender, and Reverse Mortgage Daily, an industry trade publication, shed new light on this puzzling question.

Their conclusions are a bit disturbing, but insightful. Disturbing in the sense that home equity (housing wealth), clearly the largest asset most seniors own, is rarely considered in traditional financial wealth planning practices. Properly managed, housing wealth could potentially improve retirement security and reduce longevity risk and other risks of aging. However, most seniors, along with the majority of professional advisors, have yet to recognize this dormant

resource as a mainstream solution. These studies provide some clues.

Blind Tests Yield Startling Results

RMF, as reported by Alex Spanko in Reverse Mortgage Daily (3/28/17) sponsored studies gauging consumer and professional advisors' reactions to the merits of traditional bank Home Equity Lines Of Credit (HELOCs) against the FHA insured Home Equity Conversion Mortgage (HECM) reverse mortgage. Two comparison tests with the same information were conducted where: (1) The product names were identified at the outset; and (2) The product names were not known up front — simply identified as Product A and B. Separate groups of consumers and professionals were tested and then asked which product best fit retirees needs.

	Bank HELOC	HECM Reverse Mortgage
Product name KNOWN up front:		
Consumers	68%	32%
Professional Advisors	37%	63%
Product name NOT KNOWN up front:		
Consumers	42%	58%
Professional Advisors	57%	43%

More recently, RMF conducted another blind test fashioned after the Coke-Pepsi Challenge of days gone by, which included 88 consumers. This time 85 of the 88 chose the HECM reverse mortgage. These results conclusively demonstrate that consumers and advisors have limited actual knowledge of reverse mortgages and appear more influenced by perceived reputational issues and misconceptions. Consequently, the "reverse mortgage" name, it appears, may trigger pre-conceived negative attitudes that dampen further interest.

Is Home Equity An Underutilized Retirement Asset?

According to the Boston College Center for Retirement Research analyst, Steven A. Sass, home equity is the most underutilized asset in retirement financial planning. The Sass brief explains the foundational issues why it is not commonly used, and advises that downsizing and/or a reverse mortgage allow households to use their home equity as a valuable resource for retirement security. The brief's key findings are:

1. Home equity, the largest asset for most households entering retirement, can be best used by downsizing or by taking out a reverse mortgage.
2. Few households currently use either option due to: (a) behavioral

Home Equity Wealth continued on page 21

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“The Wicked Smart Investor”

Price shopping... Where do you buy tomatoes?

By Chris Hanson

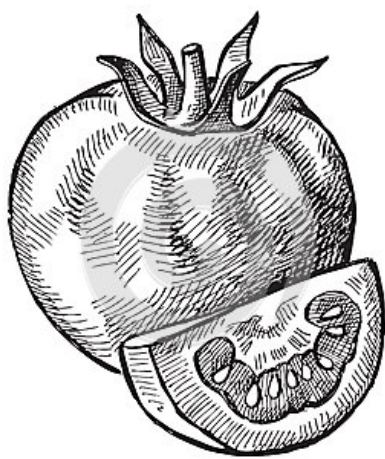
EASTON - One of the best parts of the fall harvest is having fresh heirloom tomatoes for BLT sandwiches and Caprese salads. As everyone knows, fresh produce can be quite pricey but the cost can vary greatly depending on where you buy it. The same principle applies to purchasing term life insurance.

First, let's go tomato shopping in The City on a Hill. My first stop is the fairly new Boston Public Market on Hanover Street. The building looks very inviting. As I walk in the door, my tomato seeking mission is briefly interrupted by freshly made apple cider donuts. It took a lot to resist them but I force myself toward the farm concession. It isn't that easy, I have to walk by \$600 salad bowls, Chilmark cheeses and even more donuts. What's with all these donuts? Even Dunks is considering becoming simply "Dunkin." Anyway, I get to the solitary farm stand and purchase some tomatoes for \$3.99 a pound. The tomatoes are high quality and the slightly saccharine customer service was

bearable. Phoniness of any kind makes me feel like a tourist in my own city.

My next stop was right out the door at Boston's original farmer's market, Haymarket. Tracing its roots to the 1600s, Haymarket consists of dozens of vendors peddling very, very ripe produce. As a consequence, the slight scent in the air doesn't smell like apple cider donuts but it's not too bad. With the competition just inches away, vendors have to match prices to move perishable product. They will try luring you to their produce stand by yelling things like "Tomatoes! Get your tomatoes here" or "This isn't Star Market, it's Haymarket!" As a native Bostonian the gruffness of the vendors is like the bells ringing at the Old North Church; very comforting because I know it's the real deal. I get my tomatoes for only \$1 a pound, what a difference!

You'll develop an appreciation for price differences if you purchase life insurance through a broker rather than an agent. The difference is that since the agent only works for one company, all he can offer you is that company's products and pricing. A broker can shop a multiple of companies to get you coverage at the best price. The prices of term policies can vary greatly because different insurance companies prefer different risks. If you're looking for a \$500,000 20 year term policy, there are about 30 financially stable



companies all competing for your business. For the most part, the only difference between the policies is the pricing. You could pay \$42.33 per month or \$62.33 per month for the same coverage. How do you like them apples? Oops, I mean tomatoes.

Now I know what everyone is thinking in regard to the tomatoes. The ones purchased inside the BPM are fresher and of higher quality than the Haymarket tomatoes so you're willing to pay more. This reasoning is not needed when you are purchasing term life insurance. It's all the same. Let a trusted broker advise you.

I wish heirloom tomatoes were available year round but all good things must come to an end. When I'm produce shopping throughout the year I go to Lambert's in Dorchester. They offer great produce at fair prices and have genuine customer service. There are no fresh apple cider donuts but an awesome deli and hot food bar that functions as a Pied Piper for selective diners. Our own number 12 has been seen there. If Lambert's is good enough for Tom Brady well gosh darn it's good enough for the Wicked Smart Investor.

