



SOUTH SHORE SENIOR News

For Boomers and Beyond

PRICELESS

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'Shifting Gears'

RMV Program Promotes Driver Safety for Seniors



By Marie Fricker

Are you avoiding driving at night because you can't read the street signs or see the exit ramps any longer? Are the headlights from other vehicles blinding you? Have you almost missed a traffic cop motioning you to stop? Is taking a left turn at a major intersection becoming a much bigger

challenge than it used to be?

If you answered yes to any of these things, it may be a good time to attend 'Shifting Gears,' a comprehensive older driver safety program run by the Registry of Motor Vehicles. Michele Ellicks, Director of Community Outreach at the RMV, presents her mobile workshop at senior centers, libraries, housing authorities, and other venues throughout the state.

"I love to go out into the communities and help seniors one-on-one," said Ellicks, who educates elders about recognizing the warning signs

of unsafe driving and the age-related changes that may contribute to it. "We discuss the new driving laws, and talk about the sensitive subject of how to create a specific plan for driving retirement if and when that becomes necessary."

While some seniors can go on driving well into their nineties, many others have trouble seeing at night because of a loss of light and depth perception and peripheral view. Arthritic conditions can cause them to lose mobility in their neck, and even the motion of moving from

Cover Story continued on page 13



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Six Apps All Seniors Should Consider Having on Their Devices



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

Apps can make our lives easier and even help keep us safe.

The pace at which technology changes is sometimes frustrating for seniors, but technology can also help enhance our lives. Most seniors now own a smartphone, and a significant number also own a computer or tablet. So, it makes sense

to put your devices to work with some apps that are truly helpful.

Here are six apps every senior should consider downloading onto their devices.

1. LibriVox. Do you or your senior loved one enjoy reading but have trouble with all that small print? Try LibriVox! It offers over 15,000 free audio books, and new books are added every day. Plus, with LibriVox, you can either stream your book or download it to listen at another time that's more convenient for you, which is great for traveling or sitting in waiting rooms.

2. Kindle. If you'd rather read than listen to an audio book, Kindle is a wonderful app to have. It turns any tablet into an e-reader while giving you access to loads of books. Plus, you can easily adjust the lighting and size of the print so you don't strain your eyes.

3. Simple Social. Do you love keeping up with friends and family on social media but can't stand the ads, videos, and other irrelevant content that clutter the screen and make it difficult to find what you want? That's where Simple Social comes in. It simplifies the interface so you can enjoy social media sites without feeling overwhelmed or straining your eyes. Just browse your favorite social media through this app for a simple, enjoyable experience.

4. Lumosity. Exercising your brain is incredibly important as we age. So, seniors should always use some sort of brain training to keep the mind sharp. Lumosity makes it easy to engage in brain-training at any time.

Plus, it lets you know where your strengths and weaknesses are so you know where to focus. And with more than 40 games that adapt to your progress, you're unlikely to ever get bored!

5. Senior Discounts. Saving money is always helpful, and the Senior Discounts app shows you exactly where you'll get the most bang for your buck. You can search by your age and the type of business you're interested in, and the app will show you which businesses offer senior discounts. In an economy where every dollar counts, this app can be very helpful!

6. MediSafe. MediSafe was created in response to a harrowing experience two brothers had when their father nearly died from taking an extra dose of insulin. Determined to prevent other families from having similar experiences, they designed an app that reminds you when to take your medicine, warns you about possible interactions between your medicines, and allows you to link a family member or friend who is alerted if you skip a dose.

It's easy to forget when to take your medicine or whether you've already taken it, especially if you have multiple prescriptions. Fortunately, Medisafe makes it easy to keep track of your medicines so you don't make dangerous mistakes.

Apps are wonderful, but they don't do everything. If you or your senior loved one needs assistance with in-home health care, reach out to Celtic Angels Home Health office, and we'll be happy to help.

