



SOUTH SHORE SENIOR News

For Boomers and Beyond

FREE

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Finding the Fountain of Youth

A pioneer in the field of exercise science research, Wayne Westcott, Ph.D., says that the aging process can be reversed, as shown by his most recent study conducted at the Health & Fitness/Research Center at Quincy College.

"It's possible to lose fat, gain muscle, and reverse the aging process at any age."
- Wayne Westcott, Ph.D.

Cover story on page 9

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Senior Service Networking Conference: September 13

See page 21 for details.

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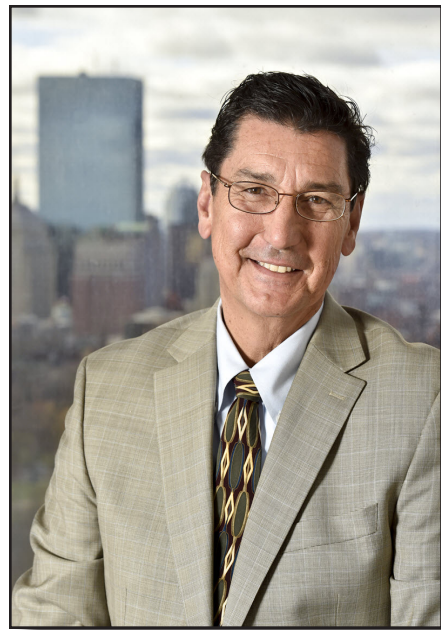
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Put social security at the forefront this election season

By Mike Festa, State Director, AARP Massachusetts

BOSTON – How to strengthen and preserve Social Security for future generations is one of the most important decisions facing federal policymakers. This campaign season, questions about Social Security’s fate belong on the forefront.

Born in the depths of the Great Depression, Social Security is showing signs of financial distress. Sooner or later, our national leaders will need to step in to secure its long-term future. And whether you’re a potential beneficiary of Social Security or simply among those paying into the system, we all have a stake in the debate over the federal insurance program.

In Massachusetts, 3,642,536 of us are currently paying into Social Security. And also in Massachusetts, 936,000, or 84.6 percent of those 65 and older, are already receiving Social Security. Commonwealth residents earn their benefits through a lifetime of hard work. As a result, it insures families against the loss of income caused by retirement, disability, or death.

There’s no doubt that Social Security, which celebrates its 83rd anniversary this month, continues to be a pillar of financial security for many. President Franklin D. Roosevelt signed it into law on Aug. 14, 1935 to protect ordinary Americans “against the loss of a job and poverty-ridden old age” – concerns that still ring familiar to many Americans.

Social Security’s strength over eight decades is a credit to its financing system and the commitment of past congresses and presidents to work cooperatively to secure its financial future. Payments to current and soon-to-retire beneficiaries are safely on schedule. Still, the prospects are bleaker for the long-term unless national leaders take needed action. Currently, Social Security can pay full benefits for just over 15 years. But if nothing is done to make the program financially sound for the long term, benefits will be cut by about 25 percent in 2034, according to the trustees who oversee Social Security.

Many experts also believe Social Security should be updated to meet changing realities. Life expectancy is increasing, people are having fewer children, and there are more women in the workforce than when the program was created. Policymakers also need to be cognizant that current benefit levels are modest and that people rely heavily on Social Security benefits – even though the retirement landscape has changed, with fewer people having guaranteed pensions.

Surely, keeping Social Security strong and solvent for current and future generations is too important to be lost in the fog of campaign season.

Americans can take with pride the fact that the government has always honored its commitment to Social Security recipients. Still, Social Security’s long-term financial picture is one that is now vital for our leaders to address. Doing nothing is not an option. It’s imperative that candidates for office commit, and remain steadfast to their promises, to preserve and strengthen Social Security for both today’s retirees and future generations. ∞



Navigating the Future Safety Risks at Home. What’s Your Score? Applying the New Science in Home Care

By Mark Friedman

According to the Administration on Aging, in 2017 more than 20% of men and 48% of women over 65 live alone. This should not be surprising given the fact that during the majority of our adult lives we are taught to live independently. Why uproot yourself from familiar places and spaces just because you’re a senior? The fact is living alone comes with some inherent risks, which are often reported in polls like this one: The 10 Dangers of Living Alone.

Some of the issues in this list are understandable; we are social creatures and living alone may cause isolation that can lead to depression and anxiety. With empathic intervention some of these may be fixable. Other factors on this list can be easily remedied. Seniors living alone are at greater risk for falls, accidental overdose of medication, and higher rates of malnutrition. Some may be unable to maintain basic housekeeping, either because they are physically unable or mentally unmotivated.

When I hear about these particular issues it simply reinforces why I do what I do. Because there is no reason why any senior – alone or not, should in 2018 be in danger of risks that can be both easily identifiable and readily removed.

My clients are often stunned when I tell them there are more than 225 potential safety issues that can sabotage their wellbeing at home. There are materials and minutiae to get managed every day around 3 core areas: what physical condition they are in, the task(s) they are performing, and how their environment helps or curtails them. Obviously, this picture is different for each senior. Until recently, this has made the concept for recovering from surgery or illness at home a non-starter for many professionals.

As an early adopter in the science of Going Home Safe, I could not be more excited by what is now available to seniors wanting to recover at home, and for professionals eager to help them do so. The success and outcomes we are now seeing should give both confidence.

When we begin to evaluate seniors in relationship to their homes, we can now get very granular about the risks that confront them at every turn. When they enter and exit, are steps too tall or awkward, doors secure, railings and ramps in place, and surfaces conducive to every weather condition? There are at least 7 things that can happen just going in and out of the house.

Fire prevention in the home can be easily overlooked if one is not actually evaluating it.

Are the smoke detectors functioning? Where are the fire exits?

The kitchen is often its own war zone when a stove, oven, or microwave is well used but poorly located. Flooring is important, often area rugs are culprits. Inspecting for unsafe items, especially if randomly placed, can pose critical risks that are easily mitigated.

What are the risks that a bath and simple toileting pose? We are able to clinically dissect a score of issues from poorly placed doors, the need for an elevated toilet seat, strategically placed non-skid tape, and better devices that can prevent a host of injuries in that one space alone.

By now you are getting the picture. These are intersections of form, function, risk, and removal. It is the result of years of study and evaluation, insights, and collaboration. There is no reason why seniors cannot be totally safe these days thanks to this kind of rigid analysis.

Today, this analysis is part of our proprietary Life Profile Methodology, and performed through S.A.F.E.S.T. The acronym, which stands for “Safety Assessment for Ensuring Safe Tasks,” scores a senior in the context of their home on dozens of factors (144 to be specific.) These factors calibrate activities like getting dressed, bathing and toileting, preparing meals and following medication instructions, against a senior’s ability to perform or get them performed on their behalf, each without risk.

The environments included in this comprehensive assessment extend from managing logistics in a bedroom and entryway, to include execution of response to fire alerts, and general cognitive awareness. The Profile then gives us both a big picture and detailed examination of the specific challenges that an individual faces at home.

This provides a tremendous checklist of capability to evaluate; for us in Home Care, and professionals in medical environments who discharge to Home. This Profile can now be a separate assessment performed when a senior moves into an Independent Living or Assisted Living community, Aging in Place environment, or when managing through a transition. It offers professionals and family members significant peace of mind when they cannot be on the scene. The Life Profile is a powerful instrument for assessing and ultimately removing risk.

Natural Evolution Of Care

There is much going on with seniors these days, and the Life Profile now joins a robust eldercare eco-system. Previously I’ve referenced

the Eight Dimensions of Patient Centered Care. The crux of this philosophy is the increased emphasis on all of us to take charge of our own health and care management. The Eight Care Dimensions are a keen blend of how we must hold our healthcare system accountable for our emotional, physical, and medical needs, as well as those specific things we must be responsible for bringing to the table.

Today, with the help of the Life Profile, seniors and families are better equipped to take charge of and manage the issues that can cause setbacks to recovery at home, and, importantly, their ability to age successfully there.

Professionally, I see our Life Profile as the natural evolution to our Going Home Safe Program certified by the National Readmission Prevention Collaborative. The NRPC non-profit coalition was founded by thought-leader Dr. Josh Luke. His pioneering “Discharge with Dignity” and “Adopt a Home First” philosophies have achieved dramatic impacts throughout the medical continuum. Senior Helpers Boston & South Shore were among the first to embrace these approaches. Today, his award-winning strategies have been adopted by top-ranked Medical Centers, Hospitals, Skilled Nursing Facilities, Public Policy Advisors, and Healthcare Advocates nationally to systematically reduce readmissions to acute care.

