



# SOUTH SHORE SENIOR News

For Boomers and Beyond

PRICELESS

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## Volunteerism and community involvement play a big role in seniors' active lifestyles

By Carol Britton Meyer

The newly renamed Hingham Center for Active Living – formerly referred to as “the senior center” – more accurately reflects the lifestyle of the many older residents who participate in the wide variety of activities offered there.

An important part of the active lifestyle experienced by seniors in many communities is volunteerism – whether for the senior centers they frequent, their town government, or another opportunity.

“Volunteering is a way to expand the seem-

ingly shrinking circle of post-retirement life. With the average lifespan increasing, people spend more time in retirement than ever before,” Hingham Center for Active Living Director Jennifer Young told the South Shore Senior News. “Many of those years are healthy and active. The earlier people take control of their social, emotional, spiritual, and physical health, the longer they will be healthy and able to remain active.”

Council on aging/senior center directors in Norwell, Hanover, Hingham, and Hull shared

their thoughts about the benefits of volunteerism, not only to the COAs and senior centers they serve in a number of capacities, but also to the volunteers themselves.

“Volunteering strengthens ties to the community and is a great way to meet people who are new to an area or to volunteering,” Hull Council on Aging Director Lisa Thornton said.

Volunteers are an essential part of what the Hull senior center senior is able to offer to the community, and an opportunity for older res-

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idents to share their hidden skills and talents.

### **Finding joy and meaning in serving others**

“In sharing your joy with others, you will likely find joy and meaning yourself,” Thornton said. “Additionally, volunteering offers health benefits by improving physical and mental health, providing a sense of purpose, and nurturing new and existing relationships.”

Hull senior center volunteer opportunities include providing administrative assistance, technical support, lunch help at the Surf Cafe, and rides to medical appointments, as well as helping to plan special events and parties, and leading classes.

Hull senior center volunteer Colleen Buczynski enjoys driving other seniors to medical appointments and serving as a checker for the center’s Monday bingo games. She also works at the front desk.

“Greeting everyone with a friendly smile is important,” she said. “I feel a sense of purpose and happiness in helping others, and I enjoy meeting new people.”

Young thinks of retirement as “a very exciting time in seniors’ lives. You can travel, pick up old or new hobbies and interests, and spend long overdue quality time with your loved ones.”

So, how can seniors find ways to keep the fun and excitement in their new phase of life once the “honeymoon” phase is over?

### **Volunteering a ‘gratifying way’ to fill some time**

“Even seniors who have been retired for years need ways to feel engaged and productive in their own lives, and volunteering can be a gratifying way to fill some of their time,” Young said.

Whatever name towns use to describe their gathering places for seniors, these centers “offer dozens to hundreds of programs every month to engage their members physically, mentally, socially, and spiritually to enhance the quality of their lives. This includes opportunities to vol-

unteer,” Young explained. “As a center director, I have met many people over the last 13 years who are in their late 70s or 80s who insist they are too young to go to one of these centers and hang out with ‘old people.’ We counter this argument by offering them a chance to help. Not long afterwards, they admit that they wish they had come in sooner.”

Hingham Center for Active Living volunteers help with marketing, graphic design, community engagement, organizing meals and outings, teaching classes, preparing taxes, and more.

Joe Nevins, chair of the Hingham Council on Aging, says it’s been a “great experience as we work to understand the needs of seniors in town and to develop plans for a new and expanded Center for Active Living.”

In addition, he noted, many of the volunteer positions on Hingham town boards and committees are filled by people over 55, some who are new to Hingham while others are long-term residents who now have the time to engage with the community.

### **Many volunteers utilize skills learned from careers**

“Volunteering is a great way to meet new people, utilize skills learned from work careers, and to benefit others,” Nevins said. “I would encourage our older residents to fill out a talent bank application or find a local group with whom to share their expertise.”

The Norwell Council on Aging provides programming and support services for individuals ages 60 and older, their families, and caregivers.

“Like many organizations, volunteers play a critical role and often assist in multiple areas,” COA Director Susan Curtin said. “We are privileged to have 53 wonderful, dedicated volunteers to support our mission in serving Norwell’s older residents.”

Many Norwell volunteers come to the COA after retiring, Curtin said. “It’s a great opportunity to connect with others, to share their time,

talents and knowledge, and to be part of the larger community. Not only do they help support the Council on Aging and our efforts, but it helps create connections for them as well.”

Norwell volunteers serve in a number of capacities, from helping with the Meals on Wheels program to leading a walking group, to joining the Friends of the Norwell Council on Aging.

### **Providing support for programs and outreach efforts**

The Friends group is a non-profit organization that provides support for programs and outreach efforts that are not funded through the Norwell COA’s municipal budget.

“Last year, the Friends provided 220 volunteer hours for event planning, fundraising, and support,” Curtin said. “Adults of all ages are welcome to be part of the Friends.”

This year, in addition to supporting social and community events, Norwell volunteers provided:

- 1,306 hours of service to the COA and older adults;
- 5,527 home-delivered meals to frail and at-risk elders;
- 1,056 social meals served at the senior center; and
- 9,900 newsletters prepped for mailing out to 1,600 households.

Curtin noted that “\$32,897 represents the financial equivalent of [the] volunteer services [rendered].”

Volunteering at the Hanover Council on Aging or working in town departments through the town’s property tax work-off program – under which qualifying Hanover residents 65 and older benefit from a property tax reduction based on the number of hours they work – “gives seniors a sense of purpose and helps overcome the stereotype that older workers might not be as effective as younger ones,” Director Tammy Murray said.

While participating in a tax work-off program doesn’t meet the traditional definition of “volunteerism,” the \$15 hourly rate is lower than one might expect to get paid in the “outside” professional world, so in essence, participating seniors are contributing some of their time as a labor of love.

Many seniors are on fixed incomes, so this partial lifting of the property-tax burden from their shoulders comes as a relief, while town departments benefit from their years of experience in the workforce.

The towns of Norwell, Hull, and Hingham also offer tax work-off programs for qualifying seniors.

Hanover COA volunteers cover the front desk and serve in the cafe and as instructors for various programs. “One gentleman plants and maintains our beautiful garden,” Murray said.

If a certain group or town entity is looking for senior volunteers such as the school department, a flier is posted.

