

SOUTH SHORE & METRO WEST SENIOR NEWS



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Cover story on page 21



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'Problems Solved' for Seniors and Boomers Launches in New England



By Nancy Muckle

I thought about starting my company, Problems Solved, when my father died, and all the financial issues, healthcare issues, and daily problems for my mother began. My mom was 85 at the time, living alone and eventually moving to an assisted living facility. When my dad was terminally ill with lung cancer, he told me, "Nancy, I've handled everything in our household—from paying bills to car repairs, to choosing our insurance, all of it. Your mother is going to need your help."

My mom lived another 13 years, and I helped her deal with a myriad of issues and solve many problems. That's when I realized that if I could do it for her, I could do it for others, and Problems Solved was born.

I have been a business leader for 40 years with my own technology firm assisting global technology companies in healthcare, biotech and artificial intelligence with business development and revenue generation.

Everyone faces problems daily, and most individuals don't have the time or expertise to fix them. My team and advisors at Problems Solved are Realtors, lawyers, contract negotiators, and experienced business executives who personally advocate for seniors. We have the knowledge and perseverance to get to the right people to resolve issues, and to recover money that seniors are owed."

Some of the major problems we address are related to eldercare, healthcare, and insurance claims (health and auto), where money is owed to the individual or business owner. Many people (often seniors and baby boomers) also have problems with contractors or vendors and don't get the

service they were promised for the fee they were quoted. We also address disputes related to travel, i.e., cancelled cruises or hotel stays with lost deposits, particularly during the pandemic.

And there are other issues. For example, an elderly woman in an apartment on a campus-wide senior community was visited by her daughter on a weekend. A nurse knocked on the apartment door with medication for the senior. The **problem** was the medicine was not for the woman whose apartment door was knocked on, but for another resident in the building.

Weeks earlier, an aide had left a medical report on the same senior's kitchen table that had another patient's name on it. If the daughter had not been visiting her mom that day, the outcome could have been dire.

Problems Solved shared details of the incidents with senior management, and the director of nursing in the community (four months new to her position) was terminated. The daughter pulled her mother out of the senior apartment, saving her \$7,000 a month, but most importantly, ensuring that her mom was safe. Problem solved!

Seniors and their families need help handling many obstacles that may arise in their lives. They often don't know who to call or where to turn. That's why we're here. Call Problems Solved at any time to arrange a Zoom meeting or telephone call to discuss your situation.

Visit our website at www.probsolved.com or call Nancy at 781-258-9050 to talk about your problem, and how we can help you solve it.

About the Author: Nancy Lyn Muckle, consummate "problem solver" is a senior executive with over forty years of assisting clients, family and friends both nationally and internationally get problems solved and millions of dollars returned to customers. She has dealt with elder care issues including, assisted living, healthcare issues, insurance claims, retail vendors and financial issues when she lost her father and took care of her mom until she passed away at the age of 98. ∞

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Elder Law & Estate Planning

Potential Estate Planning Impacts of the “For the 99.5% Act”



By Patrick J. Kelleher, Esq.
ElderLawCare.com

HANOVER AND QUINCY – Sen. Bernie Sanders and Rep. Jimmy Gomez introduced a new bill, “For the 99.5% Act,” into Congress on March 25, 2021. The bill’s current form is only 18 pages long, but its potential impact on federal estate and gift tax laws significantly affects estate planning. While it is impossible to determine if the bill will pass

into law, some of the act’s key elements may inspire Congress to increase the estate tax using other mechanisms, should this bill fail. They might also seek to remove well-known tools like trusts to bypass taxation upon your death to generate revenue for federal programs.

In a letter to Congress, 51 national organizations supporting Senator Sanders and Representative Gomez estate tax reform urge Congressional members to adopt the legislation. The letter cites that the richest one percent of Americans own nearly 32 percent of the nation’s wealth, and the bottom 50 percent own just 2 percent. This stark inequality creates constraints and financial growth limitations for the majority of Americans.

The Sanders-Gomez proposal wants to reverse this trend and increase the estate tax rate currently in place, topping out at 65 percent on estates over one billion dollars. In contrast, President Biden’s campaign estate tax plan would retain the 40 percent estate tax rate currently in place. Much is unknown, but one thing is clear; change is coming to the inheritable asset and gift tax classes.

The Joint Committee on Taxation (JCT) believes the Sanders bill can raise 430 billion dollars over ten years. Some of the bill’s main provisions that generate this revenue include:

- Gift tax exemption reduction from 11.7 million dollars to 1 million dollars annually
- Federal estate tax exemption reduction from 11.7 million dollars to 3.5 million dollars
- Increase in gift and estate tax rates from 40 percent up to a top rate of 65 percent
- Elimination of the short-term Grantor Retained Annuity Trust (GRAT) with no “grandfather” exemption for existing trusts
- Grantor trust inclusion in a decedent’s estate. Many irrevocable trusts are grantor trusts for income tax purposes, although trust assets are excluded from the grantor’s estate for federal tax purposes. Enacting “For the 99.5% Act” into law will end the Grantor Trust type of estate planning. Additionally, without very careful planning, Irrevocable Life Insurance Trusts will no longer provide shelter for life insurance proceeds from estate taxation.
- Elimination of minority discounts on valuations for the transfers of non-business assets held in a business entity, such as a partnership or limited liability company, controlled by or majority-owned by members of the same family
- Elimination of certain marketability discounts for passive assets not used in an active trade or business
- The implementation of a federal 50-year rule against perpetuity will result in estate taxation at some point for Dynasty Trusts.

The 99.5 Percent Act will provide beneficial valuation rules for small businesses and farms, as well as land subject to qualified conservation easements. The Sanders-Gomez bill will give family farms extra protection by allowing lower assessed value on farmland up to three million dollars, exempting even more farms from tax.

There is overwhelming public support to raise taxes on America’s wealthiest. Still, some of these inheritance tax rate changes will affect the so-called “middle-class millionaires,” who will need to restructure their current estate plans if the 99.5% Act is passed into law. The proposed tax rate of 45 percent on estates between 3.5 to 10 million dollars will affect family generational wealth more so than the top tax rates for mega multi-millionaires and billionaires.

If you have questions about this pending legislation and whether it could impact you, please don’t hesitate to reach out. We would be happy to discuss planning options with you to minimize your tax liability.

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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>

Our Elder Law Care Team (www.elderlawcare.com) serves families in Boston, Milton, Canton, Randolph, Dedham, Norwood, Westwood, Quincy, Weymouth, Braintree, Weymouth, Hingham, Norwell, Hanover, Hanson, Marshfield, Duxbury, Pembroke, Scituate, Hull, Cohasset, Abington, Rockland, Holbrook, Kingston, Carver, Plympton, Bridgewater, East Bridgewater, West Bridgewater, Plymouth, Barnstable, Sandwich, Wareham, Pinehills, Sharon, Avon, Brockton, Easton, Mansfield, Franklin, Newton, Wellesley, Needham, Bedford, Concord, Lexington including Suffolk County, Norfolk County, Plymouth County, Barnstable County, Bristol County, Middlesex County, Essex County, South Shore, North Shore, MetroWest suburbs, Cape Cod and surrounding communities. ∞



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Aging with Sass & Class

By Loretta LaRoche

Use your own "Think Tank"

Last week I watched a documentary on the life of Gore Vidal. Vidal was a prolific American writer, famous for frequent talk-show appearances, and witty political criticisms. He often debated with William Buckley who was also famous for his literary works and his political opinions. Their views on many subjects were diametrically opposed to one other, but what they had in common was their rapier wit, incredible intelligence, and vocabularies that made you feel that they had ingested Webster's dictionary.

My mother loved words and her goal was to make sure that I loved them too. Every night after dinner she would ask me what new word I had learned that day. If I didn't come up with something she would bring out the dictionary and tell me to pick out a word to add to my list. She was also an avid reader and encouraged me to read as well. When she would find out that Buckley and Vidal were on a show together we would sit and watch them "go at it."

I remember being mesmerized by their dialogue. Even if you didn't understand what they were saying, you were in awe of how they said it. Yes, they had an air of arrogance about them, but that added to their allure. They always appeared to be like two proud lions stalking and calculating how to take over each other's territories.

In today's world, having a good vocabulary doesn't seem to matter much. After all, as long as you understand what #hashtag means you're all set. Basically knowing 140 words will get you through your entire life if the technology wizards have it their way. Texting doesn't require being "word wise!" I don't recall having someone text me words like supercilious, lugubrious, salacious, ebullient, or fatuous. Texting is supposed to be short and sweet, get to the point for goodness sake.