About the Author: Maria Burke, RN, is owner and founder of 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 provides a full array of the highest quality in-home health care services with certified and skilled CNAs, HHAs, and RNs. ∞



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Retirement Dreams – or Nightmares

Thoughts from a Therapist



By Steven V. Dubin

In last month's edition of *South Shore Senior News*, we launched this column called "Retirement Dreams or Nightmares?" – This month I checked in with a trusted source who takes a view of

the much bigger picture of retirement.

Retirement and aging are about "loss," noted Bob Remillard, 72, a Plymouth-based Licensed Independent Clinical Social Worker with over 35 years of experience in mental health. Bob specializes in working with people over the age of 60.

That "loss," among other things, can include the job that brought self-esteem, diminished physical and mental health or mobility, and the death of loved ones.

So, given that cheery premise, how do we create a happy retirement?

Retirement can strip you of something more important than a paycheck. It can remove an important part of your identity and self-esteem.

Remillard gave an example of a physician who missed having people call him doctor. The policeman who felt he could no longer intervene to manage a dispute. How do you replace that?

The challenge is to feel useful – especially to people under the age of 60. Are you willing to explore new ways to find relevance and happiness? Are you waiting to die? Or yearning to

learn or try something new?

Replacing work with toys is rarely the answer. A new boat, a fast car or even a geographic relocation are probably empty attempts.

What does tend to bring contentment? Staying physically active – walk, bike, swim, play Pickleball (or Bob's favorite – ping pong). You probably have aches and pains anyway; why not exert yourself and have a story to tell about it?

Maintain brain function by reading or participating in the arts via music and theater. Avoid too much passive entertainment and isolation through television. Get out to community events (celebrations, seminars, parades, sporting events). Cultivate friendships. Men, what a surprise, tend to be lone wolves. Having someone to talk with who will share your triumphs and despairs is important.

The traditional sense of retirement has shifted. Bingo by the pool is not the fate or desire of the majority. Taking on the parenting role of grandkids, caretaking of mom, mentoring the young, working or volunteering part-time – these are more common scenarios.

Retirement is one of life's stages. What is your role?

I look forward to hearing from you, our readers! Please email me at SDubin@PRWorkZone.com

About the Author: *Steven V. Dubin is the founder of PR Works. Steve lives in Plymouth with his wife Wendy. He is a contributing author to "Get Slightly Famous" and "Tricks of the Trade," the complete guide to succeeding in the advice business. He recently authored "PR 101," an E-book. ∞*

MY GENERATION

TUNE IN!
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video podcast
hits the air waves



Our newspaper has launched a new video podcast entitled "My Generation." The 20-minute radio and video segment is aired on our website (SouthShoreSenior.com) on the 1st and the 15th of each month. All shows

will be archived on the site, as well as available on podcast portals such as Spotify, iTunes, Anchor and YouTube.

In April, SSSN publisher and former WATD "My Generation" radio co-host Tom Foye interviewed Mark Friedman, owner of Senior Helpers of Boston and South Shore, and Nicole Long, CEO of Old Colony Elder Services.

We would like your ideas about topics for future video podcasts of interest to seniors. If you have a suggestion, drop us a note at South Shore Senior News, 412 Nantasket Ave., Hull, MA 02045 or call Tom Foye at 781-925-1515. Visit southshoresenior.com for more details.

We look forward to hearing from you! ∞



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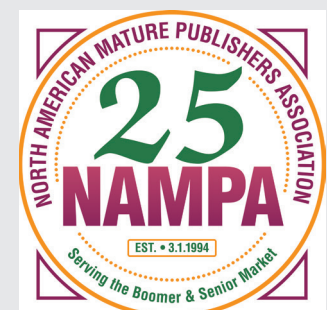
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South Shore Senior News is printed 12 times per year with a deadline of the 15th of the preceding month. Distribution is first of the month. Advertising rates are subject to change without notice. Contributed articles are accepted for review and potential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

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



Retiring and Finding Meaning: From volunteering to part-time work

PLYMOUTH, MA – Perhaps you are thinking about retirement. Or have already taken the leap. How do you continue to make an impact, feel part of, be seen, remain an active community member?

