

Winter 2015

COMMUNITY CONNECTIONS

www.keohane.com

South Shore Elder Services Offers Support for Elders, Caregivers and Disabled Adults

outh Shore Elder Services (SSES) is the place to turn for help with elder and caregiver needs on the South Shore. With one phone call, elders and their caregivers are provided a free consultation to connect them with the right resources.

In 2014, SSES celebrated their 37th year serving South Shore residents aged 60 and over and has recently expanded their service base to include adults with disabilities 18 years and older. SSES has also launched a **Veterans Outreach Project** to link Veterans and their family members with easy access to community services and supports. SSES



SSES Board officers Ed Mulvey, Treasurer of Cohasset; Maureen Murphy, Chair of Program and Services of Norwell; Connie Laughlin, Secretary of Weymouth; John Fleming, Vice President of Milton.

serves eleven South Shore communities, including Braintree, Cohasset, Hingham, Holbrook, Hull, Milton, Norwell, Quincy, Randolph, Scituate and Weymouth.

"Our core services will always be for folks 60 and over. Adding services and supports for disabled adults 18 and over has expanded our offerings and our future direction as an organization. I am very proud to be leading SSES into the future," said Sandra Lindsey, Chief Executive Officer.

In conjunction with municipal Councils on Aging — which provide locally run programs to residents — SSES

is a regional agency that provides help to seniors, caregivers and disabled adults by coordinating resources, providing direct services, giving caregiver support, and offering advocacy. South Shore Elder Services is a private, non-profit community organization that is a federally designated Area Aging on Aging (AAA) and state designated Aging Services Access Point (ASAP). SSES is a member agency of Mass Home Care, the statewide association of all AAAs and ASAPs.

Services and Programs

The mission of SSES is to provide quality services and community supports for elders and their families to help elders remain independent.

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QUINCY CHAMBER OF COMMERCE: Working Together to Help Quincy Prosper

The Quincy Chamber of Commerce is designed to bring businesses together, promote the city and create economic development within the community.

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WEYMOUTH LODGE OF ELKS IS A BOON TO THE COMMUNITY

The Weymouth Lodge of Elks brings much more to the community than four rental halls available for community events. The lodge is a place for neighbors to meet, families to share meals, and members to give back to the community.

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HULL LIFESAVING MUSEUM: Saving lives then; Changing lives now.

The Hull Lifesaving Museum is so much more than a building with interesting exhibits on the history of maritime lifesaving efforts in the Boston area.

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Keohane FUNERAL HOME Quincy, MA McDonald Keohane FUNERAL HOME Weymouth MA Pyne Keohane FUNERAL HOME Hingham MA



QUINCY CHAMBER OF COMMERCE: Working Together to Help Quincy Prosper

he Quincy Chamber of Commerce is designed to bring businesses together, promote the city and create economic development within the community. The Chamber grew out of a partnership between two long-standing Quincy organizations in 2010 — Quincy 2000 Collaborative, which supported economic development and Discover Quincy, which supported tourism.

"We are primarily a private, non-profit organization designed to create private and public partnerships to promote and support businesses in the City of Quincy and help the city grow and prosper," said President Dean Rizzo.

The Quincy Chamber works to help business districts prosper in Quincy's vibrant neighborhoods, such as Quincy Center, Quincy Point and Wollaston. Prior to 2010, each district had its own business associations. Now, although each Quincy neighborhood has its own distinct style and flavor, all benefit from the unification provided by the Quincy Chamber of Commerce.

By bringing neighboring businesses together, the Business District Partnerships support and promote the commercial area where they are located. Collectively, the Business District Partnerships effectively work together to advocate



Ribbon cutting at the Barnes & Noble at Quincy College (left to right): Peter Tsaffaras, President of Quincy College; Marianne Peak, Adams National Historic Park; Tom Feenan, Feenan Financial Group; Mayor Thomas P. Koch; Glen Hoyle, Barnes & Noble College Regional Manager; Margaret Laforest, City Councilor; and Dean Rizzo, Quincy Chamber President.

for infrastructure improvements, provide a sounding board for new developments, cooperatively advertise and market their district; and create a more attractive shopping area.