Our need to get to the point is helping to eliminate conversations that once included dialogue that helped describe our opinions, and emotions. We often rail against how technology has overcomplicated our lives. Yet, perhaps the opposite is true. There are a plethora of sites that are now able to reduce subject matter to the simplest terms. Writing an essay as a homework assignment was often a brain drain. Now you can find essays already written for you if you choose to eliminate using your own "think tank."

We are constantly alerted to how important it is to exercise the brain in order to stave off the horrors of dementia. Crossword puzzles seem to be one of the prescriptions to help with neuroplasticity along with a healthy diet and exercise. There's only one problem, it's hard to do a crossword puzzle without a good vocabulary. It just might be time to pick up a dictionary!

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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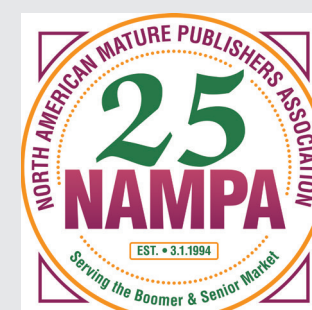
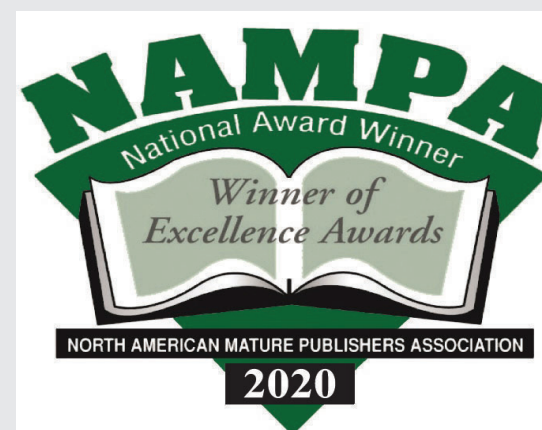
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Thinking of Moving? Add these safety tips to your home search criteria!



By Wendy Oleksiak
Vice President,
Compass Real Estate

So much goes into finding a new home or living situation that meets the needs of your next chapter. Typically, price is at the top of the wish list, along with proximity to friends and family. In this month's column, you will find additional items to take into consideration.

Lighting: How well-lit are the interior spaces? Do rooms have overhead lighting or will you need to install new lighting and purchase additional lamps? How well-lit is the parking area or parking garage? If you are moving into a multi-unit building, how well-lit are the hallways, stairwells and elevator areas?

Railings: Are there railings on all stair areas?

Bathroom Safety: Are there grab bars in the shower, outside of the shower and next to the toilet? Will you be required to step over a tub

wall to enter the shower? Is there a possibility, and what would the cost be to install a walk-in shower with a seat?

Garages are key to easing the challenges of our New England winters. If possible, try to find a home that has an attached garage. Ideally, there will be an entry directly from the garage into the house. This will allow for a safe and easy transfer of groceries and less contact with slippery ice patches on stairs and walkways.

If you will be living in a multi-unit building, is there a designated parking spot and is it legally deeded to you as part of the purchase? If you will be taking an elevator, where is the elevator located in proximity to your parking space? How far away is the elevator from your living quarters?

Snow Management: If you are buying a single-family home, think ahead about how much driveway there is to plow. Is there a steep driveway that would be a challenge for a snowplow company to handle? Will you need a SUV type car with 4-wheel drive that can handle the grade of the driveway? If you are moving into a townhouse development, does the homeowner's

association cover both plowing and shoveling? Will they include your walkway or will you be expected to pay an additional fee?

Trash: If you are moving into a multi-unit building, check the location of the dumpster that is assigned to your building. Do they have a recycle bin? If you are moving into a single-family home, is there trash pickup as part of the town service or do you need to hire an independent service?

Pets: If you have pets, make sure your Realtor understands what type of pet you have before you fall in love with a property. Certain dog breeds and larger sized dogs can limit your housing options when shopping for a condominium or multi-unit managed property. Some developments do not allow any pets. Are there vets, boarding kennels and other pet services in your town of choice? Our pets are valued family members and an important consideration.

Numbers on front of house: When you move into your new home, make sure that there are clear numbers on both your house and mailbox. Massachusetts requires the fire department to check for numbers on the house when they do the smoke detector inspection. Make sure that an emergency provider can easily identify your home.

Think of Moving... continued on p.10

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Mature Women Issues



By Rita La Rosa Loud, B.S.

QUINCY – It is not uncommon for older women to experience lower back aches, sciatic nerve pain, upper back tightness, and rounded shoulders, as well as bladder issues, and breathing difficulties, due to poor posture and from the extra body weight women past menopause typically gain in the belly region and place on the spine. Because

this additional load is no longer centered over the body's center of gravity, one can expect the upper and lower body to be out of alignment. The lower spine ends up with an exaggerated curve pulling it forward into an excessive arch causing pressure and irritation in the joints, disks, nerves and muscles. What's more, the muscles, joints, tendons, and ligaments become exceedingly weak, particularly in the pelvis region, due to changes in hormone levels.

Each of these can lead to a series of physical problems for mature women. Starting with the upper body, here are some pointers and exercises that address a few of these issues associated with postural deviations.

Upper Back Posture

When the upper back posture is compromised, lung space minimizes and, as a consequence, breathing becomes more difficult (shallow) and further compounded by muscle weakness, or poor body mechanics. Learning to sit and stand upright and performing gentle upper body strengthening and stretching exercises can help older women breathe easier and improve posture.



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A sample exercise for the tight chest muscles and weak upper back muscles as a result of the slumped posture is the Wall Push-Up.

As you face the wall, place your hands on the wall at chest level and slightly wider than your shoulders, feet apart, about six inches away from the wall. Contract your abdominals and keep your back flat throughout the exercise. Slowly bend your elbows as you bring your torso towards the wall. Exhale and return to the starting position. Repeat 15 times. The closer you stand to the wall the easier the exercise; the further away from the wall, the more challenging.

Kegal Exercises

The pelvic floor and sphincter muscles can be restrengthened with appropriate pelvic floor and sphincter tightening exercises, otherwise known as the Kegal exercises prescribed by Dr. Arnold Kegal in 1952 as an effective alternative for patients undergoing bladder control surgery. Most women today of any age can evade permanent incontinence and reestablish normal bladder function by performing Kegals, which strengthen both their pelvic floor and bladder sphincter, without having to resort to surgery.

Sphincter and Pelvic Floor

It is important to concentrate on strengthening the pelvic floor prior to performing abdominal exercises. The sphincter muscles, particularly of women who have had children, during the delivery process tend to become so stretched that short-term loss of control of the urethra causes incontinence. For that reason, tightening the sphincters and the pelvic floor muscles requires daily practice.

According to Janice S. Novak, M.S., an expert on women issues, "When teaching Kegals to older women having incontinence problems, first have them squeeze the muscles around the birth canal (vagina) and hold for five seconds and relax. Do this a number of times. Then have them squeeze them like they are about to have a bowel movement for five seconds. Do that a number of times. Next have them squeeze both of these muscles (vagina and anal) at the same time. When both sphincters are contracted simultaneously, the whole pelvic floor becomes involved. Kegals are really a three-part exercise, the most important part being squeezing both sphincters in unison."

Sphincters and Pelvic Floor Strengthening

Sphincter tightening exercises can be done just about anywhere, while seated or standing. For example, while on the toilet, start and stop the flow of urine five times. Continue practicing until you can do both proficiently. Here's one you can do on your back on the floor or bed. With knees bent, feet flat, first inhale, then exhale to flatten your abdominals. Contract your buttocks and tighten both sphincters to a count of five (concentrate on pulling them up), then relax. Repeat this ten times. For additional sphincter and pelvic floor exercises, refer to Posture Get it Straight, Second Edition, by Janice Novak, M.S.

Rebuilding Abdominal Muscles

Because abdominal muscles are stretched beyond their original length,

Senior Fitness...continued on p.15

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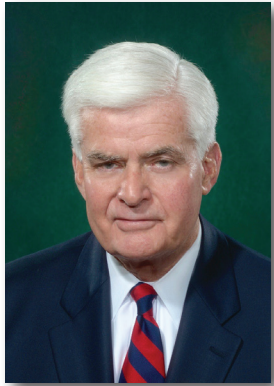


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HOME EQUITY WEALTH MANAGEMENT

Mortgage Payment Forbearance Is Ending – What To Do?

Older homeowners have an advantage. They can eliminate the obligation to make monthly mortgage payments permanently.



By George Downey

BRAINTREE - In response to the financial upheavals caused by the COVID-19 pandemic, the 2020 federal CARE Act authorized banks to grant qualified borrowers temporary relief from the obligation to make monthly mortgage payments up to six months. This is not debt forgiveness, as the unpaid amounts are paid later through modifications to the loan terms. However, this payment pardon helped many borrowers cope with unexpected financial consequences.