About the Author

Chris Hanson is the author of "The Wicked Smart Investor" blog and a CPA specializing in financial planning. He earned his BBA at the Isenberg School of Management University of Massachusetts and an MBS at Babson College's F.W. Olin Graduate School of Business. He may be reached at 978-888-5395. Read his blog at wickedsmartinvestor.com. ■



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Integrated Health Therapies



By Kathryn McGlynn

Hypnosis: Helping you reach your full potential

This month's guest columnist is Kathryn McGlynn, Certified Hypnotist and Success Coach. She adheres to and is guided by the ethical principles set forth by the National Guild of Hypnotists' Code of Ethics. She has been certified through the Guild since 1996. For over 20 years, she has used the power of hypnosis to help thousands of people make positive changes in their lives. She works with referrals from healthcare professionals on such issues as hypertension, pain management, digestive disorders, migraines, anxiety, insomnia, and much more. Kathryn sees clients at the Tam Center for Healing in Quincy Center. She also offers adult educational hypnosis seminars through UMass Osher Lifelong Learning Institute (OLLI) and Massasoit Community College. With her soothing voice, she has produced a series of hypnosis CDs that comfort and support anyone encountering life challenges who is interested in self-healing, self-improvement, and personal growth. -- Carol Corio, Integrated Health Therapies Editor

QUINCY - It has often been said that "What your mind can conceive, you can achieve." In other words, what you can imagine in your mind, you have the power to bring into your life. Hypnosis is one method that has proven effective with countless individuals, enabling them to achieve their desired potentials.

What is hypnosis? It is a method of mental programming. It is not sleep. Neither is it a state of unconsciousness. It is not a giving up of control. It is actually an altered state of highly focused awareness in which the conscious mind is by-passed and access is achieved directly to the subconscious mind, which is far more powerful than the conscious mind. In the hypnotic state, some of the benefits that can be realized: relaxation can be induced to relieve pressures of stress at home and work; habit problems (examples: smoking or overeating) can be brought under control; and attitude modifications (examples: developing motivation, building self-esteem and confidence) can be effectively implemented. In this state, one is able to accept and actualize helpful suggestions for behavioral change in a way not possible in the ordinary state of waking consciousness.

Many of us have preconceived ideas or concerns about hypnosis due to stereotyped comedy routines where "hypnotized audience members" do embarrassing things in front of an audience for the pure entertainment of the those watching. That is not the kind of hypnosis that I am writing about here. I took many hours of accredited training so that I could help people use hypnosis to change their lives for the better.

My personal approach is based upon natural, safe, established hypnotic principles. Hypnosis has been recognized and approved by the American Medical Association since 1958. The National Institutes of Health supports clinical trials of complementary and alternative medicine, which includes hypnosis. "Numerous scientific studies have emerged in recent years showing that the hypnotized mind can exert a real and

powerful effect upon the body," writes The Wall Street Journal (Oct 2003).

Seniors, for the most part, face the same problems that affect younger people. They have hopes and dreams and plans. When these falter or fail, they are subject to frustration, worries, grief, self-doubt, and react accordingly. Hypnosis can help to regenerate interests, restore awareness of self-worth, and create new levels of acceptance.

My job as a hypnotist is to assist individuals to shift their mindset and release and resolve any unconscious, self-imposed limitations that prevent us from living life fully. My therapeutic emphasis helps my clients eliminate self-defeating behaviors. Sessions offer a wide spectrum of wellness and healing benefits including stress management, pre- and post-surgical hypnosis, time management, clutter issues, finding life purpose, success coaching ... and more.

Because hypnosis is a process, and not an instant fix, it may take 3-8 sessions to change ingrained patterns and habits. All of my clients receive a hypnosis CD for home practice to support their continuing transformative process. Let hypnosis help you get the results you want. Change is much easier than staying the same.

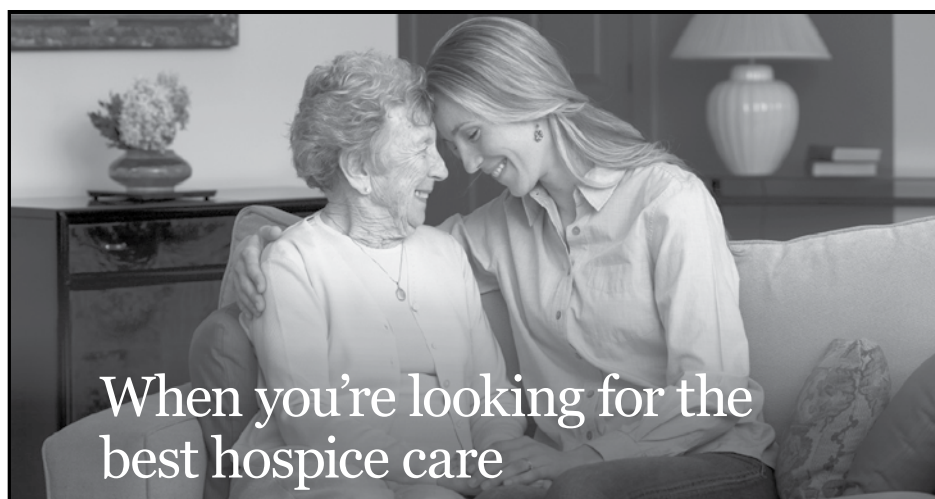
If you would like to know more about the benefits of hypnosis, contact me at 781-340-2146 or email: ybglum@juno.com or visit my webpage for more information: www.hypnosis.ws. A confidential, free 15 minute phone consultation is offered so that we may begin the process of helping

you to achieve the health and lifestyle you really want.

About Carol Corio

Integrated Health Therapies Editor

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



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Better balance...fewer falls

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

QUINCY - Perhaps you can relate to the following course of events. Mary, age 65, began to notice that her walking gait was sometimes unstable. This progressed to occasional wobbly sensations and a few times when she had to catch herself from falling. Eventually, she stepped off the side of her back steps and tumbled onto the sidewalk. Although Mary did not sustain a serious injury, she realized that she needed to take appropriate action to prevent further balance problems and to avoid future falls.

Like many older adults, Mary had been leading a relative sedentary lifestyle, with essentially no attention to maintain her waning muscle strength. In the absence of regular resistance exercise, we lose muscle throughout the aging process. Women who do not strength train

average about 5 pounds of muscle loss each decade before menopause and up to 10 pounds of muscle loss each decade after menopause. As our muscles and bones become weaker, we gradually experience less body stability and less physical ability, which predisposes us to a variety of balance and coordination issues, including falls.

From a statistical perspective, 1 of 3 people over age 65 report a fall each year, and 80 percent of these falls occur in or near the home. Although medical conditions (including medications) and sensory system decline (including eye and ear issues) can adversely affect balance, diminished muscular strength is a major risk factor for falling.

