



SOUTH SHORE SENIOR News

AND METRO WEST

For Boomers and Beyond

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Voter Engagement: AARP Calls on Candidates to Protect Voters 50+



By Mike Festa
State Director, AARP Massachusetts

The coronavirus pandemic is threatening the health and financial security of all Massachusetts residents, but especially those aged 50+. With so much going on, it's hard to believe that it's also an election year, and this season promises to be unlike any other.

One thing remains crystal clear: If candidates want to win, they need to listen to the concerns of voters 50+. That means candidates must explain how they'll protect Social Security and Medicare for current and future generations, and how they will lower prescription drug prices.

We've also heard from so many Bay State residents about what else is top of mind for seniors this election:

- You're worried about your family and how to pay the bills.
- You're desperately trying to protect your loved ones in nursing homes.
- You want to be able to vote safely this election, whether from home or in-person.

In Massachusetts, Governor Baker has signed into law H.4820 - An Act Relative to Voting Options in Response to COVID-19, which will help to ensure that all registered voters can cast their ballots safely without putting themselves at risk for COVID-19.

This new law only applies to 2020 elections. Here are the details:

- Every registered voter in Massachusetts will have the opportunity to request an absentee ballot without needing to provide an excuse.

- Early voting periods will be extended to allow more opportunities to vote in person before election day.
- In-person voting on election day will involve new measures to protect the health of voters and poll workers alike.

Upcoming dates to remember:

- October 17-30: In-person early voting period for the Massachusetts State Election
- November 3: General Election Day

Nationwide, as voters prepare to cast their ballots in the November Presidential Election, AARP has launched its 2020 voter engagement campaign, called Protect Voters 50+, which demands action from politicians to ensure that all Americans—from working parents, to family caregivers, to seniors in nursing homes—can vote safely.

AARP is urging candidates to talk about the issues that matter to 50+ voters, such as voting safely from home or in-person, preventing cuts to Social Security and Medicare and lowering prescription drug prices.

Over the next few months, thousands of AARP members, activists, and volunteers will virtually engage current and former elected officials, party officials, donors, and others who play a major role in setting a candidate's agenda. Their message: Protect Voters 50+ and make their voices heard!

AARP will inform voters where candidates stand on the issues important to the health and financial security of voters 50+ through the campaign website, www.aarp.org/election2020, and provide the latest information on how voters across the country can safely cast ballots from home or in person. This will remain our priority in the months ahead.

Now, more than ever, AARP will fight to protect voters 50+. Learn more at aarp.org/election2020 ∞



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Elder Law & Estate Planning

Does the Probate Attorney Represent the Executor or Estate Heirs?



By Patrick J. Kelleher, Esq.
ElderLawCare.com

HANOVER AND QUINCY – From my experience, most of our clients wish to avoid probate court costs, delays and possible family fighting altogether, but would like to know how best to do that. Here is a proven 3-step process for doing that.

Step 1: Create your trust with a qualified estate planning or elder law attorney.

Step 2: This is a critical step called "trust funding," to make sure your assets are prop-

erly titled to your trust, because that is how you avoid the messes and stresses of Probate Court.

Step 3: Monitor your trust and estate plan for changes in law and changes in your life to keep it updated. Remember, a will is your admission ticket to probate court. This article was prepared for those of you who allowed your affairs to go off to probate court. Read on to learn more.

Whether you are the executor or given the new legal term of "personal representative," or an heir of the probate estate, knowing the lawyer's role is one of the first steps you should take at the beginning of the probate process. One of the biggest sources of conflict in probating the estate is understanding the role of the lawyer hired by the executor of a probate estate.

Many executors or personal representatives do not understand the probate process and leave the tasks up to the lawyer. The heirs of the estate may hear only from the lawyer or may hear the executor say, "This is what the lawyer says we have to do." This often raises the question of whether the lawyer owes a fiduciary duty to the heirs of the estate, since the executor owes a fiduciary duty to the heirs?

The answer to that question depends on the state in which the estate is being probated. To be clear, this question is specifically about whether a lawyer owes the heirs of a probate estate a fiduciary duty, and not whether a lawyer owes a fiduciary duty in other contexts, such as to the beneficiaries of a trust, when hired by a trustee, or a ward, when hired by a guardian or conservator. The answer varies depending on each different circumstance.

Also, before answering the question, it is helpful to have an idea of some common activities created by fiduciary duties in the context of probating an estate:

Duty to communicate: a duty to notify the beneficiaries that the estate exists, identify the executor, provide a copy of the inventory, provide copies of court filings, generally explain documents that require a beneficiary's signature, etc. This duty to communicate is not the same thing as an attorney-client relationship, which means there is no attorney-client privilege and the attorney cannot give legal advice.

Duty to account: provide regular estate accountings, which includes explaining funds paid out of estate accounts for expenses.

Duty to treat all beneficiaries equal: distribute estate funds at the same time, if a question arises as to how something in the will is to be interpreted, the attorney cannot interpret it; the court must interpret it.

Turning back to the question of whether the lawyer owes a fiduciary duty to the heirs of a probate estate depends on the state in which the estate is being probated. Only a few states require the lawyer to meet the same fiduciary duty to the estate heirs as the executor. These states believe that since the executor owes a fiduciary duty to the heirs and the lawyer owes a fiduciary duty to the executor, the duty flows from the executor to the lawyer.

Most states, however, take the position that the lawyer does not owe a fiduciary duty to the estate heirs. These states view the fiduciary duty owed by the executor to the heirs as unique from the fiduciary duty owed by the lawyer to the executor. Also, these states want to maintain the executor's ability to have protected communication with the attorney.

There is a small third set of states, including California, New Mexico, and Illinois, that apply a balancing test to determine who was the actual intended beneficiary of the attorney-client relationship—the executor or the heirs? Each state has established their own test criteria, but some common questions the courts ask include: who was the intended beneficiary of the attorney's services, the executor or the heirs; what was the foreseeability of the harm to the heirs as a result of the malpractice, and what was the proximity of the misconduct and the damage to the heirs?

If you are the executor hiring the attorney, ask what the law is. If you are an heir of the estate, the lawyer should give you some guidance. If the probate estate is in one of the majority states, the first letter from the attorney should start with a sentence that reads, "I have been retained by Mr. Smith, executor of the estate of Ms. Smith. It is important that you understand I do not represent you." Otherwise, call and ask.

Everyone's goal should be to avoid the economic and emotional headaches of probate court or at least for the settling of the probate estate to go smoothly. Understanding the lawyer's role will go a long way towards achieving that goal.

If you have questions, or would like to discuss your personal situation, or how to avoid probate court, contact our elder law care team at 781-871-7526, and we will walk you through our proven 3-step process.

To learn more, watch our next free educational, virtual on-demand estate planning and elder law webinar at www.elderlawcare.com. Contact our friendly elder law care team at 781-871-7526 or email pat@elderlawcare.com to register for the next webinar as we fill up quickly.

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About the Author: Patrick Kelleher is an author and Estate Planning & Elder Law attorney and founder of the Elder Law Care Learning center in Hanover, Massachusetts. Patrick has been teaching free educational workshops for over 10 years at his learning center and in surrounding communities. Learn more at elderlawcare.com or follow Patrick Kelleher on Facebook because you will learn a lot! His offices are in Hanover and Quincy. You can find Patrick's new book "How to Avoid the Four-Headed Monster" of Estate Planning & Elder Law on Amazon at <https://www.amazon.com/How-Avoid-Four-Headed-Monster-Financial-ebook/dp/B084MB96SK>

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Aging with Sass & Class

By Loretta LaRoche

‘Be Here Now’

When I took my first yoga class many years ago, my teacher was an older gentleman named Raj. He was then about 65 years of age, but his lean, muscular frame and spirit did not show it. In fact, the very first time I came to Raj’s house, his wife answered the door and led me to the backyard...where her husband was hanging upside down from a swing. Raj quickly and gracefully leapt to the ground, shook my hand, and gave me a most splendiferous grin. An incredible sense of peace came over me, and I knew I’d found someone who was going to be quite instrumental in the direction my life would take.

I decided to take private lessons with him, even though it was a time in my life when I could hardly afford it. I wanted desperately to learn everything this man could offer me, so I went into the study of yoga with intensity. My nature is to want to excel at everything I do—and that has been both my cure and my curse. During the first few classes with Raj, all I cared about was whether or not I was executing the poses properly. He’d strike a pose and gently ask me to execute it, while his lovely, soft, melodious voice reminded me to breathe and then stretch, breathe and stretch. I’d try desperately to imitate what he did, holding my breath in my attempt to get it right.

