



# SOUTH SHORE SENIOR News

AND METRO WEST

For Boomers and Beyond

FREE

FEBRUARY 2020

Distributed FREE to Boston's South Shore communities since 2002

Vol. 18 Issue 02

Distributed to 45 towns including Dedham, Dorchester, Norwood, Westwood, and Needham, Massachusetts

## Many older adults turning to cannabis to combat the ills of aging

"The vast majority of my patients are seniors with chronic issues. I see them twice a year and provide ongoing phone and email guidance in the use of cannabis to ease their symptoms. Marijuana is very effective in treating pain, independent of its cause, as well as anxiety, depression, and insomnia, but older adults have to get past the stigma that using it is something to be ashamed of."

*Dr. Jordan Tishler operates a practice called "Inhale MD" with offices in Brookline and Cambridge.*

*Cover story page 10*



INSIDE



## What's In Your Future?

**Begin a conversation now to start the planning process.**

*Senior Move Manager*

*Natalie Ahern offers helpful tips... page 16.*

## LEARN HOW TO "DEMENTIA PROOF" A HOME

Keep your loved one engaged, encouraged, and enriched while creating a safe environment.

*Author and educator*

*Phyllis DeLaricheliere's column, Ask the Hippie, is full of sound advice... page 15.*





# Refresh your Driving Skills in 2020 with the AARP Smart Driver Course



By Mike Festa  
State Director, AARP Massachusetts

It is never too late to think about improving your driving skills! For more than 30 years, AARP has helped to keep millions of drivers safe, educated and confident while on the road with the AARP Smart Driver course, the nation's largest classroom and online driver safety course. Based on the latest driver safety research and insights, the course is designed especially for drivers, age 50 and older. In fact, 97 percent of course participants say they've changed at least one driving behavior as a result of taking our course and 79 percent of participants felt that information they learned has prevented them from being in a crash. Since the program's inception, more than 16 million participants have completed the course.

By taking the AARP Smart Driver course, you'll learn the current rules of the road, defensive driving techniques, and how to operate your vehicle more safely in today's increasingly challenging driving environment. You'll learn how to manage common age-related changes in vision, hearing and reaction time. You'll hear about the safest ways to reduce driver distractions, deal with aggressive drivers, learn techniques for handling left turns, right-of-way, and navigating around rotaries, how to minimize blind spots, and proper use of the technology found in newer cars.

In addition to learning safety strategies that can reduce the likelihood of a crash, you will learn how aging, medications, alcohol, and other health-related issues affect driving ability, and how to adjust driving accordingly to allow for these changes. The course also helps participants determine when

it may not be best to drive (e.g., late at night, inclement weather, etc.) and how to plan for a time when driving is no longer an option.

AARP Driver Safety offers classroom and online courses. The classroom course costs \$15 for AARP members and \$20 for non-members. The online course costs \$19.95 for members and \$24.95 for non-members. Although the program is geared toward drivers 50 and older, licensed drivers of all ages are welcome to participate. There are no official tests to pass in order to graduate from the program. To learn more about upcoming classes in Massachusetts, visit [www.aarp.org/drive](http://www.aarp.org/drive).

AARP Massachusetts is also looking for volunteer instructors for the four-hour Smart Driver course. Volunteers help organize and teach classroom courses at local community centers, libraries, hospitals and senior centers. By volunteering, you'll join 5,000 other volunteers nationwide, who contribute to the safety and well-being of their neighbors and community. If you have access to a computer, enjoy meeting people, and are ready to make a difference in your community, fill out an interest form at [www.aarp.org/volunteernow](http://www.aarp.org/volunteernow). Volunteers are reimbursed for approved out-of-pocket expenses related to program activities.

Additionally, consider hosting a Smart Driver classroom course at your facility. Participation as a host brings community members to your location and offers a meaningful opportunity to make a difference in the lives of older adults. If you can provide a free room that holds up to 30 participants, and have a DVD player and television, you can be a Smart Driver course host!

For more information or to register for classes, visit [www.aarpdriversafety.org](http://www.aarpdriversafety.org) or call 1-888-AARP-NOW (1-888-227-7669). Contact AARP Massachusetts at 1-866-448-3621 or email at [ma@aarp.org](mailto:ma@aarp.org). You may also visit our website at [www.aarp.org/ma](http://www.aarp.org/ma) ∞



OUR VOLUNTEERS  
ARE MAKING A  
DIFFERENCE IN  
MASSACHUSETTS.

To find out more about what we're doing in the community and how you can get involved visit [aarp.org/ma](http://aarp.org/ma).



## NAVIGATING THE FUTURE At The Intersection of Daring and Caring

By Mark Friedman,  
Owner, Senior Helpers

As owner of a home care agency, it is my job to do more than just provide care. I am always *considering* care from several perspectives. As steward of my business, I must always think of "Burden of Care," the concept now accepted to describe the related physical, emotional, social and financial complications experienced by family caregivers.

I paid close attention to these 2019 updated statistics from the Aging In Place resource portal, because they will directly and indirectly impact how I serve and support my clients in the coming year.

In the past five years, over 40 million family caregivers provided 37 billion hours of care for loved ones. Most are women.

- Today one out of five adult children is taking care of an older parent.
- 85% of family caregivers do not get significant relief from caregiving duties.
- The last phase of life is generally 4.5 to 5 years, representing the most intense time of caregiving.
- 50% of family caregivers over age 40 handle medical tasks (changing bandages, inserting catheters or feeding tubes).
- Among this group, not even half receive adequate training to perform these tasks.
- Nearly half of caregivers have trouble balancing work and caregiving, with men more likely to have unsupportive employers.
- 75% of caregivers find it stressful; more than half describe it as "overwhelming."
- Depression affects 20-40% of all caregivers.
- Alzheimer's and other mental health conditions are more stressful on caregivers than dealing with physical ailments, putting these caregivers at a higher risk for developing their own medical issues.

While nine out of 10 caregivers surveyed say caring for a loved one is "worthwhile," here is how I interpret these statistics: family caregiving is only going to escalate in the coming years. As caregivers find themselves in stages of loss, grief, anguish, isolation, and other emotions, we must simply have better plans for understanding and supporting their Burden of Care.

If we do not, they may well stop *daring* to care.

The second way I *consider* caregiving is by constantly evaluating my own "bench" strength of caregivers. Not only do we need more caregivers to take care of our aging population, but these trained "angels" going into the homes and lives of elders must be the best possible fit. Caregivers are not interchangeable body parts dispatched one day to oversee the needs of Mr. Smith and his complex Parkinson's diagnosis and the next afternoon to do meal prep for Mrs. Jones. These scenarios don't work for either party because great care requires continuity of plan and personality.

A good home care plan is designed to ease the Burden of Care through strategic and focused caregiving. A GREAT home care plan also connects the right caregiver with the right elder and need.

Here is where we listen and learn about family caregiver issues, stresses and emotions, the isolation and challenges they face and how we can both validate and relieve them.

We accomplish this through a variety of solutions that may include caregiver education and training, by simplifying and reducing routines at home, and by creating systems and intelligent shortcuts for getting tasks accomplished.

A great customized care plan supporting Burden of Care issues might include bringing in other family members to help, increasing the time away of the primary family caregiver, and employing adaptive equipment, technologies and communications to simplify regimens.

A great customized care plan is imaginative and thinks outside the lines, helping families find community resources and tap into community-based programs (Medicare or Medicaid advice, meals, social work support) or other activities (church, synagogue, Council on Aging, etc.).

Burden of Care cannot be addressed unless it is assessed. This is a difficult conversation and is as much art as science. With the eye always on the

prize: keeping elders safe, engaged, involved and joyful, we help our family caregivers understand it is OK to need help, and how best to get and use resources.

The third way I *consider* caregiving is as its cheerleader. I know for a fact that caregiving can be an incredibly rewarding career—a second or even third career. I have seen raw candidates with nothing but big hearts come to a job fair, and leave signed up for one of our HHA (Home Health Aide) or advanced specialized trainings. I know for a fact that we can teach all there is available to learn today about care for frail elders, those suffering from Alzheimer's and dementia or Parkinson's, and how to administer highly personal care to our oldest of old.

The fact is skills training is the easier part of caregiving and should never deter anyone from daring to care.

As cheerleader, I know my caregivers have very cool and satisfying experiences. They visit elders in their homes wherever "home" may be. They often play roles beyond merely caregiver—confidante, friend, advocate, to name a few. Those in our care may need companionship, help with meal prep or scores of other tasks that family members are unable to provide due to any number of reasons.

Boston University concluded a research study that independent caregivers stay healthy in part because they are required to move and stay fit during the course of caring for another person. I think, most importantly, it fulfills a sense of purpose. Professional caregiving is a calling and it's hard. This is why I cheerlead.

I also cheerlead for caregiving because of its ability to create enduring connections with people. It is an opportunity to turn a chance visit into a changed and expanded horizon. I cheerlead the deep sense of personal accomplishment caregiving brings to each encounter, every elder, and every day.

In 2020, we are at the intersection of daring and caring. The new statistics demand more and more skillfully trained caregivers to ease the Burden of Care for the elders we serve now, and those requiring our support in the coming years.

If you are considering a potential career after retirement, are pulled by the powerful opportunity to feel good while doing good, or motivated to turn a current situation into a whole new experience, will you dare to care? If so, I welcome your call, as would any agency. Like a family caregiver—you are needed; you are cheered; you are respected.

**About the Author:** Mark Friedman is the Owner of Senior Helpers Boston and South Shore. Passionate about seniors and healthcare, the goal of his agency is to set a new standard in home care in Massachusetts. First, by delivering an exceptional home care experience in a combination of highly trained and high-touch caregivers. And secondly, by becoming a significant connection for elders to resources and services in the 75 communities his company serves. Please visit: [www.SeniorHelpersSouthShore.com](http://www.SeniorHelpersSouthShore.com) or Contact Mark: [MFriedman@SeniorHelpers.com](mailto:MFriedman@SeniorHelpers.com). ∞

## Home Care Partners, LLC

Private Duty In-Home Care Services  
on the South Shore



- Live-in or Hourly Care Staff
- Personalized In-Home Assistance
- Highly Competitive Rates
- Agency Bonded & Insured

Ask us about Veteran's financial assistance!

[www.homecarepartnersma.com](http://www.homecarepartnersma.com)

(781) 378 - 2164





# Aging with Sass & Class

## "Thinking Tall"

By Loretta LaRoche

I have always been short. I've been measured many times and have ranged anywhere from 5 feet 1/4 inch to a high of 5 feet 1 inch. I don't know why there was such a span, but I attribute it to poor vision on the part of some of the individuals who measured me. I was always ecstatic when I thought I was 5 feet 1 inch. It made me feel "tall!"

However, life marches on and the inches are dropping by the wayside as my body moves towards making me look like a pancake with legs. We seem to not only get shorter but wider. Let's face it, when you lose height, the flesh has to go somewhere, and, unfortunately, it seems to go to your waist. I am now vertically challenged.

Oh, I know there are other short people, and there is always someone really tall who let's me know their plight is just as hard. Well, I sure would like to get the chance to experience their problem. Being short and having to buy clothing can be a real trial by fire. Try buying a pair of pants. When they're done being tailored, you also have a pair of shorts from the left over material. Now that might sound like a good thing, but not when the pants are tapered.

Blouses and jackets are always too long, as are the arms. I was thrilled when the new three quarter length sleeves came out, but they're just a tad bit too short to look right. In fact, they make you look like you went to a seamstress that might have had a grudge against you.

Of course, there is always the possibility that I could go to a store that sells petite clothing. But I am not petite. I have the body of a mature woman trapped in a small space. I am endowed with a "full figure." I always hated that expression when I went shopping with my mother or grandmother. I was sure I was not going to follow in their footsteps because I was much more invested in staying in shape. Be careful what you rail against because you just might eat your words. I have now become their clone.