Resistance exercise is highly recommended to improve musculoskeletal fitness, increase functional strength, and improve balance, all of which reduce fall potential. In two studies with older adults we found 35% improvement and 50% improvement in a standard balance assessment following just 10 weeks of a basic resistance training program (1 set of 10 Nautilus machine exercises, performed two days a week). In our landmark nursing home study with 90-year old residents, 14 weeks of a brief resistance training program (1 set of 5 Nautilus machine exercises, performed two days a week) enabled these

elderly adults to spend much more time walking rather than sitting in wheelchairs. However, even though their walking increased their number of falls decreased.

In addition to strength training, there are useful steps that you can take to improve your balance, coordination, and fall avoidance. You can begin by getting a balance assessment to identify any stability weaknesses. Second, you can practice appropriate balance and coordination exercises, including functional skills and motor movements with various types of apparatus. Third, you can participate in specialized and individualized balance programs under expert professional leadership.

Free Balance Workshop

On Thursday, **September 14th**, from 5:15 to 6:30 PM we are hosting a balance workshop at Quincy College. This functional session is designed for older adults, and will be directed by Elisa Ogawa from the University of Massachusetts Boston, who is conducting a major research study on this topic. The workshop will be held at our Presidents Place location (1250 Hancock Street, Quincy, basement floor Fitness Center). All seniors are welcome to participate in this free balance workshop, but please call us at 617.984.1716 to reserve your place.

About the Authors

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

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What is the Diagnosis? Time for an Estate Plan Check-Up

By Robert Romano

BRAINTREE - You know you should do your estate planning. You know it's important to protect your assets. You hear it on the radio, from friends, at church, in the AARP magazine. You'll do it...but the summer's here, it's raining out, the holidays are coming, it's snowing out, etc. Before you realize it, another year has passed. You have what I call "tomorrowitis."

The symptoms include but are not limited to, the ability to procrastinate, illogical reasoning that you'll actually do it tomorrow, mental paralysis due to anxiety about not having your affairs in order, and the belief that you'll never have to go to a nursing home. There are remedies to this condition that will give you peace of mind. A check-up with an elder law attorney should be your first course of action. Don't worry; it will be a painless visit.

If you think you have tomorrowitis or know of someone who suffers from this condition, consider the following:

1. The cost of a nursing home can be \$10,000 to \$13,000 per month.
2. In Massachusetts a lien may be placed on the home to recover any nursing home costs.
3. There is a full 60 month look-back period when applying for MassHealth (Medicaid). When an application is submitted to MassHealth, any transfer of resources or assets are investigated for the prior five years. This is referred to as the "look-back period."
4. In order to qualify for MassHealth coverage of nursing home care, countable assets must be under a certain limit. For a single individual, that limit is \$2,000.
5. Many people have existing estate plans that have not been reviewed in many years. Far too often these people have a false sense of security that they are all set. However, in many cases their estate plan doesn't meet all of their needs or it doesn't



do what they thought it did! Have it reviewed to be sure.

The best medicine for tomorrowitis is to consult a Medicaid planning attorney. Have your situation looked at and with proper care, you won't end up in the emergency room in crisis! Plan ahead now, and give yourself and your family peace of mind.

About the Author

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

FREE ESTATE PLANNING WORKSHOPS

Please turn to page 13 for a list of three upcoming free Estate Planning workshops to be held this month. ■

DID YOU KNOW?

Wednesday, September 6, 2017, is National Fight Procrastination Day. It's a perfect time to start your estate planning!

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Job fair at NVNA: Sept. 14

NORWELL - The Norwell VNA is hosting a Job Fair on September 14, from 5:30-7:30 PM, at their offices, 120 Longwater Dr., Norwell. Learn about their great, flexible opportunities in your neighborhood. Openings for nurses, home health aides, caregivers, as well as physical, occupational and speech therapists, and more, are available. For more information call 781-610-1410, or email dhume@nvan.org



Lizzie at the Company Theatre: Oct. 13-29

NORWELL - Lizzie Borden took an axe... A demure spinster accused of murdering her father and stepmother in cold blood remains one of New England's most shocking, unsolved mysteries to this day. Local playwright Steve Dooner wrote this drama to reveal one possible truth behind the gruesome crime committed in Fall River, Massachusetts. This psychological thriller is based on meticulous research on what was once declared "The Trial of the Century." This fascinating and fast-paced drama will keep you on the edge of your seat.

Family & Friends Fridays!

Buy four or more tickets on Friday for discounted price of \$24 per ticket. Limited quantity available. Available at the Box Office or by phone (781-871-2787) only. The Company Theatre, 30 Accord Park Dr., Norwell, MA. www.CompanyTheatre.com.

River Club Music Hall: Fall lineup

SCITUATE - The River Club Music Hall is presenting several popular and accomplished artists this fall. For complete information, please visit www.theriverclubmusic hall.com

Dougie McLean: Wed., Sept. 20

Paul D'Angelo & Mitch Stinson: Fri., Oct. 27

Tom Rush: Fri., Nov. 3

The River Club Music Hall features popular national and local acts presented in an intimate environment, enhanced by a "state of the art" sound system, lighting and multimedia equipment, and run by an experienced and professional sound crew. The RCMH is located at 78 Border St., Scituate, MA.

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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 Improve!

NORTH QUINCY - It's been years since I've gone to school but it never fails, September rolls around and I get excited about back to school clothes and back to school sales AND back-to-school themed events at work! Something exciting about the weather getting chillier and pulling out the sweaters and hunting for new boots and wondering if this year I'll actually manage to not only find a matching scarf and gloves but keep them together all winter! That would be an improvement over other winters! ;)

September is the National Self Improvement Month. Let's apply this to downsizing!

As the sales director at Atria Marina Place I'm always thinking up events to get professionals to come over and see our community. This September I'm offering a Back To School CEU Program (it's free continuing education for nurses and social workers). I've been hosting events for the past 4 years. Everybody who comes in for the first time ends up saying, "Oh my, your residents are so happy!" Now, I don't understand why they wouldn't be happy. They've made the decision themselves- to improve. They've downsized. They are with their peers. They are with active like-minded peers at that. They're all having fun with over 250 activities offered a month! I know assisted

living or Senior Living isn't for everybody. But if a vibrant seaside community sounds like fun, then take a peek. And don't be surprised when you feel that energy and hear the laughter and see all the smiles. These folks have improved.