The Chamber helps new businesses in town through oneon-one business consulting and business plan development;

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South Shore Elder Services Offers Support for Elders, Caregivers and Disabled Adults

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SSES provides home delivered meals through Meals on Wheels; State Home Care services; Adult Protective Services; Caregiver Support; Options Counseling; and Ombudsman Services for residents of skilled nursing facilities; and more.

Funding for SSES programs is through federal, state and private contracts as well as direct donations.

Information and Referral

SSES provides information to help families put together plans and make informed decisions about support services in local communities. Anyone can call SSES for information about elder services or issues. Trained staff will provide information or refer callers to the most appropriate resources both at SSES and elsewhere. SSES also

provides educational and informational seminars to community organizations. For more information on elder services, call 781-848-3910.

SSES is in need of drivers for Meals on Wheels in every community served as well as Storm Troopers to drive in bad weather when regular drivers are unable to do so.

Volunteer Opportunities

South Shore Elder Services depends on the time and energy of dedicated volunteers who deliver Meals on Wheels; assist seniors with Money Management to help those having difficulty writing checks or managing bills; offer time as Friendly Visitors to visit elders in their homes and take them out if possible; and visit local nursing homes as Ombudsmen to

advocate for residents. SSES is in need of drivers for Meals on Wheels in every community served as well as Storm Troopers to drive in bad weather when regular drivers are unable to do so.

If you would like to volunteer at SSES, please call 781-848-3910 and ask for the Volunteer Coordinator.

Resource Guide

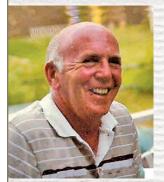
The SSES Resource Guide is widely distributed. In fact, 7,000 copies a year are provided free of charge to community agencies, hospitals, skilled nursing facilities and the public. The cost of printing is offset by sponsors, such as Keohane Funeral Home. If you would like a copy, please provide SSES with a mailing address and they will mail a copy to you.

Keep In Touch

Keep up to date with programs and services provided by SSES through social media. SSES is active online on Twitter, Pinterest, Facebook, LinkedIn and their website at www.sselder.org

Dean Litchfield: A Life Well Lived

ean Litchfield, of Middleborough, was a Funeral Director at Keohane Funeral Home for 53 years. But beyond his long-term career in funeral service, Dean was a generous mentor, a dedicated friend, a devoted family man, an avid golfer and an unstinting contributor to his community. Dean was a story teller, a joker, and a good listener with a big smile and an even bigger heart. He will be remembered for his compassion, commitment,



discipline, irreverence, optimism, sense of humor, warmth and friendliness to everyone he met.

Most importantly, Dean wanted to help people. His compassion led him to his career in funeral service and to countless volunteer activities which were always focused on helping others — including decades of volunteer work with hospice as well as the American Red Cross.

His dedication to community inspired him to join the North Quincy Knights of Columbus, the Weymouth Lodge of Elks, the Massachusetts Funeral Directors Association and the National Funeral Directors Association. His sense of duty led him to serve in the Army and Marine Reserves after his graduation from Weymouth High School in 1951. Dean then graduated from the New England Institute for Anatomy and Embalming.

In his career at Keohane Funeral Home, Dean worked for three generations of the Keohane family, starting with founder Cornelius Keohane. Dean continued when Cornelius' son, Ed Keohane took over, and he remained with the funeral home when Ed's two sons, John and Dennis Keohane, joined the family business. Loyalty was an important part of Dean's character in both his personal and professional lives. From his first days to his last, Dean was not afraid of hard work and would do whatever was asked of him, all without complaint. In the early days, he often worked around the clock. He took pride in his appearance and was never without his suit coat buttoned or his shoes shined.

"Dean was the epitome of doing the right things for the right reasons. He led by example and mentored generations of funeral directors including John and myself," said Dennis Keohane, Co-President of Keohane Funeral Home.

Dean died Sept. 16, 2014, surrounded by his loving family. Dean was dedicated to his three children, six grandchildren, one great-grandchild, and his wife, Marion, whom he cherished.

