



SOUTH SHORE SENIOR News

AND METRO WEST

For Boomers and Beyond

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– Stephen White

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Social Distancing Shouldn't Lead to Social Isolation



By Mike Festa
State Director, AARP Massachusetts

Even in the best of times, social isolation is a significant problem. In Massachusetts, 540,250 people over the age of 50 live alone and are at higher risk of social isolation, which is now magnified by the “social distancing” requirements across the country.

That’s worrisome. In fact, the World Health Organization was so concerned that the “social distancing” directive was contributing to isolation that it has modified the wording of its guidance: It now urges people

to practice “physical distancing” to prevent the spread of the virus.

Make no mistake: The long-term effects of social isolation are very real. Over a prolonged period, the impact of social isolation is as harmful to an individual as smoking 15 cigarettes a day. In fact, isolation is more dangerous to one’s health than obesity, and it’s linked to a greater likelihood of early death, accelerated cognitive decline, poor cardiovascular function, stroke and depression in adults 50 and older.

We may have all scaled back our personal interactions to stay safe, but that doesn’t mean we have to be alone. Today’s technology offers myriad ways to keep in touch with family, friends, neighbors and loved ones.

Here are some steps to stay connected:

- Measure your risk for isolation—or that of your loved one—at AARP Foundation’s Connect2Affect.org. This platform also provides lists of community assistance programs for medical care, food, and job training.
- Plug into the growing number of mutual aid groups that organize volunteers to assist older neighbors by, for example, picking up prescriptions or go-

ing grocery shopping for them. AARP recently launched the “Community Connections” tool, also in Spanish at www.aarp.org/MiComunidad, to help you find a group in your area. You can also request a “friendly call” from an AARP volunteer through the website or by calling 1-888-281-0145.

- Go virtual. Many in-person activities are now being offered online. Your local fitness center, for example, might be offering virtual exercise classes. Or perhaps your book club now meets online. AARP’s website [www.aarp.org/coronavirus] offers daily fitness videos, links to movies that stream online, and other ideas to stay active and engaged during this difficult time.
- Volunteer to provide critical services. It’s a way to assist others while also helping you find purpose and avoid isolation. Mentors and tutors, for example, are always in high demand and both roles can easily be filled remotely. You might also want to volunteer to answer helpline calls related to the pandemic. Visit <https://createthegood.aarp.org>.
- Identify vulnerable older adults in your family or neighborhood and make a plan to have someone reach out to them on a regular basis by phone, text, email or virtual chat. This is an excellent opportunity to introduce someone unacquainted with Zoom, Skype or Facetime to this new method of communication.
- If you are working from home, consider virtual lunches or happy hours. It’s important to take time to catch up with your colleagues on a more informal level. (And you might even glean a few tips on successfully navigating the new world of telework.)
- Go old school. Reach out to a family member or friend by sending a letter or postcard. Enclose a photo or two in the letter to spark a fond memory. If there is one thing that this pandemic has made clear, it’s that personal connections are immensely valuable and sorely missed. Let’s resolve to keep those links strong and vibrant during this crisis, especially for our most vulnerable family, friends and neighbors. ∞



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Elder Law & Estate Planning

Americans of All Ages are Creating Their Wills During COVID 19 Pandemic



By Patrick J. Kelleher, Esq.
ElderLawCare.com

HANOVER AND QUINCY – There has been an explosion in the numbers of Americans rushing to make their wills online. Understandably, the coronavirus pandemic has created the scramble to set up wills and end-of-life-directives. However, online do-it-yourself (DIY) wills are often deemed invalid, as they do not comply with all of the legal requirements of your state.

According to Caring.com, the prevalence of will and estate planning has been on the decline since 2017, but this trend is quickly reversing itself with the advent of the coronavirus pandemic. So, who needs a will? Ask yourself if you care who gets your property or money if you die. If you do not take action to protect your assets and loved ones, who stands to benefit? If you have minor children, do you care who will act as their legal guardian? Anyone who is married, anyone with children, or anyone with assets needs a properly executed trust and will. Wills are governed by state law. Your will should reflect your wishes in the language and format required by the state in which you live in order for it to be valid.

Our Elder Law Care Team has been working diligently with our clients via Facetime and Zoom video calls to address social distancing protocols while still providing legal services, such as preparing trusts, wills and disability planning. The importance of a qualified elder law attorney guiding you through the process of creating your trust and will cannot be understated, as we understand the nuances of how things need to be written. Once your will is complete, it must be correctly notarized, as mistakes made in the will-signing process can potentially invalidate your will. Our Elder Law Care Team will guide you through the signing process so that you can protect what you have for the people you love the most.

Beyond the creation of a trust and will, many Americans are increasingly concerned about their powers of attorneys, health care surrogates, living wills, and end-of-life directives. These “life documents,” or as I coined, “The Big 6 Disability Planning,” as they are active while you are alive, are equally as important as your will. Your named personal representatives, successors, beneficiaries, and powers of attorneys should have several back-up representatives, as the mortality rate due to the coronavirus remains unknown.

According to research in a recent New York Times report, health care workers are more likely to contract COVID-19 than the average person. During this pandemic, many doctors and other medical professionals are rushing to have their wills drawn up. In addition to doctors, anyone on the front lines in the fight against COVID-19, from hospital custodians to nurses, to EMS responders, should either make a will, or review and possibly update their existing one. However, the truth is no matter what your profession or likelihood of contracting this virus, you should have a properly executed will during this time of considerable uncertainty.

There are few things you can act on during the COVID 19 pandemic that can bring you assurance and a sense of relief. The legal creation of your trust, will and your “Big 6” Disability Planning” is an action you can take that protects you and your family. We can help. Visit our website www.elderlawcare.com and click the red “WATCH NOW” button to watch our new online educational elder law webinar. Watch now because it will entitle you to a \$500 coupon to start the process of you protecting what you worked hard for, for the people you love the most.

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

About the Author: Patrick Kelleher is an author and Estate Planning and 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 center and in surrounding communities. Learn more at elderlawcare.com or follow Patrick Kelleher on Facebook because you will learn a lot! Offices 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> ∞

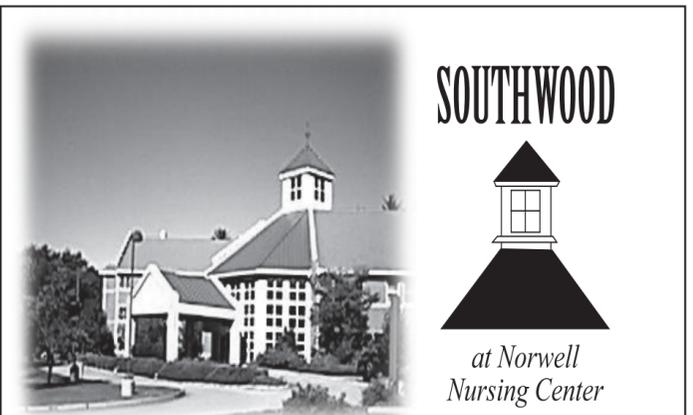
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Aging with Sass & Class

By Loretta LaRoche

This Too Shall Pass

How many times have we heard we are living in “unprecedented times,” followed by the latest Coronavirus updates, and by enough fear to make you want to start building an underground bunker in your backyard.

The last time I went to the supermarket, looking like a Bedouin without a camel, I noticed that most people were acting as if they had been medicated. There were no smiles, or even a simple hello. It was as if they had all been naughty, and someone had put them into a “time-out.”

I think people are in shock. Could any of us, in our wildest dreams, have imagined that in just a few short months after the holidays, we would be in a scene from the Twilight Zone? I keep waiting to find an alien in my closet, trying to fit into a pair of my sneakers.

I often compare my existence now to the movie Groundhog Day...Wake up (thank God), eat breakfast, check emails, read paper to see if I should go shopping for an armored suit, try to do some exercises, shower, watch a little Netflix, make dinner, and on and on. I don't know how many times during my busy career I wished for the time to do projects around the house. Well guess what, every day I tell myself I can do it tomorrow. “Tomorrow, and tomorrow, and tomorrow creeps into this petty pace...” (Macbeth). Truer words were never spoken.