The rational mind, when it's engaged, knows that there is nothing we can do about certain issues. I cannot make myself taller; in fact, I know for certain that as I age, I will continue to get shorter, but then so will everyone around me. The only problem is that most of the people I know started out being taller. I just have to keep my sense of humor intact and to remember that I'm a short person who thinks tall!"

**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](http://www.LorettaLaRoche.com). ∞*

## Never Miss an Issue!

Subscribe to the  
**South Shore Senior News!**

Simply send us your name and mailing address, along with a check for \$28 (to cover postage and handling fees) and we'll mail you a copy of the *South Shore Senior News* every month for a year!

Send your information to us at the following address:

South Shore Senior News, P.O. Box 202, Hingham, MA 02043



# SOUTH SHORE SENIOR NEWS

Published by  
**My Generation Media**

P.O. Box 202, Hingham, MA 02043

**(508) 212-4862**

**[www.southshoresenior.com](http://www.southshoresenior.com)**  
**[info@southshoresenior.com](mailto:info@southshoresenior.com)**

**[www.facebook.com/SouthShoreSeniorNews](http://www.facebook.com/SouthShoreSeniorNews)**

Publisher: Patricia Abbate  
Business Manager/Owner: Thomas Foye  
Editor: Marie Fricker  
Typesetting/Design: Cheryl Killion

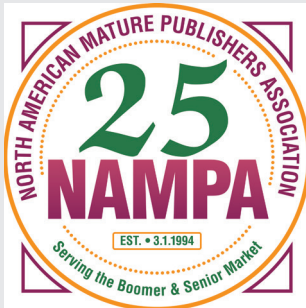
We have been serving the towns and communities south and southwest of Boston in 43 cities and towns since 2002. Published every month and available free to more than 100,000 seniors (the over 50 population) via controlled circulation. My Generation Media, publisher of *South Shore Senior News*, assumes no responsibility for errors, but will reprint in a subsequent edition corrections to that portion of an advertisement or article in which an error occurs.

All advertisements are run at the discretion of the publisher. Reproduction of the contents of *South Shore Senior News* is prohibited, without the permission of the Publisher. Reprints are available. All editorial and advertisements within this newspaper are provided for general information only and should not be treated as a substitute for the medical advice of your doctor or other health professionals or licensed legal or financial advisors.

The Publisher is not liable for the contents of any external Internet sites listed, nor does it endorse any product or service mentioned or advised on any of the sites. Always consult your doctor if you are in any way concerned about your health. Advertising and articles appearing in *South Shore Senior News* do not necessarily carry the endorsement of the paper.

*South Shore Senior News* is printed 12 times per year with a deadline of the 15<sup>th</sup> of the preceding month. Distribution is first of the month. Advertising rates are subject to change without notice. Contributed articles are accepted for review and potential publication.

The Publishers also publish an Annual Senior Services Directory and host and produce a weekly talk radio program, *My Generation*, broadcast on 95.9 WATD-FM, aired Sundays from 7-8:00 PM, and can be streamed live at [959watd.com](http://959watd.com). Audio archives of each podcast can be found at [SouthShoreSenior.com](http://SouthShoreSenior.com) and on iTunes.



# What's the Secret to Selling My Home for Peak Value? A Great First Impression!

By Wendy Oleksiak

First impressions are important and really do matter, especially when it comes to selling your home. To realize optimum

value, creating a fantastic first impression is key. When your home hits the market, make sure prospective buyers find it irresistible—from the outside in. Here are a few tips to help you make that first impression memorable.

### EXTERIOR:

You want your home to be in the best condition possible. Take care of major defects such as broken windows or a leaky roof that could discourage buyers.

Curb appeal is crucial to a great first impression, so make sure your landscaping is immaculate. Mow the lawn, prune the bushes, weed the garden, and plant flowers. Accent the front door with seasonal planters.

Clean rain gutters, outside windows and screens. Paint the exterior and/or pressure wash the siding, roof, and drive way as needed.

Make sure the entrance is inviting. A freshly painted front door, especially in a color that contrasts with the home, will make it stand out.

Replace any outdated exterior lighting fixtures and check that all light bulbs work. Replace house numbers if the old ones are dated or faded. Be sure

buyers can see the new ones from the curb.

Give special attention to the kitchen and bathrooms. Don't forget interior windows, mirrors, and baseboards.

You might like your lime green bedroom, but it may sour buyers. Tone down your walls to a neutral paint color that will appeal to a wide range of buyers. Purchase new linens and pillows if necessary, in colors that reflect a neutral palette. Use colorful throw pillows to create interest.

Be mindful of odors, as they make a distinct and lasting impression. Nothing smells as good as fresh air! Open windows and doors before open houses and private showings. Be careful of heavily scented air fresheners and perfumed candles, as both can be overwhelming and may trigger allergies in prospective buyers. If you have a kitty, empty the litter box frequently and wash Fido's bedding area.

Create perceived value by including the flat-screen TV, washer/dryer, refrigerator, swing set or patio furniture. A home purchase and the accompanying closing costs usually exhausts the discretionary spending budget.

### INTERIOR:

Add a new welcome mat that immediately invites buyers to step into your home.

Remove clutter, as you want buyers to envision *their* belongings in your home. Consider renting a storage unit or portable pod if needed. Rearrange furniture to make rooms appear as large as possible.

Consider hiring a professional staging company.

## 39 Irving Road, Scituate

4 BD | 2F 1H BA | 1,920 SF



Always wanted a brand new kitchen? Here you have it - with beautiful white shaker cabinetry, granite countertops and lovely marble backsplash, all complemented by the oversized designer subway tile flooring. This spacious Cape, on a quiet side street, is conveniently located close to beaches, not in a flood zone, is on town sewer and is walking distance to Wampatuck Elementary School and playground. The home features a large fireplaced living room, dining room and master bedroom with en suite bath. The family room with breezy sliders leads out to a back deck with plenty of room for a cookout or casual cocktails. Offering the largest square footage for homes under \$499,000 in Scituate in turn key condition. First floor bedrooms and full bath offer an easy first floor living option. Welcome Home!

- WO -

**Wendy Oleksiak**  
Vice President  
781.267.0400  
[wendy.oleksiak@compass.com](mailto:wendy.oleksiak@compass.com)

**compass.com**

Compass is a licensed real estate broker and abides by Equal Housing Opportunity laws. All material presented herein is intended for informational purposes only. Information is compiled from sources deemed reliable but is subject to errors, omissions, changes in price, condition, sale, or withdrawal without notice. No statement is made as to the accuracy of any description. All measurements and square footages are approximate. This is not intended to solicit property already listed. Nothing herein shall be construed as legal, accounting or other professional advice outside the realm of real estate brokerage.

COMPASS



# SENIOR FITNESS

## Endurance Exercise: Why and How



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

QUINCY – Some people tell me they don't have the time to exercise or they don't see the need to exercise, as they are not overweight. While exercise does require a regular time commitment, 20 minutes of aerobic activity three days a week should be manageable for most people. It is also important to understand that endurance exercise has many physical benefits beyond weight loss. Let's examine some of the remarkable physiological adaptations that can be attained through appropriate aerobic activity.

**Heart Becomes a Better Pump:** After several weeks of effective endurance exercise, you will notice a reduction in your resting heart rate. For example, instead of beating 75 times a minute, your heart muscles may contract only 65 times a minute, for a 10 beat per minute lower resting heart rate. The reason your heart beats less frequently at rest is because it can now pump more blood each time it beats. It has basically become a better/stronger pump as a result of your endurance training program.

One adaptation involves larger pumping chambers that can hold more blood. Another adaptation involves stronger heart muscles that can contract with more force. A 10 beat per minute reduction in resting heart rate saves almost 15,000 heart beats per day. But a slow-

er heart rate serves several other purposes, such as giving your heart muscles more rest between beats, giving your heart chambers more time to fill with blood between beats, and giving your heart tissue more time to receive its own oxygen supply (which occurs between beats).

**Blood Vessels Become a Better Delivery System:** One of the most remarkable adaptations to aerobic activity is the proliferation and enlargement of your body's blood vessels. Regular endurance exercise increases the number of blood capillaries and the diameter of your blood vessels. It is similar to watering your lawn using 10 one-inch hoses rather than using five half-inch hoses. With more and larger vessels, you can increase the flow of oxygen-rich blood to your muscles and to your heart.

**Blood Becomes a Better Oxygen Transporter:** With endurance exercise your blood volume increases and the number of oxygen-carrying red blood cells increases. This is like adding 20 more boxcars to a 100-boxcar train. You are able to bring more oxygen to your muscles and to your heart.

As your heart becomes a better pump, your blood vessels become a better delivery system, and your blood becomes a better oxygen transporter, you can perform higher levels of aerobic activity for longer periods of time. What used to be a fast pace now feels like a slow pace, and what used to feel like a long exercise session now feels like a short exercise session. Physical tasks that used to leave you winded now barely raise your breathing rate.

But how do you attain these beneficial physical adaptations most effectively and efficiently? While there are many training programs and exercise protocols that promote cardiovascular development, my preference is interval training. Interval training is especially well-suited to beginning exercisers who do not have the physical ability to perform sustained endurance training.

Although there are

unlimited combinations of intervals, I recommend the following training guidelines for older adult exercisers:

- Limit your interval training session to 20 to 30 minutes.
- Keep your high-effort intervals and your low-effort intervals equal in time.
- Perform each interval between one and three minutes.
- Perform your high-effort intervals between 6 to 7 on a 10-point scale of exercise exertion.
- Perform your low-effort intervals between 2 to 3 on a 10-point scale of exercise exertion.

Consider the following example of an interval cycling program on an indoor exercise bike. Begin with a 2-minute warm-up at 25 watts. For your low-effort intervals do two minutes at 25 watts. For your high-effort intervals do two minutes at 50 to 75 watts (whichever intensity keeps your effort level between 6 and 7 on a 10-point scale). Alternate four low-effort intervals with four high-effort intervals for 16 minutes of interval training. Finish with a 2-minute cool-down at 25 watts, for a total exercise duration of 20 minutes.

Of course, you may perform similar interval training programs on other aerobic equipment, such as treadmills, steppers, and rowing machines. The key is to alternate higher-effort exercise segments (which increase the training intensity) with lower-effort exercise segments (which increase the training duration), and together provide the essential stimulus for cardiovascular adaptations and endurance enhancement.

As you attain higher levels of cardiovascular fitness, you may increase the number, intensity, or length of your exercise intervals. Just be sure to stay within the guidelines for total training duration and exercise effort. It is always recommended to check with your personal physician prior to beginning an exercise program.

**About the Authors:** Wayne L. Westcott, Ph.D., directs the Exercise Science Program, and Rita La Rosa Loud, B.S., directs the Adult Fitness Program at Quincy College. They may be reached at 671-984-1716. ∞

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

144 Main Street  
Brockton, MA 02301

508-584-1561  
TTY: 508-587-0280  
Fax: 508-897-0031

info@ocesma.org  
www.ocesma.org



Old Colony Elder Services  
Providing services to the community since 1974

## Your message could be here!

Reach thousands of loyal readers every month.

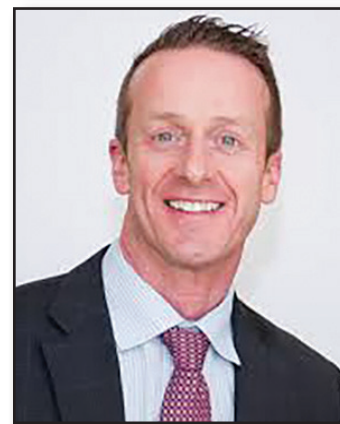
### Call now for details!