A free seminar entitled “Retiring and Finding Meaning – From volunteering to part time work” – will provide suggestions and explore possibilities. The workshop will be held at the Plymouth Council on Aging, 44 Nook Road, Plymouth (on the campus of and next to Plymouth North High School). The event is scheduled for Tuesday, May 9, 5:30-6:30 p.m. Light refreshments will be served.

The presentation is sponsored by *South Shore Senior News* and will feature three expert panelists including Beth Davis, a Life Transition Coach; Nikki Galibois of South Shore Community Action Council, Inc; and Armino Rocha, Old Colony Elder Services Volunteer Manager. The panel will be moderated by Steve Dubin, PR Works.

In addition to suggestions from the panelists, there will be ample time for questions from the audience.

The event sponsor – *South Shore Senior News* – is an award-winning free monthly newspaper that delivers entertaining and informative articles of interest to seniors, family members and friends.

To RSVP for the event, please email Info@SouthShoreSenior.com or call (781) 925-1515. ∞

Best States for Minimizing Taxes in Retirement

If shrinking your tax liability is high on your list of priorities, a few states stand out. The winners on our list below either have no state income tax, no tax on retirement income, or a substantial discount on the taxes levied on retirement income. But that's just the start.

While several additional states such as Alaska, Florida, Georgia, Mississippi, Nevada, South Dakota and Wyoming have no state income tax, the states that made our list also have favorable sales, property, inheritance, and estate taxes.

If those seven locations aren't ideal, consider the next tier of tax-friendly states, which include Alabama, Arkansas, Colorado, Delaware, Idaho, Illinois, Kentucky, Louisiana, Michigan, New Hampshire, Oklahoma, Pennsylvania, South Carolina, Tennessee, Texas, Virginia, Washington and West Virginia. Tax benefits aren't quite as high as the first set of states, but they do stand out in one specific category: no taxes on social security income.

That's not to say they don't make up for it in other areas, however. Washington State, for example, has no state income tax, but does have a 6.5% state sales tax. Still, it's always beneficial to avoid

income tax when possible.

Empowering people to make smart financial decisions. Top States Favored by Retirees

While Alaska may have favorable tax policies, lounging in Anchorage may not be your idea of a relaxing retirement. To uncover where retirees actually want to live, let's dive into another set of numbers.

According to the Federal Inter-agency Forum on Aging Statistics, six states are the standout favorites among the over-65 crowd.² No other states surpass their density of residents over the age of 65:

Maine (20.6%)
Florida (20.5%)
West Virginia (19.9%)
Vermont (19.4%)
Montana (18.7%)
Delaware (18.7%)

Best Overall State for Retiring

Now, let's compare. By cross-referencing our list of “Best States for Minimizing Taxes in Retirement” with our list of states most densely populated with retirees, we find that only one state makes both lists.

Florida, the Sunshine State offers favorable taxes, pleasant climate, and reasonable cost of living. ∞

Understanding the Unique Challenges of Parkinson's Disease

According to the Parkinson's Foundation, nearly one million people in the US are living with Parkinson's disease, a neurodegenerative disorder. It is estimated that up to 80 percent of individuals with Parkinson's may develop dementia. The average time from the beginning of Parkinson's to developing dementia is approximately 10 years.

Understanding the unique challenges of this disease and its associated dementia can help improve the quality of life for individuals who have just been diagnosed, whether they are of advanced age or relatively young.

What Is Parkinson's Disease?

Parkinson's disease is a condition that occurs when the dopamine-producing cells in our brain stop working or die. Besides being the chemical that plays a role in how we experience pleasure, dopamine also assists in coordinating movement. Parkinson's is often first diagnosed when someone begins experiencing tremors, stiffness, slowness, and balance problems. These symptoms slowly become worse over time.

What Is Parkinson's Disease Dementia (PDD)?