Earlier this year, some lenders offered borrowers short-term 3-month extensions. Nevertheless, the end is coming this year. Loan terms will be modified, and payment obligations will resume.

Reverse Mortgages Provide Permanent Relief from Mortgage Payments

Senior homeowners (62 and older) may be eligible to refinance to a reverse mortgage that defers all payment obligations permanently. No repayment is required until the homeowner sells or no longer resides in the property. Further, additional funds or a line of credit will be made available for any surplus they may be eligible for.

The unique terms of reverse mortgages were developed to meet needs of aging homeowners, who do not want to sell, but wish to remain in their home to age-in-place.

The HUD/FHA insured Home Equity Conversion Mortgage (HECM) reverse mortgage is the dominant program nationally, accounting for over 95% of all reverse mortgage programs. HECM property value limits were increased from \$765,600 to \$822,375 effective January 1, 2021. And higher valued properties may be eligible for greater funding by new proprietary (jumbo) reverse mortgage programs.

Massachusetts – Jumbo Reverse Mortgages Now Available

The Massachusetts Division of Banks recently approved new proprietary (jumbo) reverse mortgages for MA home and condominium owners. These programs provide loan amounts up to \$1,500,000, with terms substantially similar to the federally insured HECM, with low and no cost options, and without the need for FHA project approval.

Massachusetts Condominiums – New Developments

Until recently, reverse mortgage financing was only available to MA condominium projects that were fully approved by FHA. Consequently, only 8 percent of all MA condo projects received approval, leaving 92 percent ineligible. This year, two significant changes occurred expanding and simplifying reverse mortgage financing for MA condo owners.

1. **FHA Single Unit Approval.** This process enables HECM reverse mortgage financing with simplified and limited FHA approval required – eliminates FHA full project approval.
2. **New proprietary (jumbo) reverse mortgages** approved by the MA Division of Banks. Now reverse mortgage loan amounts up to \$1,500,000 are enabled without FHA approval.

Reverse Mortgage Benefits

- No monthly payment obligations – prepayments are permitted without penalty but not required. Monthly charges are deferred and accrue.
- Credit line growth – 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 borrowers nor heirs incur personal liability. Repayment of loan balance can never exceed the property value at the time of repayment. If loan balance exceeds property value at time of repayment, the lender, borrower(s), and heirs are not responsible for the deficiency as they are protected by FHA insurance.
- Access to funds and loan terms are guaranteed – cannot be frozen or cancelled as long as borrower obligations are maintained.

Reverse Mortgage Obligations – Limited To:

1. Keeping real estate taxes, insurance, and property charges current
2. Providing basic home maintenance
3. Living in the property as primary residence


LEARN MORE

While reverse mortgages provide unique and valuable benefits, they are not a suitable solution for everyone.

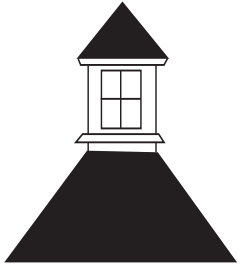
Get the facts and determine if, or how, the various methods to use housing wealth might work for you now or later. For more information on reverse mortgages, visit the National Reverse Mortgage Lenders Association website www.ReverseMortgage.org, or contact a Certified Reverse Mortgage Professional (CRMP) for a private consultation.

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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"THE WICKED SMART INVESTOR"

A Big Name is not the Secret Ingredient



By Chris Hanson

HANOVER – Consumers of many products or services are frequently offered a choice; go with the little guy or the big, branded behemoth. This is true

whether you're baking blueberry muffins or hiring an investment advisor. Before you succumb to the will of marketing myth makers, let's examine your choices in both decisions.

Let's talk about the legendary Jordan Marsh blueberry muffin. Mention these treats to Bostonians of a certain age and you'll likely evoke blissful memories of downtown shopping trips with Grandma. If children behaved, they were rewarded with muffins glistening with crunchy sugar on the top and slightly tart, juicy blueberries in the middle. At the right time of day, the appetizing scent of the muffins baking even overpowered Grandma's Jean Nate' perfume. The muffins were so good, amateur bakers eagerly sought out the recipe. Yet the recipe was a closely guarded secret and many were misled by the counterfeit concoctions of parish cookbooks and handwritten index cards.

One day, the culinary cliffhanger was almost solved. The food section of the Boston Globe featured a recipe formulated by pastry chef Nick Malgier. It seemed the secret ingredient to the Jordan Marsh blueberry muffins was buttermilk; the acid in it helps keep the

muffins moist. The Wicked Smart Investor used this recipe a few times enjoying great adulation from all who devoured my muffins.

Imagine my dismay years later when Jordan Marsh baker John Pupek revealed the true recipe with absolutely no buttermilk! I felt like a fraud, passing my muffins off as legit Jordan Marsh when they were just another fake. Dejected but determined, I baked muffins using both recipes and held a few blind taste tests. The muffins baked with buttermilk won by an overwhelming majority. This may rock Bostonians right to their "R" dropping core but just because it is a Jordan Marsh blueberry muffin does not mean it is the best blueberry muffin.

So, are investment advisors from a big institution better than the small independent outfit? That is a question for you to decide. Since I'm independent, I obviously have a bias. Let me do my best to educate my readers objectively.

First, you do not lose any fraud protection with an independent advisor when a third party has custody of your money. Usually a large outfit, this custodian offers many checks and balances that assure your advisor never has physical custody of your funds or the reporting function. You receive statements directly from the custodian bypassing the advisor.

Next, an independent advisor usually has more freedom of investment choices. If your advisor works for a firm with proprietary products, it is very likely you'll be placed in those products even if they are not best for you. Or, the advisor may have a quota for certain third party products that also fall short. Don't be fooled into thinking that advisors from big firms have the best research, and better returns will likely follow. The internet has democratized investment research; small players have access too.

Finally, larger firms also tend to be publicly traded and/or have layers of expensive manage-



ment. The constant pressure to produce growing revenues and pay large salaries reduces the ability for larger firms to be fee competitive. Frequently, advisors at these firms are paid less, fueling high turnover. You may never speak to the same advisor twice. Smaller firms usually enjoy less turnover.

The stock market simply does not reward investors based on the size of their advisory firm. The myth makers be damned. I recommend choosing a fee-based advisor offering great service and held to the fiduciary standard. That's the crunchy sugar on top.

About the Author: Chris Hanson is the author of *The Wicked Smart Investor* blog and a CPA who specializes in financial planning at Cardea 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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Old Colony Elder Services

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Celebrating Older Americans Month



By Nicole Long,
MSW, LICSW

May is Older Americans Month, and in leading the nation's observance, the Administration for Community Living (ACL) has announced that this year's theme is "Communities of Strength."

This month, we celebrate the strength of older adults, which has been built over time through their experiences. By sharing their knowledge and stories, older adults not only provide support to others—they inspire others.

In Massachusetts, there are more residents who are 60 years or older than there are residents younger than 20 years old.¹ Older adults are an incredible source of information and learned experiences. They are a link to our past and to history on the whole. It is to our benefit that older adults are so often willing to impart their stories of difficulties and successes, along with the important lessons they have learned over the years.

Building on Strength

Connection and engagement are key in building strong communities. Our connection to older adults—parents, family members, friends, neighbors, teachers or colleagues—is priceless.

Whether older adults share their life-changing experiences or day-to-day stories, special recipes, car or home repair tips, or insight about their profession, travel and more, their wisdom and connection to us help to strengthen and better prepare us for the future.

Through their service, actions or stories, older adults continue to engage with and give back to the community. Many older adults connect with others by mentoring or through outreach with their church or another organization such as Old Colony Elder Services (OCES).

OCES, which is one of 25 Aging Services Access Points (ASAPs) in Massachusetts, has many volunteers who generously give their time and effort to support those in need in the community. For example, with the help of over 400 nutrition program volunteers, who perform many tasks, OCES serves 1,600 meals each weekday as part of its Meals on Wheels (MOW) Program.

More than 60 Money Management Program (MMP) volunteers assist older adults and individuals with disabilities with bill paying, reconciling bank statements, and balancing checkbooks. More than 200 Retired and Senior Volunteer Program (RSVP) volunteers help local agencies, such as Beth Israel Deaconess Hospital, Plymouth and Brockton Public Schools reading programs, food banks, the South Shore Community Action Council, veterans services, and other areas. Volunteers also serve on the OCES Board of Directors and on the MMP or

the RSVP Community Advisory Council and many other important programs.

Making the World a Better Place

OCES recognizes and celebrates the valuable contributions of older adults and the important role they have in all of our lives. By sharing their interests and experiences and engaging with people of all ages, older adults continue to build upon the power of connection and strengthen our communities.