Adding the deployment of The Life Profile to the expertise, experience, and success of our Going Home Safe recovery care program now brings us into collaboration and partnership with the skilled nursing community. These are indeed compelling times.

The fact is, we are now in a pivotal position to offer on-going education and support to professionals on topics like recovery care at home, analyzing safety issues, mitigating risks, and promoting independence. Senior Helpers Boston & South Shore is now uniquely poised to help care managers, social workers, and other professionals who “touch” seniors become better equipped to anticipate issues at home. Our own caregivers and companions are getting highly specialized training. Our partner Social workers and discharge planners are becoming more focused on strategic plans for support at home that removes risks before patients leave their care. These plans promise to be better informed; work harder and smarter to drive the ultimate outcome: Success In Aging in Place.

The S.A.F.E.S.T. analysis, which scores all the potential safety risks in the home, is one part of the Life Profile. Coupled with it are its sister assessments for Medical Condition Management, Autonomy & Independence. When done together, it creates a highly focused but comprehensive and targeted strategic care plan proven to reduce admissions and readmissions. This is no longer hypothetical or wishful thinking, this is fact. When we layer

Navigating the Future continued on p.16

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Get a Life

It's all about moderation

By Loretta LaRoche

In the last four years I have had three joint replacements and have spent countless hours in physical therapy working hard to regain strength and mobility. It's definitely not easy and necessitates a warrior mentality. I have finally reached the point where I'm going back to the gym to do what I have always loved to do; work-out. The irony is that I got into trouble by always trying to push myself into doing more and more exercise.

I started dancing when I was four and never stopped until I was married. Then I taught aerobics for years as a single mom but also cycled and played tennis. When I reached the ripe age of sixty I decided to start playing racquetball. However, I being who I am, cannot just play for fun. Oh no, I have to try to ace out the teacher who has been playing all her life. I did get good at it, but my joints were already starting to try to warn me I was getting into trouble. But, I was not into listening, instead I went to the gym and did weights and stretched. Once again, I could not just do some moderate weight lifting. It had to be similar to what a Sumo wrestler might do to train. I also did my stair master and cycled.

Well, by now you must realize I do not go "gently into the night!" I have to keep at something relentlessly so that I can be the best at it. This mentality can be a blessing and a curse depending on the situation. It worked beautifully for creating my career. I would spend hours coming up with creative ideas, networking and pursuing my dream of being a lecturer and author. Because of my tenacity in this area of my life I was able to manifest a career that has lasted for over thirty-five years.

My ability to be tenacious is one of my strengths, however, like many other strengths we may have, they can also have a dark side. When you don't know when to let go of something, being tenacious can be your undoing. Being humble is endearing and so much better than arrogance. However, too much humility can make you appear weak and vulnerable. People can easily take advantage of you. Empathy is a wonderful trait but it too can become problematic if you have more empathy for others than for yourself. Helping others until you have nothing left to give can make you ill.

The magical word to live life as fully as possible is "moderation." Unfortunately, it is easy to say but difficult to incorporate into our lives. Oscar Wilde said it best "Everything in moderation, including moderation." ∞

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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www.southshoresenior.com

info@southshoresenior.com

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Copy Editor: Theresa Abbate
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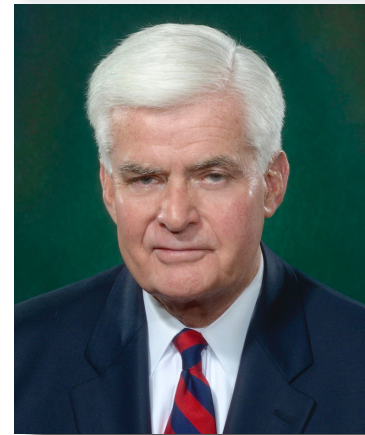
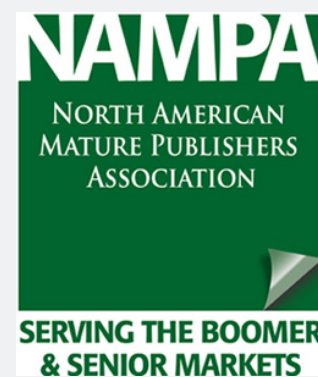
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By George A. Downey

BRAINTREE – The most recent Survey of Consumer Finances, published by the Federal Reserve, confirms the disturbing trend that increasing numbers of aging Americans are entering retirement with debt, which they may, or may not, be prepared to manage. In fact, 70 percent of households headed by people 65 to 74 years of age had debt, and 50 percent of those age 75 and older were still burdened by debt liabilities and ongoing payment obligations. The ability to make debt payments from fixed income becomes increasingly difficult as the challenges of aging increase.

Further, a recent article in *Reverse Mortgage Daily* by Alex Spanko entitled "Bankruptcies Skyrocket Among Seniors Amid Soaring Health Costs" reported:

Since 1991, the rate of Americans aged 65 to 74 filing for bankruptcy doubled, while the frequency tripled for those over 75 according to a new study by researchers from the Consumer Bankruptcy Project. In addition, one out of every seven bankruptcy filers in the U.S. is aged 65 or older.

As stated in the article, "This is nearly a five-fold increase over just two and a half decades" as well as "...a notable demographic shift". The reasons most filers cited was medical expenses and debt.

Carrying debt, especially from the low interest rate environments of recent years, can be a wise financial strategy if the borrower has sufficient financial resources to offset the inherent risks should something go wrong. That's fine for the wealthy, but how about the rest of us?

RETIREMENT DEBT DILEMMA: Unfortunately, aging brings increasing financial risks (e.g. higher medical costs, loss of income from the death of a spouse, and unexpected financial shocks) that stress or threaten fixed income budgets. The added burden of debt payments may make solutions more difficult or lead to financial failure. Mortgage debt, especially, presents the greatest threat as the payments and balances are generally higher with the added risk of losing the house if a default occurs.

The cash flow problem is compounded when income is not sufficient to meet current needs. To solve the immediate problem, retirees often take larger withdrawals from savings to close

HOME EQUITY WEALTH MANAGEMENT

Debt in Retirement – What You Need to Know and Avoid

The dilemma of retiring with debt, especially mortgage debt

the gap, which further increases the risk they will run out of money sooner.

SOLUTIONS: Clearly, the best solution is to plan ahead before retirement and refinance (or recast a current mortgage) to lower costs, reduce balances owed, or pay debt off while still working. This may require working longer to manage the debt, but may significantly increase retirement security.

Most common solutions include:

Option 1 – Sell and relocate to a more suitable home, increase financial resources, be nearer relatives or friends, or move to a better climate. If a move is in order, it's best done when the real estate markets are strong and your health is favorable.

Option 2 – If staying at home to age in place is the choice, consider refinancing to the HUD/FHA insured Home Equity Conversion Mortgage (HECM). The HECM is a unique program designed to accommodate the financial needs of aging homeowners (62 and older). HECMs enable older homeowners the ability to remain at home for as long as they chose without the obligation to make mortgage payments (as payments are optional). HECM borrowers are only required to keep real estate taxes and homeowner insurance current, perform basic maintenance, and reside in the property as their



primary residence. Moreover, the undrawn HECM credit line balance grows continuously, thus assuring more funds will be available in the future. This growth feature is guaranteed by FHA insurance independent of any future change in home value, up or down.

Option 3 – Refinance with a home equity line of credit (HELOC). Interest-only monthly payments are usually required, but can spike after the initial draw period (usually 10 years) expires and access to additional funds terminates. HELOCs are best used for shorter term needs, or as an emergency fund, but loan term and structure may not be best for longer term retirement planning.

PLANNING IS KEY: There is no single best solution for all. Every situation is different requiring thorough assessment of each client's circumstances and review of all available solutions before the right solution can be identified. The best way to start the process is to consult a certified professional, which include: Registered Investment Advisor (RIA),

Home Equity Wealth Mgt. continued on p.23

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

QUINCY – You are probably aware that approximately 70 percent American adults are overweight or obese. However, you may not know that almost 70 percent of our adult population are presently attempting to lose weight through dieting. It would therefore appear that dieting alone is not an effective weight loss strategy, and research clearly supports this observation by concluding that dieters who maintain weight loss are rare exceptions.