Parkinson's disease dementia is cognitive decline that develops in individuals with dementia at least a year after the original diagnosis. Since Parkinson's is a progressive form of cognitive decline, the brain changes eventually spread to different areas of the brain that affect mental functions.

PDD develops when deposits known as “Lewy bodies” build up in the brain. These deposits are composed of a certain protein called alpha-synuclein. Lewy bodies are also what causes another form of dementia, Lewy body dementia (LBD), which has led some researchers to believe that the two types of dementia – LBD and PDD – are actually two variations of the same disease.

For a deeper look into Parkinson's disease, join us at Bridges® for an upcoming educational event.

Lunch & Learn: Parkinson's 101 Tuesday, May 16 | 12 – 2 p.m.

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During this educational session, you will learn how to recognize and manage motor and non-motor symptoms of Parkinson's disease and how a diagnosis is formed. Explore treatment options and support resources to help those with Parkinson's live fuller, more confident lives.

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SENIOR FITNESS

Melt Your Belly Fat: A 3-Step Series



By Rita La Rosa Loud, B.S.

QUINCY – Older adults train at our fitness facility for a variety of reasons: to lose weight, get stronger, boost metabolism, increase energy, improve sleep, enhance sports performance, function better, feel better, and to address stubborn belly fat. As one gentleman declared, “I am in great shape, yet I have a jelly belly!” Also, pre-/post-menopausal women complain, “I used to have great abs, but now I have a spare tire!” While we all desire to look lean in our swimsuits during the summer months, resoundingly, it is not the only objective for shrinking our tummies.

You may have heard the worst place to store excess fat is around your middle. And you would be right. Possessing an enlarged waist circumfer-

HOW TO MEASURE WAIST TO HIP RATIO

To measure your waist circumference:

Stand tall, then exhale. Place tape measure around smallest part of the waist (above the belly button).

To measure your hip circumference:

Remain standing. Place tape measure around largest part of the hips (widest part of buttocks).

To calculate waist to hip ratio:

Divide waist circumference by your hip circumference.

ence and overage of adipose (intra-abdominal fat) can give rise to health problems, such as heart disease, Type 2 diabetes, and premature death. According to the World Health Organization (WHO), in both men and women, waist-to-hip ratio of 1.0 or higher increases these risks. Some individuals choose to purely engage in aerobic activity to reduce the size of their belly. Others futilely perform an enormous number of sit-ups to attain the elusive six-pack. Many repeatedly go on crash diets to shed belly fat pounds and from other problematic areas of the body. This quick fix is temporary as it triggers the body to lose active muscle tissue ultimately slowing down metabolism, followed by fat accumulation in the midsection (belly). To be precise, within a year's time, yo-yo dieters regain more fat than they started with, especially in undesirable areas, like hips, thighs, buttocks, and midriff regions.

Certainly, it is wise to strengthen abdominal musculature, but focusing simply on the abdominals, is not enough stimulus to decrease adipose tissue from this area. Plus, experts might argue that there is no such thing as spot reducing. An inclusive exercise program is necessary to tackle this issue – for example, resistance training combined with cardiovascular exercise and a balanced nutrition plan that includes quality protein sources. Refer to July 2020 article, “Do you Like M&M's?” in favor of muscle and protein.

Senior Fitness... continued on p.14



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Do you know a senior that is concerned about their financial ability to cover the costs of upcoming care concerns?

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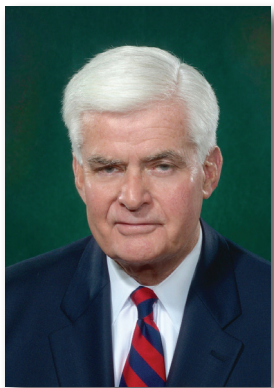
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HOME EQUITY WEALTH MANAGEMENT

Credit card crunch threatens seniors

Looming credit card restrictions will limit access to funds and increase payment obligations.