To learn more about outreach opportunities through OCES and RSVP programs, visit ocesma.org.

Source: 1Commonwealth of Massachusetts. (2021.) Age-Friendly Massachusetts. <https://www.mass.gov/service-details/age-friendly-massachusetts>

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 ∞*

Thinking of Moving... *Continued from page 5*

Security system for house and self: Home security systems are becoming more and more common in single family homes. There are multiple options that can monitor both the perimeter of the home or designated zones. Systems can be easily tailored to your needs. A personal emergency alert system should also be considered. Having a wristband or necklace with a button to press for help, if needed, can be very comforting.

Generator: We do tend to have a few power outages every year, due to wind, downed electrical lines, or snowstorms. Generators are becoming an amenity that buyers are hoping for. Have your Realtor check if there is a hookup for a generator, or a full-house generator system in place. If not, an electrician can provide an estimate and installation. If you are moving into a multi-unit building, does it have a generator?

Safety: Once you identify a property or area of town where you'd like live, pick up the phone or stop in at the local police station to ask about crime rates and history of incidents.

Public transportation options: Is there a train station, bus service or senior center transportation available?

Drug store/grocery store home delivery: After experiencing the Covid pandemic, we are keenly aware of our comfort level related to going into grocery and drugstores. Are their local services that provide delivery?

Floor type|slippery tile: Check tile and vinyl flooring for grip, both in single family homes, as well as multi-unit buildings.

Where will you be doing laundry? If the hookups are in the basement, that will likely be hazardous and inconvenient. Is there an easy relocation spot within the home? In a multi-unit building, look for in-unit laundry options.

I bring my training as a Registered Nurse to my real estate practice, with an eye out for both the safety and happiness of my clients. I take pride in ensuring that your best interest is my number one priority. It is possible to find a home that checks off all of the boxes. The earlier that you begin your search, the more likely it will be to find a new home that meets all of your needs. Please feel free to call or email me with any questions. I work in all towns on the South Shore and in the Boston Metro area. It would be my pleasure to help you or a loved one with their next chapter!

About the Author: *Honesty, hard work and professionalism paved the road to Wendy becoming a top selling agent. Her extensive network within the real estate community provides her clients with the competitive advantage and outstanding results. She strives to offer the most personalized, sophisticated and confidential real estate support available. Wendy utilizes the most innovative tools to elevate and create far reaching marketing campaigns for her exclusive properties. As a former Registered Nurse, Wendy understands the importance of trust and accountability in creating a successful partnership. You can count on clear communication, efficiency, and integrity when you work with Wendy. You can reach Wendy at 781-267-0400 or email: Wendy.Oleksiak@Compass.com website: [WendyOleksiak.com](https://www.WendyOleksiak.com).*

"It would be my pleasure to send you my free moving guide complete with timelines and lists to help organize your move. Please reach out by phone, 781-267-0400, or email, wendy.oleksiak@compass.com." ∞





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The Resiliency of the Human Spirit



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

The past year has been challenging in so many ways. No one was left untouched by the COVID-19 pandemic, whether that meant adapting to lockdown restrictions, facing the loneliness of being apart from loved ones, or grappling with illness and loss of a loved one or friend.

Grieving Loss and Separation

To date, more than 130 million people have contracted COVID-19 and so many have passed from the virus. Our seniors are most at-risk from COVID, but the necessary precautions we needed to take to protect their health and lives also led to experiencing a level of isolation they never knew before. I have not seen my own mother in more than 18 months. My native country of Ireland is still in lockdown. Residents are unable to travel more than 5 kilometers (3 miles) from their homes without a guard stopping them. The next phase will only allow them to travel within their own counties. They don't have the vaccination program we do here in the U.S. I can say, like many of

you, I miss my mother and other family members terribly. I can only imagine how difficult it must be for those who have lost loved ones to COVID-19 and other illnesses but have been unable to say a proper goodbye.

Surviving A Dark Time

We at Celtic Angels Home Health Care want to acknowledge that this has been a dark and difficult time and to express our sincere empathy for everyone who has endured loss, separation, and isolation. But we also want to highlight the resiliency of the human spirit that we have witnessed over the past year. Millions have not only survived the pandemic, but have grown in their own strength and reached out to help others. They should be acknowledged.

Recognizing the Unsung Heroes

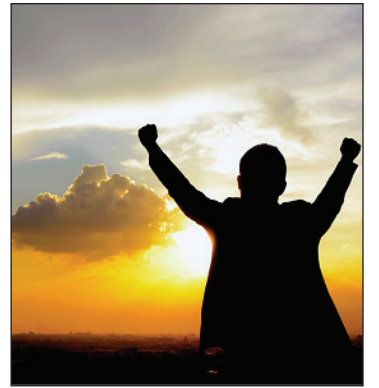
Doctors and nurses willingly risked their own lives to travel to hotspots and treat COVID patients. Schools rallied to provide meals to students who couldn't meet in person. And millions of people reached out to make sure neighbors and loved ones had the necessities they needed or simply took the time to provide comfort through a video chat. I'd particularly like to take this opportunity to thank all those who have worked so hard—often with little recognition.

Grocery store workers returned to work

each day despite the risk to their own health. Janitors and cleaning crews were tasked with cleaning and sanitizing in high-risk situations but were not compensated with high-level salaries. Healthcare professionals worked around the clock through one of the darkest times in our histories. They were often unable to see their own families while trying to save others. Most of all, I want to thank all of my caregivers for taking such incredible care of our patients. We couldn't have gotten through this without you. Know that you brought light into a dark time.

Looking Forward to the Future

The human spirit is incredible. Times like this show us just how strong we really are. It may have felt like this pandemic would never end, but, at last, with vaccines and widespread inoculation, we can see a light at the end of the tunnel. Here at Celtic Angels Home Health Care, we have missed coming together for our annual events, like our St. Patrick's Day Celebration and our Christmas Party. We look forward to them every year and are happy to think of holding them again in the near future. Let's



make an effort to focus on the newness of the world and the resiliency and strength so many of us have demonstrated this past year. Happy times are yet to come, and we look forward to sharing them with you.

About the Author: Maria Burke, RN, is owner and founder of 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 provides a full array of the highest quality in-home health care services with certified and skilled CNAs, HHAs, and RNs. ∞



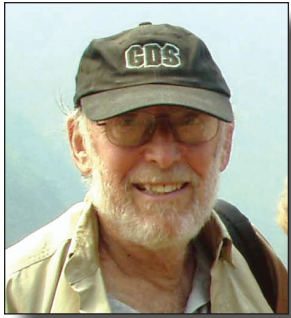
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The Past Lives at Virginia's Colonial Williamsburg



By Victor Block

William Byrd III was a man of stature in Colonial Williamsburg, Virginia. He served in the House of Burgesses and on the Governor's Council. Due to his lavish lifestyle and gambling he lost his wealth and died, it's believed by suicide, in 1777.

Christiana Campbell operated one of Williamsburg's most successful taverns, where she hosted the likes of George Washington and Thomas Jefferson.

Colonial Williamsburg is a perfect place to relive pages from the past. Presentations by re-enactors, tours and other programs involve visitors in the interest, information and fun

Williamsburg's restored 17th-to-19th century historic area provides the Revolutionary and Colonial-era setting in which narratives from that time are realistically revived. The site clings proudly to countless vestiges of its original appearance with a strong emphasis upon authenticity.



From 1699 to 1780, Williamsburg served as capital of the Virginia Colony. At that time, the settlement stretched westward to the Mississippi River, north to the Great Lakes and encompassed the territory of eight present-day states.

The town was the cultural, social and political center of the Colonial world. Before Thomas Jefferson decided to relocate the Virginia capital to Richmond in 1781, he, George Washington,

Patrick Henry and other patriots frequented its shops, taverns and other establishments.

While Williamsburg's fortunes declined after the Revolution, the town and the important role it played in the New World were not forgotten. In 1926, financier and philanthropist John D. Rockefeller Jr. launched an effort to restore the setting to its former splendor and the

Colonial Williamsburg... continued on next page



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Colonial Williamsburg...

Continued from page 14

result is one of the largest historic projects in the United States. Colonial structures were meticulously renovated to their 18th-century appearance, and missing buildings were reconstructed on their original sites.

Today, more than 600 history-touched buildings – imposing public structures and modest dwellings, bustling taverns and crowded shops – line tree-shaded streets that echo the clip-clop of horse-drawn carriages. Gardens and “dependencies,” including free-standing kitchens, smoke houses and privies, add to the realistic atmosphere.