Seniors looking for ways to expand their horizons are encouraged to check with their local Council on Aging or senior center for volunteer opportunities. ∞

# The importance of self-care for Certified Nursing Assistants and home health aides

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



Certified Nursing Assistants (CNAs) and Home Health Aides (HHAs) play an essential role in the healthcare industry. They provide personal, hands-on care to patients, often working long shifts, tending

to their physical, emotional, and sometimes spiritual needs. But as rewarding as this work can be, it can also be incredibly taxing. For CNAs and HHAs, taking care of others is second nature, but prioritizing their own self-care is equally crucial for maintaining the high standard of care on which their patients depend.

## Why self-care matters

The nature of caregiving requires a high level of empathy, patience, and resilience. It's physically demanding, with aides often assisting with daily tasks such as bathing, dressing, and mobility. Beyond physical demands, there is also the emotional toll that comes from forming close bonds with patients, some of whom may be critically ill or nearing the end of their lives.

Neglecting personal well-being leads to burnout, fatigue, and reduced job satisfaction, which can diminish the quality of care provided to patients. Prioritizing self-care, downtime, and proper rest enables CNAs and HHAs to stay mentally sharp, physically strong, and emotionally available for the people who rely on them.

## Incorporating self-care into daily routines

**1. Rest and recuperation.** One of the simplest and most essential forms of self-care is rest. CNAs and HHAs often work long hours, so scheduling regular breaks, taking time off, and ensuring they get quality sleep is critical. Sleep is restorative and helps reset the mind and body for the day ahead.

**2. Physical well-being.** Caregiving is a physically demanding profession, so physical well-being should be a top priority. Stretching exercises, proper posture, and frequent movement help prevent back injuries and chronic pain. Incorporating simple exercises like walking, yoga, or swimming into daily routines can improve stamina and reduce stress.

**3. Mental and emotional health.** Supporting others emotionally can take a toll on mental health. CNAs and HHAs should consider mindfulness practices, such as meditation or deep breathing exercises, to reduce stress and stay present in the moment. Journaling, talking to a mentor, or seeking professional counseling can also help process challenging emotions that arise on the job.

**4. Nutrition and hydration.** A healthy diet and proper hydration are vital to staying energized and alert throughout the day. Meal prepping nutritious snacks and ensuring regular water intake during shifts can boost focus and prevent energy dips.

**5. Social support and downtime.** Carving out time to connect with friends and family outside of work provides emotional balance and offers an opportunity to recharge. Maintaining

personal relationships outside of work fosters a sense of belonging and relief from the pressures of caregiving.

## The long-term benefits of self-care

Self-care isn't a luxury – it's a necessity for those in caregiving roles. Prioritizing personal well-being leads to:

- Greater job satisfaction and reduced turnover rates.
- Enhanced focus and improved decision-making.
- Better physical health, reducing sick days and workplace injuries.
- Emotional resilience to handle the challenges of caregiving with compassion.

## Conclusion

Certified Nursing Assistants and Home Health Aides dedicate themselves to improving the lives of their patients. However, to sustain their compassionate care, they must prioritize their own health and well-being. By incorporating self-care, downtime, and proper rest into their routines, CNAs and HHAs can ensure they are at their best, both for themselves and for the patients who depend on them. After all, a well-cared-for caregiver is the cornerstone of quality patient care.

For more information on Celtic Angels Home Health Care, visit [www.celticangelsinc.com](http://www.celticangelsinc.com).

**About the Author:** *Celtic Angels Home Health Care is a privately owned Home Health Care Agency that was founded by Maria Burke, a Registered Nurse, who has worked in the home health care field for the majority of her career. Celtic Angels Home Health Care specializes in providing the highest level of personalized home health care services for seniors and those requiring in-home support. Our team is dedicated to providing the customized program that will enable clients to reach their maximum level of health, com-*

*fort and function while remaining in their homes or residences. The organization's driving philosophy is to offer care that has been tailored to each client's unique situation and to maintain a progressive and insightful approach in order to meet the health needs of their patients. For more information about our services, please visit [www.celticangelsinc.com](http://www.celticangelsinc.com) or call 781-331-0062. ∞*



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– Truly, Susan C.*



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# Retirement Dreams – or Nightmares

## Scams. Really? You find me interesting on Facebook?



By **Steven V. Dubin**

What? You are an attractive young woman and complete stranger. And you find my Facebook posts interesting? You'd like to "friend" me?

You can't fool me. My Facebook posts of my lunch at the 99 Restaurant or a selfie at a ball game can't be interesting to anyone. Even me. So what's the deal?

This is commonly referred to as the "romance scam."

Soon you want to write or talk directly on the phone. Maybe you start talking about true love, but you live far away, or you are in the military. Eventually you need money for an emergency surgery or some other urgent reason.

Seniors are often targeted by scammers due to perceived vulnerabilities, but we can take several steps to protect ourselves from scams. Here are keyways seniors can avoid falling victim to scams:

**Be skeptical of unsolicited contact.** Unknown calls, emails, or texts. Be cautious with unexpected phone calls, emails, or texts asking for personal information or money. Scammers often pose as representatives from well-known organizations like banks, government agencies, or utilities.

**Verify identity.** Before sharing any information, verify the identity of the person or organization by contacting them directly using a known and official contact method. Check the email address – does it match the name of the company website?

**Know common scam types.** Impersonation scams. Scammers pretend to be government officials (like IRS or Social Security), relatives in distress, or representatives from trusted companies.

**Tech support scams.** Fraudsters claim your computer has a virus and offer to "fix" it, often gaining remote access to steal data.

**Lottery/prize scams.** Scammers tell victims they've won a prize, but to claim it, they must pay a fee or provide personal information.

**Phishing scams.** Emails or texts that seem to come from legitimate sources but ask for personal details like passwords or financial information.

**Guard personal information.** Do not share personal or financial information. Never give out personal details (e.g., Social Security number, bank account details, credit card information) over the phone, email, or text unless you're certain of the identity of the recipient.

Shred sensitive documents. Properly dispose

of documents containing personal information to prevent identity theft.

**Use strong passwords and two-factor authentication.** Secure online accounts. Create strong, unique passwords for online accounts and enable two-factor authentication (2FA) when possible.

Avoid public wi-fi for financial transactions. Don't conduct banking or financial activities over public wi-fi networks to prevent hackers from intercepting your data.

**Beware of pressure tactics.** Don't rush. Scammers often create a sense of urgency or fear, pressuring the victim to act quickly. Take your time and consult with someone you trust before making any decisions.

Hang up or delete messages. If a call, email, or message feels suspicious, hang up or delete it. Legitimate organizations will not pressure you for immediate action.