My procrastination methods have become incredibly sophisticated. I should write a book called “How to be Organized with an Unorganized Mind.” I actually think I could live quite happily with a group of sloths. The bottom line is that I have always needed a deadline to get things done. I imagine a lot of you are similar. It's time to simply accept the reality of who we are and enjoy it.

One thing I have always enjoyed is cooking. I really loved it initially. I took out the cookbooks and devoured the recipes with the thought of preparing some sumptuous meals during this at-home time. I had good intentions, but I've had dendrite slippage. A few sumptuous meals a week are enough; many more will only add to my resembling a weevil. Once we can go out, I will have to be rolled out the door.

Believe me, I know this is not all fun and games. There is a great deal of sorrow and grief attached to this crisis. It is important to address our feelings and to treat ourselves, as well as those around us, with empathy and compassion. I feel that accessing our humor, when possible, is necessary as long as it is not hurtful.

Try to get fresh air, eat as well as you can, talk with loved ones often, and keep in mind that “this too shall pass.”

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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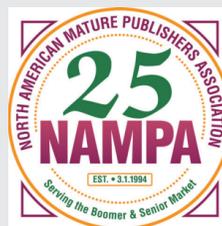
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The Interview

By Wendy Oleksiak, V.P. Compass Real Estate



Jean and I met through South Shore Senior News. She read one of my columns and reached out. The first time we met, there was an instant connection, and I was thrilled to have the opportunity to work together. After the sale of her home, I asked Jean for some feedback on her experience.

Wendy: “What was your biggest concern when you started the moving process?”

Jean: “Our biggest concern was if we would sell the house for what it was listed at.”

After a careful analysis of recent home sales and how to highlight Jean's home to make it stand out above the rest, we agreed on a price, and the home sold for 99% of asking. Jean and her husband were thrilled.



Wendy: “Did you consider time of year?”

Jean: “Yes, we knew that winter was not an ideal time to sell, so we wanted to get on the market as soon as possible.”

Sellers often think the spring is the only time of year that homes sell. The South Shore real estate market is year-round with high demand. Properties that are priced correctly sell, no matter the season. The commuter rail and ferry service have been a game changer for buyers who work in Boston. Buyers have always been drawn to the South Shore for its natural beauty and proximity to the beaches. Previously, the commute was a challenge, but now the option to grab a cup of coffee, read the news, and enjoy the views from the train or ferry boat is very inviting.

Wendy: “What led to your decision to move?”

Jean: “We were thinking of our age and would we be able to make a move in 10 years, and the answer was no! That made our decision easy. Our house had a lot of stairs and a large yard, and we didn't want to manage it anymore.

Deciding to move is a big decision, best done with careful planning with a trusted advisor. I have resources for every possible need; these include

professional organizers, packers, dumpster services, fine art movers, estate sale companies, attorneys, and more.

Wendy: “What was the most surprising thing to you about the process of selling your home?”

Jean: “The most surprising thing was how complex the process was. Thankfully, we had a fabulous Realtor. Wendy, you walked us through everything and were always at the other end of the phone. It was very important that we had someone to watch out for us—you!”

Jean and I clicked from go! She and her husband were very receptive to suggestions and asked for help when they needed it.

Wendy: What was the most frustrating part of the process?

Jean: “How things can go wrong quickly; my Realtor and my lawyer solved many problems.”

Even the smoothest of transactions have hiccups. This is where experience and connections are important. My job is to protect, educate and offer solutions. Every problem has a solution.

Wendy: “Are there any things you'd do differently now that you're on the other end of the sale?”

Jean: “I'd recommend getting organized sooner than you think you need to.”

When the idea of moving first floats through your head, that's the time to pick up the phone.

Wendy: “Do you have any suggestions for preparing early?”

Jean: “Get many boxes, schedule your moving company early, and ask them if they have used boxes on hand available to you. Boxes can be expensive.”

Careful planning and working off of a timeline makes the process less stressful, and can increase your profits. I will make recommendations on what can be done to make the property more desirable, get estimates if need be and be there to coach you every step of the way.



Wendy: “Any tips about packing?”

Jean: “Be sure to mark the boxes that you are taking with you, especially if you are not moving directly into your new home. We stayed in temporary housing awaiting our new construction home. The movers mistakenly had taken our warm coats, my makeup, food, and dog belongings into storage.”



Going through your home and deciding what will make the move with you makes a huge difference. No need to spend money and time packing what you no longer need. This is where an estate sale, yard sale or posting items for sale online can really lighten the load.

Wendy: “Do you have any tips about pacing your energy?”

Jean: “I didn't pace myself; I found I was always doing something to stay on top of everything.”

Planning, planning, planning! Moving is both an emotional and physical process. Change, even positive change, is stressful. Creating a timeline and strategy to tackle each task will significantly ease the process. If you're dealing with moving pets, they need to be part of the plan. My moving guide will remind you to build their care into your moving timeline.

It was truly a pleasure to assist Jean and her family with their home sale and purchase. There is a lot involved to get across the finish line, and it's my job to be beside you every step of the way.

I am happy to send a free copy of my moving guide to interested readers. Please reach out by phone or email. Home is certainly where the heart is, and I am dedicated to offering the most personalized, sophisticated, and confidential real estate support available.

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, Cobasset, 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. ∞

Time for Tennis



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

QUINCY – If you are a relatively healthy and active senior, you may want to consider playing some tennis this summer. Whether you engage in competitive sets of tennis or just keep the ball in play for as many hits as you can make, the health and fitness benefits are pretty impressive. Although golf is a great game for seniors, it does not provide a lot of physical activity or fitness benefits. Tennis, on the other hand, requires much more movement and confers a variety of fitness benefits.

With respect to muscular conditioning, tennis involves locomotor movements in all directions (forwards, backwards, sideways), which enhances balance, coordination and agility, while increasing muscle function and burning calories. With respect to cardiovascular conditioning, singles tennis can significantly improve aerobic fitness, and doubles tennis can provide some heart health benefits.

The key to successful tennis experiences is pre-season conditioning and gradual playing progression. Because tennis involves a lot of acceleration and deceleration (starting movements and stopping movements), it is essential to strengthen all of your major muscle groups prior to getting on the courts. The most relevant exercises for the legs, midsection, upper body, and arms are presented at the end of this article.

We recommend doing at least four weeks of tennis conditioning exercises before going to the courts. Appropriate strength training will reduce your risk of injury and improve your tennis performance. We also suggest taking a few tennis lessons from a certified tennis professional to learn proper movement mechanics for hitting the ball (forehands, backhands, serves) safely and successfully. Finally, we advise new tennis players to begin with relatively brief court appearances (30 minutes) and to progress gradually to 40, 50, and 60-minute games. Prolonged playing periods inevitably lead to overuse injuries (especially shoulders, elbows, and wrists) that cause discontinuation of an enjoyable sport and an excellent fitness activity.

Resistance Band Exercises for Tennis

We have chosen five sample resistance band exercises—two that strengthen the muscles in the upper body, one for the mid-section muscles, and two that strengthen muscles in the lower body.

Resistance bands are economical, versatile, resistive tools found in any sporting goods store. They simulate resistance machines and come in many different colors, thicknesses and lengths, each representing strength levels for beginner, intermediate, and advanced exercisers. Bands with handles are easier to grip, which may be an important consideration for many seniors.

When holding onto resistance bands, keep a firm grip, stand (or sit) erect, chest lifted, shoulders down and relaxed, with full focus on the exercise performance. Use slow, controlled movement speeds through the full, pain-free range of motion, and be sure to breathe throughout each repetition. For best results, perform one to three sets of 10 to 15 repetitions, on non-consecutive days, two or three days per week.