Weight Management

The problem with dieting is that it results in both fat loss, which is desirable, and muscle loss, which is undesirable. Muscles are the engines of the body, so muscle loss is always accompanied by metabolic rate reduction, which invariably leads to fat regain. So what is the solution? Strength training. Dieters who do 20 minutes of resistance exercise twice a week concurrently lose fat and gain muscle. Our recent weight loss studies have demonstrated that dieters who perform nine basic resistance exercises lose about 14 pounds of fat and add about 4 pounds of muscle over a 24-week training period. Therefore, people who want to attain and maintain a desirable body weight should follow a sensible diet plan and perform regular strength training.

Body Composition

What about people who weigh the same at age 70 as they did at age 20? While this is certainly more desirable than gaining unwanted weight, it typically represents unfavorable changes in body composition. On average, adults lose about 5 pounds of muscle each decade unless they perform resistance exercise. Consequently, 70-year olds who have maintained their youthful body weight actually have about 25 pounds less muscle and 25 pounds more fat, for a 50-pound change in their body composition, physical function and personal appearance. They should definitely do reasonable resistance exercise to rebuild their muscles, recharge their metabolism, and reduce their body fat.

Health Benefits of Resistance Exercise

Resting Metabolism

Muscle is directly related to metabolism, as strength trained muscles use 50 percent more calories at rest than non-strength-trained muscles. In fact, the muscle remodeling that occurs after resistance exercise raises resting metabolic rate by 5 – 9 percent for three full days following the workout. That represents more than 100 additional calories burned every day at rest for people who strength train twice a week (not including the calories used during exercise sessions).

Bone Density

Muscle loss is associated with bone loss, which occurs at the rate of up to 3 percent per year in older adults. Fortunately, resistance exercise has been shown to reverse the process of osteoporosis and actually increases bone density in women and men who strength train on a regular basis. In our 9-month study, the older women who performed resistance exercises, along with supplemental protein, calcium, and vitamin D, increased their bone density by 1 percent, whereas the control (non-training) group decreased their bone density by 1 percent.

Blood Sugar

The serious problem of overweight/obesity is associated with the undesirable disease state of Type 2 diabetes, which is predicted to affect 1 out of every 3 Americans by mid-century. Because muscle loss and fat gain increase the risk for Type 2 diabetes, strength training is recommended for both the prevention and management of this prevalent health issue. Resistance exercise is effective for moving sugar from the blood into the muscles, which serve as the body’s major storehouses for glycogen. The positive effects of strength training on blood sugar regulation are so well-documented that the American Diabetes Association recommends people with prediabetes and diabetes perform regular resistance exercise at a high training intensity.

Cardiovascular Disease

The major risk factors for cardiovascular disease are high blood pressure and high blood cholesterol, which are experienced by 35 percent and 45 percent of American adults, respectively. Contrary to popular misconceptions, properly performed resistance exercise results in reduced

resting blood pressure. Our research study with more than 1,600 participants revealed almost 5 mmHg reduction in systolic blood pressure and more than 2 mmHg reduction in diastolic blood pressure following just 10 weeks of basic strength training. Likewise, resistance exercise has a beneficial effect on blood lipid profiles. Research shows that resistance exercise may decrease LDL (bad) cholesterol by more than 20 percent and increase HDL (good) cholesterol by more than 20 percent.

Mental Health

Research has demonstrated positive changes in mental and emotional health from participating in standard strength training programs. Our own studies with older adults have shown significant improvements in physical self-concept, total mood disturbance, depression, fatigue, positive engagement, revitalization, tranquility and tension after 10-weeks of regular resistance exercise.

People who experience physical discomfort understand that pain has a negative influence on mental and emotional well-being. It is therefore good to know that resistance exercise has been shown to reduce low back pain, decrease arthritic discomfort, and ease symptoms of fibromyalgia.

Summary

Although strength training is an essential component of sports conditioning programs, it is an equally important activity for senior men and women to achieve better health, fitness, and function. Resistance exercise is effective for: (1) attaining desirable body weight, (2) maintaining favorable body composition, (3) recharging resting metabolic rate, (4) increasing bone density, (5) regulating blood sugar levels, (6) reducing resting blood pressure, (7) improving blood lipid profiles, and (8) enhancing mental/emotional health. These strength training benefits, and many others, may be experienced by performing 20 – 30 minutes of appropriately designed and properly executed resistance exercise twice a week.

About the Authors: Wayne L. Westcott, Ph.D. and Rita La Rosa Loud, B.S., direct the Community Health and Fitness Center at Quincy College. Anyone interested in training at the highly-supervised Quincy College facility may contact Wayne or Rita at 617.984.1716.



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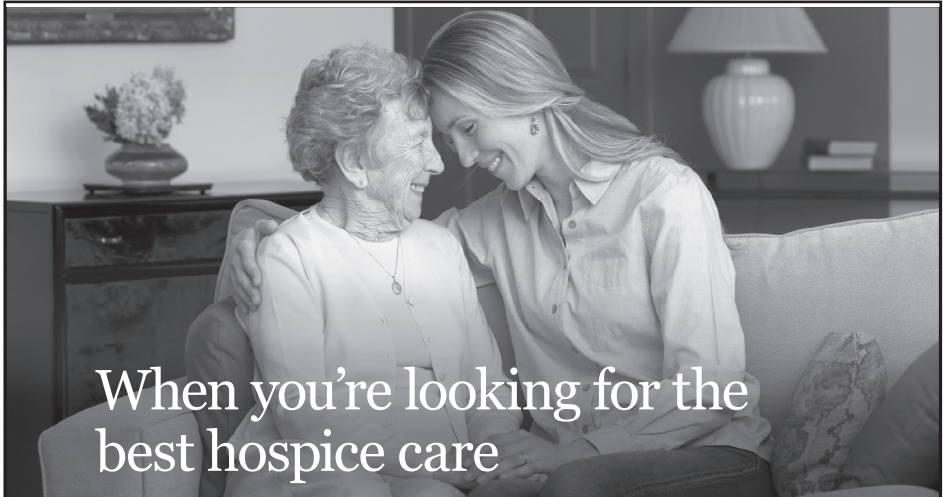
By Chris Hanson

It was an autumn afternoon of dueling keyboards and voices at Ma’s house. She was on the piano practicing her Christmas carols; I was upstairs on the PC tracking the stock market decline. At the time, September 29, 2008 was the largest point drop ever in the Dow Jones Industrial average. While Wall Street was screaming bloody murder, she was hitting the high notes on songs like “O Come Emmanuel.” In fact, it seemed the higher the note she sang, the more the market dropped. At the closing bell, the Dow lost 778.68 points or 6.98% of its value.

This bloodbath was only the latest chapter in the financial turmoil of 2008. There was widespread talk of another Great Depression, which incidentally was the time that Ma joined her first choir at Saint Gregory’s Church in Dorchester. As she grew up so poor, it was one of the few leisure activities available to her. Ma never felt poor though. The way she explains it is, “We were down on our luck but we did not know it because so was everyone else.” Actually, she speaks about the Depression with great fondness. Her family and friends did not have much, but they had each other and a lot of happy times scraping by.

The Depression also taught her that families need to talk about finances often and plan for challenging times. It’s fruitless to think that good times will last forever and self-defeatist to think you’re not strong enough to weather bad times. Ma makes financial planning a priority in her life.

When the final number settled that ominous day, the Dow closed at 10,365.45 representing a 26.8% drop from its October 9, 2007 record high of 14,164.53. I walked downstairs to tell Ma the news, and as I interrupted during her favorite carol “O Holy Night” she was a little annoyed with me. I told her the news and her response would surprise many investors,



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but not me. For after surviving the Depression, the nuns at school, World War II, the aftermath of the Cocoanut Grove fire, rationing, sexism at Boston College, nursing school, belittling surgeons, belligerent patients, the Red Scare, a presidential assassination, the social upheaval of the 60s, being widowed with 13 children under 18, the Oil Embargo, jello salads, 13 teenagers, double digit inflation, my autistic brother’s tantrums, bell bottoms, the curse of the Bambino, arguments with an organized crime enforcer, 80s hair bands, endless tuition bills, social security cuts, nursing shortages, the Big Dig, 20 years of working the night shift, the horrors of 9/11 and Brigham’s closing she never considers a stock market crash the end of the world. Ma just grinned at me and said “As my father would say ‘I guess this is the year we go to the poor house. If everyone is poor, no one is poor.’” Unfazed and with a bit more gusto, she belted out the next verse “Truly He taught us to love one another...”

Ma did not lose a cent from the 2008 crash. Instead of panicking and selling at a loss, she rode out the bad times. Almost 5 years later to the day, the Dow closed at 15,129.67 on September 30, 2013. That represents a gain of almost 46% since September 29, 2008. At press time, August 7, 2018 the Dow closed at 25,589.92 representing an approximate gain of 246% over that horrific close almost 10 years ago.