**Monitor financial accounts regularly.** Check bank and credit card statements. Regularly review financial statements for any suspicious activity or unauthorized transactions.

Set up alerts. Many banks offer fraud alerts or notifications for large transactions, which can help detect unusual activity early.

**Use call and email blocking features.** Block spam calls and emails. Use built-in spam filters on email services and block unsolicited calls using your phone's settings or apps designed to filter spam calls.

Join the National Do Not Call Registry. Register phone numbers with the Do Not Call Registry to reduce unwanted telemarketing calls. To do so, visit [www.donotcall.gov](http://www.donotcall.gov).

**Stay educated about new scams.** Stay informed. Regularly update yourself about the latest scams by visiting trusted resources like the Federal Trade Commission (FTC), AARP, or local law enforcement.

Talk to others. Share information with friends and family about scams to raise awareness within your social circle.

**Get a second opinion.** Ask for help. If you're unsure about a situation, ask a trusted family member, friend, or financial advisor before proceeding. Scammers rely on isolation, so getting input from others can prevent rash decisions.

**Report scams.** Report suspicious activity. If you believe you've been targeted by a scam, report it to local authorities, the FTC, or a trusted organization that handles consumer protection. Call the FTC at 877-FTC-HELP (877-382-4357) or go online to [ReportFraud.ftc.gov](http://ReportFraud.ftc.gov)

Don't have your heart or bank account broken by staying informed, cautious, and vigilant.

*If you know of a senior who is doing something interesting with their retirement, I look forward to hearing from you! Please email me at [SDubin@PRWorkZone.com](mailto:SDubin@PRWorkZone.com)*



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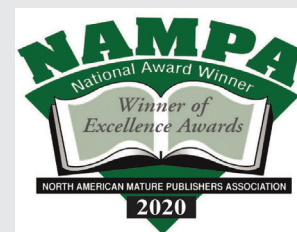
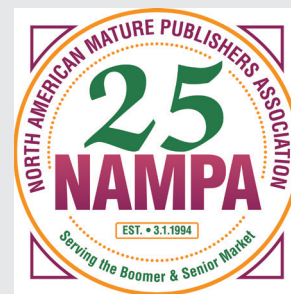
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The Publishers also produce a podcast entitled "My Generation," which covers a wide range of topics of interest to seniors, from dating to downsizing and everything in between. The podcasts air on the 1st and 15th of every month and audio archives can be found at [SouthShoreSenior.com](http://SouthShoreSenior.com) and Spotify.

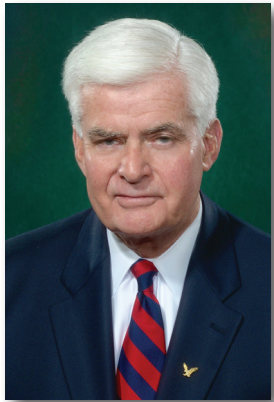
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**About the Author:** *Steven V. Dubin is the founder of PR Works, a lightly used public relations firm based in Plymouth which helps small to mid-sized nonprofit organizations and for-profit companies navigate the overwhelming options of advertising. Steve lives in Plymouth with his wife, Wendy. He is a contributing author to "Get Slightly Famous" and "Tricks of the Trade," the complete guide to succeeding in the advice business. He recently authored "PR 101," an E-book. ∞*

# HOME EQUITY WEALTH MANAGEMENT

## How seniors can escape potential mortgage payment shocks Unanticipated increases can surprise and potentially threaten senior homeowners



By George A. Downey

It was not that long ago that Home Equity Lines of Credit (HELOCs) and other adjustable-rate mortgages recently experienced record-setting payment increases due to spiking interest rates. Most severely affected were senior homeowners living on fixed incomes.

### HELOC terms potentially threaten financial security

The overwhelming popularity of home equity lines of credit, providing access to home equity, have repayment terms and obligations that may have been overlooked, including:

1. Withdrawals are permitted for a limited period; 2. Minimum interest-only payments are usually allowed during the initial period; 3. At the end of the initial period, no further withdrawals are permitted and payments are increased to repay the balance by the maturity date; and 4. If the borrower is unable to comply with the repayment obligations, the home is subject to foreclosure proceedings.

The surprise post-pandemic rate and payment increases caught many borrowers unaware and unprepared. Attempts to refinance were hindered by more restrictive lending policies that disqualify borrowers, especially those in retirement with limited financial and credit qualifications.

### Reverse Mortgage: A unique potential solution with helpful benefits

The federally insured Home Equity Conversion Mortgage (HECM) reverse mortgage enables homeowners age 62 and older to convert a portion of home equity to cash in order to age-in-place with potential to increase financial security. HECM terms are uniquely created to accommodate retirement budgets, including assisting to pay off current mortgage balances without ongoing monthly payment obligations.

Depending on individual facts and circumstances and if all borrower requirements are met, a reverse mortgage may be a solution to pay off current mortgages, property charges, and other debt, as well as possibly gaining access to additional cash or a growing line of credit.

The loan terms and amounts are guaranteed by the Department of Housing and Urban Development/Federal Housing Administration insurance and will not be changed by any future economic, financial market, or real estate value declines. Thus, the loan terms are protected for the life of the loan.

Education is key. Learn everything – the pros, cons, and how each

works; the truth about rumors, and how to determine your eligibility and suitability. If it appears to work for you, know why. If not, why not?

### Reverse Mortgage Overview

- No monthly payment obligations: Voluntary payments are permitted but not required.
- Credit line growth: The undrawn balance of the credit line grows (compounds monthly) at the same rate charged on funds borrowed providing more funds for future needs.
- No maturity date: Repayment not required until no borrower resides in the property.
- Non-recourse loan: No personal liability for borrowers or heirs.
- Repayment of loan balance may never exceed the property value at the time of repayment. 100% of surplus goes to owners or heirs. Any deficiency is paid by FHA insurance.
- Unlike HELOCs, funds and loan terms are guaranteed; cannot be frozen or cancelled if the loan is in good standing.
- Borrower obligations to keep loan in good standing are limited to:
  - Keeping real estate taxes, homeowner's insurance, and property charges current
  - Providing basic home maintenance
  - Continue occupancy as primary residence.

To learn more, contact the author with questions or request a no-obligation discussion.

