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AND METRO WEST

For Boomers and Beyond

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DJ of the Stars Jimmy Jay

Celebrating
50 years in radio,
Jimmy Jay begins
his next chapter
where he started ...
behind the microphone

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INSIDE

What old people know. Award-winning author Lucy Rose Fischer puts the spotlight on growing older with a dose of wit and lots of wisdom... Page 8

TURN TO OUR
SENIOR SERVICES
DIRECTORY
ON PAGE 8

Build a Strong Long-Term Care System

America’s long-term care system is not just broken – it doesn’t exist

By Mike Festa
State Director, AARP Massachusetts



Americans 50-plus and others in need of long-term care face a patchwork of public and private services, costly institutional care, and unpaid family caregivers. Today, many are often pushed into costly nursing homes – the only form of long-term care automatically covered by Medicaid – even though the vast majority of seniors would prefer to live independently in their homes and communities.

The COVID-19 pandemic has raised alarms about the safety and quality of institutional care. More than 76,000 residents and staff of nursing homes and other long-term care facilities have died, accounting for more than 41 percent of all U.S. COVID-19 deaths. Even before the pandemic, the Government Accountability Office found more than 80 percent of nursing homes were cited for infection control deficiencies.

In Massachusetts, nursing home residents

and staff account for 65.7 percent of all probable or confirmed deaths. As of September 14, probable or confirmed COVID-19 deaths reported in long-term care facilities stand at 5,909.

Unfortunately, options like home and community services are often unaffordable and not available through many state Medicaid programs. While unpaid family caregivers allow millions of seniors to live safely at home instead of in costly nursing homes, these family members need more support.

Challenges Ahead

The age 85+ population – those most likely to need assistance with daily activities – is projected to more than triple between 2015 and 2050, making the need for an effective long-term care system even more important.

Our elected leaders must rethink institutional care to improve the safety and quality of nursing homes and other long-term care facilities and protect residents against sickness, neglect and isolation. COVID-19 has shown that few facilities are prepared with adequate staffing, resources, and proper infection control.

At the same time, state and federal officials must increase access to the home and community care seniors prefer. They also must do more to support the 48 million unpaid family caregiv-

ers who make it possible for their older parents, spouses and other loved ones to live at home.

AARP Guiding Principles

As you consider a candidate, keep in mind AARP’s priorities for long-term care. AARP is asking Congress and state lawmakers to:

- Improve care in nursing homes and other long-term care facilities, especially amidst the COVID-19 pandemic by:
 - Ensuring regular, ongoing testing and adequate personal protective equipment (PPE).
 - Creating transparency through public reporting of cases and deaths in facilities, discharges and transfers, and the spending of federal funds.
 - Requiring access to virtual visitation.
 - Improving residential care through adequate staffing, oversight, and access to ombudsmen.
 - Stopping attempts to provide blanket immunity for long-term care facilities related to COVID-19.
 - Expand access to home and community services that allow seniors to live at home, reducing the need for costly taxpayer-funded nursing home care.
 - Provide greater support to unpaid family caregivers to make it easier for seniors to remain in their homes and communities.
- For more information on how you can vote safely and make your voice heard, visit www.aarp.org/mavotes and www.aarp.org/vote. ∞



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AARP Real Possibilities
Massachusetts

Elder Law & Estate Planning

When is Disinheriting a Child a Mistake?

By Patrick J. Kelleher, Esq.
ElderLawCare.com



HANOVER AND QUINCY – Most parents choose to treat their children equally when it comes to inheriting property or money. But sometimes parents intentionally choose not to leave anything to a child, and the reasons for doing so may vary. One reason could be that one child is more financially successful than the others, and the parent doesn’t feel it’s necessary to leave anything.

Another reason may be a desire to prevent a child with special needs from losing government benefits. Or a parent may not want to leave an inheritance to an irresponsible or drug-dependent child for fear the inheritance will be wasted.

Regardless of the reason, disinheriting a child can negatively affect that child’s relationship with his or her siblings. The courts are full of siblings who sue each other over inheritances, but even if they don’t sue, it is highly unlikely they will be a close family unit. Money aside, there is symbolic meaning to receiving something from a parent’s estate.

Disinheriting a child for what may seem to be a valid reason may actually be completely unnecessary. For example:

- A child who appears to be more successful financially may have trouble behind the scenes. The child may not be as well off as he or she appears. Finances can change, marriages can collapse, and people can become ill. And unless specific provision is made for them, grandchildren from this child will also be disinherited.

- A spouse, child, sibling, parent or other loved one who is physically, mentally, or developmentally disabled – from birth, illness, injury, or even substance abuse – may be entitled to government benefits, now or in the future. And if that loved one is receiving government benefits that are need-based, please know you do not have to disinherit this person. A special needs trust can be carefully designed to supplement and not jeopardize benefits provided by local, state, federal or private agencies.
- A child who is irresponsible with money or is under the influence of drugs or alcohol may not be the ideal candidate to receive an inheritance of any size in a lump sum. Instead of disinheriting the child, you can establish a trust and give the trustee discretion in providing or withholding financial assistance. You can dictate any requirements you want the child to meet before receiving funds, and you can choose a trustee who will make sure that child receives funds under the appropriate circumstances.

How we choose to include our children in our estate plans has lasting effects, both positive and negative. Choosing not to disinherit a child who has caused grief and heartache sends a message of love and forgiveness, while disinheriting a child, even for what seems to be good cause, can convey a lack of love, and indicate anger and resentment.

If you have previously disinherited a child and you have since reconciled, update your plan immediately. If you wish to disinherit a child, it may be wise to tell that child and explain the reasons why. Doing so may help deter the child from blaming siblings later and may prevent a costly court battle.

Regardless of your desires about how you want to leave an inheritance to your children,

grandchildren, or other loved ones, we can help. Give us a call to schedule time for a private conversation about your wishes, and we will make sure they are properly documented.

To learn more, watch our next free educational virtual on-demand estate planning and elder law webinar at www.elderlawcare.com.

Call our Elder Law Care Center NOW at 781-871-7526 to register for our next free educational elder law workshop. When you attend the workshop, you will receive a \$500 coupon to use in your initial meeting with one of our elder law attorneys (available for a limited time).

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

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Aging with Sass & Class

By Loretta LaRoche

‘Get a Life’

Much of our stress and emotional suffering comes from the way we think. I’m a master of this; I can drive myself nuts in two minutes. The thoughts that cause us stress are usually negative, unrealistic, and distorted. They’re knee-jerk, automatic responses that just pop out. You’re in the parking lot – aha! They took all the spaces! It’s a plot; we think that people get up before we do, go to the parking lot, and put their cars in our spaces.

Let’s say you go to the movies. You’ve got to get the right seat with no one in front of you. People come in and they’re also looking for the right seat. They sit in front of you, and one of them has a big head. You start to think, “Oh, no! Oh, my God, not again. Why me? Why do I always get the people with big heads? This always happens to me! Now I won’t see a thing. My whole night is ruined!”

You took a simple situation, distorted it in your mind, and ruined the whole night for yourself. The thought that you could move or accept the situation, thereby solving the problem, doesn’t even enter your head. It always fascinates me that we would rather make things worse than make them better.

Even though I lecture, write, and read everything on relieving stress that I can put my hands on, I still periodically get sucked into my nutty putty mentality. It usually happens when I’m in a rush and haven’t prepared adequately in advance. Recently I had to tape a program for a client, and was told to arrive at 9 a.m. I had time the night before to get my clothing ready, but oh no, I decided to get up early and do it then. I had, however, made up my mind about what I was going to wear. And you know how that is. You have made a decision that is set in stone.

I found the suit I wanted to wear, but I could only find one shoe from the pair I had decided on. I started to overreact, certain that someone had taken the other shoe. The only possible suspect was my then-husband. I was sure he had taken it. My rational mind was lost in an abyss of stress. In that moment, it didn’t dawn on me that a 6-foot-3-inch man with a size 12 foot really didn’t want a size seven black pump with a stacked heel.