Wrist Exercise

An injury common to this sport is tennis elbow. To prevent this type of impairment, strengthen your forearm muscles with wrist flexion and extension exercises, best performed while seated. Wrist flexion exercise: Sit in chair and loop band around middle of both feet. Bend slightly forward from hips and rest forearms, palms facing up, back of wrists on thighs. Slide legs further apart until you feel the right amount of resistance and tautness. Slowly bend wrists up towards forearms, pause then return to wrist neutral position. Repeat 10-15 times. Wrist extension exercise: Rest forearms, palms facing down, front of wrists on thighs. Slowly bend wrists back towards forearms. Repeat 10 to 15 times.

Shoulder Exercise

It is essential for tennis players to keep their shoulders and associated muscles stable and strong to minimize injuries sustained by various movements associated with this sport. External and internal rotation exercises may very well keep shoulder muscles from becoming weak and unstable. Whether seated or standing, both exercises are best performed with a band anchored or looped waist height around a stable surface.

External rotation exercise: Grip band with right hand. Anchor band to your left and step 6-12 inches away, stretching band across your body until you feel the right amount of resistance and tautness. Bend right elbow against rib cage, hand on left side, then extend forearm away from mid-line of your body to the right as far as comfortable. Pause, then return to start position. Repeat 10-15 times. Perform again using left arm.

Internal rotation exercise: While still gripping band with right hand, turn around and face opposite side of room. With right elbow

bent against ribs and hand away from body on right, slowly pull band across body to left side. Pause, then return to start position. Repeat 10-15 times. Perform again using left arm.

Core Exercise

Core strength is critical in producing a powerful tennis serve, forehand stroke and backhand stroke. The core is where this power is generated, and this area includes the abdominals, obliques (waist), hips, and spine. By keeping the core strong, you stabilize and protect the spine which reduces injury risk to your lower back.

The trunk rotation exercise can be performed seated or standing, band looped around middle arches of both feet. If seated, sit erect on floor or chair, extend both legs straight ahead. Grip handles, clasps hands, and with elbows bent, bring handles to sternum. If standing, place legs hip-width apart. Keep chest high, hips square, abdominals engaged. With no slack in band, slowly rotate torso toward right a few degrees. Pause, then rotate torso back to starting position. Repeat 10-15 times, then do the same towards the left.

Lower Body Exercise

To get legs in tip-top shape, tennis players perform strength exercises for the hips, thighs, and buttocks. These large, powerful muscles are responsible for producing split-second movements that can make all the difference in hitting or missing a ball and winning a point. A basic squat exercise includes all the major muscle groups of the lower body.

Stand erect, legs hip-width apart, band looped around middle arches of both feet. Crisscross bands in front of body (grip right handle with left hand—left handle with right hand). Clasp hands and bring handles in front of sternum. Keep your head up, chest lifted, and weight evenly distributed on both feet. Lead with hips as you lower body into a half-squat (90-degree knee-bend) position. Once hips reach knee level, begin ascent to standing position. Repeat 10-15 times.

Lower Leg Exercise

Another great conditioning exercise important to tennis that specifically works your lower legs is the calf raise exercise and can be performed seated or standing.

Stand hip-width apart with band under balls of both feet. Grip handles with arms straight, with moderate tension in band. Keeping body erect and head up, rise up on toes, hold top position momentarily before lowering heels. Repeat 10-15 times.

About the Authors: *Wayne L. Westcott, Ph.D. is professor of Exercise Science at Quincy College and author of 30 fitness books. Rita La Rosa Loud, holds a B.S. in Exercise Physiology and directs the community Health & Fitness Center at Quincy College. ∞*

Care in a Crisis

By Mark Friedman, Owner, Senior Helpers Boston & South Shore Vice President of Services and Operations, Assured Allies, Inc.



Over the past three years, I have written extensively on the criticality of being informed and prepared, and at no time has the need for this been more apparent than now. Many have contacted me asking, “What do I do now?” “Is it too late to be prepared?” The answer is it is never too late to start to put plans in place. There is an immediate need to plan for the ongoing impact and disruption in our lives, and of those entrusted to our care.

For seniors this is a “Must do” versus a “Nice to do.” The World Health Organization has extensively written (<https://www.who.int/ageing/publications/EmergenciesEnglish13August.pdf>) on the roles and risks for the aging population in times of emergency. Loss of independence, or even a loss of life, occurred way too often in many of the crises in the last decade. With the evidence from Italy and China, the impact of coronavirus on the elderly population will be even more significant.

Here are the Six Critical Objectives for Orchestrating Care in a Crisis:

1. Define basic needs.
2. Be connected to the world at large.
3. Maintain your lifelines to others; engage in life.
4. Create a safe and secure space.
5. Document what is going on.
6. Create a disaster plan and know when to implement.

Define basic needs.

Know your basic needs and your primary needs and devise a back-up strategy for both. We recommend a focus on the following 13 areas:

Can you:

- Get bills paid?
- Get groceries/household supplies?
- Have meals prepared?
- Get help if needed?
- Get laundry done?
- Take garbage out?
- Maintain clean food preparation space?
- Get house cleaned?
- Get transportation to necessary places?
- Use the phone?
- Have general mobility in the living environment and in places critical to visit?
- Get Activities of Daily Living (ADLs) met (e.g., bathing, grooming, toileting, ambulation, etc)?
- Manage your medical condition (get meds, dose meds, take as prescribed, manage vitals within defined parameters and escalate if needed?)

Be connected to the world at large.

The importance of a plan B is paramount in times of disruption. For most, plan B, and often Plan C (also known as “Uh oh, now what?”) rely on being able to quickly navigate many options on a moment’s notice. Think about our reliance today on the Internet to get things done. Whether through a home-based connection or via a mobile phone or tablet, connectivity is a necessity in today’s world. That said, many people, especially seniors, do not have sufficient connection.

Over the past two years, my home care agency and our franchisor have sought various technology-based care enhancements for our clients. Our goal was simple: Can we provide a greater level of care or oversight at a lower cost through the use of technology to separate care? I wrote about this in past posts. The results were quite surprising. While nearly everyone

had smart (or smarter) phones and could text, FaceTime, or the equivalent, a surprising number (over half) did not have active Internet service in their home. The challenges of our Covid-19 day-to-day existence have clearly demonstrated that Internet access is a necessity.

Review the 13 basic needs above, how could you ensure that these were adequately met without Internet access? It would be possible, but it would be difficult—particularly in times of mass need and disruption, as we face today.

Maintain your lifelines/engage in life.

Per AARP, “Social distancing shouldn’t mean shutting out the world. We all need human connection, particularly in a crisis, and especially with those who understand and care about us. Research has shown just how emotionally and physically harmful social isolation can be. Fortunately, we live in a miraculous age when we have a myriad of technological means—including telephone, email, texting, video chat and social media—to keep our friends and family members present in our lives. That may be the best available solace for all of us until this crisis passes.”

Three types of needed lifeline connections:

1. A responsible person who can escalate on your behalf: Set a specific individual with whom you speak each day at a specific time. Have a daily check in and give basic information, so he or she can intervene if necessary, or if you fail to check in, know to call 911 on your behalf. The three things that we recommend you report to this person are:

- a. Your wellbeing—BE HONEST about your ability to meet your 13 basic needs.
- b. Your state as it relates to other needs that you are having trouble meeting.
- c. Any changes the person should be aware of (i.e., medication routines, appointments, etc.)

2. Connection to professionals you may need to access: Increasingly, our medical professionals are communicating by dedicated websites or applications on our smart phones that allow us to communicate back and forth with them. The general ability to reach a doctor or their staff, even in an emergency, is difficult, and, in a peak demand, due to a crisis, likely impossible. These applications and sites ensure that your physician will get your message and be able to respond.

3. General connection to others: Stay connected to your friends and loved ones. Set call times up—make a plan. Set up a video chat or even a group one. These things are quite easy if someone shows you how. Email or social media is a great way to stay in touch and find out how things are going. AARP wrote: “Share moments of mutual enjoyment and meaning.” (Note the importance of a reliable Internet connection in maintaining lifelines, especially in times of social distancing or sheltering in place.)