Remembrances of Dean

66 Dean had the unique ability to connect with people of all walks of life. His sense of compassion for people was limitless. Given the serious nature of what we do, he was able to balance that with a keen sense of humor, practical jokes and quality time spent with family and close friends.

-John Keohane, Co-President



66Dean was a mentor to me. Early on in my funeral directing career, Dean would be by my side as I directed each funeral. He would teach me things that I could not learn in a text book. Through the teachings, Dean would always have a story to tell about back in the day when he was a director. These stories would really give me perspective on what to do and what not to do. His patience and kindness was always there. Thank you, Dean for all of your lessons and for allowing me to be under your wing. ??

-Megan Dunn, Funeral Director



66 Meeting Dean 21 years ago was one of the highlights of my life. He made me feel at ease from the first day I started here. He had a great sense of humor and always had a smile on his face. If you were feeling down, over whelmed, stressed or whatever, he would always have a little story to tell you about the old days at Keohane's that would really make you smile. Dean and I became fast friends. He helped me both professionally and personally. He was a great carpenter and came to my home more than once to solve a problem for me as none of my family was handy in regards to fixing things. He introduced me to his wife Marion, and I met the rest of his family over the years and what a great family they are. Dean had a love of scratch tickets. I would get him some for his birthday every year, and he would always say to me "If I hit I'll split it with you" and he did more than once. When Dean had a few bouts with different kinds of cancer he always pulled through, always had the best attitude about beating it. Even this last time when I visited him in the hospital he said, "I got this. I'll be fine." Dean was one of the most

sensitive, funny, sincere and loving people I have every had the pleasure of calling a friend and it was a very sad day when we found out that he would no longer be around to cheer

us up with his big smile. "?

-Carolyn M. Godfrey, Office Manager/Quincy

WEYMOUTH LODGE OF ELKS IS A BOON TO THE COMMUNITY

he Weymouth Lodge of Elks brings much more to the community than four rental halls available for community events. The lodge is a place for neighbors to meet, families to share meals, and members to give back to the community. The Elks invest in their community through scholarships for children, charitable giving, and honoring the service and sacrifice of veterans.

But what exactly is the Lodge of Elks and what do they do?

"The Elks are a fraternal and charitable organization dedicated to four principals: Charity, Justice, Brotherly Love and Fidelity," said Secretary Frank Barone. "We are dedicated to helping the community including veterans, youth, special needs children and hosting community functions."

While fraternal organizations across the country fail to attract new members, the Weymouth Elks Lodge #2232 continues to grow. At 1850 members, the Weymouth Lodge of Elks is



The Weymouth Lodge of Elks is the largest lodge in Massachusetts

the largest lodge in Massachusetts and the second largest in New England.

Barone attributes the Weymouth Lodge of Elks popularity to the friendliness and comradery of the Lodge. "We have entire families join," said Barone. "First the husband joins and then the wife."

There is always something happening at the Weymouth Elks Lodge from the pool league on Wednesdays to the Thursday dart league and table shuffle board league to Monday bingo

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QUINCY CHAMBER OF COMMERCE:

Working Together to Help Quincy Prosper

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permitting, licensing and site-finder services; business financing for startups and existing Quincy businesses, and ribbon cutting and grand opening celebration assistance.

"There are three primary subgroups within the Chamber, all working together to make Quincy a better place to live, work and play," said Rizzo. "The Restaurant League promotes Quincy restaurants; the Health and Wellness League aids the wellness industry in town; and the Millennials Group supports young professionals within Quincy."

Small Business Assistance

The Quincy Chamber helps local businesses through small business loans; workshops; the small business launch program, and networking events.

Through Quincy 2000 Collaborative, the economic development agency of

the Quincy Chamber, small business loans ranging from \$20,000 -\$200,000 are available to Quincy businesses that meet the eligibility criteria. The loans are provided through the Loan Assistance Program funded by the municipal grants and the local banking community.

The Quincy Chamber also offers educational workshops and seminars. The "Nuts & Bolts of Business Success" educational workshop series provides the knowledge to work more efficiently and expand into new markets, as well as a great way to network with industry peers.