By George A. Downey



Confronted with the growing uncertainties of financial turmoil, inflation, recession, bank failures, and rising delinquencies, wary credit card issuers are pulling back to reduce risk. They did it before when the pandemic started in 2020, and they are doing it again.

As before, credit card limits are being slashed and monthly payment obligations increased.

Seniors with debt are at greatest risk.

Especially vulnerable are older Americans on fixed income that rely on credit cards, as lower limits and higher payments may eliminate access to needed cash. While the threat to more affluent seniors may not be as severe, any debt obligations in retirement are a risk to financial security and longevity.

Debt won't go away – consider the options.

The obvious problem with debt – it must be repaid or suffer the consequences. The questions are how and when? The traditional way of making debt payments is to draw from income and/or from savings, but that reduces cash flow for living expenses and potentially depletes savings needed later for planned or unexpected expenditures.

Home equity may provide a solution.

Thanks to the extraordinary increases in home prices in recent years, home equity is clearly the largest single asset most have. In fact, senior homeowners have amassed \$11.7 trillion in home equity according to the S&P Case-Shiller Index. Huge numbers indeed, but it's illiquid and can't be used unless the owner(s) sell or borrow against it.

For those that don't want to sell, or take on unwanted mortgage payments, a better solution may be a reverse mortgage that was designed specifically to meet the more limited resources and lifestyle needs of aging homeowners.

Reverse Mortgage Overview

- Loan terms are guaranteed – access to cash cannot be frozen, limited, or cancelled as long as the loan remains in good standing.
- No monthly payment obligations – voluntary payments are permitted but not required.
- Title to home does not change – the lender does not take any ownership in the home.

- Flexible withdrawal options – credit line, periodic payments, lifetime income, or cash as needed,
- Growing line of credit – the undrawn balance of the credit line grows (compounding monthly) providing access to more funds in the future.
- No maturity date – repayment not required until no borrower resides in the property.
- Non-Recourse loan – neither borrowers nor their heirs incur personal liability.
- Repayment of loan balance can never exceed the property value at the time of repayment.
- Good standing – Borrower obligations are limited to:
 - Keeping real estate taxes, homeowner's insurance, and property charges current
 - Providing basic home maintenance
 - Continue living in the property as primary residence.

Good for some – not for all

Reverse mortgages are unique. They were designed to meet the varying needs of older homeowners that want to age-in-place. The terms, benefits and operation are different from traditional (forward) mortgages.

Education is key to understanding if one

may be a suitable solution. The recommendation is to confer with a knowledgeable and experienced Certified Reverse Mortgage Professional (CRMP) to determine suitability and the best course of action for your situation.

TO LEARN MORE

Get the facts and determine if, or how, the various options to utilize housing wealth may enhance your individual needs and circumstances. For more information, visit the National Reverse Mortgage Lenders Association (NRMLA) website www.ReverseMortgage.org, or feel free to contact the author for a private consultation.

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



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"THE WICKED SMART INVESTOR"

Don't Settle for an MBTA Clunker Financial Plan



By Chris Hanson

Just about anything, maybe even simple static electricity, can cause commuting problems on the MBTA. Frequent delays, breakdowns, and a few years ago a driverless train has commuters at wit's end. We know the cause of these problems – decades of little investment in new equipment and preventative maintenance. It will take a while to fix America's oldest subway and a lot more than a nickel shortfall made famous by the Kingston Trio's "MTA" song. When it happens, though, Boston will be even more wicked pissa than it already is.

How about having a wicked pissa financial plan? Does it need preventative maintenance or a complete overhaul? Before your plan looks like a Red Line clunker, let's consider some steps to get back on track.

1. Write your goals down – If you don't know where you're going, how are you going to get there? Charlie, made famous in the subway song, at least knew where

he was going; he just couldn't afford the nickel fare. Writing goals down make it more likely you'll achieve them.

2. Collect Data First – When to retire, sell your home, or invest a nest egg are major life decisions, yet many people make those on an arbitrary basis. Consider all the relevant information, and then decide. Don't cause a breakdown or delay by taking the "easy" route. There are no easy routes on the T or in life.