Even in coronavirus confinement, upbeat experiences still go a long way toward offsetting frictions, both small and large. If you’re in isolation with a loved one, put on the old movies or music that you always enjoyed together. Bring out the photo albums to remind you of wonderful vacations and family gatherings. Make and savor a favorite recipe. Sit together on the living room couch in silence holding hands.

Create a safe and secure space that allows separation.

I have written before about the 144 potential safety risks in the home. Now is the time to minimize these risks. You, or your environment may not have them all, but here is a way to think about it:

1. The Bathroom: Remove unnecessary clutter. Make sure non-slip tape is where it needs to be and that assistive devices, such as grab bars, are in place. Keep the things you need within easy reach.
2. The Bedroom: Remove unnecessary clutter. Pick up loose items on the floor, and consider removing things that could pose a fall risk, such as loose throw rug or things that are hard to see in the dark.

Navigating the Future... continued on p.16



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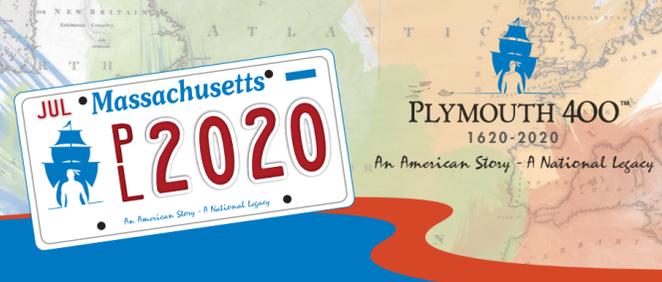
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"THE WICKED SMART INVESTOR"

To Harvest the Best Deal, Adopt a Haymarket Shopping Strategy

By Chris Hanson

HANOVER – One of the rewards of nurturing a vegetable garden is having fresh heirloom tomatoes for BLT sandwiches and Caprese salads. As everyone knows, fresh produce can be quite pricey, but the cost can vary greatly depending on where you buy it. The same principle applies to purchasing term life insurance.

First, let's go tomato shopping in The City on a Hill. My first stop is the fairly new Boston Public Market on Hanover Street. The building looks very inviting. As I walk in the door, my tomato seeking mission is briefly interrupted by freshly made apple cider donuts. It took a lot to resist them, but I force myself toward the farm concession. It isn't that easy; I have to walk by \$600 salad bowls, Chilmark cheeses and even more donuts. What's with all these donuts? Even Dunkin' is considering becoming simply "Dunkin'." Anyway, I get to the solitary farm stand and purchase some tomatoes for \$3.99 a pound. The tomatoes are high quality and the slightly saccharine customer service was bearable. Phoniness of any kind makes me feel like a tourist in my own city.

My next stop was right out the door at Boston's original farmer's market, Haymarket. Tracing its roots to the 1600s, Haymarket consists of dozens of vendors peddling very, very ripe produce. As a consequence, the slight scent in the air doesn't smell like apple cider donuts, but it's not too bad. With the competition just inches away, vendors have to match prices to move perishable product. They will try luring you to their produce stand by yelling things like "Tomatoes! Get your tomatoes here," or "This isn't Star Market; it's Haymarket!" As a native Bostonian, the gruffness of the vendors is like the bells ringing at the Old North Church—very comforting because I know it's the real deal. I get my tomatoes for only \$1 a pound—what a difference!

You'll develop an appreciation for price differences if you purchase life insurance through a broker, rather than an agent. The difference is that since the agent only works for one company, all he can offer you is that company's products and pricing. A broker can shop multiple companies to get you coverage at the best price. The prices of term policies can vary greatly because different insurance companies prefer different risks. If you're looking for a \$500,000, 20-year term policy, there are about 30 fi-

nancially stable companies all competing for your business. For the most part, the only difference among the policies is the pricing. You could pay \$42.33 per month or \$62.33 per month for the same coverage. How do you like them apples? Oops, I mean tomatoes.

Now I know what everyone is thinking in regard to the tomatoes. The ones purchased inside the BPM are fresher and of higher quality than the Haymarket tomatoes, so you're willing to pay more. This reasoning is not needed when you are purchasing term life insurance. It's all the same. Let a trusted broker advise you.

I wish heirloom tomatoes were available year round, but all good things must come to an end. When I'm produce shopping throughout the year I go to Lambert's in Dorchester. They offer great produce at fair prices and have genuine customer service. There are no fresh apple cider donuts, but an awesome deli and hot food bar function as a Pied Piper for selective diners. Our own number 12 has been seen there. If Lambert's is good enough for our former number 12, well, gosh darn, it's good enough for The Wicked Smart Investor.

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

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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.

The "New Norm"

By Phyllis DeLaricheliere, MS

The Journey of dementia and Alzheimer's already places families and patients into an alternate world—a "new norm," if you will. Now, with COVID-19, we are all experiencing an altered state of reality, a new truth, and finding ways to navigate uncharted waters.

Let me start off by saying to all of you on the front lines of the COVID virus— thank you! Thank you for your endless hours of dedication, fight, and drive. And to all of you dealing with a loved one or caring for someone with Alzheimer's/dementia—thank you! Thank you for CONTINUING to provide endless hours of dedication, fight, and drive, for you are heroes too.

According to the CDC, those with dementia do not have an increase susceptibility to getting COVID-19. The challenge is that they might not remember to wash their hands or keep their mask on. These behaviors may increase their risk. We, as caregivers, need to be aware and diligent, now more than ever. As caregivers, we must remember a critical piece of dealing with any virus or disease. SELF CARE!

As I have said in the past, the family caregivers for those with Alzheimer's/dementia do not think of themselves, and 74 percent of them take ill or pass away before their loved ones. We must take inventory of ourselves now. When we care for others, we need to present a positive front, which, in times such as these, can prove to be extremely difficult. This coronavirus pandemic produces stress, which physiologically raises havoc with our bodies. It affects our sleeping and eating patterns and our moods, and can cause health issues, and, for some, the increased use of alcohol, tobacco, or drugs.

We need you to know that you are human. We appreciate all you do, and we want you to take care of yourselves. Here are some simple tips:

1. Do not watch the news. You live and breathe COVID and dementia all day long. Take a break from it.

2. PHONE A FRIEND! Human connection, even through the sound of someone's voice, is so important. Talk about things other than COVID



or dementia. Allow yourself to laugh and enjoy a great conversation with a good friend.

3. Try some de-stressing techniques that are simple. When is the last time you stood outside and took in a deep breath? Do so! Close your eyes, open up your arms, take in a deep breath, and slowly breathe out. Allow oxygen into your lungs and into your brains. Release the tension. Focus on your breath and nothing else.

4. Do something you enjoy—ride your bike, go for a walk with your dog, read a book, listen to music, practice yoga in your home, do crafts, or reorganize a closet. Take your mind off the day-to-day grind you find yourself in and take charge.

This pandemic, combined with already being on the journey of dementia/Alzheimer's, feels like it is the same day every day. We simply try to make it through the day, try to sleep, and then get up in the same place, only to do it all over again. This could be the definition of craziness, so we need to alter our patterns. As a caregiver, please give yourself permission to think of yourself.

Make sure you are drinking plenty of water, and so should your loved one. Don't forget to eat! Don't forget to take your medication if you are on some. Find time; it's all we have. Finally, make sure you pat yourself on the back! If anyone knows how to deal with a "new norm," you do! After your loved one received the diagnosis, your journey changed, and you faced choppy, uncharted waters. The COVID-19 virus is no different, so do not let it defeat you, emotionally or physically.

I will leave you with this quote: "Give yourself credit for the days you've made it through when you thought you couldn't"

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 ∞

Celebrating Older Americans Month & National Nurses Week



By Nicole Long, MSW, LICSW

Older Americans Month

The Administration for Community Living (ACL) has announced this year's theme for Older Americans Month is "Make Your Mark", which celebrates older adults' contributions to our communities. This theme also highlights the difference that older Americans (and everyone else) can make in the lives of older adults, in support of caregivers, and in strengthening communities.