After all, wasn’t everything about getting it right? What if I looked ridiculous or didn’t breathe right or my leotard hiked up? And as Raj noticed this, he came over and commented, “It’s not about the positions, Loretta. Let go and breathe, and it will come. Inhale, exhale. Be here now!”

I remember thinking that he was nuts. how could I ever learn anything by just breathing in and out? Letting go? How does a major control freak let go? I didn’t have a clue what he was talking about. To me, the concept meant that I might fall into a big black hole and lose my identity. It sounded very weird. (Keep in mind that this was at least 30 years ago. We weren’t in the place we’re in now, where yoga has become a national pastime.)

Of course, the point of Raj’s lesson was: Stop thinking about all the other stuff that gets in the way. But that’s an incredibly difficult thing to do, especially in the world we live in today. What we have to realize is that until we learn to be more present, life will always be more complicated than it needs to be.

About the Author: 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. Recently, Loretta was on a stadium tour, The Power of Success, in Canada with Tony Robbins. She believes and lives her message, “Life is not a stress rehearsal!” Learn more at her website: www.LorettaLaRoche.com.



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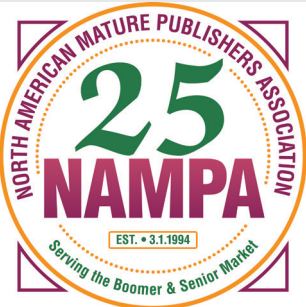
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SENIOR FITNESS

Get a Grip! The Importance of Grip Strength

By Rita La Rosa Loud, B.S.



QUINCY – Harry, age 75, was quite the handy-man. Throughout his 50-year marriage, his wife depended on him to work on projects around the house. Lately, when attempting to make minor household repairs, he noticed something was askew. He was unable to tightly hold onto his toolbox and the various paraphernalia needed for the job(s) at hand, and essentially lost the capability to perform heavy tasks.

A strong grip is very important for practicality purposes. When we lose grip strength, we are no longer self-sufficient and lose our independent lifestyle. Just about everything we do in life requires using our hands. Being able to pull open and close jars, doors, refrigerators, and cabinets and pick up, grab, and hold onto objects, like carrying groceries, briefcases, and suitcases, are just a few of our every day tasks. Yet, we take this basic function for granted. Like Harry, gradually, our grasp loosens and things start slipping through our fingers and out of our hands. It's a frustrating situation and, many older adult men and women shrug it off as part of the aging process, when it could also be for other reasons.

SOME CAUSES: Although there are many explanations for having a weak grip, here are just a few causes that can affect your ability to grip: (1) weak upper arm and hand muscles, (2) arthritic conditions, such as rheumatoid and osteoarthritis, (3) muscle strength linked to bone mineral density (frail bones), namely, osteoporosis, and (4) other disease status. In effect, grip strength can be considered a determinant of having poor health in older adults.

Fortunately, research has established that resistance training, at the very least, can: (1) strengthen weak or injured muscles, (2) reduce inflammation of and the pain and stiffness caused by arthritis, and (3) improve bone mineral density.

By performing a few simple resistance exercises, we can strengthen the muscles in our forearms and hands responsible for gripping and, eventually, get our grip back. But first, let's review the muscles involved with this problem, and together—let's get a grip!

GRIP MUSCLES: To specifically build grip strength and improve wrist flexibility, target your forearm muscles, hands, and fingers.

Begin with simple exercises that do not require additional resistance or heavy equipment. For example, use only your hands, then progress to manageable resistance, like a stress ball or tennis ball, water bottles, light weights, grippers, little elastic bands, even a broom stick and/or a weighted bar.

Perform a Do It Yourself Grip Test before partaking in the following five exercises, then, after four weeks of training, do them two or three times per week.

DIYGRIPTEST: To test your grip strength, hold a reasonably thick book with your fingers secured on one side of the book spine and your thumb on the opposite side. Travel your fingers up and down the spine until your fingers tire out. Periodically record the number of cycles you completed to see your progress.

WARM UP EXERCISES: To avoid straining your muscles, warm up before you engage in these exercises. To warm up your wrist and forearm muscles: (1) Open and close (squeeze) your fists 10-15 times, (2) Perform wrist circles with your palms and fingers facing the floor 10 times clockwise, then 10 times counter clockwise, and, for added resistance, (3) do wrist circles with a tight fist using the same protocol as number (2) above.

THE STRENGTH EXERCISES: Here are a few exercises to help strengthen muscles in the fingers, hands, wrists, and forearms. To strengthen the wrists, grip exercises easy to incorporate are wrist curls and reverse curls.



1. WRIST CURLS: While holding a water bottle (or light weight), rest your forearm on a counter, with your palm facing up and hanging over the edge. Secure the forearm with your opposite hand. Slowly curl the bottle or weight towards the front of your forearm then return to start position for 10-15 repetitions. Wrist curls can also be done simultaneously using a broomstick or weighted bar.

2. REVERSE CURLS: Repeat the above exercise with your forearm on a counter, but



with your palm facing down and hanging over the edge while holding a water bottle (or light weight). Secure the forearm with your opposite hand. Slowly curl the bottle (or weight) up towards the top of your forearm, then return to start position for 10-15 repetitions. Reverse curls can also be performed simultaneously using a broomstick or weighted bar.

Here is an exercise that increases blood flow in the hands, which can be done using elastics.



3. FINGER EXTENSION: Wrap one, two, or more small elastics around your fingers and thumb (number of elastics will depend on your strength). Separate your fingers and apply resistance against the elastic band(s). Pause, then slowly bring your fingers together for 10-15 repetitions.

Here is an effective exercise to strengthen your hands and forearms.



4. BALL SQUEEZE: Start by using a stress ball, then progress to a tennis ball, and ultimately a metal gripper for this gripping exercise. The metal gripper provides the most resistance and quantifies your grip strength. With pressure uniformly distributed by all fingers, slowly squeeze the ball (or gripper) as hard as you comfortably

Senior Fitness...continued on p.12

Fraud in Real Estate – Understand the Process before it's too late!



By Wendy Oleksiak
V.P. Compass Real Estate

About two weeks ago, I received a call from a reader of my column who had a few real estate related questions. We spoke for a bit, and she shared that she had made an offer on a property that was accepted, and she had been initially thrilled. Soon after, however, she was told the sellers had chosen another buyer, and her \$5,000 deposit was not refundable. I instantly knew that something was not right, starting with the unconventional deposit amount, and I wanted to probe further.

It turned out that this buyer felt that she could not ask this agent why the seller had chosen another offer, because she still wanted to live in the development. She was convinced that her future offers would not be accepted on another home if she demanded her deposit back because she was under the mistaken impression that this one agent was selling all of the homes in the development. In listening to what led to this situation, I realized that she had seen all of that neighborhood's listings included on this particular agent's website.

I encouraged the reader to reach out to a real estate attorney to intervene on her behalf. I recommended attorneys that I frequently work with, who (for a onetime fee) would happily demand this buyer's money back and set this unscrupulous individual straight. This was an egregious situation that truly upset me, because I am sure this reader is just one of many buyers who are being taken advantage of.

In pondering the order of events, it occurred to me that buyers, especially those who do not routinely use the Internet, likely do not understand that all listings, other than a small set of private, "non-MLS" listings, are all shared on the Multiple Listing Service (MLS).

What is the Multiple Listing Service?

A multiple listing service (MLS) is a database established by cooperating real estate brokers to provide data about properties for sale. An MLS allows Realtors to show one another's listings of properties for sale with the goal of connecting homebuyers to sellers.

Occasionally sellers will choose not to have their property advertised on the MLS, for reasons that may include:

- Privacy
- Complicated Showing Situations
- Homeowners are considering selling, but only for a premium, and they want their agent to privately seek out qualified buyers

As a Realtor, I have a duty to inform my sellers that the best route to achieve the highest return is to expose their property to the widest audience available. Listings on the MLS database will ensure that all Realtors

in the area will have access to and the tools to share their home with potential buyers.

In addition to the MLS, real estate websites for profit, including, but not limited to, Zillow, Realtor.com, Trulia, and the like, subscribe to the MLS database feed and share portions of the information online. I want readers to know that these "for profit" websites do not have the same code of conduct to which we, as Realtors, are bound. They often share incorrect information with the goal of increased viewership to increase their profits from partnering ads.