The Quincy Chamber Small Business Launch is a five-week program that addresses many of the issues and topics for starting a first business. It is taught by local professionals from the private and public sectors who are eager to share their expertise to help others starting a new small business.

The Quincy Chamber offers a variety of networking opportunities for businesses to connect with fellow business owners and city officials. The unique "Q-Up" networking events are held in the

morning, mid-day, and after hours for various opportunities to network and increase business contacts at hours convenient for business owners.

The Quincy Center for Innovation

The Quincy Center for Innovation is a unique co-operative work environment developed to support start-ups and early phase companies on the South Shore of Boston. The 12,500 square foot facility is located at 180 Old Colony Avenue in Quincy near the Wollaston Red Line MBTA station.

The Quincy Center for Innovation offers an all-encompassing program that focuses on helping entrepreneurs and start-ups by providing access to mentors who help start-up companies plan and grow. It was founded in 2013 as a strategic partnership between the Quincy Chamber of Commerce, Quincy 2000 Collaborative, Eastern Nazarene College and the City of Quincy.

For more information on this collaborative work environment visit www.Quincylnno.com



OUR TEAM

Ed and Joan Keohane



AT THE HEART OF THE KEOHANE FUNERAL HOME team are the cocaptains, Ed and Joan Keohane, married for 49 years; parents of four children and grandparents of eight perfect grandchildren. After many years as the head of the family business, Ed currently serves as the company Chairman while his sons, John and Dennis, have taken over the day to day operations. Joan has kept the home fires burning, raising their family as Ed worked long hours to serve the needs of his hometown community.

As partners, Ed and Joan have instilled a sense of pride and connection in their business, their community and their family — all while keeping a sense of humor and an ability to roll with the punches in an unpredictable and time consuming family-run business.

"It really is a partnership. We had to figure out the best way to do this," said Joan. "You have to have a sense of humor in this business. But it is a very rewarding way of life by really helping people through a very tough time."

Ed's father, Cornelius Keohane, founded the Keohane Funeral Home in 1932. Cornelius set the standards for the high level of professionalism and commitment to community that has been passed from father to son for three generations. When Ed was young, he always wanted to take over the family business from his father, and he began his apprenticeship at Keohane in 1965 after graduating from Providence College. His father retired from the business five years after Ed became licensed.

"I was fortunate to have a father who was a capable business person with a deep passion for helping people," said Ed.

Under Ed's management, the company grew. Keohane acquired a second funeral home in Hingham in 1981 and three years ago they purchased the McDonald Funeral Home in Weymouth. "Now that my sons are running the business, I'm back to where I started — keeping the lawns mowed," said Ed.

Ed and Joan were born and bred in Quincy and attended the same high school. They met when Joan became a babysitter for Ed's older brother, Bob, who lived on her street. Ed and Joan were high school sweethearts until Ed went to Providence College. Although they dated other people while he was away, they eventually came back together and married.



"It's been a wonderful life," said Joan.
"All in all, it's been a fabulous life!"

Growing up, Joan lived four houses down the street from the current Quincy funeral home location. When the house across the street from the funeral home went up for sale, Ed and Joan bought it for their growing family.

"It was our choice to live across from the funeral home," said Joan. "It was better for the kids to be close by, and it was better for Ed who could come across the street for a quick bite to eat."

Ed and Joan did not pressure or expect their children to become part of the family business, and encouraged them to try another profession first. "It is an extremely demanding profession, which was great for us, but we didn't want our

children to feel like they had to do it," said Joan. "John was a financial planner for five years, and Dennis just wanted to do this right away after college."

Ed is quite proud that his sons have followed in his footsteps. "They run the business. I'm very proud of everything they've done. At the beginning, it was difficult to let go, but I found ways to be useful."

Over the years, Joan has done some decorating for the funeral home replacing items such as upholstery, wallpaper and drapes. But mostly she stayed at home with the family and volunteered her time at the church and at the children's schools by making costumes for the school plays; providing lunch monitoring and becoming the President of the Mothers' Club at Archbishop Williams High School. Ed joined her as Chair of Archie's Place, an annual weekend fundraiser for the school which was a huge project for the devoted pair.