## 508-212-4862

or email: tom@southshoresenior.com

# Elder Law & Estate Planning

## Why You Should Not Add Your Child's Name to Your Bank Account or Deed of Your Home!



By Patrick J. Kelleher, Esq.  
ElderLawCare.com

HANOVER AND QUINCY – Although it can be useful to have another party available to keep track of bills when you're sick or away, adding a child's name to a bank account is putting you and them at risk! Read on to learn

more, because you may be surprised.

First of all, the money in your account could be diverted to unintended parties. As of 2018, if the account held anything over \$15,000 (annual gift amount to an individual), you would have had to notify the IRS and possibly pay gift taxes. If the child divorces, is in debt, or has a legal judgment against them, the account becomes available to their financial creditors and predators, such as, in-laws who become "outlaws," ex-spouses, or plaintiffs, just because the child's name is on it.

In any time of turmoil, your hard-earned cash is up for grabs. Also, if you or your spouse were to become completely incapacitated and could not afford the \$15,000 per month nursing home costs, Medicaid could construe your putting your child's name on your assets as a gift, which would disqualify you for Medicaid benefits.

Secondly, putting someone's name—and a potential beneficiary's name, at that—on your bank account may frustrate the intentions of your will. Because your child's name is on your account, he or she has "rights of survivorship," which means that the entire account goes to this child. If you wanted your assets divided equally between your children, for example, whoever's name is on the account will now get more than the other. This, from my experience, is an invitation for a family feud!

Third, your child could lose eligibility for public funds, and your grandchildren could lose the opportunity for scholarships and financial aid. If your child ever needs public assistance, such as Medicaid, the account will be counted as an available resource and may make him or her ineligible. Likewise regarding your grandchildren; they may not be able to get student aid if the account with their parent's name on it inflates that parent's assets.

Fourth, when I am teaching our educational elder law workshops, folks often ask, "Patrick, can't I just put my kids on the deed of my home?" I cringe when I hear that question because I have seen sad cases where the child on the deed pushes the aging parent out of their own home. Even if you have a trustworthy child, I strongly advise people from doing this because the son or daughter added to the deed most often does not live at the property, which means he or she will get slammed with a BIG capital gains tax bill when selling the home after you die. Your child will NOT be happy owing \$80,000 in capital gains tax after your demise.

Finally, there are a few other potential consequences. If your child dies before you, then the money in the account (if held as tenants in common) could be part of their estate and would be distributed under the terms of their will, rather than yours. Or if your child spends the money in the account without your permission, because their name is on the account, they would not be required to pay you back. Either way, the money in your account would have ended up out of your control.

Even though adding a child's name to your bank account seems harmless, it can backfire, and lead to very costly consequences for both you and your child. We can help you find ways to protect your bank accounts and home during your lifetime and pass money and the family home on

to your children without the threat of financial creditors and predators and the tax-man reaching into your pockets of hard-earned money.

To learn more about this topic, attend our next free educational estate planning and elder law workshop. Contact our friendly elder law care team at 781-871-7526 or email pat@elderlawcare.com to register for the next workshop, as we fill up quickly.

Patrick Kelleher is an 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 Hanover center and in surrounding communities. Visit elderlawcare.com or follow Patrick Kelleher on Facebook because you will learn a lot! Offices in Hanover and Quincy.

**About the Author:** Patrick J. Kelleher is an Estate Planning & Elder Law attorney and founder of the Elder Law Care Learning Center in Hanover, Massachusetts. He 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. Offices in Hanover and Quincy. ∞

# MY GENERATION

brought to you by  
**SOUTH SHORE SENIOR NEWS**  
and our Marquee Sponsors

**Attorney  
PATRICK J.  
KELLEHER  
& Associates**

**Elder Law Care**

**CELTIC ANGELS  
HOME  
HEALTH CARE**

Join your hosts  
**PATTI ABBATE & TOM FOYE**  
**Sunday Nights 7-8 p.m. on**  
**95.9 WATD**  
THE SOUTH SHORE'S RADIO STATION  
Stream online: 959WATD.com

**GREAT GUESTS! INTERESTING TOPICS!  
LOYAL LISTENERS!**

**A SPECIAL THANKS TO OUR SPONSORS...**  
South Shore Hearing Center and Senior Helpers Boston & South Shore

**GET IN FRONT OF YOUR TARGET AUDIENCE!**  
**Be a Guest! – Sponsor a Show! – We Do Live Remotes!**

CALL US DURING THE  
SHOW FOR A CHANCE  
TO WIN A  
GIFT CERTIFICATE TO...

**ITALIAN  
Bertucci's  
RESTAURANT**

All shows archived at  
**www.southshoresenior.com**  
Now on iTunes  
Call 508 212-4862 for details.



Welcome to *Carefree* Living!



When Life is Simplified, you have time to learn new games, explore new hobbies, make new friendships, and Enjoy yourself!

A Senior Living Community that Complements your Lifestyle and Needs, offering a continuum of care to support you as you age.



Independent Living, Assisted Living, Memory Care Assisted Living

781-843-3700

www.GroveManorEstates.com

160 - 180 Grove Street, Braintree, MA

Reasonable Prices. Exceptional Service. Enduring Commitment.



# Homecare Express

Family-owned medical equipment retail store located in Hanover.

We carry a full line of medical equipment, with rental options available.

Hospital Beds, Lift Chairs, Scooters, Power Wheelchairs, Walkers/Rollator Home Accessibility Equipment, and much more!

781-826-9999 • [www.HomeCareXpress.com](http://www.HomeCareXpress.com)

\$75 OFF

Lift Chair

**FEBRUARY SAVINGS!**

REDEEM WITH THIS COUPON

Homecare Express,

10 East St. (Rt. 53), Hanover, MA

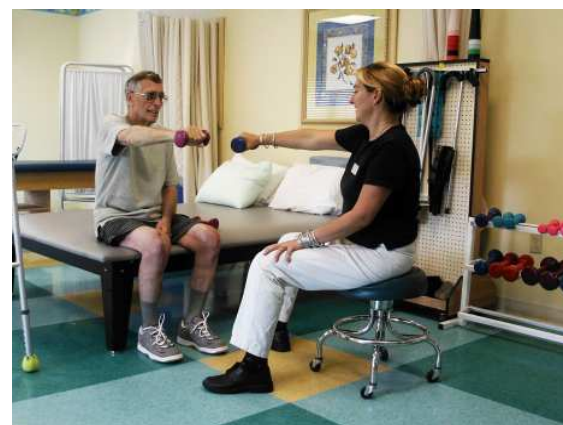
Call: 781-826-9999 [HomeCareXpress.com](http://HomeCareXpress.com)

Expires 02.29.20

ITALIAN  
**Bertucci's**  
RESTAURANT



## Pope Rehabilitation & Skilled Nursing Center



Exceptional Post-Acute Rehab & Skilled Nursing Care!

- ♦ On Call Physicians
- ♦ Post Surgical Rehab
- ♦ Alzheimer's Residents Welcome
- ♦ 24 Hr Nursing Coverage
- ♦ Respite Stays Welcome
- ♦ Hospice & Support Services

(781) 335-4352

140 Webb Street, Weymouth, MA 02188

[www.rehabassociates.com/pope](http://www.rehabassociates.com/pope)



## "THE WICKED SMART INVESTOR"

### Storm Preparation

By Chris Hanson

Jack Frost nipping at your nose should remind us Bostonians that we could get walloped with a snowstorm at any time. A financial storm may come with less notice, so this winter, investors should prepare for both.

Every time I visit Tony LaMonica's TMX Boxing Academy in Quincy, I am reminded of a real doozy of a storm, The Blizzard of '78. The gym offers a challenging workout with motivating instructors, but as a writer, I frequently get lost in my thoughts. First of all, the gym space occupies a former CVS, where my stunning friend Erin used to work. Before that, it housed the Shop-n-Save supermarket that I walked to with my brother Frankie during the blizzard's aftermath.

Those mischievous trips full of noogies, snowballs and other brotherly antics were fun. Actually, after three days of eating Wheaties with powdered milk, I would have walked from Braintree to Worcester for the real thing. Our tomfoolery continued at the store, and we had a shopping cart demolition derby before the store manager chewed us out. He was familiar with us. Frankie relented, did the shopping and I picked out the cereal. I lingered for a while, and carefully weighed my options. My thoughts were interrupted by Frankie commanding, "Christopher, let's get moving!" I grabbed some Capt'n Crunch and off we went.

It was the last time I recall Bostonians unprepared for a blizzard. Today, a snowflake spreads hysteria and people cram the supermarkets. I'd like to see Bostonians use the same urgency to create an emergency fund.

An emergency fund kept in the bank could be one of the best investment decisions you ever make. Take the case of Joe Buyhighselllow. He invested \$200,000 in the S&P 500 October 1, 2007. That was near the market's peak before the financial crisis hit. Joe luckily kept his job, but with a 5% pay cut. He struggled along but remained invested in the market throughout the crisis.

Then wouldn't you know it, Murphy and his awful law appeared. Joe needed an emergency roof repair that cost \$20,000. With no other choice, Joe withdrew \$20,000 on March 1, 2009. That was near the market's bottom. The market eventually recovered, and Joe's investments did well as of November 1, 2016.

As The Wicked Smart Investor, I'll never say "I told you so," but Joe could have done better. Using approximate numbers, let's explore another approach. Say Joe invested \$170,000 in October 2007 and left \$30,000 in a bank. When the roof went, he tapped his savings account and left

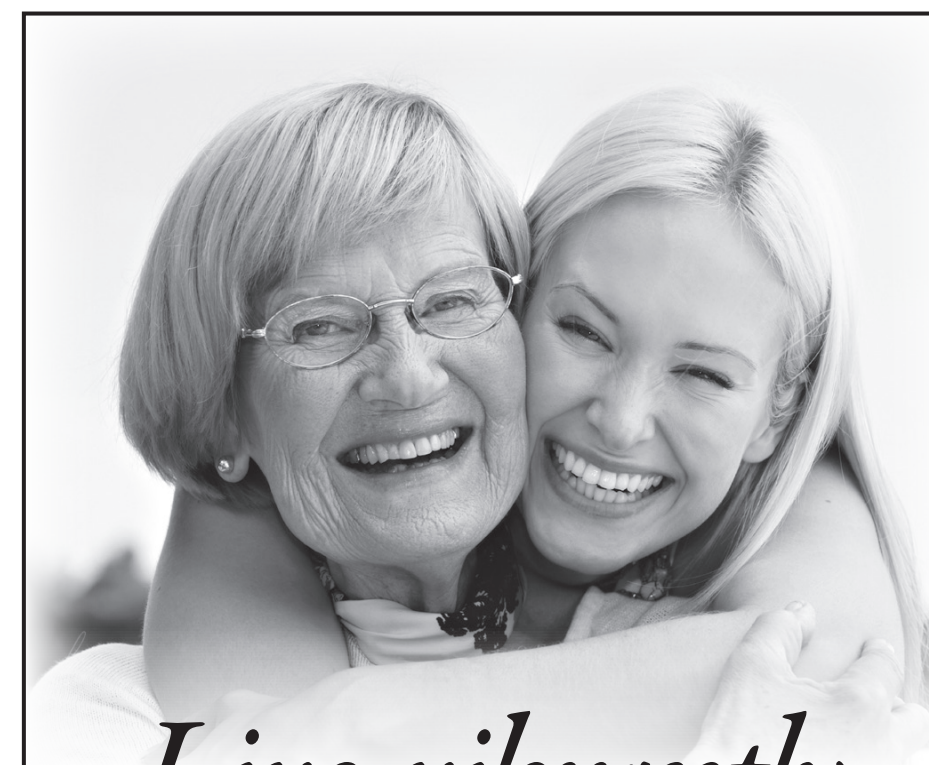
the investments alone. On November 1, 2016, his investment account approximate value would be \$284,857, plus he'd have \$10,000 of cash with a little interest. Doing things his way, Joe's investment account would only be at \$263,648. That is about a \$31,000 difference and a lot less stress. While this represents an extreme case, emergency funds can protect you from selling in a down market and locking in your losses. As soon as you can, establish a stash of at least 3-6 months expenses, more if your circumstances require it.