I wore a different pair of shoes and used myself as a model to show others how similar we are when it comes to how we think. It also got a good many people laughing, which hopefully you’ll all do when you realize the mind can often resemble a circus act. Just remember – you’re the ringmaster!

About the Author: Loretta LaRoche is an internationally acclaimed stress expert, humorist, author, speaker, and star of seven one-woman television specials airing on 80 PBS stations across the country. She has spoken internationally to widely diverse clients such as NASA, The New York Times, Microsoft, and a host of other Fortune 500 companies, hospitals and organizations. She has shared the stage with former Presidents Bill Clinton and George Bush, Arianna Huffington, Anthony Robbins, Gloria Steinem, Laura Bush, Mia Farrow and more, before thousands of participants. She is author of seven books, including “Life is Short, Wear Your Party Pants.” Her career path has also included many one-woman shows across the country, and her passion for singing has led her to record and produce a jazz album. Recently, Loretta was on a stadium tour, The Power of Success, in Canada with Tony Robbins. She believes and lives her message, “Life is not a stress rehearsal!” Learn more at her website: www.LorettaLaRoche.com.



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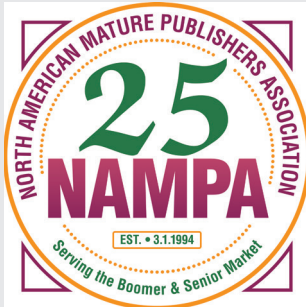
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The Publishers also host and produce a weekly talk radio program, *My Generation*, broadcast on 95.9 WATD-FM, aired Sundays from 7-8:00 PM, and can be streamed live at 959watd.com. Audio archives of each podcast can be found at SouthShoreSenior.com and on iTunes.



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



By Wendy Oleksiak
V.P. Compass Real Estate

Editor's Note: *We are re-running this column from last month as several concluding paragraphs had inadvertently been omitted.*

About two weeks ago, I received a call from a reader of my column who had a few real estate related questions. We spoke for a bit, and she shared that she had made an offer on a property that was accepted, and she had been initially thrilled. Soon after, however, she was told the sellers had chosen another buyer,

and her \$5,000 deposit was not refundable. I instantly knew that something was not right, starting with the unconventional deposit amount, and I wanted to probe further.

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

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

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

What is the Multiple Listing Service?

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

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

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

As a Realtor, I have a duty to inform my sellers that the best route to achieve the highest return is to expose their property to the widest audience available. Listings on the MLS database will ensure that all Realtors in the area will have access to and the tools to share their home with potential buyers.

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

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

Unfortunately, many brokerages do not believe in transparency, and

they lead viewers to believe that their brokerage has the properties listed, along with the exclusive rights to show the homes. The truth is that all licensed Realtors who have a membership with the Multiple Listing Service (MLS) can show all properties to their prospective buyers.

I would have liked to wrap this column up with a bow and report that my reader pursued the return of her money. Unfortunately, I don’t think she felt comfortable or empowered enough to pursue the situation. The world is certainly ever-changing, and many buyers and sellers are not sure who to trust and what to expect.

In my next few columns, I am going to take you through the timeline of a transaction and let you know what to expect each step of the way.

In the meantime, feel free to reach out with your questions and con-

Fraud in Real Estate...continued on p.16

Wendy Oleksiak to present at Spotlight on Parkinson's Symposium

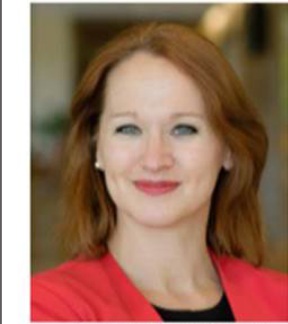
Wendy Oleksiak will be a featured presenter in the upcoming St. Elizabeth Medical Center Department of Neurology, the 3rd Annual Spotlight on Parkinson's Symposium: “Juggling You, Your family and Parkinson’s Disease,” on Friday, October 16, from 9 a.m. – 12 p.m.

Wendy was invited to share her knowledge in her presentation titled “Organize, Declutter and Downsize.” Her unique background as a nurse, and now realtor, gives her a true understanding of the importance of home, and more so, the importance of being in the right home.

Other presenters will be physicians in the Movement Disorder group. This is a free, virtual event. For more details and to register visit <https://www.eventbrite.com/e/third-annual-spotlight-on-parkinsons-symposium-tickets-116255809255>.

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Juggling You, Your Family and Parkinson's Disease



Anna DePold Hohler, MD, FAAN



Okeanis E. Vaou, MD

Please join Anna DePold Hohler, MD, FAAN, Chair of the Department of Neurology, and Okeanis E. Vaou, MD, Director of Movement Disorders, both of St. Elizabeth’s Medical Center for this informative, **FREE, VIRTUAL** event. Registration is required.

Date: Friday, October 16, 2020

Time: 9 AM – 12 PM

Place: From the comfort of your home. An email will be sent to you prior to the event with instructions on how to access the presentation.

Registration: Please register by October 15 at <https://parkinsonsevent.eventbrite.com>

To learn more about St. Elizabeth’s Department of Neurology, visit semc.org/neurology.

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SENIOR FITNESS

Stability Ball Workout for the Young at Heart

By Rita La Rosa Loud, B.S.



QUINCY – As a fitness professional 66 years young, I love everything that fitness has to offer. That being said, I find it hard to believe that men

and women in my age group and older, would not enjoy exercising – especially on a ball – once they gave it a try. Why wait until a medical or health emergency occurs when it's more at the insistence of your doctor, before participating in an exercise program?

Naturally, I would like to change this mindset and prevent this from happening by demonstrating that there is a fun, practical, and effective way for us older adults to become strong and stable while bringing out the child in us by training on a large inflated ball.

This exercise aid is known by many names, such as Swiss Ball, Stability Ball, Exercise Ball, Resist-a-Ball, Balance Ball, Yoga Ball, and Physio Ball, to name just a few. "Again ... Why would an older mature adult want to train on an exercise ball?"

Alas, as we age, it is not unusual to lose some of our mobility, agility, and balance due to lack of resistance training. Fortunately, exercising on this tool can, in fact, assist in strengthening muscles, particularly core musculature, such as abdominals, hips and low back, that aid in stabilizing the body.

To be honest, you may require supervision as you build body awareness and balance while training on a ball of this size. So, it would be wise to elicit expert assistance and to consult a physician prior to partaking in a Stability Ball routine. To help you appreciate this sphere-shaped ball, here is a little bit about its origin, history, and purpose.

Evolution of the Stability Ball

Used primarily as an exercise aid for gymnasts, it was originally called a Pezzi Ball, invented by Italian plastics manufacturer, Aquilino Cosani in the early 1960s. This inspired many physical therapists of different concentrations over the years to apply it for a variety of therapeutic and rehabilitation purposes, such as posture re-education, back strengthening rehabilitation, cerebral palsy and spinal injuries, as well as other neurological conditions. Eventually, it made its way to the states in the 1980s by several American physical therapists traveling throughout Europe (particularly Switzerland) who were researching innovative methods of re-

habilitation. As a tribute to Switzerland, they renamed it the Swiss Ball (today more commonly called a stability ball). By the 1990s, it became popular in the fitness industry and athletic arenas and presently can be found utilized for various types of training, including physical therapy, weight training, flexibility training, endurance training, and athletic conditioning.

Benefits of Stability Ball Training

Training on a stability ball is very motivating, especially if you currently exercise and you feel your program is getting stale. It can strengthen muscles of the upper and lower body (arms, legs, spine, and midsection) in a low impact manner. And it is very effective in relieving back pain and improving posture, functional and static balance, as well as developing body awareness and coordination for older adults. One can also train aerobically using an exercise ball to enhance the cardiovascular system. But that's for another article.

Safety Precautions to Consider

- Consult with your doctor before engaging in any exercise program.
- Attain a certified professional trainer to guide you through stability ball training.
- For balance issues, situate the ball against a wall or hold onto the ball to stabilize.
- You may also place a ball inside a cradle to help avoid wobbling or falling.
- A Ball Chair comes with a cradle/seat back; the ball can be removed as balance improves.
- Use the correct size ball as prescribed by your trainer.
- Stop if you experience any pain or discomfort.