Many older adults "make their mark" through volunteering. At Old Colony Elder Services (OCES), one of 25 Aging Services Access Points (ASAPs) in Massachusetts, volunteers generously give their time and effort to support many OCES and Community Service Partner Programs that assist those in need in the community. For example, OCES serves 1,700 meals each weekday as part of its Meals on Wheels (MOW) Program with the help of nutrition program volunteers who perform countless tasks. OCES' Money Management Program (MMP) volunteers assist older adults with bill paying, reconciling bank statements, balancing checkbooks and in special cases, negotiating debt with creditors. OCES' Retired and Senior

Volunteer Program (RSVP) volunteers help local agencies such as Beth Israel Deaconess Hospital, Plymouth and Brockton Public Schools Reading Program, and Veteran Services. Older adults who volunteer play a significant role in helping to make a positive difference in the lives of their neighbors in the community.

Celebrating Nurses

During the week of May 6th to May 12th, we celebrate National Nurses Week but it is important to acknowledge that 2020 has been marked as the year of the nurse! At OCES, our team of nurses ensures that older adults thrive in the community by helping them meet their long-term personal and health goals.

Through OCES' Home Care (HC) program and Adult Family Care (AFC) program, OCES' registered nurses provide care to older adults through nursing assessments, which include psychosocial assessment and nutrition assessments. These assessments review an older adult's health and welfare, medical conditions and limitations, fall risk, the need for personal care, formal and informal supports, among other needs. After an assessment, OCES' nurse then draws from community resources and programs to help provide services that an older adult needs. For example, an OCES nurse can inform an older adult about medication side effects that may increase risk of falls, and also make a referral to a program such as "A Matter of Balance" to help reduce their risk of falls, and preventable **Nurses week...continued on p.12**

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Communities Support Struggling Hospices During Pandemic

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



As hospices struggle with the complications of the coronavirus outbreak, another more heart-warming movement has also been spreading—community caring and generosity. As head of one of the region's largest and oldest hospice providers, I can tell you this outpouring buoy me and gives me hope that this pandemic will not keep us down.

Although we are hopeful that supply chains will continue to open up, in the middle of March, the shelves were nearly bare of masks and protective equipment to keep our staff and patients safe. We were desperately scrounging from all corners for this crucial protection for our workers and patients. Our local community pulled through for us.

As our staff worked overtime to call every supplier we could, we also put out a request on our Facebook page asking for any donations or ideas. We were overwhelmed by the generosity of the response—some from those friends of ours or our staff, others whose loved ones we had cared for over the years, and still others who did not know us at all but just wanted to help.

Despite the loss and hardship the pandemic is leaving in its wake, a sense of connection and unity has also risen with communities coming together to support each other when it is needed most. We have all heard the sour stories of the person who pushed someone aside for a pack of paper towels at the supermarket. But honestly, these stories are few and far between. Instead, every day, we at Old Colony Hospice & Palliative Care are experiencing more life affirming gestures of compassion and caring.

In the days after we put out our Facebook

request, we were amazed by the genuine expression of appreciation and generosity.

One couple in Middleboro, whose loved one we had cared for in years past, heard of our need. They went digging around their cellar and hit gold. They found a box of N95 masks and some other safety supplies. I drove to their house, where they had left a bag of donations for us in their breezeway, and I could see their eyes through the door window as I picked up their donation. I left them a bag in return with a thank-you note and roll of toilet paper. As I left, I could hear them chuckling from inside the house.

It's not as easy to connect as in the past. But we are still doing it. And it matters.

Other donations included beautiful hand-made masks to be used as additional protection over N95 masks and thoughtfully crocheted covers for the mask's elastics to help prevent the chafing that goes with spending long hours wearing this kind of gear.

Throughout the region and the country, communities have been increasingly connecting with their hospice providers to help them in small and large ways.

Community organizations, businesses, and civic groups have stepped in to help, even as they have dealt with widespread closures and loss of income.

An electric company, a funeral home, a landscaping company, a dentist's office—to name just a few—donated personal protective equipment to make sure we continued working safely.

The COVID-19 crisis has brought hospice and home-based care to the frontlines as critical care workers in the fight against coronavirus. When this terrible pandemic ends, we hope one thing is left behind—community ties we have built and renewed.

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. ∞

request, we were amazed by the genuine expression of appreciation and generosity.

Nurses week *Continued from p.10*

hospitalizations. Essentially, the overarching role of OCES nurses is that of an advocate, educator and resource.

In just about every healthcare setting, whether it's a doctor's office, hospital, health care service agency or home care service provider, nurses are central in the delivery of care and are on the front line to protect our older Americans who are at most risk.

OCES recognizes and celebrates the contributions of older adults and nurses - particularly during this incredibly challenging time in history. They deserve our deepest appreciation for their ongoing efforts, which make a difference in the lives of the individuals they serve. Their dedication to helping others not only strengthens our communities, but makes the world a better place.

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

COVID-19 Decluttering Projects Around Your Home: Outdoor Space

By Natalie Ahern,
Owner of All the Right Moves
www.alltherightmovesboston.com



I am one of those people, who is in perpetual motion, and I am surprised that I have not begun to go stir crazy while in lock-down mode. Having my college kids around has helped me stay entertained and provided some great companionship, but I am also feeling the need to get some productive things done. After all, there are only so many puzzles, games of Boggle and batches of cookies one woman can take.

If you find yourself, like me, wanting to get some things done around your house, you've come to the right blog. My husband and I are in that almost-ready-to-downsize headspace, so I am focusing on projects that will help organize and declutter my home, helping to make it more presentable when we are ready to sell.

Today I am focusing on "sprucing up" outdoor living space with the objective of cleaning up, purging and not spending a lot of money! First, take stock of your outdoor stone work or deck material. Does it need to be power washed? Perhaps you can do this yourself, or call a power washing company. They are still operating in most states as essential businesses. You can also have them clean your front walkway, fences and exteriors. I find power washing to be so rewarding! Seeing all that gunk removed is incredible!

Once the ground space is cleaned, you are ready to take out your patio furniture. Before you do, take a good critical look. Does the furniture need to be scrubbed or need a coat of spray paint? Remember, there are lots of college kids around looking for outdoor jobs, who can help you tackle taking out your furniture and taking care of the maintenance on it. You can provide direction from a safe distance and check in with them as needed.

When your furniture is in place, look at your cushions and table um-

brella. Can they be cleaned with soap and water or should they be replaced? A new umbrella or new pillows for your patio/deck space go a long way towards creating a beautiful outdoor space.

Storage bins, firepits, and grills should all be cleaned and replaced, if necessary. Still have some of your adult children's toys from third grade hanging around? Might be time to pack them up for donation or trash (donation centers will be open again once the shutdown has ended).

And now for the best part...creating beauty with flowers and plants! With spring weather headed our way, weeding and planning your garden can be a rewarding way to get out of the house. Have your mulch delivered and utilize those college kids from your own house or from your neighborhood to spread your mulch.

This is also a good time to look at your gardening tools. Do you have duplicate, broken or rusted tools in your garage? Old trash barrels and hoses? How about a lawn mower that is no longer used? Box up your usable items to donate once you are able, and say goodbye to broken or rusted items.

Decluttering and beautifying your outdoor living space will help you get outside, remain safe in the perimeter of your own home, and give you something positive to focus on. And, of course, for those of us thinking of downsizing, it will help us get one step closer to preparing our house for sale.

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. ∞

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Recognizing True Heroes during the Most Trying Times



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

None of us have seen the likes of COVID-19, specifically the ramifications of this life-threatening virus, and how it has forced all of us to change our lives so drastically from the way that we used to live. But there is a group of people who continue to remain the same, that is, in their commitment to deliver exceptional health care to their patients.

Health care workers, including doctors, nurses, certified nursing assistants, along with police officers, firefighters, first responders, and so many others, continue to demonstrate a quiet courage that is innate and so very honorable.

I wanted to take this opportunity to thank all of these people, along with grocery store workers, truck drivers, delivery people, and anyone who continues to do their job, despite the health risk they face every day.