When we improve where we live, it certainly improves our mood; am I right? It's not about Quantity, it's about Quality!! Um...unless we're talking about gloves, then quantity plays a pretty important role. Having two is very helpful. Ah hem, I know I had a pair and now I can only find one of them! Oh goodness...maybe I need to downsize sooner than later. Where on earth is that other glove??! ;)

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. ■



HULL - The 13th Annual Endless Summer Waterfront Festival on Nantasket Beach will take place on Saturday, September 16, from 12 noon until 5 pm. The day will feature continuous live music including Divas with a Twist, Johnny Bluehorn, and The Fat City Band. Nantasket Ave. will be closed to traffic and filled with music and art, shopping and food, and lots of kid-friendly activities including a bounce house, crafts, "Touch-A-Truck" fire and police vehicles, and a Thomas roaming railroad. The Hull Artists will have their work on display and for sale, and vendors will be offering a wonderful assortment of quality goods for sale as well as a variety of delicious food and beverages. There will be hot dog and pizza eating contests, a hula hoop contest at the Paragon Carousel, a 50/50 raffle, and even flu shots from the Hull Board of Health. The event is free and there is plentiful free parking. For more information visit www.hullchamber.com.



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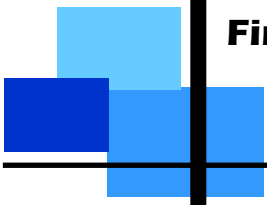
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- ❑ Lose significant tax advantages.
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3 UPCOMING WORKSHOPS

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Friday, Sept. 15, 2017 - 10:00 a.m. - 12:00 p.m.

Quincy Council on Aging (Kennedy Center)
440 E. Squantum Street, Quincy, MA
Wednesday, Sept. 20, 2017 - 10:00 a.m. - 12:00 p.m.

Plymouth Public Library
132 South St., Plymouth, MA
Tuesday, Sept. 26, 2017 - 6:00 p.m. - 8:00 p.m.

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Cover Story

Oldies keep them coming back for more...and more

Boston's original oldies band still rocking after 44 years

Text and photos by Patrica Abbate

PLYMOUTH - On any given summer Sunday, it's a given that Boston's original oldies band, JD, Billy & Ken, will be performing in front of a capacity crowd of adoring, dancing fans. With picturesque Plymouth Harbor at their



backs, their stage from 3pm until 7pm is the expansive outside patio of the East Bay Grille, where they've been for the past 12 summer seasons.

The trio has been delighting a loyal and growing audience with hit songs from the 50s and 60s, from Boston to the Cape and far beyond for more than 40 years.

This past August, California resident Rick Vancisin found himself back in Massachusetts to attend a wedding in Duxbury. "I lived in Boston's North End in the late '70s and became a regular of the band. I saw them every Wednesday and Sunday night. I love good music and these three guys put out better music than most I've experienced. Their musicality is unmatched, their enthusiasm contagious, their sound is big, and their playing tight. I was elated to learn they are still around," he noted. Vancisin booked a hotel in Plymouth for the weekend wedding, yet had never before visited the area. "I found myself passing a sign at the East Bay Grille announcing, 'JD, Billy & Ken this Sunday' and I couldn't believe it! I wouldn't have missed this performance for the world," he exclaimed, and then picked up his cell phone to capture photos and videos of a set or two to take back home.

Terry and Betsy Kane, of Wayland, were also in the audience, and they've been following them around for the past 44 years and are now good friends.

According to lead vocalist and guitar man, Jon "JD" Aldrich, their fans have faithfully followed them for decades and a younger crowd has started to show up as well.

"Back in the day we played lots of Boston and area clubs...the Olde Forge Tavern, Brandie's, Great Scott's, the Scotch &

Sirloin, the Winery, the Pier, the Improper Bostonian, the Swampfox...and lots more." He laments that there are fewer venues to play today, but the band keeps very busy with private and corporate events.

JD tells the story of the band's founding. "In 1973, Ken Spagnuolo (bass player) and I played The Day's End in Revere, and it was only our fourth gig as a duo. That night drummer Billy Morris asked if he could sit in. He brought in his drum kit, and we hit it off right away. Our show caught on and the crowds grew. It's a lot more fun playing as a trio than a duo." The band played six nights a week for 20 years all over the area, creating quite a celebrity status along the way. Although illness forced Billy to leave the band 18 years ago, Russ Brough has been drumming with the trio since then, never missing a beat.

"We started playing songs we knew and loved, about 150 oldies, and now we have a very long list to choose from," he says.

According to JD, the band has never once had a formal rehearsal, yet when they get together and play, the magic just happens. They also don't use a set list, but rely on requests. JD says, "I learned a long time ago that most musicians play for themselves, but we play what our customers want. If I learn a



Loyal Fans Judy, Marsha, Doreen, and Donna get ready for the music to begin.

song that a person requests, I'll play it when I see them walk in and they love it. To me, that's what it's all about."

When comparing the music of today to that of yesterday, JD reflects, "The music was richer back then, it was melodic, written in major keys. They were innocent, happy, and just plain fun. Today's songs sound darker, written in more minor keys and somewhat sad in tone, a reflection of society perhaps."

The band members all met through their association with Berklee College of Music. JD was a student when he met Ken, who



Number One Fan Rick Vancisin traveled from California to catch a performance and say hello to band members.

was working there, and later Russ joined the band while he was JD's student.

As a Berklee graduate and now Associate Professor of Songwriting, JD founded the school's songwriting department and was first in the country to create a major in songwriting decades ago.

Since his teaching career began at Berklee while still a student there himself, JD's resume has grown to be quite impressive. He has extensive studio, live, and television experience, has recorded for Capitol and United Artists, has composed, arranged and performed more than 25,000 television and radio jingles, and has appeared on television shows such as Touched by an Angel, General Hospital, Beverly Hills 90210, and the Jamie Foxx Show, among others. He has made recordings for Captain Kangaroo, Sesame Street, the Archie Cartoon Show and Richie Rich. He's written jingles for national and regional brands including Coke, Sears, Stop & Shop, Tweeter, and Grossman's. He has also worked with the best in the music business, including Barry Manilow, Tony Orlando, Brad Paisley, and many more. And his students love it when successful and well-known music industry professionals are invited to address his class.

One of JD's greatest pleasures these days is seeing his students succeed in all aspects of the music field. The popular award-winning rock band, Imagine Dragons, boasts two of JD's students. It was heart-warming for him to receive the message, "I don't know if I would have done this without you," from a band member. JD says, "I get emails from all over the world—Australia, China, Japan, Europe. They say, 'Hello, Jon, we think of you every day.' It's nice to know you've touched somebody and have made a difference."