Ball Sizes

Small – 45 cm: Exercising on a firm ball is best for advanced exerciser

Medium – 55 cm: Exercising on a soft ball is best for novice, beginner exerciser

Large – 65 cm: Exercising on a larger/softer ball is best for de-conditioned, overweight or seniors

SPRI Products, Inc. offers reasonably priced exercise balls with height/weight charts, air pump, cleaning, and inflate/deflate instructions.

Exercise Guidelines

- Warm up for 5 minutes prior to the stability ball workout.
- Maintain proper alignment while seated, legs at 90 degree angle, knees even with hips.
- Maintain erect posture: chest lifted, abdominals contracted, neck and shoulders relaxed.
- A beginner must use the less challenging wide stance while seated to stabilize.
- If advanced, you may use a very challenging narrow stance to increase difficulty.

- Use slow, controlled movements when performing the exercises.
- Breathe normally throughout the exercises.
- Stretch muscles strengthened upon completion of workout.

Once you feel comfortable with these six basic strengthening and stretching stability ball exercises, seek an expert trainer to coach you through additional and more challenging exercises. The results will be worth the effort!

Basic Stability Ball Exercises: Warm Up the Body

March in place while performing shoulder shrugs and shoulder rolls, then reach your arms, one at a time, overhead and directly in front of your body. Sidestepping and alternating knee lifts will also help to increase body temperature. Do this for approximately three to five minutes and you should feel warm enough to participate in the Stability Ball exercises.

Seated Stability Ball Lumbar Mobility (Neutral Spine and Hip Motion)

This exercise enhances lumbar mobility, strengthens core muscles, loosens tight and inflexible hips, and also aids in finding neutral spinal alignment while exercising on a ball.

Sit upright, centered on the ball (you may hold on to the ball for support), spine extended in a neutral position, ears over shoulders, blades retracted, feet firmly planted, shoulder-width apart, with knees in line with hips. Slowly tilt pelvis forward and backward, then laterally (right side to left side); finish with a circular motion, moving the ball clockwise with your hips. If sure of your balance, you may perform this unsupported. Repeat for three to five cycles.

Seated Stability Ball March

This exercise resembles a march, except you are seated on a ball. It strengthens the hip flexors (front of thigh), and increases flexibility, balance and coordination. You can also train your heart and lungs when using a steady pace.



Sit upright, centered on the ball (you may hold on to a wall or ball for support), spine extended, neck and shoulders relaxed, abdominals contracted, legs shoulder-width apart, feet flat on the ground, knees bent at 90-degree angle. Slowly lift one knee toward chest, pause, then switch knees. Alternate your knees for 10-15 repetitions. If you find one set is easy, you may progress to two or three sets for more of a challenge.

Seated Stability Ball Side Bend (Supported and Unsupported)

Performing side bends strengthens and reduces stiffness of trunk muscles, which ultimately helps to reduce back pain and also increases stability and balance.

Sit upright, centered on the ball, in the neutral spine position, feet planted and legs apart in line with your shoulders. With your right hand holding onto the ball for support, contract your abdominals and slowly bend to the left sideways. Pause momentarily, then return to neutral. Repeat for 10-15 repetitions, then switch sides. If you feel it is easy and are confident of your balance, increase the difficulty level by bending your elbow and placing one hand behind your head.

Standing Stability Ball Wall Squat (Supported and Unsupported)

This exercise emphasizes the muscles in the front of your thigh (quadriceps) that help to support the knee, including hip and buttock muscles.

Place the ball against a wall. Next, face away from the ball and stand with your lower back against it. Place both hands on your thighs for support. With legs shoulder-width apart, remain affixed to the ball and walk forward slightly. Slowly bend your knees and hips, then straighten them. To properly perform the squat and prevent the buttocks from lowering below hip level, the knees must



track over your ankles, not over toes. Keep chest lifted and body pressed to the ball. Repeat for 10-15 repetitions. If you feel confident about your balance, remove your hands from your thighs to increase the level of difficulty.

Basic Stability Ball Stretches

Try these two standing stretches to relax hips, thighs, back, and buttock muscles.

Standing Hip and Front Thigh Stretch

While standing and facing a wall, hold onto the ball in front of your midsection and against the wall. With legs slightly apart and hips square, press into the ball as you bend (flex) your knee and press your hips forward. Hold this stretch for 10-20 seconds, then switch legs. Be sure to breathe throughout.

Standing Back and Hip Stretch

While standing, hold onto the ball in front of you. Begin rolling the ball onto your thighs. At the same time, slowly tuck your pelvis and round your upper back. Hold this stretch for 10-20 seconds and breathe throughout.

Summary

Being older doesn't mean you can't enjoy the benefit of training on an exercise ball. People of all ages train using large inflatable balls. Using stability balls helps to improve function, balance, agility, coordination, kinesthetic (body) awareness, strength and flexibility, and they are a lot fun! One just needs to possess the right tools, like the correct size ball for your height and weight, an air pump to inflate and deflate the ball, a cradle for the ball to sit in, or my favorite, a Ball Chair (if you need it) to prevent yourself from falling. However, it is especially

important to retain an experienced instructor who can help seniors learn how to safely and effectively get strong and stable and feel forever young while training on a stability ball. In conclusion – permission from your doctor is paramount if you have any health issues, particularly balance concerns.

To learn more about Stability Ball Training, check with your local YMCA, fitness club or senior center. Feel free to call Dr. Wayne Westcott or myself at 617-984-1716 so we can arrange for you to meet with one of our nationally certified personal trainers.

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





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What Old People Know

By Lucy Rose Fischer



All summer, I enjoy cherries and peaches – the luscious summer fruits, which dribble juice on our chins, necks and fingertips. Peaches and cherries are pricey, even when they’re in season – costing more than apples, or even the lovely clementines that we get in winter. I treat myself to lots of cherries and peaches. Because I’m old.

Actually, I don’t think of myself as really old. I’m always a little surprised when I look in the mirror and see my gray hair and crinkled face or when someone refers to me as old. I hate when my doctor reminds me, “At your age, this complaint [with eyes, joint, skin, heart, etc.] is normal and to be expected...” But I didn’t expect to have this problem! It doesn’t seem normal to me if my joints are worn or my eyes get spots.

Like my old car, my body parts seem to be rusting and wearing out from too much use. Sometimes it’s my knees – or my neck – or my shoulder.

Not long ago, it was my knees – if I sat too long or walked too much, my knees throbbed. The nurse said: ice packs and ibuprofen. Okay – the

knees are better now... Is this just part of the process – “the breakdown of movable parts?”

And, of course, I forget words. I especially forget proper nouns, like names. Walking on a path by the lake one morning, I meet two sets of friends. I would like to introduce these friends to each other. But I can’t remember their names. It’s as if their names are floating in the blue air around me but I can’t retrieve them – at least not at that moment. I stand by feeling foolish as my friends introduce themselves.

These friends seem to understand and tolerate my forgetting problem – they’re about my age...

As we grow older, we have a different perspective on life. A gerontologist put it this way: at a certain age, we start counting years, not so much in chronological age, but in how many more years we might live. Of course, the number of our years is a mystery. But what old people know is that our time is finite.

Theoretically, young people know this too. But when we’re young, time seems like it will go on forever. We dream about what we might be and what we might accomplish, and anything and everything seems possible. We jog on hard surfaces, play tennis or football, and use our fingers, elbows and knees as if they would never rust.

When we’re old, we understand finiteness in a visceral way. We’ve loved and lost. We’ve had our share of successes and failures. Various body parts have broken down.

What old people understand is the passage of time. We’ve seen how babies grow into middle

aged men, and how accidents or sickness can come with no warning – or how good things can happen too. History is something we’ve experienced. We’ve seen men walking on the moon, lived through the Vietnam War, and watched the fall of the Berlin Wall. The current pandemic is yet one more major historical event in our lives.