**About the Author:** *George Downey, CRMP (NMLS ID 10239) is the Regional Senior Vice President of The Federal Savings Bank branch located at 100 Grandview Road, Suite 105, Braintree, MA 02184. Contact Mr. Downey at (781) 843-5553 / Cell (617) 594-3666 / gdowney@thefederalsavingsbank.com, www.thefederalsavingsbank.com/georgedowney ∞*

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# Upsizing your life by downsizing: The joy of giving without spending



By Leon Merian, Leon Merian Group  
Senior Focused Real Estate Services

As we begin to think about fall cleanups, many find themselves pondering a daunting task: downsizing a lifetime of memories and possessions.

The thought alone can be overwhelming, but fear not – this transition can be a newfound journey, a shift from receiving to giving, and giving without spending! Could joy be found in downsizing possessions and amplifying love and happiness?

A rewarding approach can be decluttering and sharing abundance. Downsizing your material possessions signals a path to a more meaningful life and will help your long-term goal, so now is the perfect time to start.

Let's explore the joy of giving from a different perspective: a personal approach to decluttering. Transitioning to a new season offers an ideal chance to declutter our homes and our lives. Survey your surroundings, identify items lacking relevant purpose or joy, and gracefully part ways with excess belongings. This gesture not only creates physical space, but more importantly, opens doors to new experiences, memories and real-time connections.

After your morning coffee, plan on a two hour "in-home journey," starting small with the cabinets, closets, and storage spaces. Consider

creating three piles: Keep, Donate, and Pass Down to loved ones. Practice mindfulness throughout the downsizing process to help keep focus on the present moment and the positive aspects of simplifying your life for today and for the future. This process allows you to maintain a sense of control while gradually decluttering.

Make a shift of focus from material gifts to thoughtful gestures. Generosity extends beyond pricey items. Imagine seeing first-hand the joy from creating handmade gifts, heartfelt letters, or acts of service. These gestures carry a personal touch, showing invested time, effort and thought to brighten someone else's day. How meaningful it is to see a friend or family member's delight when surprised with your personal treasures.

Embarking on giving without spending shifts the focus from accumulating possessions to sharing experiences with love – a true gift! ∞



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## Super Dental Care for Seniors



Meet Dr. Richard Wolfert, DMD, owner operator of The Toothboss, a dental practice located at 1121 Main Street (Rt. 18) in South Weymouth. Dr. Wolfert named his practice The Toothboss based on the nickname he received while in the U.S. Navy serving on the USS Midway (CV-41).

Since 1992, The Toothboss has provided oral care for individuals and families on the South Shore. More than 100 of those patients have been coming to The Toothboss for more than 30 years.

The Toothboss provides the essential services like cleanings, X-rays, fillings, etc. Yet we also deliver

the services that are important to seniors:

- Dental implants (including mini-implants)
- Removable dentures
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- Periodontal care
- Oral cancer screenings
- Annual comprehensive review
- And much, much more.



The Toothboss accepts all major dental providers and offers the TBD plan for those without dental coverage. For more information and to schedule an appointment, call 781-335-0604 or visit [Toothboss.com](http://Toothboss.com) and book your appointment online.



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# Relief from aches: How CBD can help seniors



By Lyn Hart, Wellness Expert and Owner of Local Sunmed | Your CBD Store Braintree



As we enter the cooler months, many of us experience increased aches, joint stiffness, and discomfort due to colder weather. Fortunately, relief is within reach with natural approaches that can ease your discomfort.

At Your CBD Store Braintree, we proudly offer plant-derived, safe, and effective alternatives to heavy pain relievers and over-the-counter pills. Our premium CBD products can help you find relief without the adverse reactions or addiction risks often linked to long-term pharmaceutical use.

What is CBD? It's a cannabinoid found naturally in the hemp plant. Unlike THC, the

psychoactive component of cannabis, CBD does not cause a "high." It interacts with the body's endocannabinoid system, a vital system that plays a key role in maintaining balance in the body. When this system is disrupted by age, illness, or environmental factors, CBD can assist in bringing your body back to a state of comfort.

At Your CBD Store Braintree, we know that many seniors are cautious about trying hemp products due to longstanding stereotypes. Our wellness experts prioritize education first and foremost, addressing your concerns and guiding you to the best products for your individual health and wellness needs. With our proprietary formulas, Sunmed | Your CBD Store Braintree offers a range of award-winning products that target various needs, from pain relief and relaxation to clinically proven improvements in sleep quality. We believe that finding the right product tailored to you is key to achieving the best results.

Our best-sellers include our award-winning

CBD creams. Formulated with arnica flower, these topicals offer highly effective, long-lasting relief for targeted areas of pain.

But don't just take our word for it—here's what some of our customers have to say about Sunmed CBD products:

## Amazing results!

"I am an older woman and have arthritis, as many of us do. This cream has been the best thing I have found to relieve my pain. I will never be without it." – *Dolores M. Raishart, Pittsburgh, PA*

## Awesome Sleep Aid

"For the first time in decades – literally two decades – I can sleep through the night and wake up feeling rested." – *Peter T., Washington, US*

## Great product! Daily life saver.

"Great quality CBD. It's the difference between my hips bothering me or not each day." – *Kurt Schultz, North Pole, AK*

## I love this stuff

"I used to sit around in my feelings and become depressed at night. Since using these products, I feel like the weight is off my shoulders and I can actually relax." – *Julia, St. Petersburg, FL*

## Great to have a non-addictive pain relief option.

"The daily oil, plus the CBD cream for 'spot pain' use, has been a real help for my pain relief. It works, and with no side effects." – *Dr. Clark, Livonia, MI*

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**About the Author:** Lyn Hart, Wellness Expert and Sunmed | Your CBD Store Owner, can be reached at 381 Washington St., Braintree, 781-228-6179. ∞

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## Remember the 3 Bs – Balance, balance, and balance



By Rita La Rosa Loud, B.S.

Perhaps you read earlier articles regarding balance by this newspaper's contributing writers, including yours truly. In my view, it is worth repeating. Better balance, weight loss, and building strength are among the top fitness goals regularly cited. My February 2023 article, "Build a Strong Foundation for Better

Balance," notes that research findings support our results that standard, all-inclusive, resistance training leads to enhanced balance in the older population. How balance problems transpire is located on nih.gov, entitled "Older Adults and Balance Problems." This piece, however, calls attention to three physiological causes of balance issues easily improved with strength exercises and a sensible nutrition plan: 1. Postural malalignments, 2. Weak and tight musculature, and 3. Excess bodyweight.