Brokerage companies all subscribe to the MLS database and display the results on their private webpages. This is where the buyer who lost her deposit was misled. She saw a picture of the agent she was dealing with on the agent's personal webpage next to all of the online listings in her chosen development. This caused her to conclude that this particular agent sells all the homes in that neighborhood.


About the Author: *As a former Registered Nurse, Wendy Oleksiak understands the importance of trust and accountability in creating a successful partnership. Honesty, hard work and professionalism paved the road to Wendy becoming the top selling agent at her previous firm. Wendy made the move to Compass to utilize cutting edge technology and state of the art marketing that provides her clients with the competitive advantage.*

Her extensive network within the real estate community ensures that her clients learn about off market properties, and enables her to get her buyers offers accepted and listings sold for the highest price with the best possible terms.

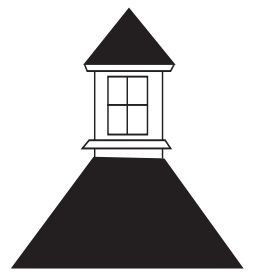
Wendy has lived on the South Shore for 20 years, raised two children and owned homes in the towns of Hingham, Scituate, Cohasset, and Duxbury. Her hobbies include oil painting, paddle boarding, boating, hiking, and enjoying the fabulous beaches in the area! You can reach Wendy at 781-267-0400. ∞

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Never Stop Learning: Lifelong learning at UMass Boston goes online this fall

Coming this fall, the Osher Lifelong Learning Institute (OLLI) at UMass Boston is conducting business as usual—well, almost. This upcoming semester, OLLI students will not be meeting in classrooms on campus but will stay connected through virtual classrooms on Zoom, the video conferencing software that has temporarily replaced traditional learning environments in the

midst of a changing world. After a successful summer semester, current OLLI students and facilitators alike have used Zoom to continue classes without interruption. By turning to a virtual learning environment, commuters no longer have to worry about fighting the traffic and/or parking fees—simply join and participate in classes from the comfort of your own home. Class subjects will include Introduction to Opera; History; Beginning Yoga; Tai Chi; Creative Writing; Poetry; and Current Events to name a few. Somerville resident and OLLI member Anne Kelly sums it up: “OLLI offers such a wide variety of interesting courses and activities for its members. There’s something for everyone! The best part of being a member of OLLI is the friends I’ve made who share common interests with me. As I always say, there are no strangers here, only friends you haven’t met.” Approximately 50 classes across a variety of subjects will be hosted Monday through Friday at 10am and 2pm with Brown Bag presentations scheduled at noon. For more information about the OLLI program and its course listings, please visit our website: <https://www.umb.edu/olli>. ∞



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Financial Fear Mongering



By Chris Hanson
HANOVER – A pleasant surprise greets you as you enter Kristin’s in Braintree Square. “Nosie Nellie,” the biggest busybody in town, is sitting in the corner and beckons you to join her. So, you gingerly anticipate a scrumptious meal of banana French toast spiced with Nellie’s gossipy tidbits. Nellie is a well-known local character. A descendant of Boston’s colonial-era town criers, Nellie has a long history of conducting surveillance on townspeople. In kindergarten, her parents caught her peeking in neighbors’ windows. Soon after she learned to use the stove, she was steaming open envelopes. In the 8th grade, she won the science fair with a wiretap device fashioned out of old coffee cans and a transistor radio.

Her legend is always growing. Folks now swear her eyeglass prescription is binoculars. If there is information to be had, Nellie has it. This particular morning that I encountered Nellie, she did not disappoint. Once her tea arrives, Nellie starts with a torrent of exaggerated tales. This one was using coupons at the supermarket; she must be going bankrupt. That one was spotted speaking to a dashing middle aged CPA; she must be having an affair. The other one told an inappropriate joke in front of Reverend Smith and made a scene at the church picnic. Nellie continues with warnings of crime sprees, tax increases, and communicable diseases. Nellie is an alarmist who makes mountains out of molehills. She needs to be that way; no one wants to listen to humdrum scuttlebutt. Nellie is not the only one overdramatizing events. The financial press is guilty of amplifying relatively small stuff. With numerous media outlets competing for our attention, financial reporters frequently use fear to get our attention. Let’s consider some Wall Street Journal coverage of the recent stock market volatility. On February 5, 2018, the Dow Jones Industrial Average closed down 1,175.21 points, which seems like a big number, but the point drop represented only 4.6% of the index. The next day, bold-faced type read, “Stock Plunge Erases 2018 Gains” and the “Dow Industrials fall over 1,100 in biggest drop ever; overseas indexes sink.” The article was printed on February 6, 2018, which is a long way to go before it closes down for the year. In the body of the article, journalist Akane Otani describes a growing sense of anxiety and borderline panic-type selling. To a short-term investor, this is very scary. Many investors have a long term and yet can still be rattled by alarmist headlines. The Wicked Smart Investor despises such headlines because they distract investors from focusing on their long-term goals. If you don’t need the money for 20 years, what happened on February 5, 2018 doesn’t matter. The market did enter a 10% correction territory that year, but that is to be expected periodically. My advice is work with your advisor and take the reports of the financial press with a grain of salt. The newspapers must

sell papers and advertising space in order to survive. This mission does not include helping your financial planning. It would be great if you could find out what seasoned financial reporters are really saying after a 5% market drop. Imagine if you could catch them saying, “Yeah, I know today’s 5% drop should not matter to the long-term investor, but I have to think up some frightening headlines so they read my story.” That would expose the tactics of the press and maybe reduce our anxiety. Wait a minute—maybe we could catch them—with Nosie Nellie’s help. Supposedly, she has a highly sophisticated communication system in her basement, with technology even the CIA envies. **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 wickedsmartinvestor.blogspot.com. ∞

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Survey Finds Nearly All Americans View Social Security as an Important Program

Majority Believe it is More Important in Light of Pandemic

WASHINGTON – A new AARP survey, released in conjunction with Social Security’s 85th anniversary, confirms that Americans highly value Social Security, and even more so due to the pandemic. The vast majority of Americans – 93% of Republicans, 99% of Democrats, and 92% of Independents – see Social Security as an important government program, and 56% believe it is even more important for retirees in light of the coronavirus pandemic. In a letter sent yesterday to President Trump, AARP asked him to explain his plan to replace Social Security funding.

More than 900,000 retired Massachusetts residents receive Social Security retirement benefits, which accounts for more than half of the income for 49% of families.

“AARP Massachusetts is fighting to protect voters 50-plus and make their voices heard on the issues that matter – protecting Social Security and Medicare, lowering prescription drug prices, and ensuring you can vote safely from home or in-person,” said AARP Massachusetts State Director Mike Festa. “Workers have paid into Social Security with every paycheck. It’s a hard-earned benefit and a promise that must be kept. AARP will never stop fighting to strengthen Social Security, and make sure hard-working Americans get the benefits they’ve earned.”

AARP’s survey found that Social Security is a key source of income and economic stability in retirement, but they have concerns about whether it will be enough.

- Nearly three-quarters of Americans (74%) are worried that Social Security will not provide enough to live on during their retirement.
- Two-thirds of Americans believe the average monthly Social Security retirement benefit of \$1503 per month is too low. Nearly 3 in 5 Americans are not confident in the future of Social Security, with confidence in the program lowest among 30-49-year-olds at only 28%.
- Nearly 2 in 5 Americans (39%) say they do or will rely on Social Security for a substantial portion of their retirement income and 4 out of 5 expect it to be part of their retirement income.

Social Security is a key component of AARP “Protect Voters 50+” campaign at www.aarp.org/election2020, which launched August 3. The initiative is calling on the presidential candidates to tell us their plan to protect Social Security for current and future generations, and helping voters cast their votes safely from home or in-person this November.

This survey was conducted among 1,441 Americans 18 and older between July 14, 2020 and July 27, 2020 with a confidence interval of ± 3.4% at the 95% confidence level. ∞

Family Caregivers – Grandparents Raising Grandchildren



By Nicole Long, MSW, LICSW

In today’s world, family structures continue to evolve. The number of grandparents raising grandchildren is on the rise. Raising grandchildren can have many rewards, including giving grandchildren a sense of security and keeping the family together. Yet, it can also bring challenges. No matter how much grandparents love their grandkids, taking them into their home requires many adjustments. Grandparents are once again responsible for daily activities, such as homework, meals, sports, financial commitments, and schedules.