It takes a while to accumulate this fund, but with discipline you'll get there. That's okay. My journey to Shop-n-Save had to start with the first step too.

I'm still thinking and working the heavy bag when I hear, "Christopher, let's get moving!" in a familiar fraternal tone. This time it isn't Frankie, it is Tony drawing attention to the fact that everyone else is now doing push-ups. It's a good thing this celebrated Southie boxer didn't give me a noogie too. I'd only figure out what happened next week.



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



*Live vibrantly.*

Compassionate care in a home-like environment: short- and long-term rehabilitation, skilled nursing, respite care and Medicare and Medicaid certified.



781.545.1370 • 309 Driftway | Scituate, MA 02066 • [LCCA.COM](http://LCCA.COM)

**Queen Anne**  
NURSING HOME

*South Shore's  
Preferred Nursing &  
Short Term  
Rehabilitation Center*

50 Recreation Park Drive  
Hingham, MA 02043  
TEL: (781) 749-4982  
FAX: (781) 740-4283



# Increasing numbers of older adults turn to cannabis to combat the ills of aging



By Marie Fricker

Baby boomers who remember smoking “grass” in their long-haired youth are now turning to the cannabis plant for relief from chronic pain, insomnia, depression, and anxiety. Since the use of pot by adults was made legal in the Bay State, recreation- and medical marijuana shops have sprouted up throughout the Commonwealth. Once bought and sold in alleyways after dark, cannabis is now readily available with products to smoke, vape, eat, drink, and rub

on aching joints. For some seniors, the chance to ease their pain by smoking a joint, chewing a gummy, or taking a bite of a weed-infused brownie is a “no-brainer,” but many are still hesitant to medicate themselves with the forbidden flower of the sixties. Most baby boomers with chronic conditions are opting for a medical marijuana certification provided by the state and overseen by a doctor or nurse practitioner. In order to receive an MMJ card in Massachusetts, you must have an illness that can be treated with cannabis, be certified by a licensed cannabis clinician, and register with the Cannabis Care Commission. Dr. Jordan Tishler operates a practice called “Inhale MD” with offices in Brookline and Cambridge. He is a former ER physician, a cannabis specialist, and a faculty member at Har-

vard Medical School. He speaks at major hospitals about the use of medical marijuana to treat pain and help cancer patients deal with the side effects of chemotherapy. “The vast majority of my patients are seniors with chronic issues,” said Dr. Tishler. “I see them twice a year and provide ongoing phone and email guidance in the use of cannabis to ease their symptoms. Marijuana is very effective in treating pain, independent of its cause, as well as anxiety, depression, and insomnia, but older adults have to get past the stigma that using it is something to be ashamed of. I’m not telling them, ‘Just go to the pot shop down the street and buy some weed, dude.’ I listen to my patients’ needs and help them determine the best dosage and products to make them feel better.” In June of 2018, Nurse Practitioner Rose Cain left a 40-year career in traditional medicine to open her own business, “Creating Well Being,” to certify people for the use of medical **Cannabis...continued on next page**

## Highlights from the National Council for Aging Care’s “Complete Guide to Medical Marijuana and CBD”

- The trend among seniors using medical marijuana is rising. From 2007-2017, adults over the age of 65 experienced a tenfold increase in cannabis use.
- MMJ is often a safer alternative to many prescription drugs, like opioids, and has far fewer severe side effects. The cost is significantly less as well.
- CBD was made federally legal under the 2018 Farm Bill, which made both hemp and CBD legal as long as it contains .3% or less of THC. In Massachusetts, both CBD and THC are legal for recreational, as well as medical use.
- Sativex is a cannabis-based drug that has been approved for patients with MS to help relieve pain, spasms, and sleep disturbances.
- Medical marijuana, whether it’s smoked, consumed or applied through a topical treatment, may help relieve acute and chronic pain caused from arthritis, nerve damage, cancer, and other illnesses.
- Nearly 80 percent of deaths that occur due to anorexia occur among the elderly, who have lost their desire to eat. Medical marijuana can help stimulate the body’s endocannabinoid system and help the brain treat food as a reward again.
- Some seniors have found medical marijuana to be a viable alternative for sleeping pills, which sometimes don’t work at all.
- Whatever method you choose to intake medical marijuana, it’s important to consult a medical professional about how much, when, and how often to use it.

For more information on the use of cannabis as medicine, download the “Complete Guide to Medical Marijuana and CBD at <https://www.aging.com/health-and-wellbeing/> ∞



*Arnie Pelligrini, 78, of Plymouth meets with Nurse Practitioner Rose Cain, who helped him get relief from chronic post-surgery foot and ankle pain through the use of a CBD/THC product. “I can sleep again,” said Pelligrini. “It’s been a godsend!”*

## Crossword Puzzle Corner answers on page 22

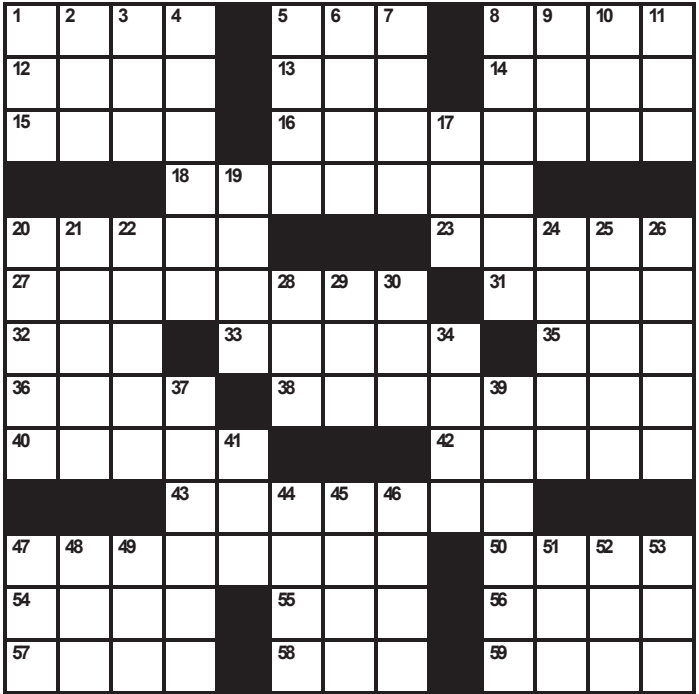
### ACROSS

- 1 Quote a source
- 5 Physique, slangily
- 8 Do \_\_ others
- 12 Flow
- 13 “Adam and \_\_”, painted by Tintoretto
- 14 Close
- 15 Provide for free, informally
- 16 Sense organ
- 18 Chinese appetizer (2 words)
- 20 Lead-in
- 23 Extort
- 27 In direct opposition (3 words)
- 31 Forerunner of a helicopter
- 32 Forum greeting
- 33 Farm young
- 35 Hay land
- 36 Close, a contract for example
- 38 Takes stuff off
- 40 Column of boxes on a questionnaire
- 42 Tie type
- 43 “You Give Love a Bad Name” singers (2 words)
- 47 Gather resources (2 words)
- 50 Old empire center
- 54 Digs up the garden
- 55 “\_\_ to Billie Joe”

- 56 Sacred bird of Egypt
- 57 Cutting part
- 58 Negative prefix
- 59 River deposit

### DOWN

- 1 Emission that’s bad for the environment (abbr.)
- 2 United Nations labor org.
- 3 Antacid brand, \_\_\_\_s
- 4 Ace
- 5 Floating ice
- 6 Settled
- 7 Art style
- 8 Go acoustic
- 9 Safety \_\_
- 10 Chinese “way”
- 11 “Catch-22” pilot
- 17 Street shader
- 19 Flub
- 20 Europe’s “boot”
- 21 Brighter stars, temporarily
- 22 Young people
- 24 New Hampshire’s state flower
- 25 System of belief
- 26 It may be French
- 28 In addition



- 29 Blockhead
- 30 North Pole toymaker
- 34 Croat, e.g.
- 37 Knock down
- 39 Egyptian deity
- 41 Drench
- 44 Broadway brightener
- 45 Martial art
- 46 Visible
- 47 Girl
- 48 Trawler’s catch
- 49 Coffee order: abbr.
- 51 Japanese sash
- 52 A million bucks
- 53 Time zone

marijuana. With offices on the South Shore and Cape Cod, Cain reviews individual cases, meets with patients, and educates people on how CBD and THC can improve their quality of life. “My husband has Parkinson’s and my son has seizures, and cannabis helped them both so much that I wanted to bring this medicine to more people,” said Rose. “Most patients do not want to ‘get high,’ so we micro-dose the medication – start low and go slow. Each individual’s medical condition is unique and so is each patient’s response to the cannabis. I tell people to ‘check in’ with their bodies about how they are feeling around a particular dose, and then we can adjust it for the best results.” CBD, unlike THC, is non-intoxicating. In the right doses, it is said to decrease inflammation, and some people believe it relieves pain and helps them sleep. Carly Parker, owner of the “Green Apothecary” in Plymouth, offers a full range of hemp-based CBD products, all containing less than 0.3% of THC. “The seniors who come to my store love the soft gels, which can help alleviate stress,” said Parker, who provides products to some of Cain’s patients. “They say it’s like a gentle hug at the end of the day.” Although it’s important to have product safety measures in place, both Tishler and Cain point out that you cannot die from ingesting too much marijuana, although it might make you feel pretty bad. “There are no cannabinoid receptors in the brain stem, which drive your breathing,” said Cain. “This is why some people die from opioid overdoses, but not from cannabis.” Deciding on what dose of medical marijuana to use is best approached as a joint discussion between cannabis-certified clinicians and their patients. Pot is not covered by insurance, and fees for annual medical certification can range from around \$150 to \$350. Tishler’s practice is on the higher end of the scale, but he offers a bi-annual follow up visit at no cost and ongoing communication via email or workshops. His team is also willing to make a house call to seniors on the South Shore who cannot travel into the city. “My patients get continuous, ongoing care from me,” said Tishler. “The

fact is you wouldn’t ask the kid at Starbucks about your health care, so you shouldn’t be asking the kid at the pot counter either. I understand that people are confused, as there is so much hype around this issue right now. And many of them truly fear taking a medicine that might get them ‘stoned.’ The fact is that cannabis comes with some level of intoxication in order to be effective. Science shows that CBD without THC will not stop your pain.” For both Cain and Tishler, dealing with patients’ fears around smoking “weed” is an ongoing hurdle. “The first thing I ask my seniors is what worries you about it?” said Cain. People will often say, ‘I had a horrible experience 40 years ago. I smoked pot and it made me totally paranoid, so I never did it again.’ Unfortunately, one bad experience with marijuana stays with a person in a way that a bad experience with alcohol does not.” Much research is being conducted in the U.S. and abroad to discover marijuana’s potential therapeutic effects for patients with Alzheimers, Parkinson’s Disease, and Multiple Sclerosis, as well as its ability to inhibit the growth or recurrence of tumors in certain types of cancers. “The research is ongoing, with new findings every day, but patients shouldn’t have to wait to relieve their suffering,” said Cain. “For a senior who is on chemo and has no appetite, one puff of marijuana 15 minutes before a meal, can relieve nausea, increase appetite, and make the meal a pleasant experience.” “Cannabis is a natural plant medicine that works with endocannabinoid receptors found throughout our bodies. There are, however, some contraindications to using it, such as certain medications, or cardiac or mental health conditions, so it is essential for patients to discuss their individual situations with a certifying provider.” Tishler also stresses the importance of consulting with the right clinician about the use of medical marijuana. “Most practitioners don’t really know much about cannabis yet,” he said. “It’s important to find someone with specialized knowledge and experience to guide you.” For a list of medical marijuana dispensaries in Massachusetts, visit <https://www.mass.gov/orgs/medical-use-of-marijuana-program>. You can download the National Council for Aging Care’s Complete Guide to Medical Marijuana at <https://www.aging.com/the-complete-guide-to-medical-marijuana-for-seniors/> To find a certified cannabis specialist, visit [cannabis-specialist.org](https://cannabis-specialist.org). ∞





## In-home care for a better quality of life.

Right at Home offers caregiving services for almost any family and practically any situation.