3. Board the train – You know you're behind, and the fear of bad news causes inertia. That doesn't make much sense because it only costs you valuable time. Kicking the can down the road is tantamount to just standing on the platform as the doors closed. The train is going to leave whether you like it or not.

4. Think long term – The long-term appreciation of the stock market is fascinating but it will always be a bumpy ride. One thing you must not do is give into human's innate recency bias. Remember all the market skeptics in 2008 insisting the market would never go up again? Oh boy, were they wrong. I bet some people were critical when Park Street Station opened in 1897; they might have said mass transit was a waste of the city's resources. The T expanded to become the economic lifeblood of the city.

5. Talk to your spouse – I often wondered about the relationship between Charlie and his wife. Every day she would go down to Scollay Square Station, which is now defunct, and hand him a sandwich "as the train comes rumbling through." Why didn't she just hand him a nickel so he could get off the train? Maybe she liked him out of the house! Talk to your spouse now. If that doesn't work, get things moving on your own. Many couples keep their money separate; it's ok.

6. Hire a qualified conductor – Many parts of financial planning are more complex than you realize. Maybe you don't have an aptitude for financial concepts or maybe you understand some things. Don't be insulted, the Wicked Smart Investor attended grad school with many bright people but finance wasn't their strong suit. A qualified advisor can help you run "what if" scenarios and manage your emotions.

In the end, YOU are responsible for putting yourself on the right track during the commute. Maybe it is the orange, red, blue, green or silver line. Commit to investing the time into planning and don't worry about the costs. It may be less costly than you think, certainly less costly than MBTA overhaul.

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

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Older Americans month, a time to celebrate contributions & legacies



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

May is Older Americans Month, a time to recognize and celebrate the contributions that older adults make in our community. Did you know? Massachusetts has more residents over 60 than residents younger than 20 years old.

There are so many ways that older adults are involved in and contribute to our community.

Many older adults stay active and connect with others by participating in activities and events through their local senior center. There are also many who serve as mentors or volunteers at their church or other organizations.

Did you know that Old Colony Elder Services (OCES) has hundreds of volunteers? Many of our volunteers are older adults who help to support individuals in need through programs such as Meals on Wheels and the Money Management Program. Older adult volunteers also help Beth Israel Deaconess Hospital, Plymouth Public Schools, and other local agencies such as Food Banks and Veterans Services, through the Retired and Senior Volunteer Program (RSVP) of Plymouth County. RSVP is part of the AmeriCorps Seniors network, which is the federal agency for volunteering, service, and civic engagement.

Older adults provide support and inspiration to others. Learning new things, being creative, and engaging in new activities not only builds knowledge and experience, it inspires individuals of all ages. Seniors are an incredible source of information and learned experiences and are an important link to our past and to history on the whole.

It is to our benefit that older adults are so often willing to impart their stories of difficulties and successes, along with the important lessons they have learned over the years. By sharing their life-changing experiences,

knowledge, and day-to-day stories, they provide the wisdom and connection that helps to better prepare us for the future.

Staying connected to others within the community and sharing their time, knowledge and experiences are all ways that older people contribute to and strengthen the fabric of our society. This month, join us in recognizing and celebrating their valuable contributions and the important role they have in all of our lives.

Source: Commonwealth of Massachusetts. (2023.) Age-Friendly Massachusetts. <https://www.mass.gov/service-details/age-friendly-massachusetts>

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

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

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- Veneers and laminates
- Periodontal care
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- Annual comprehensive review
- And much, much more.



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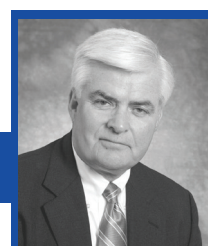
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How to have fun & stay safe this summer

By Meghan Fitzpatrick



Spring has officially sprung! The trees are blooming. The pollen is floating and New England weather has begun to taunt us with previews of warm summer days to come.