### Postural malalignments

Lining up the upper and lower body is imperative for good balance. For instance, a forward head lean, thanks to gazing down at our mobile devices, draws the head forward off the center of gravity; a fall together with an injury will in all probability ensue. Our senior members are instructed to keep eyes focused forward and practice good posture while strength training to help prevent this from happening. Balance issues also occur with a rounded upper back (kyphosis/hunchback) and with misaligned, uneven hips. Strengthening and stretching affected muscles can improve a variety of postural malalignments like these. Indeed, posture balance study subjects experienced a 35-50% improvement in these two areas (see February 2023 article).

### Weak and tight musculature

After years of inactivity and absence of resistance exercise, muscles, joints, tendons, ligaments, and bones become weak and tight, muscles shorten, lose elasticity, joints stiffen, range of motion diminishes. It is no wonder balance becomes compromised. Incorporating stretching and strengthening for major muscles of the upper/lower body (neck, shoulders, arms, core, hips, thighs, and buttocks) helps remedy balance problems. Additionally, training throughout a full movement range is central to increase flexibility and strength; that is, train in the fully extended (lengthened); fully flexed (shortened) positions. Strengthening weak muscles and stretching tight muscles eases the body into correct alignment, improves posture, and rewards you with better balance.

### Excess body weight

Have you ever seen an expectant woman waddling down the street, or perhaps experienced a pregnancy? Recollect how it affected your balance. It is analogous for overweight individuals as a substantial belly distension throws the body off kilter. Everyone benefits from consuming a healthy diet of nutritious foods (fruit, veggies, nuts, legumes, lean meats, dairy) particularly enough protein to maintain lean muscle, a key ingredient, as a strong musculature is crucial for the best possible balance outcome. To calculate protein requirements, see May 2024 article, "How Much Protein is Needed to Repair and Rebuild Muscle?." I am pleased to report our older adult and senior participants favorably Improved their balance and posture after completing a weight loss, resistance training, and balance exercise program.

Quincy College's Wayne Westcott, Ph.D. Center for Health, and Fitness trainers help to improve body composition, posture, and balance in our strength, flexibility, endurance, balance, and functional exercise program. Located at Presidents Place, 1250 Hancock St., call 617-405-5978 to try a class. Street parking and a parking garage are available.

*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 more than 35 years. She is also an author and writes fitness-related articles for various publications. Currently, she is a fitness researcher and directs the Wayne Westcott, Ph.D. Center for Health and Fitness at Quincy College. She can be reached at 617-405-5978. ∞*



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# THE WICKED SMART INVESTOR



## Foster a beneficial relationship with a qualified financial adviser

By Chris Hanson, Esq.

It was a bit of poetry that caused quite a stir amongst the Boston Brahmin. At a Holy Cross Alumni

dinner in 1910, Dr. John Collins Bossidy offered this toast:

*And this is good old Boston,  
The home of the bean and the cod,  
Where the Lowells talk only to the Cabots,  
And the Cabots talk only to God.*

The Wicked Smart Investor hopes the wealthy Lowells and Cabots spoke to their investment adviser as well. Then again, maybe the aristocratic family did not know what to expect from an investment adviser. After all, there were no YouTube videos and “For Dummies” books around to educate us.

For your benefit, and maybe for some of the old-moneyed Bostonians, I will lay out what your expectation of an investment advisor should be:

**1. It’s all about you.** Don’t accept any advice from an adviser who does not put you first. There are advisers that push products that offer them a high commission but eat up your return. To avoid this situation all together, hire a fiduciary. A fiduciary has a legal obligation to put your financial well-being ahead of his interest.

**2. Advisers help you create realistic financial goals.** A good adviser will give you the correct answer, not the answer you want to hear. It may be a tough pill to swallow, but advisers create financial plans, not fairy tales. One day, you’ll be thankful the plan was not based on far-fetched expected returns. Despite some initial unease you’ll eventually sleep better at night.

**3. Unemotional advice.** Our hard-earned money is a loved one; we don’t want to lose it! Yet,

if you invest too conservatively it’s likely you will not have enough to retire. A good adviser will assess your risk tolerance and steer you toward only compensated risks. Your nest egg will grow faster.

**4. Education.** You probably will never be an expert in financial matters, but a good adviser should provide you with a basic understanding of how your money is invested. There should be no black box. It’s quite fulfilling when a client says to me “You said...” That means they have learned something and have the basis to appreciate my value. This education is ongoing.

**5. Regular communication.** Feeling that your adviser is always thinking of you is comforting. Communicating with email and phone calls at least quarterly, and an annual meeting are very typical. However, if you feel comfortable meeting more often, just let the adviser know. A good adviser is flexible.

**6. Reasonable fee.** If an adviser did not charge you anything, how good would their advice be? If you want great service, you must expect to pay for it. After all, you are enjoying the benefit of your adviser’s education, experience and research. Maybe you can get financial advice from your beloved Uncle Harry for free, but that could be penny wise and pound foolish.

**7. Professional referrals.** Many advisers specialize in certain areas, which means in order to service your account properly, they must refer you to other professionals. You may be referred to an estate planning attorney, a tax accountant, or a reputa-

ble insurance broker. These referrals are intended to protect your assets from various perils.

So, there you have it, a guide to a beneficial relationship with an adviser. Also, I’d be remiss if I did not mention Dr. Bossidy’s relationship with the City of Boston. This distinguished ophthalmologist housed his practice in the swankiest of Boylston Street’s medical buildings yet spent a lot of time treating the needy at Boston City Hospital.

Let’s raise a glass for, and offer a toast to, the good doctor.

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



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# The vital role of caregivers in maintaining oral health for seniors

By Dr. Richard Wolfert, DMD  
The Toothboss, [www.toothboss.com](http://www.toothboss.com)



For seniors with mobility issues or cognitive impairments, oral health is a challenge that typically falls on the caregiver. How well caregivers manage their senior's daily dental care routines can literally have life-and-death implications.

How? Given the link between oral health and overall well-being, neglect can lead to serious health problems like infections, tooth loss, and difficulties eating. So, it's important that caregivers know how to properly assist seniors in maintaining good oral hygiene.

## Understanding the importance of oral health in seniors

Gum disease, tooth decay, dry mouth, and oral cancer – seniors are far more susceptible to these kinds of oral health issues. If your senior has a chronic condition like diabetes or heart disease, the medications can cause dry mouth, increasing the risk of cavities and infections.

For seniors with cognitive impairments, such as dementia, daily tasks like brushing and flossing can become confusing or forgotten entirely. Caregivers need to understand that oral health is about preventing pain, infections, and other health complications as much as maintaining a beautiful smile.