I used to teach classes on the “Sociology of Aging” to college students, most of whom were 19-year-olds. For them, aging was something that happened to their grandparents – it wasn’t real for them. They could learn the facts, the statistics and the theories. But old age was like a far-off planet they never planned to visit.

I’ve been lucky, extraordinarily lucky – I’ve had a wonderful life. I’m grateful. And, now in my mid-70s, I still have dreams and work to do: books I’m writing, art I’m creating, places I want to go. So, I’m not preparing my epilogue – not quite yet.

But somewhere there’s a stopwatch with my name on it. My number of summers is finite. So, I’m going to eat peaches and cherries in the summer – lots of peaches and cherries.

About the Author: *Lucy Rose Fischer, PhD, is an award-winning Minnesota author, artist and social scientist. Her recent books include I'M NEW AT BEING OLD (Temuna Press, 2010), GROW OLD WITH ME (Temuna Press, 2019), and THE JOURNALIST (Spark Press, 2020). www.lucyrosetdesigns.com* ∞

"THE WICKED SMART INVESTOR" Tangible Property and a Macabre Legacy



By Chris Hanson

HANOVER – We spend a lifetime accumulating possessions, but many of us don’t plan for the transfer of prized items after we pass. This could cause a lot of family turmoil after your death, however,

drafting a proper will can assure your treasures will smoothly go to the recipient of your choice.

As Halloween is approaching, let’s consider the famous, albeit gruesome, case of James Allen. In the 1800s, this goon robbed people on Boston highways. Spending most of his time collecting other people’s possessions on horseback, he dubbed himself the Highwayman. Reportedly, thieves on horseback had more social status than thieves on foot. Who kept that social register? Anyway, the Highwayman spent a lot of time in jail. Once he was released, he went right back to his old tricks.

One day, this ruffian finally met his match. When attempting to rob John Fenno of Springfield, the Highwayman was quite surprised when Fenno refused to hand over his wallet, and Fenno clocked the Highwayman upside the head instead. The two men fell to the ground and wrestled each other. The Highwayman pulled out a gun and fired at Fenno’s midsection. A buckle on Fenno’s suspender deflected the bullet, and he continued pummeling the Highwayman. Despite Fenno’s Killer Kowalski-like grappling moves, the Highwayman managed to escape. Apprehended by authorities a couple of days later, he returned to Charlestown State Prison. As my grandfather would say, “The mills of the Gods grind exceedingly slow, but they grind exceedingly fine.”

The Highwayman immediately fell ill in the slammer. He decided to dictate a self-titled memoir of his criminal activity to his jailer, who had the book published, and posthumously created a special edition created for a brave man he deeply respected, John Fenno. This book was bound in the author’s own skin, which was treated to resemble gray deerskin. Gross! An old Halloween song comes to mind: “Have you seen the ghost of John, all white bones with the flesh all gone?” I could be wrong, but I’m guessing that no one was really clamoring for such a bequest and the transfer to Fenno went smoothly.

If you do not have a will with a tangible property memorandum, it is almost guaranteed that the transfer of your personal treasures will NOT go smoothly. In fact, it is likely that the absence of clear instruction will cause some

conflict within your family. Things could also get ugly, and family members may stop speaking to each other.

Let’s consider this example. The Wicked Smart Investor has a scrimshaw tie tack made with real ivory. It was my grandfather’s, and it was purchased when items made from whale’s teeth were not taboo. The small piece would not be extremely valuable on the open market, but it certainly has a lot of sentimental value as my grandfather is pictured wearing the tie tack to my parents’ wedding. It is probably one of the few luxury items he had. I have eight nephews who might be interested in it, and who’s to say only men are interested in this? So, I put this in the tangible memorandum in my will, and my instructions are legally binding. You would

probably give your family the shirt, not the skin, off your back. Give them another gift – a few hours of your time – and draft a proper will.

As far as the skin-covered book goes, Fenno’s daughter later donated the book to the Boston Athenaeum, a private library at 101/2 Beacon Street. It’s still there if you want to see it. But if you want to see my tie tack, you’ll have to invite me to a special occasion.

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

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The Silent Victim – October is National Domestic Violence Awareness Month



By Nicole Long, MSW, LICSW

The COVID-19 pandemic has put the focus front and center on staying well. Social distancing and other guidelines are in place, and many continue to work from home, modify their routines, and adopt more “home-based” activities. Unfortunately, for individuals of domestic violence, being confined at home with an abusive partner may elevate the threat of violence.

Domestic violence can affect anyone, regardless of gender, sexual orientation, age, race, ethnicity or socioeconomic status. Domestic violence is perpetrated by a current or former intimate partner and is about the perpetrator having power and control. The signs of domestic violence are not always obvious and can be difficult to recognize. An accidental witness to verbal abuse may wonder, “Are those scathing comments indicative of something more?”

When a relationship is in its early stages, jealousy and possessiveness may be quickly dismissed. Excuses for behavior are allowed and apologies accepted. But domestic violence often escalates as the relationship progresses. Dictating how a partner should dress, whom they are allowed to see, and where they may go and when, are just a few instances of abusive tendencies.

Domestic violence involves behavior meant to control, scare or harm. It often occurs in the home and can include emotional abuse, psychological violence, sexual violence and physical violence. Specific examples of domestic violence include (but are not limited to): intimidation; verbal abuse; accusations; social isolation; hitting; kicking; shoving; sexual coercion; stalking; cyber-stalking and financial abuse.

The frequency and severity of domestic violence can vary. Physical injury is usually the most obvious danger, but the emotional and psychological consequences are also quite significant. People who experience domestic violence may feel helpless and alone, and their self-worth can be destroyed. They may also experience anxiety and depression. Often times they are afraid for their safety, which may prevent them from seeking help.

According to the National Coalition Against Domestic Violence (NCADV), 10 million people a year are physically abused by an intimate partner. An important step in preventing or stopping domestic violence is recognizing the warning signs of an abuser. Visit the NCADV’s website at www.ncadv.org for comprehensive information and a lengthy list of warning signs.

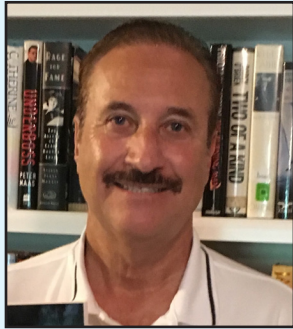
For anonymous, confidential help that is available 24/7, call the National Domestic Violence Hotline at 1-800-799-7233 (SAFE) or 1-800-787-3224 (TTY). Or visit www.thehotline.org.

Old Colony Elder Services (OCES), a non-profit agency designated as one of 25 Aging Services Access Points (ASAPs) in the Commonwealth of Massachusetts, provides independent, conflict-free assessments and care coordination for in-home and community-based long-term services through many different programs, including a Protective Services Program. OCES’ Protective Services Program team works with older adults or their designees to prevent, eliminate or remedy situations involving emotional, physical or sexual abuse, neglect by a caregiver, financial exploitation and/or self-neglect. If you have a Protective Services concern, call the Massachusetts-based Elder Abuse Hotline (centralized intake) at 1-800-922-2275 or visit www.ocesma.org for more information.

About the Author: Nicole Long is the Chief Executive Officer of Old Colony Elder Services (OCES). Founded in 1974, OCES is a private, non-profit organization proudly serving greater Plymouth County and surrounding communities. OCES is designated as one of 25 Aging Services Access Points (ASAPs) in the Commonwealth of Massachusetts. OCES’ mission is to support the independence and dignity of older adults and individuals with disabilities by providing essential information and services that promote healthy and safe living. The agency offers a number of programs to serve older adults, individuals with disabilities, their families and caregivers. For more information call 508-584-1561 or visit www.ocesma.org



Kingston Fall Author Talks – Wayne Miller continues the series virtually on Oct. 15



In the early 1980s, a conspiracy of nine men, including three Boston cops and a Boston firefighter, set fire to the city and surrounding communities. For over two years, these men torched 264 buildings, caused millions of dollars in damages and hundreds of injuries. Boston was ablaze with nightly fires with sirens wailing through the streets and people too afraid to sleep. Retired ATF Special Agent Wayne Miller lived this case for three years.