JD says his career has been "a dream come true."
JD, Billy & Ken continued on page 15

Photos: PatricaAbbatePhotography.com

Scenes from Senior Citizen Day at the 150th Marshfield Fair



Sharon Krawzack has been producing Senior Day for many decades and is one of her favorite events of the Fair.

The day featured entertainment, a lively bingo game with great prizes, free ice cream, country arts, and free admission to the 150th Marshfield Fair. Many thanks to Marshfield Agricultural and Horticultural Society President Leonard LaForest and the Board of Directors for a wonderful day for the seniors of the South Shore!



Sing a Song. The South Shore Men of Harmony entertained inside the Senior Tent to the delight of vendors and attendees alike.



At your Service. Under the Senior Tent vendors provided thousands of seniors with information about vital services and products. Pictured from left, Susan Sheehan, Executive Director, Windrose at Weymouth; Ron Morganelli, Director, Active Day of Norwell; and Doreen Coggeshall, Director of Community Relations, Hahn Home Health Care, Inc.



Beating the Heat. Frank Tobin and Florence Nightingale, both of Pembroke, took a break from the vendor tent and enjoyed a quick respite before heading into the main Fairgrounds.

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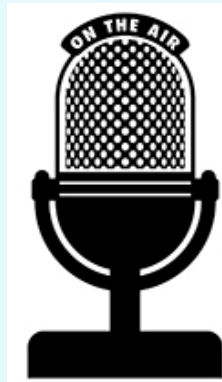
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Tom Foye prepares to broadcast live from the Marshfield Fair during Senior Citizen Day on August 22.



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JD, Billy & Ken continued from page 13

true," and that he and his band mates intend to keep on playing the oldies for as long as the crowds come out.

The most requested songs? Build Me Up Buttercup and Brown Eyed Girl. The song they always end with? Shout by the Isley Brothers, written in 1959. This last song of the night is always accompanied by spirited (if not frenzied!) dancing, jumping and exuberant joy. The last performance by JD, Billy & Ken this season will be the Sunday of Labor Day Weekend, September 3. And if you need your oldies fix as you wait for next summer, you can always book them for your own private party! ■

Editor's Note--JD was a guest on our radio show, *My Generation*, on August 27. To listen to the show, visit our website, www.SouthShoreSenior.com, and click on the "Listen here!" link on the right hand side. You'll enjoy his stories and his music!

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Crossword Puzzle Corner

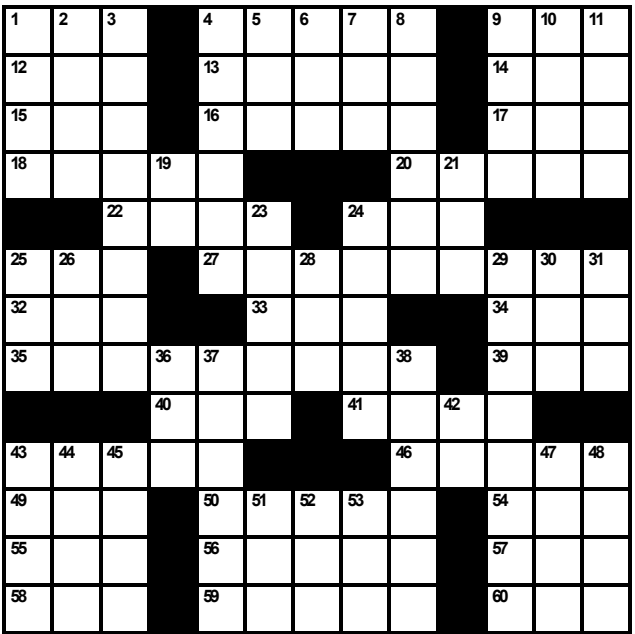
answers on page 22

Across

- 1. Belief system
- 4. Place to dry out
- 9. Halloween Month, for short
- 12. Enclosure for return
- 13. Dispatch boat
- 14. Region of India
- 15. Retirement fund
- 16. Beat
- 17. Middle of the alphabet letters
- 18. Vision
- 20. Take a lunch ____
- 22. Snaky swimmers
- 24. Sticky stuff
- 25. Be mistaken
- 27. Creamy, for example
- 32. Mesh
- 33. Teacher's org. for short
- 34. Farm cry
- 35. Aerate
- 39. ____ if it could (contraction)
- 40. Place to relax
- 41. Door sign
- 43. Hawaiian veranda
- 46. Ivan and Nicholas
- 49. Formerly
- 50. Baggy
- 54. Tattoo (sl.)
- 55. Hall and Oates, for example
- 56. Proprietor
- 57. Kind of deposit
- 58. "Omigod!"
- 59. Gather
- 60. Gym unit

Down

- 1. Egyptian fertility goddess
- 2. Eastern woman's clothing
- 3. Stingily
- 4. Making a clanking sound
- 5. Time before
- 6. Not her
- 7. Nile reptile
- 8. Yogi's pal (2 words)
- 9. Kind of arch
- 10. Robin Cook thriller



- 11. Undertaking
- 19. "___ Man"- cartoon character
- 21. Propel a boat
- 23. Plant with showy yellow flowers
- 24. Pottery finish
- 25. Id's associate
- 26. Dinosaur's last name
- 28. Floral necklace
- 29. Parrot
- 30. Drunkard
- 31. Coal bucket
- 36. Govt. property org.
- 37. Final words
- 38. ____ al, from the outside
- 42. Exists
- 43. Put on board, as cargo
- 44. Fluish feeling
- 45. Banres and Noble e-reader
- 47. Exceptional
- 48. Stair part
- 51. Night hooter
- 52. "We're number ___!"
- 53. Mermaid's home



GOT NEWS TO SHARE?

Send it over! Email: info@southshoresenior.com or mail:
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Kingston Author Series: Sept. 14

KINGSTON- The past year has been tumultuous and unpredictable in many ways, with identity often playing a central role. From America's changing population to globalization, identity has been front and center. In her book, *The Girl at the Baggage Claim: Explaining the East-West Culture Gap*, author Gish Jen lays out a provocative study of the different ideas Easterners and Westerners have about self and society, and what this means for current debates in art, education, geopolitics, and business.