To show our appreciation, Celtic Angels Home Health Care is running a Facebook program that works this way: When anyone posts a picture of someone they know who is a 'True Hero,' we are donating 40 meals worth

of food to the Weymouth Food Pantry. That's 40 meals for every photo posted. Our goal is to donate a total of 4,000 meals worth of food to the pantry. It's just our way of saying thanks to all of our "True Heroes."

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



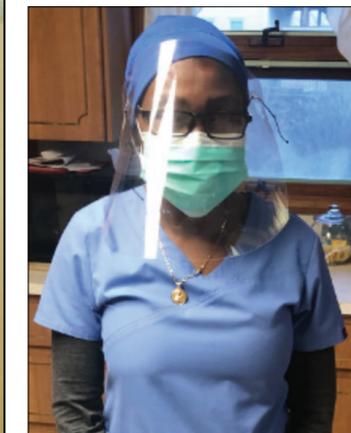
CNA Carla Darosa, ready for duty.



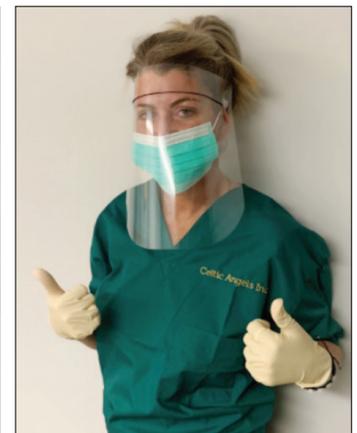
Jandira Gomes, CNA, heading out the door to battle COVID-19 and care for her patients.



Jen Conroy and Lisa Garvey, RNs at South Shore Hospital and Celtic Angels Home Health Care.



Lamercie Auguste, CNA, suiting up and showing up to care for her elderly patients.



Nicole is ready and willing to head out, despite COVID-19, and care for the elderly.

Packaging company makes face shields for home health care workers

Foxboro Company Donates Desperately Needed PPE Gear

Celtic Angels Home Health Care, with offices in Weymouth and Needham just received a shipment of 250 Face Shields as a donation from Accutech, a thermoformed parts manufacturer in Foxboro Massachusetts.

"I cannot express our gratitude and appreciation for this much needed shipment of 250 face shields," said Maria Burke, RN, owner of Celt-

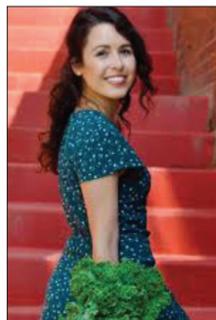
ic Angels Home Health Care. "Our Registered Nurses, Certified Nursing Assistants and Home Health Aides have continued to take care of their patients despite the risk of contracting the Covid-19 virus. These face shields will provide an added layer of protection and beyond that, piece of mind for our staff, our patients, and our patient's family members who are worried about the safety and health of their loved ones," Burke said.

"We were pleased our company could contribute to this pandemic in some small way but

putting our expertise in thermoformed parts to good use by manufacturing the face shields," said Richard J. Madigan, President, Accutech. "We are happy to help," he said.

About Accutech: Accutech is a manufacturer of thermoformed parts including blisters, clamshells and trays. The company also produces paper and paperboard packaging, custom and stock kraft mailing bags, merchandise bags in addition to providing contract packaging and RF sealing services. ∞

Spring Allergies? Sip Smoothies and Break out the Barbecue



By Tamara Luck, LDN, RDN

COVID-19 has made life unpredictable, but the spring allergy season is still here—as reliable as clockwork. Those lush green lawns and trees thick with leaves are now releasing pollen, our dreaded nemesis!

Trying to fend off its effects, our bodies are producing histamines—leading to the classic congestion and sneezing that are our “rewards” for enjoying more walks outdoors.

How can we change our diet and lifestyle to experience spring’s beauty, and head into summer with a little more ease?

On the dietary side, I recommend:

Quercetin: This pigment, found in berries, broccoli, red peppers and other colorful foods, may have antihistamine properties. It is also an antioxidant and a potential ally in reducing blood pressure and promoting brain health. (Healthline)

Vitamin C: Whether in strawberries, kiwi, oranges or other citrus fruits, Vitamin C may also be key to keeping allergies at bay. (Journal of International Medical Research) Wake up to a fruit-filled smoothie, and you may be more comfortable throughout the day!

NAC (N-acetyl-cysteine): If you love warm-weather barbecues, this amino acid in high-protein foods is for you. Found in meat, chicken, eggs and some seeds, it’s thought to act as an expectorant, breaking up mucus. Drag out the grill, soak up the sun, and you may feel better. For a higher dose, try a supplement.

Probiotics: Research indicates that some probiotics may reduce allergy symptoms when taken in season (ScienceDaily), but lay off the yogurt (even lactose-free), which can cause excess mucus. Instead, try foods like

kimchi, sauerkraut and miso.

Nettles: Added to teas and found in supplements, these herbs are also worth a try, despite mixed reviews on their effectiveness. They could be perfect for you. (MedicalNewsToday)

Local honey: Local honey is not only delicious, but, for some people, it may work like a vaccine, boosting their “immunity” to pollen’s side effects. For highly allergic patients, however, it could have the opposite effect, so consult an allergist first. (Healthline)

What about non-food related tips? In this period of social distancing, it’s so freeing to spend more time outside. When back at home, if your shoes are covered in pollen, leave them by the door, and invest in an air purifier. If you’re still plagued by congestion, inhale a mixture of steam and eucalyptus.

Enjoy the increased daylight, warmer weather, gorgeous colors and added freedom that spring ushers in. When you read this, we may still be largely at home—but these changes may boost our spirits, as well as our comfort, during an unprecedented time. I wish all of you continued good health!

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



Navigating the Future...

continued from page 7

3. The kitchen: Remove unnecessary clutter. Make sure basic kitchen/food prep needs are in reach so you can avoid the use of a stool to get things. Have food storage needs in place (Ziploc bags, resealable containers). It is recommended that staple canned goods are available—don’t hoard large quantities—but have enough if needed.

4. Separation: If the size of your world has shrunk to the confines of your home, then it is crucial to figure out ways to carve out time and space that’s still yours. Taking 20 minutes to go to a separate room from the person you’re caring for or living with helps you clear your mind and recover a little. Even if you must be in the same room all the time, there may be ways to focus on your own needs. Read a book or listen to calming music with headphones as an example. There are many small ways to be present and available, but also separate and self-contained.

Document what is going on.

Remember when we were kids. Many of us kept a diary or a log of the most significant and/or insignificant things going on in our lives. Keep a diary, but keep it focused. Document how your day is, how you feel, who you spoke to. Capture what you are concerned about and someone you should tell. (Remember your daily calls—don’t leave the important stuff out.) During times of chaos and stress, it is always best to have detailed notes to refer to rather than rely solely on memory. Document all these things so you have a good record.

Create a disaster plan

No matter where you live, have a disaster plan ready for you and those you care for. Your plan should include a written list of current needs, routines and impairments. It should include all identifying information (date of birth, Social Security number and a current photo) as well as allergies,

medications and diagnoses. Prepare a biography of your loved one that will better inform providers of their personality, interests and background. This is especially important for medical conditions where you or a loved one relies on others to be their “voice.”

Consider where you could relocate in the event of need. Most importantly, confirm its availability to you and how you would be notified if availability changes. Ensure that the people at this place can meet your needs, not just provide shelter.

Thoughts...

These are trying times. We are all managing stress, anxiety, and uncertainty. When we have enforced round-the-clock together time, it is easy for things to escalate. There are everyday frictions, both small and large, that all have the potential to escalate—resist the urge. I find myself saying I’m sorry a lot—it is sincere, even when I am not sure what I have done. I am sorry that I did something that caused stress to the other person. Don’t beat yourself up; don’t put down others.