In Burn Boston Burn: The Story of the Largest Arson Case in the History of the Country, Agent Miller tells the story of how this group of arsonists burned the city in response to tax-cutting measures that laid off hundreds of police and firefighters. By the time the Bureau of Alcohol, Tobacco and Firearms brought their case to court, with the help of 17 undercover contacts, it had become a national story.

Wayne Miller will speak about his book at the Fall Author Talks via Zoom on Thursday, October 15 at 7 p.m.

Mr. Miller was a Special Agent, Criminal Investigator, and Certified Fire Investigator for the Federal Bureau of Alcohol, Tobacco and Firearms in Boston for 25 years. He has been involved in numerous high profile illegal firearms, bombing and arson cases and responded to several major fire and explosion incidents. He has been a member of the International Association of Arson Investigators since 1984 and

teaches fire investigation as an adjunct professor at Cape Cod Community College.

The ongoing author series is sponsored by the Kingston Public Library in partnership with the Kingston Council on Aging and Kingston Public Library Foundation. The series is sponsored by WATD 95.9 FM Radio. The pop-up bookstore Booked will have copies of the book available for sale.

This program is free but registration is requested. Login information will be on the library website and will also be emailed to registrants on the day of the program. For more information or to register, visit www.KingstonPublicLibrary.org or call 781-585-0517.



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Scituate Arts Association Education Announcement Fall 2020

The Scituate Arts Association has announced its Fall I and II Classes, which begin the week of September 28 and run through the week of December 14. Due to Covid-19, class sizes will be limited, multiple rooms may be used, and masks will be required. Further details will be available on the SAA website. Classes include the popular ongoing watercolor group, taught by Mary Beth LoPiccolo, Tony Visco's Drawing, Sketching and Painting class, which is being offered online, and our Wednesday Figure/Portrait Workshop, which has begun to meet weekly. Classes are taught at the SAA's



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A Note of Thanks to Our Seniors



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

The COVID 19 pandemic has shown the world something that most of us have never seen or lived through. Our nation has also been confronted with racial unrest, political woes and a general malaise across the board. It takes stamina and commitment to choose happiness in spite of what's going on in the world today.

It is for these reasons that I want to publicly thank our seniors for their willingness to persevere every day despite their own personal health and financial challenges. I am thoroughly amazed, on a daily basis, to witness the resiliency of our senior patients. There was a reason Tom Brokaw wrote an entire book dedicated to the “greatest generation” – those born between 1901 and 1927 – that featured extraordinary examples of people’s courage, sacrifice and honor.

Although most of that generation has passed, this next generation of seniors who are with us today exemplify those same amazing qualities. I have seen so many of our patients glide through the COVID-19 pandemic with such acceptance and grace. They not only put aside their physical and medical challenges, but they continue to serve as supportive parents and grandparents to their children and grandchildren.

Celtic Angels Home Health Care caregivers are constantly sharing stories of their patients who continue to persevere because they’ve lived through many life-altering situations, including the Korean War, the Vietnam War, racial rioting, presidential assassination, the AIDS epidemic, SARS, the great recession, the 9/11 terrorist attacks, and the Boston Marathon bombing, just to name a few, and still maintain a wonderful sense

of humor and humility. They’ve survived the death of loved ones, including their own children, grandchildren, spouses and siblings. They are survivors of cancer and a multitude of other life-threatening diseases and conditions. And yet, they carry on with a sense of quiet dignity. These people are setting the example for generations to follow and I, for one, would like to thank all of you from the bottom of my heart!

Caregiver Spotlight
Phil Drouin, a Celtic Angels Home Health Care caregiver, has been working for the company for several years now and recently secured his LPN certification. Phil loves his job because he feels it's a way to feed his passion to help others. “I feel like I’m really helping my patients



achieve a higher quality of life by providing them with the quality home health care they deserve,” he says.

Phil is a military veteran who was honored for his commitment to Celtic Angels Home Health care by receiving the company’s annual Shining Star award.

He aspires to someday help people who have struggled with drug and alcohol addiction. Thank you, Phil for all you do to make the lives of others better.

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



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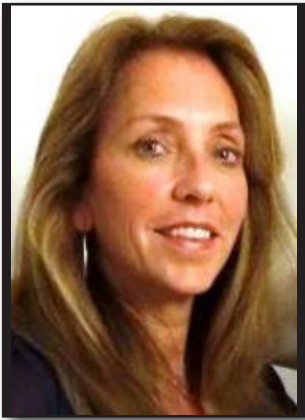
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ASK THE HIPPIE

The journey that caregivers are on when caring for someone with Alzheimer’s/dementia is full of mystery, self-doubt, and loneliness. This column offers a chance to reach out, seek new ideas, and by reading about the experiences of others, learn that you are never alone.

By Phyllis DeLaricheliere, MS

Three years ago, I had the great privilege of becoming a writer for the *South Shore Senior News*. The passion of the editor/owner and the audience of the paper spoke to me. The target readers were members of what I refer to as the “gracious” generation that needs this information and deserves the “feel” of a newspaper. So, I wrote my first article in June of 2017 about “YOUR INNER HIPPIE,” and the journey began.

“TWO BRAINS” – Did you know that we have two brains? Well, we do – two separate hemispheres performing different functions connected by a communication channel called the corpus callosum. I guess it gives new meaning to “two heads are better than one.”

This article is based on the book I’ve written called, *Embracing the Journey: Knowing your Inner Hippie*, where I explore the world of Alzheimer’s/dementia from a completely different perspective. I’m on a mission to educate and support the caregiver who faces the diagnosis and is not packed for the journey that lies ahead. Let’s take a look at these two brains and how they can help us understand dementia.

Let me first introduce you to our **left brain**. I refer to this side of us as our “JUDGE.” The Judge is where our intellect resides, our right from wrong mentality, fight or flight, our politically correct button, our victims, our drama queens (or kings). Our speech and memory live here. Many of us lead with our left brains, going through life looking at things with a judgmental approach. When someone is diagnosed with dementia, I believe the Judge retires.

And we are introduced to the **right brain** of us, which I call our “HIPPIE.” The Hippie is our imaginative side, our free flowing, no-filter spirit, our gift finder, our creative side, our explorer. Some of us do lead our daily lives with our right brain, but the Judges refer to these folks as “eccentric.”



There is a Hippie in all of us that has been there since we were young – playing make believe, creating dreams that we wanted to achieve, coloring, painting, playing an instrument, and learning to dance.

Our parents fed that side, but as we grew, intellect, logic and experiences grew the Judge. If you start to understand this philosophy, then you will soon realize that a person diagnosed with dementia is NOT gone, it’s not the longest goodbye, but a chance to say “Hello!” to the other side that is in all of us and now has permission to lead us in our journey of life. Perhaps it is a chance to fall in love all over again with a person you have already loved for years. It can be a gift. **Learn to Live, Laugh, Love Again** – Often, when I meet caregivers who are faced with traveling on the journey of dementia with their loved ones, they are sad, frustrated, exhausted, angry, and feel so alone. It doesn’t have to be this way. My mission is to teach them how to find their own inner Hippie and to learn how to enjoy the journey and not mourn the path. There are three fundamentals to help the caregiver and their loved one. They are the Three Es – Encouragement, Engagement and Enrichment. There are creative ways to communicate with your loved one, exercises to find the laughter, and new understandings to help the caregiver take a deep breath and embrace the journey. With the right tools, with your Hippie side engaged, and with love in your heart, you can walk the path side-by-side with your loved one, face the diagnosis, and find the gifts along the way.

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

Putting your best foot forward

By Natalie Ahern
Owner, All the Right Moves



If you are thinking of downsizing, you have probably thought a lot about the market value of your current home. The estimated sale price will undoubtedly help you determine how much you can safely spend on your next property purchase or rental. As a professional downsizer, I am frequently asked by Realtors to assist their clients with decluttering and staging. According to Realtor.com, a staged house will sell 88% faster and for 20% more than a non-staged house.