As a nonprofit agency serving older adults and individuals with disabilities throughout Plymouth County and surrounding towns, Old Colony Elder Services (OCES) has a Family Caregiver Support Program (FCSP) designed to assist and support those who are providing care to older adults or people of any age who have a memory impairment—for example, an adult child caring for a parent. However, the FCSP also helps individuals aged 55 or older who are caregivers—in particular, grandparents raising grandchildren.

Support & Resources: When parents are unable to raise their children, grandparents are often the ones stepping up. The FCSP empowers grandparents by providing resources and support through OCES programs, as well as other resources in the community, to help with caregiving. OCES provides one-on-one support to each caregiver and creates a personalized plan outlining available resources appropriate to their caregiving situation. This may include help with respite, summer camperships, technology, and more.

Here are just a few supportive tips that the FCSP offers to grandparents raising grandchildren:

- Acknowledge your feelings. In changing circumstances, you may experience feelings of guilt, anger, resentment or grief.
- Take care of yourself. A healthy grandparent equals a healthy grandchild. Seek and attend support groups. Know you are not alone in this journey.
- Grandchildren will have mixed feelings. Understand that their behavior

may reflect what they are feeling (i.e., resentment, anger, etc.)

- Create a stable environment. Routines are essential.
- Encourage open and honest communication. Take time to talk with your grandchildren. Don’t be afraid to say “I don’t know,” if you don’t.
- If possible, encourage contact with parents. Don’t get caught in the middle.

Self-Care: Many people don’t realize that caregiving often takes a financial, emotional and physical toll on caregivers. The FCSP assists caregivers in developing a self-care plan. Resources range from caregiver support groups and educational workshops to programs that share techniques to help caregivers with stress reduction, time management, goal setting, problem-solving, relaxation and much more. OCES’ programs increase the possibility that family caregivers will be able to retain their health while caregiving.

Learn more about how OCES’ FCSP can help you navigate one of life’s challenging, but most rewarding jobs. Visit www.ocesma.org or call 508-584-1561.

Celebrating Grandparents Day: National Grandparents Day is a special holiday to honor grandparents. It is celebrated on the first Sunday after Labor Day, which falls on September 13th this year. Social distancing measures during the COVID-19 pandemic may change how the day is celebrated for many grandparents and grandchildren who are unable to be together, but there are ways around it. Celebrate with a heartwarming telephone call, a video conference, or a “drive-by parade.” Consider other creative ways to honor grandparents and enjoy the day together while distanced.

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 25 Aging Services Access Points (ASAPs) in the Commonwealth of Massachusetts. OCES’ mission is to support the independence and dignity of older adults and individuals with disabilities by providing essential information and services that promote healthy and safe living. The agency offers a number of programs to serve older adults, individuals with disabilities, their families and caregivers. For more information call 508-584-1561 or visit www.ocesma.org ∞*



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Moonlight & Miracles Gala with a twist

Mark Your Calendar for South Shore Health’s “Re-imagined” Annual Gala: Friday, October 16!

Thinking outside the box, the Moonlight & Miracles Gala will be a DRIVE-IN event at The Hangout at Union Point in Weymouth, Mass.

SOUTH WEYMOUTH, MA – In what is sure to be one of the most talked-about signature events on the South Shore this year, the 18th annual South Shore Health Moonlight & Miracles Gala will be a DRIVE-IN event hosted by radio and TV personality, Billy Costa.

“COVID-19 has certainly challenged us to think outside-the-box,” said Angela Floro, Director of Special Events and Annual Giving for South Shore Health’s Foundation. “This unique event will not disappoint. We are working hard to maintain the magic of this spectacular night while helping to support South Shore Health’s mission of delivering world-class care and resources to our community.”

Beginning at 6:00 PM on Friday, October 16, the Gala will include individually boxed dinners, a short program and music by the band Kahootz. While the program will be displayed

on large screens next to a pop-up stage, it will also be live-streamed for attendees to watch and listen to via personal tablets or an FM radio station in their vehicle. To protect the health and safety of all attending, guests are encouraged to stay in their own cars. Masks are required for those who need to exit their vehicles.

As part of South Shore Health’s Mission Critical: The Campaign for Our 2nd Century, funds raised from the Gala will help integrate substance use disorder (SUD) and behavioral health services and initiatives within the Grayken Center for Treatment at South Shore Health, a critical resource on the South Shore.

Driven by a magnanimous \$10 million grant – given by John and Eilene Grayken of Cohasset – the Grayken Center has allowed South Shore Health to integrate Behavioral Health clinicians in its ambulatory sites; establish a rapid care treatment location for people with SUD; and launch a Mobile Integrated Health program which includes South Shore Hospital Emergency Department and Emergency Medical Services working alongside local police and fire agencies.

The Grayken Center also supports South Shore Health’s collaboration with Aspire Health Alli-

ance and supports South Shore Health’s strong relationship with the Office Based Addiction Treatment program at Boston Medical Center.

“So many people are touched by substance use disorders and behavioral health challenges, and too few receive the care they deserve,” said Christopher J. O’Connor, MBA, CFRE, Chief Development Officer and Senior Vice President of External Affairs at South Shore Health. “This year’s Gala will continue to highlight the importance of integrating services and programs that will help patients and families faced with these challenges, and will ensure that treatment is accessible to anyone who needs it.”

While we battle the COVID-19 pandemic, support in these areas is needed now more than ever. Social distancing is critical for managing the spread of the virus, but isolation can have devastating effects on those that count on group support as they manage their behavioral health and long-term recovery from SUD.

Due to fixed parking capacity for the event, space is extremely limited. Don’t miss out! Confirm your sponsorship and reserve your spot today! For more information and to view NEW sponsorship benefits for this unique event, visit SouthShoreHealth.org/Gala or contact Angela Floro at (781) 624-8142, AFloro@southshorehealth.org.

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Senior Fitness *Continued from p.6*
can. Pause for 2-3 seconds, then release for 10-15 repetitions. Repeat with your other hand.

THE STRETCH EXERCISES: Stretch wrist, hands, and forearms after completing all of the exercises to regain flexibility.



WRIST AND FOREARM STRETCH: With your palm facing forward, outstretch your arm directly in front of you, chest level. Hold onto the fingers with your opposite hand and gently press fingers and wrist



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toward your face. Hold this mild stretch for 5-10 seconds then relax. Now gently stretch the wrist down towards the floor. Repeat the entire series with your opposite hand.

FOREARM AND WRIST STRETCH: Sit upright and towards the edge of your seat. Keep arms straight and place your hands behind you and on the seat with fingers pointing towards your lower back. Gently, hold this stretch for 20-30 seconds. Be sure to breathe throughout.

SUMMARY: Although there are many causes why older adults lose grip strength, functionality, and sense of self-reliance, thankfully, research has shown there are many practical, safe, and effective strengthening and stretching exercises that can help mature adults regain grip strength, improve wrist and forearm flexibility, perform perfunctory tasks, and live an independent way of life. While these exercises may help with your recovery, if you presently have a wrist or forearm injury, I highly recommend you consult with your doctor for an appropriate diagnosis and exercise prescription for your specific injury.

About the Author: Rita La Rosa Loud holds a B.S. in Exercise Physiology with additional education in Sports Medicine and Athletic Training. She is NASM Certified and has been actively involved in the fitness industry for over 35 years. She is also an author and writes fitness related articles for various fitness publications. Currently, she is a Fitness Researcher, who Co-Directs the Health & Fitness Center at Quincy College with Dr. Wayne L. Westcott. ∞





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How Telemedicine Is Changing the Way Seniors Manage Their Healthcare



**By Maria Burke, RN
Owner - Celtic Angels
Home Health Care**

The COVID-19 pandemic has had so many profound effects on our senior population from significant isolation to depression and the way they manage their interaction with their medical teams.

One area that has shown tremendous adaptation is in telehealth programs. According to recent research, the number of telemedicine consultations will reach 160 million cases by the end of 2020.*

Technology Made Just for Seniors: What does this mean for our seniors? Those that are home bound particularly because of COVID-19 now have access to their medical team right from the comfort and safety of their own home. Devices such as smart phones and iPads have advanced so much that they are affordable and easy to use. Many of these devices have been designed especially with the senior population in mind. Their functionality is user friendly and does not require any type of advanced knowledge to use. Many of our caregivers will help their patients access their medical teams via telemedicine portals as part of the service we offer.