## Establish a routine

As a caregiver, you want to help your senior establish a regular routine of brushing and flossing, ideally twice a day – just like everybody else. If your senior has cognitive impairments, you want to make the process as easy as possible, using clear, step-by-step instructions. Visual aids such as charts or simple reminders can reinforce their brushing and flossing habit.

Be patient if your senior is resistant or forgetful. You want this process to be as comfortable and gentle as possible. Be sure to provide lots

of positive reinforcement (e.g., “Nice job, Dad!”). This type of encouragement can make a big difference, especially for those with memory issues.

## Adapting tools for mobility challenges

Seniors with arthritis or limited dexterity may have difficulty with a traditional toothbrush or flossing. Caregivers may want to consider:

- Electric toothbrushes. Much easier for seniors to handle and more effective at cleaning teeth, especially for those who struggle with manual brushing.
- Floss picks or water flossers. Traditional flossing can challenge people without mobility issues. For seniors with those issues, it can be particularly troubling. Floss picks or water flossers offer an easier alternative for cleaning between teeth.
- Modified handles. If you can't find an electric toothbrush, some traditional toothbrushes can be modified with larger handles or grips. This helps those with arthritis or weak grip strength.

## Assisting with brushing and flossing

Some seniors might not be able to brush or floss by themselves. As a caregiver, you may need to step in and provide hands-on help. This requires a delicate approach with sensitivity and respect to maintain the senior's dignity. When assisting, follow these tips:

- Use a soft-bristled toothbrush to avoid irritating sensitive gums.
- Gently brush all surfaces of the teeth and along the gum line for at least two minutes.
- For flossing, gently maneuver the floss between the teeth, being careful not to harm the gums.

Dentures should be cleaned and soaked daily. You can help them with that to ensure their dentures fit comfortably and do not cause sores.

If you're helping your senior brush their teeth and you're concerned about how good of a job you are doing, you can try Disclose Solution (Young Dental, Item 231102). By having your senior swish this red liquid around in their mouth, you can see areas where they (or you if you're doing it for them) need to brush and floss better. Just be careful not to spill as it stains everything and is very difficult to get out.



## Monitoring for signs of oral health issues

Caregivers want to be on the lookout for signs of oral health problems. Some warning signs include:

- Red, swollen, or bleeding gums
- Persistent bad breath
- Difficulty eating or chewing
- Loose teeth or dentures
- Mouth sores or pain

If you notice these symptoms, schedule an appointment promptly. Moreso with seniors, early intervention can prevent more serious health problems.

## Regular dental checkups

Even seniors with dentures or a few natural teeth left need regular dental checkups. Keep that on your radar as the caregiver typically schedules and provides the transportation for appointments.

Again, it's proactive steps like this and continuing with regular professional cleanings, oral cancer screenings, and denture adjustments that can help your senior maintain good oral health and address issues early.

## Encouraging healthy habits

In addition to regular oral care, caregivers can promote a healthy diet rich in vitamins and minerals that support strong teeth and gums. Limiting sugary snacks and drinks can reduce the risk of cavities and gum disease. Staying hydrated also is essential, as dry mouth is a common issue in seniors that can lead to further dental problems.

Caregivers have a vital role in helping seniors maintain their oral health. By establishing a consistent routine, using adaptive tools, assisting with brushing and flossing, and monitoring for signs of trouble, you can help prevent serious dental problems and improve the quality of life for the seniors in your care.

**About the Author:** Dr. Richard Wolfert, DMD is the owner of The Toothboss, 1121 Main St., South Weymouth. For more information, call 781-335-0604 or visit [www.toothboss.com](http://www.toothboss.com). ∞

## OVERWHELMED

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**Adjective:** The thought of moving after decades in the same home.

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# A positive self-perception of aging is key. Join us in Recognition of Ageism Awareness Day

By Nicole Long, MSW, LICSW,  
CEO of Old Colony Elder Services



Old Colony Elder Services (OCES) and the American Society on Aging (ASA) will recognize Ageism Awareness Day on October 9, 2024. Modeled after the United Nation's International Day of Older Persons (October 1), Ageism Awareness Day is an opportunity to highlight

the prejudice of ageism and its effects.

One of the most widespread and socially accepted forms of prejudice, ageism is defined by the World Health Organization as "the stereotypes (how we think), prejudices (how we feel), and discrimination (how we act) toward others or oneself based on age." Every time someone makes an age-based assumption, it affects us all.

Evidence shows that ageism is pervasive in a number of settings, including health-care facilities, workplaces, media, entertainment, and advertising.

Did you know that our perception of ourselves aging is a way that ageism shows itself? A negative self-perception of aging can affect one's quality of life.

According to the Ageism Fact Sheet compiled by the ASA Ageism & Cultural Advisory Council, "Older individuals with more positive

self-perceptions of aging live 7.5 years longer than those with a less positive perception of aging. Also, higher optimism has been associated with a more positive self-perception of aging, which can lead to positive health consequences."

Today, many older adults are living longer than their parents or grandparents. There remains an old-fashioned belief among some people that growing older means it's time to slow down, step back from things, and be less involved. However, studies have shown that staying connected, remaining active, and being socially engaged are key elements of thriving while aging.

## Awareness is key

Ageism shows up in many ways – between people when they interact, becoming bias toward people of other age groups, and through normalized negative messages about aging.

How can we fight stereotypes and bring forth change? Learn more about ageism and how to take action against it on the ASA Ageism Awareness Day webpage at <https://asaging.org/ageism-awareness>.

## About the American Society on Aging

The ASA unites, empowers, and champions everyone working in aging. Since 1954, ASA has developed and led the largest, most diverse community of professionals working in aging in America. As a


result, ASA has become the go-to source to cultivate leadership, advance knowledge, and strengthen the skills of our members and others who work with and on behalf of older adults. For further information about ASA, visit [www.asaging.org](http://www.asaging.org).

OCES supports the independence and dignity of older adults and individuals with disabilities by providing essential information and services that promote healthy, safe living which positively impacts our community. For more information, visit [ocesma.org](http://ocesma.org)


Sources: American Society on Aging. (n.d.) Ageism Awareness Day. <https://asaging.org/ageism-awareness>

American Society on Aging. (n.d.) Ageism Fact Sheet. [https://www.asaging.org/sites/default/files/2024-08/Ageism%20Fact%20Sheet%20-%20Ageism%20Awareness%20Day\\_0.pdf](https://www.asaging.org/sites/default/files/2024-08/Ageism%20Fact%20Sheet%20-%20Ageism%20Awareness%20Day_0.pdf)

**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's 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](http://www.ocesma.org).