Be like Ma, stop procrastinating and get your financial planning done. One day, maybe even very soon, you’ll be happy you did.

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 Advisors 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 wickedmartinvestor.blogspot.com.

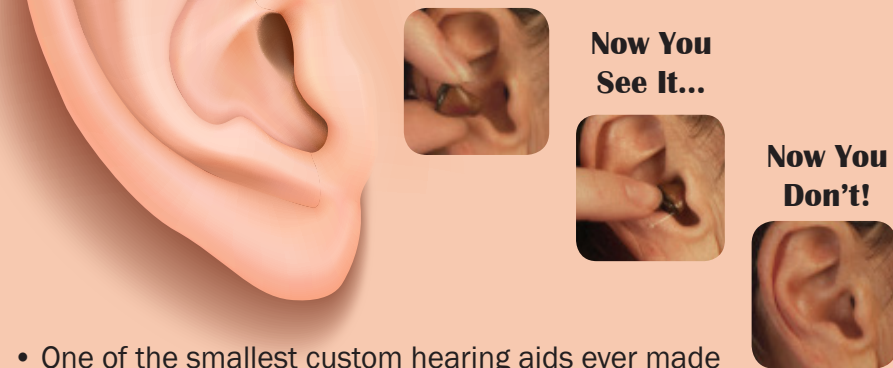
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Cover Story

Can the aging process be slowed, stopped, or reversed? New research says yes

Findings from study conducted by Wayne Westcott, Ph.D., show that sustaining weight and adding muscle effectively reverses aging at any age

By Patricia Abbate

QUINCY – Bounding effortlessly from the Health and Fitness/Research Center to his office across the hall in the basement at Quincy College, Dr. Wayne Westcott takes a perch on an exercise ball next to his desk and talks excitedly about the findings of a 15-month study recently completed at the Center.

The research study is just the latest of the dozens that he's conducted in the field of exercise science over his career. Westcott's office bookcases are neatly stacked yet completely filled with close to 90 prestigious peer-reviewed journals touting his research. An impressive array of awards recognizing his work are displayed on the tops of a bank of tall file cabinets and wall shelves. As the college's Professor of Exercise Science and department head, director of its fitness center, and driving force behind the research studies, Westcott's days are full and varied.

This particular study focused on weight loss realized through a combination of exercise and diet, and was conducted over a 15-month period, a long study, according to Westcott. "This study is one of only two that have ever shown that you can lose fat without losing muscle (the other study was conducted in Canada). Our group lost fat and added muscle," he says with emphasis. Westcott continues, "The reason diets don't work and that 90 percent of dieters regain the weight is because when you lose fat, you also lose muscle. When you lose muscle, your metabolism slows down, and when your metabolism slows down, you can't keep the weight off. It's almost impossible. So if you avoid the muscle loss, the diet has a fighting chance to work." He further notes, "if you can add muscle, effectively reversing the aging process, you can sustain weight loss."

But this study took a more in-depth look at group participants. "Studies are meaningless until we do the follow up," Westcott notes, and this is where this study differs from any other. "We followed our group for nine months following the study, and they continued to add muscle while losing fat. No study has ever shown this."

In fact, just this past June Westcott was invited to present the study findings at Harvard Medical School's international conference on obesity. "The doctors understood and were quite excited about the research," he says. Other invitations followed as well as extensive articles covering the study's findings in peer-reviewed publications.

Older adults and bone loss

Westcott cites some sobering statistics about the aging process, as he notes, "The average woman over age 50 is going to lose about 10 pounds of muscle every decade. So by the young

age of 60, she's lost 10 pounds of muscle already. She may only have had 50 pounds of muscle to begin with, so she's down to 40 pounds of muscle. The next decade will be even worse, as this is progressive." But serious physical problems start to show up in the following decades.

"What's really concerning, is once a woman reaches the age of 50, she's also going to lose approximately 20-30 percent -- or one fifth-- of her bone mass every decade. It's no wonder there are so many folks with osteoporosis, which leads to falls, fractured bones, and loss of functional mobility." But, he explains, "this can be prevented!"

Osteoporosis Study

Westcott cites the example of an 89-year-old woman who works out on a regular basis at the Center. In 2009, then 79, she entered Westcott's osteoporosis study as she had recently been diagnosed with the condition. She and others in her group, who participated in strength training while adding protein to their diets, realized a 1 percent gain in bone mass in just nine months. Ten years later she is still working out at the gym and her bone density tests show she continues to maintain her bone mass and has not lost any bone, proving the study's methodology is still working.

"In 2009, orthopedic surgeons said it was impossible to add bone mass, but the study showed that it *can* be done," he emphasizes.

People that didn't do the study, the control group, lost 1 percent bone mass during the nine months, and those that did just strength training didn't lose or gain. But the group that did strength training *and* took extra protein, gained the one percent. As Westcott explains, "you have to have the building blocks to maintain and add muscle and bone, as muscle and bone are built with proteins. Most older adults don't get enough protein because they don't metabolize it well. Once we are over age 60, we can only utilize about half as much of the protein we eat as we did when we were 30." Strength training conditions the body to metabolize the muscle and bone building proteins.

"If you're over 50, and do strength training but don't take extra protein, you won't build muscle. And just taking extra protein doesn't work. You need the stimulus of strength training to metabolize and build muscle and bone."

Westcott advises.

As Westcott looks to the future, his goals are clear. He's focused on expanding the Quincy College Exercise Science program, conducting more focused research in the area of older adults and body composition (not just to lose weight, but to gain muscle and bone), and to expand the Fitness Center.

Quincy College's program is unique, as it involves the community. Westcott has observed, "It's great to have our students interacting out in the community and not just with their student peers. This prepares them well, and they are more quickly hired because of this meaningful, practical experience."

Engaging with the local and global community is key for Westcott, as he is an internationally recognized champion for health and fitness and a pioneer in exercise science research. Westcott's resume is long and impressive, as he's been engaged by the US military, Fortune 500 companies, the President's Council on Sports and Physical Fitness, top-ranked colleges and hospitals, and is author of more than 20 books, 400 articles, and 600 newspaper columns. He was also the first to have fitness centers incorporated into nursing homes throughout the country. And at age 69, he still maintains the same body composition as when he was in his 20s.

Now that September is here, Westcott will be welcoming back students to his classes, training in the Fitness Center, writing articles, and building on his landmark studies with more research. And yes, he'll still be doing his own strength training routine even as he effortlessly juggles his challenging schedule.

Editor's note: Dr. Wayne Westcott has been a contributing columnist to the South Shore Senior News since it was first published in 2002. We are thrilled and honored to have Dr. Westcott and his colleague, Rita La Rosa Loud, B.S., partner with us every month. ∞

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What is Healthy Aging

By Nicole Long, MSW, LICSW

PLYMOUTH AND BROCKTON - As you age, your body and your needs change in order to stay healthy. It is important for older adults to remain physically, mentally and socially engaged. However, older adults often encounter challenges in these areas. Careful attention and preventative measures to reduce or eliminate these challenges is helpful in the pursuit of healthy aging.

A key to healthy aging is a healthy lifestyle. Eating a variety of nutritious foods and practicing portion control can go a long way toward promoting healthy aging. As you get older, your metabolism slows down and you need fewer calories. Make your calories count and choose foods packed with the nutrients you need. Eat dark leafy greens and colorful fruits and vegetables. Cut down on empty calories from sugary drinks and sweets. If you need help, your doctor or health care provider can make recommendations.

Other keys to healthy aging include physical and mental activity. Changing your lifestyle in your 60s and beyond can still make a big difference. Regular exercise could lower your risk of heart problems and bone fractures. If you have not been active in a while, starting regular physical activity now may improve your endurance, strength, balance, and flexibility. Just 30 minutes of walking, biking, or even gardening 5 days a week can make a difference. For any new physical activity, start slowly and work up to your goal.

Being active can be difficult if your mobility is limited or if you have serious health problems. Before starting any physical activity, check with your doctor who will be able to recommend types of exercises that are best for you and ways to progress at a safe and steady pace.

Practicing a new and challenging activity is good for building and maintaining cognitive skills. Choosing a new activity is beneficial as it engages your brain to learn something new. A study in *Psychological Science* found that older adults ages 60 to 90 who did new and complex activities, such as digital photography, for an average of 16 hours per week for three months scored better on working and long-term memory tests than those who did more familiar activities like reading and doing crossword puzzles.

People who have a social network can be healthier and are less likely to become isolated and lonely. Researchers found that lonely people have higher levels of stress hormones that cause inflammation, or swelling, linked to arthritis and diabetes.