No More Waiting Rooms: Telemedicine offers ease of access to a senior's primary care physician along with instant answers and transparency for many conditions and ailments. Telehealth programs can address a senior's needs in a way that traditional medical care delivery systems can't. Some obvious advantages are the elimination for the senior need to secure transportation to and from a doctor's office, if the senior no longer drives. The elimination of the 'waiting room' experience is one major benefit. Allowing a senior to 'wait' to meet their doctor in the comfort of their own setting reduces emotional stress and discomfort. Telemedicine provides an instant connection with the medical professional, online, versus having to deal with delays

due to medical offices overbooking appointments. Most importantly, eliminating the need for seniors to wait in medical office waiting rooms provides more safety in avoiding contact with those that might be COVID-19 virus carriers.

Phone it in!: If a senior becomes sick or injured, they don't want to spend a lot of time finding appropriate medical attention. Telemedicine provides a level of quick access that traditional medicine does not. A family member who serves as the senior's caregiver wants to be present at their loved one's appointment but struggles to balance providing care with other family responsibilities. Often times, a senior undergoes a surgical procedure but opts to miss their follow up appointment because they simply can't travel to the physician's office. Telemedicine eliminates that problem by allowing the family member to simply 'dial in'.

Helping Seniors Adopt Telemedicine: Many

seniors are skeptical of telemedicine. For doctors, this presents challenges and a significant barrier for them to continue providing quality care to their senior patients. Telemedicine saves the patient money but many seniors aren't sure if their insurance covers telemedicine visits. We here at Celtic Angels Home Health Care will continue to help our senior population with the support they need to secure their telehealth programs, if their medical teams offer them as such. *Cited from Ironshore, A Liberty Mutual Company <http://www.ironshore.com/>

About the Author: Maria Burke, RN, Owner, Celtic Angels Home Health Care. Maria Burke was born in Middleton, County Cork, Ireland. She is the eldest of six and immigrated to the United States in 1988 to pursue a nursing degree to become a registered nurse. She served as a visiting nurse and from there, launched her own home health care company. Celtic Angels has two offices; Weymouth and Needham and services hundreds of elderly people across Massachusetts with a variety of services including skilled nursing, homemaking services and home health aide and CNA care services. ∞



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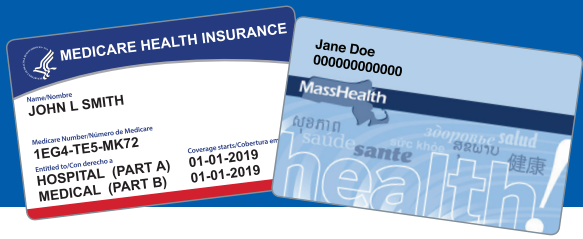


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ASK THE HIPPIE

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.

Denial Delays...

By Phyllis DeLaricheliere, MS

Any diagnosis of a medical challenge is difficult to process. However, denial only delays acceptance, holding you back from moving forward on the journey, and celebrating life along the way. But accepting the facts, as anyone who has a loved one facing a diagnosis of dementia knows, is easier said than done. Let us go through the process of acceptance with the goal of validating your feelings as the partner on this journey and revealing the needs of your loved one with dementia.

First, let's acknowledge that no one expects to be diagnosed with dementia, nor do they want to be. Therefore, no one expects a partner or family member to be diagnosed either. Digesting this information about your loved one is difficult. So many thoughts run through your head, and the fear of the unknown is daunting, but denial will only delay what needs to be faced. So many times, when we do not want to accept reality, the person with the diagnosis suffers. The care they will need is delayed, along with the patience and understanding. Acceptance is the priority, so that you can better take care of yourself and your loved one.

NOTE: You will experience a wheel of emotions, such as anger, guilt, sadness, and loss. These feelings are very normal and none of them can be skipped. It is okay to feel them, it does not make you a bad person. Remind yourself that you are enough, and that what you are facing will never be easy.



This is not the time to be an emotional hero! Do not hold in your feelings; express them instead and acknowledge where you are. Talk to someone you can confide in, or perhaps journal them to get them out of you and on the paper.

Through this process, you will reach acceptance. This plateau is not an easy climb, but when you get there you will be better equipped to help your loved ones. They are facing the same wheel of emotions, and the first knee-jerk reaction they will have is that the doctor must be wrong. Our loved ones will feel the fear, anger, and even disappointment that they are letting you down.

From your newfound plateau, you will realize that you can do this journey of dementia with them. At times it will be difficult, but your strength will get you through. There are many adventures that await you, and together you will face them. It can be a wonderful, loving ride with acceptance.

About the Author: *Phyllis A. DeLaricheliere, MS, has made a career of working with seniors. She is a sought-after speaker/educator and author of Embracing the Journey: Knowing your Inner Hippie. To book her for a lecture, or receive a copy of her book, email Phyllis at knowyourhippie@gmail.com*

Who are those women behind the masks?



By Natalie Ahern
Owner, All the Right Moves

My Operations Manager, sounding board and friend, Lisa Patterson, recently came up with that tag line for our business as an idea to explain some of the precautions we have been taking in the shadow of COVID. As downsizing specialists, most of our clients are over age 55 and in a higher risk category. Our safety measures must be extra careful to ensure we maintain our good health and the health of our clients. And so, our masks have become part of our uniform (along with our blue shirts and aprons).

Some of the other precautions we take are: checking our temperatures and oxygen levels each work day, washing hands frequently and carrying hand sanitizer. All movers, junk haulers or other contractors we recommend will wear masks in our clients' homes. We also ask our clients to don a mask, so we may protect them and to keep us healthy. We don't want to spread any illness to other clients. Although wearing a mask feels less personal to us (I still find it hard to determine if a masked person is smiling at me!), it is the best way we know to show we care.

How else has COVID changed the downsizing business? With more people staying close to home, donation centers have become overwhelmed with families attempting to clean out and organize their houses. As a result, many donation centers are limiting the number of items accepted or turning away donations to avoid a backlog of items in their resale centers. Check with your local charity on items they will take before you load up your car.

Auction houses are more restricted in how many people may enter their establishments and face challenges of reaching potential buyers. Some have turned to virtual auctions to allow more people to see the many fine prod-

ucts they have to offer. Junk haulers are swamped with clean-out requests and may require additional time to help you dispose of the items you may need removed from your home.

During this challenging period for all of us, please know that downsizing specialists, junk haulers, donation centers and auctioneers all want to help you with your downsizing needs. We are grateful to be working again and are doing all we can to keep our clients safe. With a little bit of extra planning and some additional safety precautions, together we can make this happen.

In the meantime, if you see two masked women wearing matching blue shirts, give us a wave and a smile and know we will be smiling at you too!



About the Author: *Natalie has extensive experience in project management, home decorating and floor planning in homes on and around Boston's South Shore. Whether a client is downsizing, relocating or aging in place, Natalie manages it all with calm efficiency. Her favorite part of the job is the lasting relationships she forms with her clients. "When you spend time going through a lifetime of personal belongings, you really get to know a person. It's a gift to be able to share so many memories with my clients." Natalie is a member of the National Association of Senior Move Managers, the leading membership organization for senior move managers.*

Filling the Gap – Braintree Hospice welcomes family members day or night



By **Toni Eaton, Pres./CEO**
Old Colony Hospice & Palliative Care

One thing has become increasingly clear during this pandemic: families have a deep aching need to be with loved ones, especially as the end of life nears for someone dear to their hearts. They want to be close by. They want to share a smile, offer some comfort, express their love. They want to say goodbye and help their loved ones along the way as they exit this life.

So many families lost those precious moments over these last few months as the health care system struggled to care for patients in this time of COVID 19. Hospitals and nursing homes went on strict lockdowns. Many people died without family by their side; others were allowed in only during the last few moments when death was imminent.

The crisis has revealed a gap, one that certain hospice homes—with careful planning and safety protocols—can help fill while also fulfilling the needs of patients and families who desperately want to be together. At the Dr. Ruth McLain Hospice Home in Braintree, which Old Colony Hospice & Palliative Care opened earlier this year, we’ve been able to help families be together safely through this critical time. The need has been so great that we now have a waiting list and we are adding two more bedrooms to our six-bedroom home. Despite the medical care, we have created a very homelike, non-clinical setting to make families and patients more comfortable.