Jen's timely presentation will open the Kingston Fall Author Talks series at the Kingston Council on Aging on Thursday September 14 at 7 p.m. Other talks in the series include: Stuart Mushlin (10/12), Noah Wilson-Rich (10/26), Jane Kamensky (11/2), Joseph Bagley (11/16), Ken Brack (11/30), and David McCullough (12/7). Visit the Library website for details and registration for each program.

Jen's work has appeared in *The New Yorker*, *The Atlantic Monthly*, and dozens of other periodicals as well as in *The Best American Short Stories*. Nominated for a National Book Critics' Circle Award, her work was featured in a PBS *American Masters* special on the American novel.

The ongoing author series is sponsored by the Kingston Public Library in cooperation with the Kingston Council on Aging and Kingston Public Library Foundation. The series is also sponsored by WATD 95.9 FM Radio.

Westwinds Bookshop will provide copies of the book for sale and signing. Light refreshments will be offered, and although the program is free, reservations are requested.

For more information or to register, visit www.kingstonpubliclibrary.org or call the library at 781-585-0517, Ext. 6271, or the Council on Aging at 781-585-0512.



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Are there any strategies for preventing or slowing cognitive decline?

By Nicole Long, MSW, LICSW

BROCKTON AND PLYMOUTH - Most studies are cautious about answering this question. One recent report by the Lancet Commission on Dementia Prevention and Care concluded that one-third of dementia cases could potentially be prevented through better management of lifestyle factors, such as smoking, hypertension, depression, and hearing loss over the course of a lifetime.

Research is complicated by the fact that older adults can be affected by different forms of cognitive decline. Researchers classify three basic kinds of cognitive decline: normal age-related cognitive decline; mild cognitive impairment; and clinical Alzheimer's type dementia. The number of Americans over age 70 with dementia and mild cognitive impairment is rising.

Dementia-related costs exceed those of heart disease and cancer. Some decline in cognition with aging is considered normal or inevitable, particularly for people past the age of 60. Investigators report that there is some evidence that three types of interventions have shown "encouraging, although inconclusive, evidence" of slowing or delaying the onset of age-related cognitive decline, mild cognitive impairment, and Alzheimer's. The three interventions are: cognitive training, blood pressure management, and increased physical activity.

In 2015, the National Academies of Sciences, Engineering, and Medicine (NASEM) began a project examining the evidence on interventions for preventing, slowing, or delaying the onset of these cognitive impairments. In their report, Preventing Cognitive Decline and Dementia: A Way Forward, researchers highlighted three interventions, all of which showed mixed results:

1. Cognitive training: Cognitive training is defined as a "broad set of interventions, including those aimed at enhancing reasoning (like problem solving), memory, and speed of processing (like identifying visual information on a screen)." Structured training exercises may or may not be computer based. Some evidence suggests that cognitive training can improve long-term cognitive function and maintenance of independence in instrumental activities of daily living, like shopping and cooking, in adults with normal cognition. Researchers say results from cognitive training are "inconclusive, but encouraging" as a tool for delaying or slowing age-related cognitive decline. There is no evidence, however, that commercial, computer-based "brain training"

applications are beneficial for long-term cognitive effects.

2. Blood pressure management: There are many links between cerebrovascular disease, (cerebrovascular disease is a condition developed due to complications with the blood vessels that supply blood to the brain) Alzheimer's Disease and dementia. A majority of dementia patients show signs of cerebrovascular disease. Improved control of blood pressure in patients with hypertension has been linked to a decline in stroke incidence and mortality, and it is plausible that blood pressure management would also reduce the risk of dementia and cognitive decline. Researchers say there is data to suggest that managing blood pressure for people with hypertension, particularly during midlife (ages 35 to 65 years), offers encouraging evidence for preventing, delaying, and slowing Alzheimer's type dementia, but the results are still "inconclusive."

3. Increased physical activity: There are many well-documented health benefits of increased physical activity which has consistently been identified as one of the modifiable risk factors that could have the greatest impact on rates of cognitive impairment and dementia. Research suggests increased physical activity may be effective in delaying or slowing age-related cognitive decline. Indicators seem promising for resistance training and aerobic exercise, and vitamin B12. NASEM concluded that increased physical activity also provides encouraging but inconclusive evidence of delaying or slowing age-related cognitive decline. But there is not enough evidence to conclude whether increasing physical activity prevents, delays, or slows mild cognitive impairment, or has an impact on Alzheimer's type dementia.

NASEM is optimistic about the future of research in this "exciting area of discovery." Priority areas for further study on slowing cognitive impairments include: new anti-



dementia treatments; treatments for diabetes and depression; dietary interventions; lipid-lowering treatments; sleep quality interventions; social engagement, and vitamin B12 plus folic acid supplementation. While research has shown promise, the results about slowing or preventing cognitive decline are "inconclusive", and research stresses that these interventions are all in need of further study.

About the Author

Nicole Long is the Chief Executive Officer of Old Colony Elder Services (OCES). OCES 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. Its 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, individuals with disabilities, their families and caregivers. For more information call 508-584-1561 or visit www.ocesma.org. ■

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

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South Shore Happenings

The Arc of the South Shore fall events

NORTH WEYMOUTH, COHASSET, HINGHAM - A Kick Off Party for the Fore River Bridge 5K will be held on Sun., Sept. 17, 12-3:00 PM, at the Barrel House Z. There will be beer tasting, free giveaways, raffles and race registration. The race will be held on Sun., Oct. 1, at 9:00 AM, at the Hingham Shipyard and end on the bridge, followed by a post-race celebration at The Shipyard. Sponsors, runners, walkers, and volunteers welcome.

30th Annual Louis Bailey Golf Tournament, Mon., Sept. 18, Cohasset Golf Club. For more information contact The Arc of the South Shore, 371 River St., Weymouth, 781-335-3023. The Arc provides the highest quality services and advocacy for children and adults with disabilities.



Apple cider pressing demo at Abigail Adams Birthplace: Sept. 10

WEYMOUTH - On Sunday, September 10, from 1:00 to 4:00 p.m., the Abigail Adams Birthplace will be open for tours and an apple cider pressing demonstration. An important seasonal activity in colonial times, cider pressing produced one of the most common beverages drunk by people of all ages through the early 19th century.

Visits are by guided tour only between 1:00 and 4:00 p.m., with tours given on the hour and half hour. The last tour begins at 3:30 p.m. Admission is \$5 for adults and \$1 for children under 12.

Visitors are encouraged to bring their own apples for pressing.

The Abigail Adams Birthplace, where Abigail Smith Adams was born in 1744 and where she married John Adams in 1764, is located at 180 Norton Street, North Weymouth, Mass.