You can build a social network by volunteering, attending religious services, becoming involved in your community, enrolling in a class, learning a new hobby or volunteering. Volunteering has been linked to a lower risk of heart disease and a longer life. Surround yourself with energetic, happy, positive people of all ages and it will become contagious.

Healthy aging can depend on your genes, lifestyle choices, and the environment. You can be mentally sharp and maintain your ability to learn and reason as you age by eating right, exercising, connecting with others, and challenging your brain. <https://www.psychologicalscience.org/news/releases/learning-new-skills-keeps-an-aging-mind-sharp.html>.

About the Author: Nicole Long is the Chief Executive Officer of Old Colony Elder Services (OCES). Founded in 1974, OCES is a private, non-profit organization proudly serving greater Plymouth County and surrounding communities. OCES is designated as one of 26 Aging Services Access Points (ASAPs) in the Commonwealth of Massachusetts. OCES' mission is to support the independence and dignity of elders and people

with disabilities by providing essential information and services that promote healthy and safe living. The agency offers a number of programs to serve seniors, individuals with disabilities, their families and caregivers. For more information call 508-584-1561 or visit www.ocesma.org ∞

New shingles vaccine

OCES would like to thank one of our readers for feedback on our last column that had to do with vaccines. Our reader correctly pointed out that there is a new vaccine for Shingles for people under 60 that our article did not mention.

According to the Center for Disease Control (CDC) a new shingles vaccine called Shingrix (recombinant zoster vaccine) was licensed by the U.S. Food and Drug Administration (FDA) in 2017. The CDC recommends that healthy adults 50 years and older get two doses of Shingrix, 2 to 6 months apart. Shingrix provides strong protection against shingles and postherpetic neuralgia (PHN), the most common complication from shingles. Shingrix is the preferred vaccine, over Zostavax®, a shingles vaccine in use since 2006. Zostavax may still be used to prevent shingles in healthy adults 60 years and older. For example, Zostavax can be used if a person is allergic to Shingrix, prefers Zostavax, or requests immediate vaccination and Shingrix is unavailable.

You can get Shingrix at your doctor's office or pharmacy. Talk to your doctor before getting Shingrix to be sure this vaccine is right for you. Also, call your health insurance provider ahead of time to see if they will cover the vaccine. Here is a link for more information about shingles <https://www.cdc.gov/vaccines/vpd/shingles/public/shingrix/index.html>

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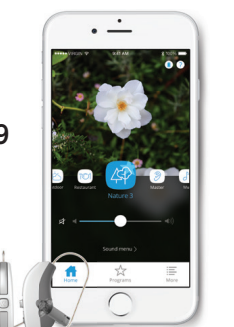
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Cybersecurity in medical devices



By Jeffrey I. Ziplow,
MBA, CISA, CGEIT Partner

While industries and governments across the country continue to work to implement cybersecurity measures, it has become increasingly clear that no sector is immune from the threat of outside hackers trying to steal vital, private information. One industry that needs to be particularly attuned to this possible threat is the medical device industry; and people who use medical devices to keep them alive or healthy.

Given the impact this could have on protecting a person's health information, it is critical that the right security protocols are put in place immediately.

The medical device industry is one in which we have seen numerous new technologies and products come to market that involve the Internet of Things (IOT), or the ability to connect a device directly to the Internet, potentially serving health information virtually around the world. These are devices that track and monitor a person's health, and can provide physicians with rapid health information on patients—such technological advancements in the medical device industry have become highly beneficial to treatment and, ultimately, patient care.

But with these IOT devices comes the challenge. By having this information linked up to a network and potentially the Internet, it suddenly becomes available to outside parties looking to do harm. Medical device businesses and medical health practitioners don't always know what information is exposed to the world through these devices, and this lack of control creates a vulnerability. People need to understand what kind of information is leaving the safe confines of their home, they need to know where the information is going and they need to determine what controls should be in place to ensure proper security of electronic personal health information.

What's more, once these devices are on a network, they are subject—just like anything else in the cyber world—to potential vulnerability threats (e.g. malware, viruses). The repercussions for people could be extreme if private and/or vital health care information is exposed.

So what needs to be done to ensure these products are safe from potential cyber thieves and hackers?

Patients or their advocates/care givers should consider asking these questions:

- What information is the device storing?
- Where is that information being stored?
- Is the information encrypted?
- If not, how is the information being secured?
- Is this information being sharing with another system? Is that other system secure?
- Is the IOT device information being pushed out via the network/Internet?

Solutions to protecting this information can then be found, but only once these questions are asked.

Cybersecurity in medical devices is a newer issue for people to address; after all, in the past, medical devices didn't have the ability to directly connect to the Internet. But with challenges, as always, come opportunities, and people that act at the outset to ensure the security of their IOT-based devices will find themselves much more protected.

Unfortunately, cyber thieves work every day to find newer and more stealthy ways to steal, disrupt and cause industry chaos. But by taking these steps and asking these questions, people who are using a medical device to keep them healthy or alive will do more than just keep pace with hackers. They give themselves the best chance to remain a step ahead of them.

About the Author: *Jeffrey I. Ziplow is a partner in BlumShapiro's consulting group, and is responsible for the firm's Risk Management and Process/Controls practices areas. He has significant experience working with organizations to assess their internal IT controls as they relate to business operations and helps to develop recommendations to mitigate risk.*

Jeff oversees the firm's cybersecurity risk assessments and provides insight and guidance on developing better security practices. In addition, he works on Process and Control related projects to enhance operational efficiencies and provide tangible control recommendations. ∞

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Peg's Picks



The Woman in Cabin 10

Author: Ruth Ware


This book has received many accolades: A finalist in the 2016 Goodreads Choice Awards; Entertainment Weekly's Summer Must List Pick; finalist for Book of the Year 2016...just to name a few! That's all I needed to know before I decided to read this book.

And *The Woman in Cabin 10* did not let me down at all.

This thriller takes place on a private luxury cruise ship, the *Aurora*, that is set to travel the North Sea. Everything takes an ugly turn when a traveling journalist hears what she thinks is a woman being thrown overboard. Things get crazy, deadly, and tense very quickly.

This fast-paced mystery might make you think twice before cruising again!

Peg, an avid reader, is a long-standing member of a South Shore book club.



5 Ways Your Encore® Evolution Keeps You Healthy!



By Laura Willis

I recently attended a conference put on by MITX(Massachusetts Interactive Technology Exchange) of Boston, where the focus was the Future of the Workforce. Because I work with people from their 20s to their 70s, as well as teach and speak for corporate and higher ed, I wanted to learn more about what's happening, to be better informed for my clients. Statistically there was some good news for the 50+ segment about ageism being on its way out. They're

finding Baby Boomers through Millennials (and younger) need each other's strengths, experience, innovation and expertise to create thriving all inclusive workplaces.

I've stated previously, that Gallop statistics show 70% of the US workforce is unhappy or unmotivated in their work, which is where my "Encore Revolution" idea comes from. This means companies are trying to sort out what will attract and retain good qualified employees. When Kevin Mulcahy, a professor teaching in the MBA program at Babson, kicked off the day by outlining 5 principles for a compelling workplace, I realized that these are the same principles at the root of how your Encore® Evolution keeps you healthy!

1. Emotional Connection - People want to feel emotionally connected to their role in work and feel what they do matters and makes an impact. I often talk about this in terms of aligning with your passion. This takes it one step further in that people want to feel in sync with the core values and/or the mission of the company they work for. When they can connect in this way, they are happier and healthier because they're more aligned with who they are at the core. From my perspective, it's important to identify the work you love, your own beliefs and core values so you will know when things line up.

2. Intellectual Stimulation - It's in our nature as human beings to want to learn. It's how our brain gets stimulated and wants to evolve. From the perspective of aging, when people stop learning they become stagnant. Many studies have shown when you continue to learn new skills or develop new talents, no matter what your age, it keeps the brain engaged. Interestingly, it is less important to "finish" things, such as getting

a certification or degree, but more important to be a life-long learner.

3. Physical Environment & Health - This topic focused on the need for people to work in a safe and healthy workspace. My thought is that it's been a critical piece since the cave man days to want a safe and healthy environment where we can live and thrive. Environment plays a key role in your physical health and healthy aging.

4. Technological Impact - There's so much "smart" technology being developed these days, not only for the workplace but to support us in our homes and our health. We can also keep our brains stimulated by learning new technologies! (See #2 above!)