Be kind to yourself; be kind to others. You never know what is going on in someone else’s life, so let’s all remember not to judge, and, most importantly, to be kind. Viruses are contagious, but so is bad attitude and aggression. But more importantly, so are kindness, empathy and support. Pay it forward, because you just don’t know how the return can positively impact you or your loved one.

Let’s all leave good footprints where we tread!

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

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THE GRAPEVINE

Happy Sauvignon Blanc Day!



By Missa Capozzo

Loire Valley of France, Sauvignon Blanc is the white grape of Pouilly-Fumé and Sancerre, which can be described as crisp, fresh, and elegant in the glass.

New Zealand produces some of the most well-known Sauvignon Blancs to consumers in the United States. Unlike French versions which offer aging potential, most Sauvignon Blancs from New Zealand are intended to be consumed young and fresh. These wines display intense and pungent notes of grapefruit and gooseberry, as well as distinct green flavors of cut grass, bell pepper, and passionfruit. Sauvignon Blanc from New Zealand has a recognizable zing of crisp acidity, whereas their French counterparts offer a bit more richness and roundness on the palate.

When I was sourcing the wines for our portfolio at Sail to Trail WineWorks, I felt it was very important to source a Sauvignon Blanc that fell somewhere in the middle of both the French and New Zealand styles and offered the perfect balance. I looked to the Central Coast of California, and found exactly what I was looking for. Our Sauvignon Blanc is delightfully crisp without being overpowering. With lively notes of citrus, candied lemons, and stone fruits, this is a refreshing wine that can easily stand

alone as a porch sipper. In the tasting room, this is the wine I see fly out the door more than any other, as it appeals to dry and sweet white wine lovers alike, as well as red wine lovers. Although a dry wine, the fruit is so pronounced, some might interpret that as a touch of sweetness on the palate.

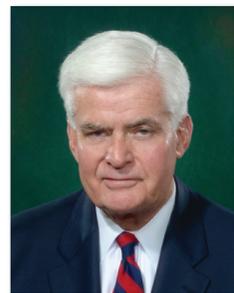
I find Sauvignon Blanc one of the easiest wines to pair with food, regardless of its region of origin. With its pronounced herbaceous notes, it is a homerun when paired with foods featuring various herbs, such as cilantro, basil, or mint. With its high acidity, herbed goat cheese is a perfect and effortless match. Lighter fare, such as seafood and salads, are fail-proof go-to pairings.

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

HOME EQUITY WEALTH MANAGEMENT

Reverse Mortgages and the COVID-19 Financial Crisis

Reverse mortgages have emerged to be an "out of the box" solution to the record financial market declines and consequential loss to retirement savings.



By George Downey

BRAINTREE - At the time of this writing, April 14, 2020, the COVID-19 pandemic is presumably approaching its apex. Clearly, no one knows if or when this will occur, or when life, as we have known it, will return to some semblance of normality.

One thing is certain though, that the devastating shock to the world's economy and individual finances is unprecedented in history and unpredictable in recovery. All of this leaves financial advisors and their clients scrambling to find answers and solutions to the problems created by the COVID-19 financial turmoil, especially for those in or near retirement.

Confronted with inadequate or diminished retirement savings, the top concern among aging Americans is running out of money in retirement. For them, it simply boils down to cash flow and liquidity—having enough income to maintain their lifestyle, and adequate savings to afford anticipated and unforeseen financial needs. For some, assistance may be available by way of their home through a reverse mortgage.

Reverse Mortgage – An Innovative Solution to Stabilize Financial Security

The HUD/FHA insured Home Equity Conversion Mortgage (HECM) reverse mortgage is the national standard accounting for over 95 percent of all reverse mortgages. Although the HECM program has been revised and substantially improved in recent years with additional benefits and consumer safeguards, it remains a relatively unknown resource to the majority of financial advisors and older homeowners.

The HECM reverse mortgage is a unique resource for eligible homeowners (62 and older) enabling them to convert a portion of their home equity to tax-free cash without selling the home or taking on unwanted mortgage payments. Properly utilized, the HECM reverse mortgage can improve cash flow and increase liquidity for those who take the time to learn more and determine if it's a good fit for their situation.

Reverse mortgage loan amounts are determined by: (1) current home value; (2) youngest owner's age – 62 or older; and (3) current interest rates and program pricing. Higher valued homes and older owners are entitled to larger loan amounts. Currently, the maximum home value considered for the HECM program is \$726,525. New proprietary (jumbo) programs are designed to serve higher values up to \$4,000,000.

Massachusetts – Jumbo Reverse Mortgages Now Available

The Massachusetts Division of Banks recently approved new proprietary (jumbo) reverse mortgage loans for higher property values providing loan amounts up to \$1,500,000. These programs not only provide larger loan amounts, they feature benefits substantially similar to the federally insured HECM, but at lower costs, and don't require onerous HUD/FHA approval for condominiums.

Strategic Considerations

The unique provisions of reverse mortgages, and how they may be used, are too numerous for discussion here. However, two of the most common considerations include:

Sequence of Return Risk. Down markets, such as exist now, require the sale of larger amounts of investments to generate the needed cash. Retirement experts recommend a better solution is to coordinate withdraw-

als from investment accounts with tax-free withdrawals from a reverse mortgage line of credit. This preserves the value of investment savings in down markets. Numerous studies confirm that a coordinated strategy can significantly increase and extend retirement security.

Eliminate Mortgage Payments. The burden of making mortgage payments from fixed retirement income is a problem that might be eliminated. A reverse mortgage pays off all existing mortgages and liens, and does not require future payments to be made.

Example: An 80-year-old owner of a home valued at \$1,200,000 with a mortgage balance of \$350,000 requiring \$2,587 monthly principal and interest payments. The jumbo reverse mortgage paid off the \$350,000 balance and provided the borrower an additional \$316,000 of cash for future needs—without the obligation to make any future payments. Bottom line—monthly cash flow improved by \$2,587, and savings increased by \$316,000.

End Notes

While the reverse mortgage provides unique benefits to many homeowners, it is not suitable for all. A thorough understanding of the provisions, costs, responsibilities and long-term effects is essential to determine if one would be a good fit for each individual situation.

Current financial market conditions are unstable and unpredictable. The availability of each program is determined by individual lenders and secondary market investors to continue funding capacity. Thus, program availability, terms, and pricing are subject to change at any time.

The purpose of this article is to increase awareness and encourage investigation to learn if, or how, a reverse mortgage may be an appropriate consideration for individual situations and circumstances.

For more complete information, visit the website of the National Reverse Mortgage Lenders Association (NRMLA) at reversemortgage.org, or feel free to call me with any questions.

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

Crossword Puzzle Corner

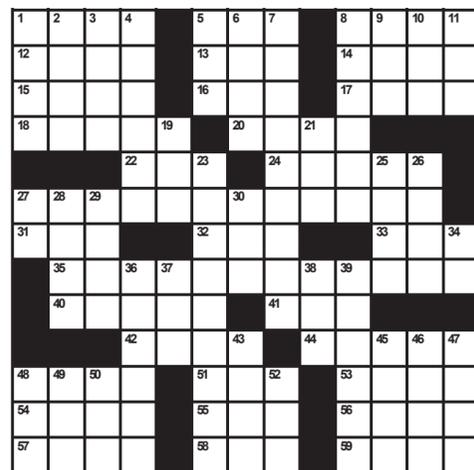
Answers on page 22

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

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
- 48 Bank method of funds transfer, for short
- 49 Pub pint
- 50 Large quantity
- 52 Long used

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Cover Story



Local ghostwriter turns seniors into published authors

By Marie Fricker

If your life is a story just waiting to be told, wait no longer. Writer/editor Stephen White, 66, of Hanover, takes pride in ghostwriting autobiographies, memoirs, and business-to-business books for fellow baby boomers and clients of all ages.

A former concert promoter and film critic, who interviewed such A-list celebrities as Sally Field, Michael Douglas, Ron Howard and Tom Cruise, White recently published his first novel, *Time Passages*, the tale of five classmates at a small Vermont college who were tossed into the social, political and cultural firestorm that epitomized the late 1960s.