Summer in New England brings so much to enjoy: we have beaches and lobster rolls and backyard barbecues aplenty. Besides, I have yet to hit an age where I don't enjoy a bit of nostalgia thinking about the summer vacations of my youth.

If you are caring for a loved one with dementia, though, summer can also bring a whole host of added stressors. Do we take mom down to The Cape with us? What do we do if we don't? The days are getting longer and my husband doesn't see why he needs to go to bed if it's not dark out. My sister is always putting too many clothes on and it's supposed to be 80 today. The list goes on.

In preparation for a fun and safe summer for all, I have compiled a list of tips and tricks to help you and your loved one navigate the season ahead.

First and foremost, do not get attached to expectations. As you begin to plan family vacations, it's only natural to want to include your loved one, but travel is **EXTREMELY DIFFICULT** for people with dementia. Routine and familiar surroundings are very important to help a person with dementia navigate their day stress-free. Even a short road trip over the bridge to The Cape can cause your loved one stress and throw the whole vacation off. Longer trips can

be even worse. Flying, changing time zones or ecosystems and just the general hustle and bustle of longer trips can cause a person to be so disoriented their symptoms worsen. As caregivers, we all want to get our loved one to their favorite beach house one more time or bring them to their favorite ice cream shop in Maine, but if we are unrealistic about where they are in their journey, we may cause more harm than good. I would recommend calling the Alzheimer's Association support line at 800.272.3900 for advice on the best plan for YOUR loved one.

Plan as much as you can. Anyone who has been around someone with dementia for any length of time will tell you that planning almost never works the way you think it will, but the more you can plan in advance, the easier your summer vacation will be. I just talked about how your loved one may not be able to join you happily on your vacation anymore but that doesn't mean YOU can't get a break. Whether it's a weekend away or a trip to Europe, you should book that trip. Support your loved one by planning as well as you can for your absence.

If your loved one lives at home with you, now is the time to start calling home care agencies and day programs to compare price, service and availability so that your loved one remains safe and cared for while you're away. If your loved one is in an assisted living community, your job is a little easier but it's still important to let them know you will be gone and establish a backup point of contact in case your loved one needs anything while you are gone.

Finally, but most importantly, **KEEP YOUR LOVED ONE COOL**. This is a big one. People with dementia may not be able to recognize that they are hot, dehydrated or both. A brain with dementia doesn't work the same as a brain without dementia, so the signals may get confused. This means that your loved one may be developing severe dehydration, heat exhaustion or even heat stroke without realizing it. Try to

encourage your loved one to drink 8 oz. of fluid at least every other hour (I know this can be a tough one so I recommend getting some Liquid IV in a flavor they will like to make it easier) on warm days. Be sure that if your loved one is going outside, they are not alone, dressed appropriately and not out for too long. A person can develop heat exhaustion in as little as a few minutes so I would say if you are hot, so is your loved one.

Hopefully, these tips and tricks can help you have a happy, healthy and fun summer! If you have any questions or if you need any assistance at all, feel free to contact me: Meghan Fitzpatrick Home Care Liaison; Meghanfitzpatrick@thekey.com; Mobile: 617-862-5413; Office: 781-661-6327; The Key.com ∞

SOCIAL SECURITY UPDATE

On the go? You can still use social security online when traveling



By Delia De Mello,
Social Security

Social Security is here for you when you travel, whether you're in the United States or in another country. Our online services page at www.ssa.gov/onlineservices provides you with a wide

variety of self-service options you can use on your mobile phone, tablet, or computer.

Through our online services, you can:

- Find out if you qualify for benefits.
- Apply for Social Security retirement, disability, and Medicare benefits.
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- Request a replacement Social Security card.
- Appeal a decision.

Do you receive Social Security benefits or Medicare? If so, you can create or log in to your personal *my* Social Security account to:

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- Check your information and benefit amount.
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- Start or change your direct deposit.
- Get a replacement SSA-1099 or SSA-1042S for tax season.
- Report your wages if you work and receive disability benefits or SSI.