5. Cultural Community - Though this was directed at what creates a culture in a work environment, to me, this is about creating a supportive community or network with people who share common beliefs, behaviors, practices, habits, conflict resolution, rituals and shared meaning or purpose. Whether you're trying to make a career or business decision, or looking for a new place for your elders to live, you should tune in to the feeling you get around the culture in the environment. I love Robert DeNiro in the movie "The Intern" who realizes he can't just stay cooped up after grieving the loss of his wife, but seeks human interaction and brain stimulation. In sticking to who he is and the ideals he lives by while being open to those around him, he becomes wildly popular with his younger co-workers and boss who end up valuing him and following his lead. (A fun and inspiring movie!)

Take these 5 principles into consideration as you embark on the journey of your "third act" or encore and you'll be on the right path to a long, healthy and happy life!

About the Author: *Laura Willis is a brand positioning expert and strategist, who has created award winning web and print communications to help local, national and global companies, stand apart from the competition for over 25 years in advertising agencies and mid to large corporations in the greater Boston area, as well as in her own business. With the launch of Encore Revolution (www.encorerevolution.com), Laura's speaking engagements, educational programs and private coaching combine elements of her brand development process with personal growth and awareness work to inspire people to align with their deeper mission or purpose, give it an authentic voice and position them for greater success. ∞*

Immediate dentures give you the smile you deserve



By Dr. Olga Kraeva

WEYMOUTH - Dentures are one of the most constant and routine procedures in our office. There are different types of dentures, including immediate dentures.

Immediate dentures are an option when a large number of teeth need to be extracted and the patient cannot wait for a few weeks healing time after extraction and living without teeth. Immediate dentures are placed in the mouth directly after the remaining teeth are extracted, all during the same office visit.

The first step of the immediate denture fabrication is patient evaluation and planning. The preliminary or first impression helps to make a denture design. Transitioning from natural teeth to artificial dentures is not easy and can impact a person emotionally and physically. To make this transition smooth it is recommended that posterior teeth are removed first, while leaving anterior teeth in position. The posterior teeth are multi-rooted and the healing process after extraction takes a few weeks before the final impression can be done.

Bone resorption following teeth extraction is more rapid in the lower jaw as compared with the upper

jaw. The upper denture gains support from the palate. Also, the upper jaw is connected tightly with the cranium, while the lower jaw, which swings and moves, is more mobile. It appears that the fabrication of immediate dentures for the upper jaw is a more predictable procedure than making the lower denture.

Usually there are four visits before the denture is done and ready for insertion. When we get the finished denture from the dental laboratory we can plan the day of the extraction. The dentures will be inserted into a patient's mouth the same day of the extraction. One of our patients recently went through this procedure (see photo above), with great success and positive results.

Immediate dentures require a 24 to 48 hour follow-up visit after extraction to evaluate occlusion and denture stability. Sometimes the denture is not stable at the beginning or can rock during gum healing after the extraction. To stabilize dentures material may be added inside



Before and After: Immediate dentures transform this patient's smile.

part of the denture.

An advantage of immediate dentures is that the person does not have to be without teeth during the healing period. However, bones and gums can shrink over time, especially during the period of healing in the first six months after the removal of teeth. In some cases the base of the denture needs to be adjusted. Please call me for a consultation.

About the Author

Olga Kraeva, DMD, maintains her clinic, Dental Aid 1, in Weymouth, located in the Lakeview Medical Building, 884 Washington St., (Rt. 53), situated one block from Walmart and Shaw's Plaza. Please call her at 781-340-5361 or visit <https://www.dentalaid1.com> to learn more. ∞

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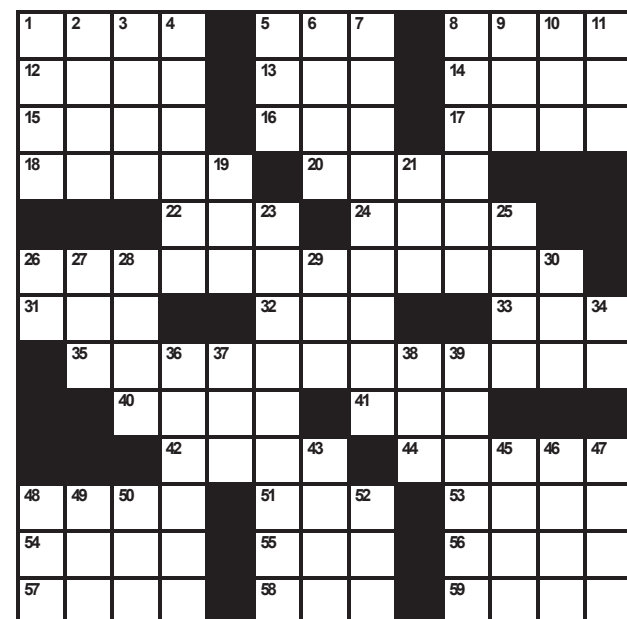
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Crossword Puzzle Corner

answers on page 22



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- 1 Clothing
- 5 Santa's little helper
- 8 Fellow
- 12 Wing-shaped
- 13 In addition
- 14 Greet
- 15 Centers of activity
- 16 Dove's sound
- 17 Go around in circles
- 18 Charger
- 20 Kind of bargain
- 22 In place of
- 24 Aug. follower
- 26 Place where stars change (2 words)
- 31 Engine need
- 32 Sticky stuff
- 33 Row
- 35 Henry Ford invention (2 words)
- 40 Austen novel
- 41 Batman and Robin, e.g.
- 42 One of ____
- 44 Dead, as an engine
- 48 "Casablanca" cafe owner
- 51 Tawny, for example
- 53 Plunder
- 54 Part of a plot
- 55 Police detector test
- 56 Goes quickly

57 Spat

58 Scrambled or fried

59 Previously

Down

- 1 Misses
- 2 Very much (2 words)
- 3 Derby event
- 4 Legal documents
- 5 List abbr.
- 6 Aerial maneuver
- 7 Iron pyrite (2 words)
- 8 Like a miser
- 9 Ate
- 10 Help
- 11 Carry on
- 19 Affairs
- 21 Always, in verse
- 23 A set of confused and meaningless statements
- 25 Indian helmet
- 26 Complete
- 27 Narrow inlet
- 28 Besides that
- 29 San Francisco's ____ Hill
- 30 They are Blue in Vegas
- 34 "____ are the champions"
- 36 Prepared salmon
- 37 Down Under bird
- 38 Ugh!
- 39 Detest
- 43 Draft

45 Brace

46 Luau strings

47 Beta

48 Brit heroes in WW II

49 Gretzky's milieu

50 Wine class

52 Table part

Navigating the Future... continued from p.3

in our assessment for Life Engagement and Burden of Care – the broader result is a holistic plan for successful aging.

With science leading the way we are taking a systematic approach to tackling tasks and individual risks in a place called "home". A good score is a remarkable step in assuring seniors and families they have superb opportunities today to go home, and stay home, safe.

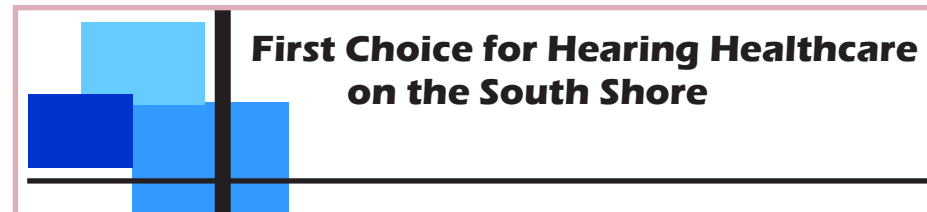
Next month, let's talk about the Autonomy & Independence and Medical Condition Management evaluations.

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. ∞

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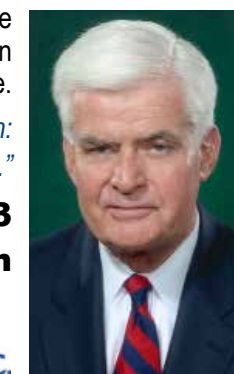
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South Shore Happenings

PorchFest comes to Hull

HULL – On Saturday, September 8, the inaugural Hull PorchFest comes to Hull's Kenberma shopping district, adjacent neighborhoods... and beyond!



Hull PorchFest was inspired by the many successful music festivals staged in Massachusetts communities (and beyond) to bring citizens together in a new and fun way. Local bands and performers play free

sets on porches, driveways, front yards, and on other unique performance sites around town.

Hull PorchFest's goal is to strengthen community bonds, highlight the thriving Hull music and arts community, provide economic benefit to local businesses and to grow as a source of philanthropic benefit to worthy local causes.