If you have lived to witness the events of a more than half a century of dramatic changes in this country and the world, you may have a first-hand account that needs to become a literary legacy for generations to come.

Whether you have kept a diary for years, have made a few notes, or are starting from scratch with just the nugget of an idea, your story can and should be shared.

"First-time authors no longer have to beg the big publishers like Random House and Simon & Schuster to accept their manuscripts," said White.

"With some guidance, you can literally do it yourself for a modest cost and in a relatively short period of time. I particularly love working with older seniors to self-publish their books. They have seen so much and have incredible stories to tell. It's an honor to help them record them for posterity in the form of a published book.

White's services to his clients include writing, proofing, cover design, formatting, and uploading the completed manuscript to Amazon, where it is available for ordering. "Some people have already written their memoir, and I simply edit it for them, and get it published," said White. "Others have nothing, so I interview them on the phone and write their story with their input and approval each step of the way."

White's latest client is longtime Boston radio personality Jordan Rich, 62, who is writing an autobiography on his life and career in broadcasting. "Jordan's book starts when he was nine," said White. "He remembers so much about his early years, even the first tape recorder he purchased by cashing in S&H green stamps. It's going to be a great read."

For Rich, the experience of working with White has been easy and fun. "Steve and I started with an outline back in January, and I told him about key milestones in my life," said the WBZ talk show host. "I tell him my story, and he sends me a rough draft of each chapter he's written. Then I edit or add to it to keep it in my own voice.

Writing an autobiography gives you a great sense of accomplishment. You're forced to remember all the experiences you've had in your life—good and bad. I'm doing it for my family, but if others want to read it, that's nice too."

Books that are self-published through Amazon.com remain available for ordering indefinitely with the "print-on-demand" option, which allows readers to order one book at a time, and eliminates the need for large stockpiles of printed copies.

In addition to helping people write their bios or memoirs, White also offers his literary services to corporate or non-profit professionals, who are seeking to promote their businesses. Two of his recent clients are: Elder Law Attorney Patrick Kelleher of Hanover, who wrote *How to Avoid the Four-Headed Monster: Probate Court, Estate Death Tax, Financial Creditors & Predators*, and Mark Friedman, Owner of Senior



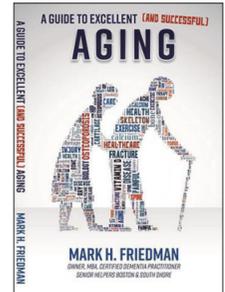
Helpers Boston and South Shore, who will soon publish *A Guide to Excellent (and Successful) Aging*. Both authors are monthly columnists with *South Shore Senior News*.

"Business-to-business books have become popular as marketing tools for people in any industry," said White. "Whether you're a Realtor making a listing presentation at a seller's home, or a manager addressing a packed corporate seminar, having your own books on the table adds a lot of credibility."

White urges his clients to learn from his own mistakes. He actually began writing his novel, *Time Passages*, on an IBM Selectric typewriter when he was a junior in college in 1975. After a few rejections from traditional publishers, he decided to put the manuscript aside for a few weeks. Those "few weeks" turned into more than 40 years. Last November, he found the 300 dusty pages in an old box and had his daughter type it into a word document. No longer at the whim of the giant publishing houses, he self-published the novel in 2020, and made it available on amazon.com.

"I really hope people don't wait as long as I did to get their stories out," said White. "If you've ever thought to yourself, 'I should really write a book,' now's the time. It may not be a New York Times best seller or make you rich, but your family, friends, and business clients will have something they can download or hold in their hand. And you will have a legacy."

If you're ready to scratch one item—"Write a book"—off your bucket list, contact Stephen White at swwhitejb@aol.com. ∞



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Reflections on various art media, Part 4: Watercolor



By Janet Cornacchio

Over the past few columns, I've discussed basics of composition, and two popular 2-d media—oil and pastel. This time, we'll talk about watercolor—my medium of choice (and one of the oldest media dating back at least to the Paleolithic caves of Europe)! Watercolor is a painting method in which the paints are made of pigments suspended in a water-based solution along with gum arabic acting as a binder. Watercolor refers to both the medium and the resulting artwork.

Watercolor pigments, as the name suggests, use water as their medium or solvent. The pigments come in three basic forms: the most common form for professional artists being tubes of soft pigment. Soft pans are larger square pans, which are soft and allow easy removal of the color with a moist brush, and hard pans, which are the classic smaller pigments; on the dry side, they require more effort. The less expensive version of the latter is what young children struggle to moisten and use.

Watercolor paint is generally applied to a paper ground. Good archival quality paper (acid free), usually with 100 percent cotton or rag content, is the preferred professional base. As has been mentioned, both pastel and water color use the color of the ground (paper) as part of the composition. Watercolorists favor a white ground, which allows for a color change using more water in the pigment—the more water, the lighter the resulting color. The white paper, thus, replaces white pigment mixed with a color.

Watercolor paper comes in three finishes—hot press, which has a smooth surface, cold press, which has a light texture, and rough, which is cold pressed and comes with a rugged surface, which allows for layering of multiple pig-

ments. Paper weight is also an important factor in watercolor painting. The standard for good professional work is 140 lb; anything lighter is student grade or acceptable for rough sketches. Another common weight is 300 lb, which is so heavy it makes a sound like a drum when shaken. My favorite paper is 200 lb or 240 lb rough, as it allows me to build up multiple layers of color and to lift many of the pigments easily as well. Watercolor is often a game of put and take until the right balance is realized. I also prefer handmade papers, which have a deckle or slightly torn edge. They are more expensive, but worth it for the effects that can be achieved.

Pigment type and quality is an important part of any piece, and, with watercolor, color mixing is key. Considerations include: amount of pigment (more pigment equals more intense or saturated color); amount of water (more water and white paper equal lighter color tone); kind of pigment—transparent (clear pigments that allow the white of paper to show through); staining (most watercolor pigment can be removed; this kind dyes the paper and can only be partially removed), and opaques (these are the most solid pigment with little of the white paper showing through). Pigments can be mixed on the palette for an even color mix.

Here is where the joy of watercolor comes in! Either wet the paper or mix the pigment until it is still colorful, but flows easily, and apply it to the paper. The paint can be moved around where desired and then a second color dropped in. The colors will mingle. There is some control over how and where, but there is also a certain amount of chance and controlled surprises. Then, there are fun little extras for creating textures—salt and plastic wrap are two examples.

So, for me, working with watercolor, which allows the paper to be the white or the light, which can produce intensely saturated colors and delicate light ones, plus delightful surprises, is the medium I choose to paint. There are wa-

tercolorists who paint beautiful realistic paintings, but I can take photographs if I wanted to “do” realism. I prefer to paint more expressively, to use intense colors, to focus on what intrigues me in nature, in a set up, in a photograph, and, on occasion, just work from pure imagination. Next time, we'll talk about acrylics, which can be used like oil pigment or watercolors and sometimes a bit of both.

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

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CROSSWORD PUZZLE ANSWERS FROM PAGE 18

1	P	I	T	T	5	E	G	O	8	A	B	E	D		
12	E	C	R	U	13	L	A	M	14	L	U	L	U		
15	R	O	U	X	16	F	R	O	17	U	N	D	O		
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SOCIAL SECURITY UPDATE

A COVID-19 update from SSA Commissioner



By Andrew Saul, Commissioner, Social Security Administration

I want you to hear directly from me how the COVID-19 pandemic is affecting our services. The first thing you should know is that we continue to pay benefits. Be aware that scammers may try to trick you into thinking the pandemic is stopping your Social Security payments but that is not true. Don't be fooled.

To protect you and help stop the spread of this coronavirus, we cannot

accept visitors in our offices at this time. There are several other ways you can get help. Many services are available online. If you have a critical need that you cannot address online, we can help you over the phone.

Please visit our Coronavirus Disease (COVID-19) page to find out what services we are continuing and which ones we are suspending, how to contact us, and important information about deadlines we are extending to ease the burden on you and medical providers during this pandemic.

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