Along with this historically accurate scene, it primarily is people who bring Colonial Williamsburg to life. Character interpreters dressed in Colonial-style clothing, many of them depicting real-life former residents of the town, converse with visitors in period-correct grammar as they go about their daily tasks.

Chefs in several restaurant kitchens prepare food inspired by 18th-century “receipts” (recipes). Presentations of dance, singing and other leisure time activities demonstrate aspects of life of the slightly more than half of Colonial Wil-

liamsburg’s population who were Black.

Costumed artisans use 18th-century tools to fashion items that resemble those made by their Colonial predecessors, including reproductions of toys, pottery and pewterware. A blacksmith turns out objects that were part of everyday life. The book-binder carefully hand-stitches cover boards. A silversmith creates wares that would have appealed to the colony’s wealthier members. A shoemaker fashions men’s boots “with good thread well twisted.”

Among other historic tradespeople are a basket weaver, cabinet maker and milliner. The results of their efforts are offered for sale in stores located along Duke of Gloucester Street.

Leaving no stone unturned, historians, archaeologists and others transform research and construction projects into learning experiences for the public.

Trials take place in the Courthouse, which has been reconstructed as closely as possible to its original form. Architectural historians scoured plans, read court records and searched other documents for clues to its previous appearance. Costumed carpenters used tools and techniques which were employed in Colonial times to restore the building, as visitors looked on.

As a result of this attention to detail, figures from the past depict life today as it once took

place in surroundings that would be familiar to the people whom they represent. For those who visit Colonial Williamsburg, the result of such attention to detail is an all-encompassing trip back through time.

They may enjoy a theatrical comedy reminiscent of entertainment in the 18th century. Among choices for shoppers are inkwells, silver coffee pots and other souvenirs and gifts that have been hand-fashioned by craftspeople in ways of old. Those interested in legalities may observe Colonial justice in action and perhaps even play a role in the court proceedings.

It’s all part of the immersion in the past at Colonial Williamsburg, Virginia, a destination that gives new meaning to the term “living history.”

For more information, log onto www.colonialwilliamsburg.org.

About the Author: *After gallivanting throughout the United States and to more than 75 other countries around the world, and writing about what he sees, does and learns, Victor Block retains the travel bug. He firmly believes that travel is the best possible education, and claims he still has a lot to learn. He loves to explore new destinations and cultures, and his stories about them have won a number of writing awards. ∞*

Senior Fitness...

Continued from page 6

especially if you have had children, they tend not to return to their normal length. In fact, in this loosened state, they are unable to support the lower back. Women in this position are left with sagging muscles, and an overly arched lower back, with the end result being an achy back. Thus, strong abdominals (all four layers) are a must to support the spine and prevent these issues.

To get you started, here are four basic, yet manageable exercises to restrengthen and rebuild the abdominal muscles. As you progress and get stronger, you may perform more physically challenging abdominal exercises.

Abdominal Exercise 1: This exercise will help you learn how to locate and engage your abdominals.

Lie down on your back on a mat or bed with your knees bent, feet flat, heels about six inches away from your buttocks, hands resting lightly on your stomach. Take a nice deep breath in then forcibly exhale via your mouth. As you breathe out, press your waist down and pull your abdominals in and up toward your ribs. At the same time, clench your bottom as hard as you can. Hold this position, not your breath, for five seconds, and relax momentarily. Repeat this exercise a few more times.

Abdominal Exercise 2: The lower portion of the abdominal (transverse abdominus) are the most stretched out and the most difficult to

strengthen, therefore, you should feel this exercise mostly in the lower portion.

The start position is the same as in Step One. As you exhale, place your hands on your thighs for leverage. Pull your abdominals in as much as you comfortably are able, and hold for five seconds. Relax, then repeat several times. Another variation would be to place both hands on your left thigh as you exhale and hold in your abdominals. Repeat this sequence when you switch to the right thigh and perform each variation several times.

Abdominal Exercise 3: Be sure you are able to perform exercises 1 and 2 proficiently prior to attempting abdominal exercises 3 and 4. You should feel the effects of this exercise in the front of your trunk (rectus abdominus).

The start position is the same as in Step One, with one exception. Place your hand gently behind your head to support the head then reach the opposite hand between your knees. Gently rock yourself up, lifting head, neck and shoulders off the mat or bed as you reach through the knees. With each repetition exhale and tighten (flatten) your abdominals. Relax and repeat with the opposite arm. Stop if you feel any neck fatigue or discomfort.

Abdominal Exercise 4: This abdominal exercise strengthens both sides of your waist (external and internal obliques).

Lie down on your back on a mat or bed and bend your knees. Cross your left ankle over the opposite knee. Gently place both hands behind your head. Keep your left elbow on the mat or bed throughout the exercise. Take a deep breath

in. As you exhale, contract (flatten) your abdominals, keeping the right elbow back away from your face as you cross the right elbow toward your left knee. You may perform as many repetitions as you can until fatigue. Switch sides and repeat.

Summary

It is natural for older women, especially those that have had multiple births (more than one child) to experience problems, such as bladder conditions (incontinence), breathing difficulties, sciatica nerve pain, and achy lower back, that occur from posture misalignments, such as a hunched upper back and overly arched lower back, weak abdominals, overstretched sphincter and pelvic floor muscles, as well as lax muscles, joints, tendons and ligaments.

Mature women can relieve many of these discomforts by embracing good posture, performing the correct sphincter tightening exercises (Kegals), and executing fundamental trunk strengthening, which together are effective techniques for correcting posture deviations, rebuilding weak abdominals and restrengthening the sphincter and pelvic floor muscles.

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. ∞*

THE GRAPEVINE

'Let's Talk Malbec'



By Missa Capozzo

SHARON – The first agricultural school in Argentina was founded on April 17, 1853, in the hopes of adapting French grapes to the soils of Mendoza. This date symbolizes putting Argentina on the world's wine map. Malbec, Argentina's flagship grape, originated in France, but was soon found to thrive in Argentina's terroir even better than France's.

Malbec originated in southwestern France (the Sud-Ouest), where it is called "Côt." It is a minor blending grape in many Right Bank Bordeaux and grows beautifully in Cahors. Today, over 75 percent of all Malbec grapes are grown in Argentina, and can also be found successfully growing in California, Washington, Oregon, Chile, South Africa, New Zealand, and Australia.

Malbec produces a deep, inky, purplish hue and juicy, dark fruit flavors, such as black cherry, plum, raspberry, blackberry, pomegranate, and even blueberry, with a sometimes smoky, rustic finish. It is a medium in its acidity, has robust tannins, and can offer secondary flavors, such as coffee, chocolate, mocha, tobacco, leather, and even a note of black pepper.

One of the reasons Malbec is so popular and well received is that it is incredibly food friendly. Malbec's firm structure, combined with moderate alcohol content, allows it to shine alongside meat of all sorts, in particular, leaner cuts made with herbs and spices, such as thyme, rosemary, paprika, cumin, coriander, black pepper, garlic, green onions, and barbecue sauce.

Cheeses like sharp cheddar, manchego, or stilton are ideal, and you can't go wrong with dark chocolate covered dried fruits to truly bring out the deep fruit notes of the grape.

In all honesty, I had no intention of sourcing a Malbec for the Sail to Trail WineWorks (Worcester's Urban Winery) portfolio. As our first vintage of Zinfandel was selling out and needed to be replaced, one of our California vineyards sent me a sample of a finished Malbec alongside the new vintage of Zinfandel. One sip of the Malbec and I knew it needed to boast the Sail to Trail label. It is fruity, earthy, food friendly and a stand-alone sipper, and exhibits medium acidity and robust tannins, resulting in a beautifully balanced wine. Although technically dry, it appeals to dry and sweet white wine lovers alike.

The Sail to Trail WineWorks Malbec has quickly become one of our most popular wines and greatest sellers. With so many Malbecs available for \$20 a bottle or less retail, it is the epitome of value, as it typically drinks much more expensive than its price tag.

Not a huge fan of red wines? No problem! Malbec is the perfect base wine for red sangria! I enjoy adding in equal parts of raspberry and pomegranate vodkas, a splash of Sprite or lemon/lime soda, and a variety of fruits. This creates a fabulously refreshing, fruity cocktail that all will enjoy.

About the Author: Missa Capozzo is the EVP of Product Development and Sommelier at Worcester's first and only urban winery, Sail to Trail WineWorks and a Wine Consultant with WineShop At Home. 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. ∞



Decluttering? Success is knowing where to start!

By Natalie Aher Owner, All the Right Moves

One of the most frequent laments I hear in my business is "I want to declutter my home but don't know which room to start in!" If you ask ten downsizing specialists or organizational coaches this question, you will probably get ten different answers. Why? Because there is no one right way to begin this process. Just as each person's goals will be unique, so too will the most effective method to downsize.