Hull PorchFest is a free event run by volunteers. But, that doesn't mean there aren't costs to market, advertise and stage the festival. We value and appreciate any financial support we receive from festival goers and sponsors so that we can assure a fun, safe and enjoyable event for many years to come.

To donate by mail, make checks payable to "Hull PorchFest" and send it to: PorchFest Quincy C/O: Tom Hardey, 27 Holbrook Ave, Hull, MA 02045. Visit www.hullporchfest.org to inquire about performing or hosting a performance site on your porch, front yard or driveway. ∞

Apple cider pressing demo at Abigail Adams Birthplace: Sept. 9



WEYMOUTH – On Sunday, September 9, 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 worldwide 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' 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. ∞

Grieving for a Grandparent: A Remembrance Project

ROCKLAND – Sometimes grandparents are the best at loving us well. Sometimes they are our surrogate parents. And sometime they provide us with all the cookies we'd ever need. Yet, for many grandkids, the depth of this loss is rarely prioritized or acknowledged. Come join us for a remembrance project to honor your grandparent (and normalize your grief).

Please bring one photo and an item that reminds you of them. This event is open to "grandkids of all ages;" ages 5 and older are welcome! Visit us on Sunday, Sept. 9 from 12-2 p.m. at the Hospice of the South Shore, 30 Reservoir Park Drive, Rockland, MA 02370

Pizza will be served promptly at noon, followed by the Remembrance Project. This event is FREE and open to Hospice of the South Shore families and the community.

To learn more and to register, please call 781-624-7046 or email ahills@southshorehealth.org. ∞



HULL – The 14th Annual Endless Summer Waterfront Festival on Nantasket Beach will take place on Saturday, September 15, from noon until 5 p.m. The day will feature continuous live music including Divas with a Twist, Johnny Bluehorn and the Caretakers, and WSU – Bluegrass 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 50/50 raffle, and even flu shots from the Hull Board of Health. The event is free and there is plentiful free parking and a free trolley shuttle will be available. For more information visit www.hullchamber.com.

South Shore Happenings

Duxbury Senior Center partners with Resilient Aging Lab to offer workshop for retirees

DUXBURY – Are you newly retired or thinking about retirement soon? Are you ready for the change in your lifestyle? How you are going to make the best of this stage of your life? The Duxbury Senior Center can help you answer these questions.

The Center has partnered with the Resilient Aging Lab, a California-based company that focuses on how to generate meaning and positive change in your life as you age. Together, they are offering a six-week workshop called "Transitioning with Resilience," which will be held at the Duxbury Senior Center. The series is designed to help you chart your path and make your life more balance and purposeful. The sessions are held on Tuesday evenings from 7:00-9:00 p.m. from October 2 through November 6. The cost of the course is \$30.

Studies show that finding a purpose in your retirement years is key to happiness. Many people go through a period of trial and error after retirement and don't find what they're looking for right away. "Transitioning with Resilience" will help you explore your values, navigate your options, find your focus, and create your new story.

Through engaging activities and hands-on learning you will come to fully appreciate the resilience you have built up over your lifetime. You will become clearer on the values that energize you. You will better pinpoint what you can and cannot control. And, you will be able to

edit your own story, identify areas that need to be strengthened and build a personalized plan.

In brief, this course is the launch pad upon which you can develop the confidence and the social connections that are essential in navigating this challenging stage in life.

Registration for the course begins on Tuesday, September 4, by phone at 781-934-5774 ext. 5710 or by email at angelasinnott@duxburycoa.com. If you cannot make all the dates of the workshop, ask about the opportunity to participate via video conference for session two through six. ∞

Escape reality, come to King Richard's Faire



CARVER – King Richard's Faire, New England's largest and longest-running Renaissance Faire, invites you to escape your reality during its 37th season. This year's season runs September 1 through October 21, 2018 on weekends and Monday holidays (Labor Day, Columbus Day). Tucked away on 80 acres of enchanted forest off Rt. 58 in Carver, Mass., King Richard's Faire offers guests a full day of live, interactive entertainment for all ages.

Discounts given to groups of 25 adults or more and private parties can be accommodated (birthdays, vow renewal ceremonies, weddings). Groups may make reservations by emailing info@kingrichardsfaire.net. The

Faire is located at 235 Main Street (Rt. 58) in Carver, Mass. 02330, phone is 508-866-5391, email info@kingrichardsfaire.net. Visit King Richard's Faire on Facebook (<http://www.facebook.com/TheKingRichardsFaire>). ∞



South Shore Irish Festival: September 22 & 23

MARSHFIELD – The South Shore Irish Festival will take place on the weekend of Sept. 22nd (from 11 am - 10 pm) and 23rd (from 11 a.m. -8 p.m.), at the Marshfield Fairgrounds, 140 Main St., Marshfield.

Headlining Saturday's musical offerings are performers Derek Warfield & the Young Wolfe Tones. Headlining on Sunday is the incomparable Ronin Tynan. 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.

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SEPTEMBER NEWS Hanover Council on Aging

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Monday, September 10

WATD RADIO LIVE AT THE HCOA. with "Monday Night Live" with host Kevin Tocci, co-host, Tammy Murray. Special town guests and music with the band, "Mountain Woods" Ever heard of "What's the Big Idea?" Curious? Be part of the live audience and find out. Bring questions, enjoy light refreshments, door prize.

Thursday, September 13

OPEN HOUSE. To introduce the community to what's coming up, tour the building, bring friends and family, and meet new friends. 5-8pm. Jazz, the Hingham Ukulele Group, light dinner, prizes, and more about new lifelong learning and health and wellness programs.

Thursday, September 20

Opening Night, Hank Philippi Ryan on her new book *Trust Me*.

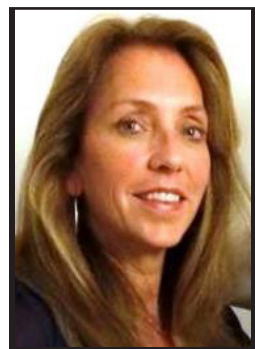
An accused killer insists she's innocent of a heinous murder. A grieving journalist surfaces from the wreckage of her shattered life. Their unlikely alliance leads to a dangerous cat and mouse game that will leave you breathless. Who can you trust when you can't trust yourself?

Wednesday, September 26

"BEYOND THE MAT: YOGA AND MEDITATION," continues for 6-weeks, 5:45-7p. This is an opportunity to tame your mind and quiet all those thoughts going on in your head at the same time. Learn about Kripalu Yoga with Kripalu certified instructor, Nancy Boyle. Meet her at the open house!

Thursday, September 27

"MEET THE AUTHORS," a series starting on Thursday's 6-7:30 with light refreshments, book sales and author signing. Hanover Council on Aging, Sign up at the front desk or call 781.924.1913. Look for flyers. Bring questions for the authors.



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 DeLarichiere, MS

Dementia Care... At what cost?

WEYMOUTH – Why do I write? Why do I lecture? It's my privilege to have an opportunity to educate, and to challenge your thinking around Alzheimer's/Dementia. Knowledge is power, and the more you know, the more you can understand, find compassion, and become part of the solution to curing the disease. Whether you are directly impacted by it or not, it has an effect on us all. This month we are going to explore the financial world of Alzheimer/ Dementia care.

Today, worldwide more than 50 million people have dementia and every three seconds another human being is diagnosed. Globally it's the 5th leading cause of death. In the U.S., we now have 5.7 million Americans living with dementia and it has become the 6th leading cause of death, surpassing breast and prostate cancer combined. As this disease grows each year, so will its care needs. Are we prepared? As

a nation, are we ready to take on this challenge.

According to the Alzheimer's Association (2017), 83% of the care that is given to those diagnosed comes from family, friends, and UNPAID caregivers here in America. In 2017, these angels (approximately 16 million) provided 18.4 billion hours of unpaid care. If we placed a value in dollars on this care, it would be approximately \$323 billion!

How can these unpaid caregivers possibly do what they do and at what cost? Not just financially but emotionally, spiritually, and physically. Doing my research, 74% of those caring for someone with Alzheimer's/Dementia took ill or pass away first. We know these amazing family members, friends, and other unpaid caregivers are delivering compassionate, loving care to the best of their ability, but for so many it's at the cost of themselves. How? They forgo their own doctor's appointments, become nutritionally

compromised and financially challenged. STRESS.