Our trained hospice staff continues to help families who are blessed to able to care for patients at home, but not everyone can provide daily care to a loved one, and some need more support that the hospice staff visits. It may be that there are no caretakers available to keep a patient home, or that patients need more care than families are able to give them.

Moving a loved one to a hospital or nursing home at this crucial time, when their time seems so short, means a father, mother, brother, or child might have to die alone among strangers. At our Braintree home, we are able to provide 24-hour nursing and support care and can safely invite family into the home to visit at any time of the day or night. We make sure protocols are strictly followed to keep everyone safe.

We recently cared for a gentleman who was transferred to us from another health care setting specifically because his family could not visit him there, and they did not want his journey to end without them by his side. Losing someone you love is heartbreaking enough without having to do it from a distance.

The pandemic will be with us for some time and, sadly, we only have a

few beds to offer. But we hope the health care system will look seriously at increasing access to models such as ours, which have the added benefit of removing patients from the hospital setting to free up beds for more critically acute patients.

Hospice teams have been doing this for a long time, practicing rigorous infection control, caring for patients and supporting their loved ones safely in their homes. At the Dr. Ruth McLain Hospice Home, we are able to provide round-the-clock care for patients and easy access for family to visit. And, we feel honored to do so.

About the Author: *Toni L. Eaton, RN, BSN, MS, is the President & CEO of Old Colony Hospice & Palliative Care of West Bridgewater, a dynamic non-profit hospice serving more than 55 communities south of Boston. A native and resident of the South Shore, Toni brings her compassion and experience as a nurse, a veteran, and community leader to her insightful columns for South Shore Senior News. Her leadership has been honored by several groups, including the South Shore Women’s Business Network, and she currently sits on the boards of the Hospice & Palliative Care Federation of Massachusetts and the Brockton Hospital School of Nursing Alumni Association. For more information, call (781) 341-4145 or visit Old Colony Hospice & Palliative Care. ∞*

September 21’s forecast: Raining golf balls!

In a new twist on a traditional fundraiser, Old Colony Hospice & Palliative Care is sponsoring its first virtual version of Golf Balls From Above.

To keep its donors safe and socially distanced but still provide some of the fun of OCH’s annual golf tournament, the non-profit cancelled the in-person portion but is live-streaming one of the event’s most popular traditions: the helicopter golf ball drop. As in years past, 1,500 numbered golf balls will be dropped from a helicopter onto the fairway at Thorny Lea Golf Club in Brockton. Ticket holders have a chance to win three great cash prizes: \$1,500 for first, \$1,000 for second and \$500 for third.

The golf ball drop is scheduled for 8:30 a.m. on Sept 21. Spectators can watch the live stream on OCH’s Facebook page.

To sponsor the event or buy tickets, visit www.oldcolonyhospice.org/golf. Proceeds will support OCH’s programs for hospice patients and their families. ∞





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When should you start receiving social security benefits?



By **Delia De Mello,**
Social Security

We’re often asked, “What’s the best age to start receiving retirement benefits?” The answer is: there’s not a single “best age” for everyone. The most important thing is to make an informed decision. Base your decision about when to apply for benefits on your individual and family circumstances.

Would it be better for you to start getting benefits early with a smaller monthly amount for more years, or wait for a larger monthly payment over a shorter timeframe? The answer is personal and depends on several factors, such as your current cash needs, your current health, and your family longevity. You should also consider plans to work in retirement and other sources of retirement income. Most importantly, study your future financial needs and obligations, and calculate your future Social Security benefit.

We encourage you to weigh all the facts carefully before making the crucial decision about when to begin receiving Social Security benefits. This decision affects the monthly benefit you will receive for the rest of your life, and may affect benefit protection for your survivors.

SSA’s New Retirement Portal

Our new retirement portal is more user-friendly and easier to navigate, whether you’re ready to learn about, apply for, or manage your retirement benefits. The redesigned portal will make it easier for you to find and read about retirement benefits, with fewer pages and clearer information. We condensed and rewrote most of the pages to make them easier to understand. The portal is compatible for use on mobile devices so you can learn



and do what you want from wherever you want.

Our retirement webpage has information including:

- Retirement Publications;
- Benefit Calculators;
- Retirement benefits estimates;
- Full retirement age information; and
- Spouse benefits.

You and your loved ones can access all of these resources at www.ssa.gov/benefits/retirement.

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 www.socialsecurity.gov ∞*



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THE GRAPEVINE

International Grenache Day



By Missa Capozzo

International Grenache Day is celebrated annually on the third Friday of September. According to DaysOfTheYear.com, The Grenache Association established Grenache Day to celebrate this grape and all the varieties and vintages of wine that were produced from it. In fact, over the ages that have passed since it first began being used and cultivated, new varieties have appeared

Grenache (known as Garnacha in Spain) is one of my absolute favorite red grapes. The first time I sipped this varietal was as a Spanish Garnacha, and I immediately fell in love with its deep, juicy plum and red berry flavors and soft texture upon first sip. Since then, Grenache/Garnacha has held a very special place in my heart, and it's a rare day that I see it on a restaurant's wine list and pass it over.

Grenache/Garnacha is the second most widely planted red grape in the world. How can that be, seeing as so many of us are unaware of its existence? Simply explained, Grenache is one of the world's most popular blending grapes.

Although it is an absolute superstar as a single varietal wine, it is also widely blended with other grapes the world over to provide luscious fruit and to help boost alcohol levels in the finished blend.

Grenache/Garnacha is the most widely planted red grape in Spain. This grape is also one of the trio, known as "G-S-M," that comprise many popular Southern Rhone blends in France (Grenache, Syrah, and Mourvedre). Extremely versatile, Grenache is also commonly vinified as a rosé and even a white wine.

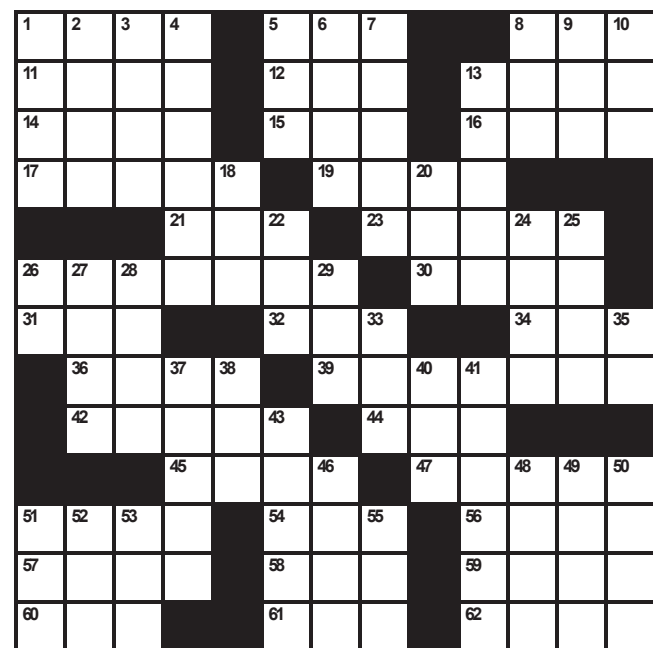
Grenache has it all, from juicy blackberry, plum, cherry, strawberry and currant, to spicy black pepper and licorice, as well as floral and earthy notes (think violets and rose petals over tobacco and leather), and when oaked, lends notes of cocoa and vanilla. The soft tannins lend a velvety texture on the palate that even the most fickle can't help fall in love with.

I find Grenache to be one of those reds I often reach for in the fall months, as the temperature begins to drop and the cool crisp air starts to move in. Not only is it a warm, comforting, silky wine to sip by the fire on a cool evening, but its bold fruit essence and subtle spice pair beautifully with a variety of fall dishes.

Grenache/Garnacha can stand up to rustic and earthy dishes with game meats, pork, and beef as well as those with tomato sauce, or even hearty paella. Rich sauces and stews make an ideal pairing. Hard cheese and dark chocolate are simple pairings that will make this grape variety shine. Although this full bodied red is a perfect wine for autumn dishes, leading right into and through the holiday season, you'll find Grenache can be thoroughly enjoyed throughout the year, as its full bodied, bold white versions and fruit forward rosés offer additional options for those who tend to drink seasonally.

Happy Granache Day!