The cost of staging varies widely; some stagers bring in rented furniture and accessories; some will use the items in your home and supplement with fresh purchases like pillows and bedding. Some stagers will walk

through your house, give you a checklist of things to move and items to purchase and only charge for their consultation time. Whether or not you hire a stager will depend on your budget and ability to get the work done yourself.

For those of you who are “do it yourselfers,” here are some tips I give to my clients. Remember when you purchased your property, it was just a house, and you turned it into your home. Now your job is to turn your home back into a house. The most beautifully staged properties are the ones that are clutter free, depersonalized and look clean. Let’s break this down into pieces.

Decluttering of furniture and accessories is essential to a well presented home. Less is almost always more. You want potential buyers to see open space and the architecture of your home. Minimize furniture to make your home livable but minimal and to create plenty of accessibility. Decluttering also includes the removal of heavy drapes or cornices that block light. You’ll want to open your drapes and shades all the way to let the light in. Minimize accessories, artwork, and collectibles.

Depersonalizing your home involves removing family pictures as much as possible. Again, you want prospective buyers to envision their own families in your home. Put away coats, shoes, hats, bathrobes and toiletries. And while I

am a dog lover, it is best to tuck away pet beds and toys during any open houses or showings.

Clean your home from top to bottom. Using new bed linens, towels and decorative pillows goes a long way in making a good presentation for your home and will be easy on your budget. Throw in some fresh flowers or blooming plants inside and out to add a pop of color and some cheer.

Ask your Realtor for advice on your progress and suggestions for improvement. Remember, your goal is to sell your home, so you want an honest evaluation on how to put your best foot forward.

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. ∞*

Joyful memories can sustain you



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

Sometimes, it's a simple pleasure or perhaps an act of kindness that pours joy into us if we let it. It may be only a moment or so, but those moments are what sustain us and give us the courage to face uncertain times. I have to remind myself of that, especially during the days that seem to challenge us beyond our limits.

I'm not an attentive gardener – most of the time my husband is the one who tends to the plants in our yard and he does a terrific job. I have to admit I don't even know the names of many of the beautiful flowers around me. Still, one of my great joys is our garden, the way the black-eyed Susans announce their cheerful sunshine colors to the world and the way the sturdy coleus leaves wave at me. I love them, in part, because they're perennials, and they will return every year. Coleus was my father's favorite with its leafy purple and green designs, and seeing them brings cherished memories back to me of my childhood.

Working in hospice for decades, I and other hospice professionals have come to know how meaningful memories like these are during the end-of-life journey. What people seem to want most as they look back on their lives is to share those memories with family and friends. Often, it's not their work accomplishments or awards that they reminisce about. Just ordinary memories. They want to talk about their own childhoods, their parents, their siblings, their spouses and raising their children. They want to talk about the neighborhood where they grew up, their first loves, where they went to school, when their children were small. These are what bring up the emotions of their lives, sometimes bittersweet, but also very often joyful.

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What I've found is that touching base with those memories at any time can bring joy, not only for patients on hospice. The coleus brings me back to that every year, and I am grateful for the moments of joy and peace it brings me. When I see them, I stop and take an extra beat. When I walk on, I do so carrying some joy with me.

Similarly, we can give joy. Asking about people's lives and stories and taking the time to listen to them is a gift we can give. Many people ask what they can do for a friend who is in hospice, especially during the pandemic when visitation is necessarily restricted. I tell them: If you can, call by telephone, set up a Zoom or a Skype call, and let them share a memory. Listen. And share one with them, even if it is by card or letter, maybe with a photo enclosed. This is something we can also do for family or friends who are not in hospice. Take a moment, ask about their life and listen to their memories. Or share a memory of the two of you together. It doesn't have to take long, but the smile you bring to their day may be long lasting. And the act of giving this gift can bring you joy. In fact, research has shown that we often receive more joy in giving than we do in receiving.

Ingrid Fetell Lee, author of *Joyful: The Surprising Power of Ordinary Things to Create Extraordinary Happiness*, notes that research has shown that although joy comes in small moments, those moments can often have what is called a halo effect, meaning that they have reach beyond the moments themselves. Those little moments of joy add up to create something greater than their individual parts. They add to our sense of happiness.

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

Fraud in real estate... Continued from page 5

cerns. I am here to help as both a buyer's agent, representing the buyer, or as a seller's agent, exclusively representing the seller's best interests.

The foundation of my success has been based on understanding and following the MLS rules, operating with ethics, and being very thankful to those who have entrusted me with the purchase or sale of their biggest asset.

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

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

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

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By **Delia De Mello, Social Security**



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THE GRAPEVINE

Pumpkin Spice and Everything... Wine?



By Missa Capozzo

It's that time of year again when we swap the ACs for big fluffy blankets and cuddle up in front of the fire. As the leaves begin to turn vibrant shades of crimson and gold, we wine drinkers also tend to swap the crisp and refreshing rosé and Sauvignon Blanc for varietals that are a bit more warming and weightier, like Cabernet Sauvignon and Malbec. Wine tends to be seasonal, much like food choices. I see it quite often in my experience as a wine consultant, and I am pleasantly guilty myself. There's just something comforting about a big glass of red wine blanketed in notes of warm baking spice and sweet oak.

The seasonality of your wine drinking doesn't need to stop with what is in your glass. The food pairing you choose to accompany your wine creates a complete experience, and some of the perfect combinations might surprise you.

It seems the moment August rolls around, we New Englanders tend to begin the hunt for all things pumpkin spice. You can't imagine the look of delight on the faces of my clients when I teach them how to pair pumpkin bread with wine! There are quite a few fuller bodied white varietals that display beautiful baking spice notes, such as nutmeg, clove, and cinnamon. One of my favorites is Viognier. A Rhone Valley grape, the fruity yet spicy wines this grape becomes is the perfect pairing for all things pumpkin and gingerbread flavored. Imagine a nice butternut squash ravioli smothered

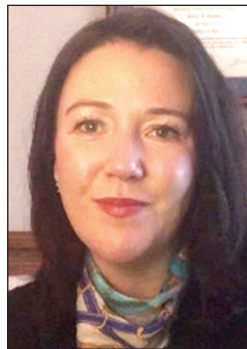
in a cream sauce paired with the perfect fuller bodied white wine that will smooth the acidity yet allow the spice to pop – that is Viognier, a true autumn delight, and the perfect alternative to Chardonnay. In fact every Thanksgiving table should have a bottle of Viognier to dazzle the white wine lovers with a varietal not so typical, but oh so delicious.

With autumn comes the comfort foods such as beef stew and mac and cheese. These heartier dishes require a wine with a full enough body to stand up to the dish without being overwhelmed. These are the foods that shine brightly when paired with your fuller bodied Cabernet Sauvignon, Merlot, and Malbec. But why stick with what you know? Wine is an adventure, so I suggest going a little outside the box and trying a varietal you might not be familiar with, such as a Pinotage from South Africa, or Argentina's second-only-to-Malbec red grape, Bonarda.

I find as the seasons begin to change, I'm stuck somewhere in between the big whites and big reds, and often enjoy going to my old friend Pinot Noir. This lighter bodied red with smooth tannins, ripe red fruit, and often hints of baking spice and earth make the perfect pairing for lean cuts of meat and risotto dishes. Try a Pinot Noir from Oregon, and you'll have an all new love and respect for the wines of the Pacific Northwest. Cheers to autumn in New England!

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

PACE – Holistic and Preventative Medicine for Seniors ‘The Way Health Care Should Be’



By Kerry Conlon

All too often we hear of our country's health care system as fragmented, with escalating expenses and excessive administrative costs. The system needs to be more accessible for our seniors, who are most deserving of high quality, patient-focused care. It is reassuring to learn of an innovative health model that has been successfully delivering holistic and preventative medicine to the frailest and most costly members of our society. For over 20 years the Harbor Health, Elder Service Plan has been providing a community-focused model of healthcare called PACE, Program of All-Inclusive Care for the Elderly, to adults 55 years of age and older with complex health needs.