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## Those calls from the IRS aren't exactly what they seem



By Elizabeth A. Caruso, Esq.  
Legal Legacy Planning, LLC

Myth or fact? The Internal Revenue Service will call you to inform you that you owe money on your taxes and expect you to give all of your protected information over the phone and make your payment.

This is a myth!

The IRS will never call you and expect you to confirm your protected information (Social Security number, date of birth, etc.) over the phone. They are much more likely to send you a letter asking you to call them. Calls from the IRS and other financial scams is something that our firm recently talked about on our radio show, "Legacy Legal Live," that you can listen to every Wednesday night at 6 p.m. on WMEX (1510 AM and 101.1 FM), and they can be a good reminder as to how helpful estate planning documents can be.

I'm sure many of you who are tech savvy have received scam emails asking for funds to be sent to a prince overseas with promises of being repaid three times as much money as you sent, or maybe the email asks you to

purchase gift cards and mail them out with the promise of being paid much more than their value upon receipt. Financial scams can also come in the form of phone calls with people pretending to be the IRS, Social Security office, Medicare, or even a loved one who is in a bind and needs money. According to the FBI, financial scams costs seniors nearly \$2 billion a year.

How does this all tie into estate planning, you may ask? Having a power of attorney can help prevent or curtail seniors from falling prey to financial scams. Naming someone you trust to act on your behalf for your financial affairs can give you a second set of eyes on your financial accounts and also give that trusted someone the authority to be your advocate and make phone calls or other communications on your behalf to confirm any request that you receive for your information or to pay funds that are allegedly owed.

An elder law attorney can help you to create a power of attorney that can name that trusted person to be your advocate and second set of eyes. If you already have a power of attorney and you don't know if it contains these aspects, an elder law attorney can review it and advise you.

**About the Author:** Elizabeth A. Caruso, Esq. is an attorney at Legacy Legal Planning, LLC, in Norwell. She has been practicing estate planning, probate, and elder law on the South Shore for more than a decade. If this article has sparked questions for you, please feel free to reach out via phone 781-971-5900 or email [elizabeth@legacylegalplanning.com](mailto:elizabeth@legacylegalplanning.com) to schedule a time to discuss your unique situation. ∞

## SOCIAL SECURITY UPDATE

### Social Security installs new kiosks to improve customer check-in process



By Delia De Mello,  
Social Security

At Social Security, we strive to make our services more accessible while maintaining your privacy. We installed new kiosks in most of our local offices to make it easier for

you to check in and conduct business with us. The kiosks are private, easy to use without assistance, and provide consistent service to our customers.

Modifications to earlier screens have improved the check-in process, especially for our customers who are blind or have low vision. Each kiosk is compliant with the Americans with Disabilities Act and includes the following features:

- Accessible keypads.
- Audio headphone jacks (complimentary headphones are available upon request).
- Braille instructions for how to use the kiosk and report any accessibility issues.
- Built-in thermal printers and ticket dispensers.
- Enhanced 508-compatible check-in software.

- Touchscreen monitors with privacy filters. These kiosks are just one more way we're improving the customer-service experience in our offices. Last year, we began offering Mobile Check-in Express. It allows customers to use their mobile device to scan a QR code at their local office to check in for scheduled and walk-in appointments.

By turning on their device's location services and mobile notifications, visitors receive:

- An electronic ticket so they know their place in line.
- An alert when an employee is ready to help them.
- Information about their interview location.
- An invitation to participate in our feedback survey.

With our new kiosks and Mobile Check-In Express, our check-in process has never been easier. To learn more about our commitment to accessibility, visit [www.ssa.gov/accessibility](http://www.ssa.gov/accessibility).

**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) ∞



### CROSSWORD PUZZLE ANSWERS FROM PAGE 14

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# The autumn of your grief and loss

By Susan Drevitch Kelly, Life Transition Coach



By the time you are reading this, we having officially entered into autumn, a season of many changes in nature and our daily lives. Losing your loved one is one of the biggest changes you will ever experience in your life. And, autumn can

help us understand our grief.

There are so many books that have been written on grief and loss, as well as many different models developed to help you understand the various phases that you will experience during this difficult journey. Probably the most well-known and widely recognized is the Five Stages of Loss and Grief model developed by the Swiss psychiatrist Elisabeth Kubler-Ross. This groundbreaking model [denial; anger; regrets/guilt; profound sadness; acceptance] was introduced in her book, "On Death and Dying," [1969].

Since Kubler-Ross, many other models have been developed to help you understand your grief experience, including the various physical, emotional, cognitive, and spiritual reactions your grief creates as you try to recover and heal from your loss.

As New Englanders, we are well versed in the various seasons of the year, the signs of each season, and the emotions experienced as we transition from one season to the next. James E Miller, a clergyman and grief counselor/retreat leader, has used this to develop a novel model of relating the grief process to the seasons of the year, which he presents in his book, "Seasons of Grief and Healing," [2000].

We are currently experiencing the autumn season, with all of the signs and changes in nature. The days are shorter, the nights are longer. There seems to be more darkness than light. There is more rain, and rapid swings in temperature with cold mornings and evenings. The birds are flying south, the boats are leaving the harbor, the trees are shedding their leaves, summer gardens are dying, and even the perennials are waning and beginning to turn brown. The Earth is transitioning from the colorful displays of summer to the bareness and brown shades of autumn.

Miller suggests that we envision the early stages of our grief as the season of autumn. "There is a sob to autumn....the sob of loss." What was once living, dies. What was once vibrant, withers. What was once abundant, fades away. Autumn almost catches us by surprise each year. It's as if someone flicks a switch and suddenly everything around you and your life changes. The same is so true when you experience a profound loss, especially if it is sudden. In a moment, your life is changed forever. You are shocked, cold, numb. Your days are dark, lonely and seem to last far too long.

And yet, there are signs of hope when autumn appears. Just as we trust in the cycles of the seasons,

just as we are certain that the birds will come back in the spring, the boats will reappear in the harbor, perennials will bloom again, we need to trust in the process of healing from our grief and loss.

As you move through the various "seasons" of grief, you will slowly begin to adjust to your "new world." You will begin to shift your focus from your loss to the love you shared with the person you lost. You will slowly begin to replace your overwhelming grief with profound gratitude for all the memories and milestones you created together. Your deep hurt will slowly transform into hope for a life after your loss.