About the Author: Missa Capozzo, CSW, WSET3, FWS, BWSEd is the EVP of Product Development and Sommelier at Worcester's first and only urban winery, Sail to Trail WineWorks. Throughout her career, she has taught students of all levels of experience and interest in classes, wine dinners, and lifestyle experiences. She is a Certified Specialist of Wine (CSW) with the Society of Wine Educators, a certified French Wine Scholar (FWS), certified with the Wine and Spirits Trust, Level 3 Advanced (WSET), and a certified educator with Boston Wine School (BWSEd). Her unique combination of talent allows her to translate the nuances of wine for the everyday wine drinker in an accessible and fun way. Demystifying wine and removing the intimidation is her passion when sharing wine with others. When not fully immersed in the world of wine, Missa is a self-proclaimed "obsessed dog mom" to her Boston Terrier, Peyton. <http://winedowntastings.com> <http://www.facebook.com/winedowntastings> <http://sailtotrail.com> ∞



- 35 __, the people
37 River in Bavaria
38 Elusive
40 Limit
41 Collect on a surface
43 Country guy
46 Number of Supreme Court judges
48 Cream additive
49 A Simpson
50 Water barrier
51 Evaluating quality
52 Shake a ____!
53 Hang
55 Leaves in a bag

Crossword Puzzle Corner

Answers on page 22

Across

- 1 Wood cutters
5 "60 Minutes" network
8 "__ Robinson" Simon song
11 Glow, in a way
12 Quaint dance
13 Saturate
14 Spanish for house
15 Earlier
16 Small rabbit
17 Book keeper
19 Stringed toy
21 Big fuss
23 60's fashions, for example
26 Mint family member
30 Good looking
31 It's a wrap
32 BYOB part
34 __ now brown cow!
36 Auspices
39 Spy novelist, John (2 words)
42 Wheeled transporter
44 Roll of dough
45 Rhone river city
47 Sacred song
51 "What __ can I say?"
54 Outfit
56 Hodgepodge

- 57 Four quarters
58 Direction
59 Civil Rights heroine, Parks
60 Oval shaped item
61 Shepherd's locale
62 Lick

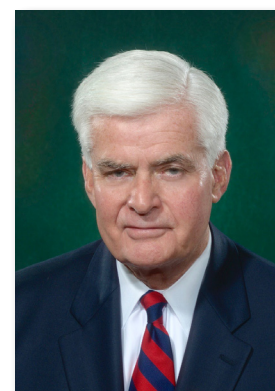
Down

- 1 Instants
2 Female servant in India
3 Knowing
4 Prison camp in Russia
5 Dance, when doubled
6 Unidentified aircraft
7 Animal trail
8 Farm noise
9 Governed
10 "Vanilla __" movie
13 "Party Down" star, Adam
18 Govt. agency
20 Agreement word
22 Kim follower?
24 European coal area
25 Stench
26 Joan __ Arcadia
27 Felt sorry about
28 Thus in Latin
29 Night bird
33 Fresh, in terms of paint

HOME EQUITY WEALTH MANAGEMENT

How to Protect Home Equity Against The Next Housing Market Downturn

The COVID-19 crisis has produced uncertainty about everything – including the outlook for home values.



By George Downey

BRAINTREE - We've been there before. In the early 1990s, it was the savings and loan banking crisis and real estate recession that devastated home values. In 2008, it was the subprime foreclosure crisis that threatened the banking industry and decreased home values across the nation. In both cases, government officials and the Federal Reserve intervened and bailed out the banks, eventually stabilizing the economy and real estate markets.

Now, we have the coronavirus pandemic crisis, a global calamity without precedence. The fix, if there is going to be one, is unknown. All we know today is uncertainty. And, uncertainty is the enemy of the unprepared, especially the elderly.

It's rare to have a chance to get ahead of the problem. But, as the economic fallout from the pandemic continues to unfold, it seems obvious that real estate values, sooner or later, will be affected. The advantage goes to those savvy homeowners who recognize the problem, research the options, and take early action to mitigate the risks.

Senior Homeowners at Greatest Risk

Home equity (housing wealth), is the largest single asset in most households. Fortunately, home values, especially in Massachusetts in recent years, have rocketed to record highs. However, these values are fragile and subject to change at any time.

If property values decline, the risk to senior homeowners is significant as financial security in retirement is reliant on established retirement resources, savings and housing wealth.

Reverse Mortgages – A Solution for Some, Not for All

Clearly, no one can be protected from declining real estate values. However, the unique terms of a reverse mortgage come close. At origination, the appraised market value is locked-in for the duration of the loan. That value, in combination with the age of the youngest borrower (minimum age 62), and current interest rates determine the maximum loan amount.

Subsequently, the loan terms and funding obligations are guaranteed, which remains in effect for the duration of the loan as long as the loan remains in good standing. The guarantee is unaffected by any future decreases in property values, interest rate increases, economic declines, or potential lender failure.

Reverse Mortgage Overview

The dominant program is the HUD/FHA insured Home Equity Conversion Mortgage (HECM) reverse mortgage. Basic features include:

- No monthly payment obligations – prepayments are permitted without penalty but not required. Monthly charges are deferred and accrue.
- Growing line of credit – the undrawn balance of the credit line grows (compounding monthly) at the same rate charged on funds borrowed.
- No maturity date – repayment not required until no borrower resides in the property.
- Non-recourse loan – neither borrower(s) nor heirs incur personal liability. Repayment of loan balance can never exceed the property value at the time of repayment.
- If the loan balance exceeds the property value at the time of repayment, the lender and borrower(s) are protected by FHA insurance.
- If the property value exceeds the loan balance at maturity, all surplus funds go to the borrowers or their heirs.
- Access to funds and loan terms are guaranteed—cannot be frozen or cancelled as long as the loan remains in good standing.

- Borrower obligations (to keep loan in good standing) are limited to:
- Keeping real estate taxes, liability insurance, and property charges current
- Providing basic home maintenance
- Living in the property as primary residence

Know the facts – Learn more.

If we have learned anything, so as not to be doomed to repeat the mistakes of the past, now is the time to learn the facts and how they may apply to you.

It does not take a crystal ball to look ahead and see an impending real estate downturn.

If you are age-eligible, own a single-family home, multi-family (one to four units) home, or a condominium, you should learn more. Reverse mortgages are not a good fit for everyone, but they can be for many. The challenge is to discover if, or how, one could be right for you.

About the Author: George Downey CRMP (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 ∞

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Cover Story



By Marie Fricker

Did you ever wonder about that sepia-toned boy in the knickers and scally cap who peered out from a black metal frame on your grandmother's mantle? Your mom once told you his name and said he was "an ancestor." Maybe now is the time to find out more about his story—and yours.

Genealogy has become a popular pastime for seniors, particularly during the pandemic period of the last six months. Subscriptions to Ancestry.com, MyHeritage.com and other family search sites have soared, and subscribers are becoming enthralled with taking a peek into the lives of those who came before them.

According to Marc McDermott, author of *A Beginner's Guide to Genealogy*, it's not an easy task to find your roots, but one that's well worth the time invested. "This hobby is a lot like putting together a jigsaw puzzle, but without the photo on the box and with some of the pieces missing," said McDermott. "It's challenging, but when you finally sit back and see the picture come together, it's incredibly rewarding."

Familysearch.org, a charitable arm of the Utah-based Mormon Church, offers billions of on-line vital records, photos and historical documents, completely free of charge to the user.

"We provide this free service to our members and the public because we believe that family relationships do not end at death," said Paul Nauta, the senior marketing communications manager for the church. "We have an obligation to identify the people who went before us and paid the price for us to be who we are today."

Volunteers nationwide and in 200 countries have helped create an on-line community for familysearch.org consisting of more than 8 billion searchable records, 3 billion digital images, and 500,000 digital books with millions more being added every day.

"Seniors can build their family trees on our site for free," said Nauta, who traced his own ancestors back to the 1500s in Italy. "And if you aren't tech savvy at all, you can get their children or grandchildren involved in the process. This is their history too."

For anyone who is intimidated by computers, familysearch.org offers tutorials, a help section, weekly on-line classes, and free 30-minute appointments with a research librarian working out of the group's headquarters in Salt Lake City.

"Wouldn't you love to ask the grandfather you never met what just one day in his life was like?" asked Nauta. "The more you know about who you are and the shoulders you stand on, the more grounded you will be."