The PACE Program is centered on the belief that it is better for older adults with chronic health needs to be served in the community, whenever possible. This national model of healthcare, which is funded by the offices of Medicare and Medicaid Services, is currently keeping about

5,000 members across Massachusetts safe and supported in the community setting.

The success of this program is attributed to the dedicated geriatric interdisciplinary team that is focused on maintaining independence while responding to the everchanging needs of its members. This 11-member team customizes a care plan that supports each participant and his or her caregivers. In addition to providing all medical and dental care, the PACE program also provides transportation, adult day health centers, home care, prescriptions, behavioral health and rehabilitation services.

Additional benefits to this high-quality and cost-effective plan are:

- Regular access to doctors and other health professionals who specialize in caring for older people and understand the unique and individual needs of each participant.
- A responsive geriatric team that communicates and problems solves together with a focus on its members living longer and safer in the community setting.
- PACE members have an improved quality of life, lower mortality rates, and increased involvement in their health care decisions, in-

cluding those at end of life

- Reduced annual health care spending as PACE members are said to have fewer hospitalization and ER visits than those in fee for service type plans.

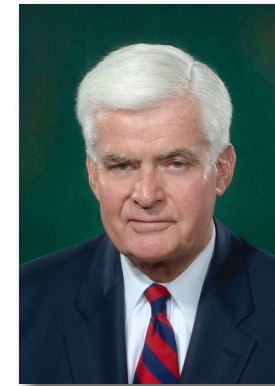
The Harbor Health Elder Service Plan is one of eight PACE programs in Massachusetts and covers 34 cities and towns in Boston and South-eastern Massachusetts. PACE members must be 55 years of age or older and live in a PACE service area. PACE applicants must meet certain levels of frailty and demonstrate the ability to live safely in the community at the time of enrollment. Unfortunately, those applicants who are fully independent are not eligible for PACE services. Please contact an enrollment representative at 617-533-2497 to discuss program eligibility and benefits as we are currently enrolling new members.

About the Author: *Kerry Conlon, is a 15 year veteran of the Marketing and Enrollment team at the Harbor Health, Elder Service Plan. She is well versed in senior care services and is an expert on all things related to PACE, Program of All-Inclusive Care for the Elderly. Kerry has helped over 1,000 families navigate the path to PACE. Her educational background includes a Bachelor of Arts in Human Services and Rehabilitation studies along with a Certificate in Gerontology studies. Supporting families, community collaboration and providing access to quality geriatric health care continues to be her mission.*

HOME EQUITY WEALTH MANAGEMENT

How To Avoid Going Broke in Retirement

What savvy homeowners do to make sure they will be financially prepared to age in place comfortably and securely.



By George Downey

BRAINTREE - Most of us don't want to talk, or even think about it, but the nagging fear of running out of money someday is real, and, for many, overwhelming. This is especially true for those in retirement, who are living on fixed income and limited savings. Without a clear plan or solution, this problem intensifies financial stress and erodes the quality of life.

The economic transition from working years to retirement is challenged by reduced income and accumulated savings that now must be sufficient to support ongoing lifestyle costs over a longer term as life expectancies continue to increase. Moreover, retirement savings are continually threatened by unexpected expenses and market losses, such as those experienced from the Great Recession (2008).

In our collective experience of working with hundreds of senior homeowners, their families, and professional advisors, we have been able to educate and demonstrate the value of how home equity (housing wealth) can be used to increase financial assets and mitigate this growing crisis.

Reverse Mortgages Increase Financial Security

The solution for some has been a reverse mortgage. For those who want to age-in-place at home, a reverse mortgage may be the answer. A reverse mortgage converts a portion of accumulated housing wealth into cash, periodic payments, and/or a growing line of credit for future needs. This unique program, for homeowners aged 62 and older, provides a ready source of cash, when needed, to supplement other financial resources and extend retirement security – without selling, giving up ownership, or taking on the unwanted burden of making payments.

Unlike a traditional (forward) mortgage or home equity line of credit, where borrowers make payments to lenders, it is dubbed “reverse” because the lender makes payments to the borrowers instead. The reverse mortgage loan has no maturity date, so the owners can live in the home indefinitely, as long as they fulfill their obligations.

Borrower Obligations to Lender

To keep the loan in good standing, borrower requirements are limited to:

- Keeping real estate taxes, insurance, and property charges current;
- Performing basic home maintenance, and

- Living in the home as primary residence.

Recent Examples

Hingham, MA – A widow, 75, living alone in a \$700,000 home with no mortgage, Social Security income only, and savings nearly depleted. Goal: to age-in-place with financial security. A reverse mortgage provided a credit line of \$401,300, enabling her to draw funds as needed for living expenses, maintain a reserve for unexpected costs, and achieve peace of mind knowing her financial situation was secure.

Dorchester, MA – A married couple, 68 and 70, own and reside in a \$750,000 two-family home with a \$225,000 mortgage; income is derived from rent and Social Security; and \$150,000 in retirement savings. Goal: to improve cash flow, increase financial reserves, and age-in-place. A reverse mortgage paid off the \$225,000 mortgage (eliminating the \$2,150 mortgage payments) and provided a growing credit line of \$171,500, increasing liquid funds to \$321,500 (\$150,000 + \$171,500).

Boston, MA – A married couple, 72 and 76, own and live in an \$1,800,000 condominium with mortgage debt totaling \$450,000. They have \$4,300 monthly income from pensions and Social Security and \$375,000 in savings. A proprietary (jumbo) reverse mortgage paid off the \$450,000 mortgage eliminating their \$3,750 monthly payment and provided additional funds of \$401,400 to increase their savings to \$776,400 (\$375,000 + \$401,400).

Reverse Mortgage: Right For Some – Not For All

Like everything in life, reverse mortgages have advantages, disadvantages, costs, and other considerations that need full understanding. To determine if one could be a good fit requires consideration of individual circumstances, goals, preferences, and resources. Clearly, every situation is different, requiring that the solution be tailored to individual short- and longer-term needs. If it's not a good fit, other options should be explored.



To Learn More

The most comprehensive source for reverse mortgage information is the website of the National Reverse Mortgage Lenders Association (NRMLA) – www.reversemortgage.org.

By far, the best approach is to start early and develop a customized financial plan that maximizes the value of all financial assets, housing wealth, and other resources you may have. Consultation with a qualified, experienced financial planner to facilitate the planning process is highly recommended.

Feasibility Study

To learn if, or how, a reverse mortgage might apply to a given situation, contact a Certified Reverse Mortgage Professional (CRMP) in your area. CRMPs are the elite reverse mortgage professionals. Each has been exam tested, completed experience requirements, and pledged to NRMLA's rigorous Code of Ethics and Professional Responsibility. A complete listing of CRMPs is available on the NRMLA website, www.reversemortgage.org.

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



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Cover Story

Jimmy Jay, DJ of the Stars reflects and looks forward



By Marie Fricker

When 5-year-old Jimmy Julian asked his father for his first record in 1955, his dad took him by the hand as they crossed Hancock Street in Quincy to Jason's Luggage and Music Store and bought a 45 record of "Rock Around the Clock" by Bill Haley and the Comets. And so began a love affair with spinning tunes that would span more than half a century for a young boy, who would later earn the title of Jimmy Jay, DJ of the Stars.

"I remember being glued to my transistor radio as a kid listening to the WMEX 'Good Guys' and all I ever wanted was to be one of them," said Jimmy. "Well, I guess dreams really do come true."

Recently celebrating two landmarks – his 50th anniversary as a radio disc jockey and his 70th birthday, Jimmy now hosts an oldies show that runs on WMEX (1510 AM) on Saturdays and Sundays. He also interviews rock and roll greats who helped shape the music industry on "REWIND," his weekly radio show and podcast heard around the world.