In-home care is the perfect choice for those who want to remain independent but are challenged by activities of daily living.

### Services We Provide

- Safety Supervision
- Family Respite Care
- Med Reminders
- Meal Preparation
- Alzheimer's Care
- Assist with ADL's
- Custom Care Plan
- Transportation
- Shopping & Errands
- Light Housekeeping



**866-681-3545**

[www.rightathome.net/southshore](http://www.rightathome.net/southshore)  
800 Hingham Street Rockland, MA 02370



### Birthday Celebration at the Kennedy Center, Quincy COA: Feb. 24

**Quincy** - Hamel-Lydon Chapel and Cremation Service of Massachusetts is celebrating birthdays and life at the Kennedy Center, 440 East Squantum Street, Quincy on Monday, February 24, at 1:30 p.m. Life is a celebration. All are welcome to join Rose Cristiani Pope, Birthday Coordinator for cake, ice cream and entertainment. There is no cost to attend and all are welcome. Please call 617.376.1506 to reserve your spot.



Let us manage your move . . . you have better things to do.

Thinking about downsizing?  
We'll treat you and your belongings with respect as we help you pack, sell or donate unwanted items and prepare your home for sale. Contact us for a complimentary one hour consultation.  
[www.alltherightmovesboston.com](http://www.alltherightmovesboston.com) | 781.724.1681



*Providing the highest quality comfort and compassionate Hospice & Palliative Care to patients and their families since 1979!*

*When it comes to hospice care, you have a choice and those who know hospice, choose Old Colony Hospice.*

[www.OldColonyHospice.org](http://www.OldColonyHospice.org)  
1-800-970-1322  
501 (c)3 Non-Profit



## The Four Headed Monster of Elder Law And why you need to avoid it!

### CALL NOW!

*to register for one of our free, educational Estate Planning and Elder Law Care workshops because seating is limited and we fill up quickly!*  
**781 871-7526 (PLAN)**  
or email  
[ashley@elderlawcare.com](mailto:ashley@elderlawcare.com)

### Topics Include:

How to Avoid the messes and stresses of:

Probate

Estate  
"death" tax

Financial  
Creditors  
& Predators

Nursing  
Homes

**Tuesday  
February 4th  
6 p.m. in Hanover**

**Thursday, February 6th  
6 p.m. in Quincy  
[at the Quincy Elks]**

**Tuesday  
February 18th  
3 p.m. in Hanover**

**Thursday, February 20th  
3 p.m. in Plymouth  
[at Studio G]**

*"I would HIGHLY recommend working with this team to any potential client who requires elder law care services. You guys are all AMAZING!"*

*"I was very pleased with the workshop. We should have done this years ago."*

*"Patrick was very knowledgeable about the law and made me feel I could trust him."*

This educational Estate Planning & Elder Law workshop is designed to educate you on how to protect your assets and family from the Four Headed Monster of estate planning!

**We Rent and Sell the BISSELL COMMERCIAL STEAMER**

**SAVE \$20 ON ANY NEW VACUUM PRICED AT \$149 & UP**

**SAVE \$30 ON ANY NEW VACUUM \$399 AND UP**

With Coupon. Cannot be combined with other offers. Coupon Expires 6/30/19

**ORECK TUNE UP \$49.99**

Special exceptions apply-plus parts when applicable. Coupon expires 6/30/19

**SAVE on SCRATCHED AND DENTED SHOW MODELS & DEMOS**

# VACUUM CITY

**100 ARMSTRONG ROAD, PLYMOUTH, MA 02360 • 508-746-0721**  
(Exit 7 off Route 3 near RMV)

**We Sell the Best and Service the Rest!**  
**FREE ESTIMATES ON REPAIRS, ALL BRANDS**

**ALL-IN-ONE COMMERCIAL/ HOTEL/ HOUSEHOLD VACUUMS**  
**WE CARRY BAGS & BELTS FOR MOST BRANDS!**

AUTHORIZED



SALES & SERVICE

We repair most makes and models

**FREE ESTIMATES**

Full range of cleaning supplies & accessories



## Never Miss an Issue!

Simply send us your name and mailing address, along with a check for \$28 (to cover postage and handling fees) and we'll mail you a copy of the *South Shore Senior News* every month for a year!

South Shore Senior News  
P.O. Box 202  
Hingham, MA 02043



**Join us at:**  
**Patrick Kelleher's Law Office Learning Center (Second Floor)**  
**Hanover Location:**  
**1415 Hanover Street (Rte. 139) Hanover, MA 02339**

**Braintree Location:**  
**100 Grandview Rd. Braintree, MA 02184**

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



Patrick J. Kelleher Esq.  
Elder Law Attorney

**781-871-7526 (PLAN)**  
**[ashley@elderlawcare.com](mailto:ashley@elderlawcare.com)**  
**ELDERLAWCARE.COM**



# Extraordinary Hearing Health Care.

Now in 2 convenient locations.

We've been providing exceptional hearing health care on the south shore for over 35 years. We are trusted by the area's top physicians and healthcare providers. Chances are we have helped someone you know.

## WE OFFER THE FOLLOWING RANGE OF HIGH-LEVEL PRODUCTS AND SERVICES:

PRODUCTS	SERVICES
<ul style="list-style-type: none"><li>• Advanced digital hearing instruments</li><li>• Wireless hearing device accessories</li><li>• Custom swim and musician earplugs</li><li>• Hearing device batteries</li><li>• Assistive-listening TV and phone devices</li></ul>	<ul style="list-style-type: none"><li>• Audiological evaluation for all ages</li><li>• Hearing aid evaluation and consultation</li><li>• Hearing aid fitting and repair</li><li>• Tinnitus consultation</li><li>• Full balance evaluation</li></ul>



**HEARING AID PURCHASES INCLUDE A 60-DAY MONEY BACK GUARANTEE.**

**South Shore  
Hearing  
Center**

541 Main Street, Suite 418  
Weymouth, MA 02190  
(781) 337-6860

197 Rockland Street, Unit 3  
Hanover, MA 02339  
(781) 826-4711

Learn more at [www.sshc.com](http://www.sshc.com)

## Choose Encompass Health

Getting the right level of rehabilitative care is important for a successful recovery. Our advanced technologies and specialized clinical experts provide better care for superior results. Most importantly, Encompass Health accepts most forms of insurance when you qualify for care. Know the difference between your options and choose Encompass Health Rehabilitation Hospital of Braintree.

 **Encompass Health**  
Rehabilitation Hospital of Braintree

250 Pond Street • Braintree, MA 02184  
781.348.2138 • Fax 781.356.2748  
[ehc.rehab/bshs19](http://ehc.rehab/bshs19)



©2019 Encompass Health Corporation 1529726-08



## 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.

### Home Safe Home

By Phyllis DeLaricheliere, MS

As the world changes for someone with dementia, we, as caregivers, can help make a difference. The environment that we live in, what we call home for many with the diagnosis can become confusing, disabling or even dangerous. Therefore, creating a space that feels comfortable and assists with the journey of dementia can help maintain abilities and reduce anxiety.

So, how do we "Dementia proof" the home? Here, the Hippie Philosophy of the Three E's can be applied – Engagement, Encouragement and Enrichment. Let's look at some helpful steps:

**Lighting:** Our loved ones with dementia are very much affected by the intensity of light. "Sundowning," a term we use to describe an increase in anxiety and negative moods as the sun sets, can be managed through proper lighting. During the day, let in as much light as possible. Open blinds and curtains and add indoor lighting to assist darker rooms. As the day progresses, keep the light inside matching the sun. Pay special attention to the late afternoon and early evening by easing the intensity of lighting, but keep light in the rooms until bedtime. The lights then should be mood-sensitive, softer, and this will assist in quality of sleep.

**Dining:** Colored plates help with the dining experience. With a deterioration in eyesight and a challenge to put things into proper perspective, having a colored plate helps food pop! For example, a white plate with fish and mashed potatoes appears invisible, as it's white on white. Put it on a red plate or blue plate and it allows the food to be seen and will stimulate their appetite. Also, if using utensils becomes difficult for your loved one, create food that can be picked up with their hands. Put food in pita pockets; instead of chicken breast, do chicken fingers, and put pudding in an ice cream cone.

**Safety:** Tape down area rugs or remove them all together. Also, if there are any extension cords or wires that are on the floor, tuck them away. For



light switch covers, put a colored cover on it so it pops out for them to find it. Keep inside doors of rooms they use frequently open to help queue them. Water temperature should be below 120 degrees, so they do not get harmed. And all household-cleaning products should be stored safely away and out of sight. Motion sensor nightlights are very helpful to assist your loved ones in finding their way at night. Remove locks from internal doors, such as the bedroom or bathroom.

**Queuing:** Label drawers, cabinets, doors, etc., with pictures that help them find what they are looking for. Place clothes out each day in the sequence they should be put on. Toilet seat covers should be a different color, so they identify it as open or closed. When possible, position the bed so the bathroom can be seen. Use timers to help them with time.

**Engagement:** Have memorabilia in areas they can consistently see; have pictures, and photos of family and events in places they can go and look at. Put kitchen gadgets out on the counter that will assist them in helping you in the kitchen. Leave items out, such as brooms, a vacuum, feather dusters, so they can grab them to assist in housework. This gives them a sense of purpose and value.

Be prepared, and this will help reduce their stress and yours. The more our loved ones can continue to do, the better they will be. USE IT OR LOSE IT!

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

## New Year Brings New Services for Seniors



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

Celebrating not only a new year but a new decade brings a sense of renewed commitment to our core values and principles here at Celtic

Angels Home Health Care. Those values and principles revolve around providing the very best care for our senior clients and their family members.

One very important way I see to ensure quality care is to maintain caregiver training and education. My team and I always stay abreast of the latest research and training opportunities that will allow my caregivers and staff to have the education and tools to optimize their day-to-day caregiving skills.

For example, there is more and more research being done about Alzheimer's disease, its symptoms, effects, behaviors and, most importantly, helpful treatments. We're embarking on programs to provide our caregivers with this information and training about Alzheimer's, dementia and other conditions common to so many seniors throughout 2020 and beyond. We are grateful to the companies that specialize in this type of training and education, and we're examining the right combination of education and training for our staff.

Physical health for our senior population is so very important. Equally important is their sound mental and behavioral health. To that end, we've hired a new Licensed Social Worker, Kerri Rice. She is now part of the "Celtic Angels Care Team," which means that all of our clients and their families have the opportunity to meet and work with Kerri on issues they face that go beyond physical challenges.

Depression, alcohol abuse, prescription drug abuse, grief counseling and many other conditions can now be addressed directly between clients, family members and Kerri. Her background is in skilled nursing and rehabilitation facilities and a group home for developmentally disabled adults. She holds a Bachelor's Degree in Social Services from Salve Regina University in Newport, Rhode Island.

On behalf of all of us at Celtic Angels Home Health Care, we wish you a very happy and joy-filled 2020!

**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. ∞





# Friendship

By Nicole Long, MSW, LICSW

February is International Friendship Month. Friendship is about connecting with and caring about another person. Friends often share a common interest or enjoy an activity together, share a laugh, confide in each other, help one another cope, and more.

Studies have shown that maintaining positive social connections plays a key role in overall health, just as a nutritious diet and regular exercise influence long-term health. Those who lack

social connections are at greater risk of experiencing depression and cognitive decline.