Outside of work, Ed has also been devoted to business and civic events and organizations. His affiliations include: past President of Massachusetts Funeral Directors Association, past board member of New England Institute, past President of Select Independent Funeral Homes Association, member of National Funeral Directors Association, past Chairman of the Board of Colonial Federal Savings Bank, past President and member of Quincy Rotary Club, past Grand Knight of Quincy Knights of Columbus, past President of the BoSox Club, past director and member of the South Shore Chamber of Commerce, past President of Quincy Chamber of Commerce, and board member of Quincy Catholic Academy.

Joan and Ed enjoy spending time with their grandchildren and hosting huge family celebrations, especially during the holidays. They also appreciate travel and the couple has enjoyed more leisure travel since Ed has stepped back on his duties at work. They recently spent ten days in France and three weeks in Australia.

"It's been a wonderful life," said Joan.
"All in all, it's been a fabulous life!"

HULL LIFESAVING MUSEUM Saving lives then; Changing lives now.

he Hull Lifesaving Museum is so much more than a building with interesting exhibits on the history of maritime lifesaving efforts in the Boston area. It's a vital part of the community, providing not only crucial lessons from Boston Harbor heritage, but life changing experiences as well, such as rowing programs for adults and children and apprenticeships for Boston's most disadvantaged young adults.

The Hull Lifesaving Museum's exhibits and programs, along with its commitment to making a positive impact on society and individuals, are modeled after the creed of nineteenth century coastal lifesavers — Skills, Courage, and Caring.

The museum preserves the region's lifesaving tradition and maritime culture through collections, exhibits, education, research and service to the community. The museum's open water rowing

programs in Boston Harbor educates young people about maritime history while providing opportunities for selfdiscovery.

Museum Sites

Point Allerton Station, located at the Point Allerton U.S. Lifesaving Station in Hull, is the headquarters of the Hull Lifesaving Museum and houses engaging exhibits, a hands-on children's loft, and spectacular views of Boston Light from the observation cupola.

On February 6, Hull Lifesaving Museum celebrated the opening of **the 18th annual Sea & Sky Juried Art Show** which runs through March 8. The museum exhibits are open to the public year round, and the Station Museum is fully accessible on the first floor, with special interpretive materials available.

The Windmill Point Boathouse in Hull is the base of the South Shore Maritime Program, while the **Seaport**



The Annual Snow Row features a stunning array of wooden pulling boats — peapods, dories, wherries, whitehalls, ocean shells, kayaks, pilot gigs, captain's gigs, and Irish currachs.

Boathouse at the Marine Industrial Park in South Boston holds the Boston-based maritime programs. The **Boston Rowing Center,** located in Fort Point Channel, is the site for waterfront operations and stores the museum's fleet of 23 rowing boats.

Open Water Rowing

The Hull Lifesaving Museum provides a year-round schedule of coastal rowing programs in Boston Harbor and Hull, serving a growing number of adults and youth. Participants row in crews of coxed sixes or fours in traditional boats that are designed for sea conditions. Open Water Rowing is easier to learn than flat-water rowing, because of the stability and sturdiness of coastal rowing craft compared to the Olympicstyle "crew" boats.

"We're out rowing one to two times a week on both the South Shore and in Boston. We row year round, both kids and adults. Our motto is: Whoever shows rows," said Corinne Leung, Director of Advancement and Communications. "Every week is an adventure. A couple of weeks ago, we rowed to Rainsford Island in Boston Harbor and hiked all over the island."

Open water rowing, or Coastal Rowing, is a rapidly growing sport around the world. The Hull Lifesaving Museum offers a several annual races that attract crews from all points in New England, including the annual Snow Row the

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The Maritime Apprentice Program is a highly regarded career exploration program for Boston's at-risk youth



HULL LIFESAVING MUSEUM

Saving lives then; Changing lives now.

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museum's signature rowing-race. For the 37th year, the Snow Row will be held on March 7 at the museum's Windmill Point Boathouse at the tip of Hull's peninsula. The fun begins the night before with the 5th annual Snow Ball, a fun and informal "ball" on March 6.