My advice is to begin downsizing in the garage. This allows you to create a "staging area" where you can deposit your items to donate, sell or trash/recycle. When one of my teams works with a client, we remove things in the home as we declutter. We will fill up our van with bags and boxes for donation or recycling and make drop offs on our way home.

But I know that for many do-it-yourselfers, these boxes and bags of unwanted items often do not get moved right away and frequently sit for days or weeks in the room that is being decluttered. The result is the homeowner doesn't get the joy of seeing the room looking stream-lined and doesn't get the same motivation to continue the process to the next room.

By clearing out and creating space in the garage for your unwanted items, you can move things out of your newly decluttered room. I am also a firm believer in "Out of sight, out of mind" when it comes to decluttering. By moving items to the garage, you are less apt to be tempted to remove items from your donation bags! Another benefit of creating space in your garage is that many donation organizations will not go beyond the first floor when picking up donated goods (for insurance reasons).

When decluttering your garage, try to part with the items that no longer fit your current life. If you have hired a neighborhood kid or landscaping service to cut your lawn, go ahead and sell or donate your lawn mower (and

related objects). The same is true for your snow blower. Part with your camping equipment and volleyball net if these are not activities you see yourself doing in the future. The old rule "If you haven't used it in 18 months, get rid of it!" is always good advice.

To organize your garage, put your bulkiest items (ski rack, bin for outdoor cushions) in the back of the garage, hang bikes and tools on the walls and keep hooks and bins close to the door for reusable shopping bags, dog leashes, and other frequently used items. Lay a clean tarp down on the garage floor to put your boxes, bags and furniture from your decluttering projects within the house.

If you do not have a garage or are too intimidated to start your downsizing project there (I am terrified of my garage!), start your decluttering in the guest bedroom. This is most often the spot in our homes where we deposit items we don't know what to do with. The sewing machine with a broken bobbin winder you've been meaning to fix or the tuxedo from the 1980 inaugural ball. Downsizing the guest room is often the easiest place to start decluttering because the items in this room are typically not useful or important to our current lives. You can make progress quickly, feel accomplished and motivated to move onto your next decluttering project.

Where NOT to start? Attics or basements! These spaces are frequently overwhelming and filled with sentimental objects that are difficult to part with (heirlooms, photos, etc.). Save these areas for a later date when you have a bit of experience and success under your belt from other decluttering projects. It will make the process a bit easier to accomplish.

About the Author: Natalie Aher, founder and principal of All the Right Moves Boston, 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. She is a member of the National Association of Senior Move Managers. You can reach her at 781-724-1681 or visit alltherightmovesboston.com for more information. ∞



Doreen's Dinners

By Doreen Lang

If you're too busy to cook or need help with dinners, contact me! But in the meantime, here is one of my delicious easy and healthy secret recipes that you can enjoy winter, spring, summer or fall!

20-Minute Chicken Cutlets with Creamy Pesto Sauce

Serve these quick chicken cutlets with creamy pesto sauce over your favorite pasta or zucchini noodles. This easy dinner recipe is sure to become a new family favorite.

Servings: 4

Ingredients

- 1 pound chicken cutlets or breasts hammered thin
- ¼ teaspoon salt, divided
- ¼ teaspoon ground pepper, divided
- 1 tablespoon extra-virgin olive oil
- ½ cup finely chopped red onion
- ½ cup dry white wine or chicken broth
- ½ cup cream
- ¼ cup pesto
- 1 medium plum tomato, chopped
- 2 tablespoons fresh chopped basil

How to create this easy and delicious masterpiece!

Sprinkle chicken with 1/8 teaspoon salt and 1/8 teaspoon pepper. Heat oil in a large skillet over medium-high heat. Add the chicken and cook, turning once, until browned and cooked through, about 6 minutes. Transfer to a plate.

Add onion to the pan. Cook, stirring, for 1 minute. Increase heat to high and add wine. Cook, scraping up any browned bits, until the liquid is mostly evaporated, about 2 minutes. Reduce heat to medium and stir in cream, any accumulated juices from the chicken and the remaining 1/8 teaspoon each salt and pepper; simmer for 2 minutes. Stir in pesto and tomatoes, then return the chicken to the pan. Turn to coat; cook until warmed through, about 1 minute. Divide the chicken and sauce among 4 plates. Sprinkle with basil.

Try it, love it; That's my promise! Doreen's Dinners is a personal chef service focused on making your life easier, healthier and tastier. We specialize in "Comfort Food." We'll shop, prepare and deliver your favorite meals to your door. Contact us to take meal prep off your plate! 339-526-2049 or doreenalang@gmail.com at www.doreensdinners.com ∞



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"Where there's always a Toma to talk to"

National Nurses Week Honors the Heroes Among Us



By Toni L. Eaton, RN, BSN, MS
President and CEO of
Old Colony Hospice & Palliative Care

Of course, Florence Nightingale comes to mind when you think of historical health care heroes, but you don't have to go back in history to find wonderful nurses worthy of honor. They're around me every day, and you too.

During the pandemic, nurses and other frontline health care providers have stepped up every single day in heroic ways, working tirelessly to treat those who are ill and in need of comfort, often at great risk to their own health. Some have given their lives to the effort. They are the warriors on the frontlines and the support staff behind the lines.

National Nurses Week begins each year on May 6 and ends on May 12, Florence Nightingale's birthday. Born in 1820, Florence died in 1910. An English nurse honored for her work during the Crimean War in the 1850s, she is considered the founder of professional nursing. Today's nurses carry on her legacy and continue to do pioneering work in the name of patients—always the center of their mission.

Every day at Old Colony Hospice & Palliative Care, we see firsthand the sacrifices nurses make for their patients. During the pandemic, I am a witness every day to their courage. After nearly 30 years in health care, I should be used to stories of their commitment. Still, I am continually amazed by the tireless dedication and the willingness to go above and beyond to bring people dignity when they need it most.

"Especially during the beginning of the pandemic, nurses never knew what they were walking into when they went to assess patients," said OCH Director of Nursing Heather M., RN, BSN. "Never did I hear anyone say no."

Nurses, especially hospice nurses, have to be in close contact with their patients. They understand the healing and comforting power of human touch—wiping a brow, holding a hand, or wrapping someone in a hug. During the pandemic, that one-on-one contact was more limited, but our nurses continued to help people through the end-of-life journey as compassionately as they could and tried to extend human touch when people needed it most.

We had one 40-year-old female patient who had had a challenging life and faced a difficult death with pancreatic cancer. One of our veteran RNs, Rose H., was her hospice nurse.

"When the woman was nearing the end, Rose would take her in her arms and rock her like a baby as a source of comfort," Heather M. said. "Touch and compassion—it's at the core of what we do."

Famously, Florence Nightingale knew proper care—proper nursing—meant finding every means possible to care for patients. During the Crimean War, that meant finding cleaning supplies to battle infection, getting the wounded food, and scrambling for basic supplies and medicine.

At OCH, we couldn't have made it through this last year without helping each other find ways to meet the pandemic's daily challenges. When personal protection equipment was in short supply, our nurses and staff became procurement specialists scouring every possible source. When our staff saw that others needed a boost, they found small and large ways to lift their colleagues. For instance, OCH Clinical Manager Kathleen B., RN, organized Drive-By-Pizza-Fridays for the essential staff on duty during the lockdown period.

"She wanted to make sure the team, especially the nurses who were navigating so much new and unknown, knew that we were still here for them," Heather M. said.

Nurses do so much more than medical treatments. Much of what they do does not even fall into official job descriptions. They are educators, care consultants, researchers, problem solvers, and family support. One of the

kindnesses our hospice nurses and staff assist with is helping patients find ways to achieve items on their bucket list.

We had one cancer patient who desperately wanted to go skydiving in Arizona before he died. Hospice nurse Kim J. took on the task of facilitating, and she and the patient did not give up despite the obstacles. They coordinated with the skydiving program, got written clearance from the doctor, worked with the airlines to fly the patient cross country, and arranged for a hospice agency to cover his needs while in Arizona. He took the leap.

The COVID-19 pandemic has taken an enormous emotional and physical toll on our nation's health care culture. One thing it has shown us is that nurses and health care workers need our support to fight these kinds of threats. And they need more than just appreciation. They need health care systems that support what they do, protect them from harm, and train and pay them well. We need to remember that during May and the rest of the months of the year.