As we grow older, it sometimes becomes difficult to maintain connections with others. Life gets busy, and caring for family members and job responsibilities may take priority. Friendships can also be affected by a job change, retirement, relocation, or a medical problem. It's important to recognize that change is inevitable and, as such, strive to maintain existing friendships and build new connections.

It can be difficult to meet new people in order to make new friends, but many towns have centers with activities and events that are open to all. Your local library is a good source for information about activities and groups, as is your local Council on Aging (COA).

COAs provide older adults with access to support, advocacy, transportation, meals and outreach. But that's not all. COAs also provide recreation, educational opportunities and fun activities, which better enable older adults to build social connections and develop new friendships. Consider taking up a hobby or attending an event at your COA.

Each COA offers a number of daily activities, which may range from yoga, dance, fitness and technology classes, to games, painting, crafting and more. Not ready to participate in an activity? COAs are welcoming and inclusive community centers where older adults may drop in just to see other friendly faces and enjoy conversation. Many COAs have a "common area" with comfortable seating, shelves of books, newspapers and magazines, and a puzzle table.

Community Dining Sites, also known as congregate meal sites, provide older adults with another opportunity to socialize. Community Dining

Sites are located at COAs and some local Housing Authorities. In addition to delicious, nutritious noontime meals, provided Monday through Friday, these dining sites are a chance for older adults to share meals and companionship with peers. Many sites often provide fun group activities during and after the meals as well. Anyone age 60 or older is encouraged to attend a Community Dining Site.

Another way to stay connected to others is through volunteering. Did you know that older adults who volunteer often live longer, experience lower rates of depression, and express higher levels of well-being?

Food pantries, animal shelters, libraries, places of worship, COAs, and many nonprofit organizations often need volunteers. Old Colony Elder Services (OCES) is one of 25 Aging Services Access Points (ASAPs) in Massachusetts that offer a variety of volunteer opportunities to match people's interests. For anyone age 55+, OCES can provide information on the Retired and Senior Volunteer Program (RSVP) of Plymouth County. For example, OCES offers volunteer opportunities in their Nutrition and Money Management programs, and RSVP has a reading program where volunteers read to children. Volunteering not only helps others, it provides a sense of purpose and a chance to meet new people.

Friendships enhance wellbeing and should be nurtured. Stay connected and try to find ways to preserve those bonds of friendship. If you cannot find time to spend together in person, be sure to call, email and/or text on a regular basis to keep in touch.

Looking to make new friends or reconnect with old friends? Don't be afraid to take the initiative and start the conversation or extend an invitation to coffee or lunch. Know of a neighbor who is homebound? Be sure to reach out; that person may be seeking to connect too.

For more information about OCES, Community Dining Sites or volunteer opportunities, call OCES at 508-584-1561 or visit [www.ocesma.org](http://www.ocesma.org).

**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 people 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](http://www.ocesma.org) ∞*

# Why does planning for the future stop at retirement?



By Natalie Ahern,  
Owner of All the Right Moves  
[www.alltherightmovesboston.com](http://www.alltherightmovesboston.com)

Not long ago, I attended a NASMM (National Association of Senior Move Managers) conference and listened to an excellent presentation on helping seniors with the decision to move, or not move, to a retirement community. This particular seminar was led by Marie-Claude Giguere, author of How to Talk to a Senior About Their Changing Needs and Retirement Residences. I

was very interested in the topic because I am a senior move manager and help older adults as they transition from their family home into a smaller home, condo or senior living community. I am also the daughter of an 83-year old father who lives alone in Maine.

Most of the clients I work with have already gone through the difficult process of deciding where they want to spend the closing chapter of their lives. Often, this process is fraught with arguments between family members who want to do the right thing for their parent(s). Fighting among siblings and/or between children and their parents leads to anger, frustration and feelings of inadequacy on all sides. By the time I am called in to help, I may have to be the "referee!" Broaching the subject of moving with my own Dad brings an immediate shutdown in communication.

One of the many interesting points that Marie-Claude Giguere addressed in her presentation was that, as adults, we plan for most aspects of our lives: where we will go to college; who we will marry; the number of children we'll have; the place we want to buy our first home, and our retirement. But after retirement, the planning stops. The fear of becoming "old" is so terrifying to most of us, because we don't want to think about being mentally diffused, physically incapacitated and a burden. Without a plan for our later life years, we flounder and when we flounder, someone else steps in to take over.

If you are an older adult, open-up a dialogue with your spouse about planning for your future. If you live alone, start an internal dialogue. Ask questions that are respectful and thought provoking. Where do you see yourself in a year? In two years? In five years? Do you want to stay in the town where you raised your family or move to a new location closer to the \_\_\_\_\_ (fill in the blank) ocean, downtown, grandchildren, etc.)? Ask questions to learn and to get yourself thinking. Take notes. Start the process slowly and respectfully. If you are an adult child, ask your parents the same questions.

Inaction will only lead to frustration and fear, but taking control of where you want to live will give you and your family members a greater sense of peace.

**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. ∞*

DENTIST – HOLBROOK, MA | SCITUATE, MA

# Your Home for Complete Dentistry

REFINED | RELIABLE | RELAXED

You're never just another patient to our doctors and team members – you're a friend and a valued member of our oral healthcare family!



Teresa Salem, DMD

We'll always work hard to help you achieve the stronger, more confident smile you deserve.

We offer a 10% courtesy for all senior patients who do not have dental insurance.

# NEW PATIENTS WELCOME



## HOLBROOK

(781) 460-6298

175 N Franklin St,  
Holbrook, MA 02343

## OFFICE HOURS

Monday 8 am - 4 pm  
Tuesday 8 am - 6 pm  
Wednesday 8 am - 4 pm  
Thursday 8 am - 7 pm  
Friday 9 am - 2 pm  
Saturday 8 am - 12 pm

## SCITUATE

(781) 536-7004

56 New Driftway #303,  
Scituate, MA 02066

## OFFICE HOURS

Monday 8 am - 5 pm  
Tuesday 8 am - 5 pm  
Wednesday Closed  
Thursday 8 am - 5pm  
Friday Closed  
Saturdays\* 8am - 12 pm  
\*Every Other Saturday

[WWW.PEARLDENTALASSOCIATES.COM](http://WWW.PEARLDENTALASSOCIATES.COM)



**VINEYARD**  
COMMUNITY LIVING



NEW CONCEPT  
IN  
OLDER ADULT  
LIVING

## EXPERIENCE

MULTI-GENERATIONAL

LIVING



617-249-4127

1500 Hancock St  
Quincy, MA 02169

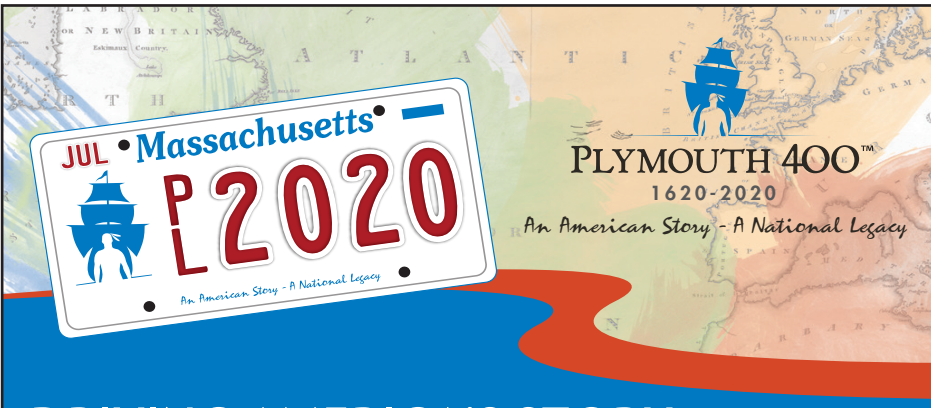
[www.VineyardCommunityLiving.com](http://www.VineyardCommunityLiving.com)



**WINDROSE** at weymouth  
Specialized Memory Care Assisted Living

670 Main Street • South Weymouth, MA • [windroseweymouth.com](http://windroseweymouth.com)

Call to schedule  
your visit today:  
**781-331-5555**



## DRIVING AMERICA'S STORY

Support the 2020 Commemoration by purchasing a 2020 License Plate. Visit [MyPlymouthPlate.org](http://MyPlymouthPlate.org) for more information.



# THE GRAPEVINE

## Celebrate 'Chili Day' with Wine!



By Missa Capozzo

National Chili Day falls on the fourth Thursday of each February. There truly is a day for everything; isn't there? With winter in full force, what better time to whip up a batch of this popular comfort food to serve alongside your favorite wine? One internet search for chili recipes will produce hundreds upon hundreds of fun and delicious chili variations right at your fingertips.

There's nothing like a bowl of hot, classic chili. Chili is traditional comfort food, a game-day staple, and the subject of cook-offs all across America. Classic chili with mild to medium spice would pair beautifully with a crisp, fruit-forward white, such as a Pinot Grigio from the Alto Adige region of Italy, or an off-dry white, such as a Riesling from Mosel, Germany. A fruity red, with medium tannins, such as Pinot Noir or Shiraz from Australia, would be a true delight for any red wine lover. A pot of chili heavy on the spice would be better paired with a semi-sweet or sweet wine.

Sweet and spicy is a much-loved, delicious combination. Molasses chili offers just that. That bit of sweetness blanketing the spice allows

you to pair your chili with a fruit forward, juicy red, such as a Zinfandel or Cabernet Sauvignon. If you prefer white wines, an off-dry Malvasia Bianca or Gewurztraminer would be perfection on the palate. If you prefer your white wines on the drier side, try a fruit-forward, soft, yet fuller bodied, Pinot Gris from Oregon.

If you've ever been to the Caribbean, you've been fortunate enough to experience the unique spices and flavor combinations of the cuisine. Mango and cilantro are Caribbean staples, providing the palate with a tropical essence. A Caribbean chili recipe offers the best of all flavors, including the heat of habanero peppers with the sweet citrus of orange juice and warmth of allspice. This fusion of flavors pairs well with crisp, aromatic white wines, such as Sauvignon Blanc, Pinot Grigio, Torrontes, and, especially, a crisp, dry Riesling from Alsace, France. If your palate prefers the presence of just a little residual sugar to balance out the spice, off-dry whites, such as Rieslings from the Finger Lakes region of New York, are true perfection. Reds, soft in tannins, but forward in fruit, such as Pinot Noir, Gamay, and Merlot, are incredibly complimentary, as well.

Vegetarians rejoice! A chunky vegetable chili provides all the delectable flavors of traditional chili, but brimming with an array of vegetables.



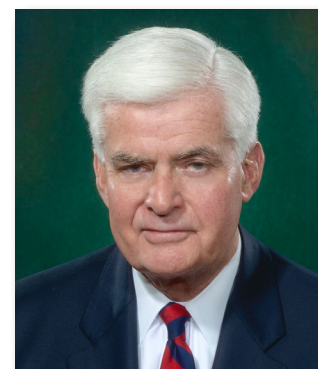
Vegetarian chili can be made as mild or spicy as you wish, depending on the spice level of any salsa and/or amount of chili powder used. A mild version would be ideal with almost any white, red, or even rose. A spicier version would pair best with an off-dry or semi-sweet white, such as Chenin Blanc, or soft, fruit forward, mild red, such as Beaujolais.

Whip up a batch of your favorite chili this National Chili Day and toast to spring being right around the corner!