Maritime Apprentice Program

The Hull Lifesaving Museum's Maritime Apprentice Program is a highly regarded career exploration program for proven at-risk youth that combines training in carpentry, boat-building, education, internships and case management. The program prepares young adult males from Boston for adult responsibilities and careers in the technical trades.

"We help them find paths better than the ones they were going down," said Leung.

The Maritime Apprentice Program provides intensive hands-on, skillsbased training, in combination with counseling and work readiness preparation in the museum's fully equipped Seaport Boatshop in downtown Boston. Apprentices are youths ages 17 to 22 and are either committed to the Department of Youth Services or are in adult corrections. Most are deeply gang-involved, and have long, repeat histories of incarceration. The museum's Maritime Apprentice Program offers a way out of gangs and recidivism, providing both life skills and job skills to those most at-risk.

"We help them find paths better than the ones they were going down," said Leung.

Weymouth Lodge of Elks is a Boon to the Community

Continued from page 4.

and the Collation Committee on Friday nights. There are three halls and a lounge which can be rented Wednesday through Sunday for parties or other community events.

The Weymouth Lodge of Elks, established in 1961, has enjoyed a long and beneficial relationship with McDonald Keohane Funeral Home in Weymouth. "McDonald Keohane has helped us in the past and continues to help us," said Barone.

On the first Sunday in December, the Elks hold an annual memorial service as a tribute to members who have passed on during the year. "McDonald Keohane helps us set up the service and obtain flowers," said Barone.

Scholarships Abound

The Benevolent and Protective Order of the Elks supports education through millions of dollars of grants to high school seniors seeking higher education.

"The Elks provide a myriad of scholarships from the local to the national level," said Kenny Paladino, the Scholarship Chair for the Weymouth Lodge of Elks. "We just give money away — it's easy money."

Paladino is a retired school teacher and currently a limousine driver at McDonald Keohane Funeral Home. He joined the Weymouth Lodge of Elks at the invitation of his father-in-law. The Order is a non-political, non-sectarian, American fraternity which is open to both men and women over the age of 21. Proposal for membership in the Order is only by invitation of a member in good standing.

On a local level, the Past Exalted Ruler Scholarship is given to high school seniors who are family members of members of the Weymouth Lodge of Elks. Scholarships are awarded to every student who applies. Last year, sixteen scholarships of \$400 each were awarded. The Lodge also awards five scholarships of \$500 each to seniors at the local high school in honor of five charter members who have passed. The high school decides the recipients.

On a state level, the Massachusetts Elks Association awards scholarships to assist young men and women in Massachusetts to receive a higher education. Massachusetts Elks Scholarship Fund issues Scholarship grants to student applicants in sums from \$500 to \$1,500 as outright grants. Last year, twenty-six scholarships were awarded from the state organization.

The Elks National Foundation annually awards the Most Valuable Student scholarships. Ranging from \$1,000 per year to \$12,500 per year, Most Valuable Student scholarships are for students pursuing a four-year degree. Five hundred winners are awarded scholarships for a total of \$2,440,000. Paladino's son and daughter both received a Most Valuable Student scholarship toward their college educations.

Legacy Awards are \$4,000 scholarships (\$1,000 per year for four years) for children and grandchildren of Elks members. The Elks National Foundation offers a total of up to 250 Legacy Awards.

Philanthropic Work

In addition to student scholarships, the Weymouth Lodge of Elks is dedicated to the community in many ways. During the holidays, the Lodge prepares and donates food baskets each Thanksgiving and Christmas. Over one hundred full turkey dinners are given away each holiday. The Lodge also sponsors a senior citizens banquet each year on the first Sunday in March.

The Lodge sponsors several youth sports teams in town for both boys and girls, including baseball teams, basketball teams and soccer teams.

Veterans are integral to the community service at the Lodge. Members visit the Veterans' Hospital in Brockton once a month. "Veterans are very important to us," said Paladino. "We never forget them."