Abigail Adams Historical Society (AAHS) is dedicated to commemorating and educating a world-wide audience about the extraordinary life and times of Abigail Smith Adams, and her legacy of service to country; and to preserving and interpreting her birthplace, the place where her character and ideals were formed, as a resource and inspiration for all. AAHS is the steward for the preservation of Abigail Adams's birthplace and first home, from 1744 to her marriage to John Adams in 1764. The Society offers tours of the house and presents programs on this remarkable American, her family, and the era in which she lived. For more information on Abigail Adams Birthplace history, programs, and events, email AAHS1947@yahoo.com, visit www.abigailadamsbirthplace.com, or follow Abigail Adams Historical Society on Facebook.

We Connect You With Local Resources

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___ Active Day Center, Norwell
___ Enriched Adult Day Care, Whitman

Alzheimer's Coaching Services

___ StillMee - The Leader in Alzheimer's Coaching

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Home Care Services

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___ Celtic Angels
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___ Right At Home
___ Senior Helpers South Shore

Home Services / Modification

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___ Norwell VNA & Hospice ___ HopeHealth

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___ Stafford Hill, Plymouth
___ Laurelwood at the Pinehills, Plymouth
___ Fairing Way ___ Cornerstone at Canton

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___ Senior Whole Health

Elder Law Services

___ Patricia Bloom-McDonald, Attorney at Law
___ Law Office of Robert Romano

Local Elder Service Agencies

___ Old Colony Elder Services

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___ South Shore Hearing Center
___ Suburban Hearing Aid Services
___ Tobias Hearing Aids, Inc.

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___ HealthSouth Braintree Rehabilitation Hospital

Memory Impaired Assisted Living

___ Compass on the Bay
___ Standish Village
___ Windrose at Weymouth

___ Bridges by Epoch, Pembroke

Home Equity Wealth Management

___ Harbor Mortgage Solutions, Inc.

Skilled Nursing & Rehabilitation

___ Pope Rehabilitation & Skilled Nursing Center
___ Life Care Center of the South Shore
___ Queen Anne Nursing Home
___ Southwood at Norwell Nursing Center
___ Braintree Rehabilitation Hospital

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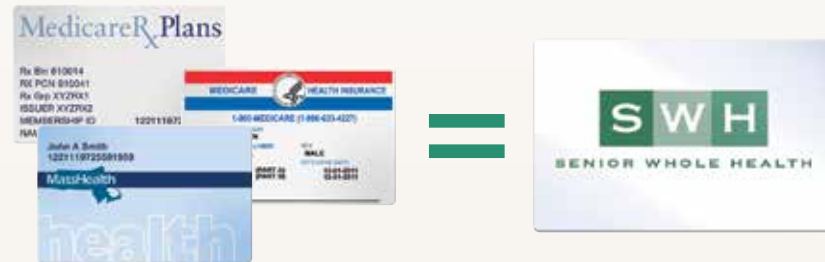
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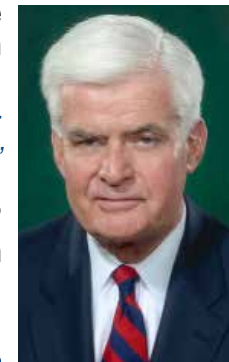
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Home Equity Wealth continued from page 5

and informational barriers; (b) preference to stay in one’s home; and, (c) high transaction costs.

3. Behavioral and informational barriers, not high transaction costs are the primary factors that impede the use of reverse mortgages.
4. An open question is whether more retirees will overcome those impediments and tap home equity in response to growing financial pressures.