Although there are many changes in the autumn season, there is also beauty in the fall colors, in the brilliance of the sun when it shines. There is comfort in the smell of burning leaves or hot cider. There is peace in the quiet beaches and empty harbors. There is beauty in each season of the year. And trust that there can be peace, contentment and beauty in your life once again.

**About the Author:** Susan Drevitch Kelly has dual BS degrees in Biology and Chemistry, Summa cum Laude, Suffolk University; MA degree and Post-graduate studies in Psychobiology, Harvard University; and over 40 years of experience guiding private clients and workshop groups through major life transitions caused by change and loss. She is passionate about helping people redefine themselves and discover new meaning and purpose in their lives. Susan facilitates two grief support groups at the Scituate Senior Center: Grieve Not alone for recent loss and Riding the Wave for continuing grief. She is also available for private grief counseling sessions. She can be reached at [sdkellya@gmail.com](mailto:sdkellya@gmail.com). ∞



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# Understanding your prescriptions: The best questions to ask

By Patricia Prewitt, My Personal Rx Adviser



For some people, health status and required prescriptions to manage a diagnosis remain fairly consistent. For others, medications may need to be more closely monitored, with dosing adjustments made to address side effects, allergies, or other

concerns. In any case, here are some important questions to ask of your health care provider about your prescriptions:

- Why am I taking this medication?
- What is the brand name of this medication, and its generic name?
- Is there a generic version of this medication that I can take?
- If the medication is a new prescription – Does this mean I could stop taking something else?
- Can I take this new medication safely with my other prescriptions?
- How many times a day do I take this medicine? If it's three times a day, does that mean break-

- fast, lunch and dinner, or every eight hours?
- What happens if I forget to take a dose?
- Should I take the medicine with food, without food, or before or after eating?
- When should I expect to see a response? Is it one day, a few days, or a week or more?
- Should I avoid alcohol while taking this medicine, or avoid certain foods?
- Are there refills?
- How long can I expect to be taking this medicine? Is it three months, six months, or a year or more?
- Who do I call if I notice side effects?
- What side effects are to be expected, and are there any that are especially worrisome?
- Is there a print document you can give me to read more about this therapy?
- Last, but importantly: Have you stopped taking any medications due to cost or side effects? Be sure to inform your provider.

A good habit is to keep a written or digital list of medications, along with any routinely used over-the-counter medicines, supplements, and vitamins to bring to every visit. While electronic medical records can be helpful, they are not always up to date, especially if a medication has been dropped or added to the list. Sometimes, providers are not in the same health systems, so

they do not have access to every report or prescription status change. Your primary care provider is likely able to print out a copy of your current medications list. Most will take the time to review this list with you at each visit.

The U.S. Food and Drug Administration website, [www.fda.gov](http://www.fda.gov), provides a comprehensive brochure called "My Medications" that reviews these questions and more. An easy-to-use, comprehensive worksheet for tracking your own medications can be downloaded from my website, <https://mypersonalrxadviser.com/resources>.

*Content provided is for educational purposes only, and is not intended as a substitute for advice from a qualified medical professional. The opinions expressed within are those of the author.*

**About the Author:** Patricia Prewitt is a local Massachusetts resident who spent more than 30 years in the pharmaceutical industry. Tricia is a consumer education advocate, and loves helping people find ways to save money on their prescriptions. More information and free resources are available on her website at <https://mypersonalrxadviser.com/resources> or call her at 508-507-8840. Favorite Quote: "Act as if what you do makes a difference. It does." – William James ∞

## CROSSWORD CORNER

### ACROSS

- 1 "Troy" actor, Brad
- 5 Idea of oneself
- 8 Not up
- 12 Light beige
- 13 Hasty escape
- 14 Humdinger
- 15 Base for sauces
- 16 Back again
- 17 Reverse
- 18 Prepare to be knighted
- 20 Canned meat
- 22 Watery film
- 24 Adherent of an Indian religion
- 27 80 year old
- 31 Fraternity letter
- 32 Daybook
- 33 Pen part
- 35 Tender
- 40 As a result of (2 words)
- 41 Street abbr.
- 42 Unpleasant guy

- 44 Birch family tree
- 48 Toward dawn
- 51 U.N. arm, for short
- 53 Fountain order
- 54 Dog pest
- 55 Not a thing
- 56 Bookie's quote
- 57 Greenish blue
- 58 Word on a quarter
- 59 Wyle of "ER"

### DOWN

- 1 Benefit
- 2 Desktop symbol
- 3 Real
- 4 Promgoer's rental
- 5 Imp
- 6 Needlefishes
- 7 The eating of raw food
- 8 College graduates
- 9 Hair style
- 10 Vulcan's mind m\_\_\_ in "Star Trek"

- 11 Two singers
- 19 Part of a relay race
- 21 Balloon filler
- 23 Very cordial
- 25 \_\_\_ Point, California
- 26 Troop group
- 27 Connective word
- 28 Neighbor of Libya
- 29 Vegetarian staple
- 30 "\_\_\_ so fast!"
- 34 To stay the same
- 36 Merry
- 37 Old verb ending
- 38 Fertility clinic stock
- 39 English admiral in history
- 43 Assortment
- 45 Unfashionably dressed person
- 46 Icelandic poem collection
- 47 Precipitate

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48	49	50			51		52		53			
54					55				56			
57					58				59			

- 48 Bank method of funds transfer, for short

- 49 Pub pint
- 50 Large quantity

- 52 Long used

Answers on page 12



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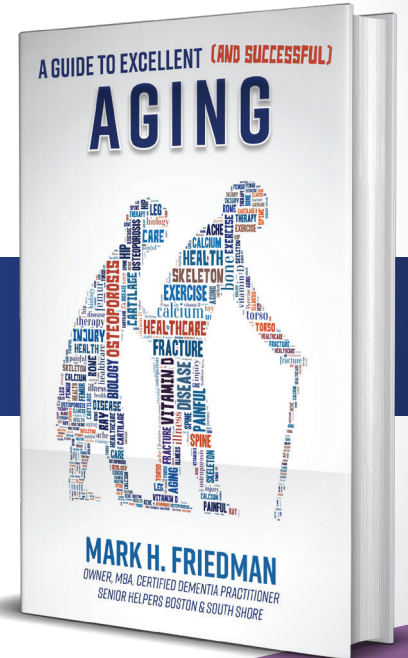


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