FREQUENTLY ASKED QUESTION

Who Should Pre-Plan a Funeral and Why?

hether for yourself or a loved one, planning services in advance — called pre-planning or pre-arranging — is an opportunity to get questions answered, find out what options are available and explore the type of service that is most in accord with your values. Pre-planning is also a loving way of reducing stress for grieving loved ones and making sure that end-of-life decisions will be honored. Pre-planning can alleviate financial stress as well by getting an idea of costs in advance. Pre-planning can be an extension of will, estate or retirement planning which is a perfect time to put affairs in order and make sure finances are in place.

During the pre-planning conference, the funeral director will record the wishes and desires for yourself or a loved one so that family members need



Meeting with the funeral director gives you the chance to get your questions answered and find out what options are available.

not worry about all the details. And with the wishes recorded, family members won't have to guess what their loved one would have wanted and will not have the burden of making difficult decisions during an emotionally difficult time.

"Understandably, funeral planning is not something people want to think about most of the time. But putting it off can leave family members unprepared, both emotionally and financially,

when the time comes," said Joseph Reardon, Vice President for Community Development and Advance Planning. "Once people have the opportunity to meet with one of our experienced funeral directors, they always leave with a deep sense of relief knowing that everything will be taken care of."

The process starts by meeting with the funeral director to understand your particular needs and explain your options and choices. The director will price out those options at today's price so you can manage budget consideration and expectation realistically. Some costs my even be guaranteed not to be increased with inflation if certain pre-fund options are selected. You can see what you already have in place and what you might need to work toward.

The director also explains service choices and can suggest non-traditional locations in order to make decisions that are most appealing and appropriate to you and your family's customs and values. The director will help you decide the best way to create a personalized memorial for yourself or a loved one that will hold the most meaning for those in attendance. You will also be able to review different types of disposition and burial options.

"While pre-payment is never required, many people find it helpful to get an idea of costs in advance at a time when they are not overwhelmed by emotion and can think clearly," said Reardon. "There are a variety of payment options available.

Pre-paying can be helpful for several reasons — it eliminates the stress of coming up with the funds during a difficult time; it eliminates overspending by keeping family from purchasing unnecessary additions; it can lock in prices for merchandise or services that will most likely be more expensive in the future; it can set aside funds when qualifying for Medicaid; and it can help provide a sense of control over an inevitable cost.

If you have any additional questions about pre-planning, would like to receive a complimentary planning guide or would like to make an appointment to meet with one of our experienced funeral directors, please call Joseph Reardon at 617-773-3551 or email at joe@keohane.com.

CALENDAR OF EVENTS

Sea & Sky Juried Art Show

February 6 - March 8

Hull Lifesaving Museum hosts the 18th annual juried exhibit of artwork celebrating the sea and sky. Join the opening February 6 at the Point Allerton Station in Hull. The exhibit features luminous artwork of various media and runs through March 8.

For more information call 781-925-5433

Seniors Legislative Breakfast

February 13

South Shore Elder Services will be hosting a Legislative Breakfast open to the community where advocacy topics about Home Care Services, community programs and the needs of keeping seniors at home will be discussed

For more information call 781-848-3939

36th Annual Snow Row

March 7

Registration: 9 – 11 am Race Start: 11 am

Hull Lifesaving Museum's signature-rowing race covers a 3.75 mile triangular course. Huge crowds gather on the beach beside the museum's Windmill Point Boathouse to share in the wild one-of-a-kind gathering of spectacular boats and athletes. Entirely within view of the Boathouse, the event is as much of a thrill for spectators as for participants. The Hull Lifesaving Museum, a mile from the boathouse, will be open throughout the day with free admission.

Cost \$25 per person; Spectators Free

For more information, please contact Ed McCabe at the Hull Lifesaving Museum, 781-925-5433 or info@ hulllifesavingmuseum.org.

Annual CEO Breakfast

March 19 • 9:30am

The Tirrell Room

The Quincy Chamber of Commerce will honor CEO's Jimmy Liang, owner of the Fuji Restaurant Group; Dolly DiPesa, of DiPesa and Company; and Daniel DeMarco from Campanelli Company.

Annual Quincy Restaurant Weeks

March 23 - April 3

Restaurants throughout the various neighborhood districts offer a variety of specials to promote the restaurant scene in Quincy and bring the restaurant community together.