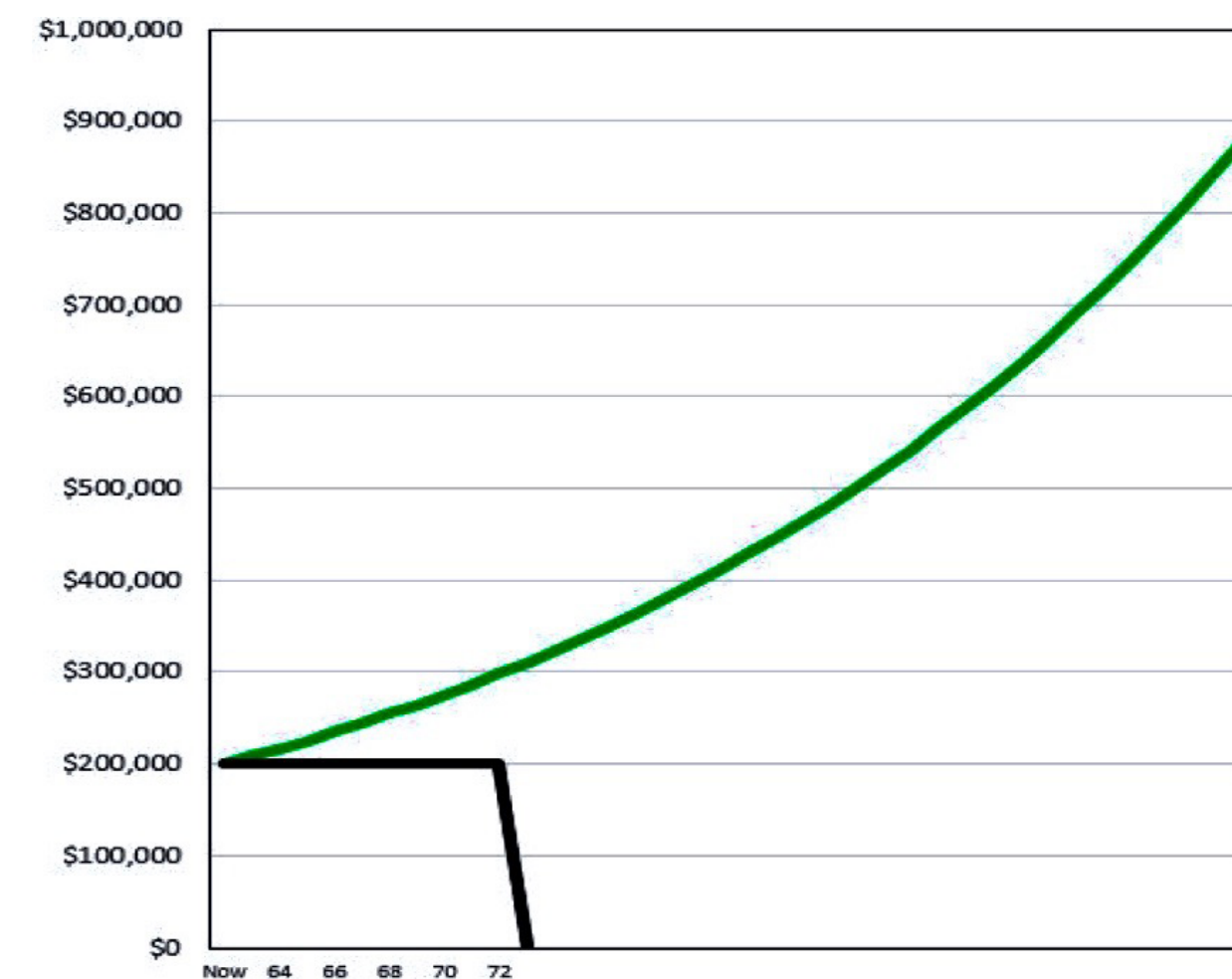
ReLOC vs. HELOC

Well-known retirement researcher and planning expert, Tom Davison, PhD, Ohio State, created a new more descriptive label for reverse mortgage – ReLOC (Retiree Line Of Credit). If we can get around the name issue and open minds to new information, Dr. Davison makes some compelling points in his blog, Do You Prefer a ReLOC or HELOC? The following section, taken from the article, is especially significant.

ReLOCs share many features with HELOCs, three unique features make a ReLOC a line of credit designed for retirees:

1. The amount you can access grows every month
2. You don’t have to make payments until you permanently leave your home
3. The loan can’t be canceled, reduced, or frozen as long as you keep up with basic mortgage obligations (property tax, homeowner’s insurance, basic maintenance, and Homeowner’s Association dues).

Here’s the borrowing limits for a ReLOC (top line) and a HELOC (bottom line) for a 63-year-old in a \$400,000 house who lives to age 99:



ReLOC = Top Line / HELOC = Bottom line

ReLOC borrowing limit starts at \$200,000 and grows at 4%. HELOC starts at \$200,000 and lasts until the draw period ends at 10 years.

NOTE: When the \$200,000 HELOC credit line closes in ten years, the ReLOC credit line amount available approaches \$300,000, and continues to grow compounding monthly. This illustration assumes no withdrawals, which may not be realistic, but clearly demonstrates the value of compounding growth. Furthermore, the credit line growth is guaranteed by HUD/FHA and continues regardless of any change (up or down) in future property values.

Dr. Davison’s illustration clearly demonstrates the near and longer term potential a ReLOC provides compared to a traditional HELOC. Having guaranteed access to this growing line of credit for life (as long as the loan remains in good standing) without payment obligations or personal liability empowers the planning process to provide a higher sustained quality of life with reduced longevity risks.



South Shore Irish Festival: Sept. 9,10

MARSHFIELD - The South Shore Irish Festival will take place on the weekend of Sept. 9th (from 11 am - 10 pm) and 10th (from 11 am -8 pm), at the Marshfield Fairgrounds, 140 Main St., Marshfield.

Headlining the weekend’s musical offerings are performers Derek Warfield & the Young Wolfe Tones, The American Rogues, Joshua Tree, Deirdre Reilly, and The Singing Priest, Father Ray Kelly, among others. Each day features non-stop music, entertainment, a Children’s Activities Tent, an Author’s Tent, and scores of vendors serving up food and drink, and a wide selection of Celtic-inspired goods and services including clothing, fine arts and crafts, travel services, Irish imports (giftware, clothing, etc.), and lots more.

NEW THIS YEAR: An 11:00 am Mass will be celebrated on Sunday with Father Ray Kelly, the singing sensation.

Tickets are \$15 in advance, \$20 at the gate (children under 12 are free). VIP tickets for up front free parking and up front viewing available. Visit www.SouthShoreIrishFestival.com for a detailed schedule.

Thus, with the foregoing in mind, does the label “reverse mortgage” arouse negative feelings and influence attitudes that cloud judgment? The group test results cited above would indicate it does. Would a new name like ReLOC, or another name, make a difference? Maybe, we don’t know yet. What we have learned, though, is that blind test comparisons conclusively favor selection of a reverse mortgage over traditional bank home equity lines of credit. That may be a game changer.

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. George can be reached at (781) 843-5553 or gdowney@harbormortgage.com. ■

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Aging by glancing forward & looking back continued from page 3

certified. Your parent or loved one should be the center of everything. A nurse-developed client-centric, customized care plan for each senior in care makes a difference. The emphasis must be on flexibility and transparency and strive for no surprises, ever. Lastly, your services and care should be 100% guaranteed.

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It is also a good time to take stock of how prepared you are for Navigating and Negotiating the options for helping a loved one age in place. Because, after all, we owe it to our great generation, as well as the next, to guide them wisely.

Download a **FREE GUIDE** about what to look for in a Home Care Company: "Getting the Right Home Care by Asking All the Right Questions, A Guide to Home Care." To learn more about the Programs and Services of Senior Helpers Boston and South Shore, visit: www.SeniorHelpers.com/Boston. Or call 617.500.6999

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
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Crossword answers from page 16

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Ask the Hippie...

...a new column by Phyllis DeLaricheliere, will premier in next month's issue. Don't miss it!

Send in your questions regarding caring for a loved one with memory impairment, Alzheimer's or Dementia. Phyllis has some unique, effective and positive approaches to arm you with the tools you need to give your loved one the best possible care while keeping yourself healthy, happy, and sane in the process. Send your comments and questions to Phyllis at knowyourhippie@gmail.com.

Phyllis A. DeLarichelier, MS, is a Project Manager for the new 55+ Independent Living Community Fairing Way at Union Point, located in Weymouth, MA. She has made a career out of working with Seniors in finding them housing for over 20 years. She is a sought after speaker/educator and travels all over New England delivering her HIPPIE message. She can be reached for lecturing or guest speaking at 802-999-7503, and at hippiepd@gmail.com, or if you are interested making Fairing Way your new home call her at 781-660-5000, or pdelaricheliers@fairingway.org.

***** 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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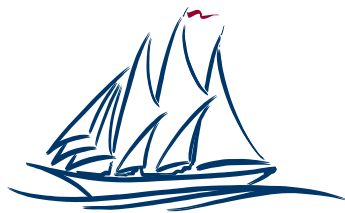
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