**About the Author:** *Missa Capozzo, WSET3, FWS, BWSEd. Missa holds various positions in the wine industry, each of which brings her incredible fulfillment. She teaches students of all levels of experience and interest in classes and leads wine dinners at Boston Wine School, located at VINOvations in Sharon, MA. Missa also works to spread the love for local Massachusetts wines at Hardwick Vineyard & Winery in Hardwick, MA, and is the Director of Sommology at Traveling Vineyard's corporate office in Ipswich, MA, where she leads the wine and food education program for over 5,000 Wine Guides nationwide. <http://winedowntastings.com> <http://www.facebook.com/winedowntastings> [boston-wineschool.org](http://www.boston-wineschool.org) ∞*

# HOME EQUITY WEALTH MANAGEMENT

## Think Your Home is a Good Investment? Think Again



Home equity can be a valuable retirement resource if properly planned

By George Downey

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

Good investments enable the owner ready access to the funds to meet cash flow or liquidity needs. Generally, this means providing access to all or a portion of the value as may be needed. Clearly, selling the home provides access to the entire value, but the majority of seniors surveyed (more than 80 percent) don't want to sell. They want to stay at home and age in place. They only need access to a portion of the value. This is the problem as the rules for borrowing have changed.

Before the Great Recession (2008-2013), borrowing on home equity was easy. In fact, too easy, as the wave of sub-prime and indiscriminate mortgage lending created the recession that crippled the U.S. economy. Since then, the rules governing lending have changed. Regulators and lenders across the country tightened up on borrowing requirements. The new rules impose more rigid income and credit qualifications, thus eliminating or restricting borrowing capabilities for some.

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

**NEW EQUITY RELEASE PRODUCTS:** Responding to the growing needs of retirees to monetize home equity without selling, new solutions are coming to market, including: sale-leaseback agreements; real estate equity option agreements; home sharing arrangements, and other innovations that enable homeowners the ability to generate funds without selling the home. **HOME EQUITY LINES OF CREDIT (HELOC):** HELOCs, in recent years, have been the most widely used loan program to borrow on home equity. They featured low upfront costs and minimum interest-only payments during the draw period (usually seven to 10 years). While the draw period is open, funds can be borrowed up to the loan limit and repaid as the borrower chooses. When the draw period ends, the credit line is closed and monthly payments are increased (amortized) to repay the loan balance by the maturity date.

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

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

The HECM reverse mortgage, developed by HUD/FHA, enables senior homeowners (62 and older) the ability to utilize a portion of accumulated home equity to increase and extend financial security. The terms are tailored to the needs and circumstances of aging homeowners with limited

resources. Features include: no monthly payment obligations (payments are optional); no personal liability; no maturity date (repayment not due until no borrower resides in the home); a growing line of credit, and more. Borrower obligations are limited to: (1) keeping home owner insurance and real estate taxes current; (2) performing basic maintenance, and (3) residing in the home as a primary residence.


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

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


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

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

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



## SOUTHWOOD



at Norwell  
Nursing Center

# Exceeding Expectations in Healthcare

501 Cordwainer Drive, Norwell, MA 02061  
TEL: 781.982.7450 • FAX: 781.982.7451

# SOCIAL SECURITY UPDATE

## Making wise choices when a representative payee manages your money



By Delia DeMello

Some of the millions of people who get monthly Social Security or Supplemental Security Income benefits need help managing this money. A person assigned to help you manage your monthly benefits is called a representative payee. We may decide you need a representative payee if we receive information that indicates you need help to manage your money. We try to select someone who knows you and wants to help you. Your representative payee should be someone whom you trust, who sees you often, and who clearly

understands your needs.

A representative payee receives your monthly benefits on your behalf and must use the money to pay for your current needs. Eligible costs include:

- housing and utilities;
- food;
- medical and dental expenses;
- personal care items;
- clothing; and
- rehabilitation expenses (if you're disabled).

If there is someone you want to be your representative payee, tell a Social Security representative, and they will consider your request. Social service agencies, nursing homes, or other organizations are also qualified to be your representative payee. Ask them to contact us.

If you receive a decision that you are ap-



pointed a representative payee and don't agree that you need one, or if you want a different representative payee, write to us within 60 days to appeal that decision.

If you can't manage your finances, someone else can help. If you have a trusted friend or family member who can be your representative payee, this publication at [www.socialsecurity.gov/pubs/EN-05-10076.pdf](http://www.socialsecurity.gov/pubs/EN-05-10076.pdf) will provide more information on our representative payee rules.

**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](http://www.socialsecurity.gov) ∞*



## Start the Year Off Right at



- Join us for store tours, cooking demos, in-store events and more.
- Receive answers to your nutrition questions.
- Visit [bigy.com/livingwell/getsocial](http://bigy.com/livingwell/getsocial) for a full list of events.



Kathy Jordan is a registered dietitian available in a handful of Big Y locations in Eastern Massachusetts to provide workshops and supermarket tours to shoppers and community groups for **FREE**.

Kathy Jordan, MS, RDN, CPT  
KathyJordanMSRD@gmail.com  
**(413) 504-4199**



### SENIOR CARE ONLY BETTER

Senior Helpers Boston and South Shore stands ready to meet all of your traditional care, Alzheimer's & dementia care, Parkinson's care and Recovery care needs.

Let us ease your mind with a complimentary in-home care assessment.

**Senior Helpers**  
Care and comfort at a moment's notice.

75 Washington Street, Suite 203, Norwell, MA 02061  
**781.421.3123** [www.seniorhelpers.com/SouthShoreMA](http://www.seniorhelpers.com/SouthShoreMA)

All rights reserved. Senior Helpers locations are independently owned and operated. ©2018 SH Franchising, LLC.

## Subscribe to South Shore Senior News!

Send your name, address, and \$28 check to South Shore Senior News, P.O. Box 202, Hingham, MA 02043 for a year's subscription!



## HAMEL-LYDON CHAPEL & CREMATION SERVICE OF MASSACHUSETTS Pre-Planning • Funerals • Cremations

### Recipient, "2019 Best of Quincy" Award

*"We are grateful for this honor and humbled by the cards and letters of thanks we receive each month from the families we serve. We pledge to continue the tradition of excellence and personal service you have come to expect of our Firm."*

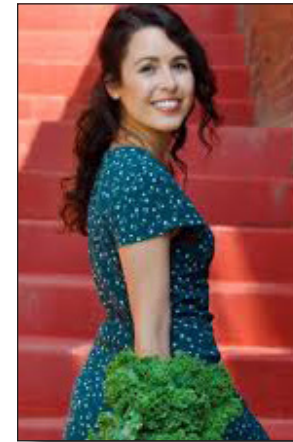


#### Funeral Directors

**Christopher P. Goulet, Sr.**  
**Michelle A. Lydon**

**650 Hancock Street, Quincy, MA 02170 • Tel: (617)472-5888**

## Eating Your Way to Health & Cheer During the Winter Months



By **Tamara Luck, LDN, RDN**

Halfway through winter, how are your New Year's resolutions for better health and wellness coming along? Do you need an extra lift during darker, colder days?

Chill and be happy! Here are six tips to keep you blazing forward.

Pay attention to your Vitamin D levels: Whether you're trying to shield yourself from this brutal flu/virus season, boost your mood and energy, or strengthen your bones, Vitamin D can be your ally. We derive most of this vitamin from the sun, which is weaker now—and our coats, scarves and hats allow even less sunlight to penetrate our skin. Compensate with Vitamin D rich foods (naturally or fortified), such as milk, cheese, and fatty fish (WebMD.com). Consider seeing your doctor to have your Vitamin D3 level checked, and to get appropriate supplement recommendations if needed.

Amp up the exercise, and muscle in some protein: Unless you ski, snowshoe, or walk religiously, you may find exercise taking a back seat to the couch. To help stave off disease and improve balance and muscle strength, it's important to freeze out inertia (FamilyDoctor.org)! If you prefer exercise at home to yoga classes or Pilates at the gym, consult with your doctor on the right program.

And after a workout, have a snack or meal combining protein and carbohydrates to rebuild your muscles. Eggs with potatoes or toast, bananas and peanut butter, apples and nuts, chicken sausage/breast and vegetables,

or smoothies with protein powder and frozen fruit are all great choices. Prioritize bone strength: Combating the natural loss of bone mass (OrthoInfo) is a priority at 55+, and for many of us, weight bearing exercise can help. Your trainer and physician can advise on the right strategy, even just walking with one-pound weights. Calcium from dairy products, leafy greens like bok choy and broccoli, sardines, and sesame seeds can all help give your bones a boost. If you choose supplements, go light on the calcium, which can harden the arteries. Instead, amp up your Vitamin K and Magnesium to increase calcium absorption through supplements and/or foods like kiwi and avocado (K) and whole wheat and spinach (magnesium).

Embrace comfort food: Just as I look forward to native peaches and blueberries in the summer months, I love the comfort foods that are part of winter. Roasted vegetables, soups and stews with potatoes and squash are not only delicious; they naturally meet our bodies' craving for warmth. Bone broth with added vegetables—especially green leafies—is not only soothing; it can be a powerful immunity booster, too.

Dry skin? Help is on the way... Combat it with healthy fats, such as Omega-3s, whether in fish oils or foods like salmon or sardines (a few servings a week). Drink water throughout the day, too, and remember that caffeinated teas can be dehydrating.

Sleep and rejuvenate. When we're cooped up inside, with less fresh air and exercise, we're putting more strain on our liver to detoxify our bodies. Sleep helps the liver to rejuvenate us so we can ward off disease. If you have trouble sleeping—or think that you might have sleep apnea—this is a good time to consult your doctor.

The right diet and exercise strategies can brighten winter's darkest days and keep you schussing toward the bright promise of spring!

**About the Author:** *Tamara Luck, RDN, LDN is an integrative and functional dietitian with Bird's Hill Compounding Pharmacy of Needham, which follows a holistic approach to health/medicine. More information is available at [birdshillpharmacy.com](http://birdshillpharmacy.com) or 781-449-0550.* ∞

## Art Matters VI

### Reflections on various art media, Part 1: Oil



By **Janet Cornacchio**

In my past two columns, I promised to discuss the most common two-dimensional art media, so let's start at the beginning before I wander off topic. Reviewing the earliest probable art media, I discovered that the creation of art, whether sculpture, decorative or wall/cave art, began as our earliest homo sapien ancestors evolved. The oldest examples are found in the Indian province of Madhya Pradesh and date between 700,000 to 290,000 BCE. As a species, we've been making art for a long time!

Bottom line—we've been painting our bodies and caves/homes with designs and symbolic drawings for as long as our species has been a hunter/gatherer. The drawing media early artists used are comparable to modern drawing media—charcoal, pencils, colored pencils & pens.

Most of us play with drawing as children—sketching and experimenting with crayons and color. The works most artists create begin with sketches and drawings to plan and design the larger more complex work that follows. Sometimes, I find those sketches can have a freedom and simplicity that the final piece lacks. One of my favorite museums, the Isabella Stewart Gardner Museum, has a wonderful collection of works on paper by a number of famous art-

ists. You can learn a lot about an artist's thinking by studying their preliminary drawings.

Other common media, used for works on paper, panel, or canvas, include oil, acrylic, pastels, watercolor, and egg tempera. Printmaking and photography are more of a two-part process, where a template is created and then printed on paper, panel, canvas, etc. The difference in media is what binds the pigments that are applied to the paper, etc. The medium most people are familiar with is probably oil. Oil medium, which most modern artists use from a tube, is a mixture of turpentine and linseed oil with pigments.

I recently went to the 17th Century Dutch Exhibit at the MFA, and the friend I went with loaned me a DVD of "The Girl with the Pearl Earring." Among other things, it shows Vermeer and his maid mixing his oil pigments by hand from the various natural materials they ground for a color base. For example, lapis lazuli makes a wonderful blue - today's ultramarine, but when ground from that semi-precious stone, it was exceedingly expensive.

Pigments, until the late 1800s, were from naturally occurring minerals—iron oxides or ochers and clays, such as raw and burnt sienna or raw and burnt umber, whose clays came from Siena and Umbria, Italy respectively. Other pigments came from insects; carmine, a red pigment, came from the cochineal, a Central and South American insect or the murex snail from which Tyrian or royal purple was made.