Genealogy has been a 30-year hobby for

Homebound Seniors Fill Their Days by Finding Their Roots

Martha Mayo, retired Director of the Center for Lowell History at UMass Lowell. She is an active member of Ancestry.com and is willing to help seniors and others who are trying to trace their family's roots.

"I am not a certified genealogist, but I am very good at it," said Mayo. "Lots of people come to me if they are stuck and need a little assistance to find the next leaf on their tree, and I'm happy to do the digging for them."

Mayo believes the "for-profit" genealogy sites like Ancestry.com, MyHeritage.com and others are worth subscribing to if you can afford the annual fee, but she suggests taking advantage of all you can learn from the Mormon records first, and then sign up for a free trial with one of the other sites before you decide if you want to pay the subscription fees, which usually average about \$150 to \$200 a year.

"The first step would be to get a notebook and write down as much information as you can from relatives about your parents and grandparents," said Mayo. "Get first and last names, married names and rough dates of life events. Then, create a tree, plugging in all the information that you know. It's a lot of fun, but it can be a bit addictive once you get into it. I am totally hooked."

Grayce Troiano of Marshfield began her ancestry search in public libraries, town halls, and archive buildings 25 years ago. At 79, she has put away the microfiche and dusty record books in favor of searching for her roots from the comfort of her recliner in the halls of cyber genealogy.

"Every time I log on, I find out something that I didn't know before, and it's a never ending story," said Troiano. "I have had such exciting glimpses into the lives and times of my ancestors. On my father's side, they were sea pilots in Newfoundland (no wonder I love the ocean) and my great uncle was a vaudevillian tap dancer and inventor. I recently learned that some of my ancestors lived in Massachusetts as far back as 1726 and fought in the Revolutionary War. No one could have told me that."

For many who pursue the hobby of Genealogy, the wee hours of the morning come pretty quickly. "I have actually had to force myself to turn my computer off at 2:00 a.m. and go to bed," said Christine Lynch, 72, of Lynn, who has compiled an extensive family tree going all the way back to Ireland. "When I get 'a hit' (a marriage, immigration, or census record) that tells me where my ancestors lived, what they did for work, or how they came to this country, it's an unbelievable high."

Lynch found immigration records of her grandmother, Mary Ann Keveaney, who sailed to the U.S. on the ship "Ivernia" in 1896 at the age of 21. "She was just a young girl making that journey to an unknown place with her cousin,"



Paul Nauta visiting his ancestral homeland of Italy.



Grayce Troiano began her ancestry search in public libraries, town halls, and archive buildings 25 years ago



Martha Mayo, retired Director of the Center for Lowell History at UMass Lowell.

said Lynch. "That tells me a little about what my grandmother was made of. People tell me I have grit; maybe that's where it came from."

If you would like more information about beginning a genealogy hobby or taking the next step in your search, contact Martha Mayo at Martha_Mayo@uml.edu. ∞

Art Matters XII

Reflections on various art media, part 3 – woodcuts, etchings, engravings...



By Janet Cornacchio

Over the past two columns, I've defined printmaking and explored how important paper and printmaking have been in the spread of knowledge and the industrial revolution. Today, we'll take a look at some specific printmaking terms and types, such as engraving, etching and woodcuts, to name a few.

As a reminder, there are five major forms of printmaking: relief, intaglio; lithography; silk-screen, and monotype. If the ink is rolled onto a raised flat surface, that is a relief print. In intaglio, the process is essentially the reverse of relief—ink is pressed into lower areas cut into the printing plate. Lithography is done with a flat plate, and ink is applied to portions of a prepared surface using the chemistry principles of attraction and repulsion (oil & water). Photocopies are a form of lithography.

Silkscreen (serigraphy) prints use a stencil technique, where ink is pushed with a squeegee through fine mesh, and other areas are masked off. Monotypes use a flat plate where ink, watercolor, or oil paint are used to draw or paint a picture, and only a single copy can be struck, although variants can be done using the ink remaining on the plate.

Now, let's talk about some specific and well-known printing types. Woodcuts, which are perhaps the earliest printmaking technique, are a type of relief print used initially for printing patterns on cloth. By the 5th century, China was employing woodcuts to print text and images on paper. Woodcuts of images appeared around 1400 in Japan and slightly later in Europe. They can also be used to replicate texts and were an early book printing method.

To make a woodcut, a design is drawn on a flat piece of word (linoleum may now replace a woodblock). As this is a relief print, a knife or other tool is used to remove the areas that won't be inked. A special roller called a brayer is used to spread the ink on the block, and paper is pressed on top of the block by rubbing, or with a press.

When creating a multiple-color print, either a separate block can be used for each color, or the printing block is "reduced" by carving to the areas for the second color, third and so on. This is called a reduction print, as once the first color is printed, the plate for it is cut down to create the areas for the second color. This method of color printing makes it impossible to undo mistakes as each time a color is changed, the plate changes as well. As you can imagine lining up the repeated applications is complex so that the overlays "register" correctly. Of course, since this

is a creative process, misalignments of the layers can be done for dramatic affect!

Etching and engraving are both intaglio prints that use the cutting of lines into a hard surface, such as metal. How these lines are made is different (engraving is a physical process and etching is a chemical process), but how they are printed is identical. In an engraving, sharp tools cut lines directly into the plate surface, while an etching is made by burning lines into a wax-covered plate with acid. To print, the plate is inked and wiped clean, leaving ink only in the etched or engraved line, then it is pressed against a sheet of paper to transfer the inked image. The deeper the line, the more ink it holds and the darker it prints. Etchings and engravings both print in reverse (like the back side of a tracing), so the artist must draw the image in reverse when employing these printing methods.

Print engraving, which appeared during the Renaissance, evolved from the ancient art of hand decorations carved in metal. Metal workers have long used sharp metal tools to draw directly onto jewelry, silverware and other items, such as the inside of wedding rings. Using an engraving tool is a difficult skill to learn, to which many a crude engraving can attest. Because engraving creates a very hard, thin line, engraved prints tend to have crisp edges and sharp details that most other printing methods can't achieve. For this reason, engraving is an ideal method for printing currency.

When the technique for etching was developed in the early 17th century, it rapidly replaced engraving, as much less effort was required for the average artist. Its great advantage was that, unlike engraving, which requires special skill in metalworking, etching is relatively easy to learn for an artist trained in drawing.

To make an etching, the artist covers a copper or steel plate with a layer of wax and then scratches a design through the wax with etching tools. When the design is finished, the artist dips

the plate into an acid bath, which eats away any exposed metal. Etchings, in contrast to engravings, tend to produce a fuzzier line, and can resemble freehand drawings. Fine artists have often combined etching and engraving in a single artwork for the wide range of effects it can create. While the rise of etching slowed the use of engraving in art, commercial engraving continued in use until the advent of the photograph. In the 20th century, true engraving was revived as a serious art form by many artists including Pablo Picasso, Alberto Giacometti, and Joan Miró.

About the Author: Janet Cornacchio is an artist member of Front Street Art Gallery, President of Scituate Arts Association & a Realtor with Jack Conway. You can contact her at jcornacch@aol.com ∞



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Permanent Memorialization Options • In-Ground Burial Above-Ground Entombment • Cremation Niche Columbarium

Staying Healthy and Staying Home with the Harbor Health, PACE Program

Harbor Health Elder Service Plan

We provide and coordinate all types of care and services to keep our participants independent and safe in the community .

Call 617-533-2497 or go to www.hhsi.us to learn more about the eligibility and rewards of joining our program.

ATTENTION FOLKS!

I am Elder Law Care Attorney and Author Patrick Kelleher. I would like to invite you to our **FREE** Educational Estate Planning & Elder Law Workshop on the **Four Headed Monster of Elder Law** and why you need to avoid it!

We will teach you how to protect what you have for the people you love the most!

- Go to www.elderlawcare.com and register NOW for our live outdoor educational Elder Law workshops under our new tent. Seating is limited and we fill up quickly!



- Topics Include: How to Avoid the messes and stresses of Probate, Estate “Death” Tax, Financial Creditors & Predators, Nursing Homes.



Main Office: Patrick J. Kelleher’s Elder Law Care Center

1415 Hanover Street – Second Floor, Hanover, MA 02339

By Appointment Only: One Adams Place, 859 Willard St., Ste. 400, 4th Floor, Quincy, MA 02169

*“An Elder Law Firm Taking
Care of Your Family for Life!”*

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