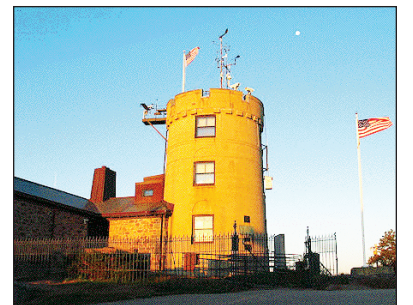
About the Author: Toni L. Eaton, RN, BSN, MS, is the President & CEO of Old Colony Hospice & Palliative Care of West Bridgewater, a dynamic non-profit hospice serving more than 55 communities south of Boston. A native and resident of the South Shore, Toni brings her compassion and experience as a nurse, 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. ∞

'Watching the Weather at Great Blue Hill'

A Zoom Presentation by Blue Hills Observatory

KINGSTON – Mark Twain once remarked, "If you don't like the weather in New England now, just wait a minute."

While the weather here can be unpredictable, the folks from the Blue Hills Observatory may have a slightly more nuanced view on the subject. "Watching the Weather at Great Blue Hill," a free Zoom program on May 10 at 6:30 p.m., will feature photos of the Observatory and how it changed between 1885 and 1908.



The live presentation, hosted by Don McCasland, program director at the observatory's science center, will discuss weather instruments from the 19th, 20th and 21st centuries, as well as observed trends in the weather and how they relate to climate observations around the world. It will also feature stories about some of the more challenging days at the Blue Hills Observatory. There will also be plenty of time for Q&A.

McCasland grew up in Foxboro watching his father check the thermometer every morning, and a fascination with weather was in his genes. His parents met while his dad worked at Blue Hill Observatory in the 1940s. Don began his career at the observatory in 1999 teaching kite making when the science center first opened, and he later became the program director.

The Zoom session is free, but registration is required. Login information will be sent in a confirmation email after registration. To register, or for more information about this and future programs, visit www.kingston-publiclibrary.org, or contact Al Ealy at 781-585-0517 x6279. ∞

SOCIAL SECURITY UPDATE

Unemployment Insurance Fraud and Social Security



By Delia De Mello,
Social Security

Scammers are using the COVID-19 pandemic as an opportunity to file fraudulent unemployment claims, often using someone else’s identity. Scammers may even use the identity of someone who is receiving or applying for Supplemental Security Income (SSI) benefits. SSI applicants and recipients who begin receiving—or appear to begin receiving—State Unemployment Insurance (UI) benefits could appear to be ineligible for SSI benefits. They could even appear to be overpaid because of an unemployment claim filed in their name. These UI fraud schemes are widespread and affect most states. The United States Secret Ser-

vice is investigating more than 500 claims in over 40 states related to unemployment fraud. At Social Security, we’re taking steps to verify whether SSI applicants and recipients are victims of UI fraud. We will not reduce or terminate your payments due to a fraudulent unemployment claim filed on your behalf. If you suspect you may be a victim of fraud, report it to your state fraud hotline at www.dol.gov/agencies/eta/unemployment-insurance-payment-accuracy/report-unemployment-insurance-fraud. You may also report suspicions of fraud to your local unemployment office. Remember that scammers always look for a chance to exploit your fears. Don’t fall for their tactics—guard your personal information! Please share this information with your friends and family, and let’s help one another stay vigilant.

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

CROSSWORD CORNER

Answers on page 20

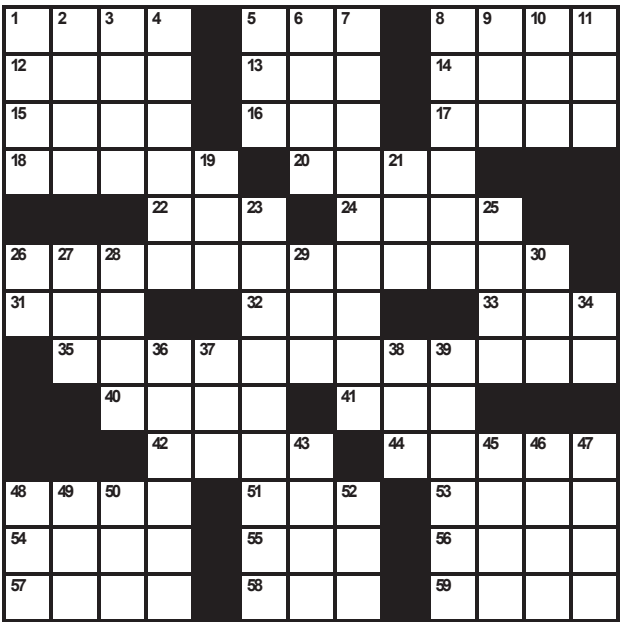
ACROSS

- 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

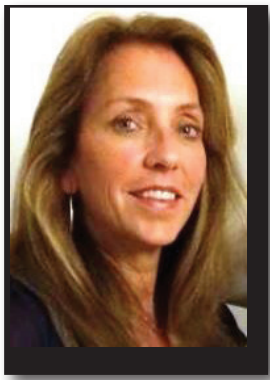
- 54 Part of a plot
- 55 Police detector test
- 56 Goes quickly
- 57 Spat
- 58 Scrambled or fried
- 59 Previously

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



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.

Green Thumbs

By Phyllis DeLaricheliere, MS

One does not need to find a scientific study, although they are out there, that tells us that nature provides tranquility, peace, and a sense of healing for so many of us. It delivers holistic relaxation at no cost. It is where our senses come alive, our bodies feel refreshed, and we remember to breathe, again.

For our loved ones with dementia, this is great medicine as it naturally stimulates the mind and needs no memory to enjoy it. The challenge, however, is where nature is. Sometimes it's in a setting that is hard to navigate as people with dementia may have trouble walking, and just getting them there can be a difficult task. So, why not bring nature to them?

Gardening has so many relaxing qualities and can bring mental clarity and instant gratification. Over the last few years, scientists have proven that gardening reduces stress and irritability. Further, studies show that an indoor environment that contains plants reduces discomfort, depression, and anxiety. This is incredibly

useful for people with dementia.

If you can't do an outside garden, then bring the outside in. I am sure you would agree that plants bring life into any room. Not only are they aesthetically pleasing, but they improve air quality and aid in holistic healing. Indoor plants for those with dementia stimulate the resident's senses, promote positive emotions, and provide an activity that can be rewarding.

I am a big promoter of activities that have purpose and meaning—that stimulate the creative side and enrich their day. Gardening (indoor or outdoor) can do this. By allowing a loved one to plant a garden or repot a plant, then feed it, spray, water, and reap the benefits of it, you have accomplished a well-rounded, respectful activity that both you and your loved one will appreciate. The enjoyment of seeing a tomato grow and then eating it or a bud bloom is a miracle they will enjoy over and over again.

Some plants and herbs could potentially provide support for dementia. A few examples are:

- **Lavender** – part of the mint family (*Lavandula angustifolia*), is often used to assist in reducing stress and anxiety.
- **Ginkgo biloba** – this herb is believed to improve blood circulation to



the brain and assist with memory and other cognitive functions.

- **Tumeric** – assists with inflammation and combats oxidative stress (two factors contributing to Alzheimer's)



(Of course, check with your physician first as they could interact negatively with other medications your loved one might be on.)

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. STAY TUNED – HER LIVE WEB CHATS ARE COMING SOON! ∞*



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CROSSWORD PUZZLE ANSWERS FROM PAGE 19

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12	A	L	A	R	13	T	O	O	14	H	A	I	L								
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Healthy, Sick or Feeling Blue –This Primary Care Practice Comes to You!



By Marie Fricker

Brenda R., 86, of Pembroke was exhausted – more exhausted than she should have been after simply emptying her dishwasher. She knew she needed to see a doctor but didn't

have the energy to leave her home. Her niece Donna solved the problem. She placed a call to Boston Senior Medicine, a mobile primary care clinic that makes house calls to seniors. Within a few days, a nurse practitioner visited Brenda and conducted a thorough physical exam, complete with blood work and a bedside urine test. She was diagnosed with a urinary tract infection and prescribed antibiotics, which alleviated her symptoms swiftly.

"Our practice is unique in that we have no bricks and mortar clinic," said Randy Veraguas, the Regional Community Education Manager for Boston Senior Medicine. "Our multi-disciplinary team, led by caring nurse practitioners, brings the services of a primary care physician's office to your home, including phlebotomy, ultrasound machines, EKGs, Xrays, diabetes management, INR management, and intensive medication management."

The goal of the mobile clinic, according to Dr. Patrick B. Michel, PharmD, MBA, who co-founded the practice with his wife, India S. Michel, NP, is to keep seniors from making stressful or repeated trips to emergency rooms or urgent care facilities, when they can be treat-



ed at home or in their assisted living residence.

"Our service began in 2018, but since the pandemic, the need for Boston Senior Medicine is greater than ever," said Michel, who holds a doctorate in pharmacology. "Our mobile clinic relieves anxiety, not only for homebound patients and their families, but for healthy seniors who simply want to avoid going to a physician's office during these difficult times."