The Industrial Revolution led to more chem-

ically derived pigments such as Alizarin Crimson or Phthalo, which generally replaced many of the more expensive natural pigments and avoided some of the more toxic mixes, which included lead or mercury. By the way, these color names are much more standardized and worthy of remembering, as opposed to the current "in" designer color names. They are the base from which artists mix the color tone that matches what they see, or desire to express about what they see.

Oil pigments are opaque when applied evenly or, in other words, the color of the panel, canvas, or whatever surface they are applied to should not show through. To lighten a color, such as turn red into a pinker tone, white is added. That isn't the case with every medium.

Good quality paints will have a rich tone. Oil is the medium of most classic art, since the Medieval and Renaissance eras, and is widely recognized and collected. It can be painted with the smooth, carefully rendered style of Vermeer and the other Dutch masters, or with the intense impasto (paint applied thickly, often with a palette knife, not a brush) of Van Gogh in works like "Starry Night."

Next time, let's talk about pastels, and, if space permits, watercolor—two media that can use the ground the pigment is applied to as a part of the color palette.

**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@uol.com](mailto:jcornacch@uol.com)* ∞



# South Shore Happenings

## Spring Cultural Events 2020

**South Shore Conservatory**  
sscmusic.org

**Piano Department Festival**

Sunday, February 2, 4 pm

South Shore Conservatory,

64 St. George Street, Duxbury

Admission: Free

This performance features South Shore Conservatory piano department faculty members Sarah Troxler (chair), Mark Goodman, HuiMin Wang, June Chen, Victoria Suchodolski, Brandon Santini, and Jeff Williams. The varied repertoire showcases piano solo favorites from across the years, including a four-hand duet or two.

**The James Library & Center for the Arts**

jameslibrary.org

**Mondays at The James:**

**The Genius of Frank Lloyd Wright**

Monday, February 10, 1:30 pm

The James Library & Center for the Arts,

24 West Street, Norwell

Admission: Free, RSVP by emailing jameslibrary@verizon.net

Join local architect Jim Kelliher of Axiom Architects as he talks about the history of architect, designer, writer, and educator Frank Lloyd Wright's genius, and compares his work to that of the architecture during the same time being built around Norwell and Boston. Mondays at the James is made possible by the generosity of the Cordelia Family Foundation and South Shore Music Circus.

**Music of the Beatles**

Wednesday, February 12, 11 am

Laura's Center for the Arts,

97 Mill Street, Hanover

Admission: Free

South Shore Conservatory's Coffee Break Concert Series presents a tribute to the Beatles. Pianist Paul Hoffman leads SSC faculty mem-

bers Mark Goodman, bass, David Moorhead, guitar and vocals and Erika Van Pelt, vocals, in honoring the Fab Four. Audience members can expect to hear their favorite Beatles tunes, some as they remember, others with a special twist! Underwritten by Diane and Gary Glick.

**With a Little Help from My Friends**

Friday, February 14, 7 pm

South Shore Conservatory,

One Conservatory Drive, Hingham

Admission: Free

South Shore Conservatory's voice and piano department team up to make beautiful music together in this free collaborative concert, showcasing the talents of each department's students.

**Blue Heron Concert: Songs About Hope**

Sunday, February 23, 3 pm

The James Library & Center for the Arts,

24 West Street, Norwell

Tickets: \$35 adults, \$30 seniors, \$25 students

Winners of the 2018 Gramophone Classical Music Award for Early Music, Blue Heron offers an intoxicating afternoon of songs about Hope (Esperance), the allegorical character from the world of the Romance of the Rose, who sustains a courtly lover through the thousand pains of lovesickness and teaches him to find delight instead of suffering. The program presents a complex variety of 14th-century songs which draw from each other's words and music, including "En amer a douce vie", which is sung by Esperance in Machaut's Remede de Fortune; the anonymous Esperance qui en mon cuer s'embat, which was one of the century's popular hits; and a trio of interrelated songs by Jacob de Senleches, Philippus de Caserta, and Johannes Galiot in the hypnotic late medieval style dubbed the Ars subtilior or "more subtle art" and transmitted by the celebrated Chantilly Codex. Songs About Hope is sponsored by The Monahan Family, Lynch Marini & Associates, Elise and Jeremy Warhaftig, The Douglas N. Perry Fund, with support by Hingham, Norwell and Scituate Cultural Councils, local agencies of the Massachusetts Cultural Council.

**Jeff William Jazz Trio**

Tuesday, February 25, 11 am

South Shore Conservatory,

64 St. George Street, Duxbury

Admission: Free

South Shore Conservatory's Coffee Break Concert Series presents pianist Jeff Williams leading SSC percussionist Ed Sorrentino and

bassist Chris Rathbun as they perform jazz tunes, standards from composers such as Cole Porter, Harold Arlen, some pop tunes and some original compositions. Sponsored by The Village at Duxbury.

**South Shore Conservatory**

**Youth Orchestra Concert**

Sunday, March 1, 3 pm

Scituate Center for the Performing Arts,

606 Chief Justice Highway, Scituate

Admission: Free for students K-12, adults are \$10 at the door

South Shore Conservatory Youth Orchestra (SSCYO) presents its annual winter concert with ballet dancers from South Shore Conservatory's Dance Department, performing combine works from Strauss and Greig. SSCYO is an auditioned, sequential youth orchestra program for dedicated and talented young musicians from communities south of Boston. In collaboration with The Plymouth Philharmonic Orchestra, SSC Youth Orchestra Artistic Advisor Steven Karidoyanes works with students and hosts a bi-annual side-by-side experience for SSC Youth Orchestra Symphony students.

**The Kerry Jon Walker Fund**

thekerryfund.org

**Art Auction and Global Market**

Saturday, March 7, 4 to 8 pm

Hingham Community Center,

70 South Street, Hingham

Admission: \$50

The Kerry Jon Walker Fund (KJWF), a non-profit organization dedicated to helping humanity and supporting those affected by poverty, presents a benefit evening Art Auction and Global Market. All proceed support the fund's mission, including mission service trips for teens supporting sustainable programs to improve health, education and economic opportunity for those in need.

An evening of delights awaits where art and handmade crafts from local and international fine artists are on display in a festive market atmosphere. Live entertainment by singer/songwriter Les Sampou, light bites, shopping opportunities for hand-crafted wares and more from abroad, a silent and live auction, and a cash bar round out a festive evening. Purchases make wonderful gifts, support a great cause and may be taken home the same night. Tickets are available at the door and at thekerryfund.org. Admission fee and purchases may be paid for by cash, check and credit card on site. ∞

## Monthly Bereavement Support Group at the Kennedy Center

**QUINCY-** Michelle Lydon, Funeral Director of Hamel-Lydon Chapel & Cremation Service of MA will be facilitating a monthly bereavement support group at the Quincy Council on Aging, 440 East Squantum Street in Quincy. The next bereavement support meeting will be held on Tuesday, February 18, 2020 from 1pm-2pm. Meetings are held on the third Tuesday of every month. The monthly group provides a space of support and sharing for those who grieve the loss of a loved one. There is no cost to attend and all are welcome. Please call Rose Cristiani Pope at Hamel-Lydon Chapel (617)472-5888 or Quincy Council on Aging at (617)376-1506 for more information or to RSVP for this event. ∞

## Award Winning Care IS HAPPENING HERE!

Webster Park's foremost Rehabilitation Program delivers Physical, Occupational and Speech Therapy **7 DAYS A WEEK.** Our Rehab Professionals craft individualized Rehab regimens utilizing the most advanced technology and latest treatment modalities.

*New!* **Pulmonary Program with full-time Respiratory Therapist on staff!**



**WEBSTER PARK**  
Rehabilitation & Healthcare Center

**781.871.0555**  
56 Webster Street, Rockland MA 02370  
[www.websterparkhealthcare.com](http://www.websterparkhealthcare.com)

**BEST**  
NURSING HOMES  
US News

**5 STAR**  
RATED  
CMS

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




Our caregivers receive professional training and accreditation ensuring the highest standards for our clients and their families.

**Our Philosophy**  
Focused on the CARE in Home Health Care


231 Washington Street  
Weymouth, MA 02188  
Phone: 781-331-0062

60 Dedham Avenue, Suite 105  
Needham, MA 02492  
Phone: 781-662-8700

[WWW.CELTICANGELSINC.COM](http://WWW.CELTICANGELSINC.COM)

### CROSSWORD PUZZLE ANSWERS FROM PAGE 10

1	C	2	I	3	T	4	E	5	B	6	O	7	D	8	U	9	N	10	T	11	O
12	F	L	U	X				13	E	V	E			14	N	E	A	R			
15	C	O	M	P				16	R	E	C			17	E	P	T	O	R		
					18	E	19	G	G	R	O	L	L								
20	I	21	N	22	T	R	O							23	M	24	U	25	C	26	T
27	T	O	E	T	O			28	T	29	O	30	E			31	G	I	R	O	
32	A	V	E					33	F	O	A	L	34	S			35	L	E	A	
36	L	A	N	37	D			38	O	F	F	L	39	O	A	D	S				
40	Y	E	S	E	41	S								42	A	S	C	O	T		
								43	B	O	N	44	J	45	A	46	O	V	I		
47	S	48	C	49	R	A	P	E	U	P				50	R	51	O	52	M	53	E
54	H	O	E	S				55	O	D	E			56	I	B	I	S			
57	E	D	G	E				58	N	O	N			59	S	I	L	T			



## Home sweet here

There are a lot of reasons to move here, but don't just take our word for it. See what our residents have to say!

"With my handicap of blindness, the residents have been very helpful. The staff has been supportive and always makes sure I can participate in activities and be as independent as possible. Moving here was the best decision I've made."

— John J., Brookdale resident

► **For more information, call (617) 752-7840 or visit [brookdale.com](http://brookdale.com).**

**Brookdale Quincy Bay**  
Independent Living | Assisted Living  
99 Brackett Street  
Quincy, Massachusetts 02169

Bringing New Life to Senior Living®

**BROOKDALE**  
SENIOR LIVING

[brookdale.com](http://brookdale.com)

© 2019 Brookdale Senior Living Inc. All rights reserved. BROOKDALE SENIOR LIVING and BRINGING NEW LIFE TO SENIOR LIVING are registered trademarks of Brookdale Senior Living Inc.





BY EPOCH

MEMORY CARE ASSISTED LIVING

Remarkable people. Exceptional care.

## DISCOVER EXPERT, LIFE-ENRICHING MEMORY CARE

### MONTHLY DEMENTIA EDUCATION

#### MANAGING CHALLENGING BEHAVIORS

TUESDAY, FEBRUARY 11 | 12 P.M.

Location: Bridges® by EPOCH at Pembroke

*Lunch will be served.*

#### EDUCATING YOUR FAMILY

WEDNESDAY, FEBRUARY 12 | 12 P.M.

Location: Bridges® by EPOCH at Hingham

*Lunch will be served.*

### Schedule your tour today!

HINGHAM | 1 Sgt. William B. Terry Drive  
339.200.9905 | [HinghamMemoryCare.com](http://HinghamMemoryCare.com)

PEMBROKE | 49 Cross Street  
781.679.5354 | [PembrokeMemoryCare.com](http://PembrokeMemoryCare.com)

MASS RELAY 711     



Join other area families who have found that the compassionate care, expert support and inspiring programs provided at a Bridges® by EPOCH community restore joy, confidence and meaning to the lives of those in all stages of memory loss.

- Highly specialized dementia care team
- Uplifting programs inspire emotional, physical and cognitive wellness
- On-site licensed nursing support around the clock
- Thoughtfully designed, easy-to-navigate households
- Nutritious, dignified dining options
- Caregiver education and family support
- All-inclusive pricing for added peace of mind