"Most every artist I talk with on my show is a personal friend of mine," said the lifelong South Shore resident, who began mingling with the stars at the age of 13 at the Surf in Nantasket. "The club was owned by Bill Spence, and I asked him if I could meet Roy Orbison who was performing at the teen dance there that night. I think he got a kick out of my spunk, so he brought me back stage to meet Roy and his musical director Bobby Goldsboro (later to have hits like "Honey"). I thought I'd died and gone to heaven."



Jimmy with Brian Wilson

After that, there were many more encounters with rock and roll artists through the years, as gig after gig at radio stations, concert venues, and awards shows brought a boy from Quincy in close contact with the local and global artists

he loved. He met Freddie "Boom Boom" Cannon at a high school dance, and has been friends with members of the Beach Boys for more than 50 years.



Bobby Vee Jimmy Jay Dick Clark

"My all-time idol was Bobby Vee, and when I met him at a concert at City Hall Plaza in Boston, we felt an immediate connection," said Jimmy. "Bobby did so much for my career through the years. He got me involved with the Dick Clark American Bandstand Theater in Branson, Missouri, where I met Fabian, Bill Haley's Comets, Brian Hyland and so many others."

Jimmy's career as a DJ took off like a rocket even before he completed his coursework at the Career Academy School of Broadcasting, run by Red Sox radio announcer Curt Gowdy. His school was located on Boylston Street in the same building that housed WMEX studios – a precursor of things to come.

His first stint in radio began at WEIM in Fitchburg, and while working for a small station in Orange, he was sent to cover a 1969 music and rock festival known as Woodstock on a dairy farm in the Catskills Mountains. With mike in hand, 19-year-old DJ Jimmy Jay interviewed such stars as Jimi Hendrix, Joan Baez, the Who, Richie Havens, and Creedence Clearwater Revival. He cites the highlight of his career as meeting and becoming friends with Jerry Garcia from the Grateful Dead.

Returning to Boston in the early seventies, Jimmy went to work for WEZE and in the eighties joined the team at WILD, the only black, minority-owned radio station in the city. "That's where I met the R&B singers like Luther Vandross and Stevie Wonder, and even did the voiceover for Jesse Jackson's presidential campaign ads," he said. "I got immersed in a whole different genre of music."

Interestingly, the stars of concert halls and recording studios and guests at Kennedy Compound events that he hosted were not the only "notables" that Jimmy encountered during his extensive career as a disc jockey. While hosting an oldie show at Boston Garden, a local disc jockey came back stage to meet him.

"The kid's name was John Peters, and he invited me to come see him do his show at a club called Triple O's on Broadway in South Boston," said Jimmy. "I learned all about the new "disco craze" from this young guy. One night, I agreed

Jimmy and his wife JoAnne with Smokey Robinson



to fill in for him at the club when he couldn't make it there. I put on a wild show standing on tables and revving up the crowd as I always did, and the next thing I know the manager was shaking my hand and telling me I was his new DJ. I tried to refuse the job until John told me, 'Hey man, you don't get it. If the owner told you you're the new DJ, then you're the new DJ.'"

Jimmy had no idea that Triple O's was owned by the infamous crime boss Whitey Bulger. "I saw people getting thrown out of the club and into dumpsters a lot of times, so I knew he was in with some tough guys, but I never got involved. I played pinball with Whitey at the club, but that was it. Things got pretty scary, though, when I wanted to leave and was told if I tried to quit, my family would be hurt. I'm grateful I got out unharmed and, more importantly, that my wife and son were okay."



Jimmy with Chubby Checker

Things today are much calmer, but no less exciting, for the DJ of the stars, as he celebrates his Golden Anniversary in radio. He emcees weddings and parties on Boston Harbor for Mass Bay Lines and hosts annual rock and roll Concerts at Sea for Princess Cruises. He interviews old friends and artists like BJ Thomas, Archie Bell, Gary Puckett, and Brenda Lee, and is back at his beloved WMEX every weekend spinning tunes from the fifties through the eighties.

"I'm 70 years old, but I have no plans to retire, now or in the future," said Jimmy. "All I ever wanted to be is one of the 'Good Guys' at WMEX, and that's what I am."

Jimmy Jay lives in Weymouth with his wife JoAnne, who is also a disc jockey. For news on upcoming guests on REWIND, visit www.rewindshow.com. ∞

Art Matters XII: Reflections on various art media, Part 7 – Woodcuts, Etchings, Engravings...



By Janet Cornacchio

Over the past few columns, I've discussed basics of composition and four popular 2-D media – acrylic, watercolor, oil and pastel. We recently explored how important paper and printmaking have been in the spread of knowledge and the industrial revolution. Today, let's take a look at some specific printmaking terms and types, such as engraving, etching and woodcuts, to name a few.

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

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

Now some specific and well known printing types: Perhaps, the earliest printmaking technique, woodcuts are a type of relief print used initially for printing patterns on cloth. By the 5th century, China was employing woodcuts to print text and images on paper. Woodcuts of images appeared around 1400 in Japan, and slightly later in Europe.

Woodcuts can also be used to replicate texts and were an early book printing method.

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

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

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

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

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

To make an etching, the artist covers a copper or steel plate with a layer of wax and then scratches a design through the wax with etching tools. When the design is finished, the artist dips the plate into an acid bath, which eats away any exposed metal. Etchings, in contrast to engravings, tend to produce a fuzzier line due to how the acid spreads under the wax resists. Also, because pressure isn't required to create the drawing lines, etchings resemble freehand drawings.

Fine artists in the past and the present have often combine etching and engraving in a single artwork for the wide range of effects it can create. While the rise of etching slowed the use of engraving in art, commercial engraving continued in use until the advent of the photograph, and, in the 20th century, true engraving was revived as a serious art form by artists like Pablo Picasso, Alberto Giacometti, and Joan Miró.

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

Know the facts: Risk for severe illness increases with age

As people get older, their risk for severe illness from COVID-19 increases. For example, people in their 50s are at higher risk for severe illness than people in their 40s. Similarly, people in their 60s or 70s are, in general, at higher risk for severe illness than people in their 50s. The greatest risk for severe illness from COVID-19 is among those aged 85 or older.

There are also other factors that can increase your risk for severe illness, particularly if you or your loved one has underlying medical or health conditions such as heart disease or diabetes. Make sure you know the facts that put you at a higher risk for contracting the virus, so you can make decisions about what kind of precautions to take in your day-to-day life.

Things Seniors Can Do

If you have a family member, friend or neighbor who can perform daily or weekly errands for you, such as grocery shopping and pharmacy needs, ask them to help you so you don't have

to expose yourself to the public. If you or your loved one is 65 or older, here are some tips for keeping safe during this pandemic:

Stay home. Try not to expose yourself to groups of five or more. Avoid large crowds.

If you have to leave your home, practice so-

cial distancing (six feet or more) and wear a face covering at all times. Try to stay in open, well-ventilated areas.

- Avoid anyone who is sick.
- Get lots of rest and eat properly.
- Be sure to take all your medication.
- Try to stay connected with family members and friends by phone or online. ∞

Gary Lewis guest on My Generation

With eight gold singles, 17 top 40 hits, four gold albums, and 45 million records sold worldwide, Gary Lewis and the Playboys are still one of the hottest acts around.

On Sunday, October 18, Gary Lewis will be a guest on My Generation, broadcast on 95.9 WATD-FM, from 7-8 p.m. Host Tom Foye and Patti Abbate are looking forward to speaking with Gary not only to reminisce about his career but to discuss his plans to continue his busy touring schedule.



During the summer of 1964 Gary Lewis and the Playboys were discovered by producer Snuff Garrett. Before long, their first hit, *This Diamond Ring*, went straight to number one. More hits, such as *Save your Heart for Me*, *Everybody Loves a Clown*, *She's Just My Style*, and *Sure Gonna Miss Her*, soon followed. ∞

Who are those women behind the masks?

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

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Studio G, 50 Shops at 5 Way, Plymouth
- **Tuesday, October 20th at 3 PM**
Studio G, 50 Shops at 5 Way, Plymouth
- **Thursday, October 22nd at 3 PM**
Outdoor Tent in Hanover

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