The house call service is a boon for patients, but also for their caregivers, according to Veraguas. "People who are caring for loved ones with dementia or on hospice may often neglect their own health to focus on the patient," she said. "But when our team members are in the homes and become aware of health issues with the caregivers, they'll often broach the subject of caring for them as well. Family members are very surprised we can do this, but they are grateful and relieved."

Boston Senior Medicine, which makes house calls throughout the eastern half of Massachusetts, plans to extend its footprint statewide by the end of the year. There are no start-up costs to become a patient in the practice, and Medicare and other types of insurance are accepted. The mobile clinic's motto is: "Healthy, sick, or feeling blue – this primary care comes to you!"

As stated on its website, the group's goal is to minimize hospitalizations through extraordinary house call medicine. "Seniors have been skipping their physicals, specialist appointments, and lab work during the pandemic," said Michel. "Consequently, chronic conditions could worsen leading to more nights in the emergency room. Our nurse practitioners can see and monitor what's going on with a patient during their house calls, deal with them, and ward off trips to the hospital."

During Covid times, many seniors who feared leaving their homes and the risks associated with doctor's offices and urgent care clinics, were settling for telemedicine calls with their physicians.

While this worked for some, others struggled with the process of becoming computer literate enough to navigate the halls of cyberspace.

"The telemedicine route is not easy for everyone," said Veraguas. "We have received many calls from seniors who couldn't figure out how to get to different portals or keep track of their passwords and user names. They decided to join our mobile practice because it was much easier to have a primary care provider (observing strict Covid precautions) come right to their home."

The premise of Boston Senior Medicine is to make life easier for its patients and for those who love them. "Family members will no longer have to take time off from work to take Mom to her doctor's appointments," said Veraguas. "They will be able to spend quality time with her instead."

Susan F. of Plymouth referred her grandmother to the mobile clinic and has been "thrilled" with the care and attention she has received. "I can't say enough about this program," said Susan. "We have all these models of care – doctor's offices, nursing facilities, senior living communities – but for people who want to stay healthy at home, Boston Senior Medicine has been a godsend. It's a very taxing effort for my grandmother to leave the house to go anywhere at this point, and it has been a lifesaver to have outstanding nurse practitioners come into her home and provide all of the services she would receive in a primary care office."

Remember the days of a family doctor arriving at your house with his black leather bag to examine your sore throat? He came right to your bedroom, hung a stethoscope around his neck, stuck a thermometer in your mouth, gave you a shot of penicillin, and said, "Don't worry, you'll feel better in the morning," and you usually did.

"Thanks to Boston Senior Medicine, house calls are no longer just a distant memory," said Veraguas. "We combine the tradition and convenience from the past with the best of modern medicine today. Our black bags are just a whole lot fuller."

For information on the mobile primary care practice, visit BostonSeniorMedicine.com or call 508-232-6963 at any time. ∞

Covid-19 and your cognitive health: Challenges and strategies for re-integrating post-pandemic

Free Virtual Workshop Offered by The Alzheimer's Family Support Center

On Monday, May 24 from 1:30 to 3:00 p.m., the Alzheimer's Family Support Center (AFSC) will present a free virtual workshop entitled "COVID-19 and Your Cognitive Health: Challenges and Strategies for Re-integrating Post-Pandemic." Dr. Molly Perdue, PhD, Executive Director of the AFSC, will be the presenter.



By any measure, it's been an unprecedented year for all of us. And while it's clearly too early

to celebrate an end to COVID-19, many are beginning to think about life after the pandemic: what it will look like, what it will feel like, and how we will endeavor to reenter the world that shut down so abruptly in March of 2020.

In this 90-minute Zoom workshop, Dr. Perdue will discuss cognitive challenges posed by the isolation, loneliness, and anxiety of life during COVID-19, unraveling the past year and finding ways to maintain cognitive health as we move forward. The workshop is suitable for professional, as well as family caregivers, people living with early cognitive loss, and any interested members of the community.

COVID-19 and Your Cognitive Health: Challenges and Strategies for Re-integrating

Post-Pandemic

Dr. Molly Perdue, MS, PhD

Monday, May 24, 1:30-3:00 p. m. via Zoom

Registration is required. To register email info@capecodalz.org or call 508-896-5170. Please provide your name, the names of those who will be joining you, your phone number and email address, and the physical address you will be attending from. If you need assistance with Zoom, please call or email at least one day prior to the workshop and an AFSC staffer will schedule a time to walk you through.

The Alzheimer's Family Support Center of Cape Cod provides an array of free, comprehensive services to the Cape's Alzheimer's/dementia community. Call (508) 896-5170; email support@capecodalz.org; or visit our website: www.alzheimerscapecod.org ∞

Art Matters XIX: Reflections on various art media

Photography, Part 3: Comparison between Film & Digital Photography



By Janet Cornacchio

In our last two columns, we began an exploration of photography—its development from the pin-hole camera through daguerreotypes, to film and then color film, followed by a look at the revolution in pho-

tography with digital photos.

Digital nearly replaced film by 2010 as the practical advantages of this new technology became apparent and the image quality of moderately priced digital cameras improved measurably, competing in resolution with film photography. Film or chemical photography seemed about to disappear, but recently, film has seen a reprieve and it remains a viable if somewhat specialized option.

Prior to digital cameras, photos had to be either printed as photos or slides for projection. There were expenses with film, projectors, development and print costs, and physical storage issues for slides and prints. To be viewed in a meaningful fashion, film requires organizing in books or slide trays. Digital photos can be stored in so many duplicate locations, many of which don't require additional expense once a camera is purchased, as the storage and processing options overlap with other commonly used devices and activities—from computers to laptops to tablets and cell phones and printers. Digital photo files can be shared and stored on Dropbox and social media sites or specialized photo sites such as Instagram and Flickr. They can be held on flash drives or cds and printed in so many ways, from traditional photo paper, to canvas, to copy paper.

Why do some professional and amateur photographers still continue to use chemical photography? Well, first, serious digital photographers are working with large data files (RAW), which require downloading to a computer, as well as a complex array of editing tools for color, resolution and even manipulation of the image. As a result, film can take less time to

process, and because of the amount of power a digital camera and its accompanying computer storage systems require, film can also be easier to transport and more reliable in remote locations.

Digital images can be critiqued and eliminated as shot; film must be developed, although undesirable images don't have to be printed. Color reproduction in either film or digital is a direct result of the quality of the camera and film used. If you ever worked with film cameras, you may remember the importance of light and exposure time and "film speed." Digital cameras can react on a photo-by-photo basis, where film is not as flexible, plus digital cameras now turn on rapidly and can take a great number of photos more rapidly than film cameras.

Image quality of film and digital photos vary depending upon the camera—digital or film—and the choice of film used. However, a good quality medium or large format camera can outperform even high-end digital cameras. Film format refers to the negative size, so working with a larger negative (traditionally film is 35mm) can produce a high-quality result beyond modern digitals, and this may be one reason to use a film camera instead of digital, along with personal preference, of course.

Finally, remember that film and the resulting prints or slides and digital image software storage are all subject to degradation, whether it's the physical acidification of the paper or the film negative, or corruptions of the data file, or software updates. Neither photography method is absolute in its ability to indefinitely preserve the captured image.

Digital photos do require organizing and categorizing with useful naming conventions. When I do PR for the Arts Associations, I'm always amazed at how many photographers and artists fail to name their digital photos in a useful way, sending them out with a built-in camera code, rather than naming the work and/or the artist's name on the file. It's even worse than going through a box of old photos trying to sort through them without information on who's in the photos or where and when they were taken. I've done both archival and curatorial work and I know how difficult it is to properly store and

catalogue works so the items and their information are meaningful and available for posterity. A collection of poorly labeled files can be even less accessible than that box of photos.

Photos, for close to two centuries, have helped us learn about the world and historic events and places, as well as remember our own intimate relationships, our travels and experiences. Consider this; if we don't remember who we are and where we've been, we may repeat the same patterns endlessly. Plus, it's just plain interesting to understand our ancestors, the history of where we live or visit, etc. But if the media we use is subject to degradation, whether from the acidification of paper photographs or the degradation of a digital image's software coding, we risk losing that history.

We should be aware that much of our understanding of the recent past (by which I mean the past 300 years or so when education improved and paper and printing became commonly available) is based on what grandma or local historical societies stored in her/their attic. Today local papers no longer have copies of back issues and I'm not sure if local libraries still keep microfiche. Hopefully, Widener and other university libraries are still keeping hardcopies along with digital. You should be trying to keep your family's record in a meaningful digital and/or print album for your children and grandchildren to share.

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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