According to Genworth Financial report on Alzheimer's



care in communities (GNW; 2016), the average cost for a semi-private room for a loved one with the diagnosis is \$82,125 per year. A private room, on average, will cost \$90,000 per year. With 41% of households with someone diagnosed falling under \$50,000 per year, they are facing unachievable options for their loved one. Further, Medicare does not cover "custodial care." **Custodial care** is defined by personal **care** that provides assistance in bathing, dressing, getting out of bed, eating, medication management, and other activities of daily living (ADL). So, they are left to care for their loved one themselves or try to qualify for Medicaid, which is very challenging.

With all these unpaid caregivers, the Alzheimer's Association still reports that in 2018, 5.7 million Americans fighting the disease will still cost the nation \$277 billion. The projected number of diagnosed Americans for 2050 is a staggering 14 million with an associated cost to the country at \$1.1 trillion dollars!

Alzheimer's is an epidemic that will leave nothing untouched. What do we do? How can we support our caregiving angels? The **Ask the Hippie** continued on p.22

Dare to Downsize!



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

By Randy Veraguas

Dare to Get Back to the Basics

NORTH QUINCY – Everywhere I look and everything I hear is back to school this & back to school that. Back to school is definitely a hot topic in September. Even if you're not going back to school it's impossible to avoid the hype, so I'm jumping in!

For me, when I hear "back to school," I associate that with back to basics. Let's use this for planning to downsize. I dare you to get back to the basics. Focus on the things you must do. Then you'll have time to focus on the things you want to do.

What am I talking about?

Well, when you hear those school advertisements apply it to yourself. Grab some new pencils, get a new notebook, and stay organized and on top of your move. You're going to feel great! This is very basic, but sometimes it's necessary to be reminded to get back to the basics. Make a list just like you're in school and you're

taking notes. But guess what, this time you are the teacher & student so you get to give yourself an A+!

Keep track of what has to be done. What are your deadlines? When do you have to be out of your bigger home? What is it you need in a smaller home? If you know where you're going, then get a floor plan and map out where you're going to put your furniture. Before the move, keeping the basics in mind...what furniture will you need that will fit in there? A bed? What size? A kitchen table? What size? A couch or a love seat? Service and pans for 8 or for 2? With the list of what you're bringing already completed, you can start eliminating what won't fit in your newer place.

I am speaking from lots of experience and the current situation I am in. I have to be out of my giant beach house by Halloween. Spooky? I think not! I think it will be fun to be in my new home with adorable Halloween decorations and to greet my new Trick-or-Treaters. But I digress...when I ask myself to think about my basic needs and what I have in excess, my 3000 pillows comes to mind. I absolutely love all my pillows...but do I need them...absolutely not. Back to the basics. I need a pillow for my head and my son needs a pillow for his head. That's very basic. So maybe I can keep a few for decor. Downsizing isn't a punishment or anything negative. It's learning to live with the basics...and a few special extras.

You'll save yourself so much hassle on moving day if you're only moving over what you need and what you know is going to fit.

Dare to get back to the basics and give yourself an A+ for a successful move!

And please tune in on Saturdays at noon to the Boomer Being show on WATD 95.9 because I will be discussing Back to the Basics for Senior Living with host, Leslie Noymer!

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. ∞



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Why We Love Singing American Songbook Classics!



By Dianne Legro
American Songbook Teacher
South Shore Conservatory of Music

Patricia said it so perfectly during our interview on her radio show, My Generation, as we talked about my American Songbook class at South Shore Conservatory (SSC) in Hingham: “It’s all about having fun, keeping yourself engaged with something you love or always wanted to try-and continuing to grow at any age!” There are countless benefits of participating in music, especially the joy it brings.

Whenever I talk with people who are learning something new or practicing something they love, I am always lifted and inspired by the sparkle and light that shines from their eyes. It is especially inspiring to get to know and work with students in my American Songbook class at the South Shore Conservatory (SSC) as they are exploring, growing, trying a new song, or perfecting one they know. I just love sharing the joy and fun that they experience in this process. Last year we had so many laughs and shared successes each week. I am thrilled to be starting the next class on September 19 at 6pm. The eight weeks of class will meet on Wednesdays from 6-7:30 and I invite anyone who has a love of singing to join us!

Here’s what you can expect in class:

I offer a true masterclass setting where each singer is coached one-to-one by our accompanist, the wonderful Mark Goodman, and myself in front of the other students. In this way, student singers learn from each other and enjoy mutual praise, encouragement, and support. If you have songs already in mind, please bring them in, as we find you the right key and help you perform them. I will also suggest and provide songs from music I know that will be a good fit for you. The American Songbook repertoire has something for everyone. These beloved songs have the effect of engaging deep feelings, memories, and sentiments on both the audience and the performer. Up tempo or slow ballad, they run the gamut of love (lost, found, or searching for) and other topics with humor, wit, playfulness, and elegance.

American Songbook students have shared many anecdotes about the benefits of participation in this class. One student wanted to share how much the breathing exercises for singing he learned had helped him improve a lifelong health issue with his lungs. He is absolutely thrilled with the

measurable improvement. Another student, new to singing, joined the class because “it was on my bucket list, and well, why wait, there’s no time like now!” He talked about how much fun he is having, and is feeling like a confident singer and thoroughly enjoyed singing in two recitals! A former Navy Officer, he generously compared the class with the best training he had ever experienced in his career of high-level trainings and he expressed his appreciation for the excellence in teaching he receives in class. Another student shared that when she sings she forgets “the slings and arrows of outrageous aging. And the joy! Oh the joy!!”

Mark Goodman comments, “Dianne is a wonderfully nurturing and patient teacher. She makes no judgment about a student’s natural ability or former training, and throws herself into working with whatever level a student presents. As the semester went on I saw progress from all the singers in the class in terms of vocal ability and confidence. She is equally comfortable working with students of all ages.” I am proud to be among the excellent faculty at SSC and look forward to an exciting year!

If you are interested in keeping yourself engaged, because you love singing or it’s something you always wanted to try, please consider joining us this fall. Visit www.sscmusic.org/amarican-songbook for complete information on registration, schedule and pricing.

About the Author: *Dianne Legro is an award winning soprano who sings classical, Broadway and American Songbook classics. She has performed hundreds of concerts throughout the US and Europe. Dianne is an advocate for the arts and enjoys bringing educational programs on creativity and global citizenship to students nationwide. Dianne is a gifted voice and performance teacher, director and writer of one woman shows. She was Chairman of the voice department at The Thurnaur School of Music in NY for 10 years and joined SSC in 2017.*

SSC has been providing access to exceptional arts education and performance for the South Shore community, fostering creativity, artistic growth, and well-being for individuals of all ages, backgrounds and abilities since 1970. ∞

Ask the Hippie...continued from p.20

psychology field is seeing more and more caregivers presenting with anxiety, depression and heart conditions. The medical field is already tasked and we wonder if there will be enough nurses, doctors, specialists not to mention facilities to treat both the person diagnosed and their caregiver.

Let the discussions begin, we need to come up with affordable ways for our Caregivers to provide the appropriate care needed for this disease, maintain their health, and leave them with finances that can be there for themselves as well.

If you have a question, or want to suggest a topic, please email me at knowyourhippie@gmail.com.

Source: Alzheimer’s Association (2017-2018); AARP (2018); Genworth Financials (2016); Alzheimer’s and Dementia; The cost in the private sector; Guidelines for Psychological Practice With Older Adults. (2004).

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. ∞*

**CROSSWORD PUZZLE
ANSWERS FROM PAGE 16**

1	G	2	A	3	R	4	B	5	E	6	L	7	F	8	C	9	H	10	A	11	P
12	A	L	A	R				13	T	O	O			14	H	A	I	L			
15	L	O	C	I				16	C	O	O			17	E	D	D	Y			
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57	F	E	U	D				58	E	G	G			59	E	R	S	T			

Home Equity Wealth Management... continued from p.5

Certified Financial Planner (CFP), and/or a Certified Reverse Mortgage Professional (CRMP).

CAVEAT: Make sure the professional you consult understands and supports the value of utilizing housing wealth to increase financial wealth in the retirement planning process. Some, but not all, do. This is a relatively new concept in financial planning promulgated by retirement experts, researchers and academics since the financial fallout from the Great Recession. These experts have documented significant improvements to retirement planning can result providing: (1) improved cash flow, (2) reduced longevity risks, and (3) greater protection of assets under management.

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*

Source: Spanko, A. (2018, August 6). Bankruptcies Skyrocket Among Seniors Amid Soaring Health Costs. Reverse Mortgage Daily. Retrieved from <https://reversemortgagedaily.com/2018/08/06/bankruptcies-skyrocket-among-seniors-amid-soaring-health-costs/>. Photo credit: istock.com/utah778 ∞

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