Create a personal *my* Social Security account today at www.ssa.gov/myaccount to take advantage of these easy-to-use features. Also, please share our online services page with family and friends who need this important information.

About the Author: Delia DeMello, metropolitan public affairs specialist, has been with the Social Security Administration since 1986. For information, call 800-772-1213 or visit www.socialsecurity.gov ∞



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Helping Veterans live and die with a sense of peace

By **Toni L. Eaton, RN, BSN, MS,**
President & CEO of
Old Colony Hospice & Palliative Care



About 40 veterans turned out for our recent National Vietnam War Veterans Day celebration at the Braintree Town Hall. To meet these vets was awe-inspiring but also, at times, heartbreaking.

Every year, we at Old Colony Hospice & Palliative Care have the honor of providing hospice care for hundreds of veterans, and we have developed a specialized program to guide them through end-of-life care. We have found Vietnam vets to be a special, often emotionally complicated, group. Finding a way to die in peace can be difficult, particularly for those who have gone to war. Many have never talked about the experiences they encountered during their time in service, but at the end of life find it necessary and healing to do.

About 200 veterans a year engage with our specialized veterans' hospice care. Most are Vietnam veterans. We also care for patients who served during the wars in the Gulf, Korea, and Afghanistan. On occasion, we still care for a World War II veteran or two, although that is becoming rarer.

Veterans face unique end-of-life issues. Most veterans dying today served in the Vietnam War, and their experiences differ from previous generations and those who served in other wars. Vietnam vets often returned home from war less recognized, appreciated, and honored than other veterans.

Our March Braintree Town Hall event, titled "Welcome Home Vietnam Vets," was meant to be the opposite.

"The veterans were very appreciative," said Janela S., Old Colony Hospice's volunteer program manager. "It was just a moment to recognize them. Some said, 'I was spit on,' 'Rocks were thrown at me,' 'I try never to mention my service.' Some felt like they had never really been welcomed home. They kept saying thank you."

March 29 is National Vietnam War Veterans Day in honor of the men and women who served during the longest conflict in United States history. It is a way to say specifically to Vietnam vets that we appreciate their sacrifice.

They were called to serve, and they did. Now, especially as they age, it is our turn to serve them.

About 680,000 veterans die each year, and there is a growing recognition that they need special hospice care that considers their military experience.

In collaboration with the Department of Veterans Affairs and the National Hospice and Palliative Care Organization, OCH is part of a "We Honor Veterans" program specific to veterans and their unique needs at the end of their lives. Our program has been awarded five stars, the highest level. This includes medical care but also a host of other services that address companionship, mental health, pain treatments, and spiritual care. We organize pinning services and gatherings to honor their service and help them

connect with other veterans. We have a special corps of volunteer veterans who come to visit veterans in hospice.

Just as their lives may have been complicated by war and its aftermath, veterans also often have conflicted and agitated feelings at the end of life. Many have never talked about the wars they were in but now want to have those conversations. They may be struggling with long-bottled emotions and difficult resolutions, such as forgiving their enemies or forgiving themselves before they die. Many have seen combat missions and been in the midst of violence. Some suffer from flashbacks and nightmares. Others battle health conditions, including substance abuse.

At the National Vietnam War Veterans Day, we recognized each veteran who attended, reading their names in recognition of their service. It seemed to bring many of them a sense of peace and comfort.

As I said at the event, recognizing their service is never too late. And it is never enough.

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. OCH also runs the Dr. Ruth McLain Hospice Home in Braintree. A native and resident of the South Shore, Toni brings her compassion and experience as a nurse, veteran, and community leader to her insightful columns for South Shore Senior News. She is also the founder of Sunny Paws Dog Rescue. Several groups have honored her leadership, including the South Shore Women's Business Network. She currently sits on the board of the Hospice & Palliative Care Federation of Massachusetts. For more information, call (781) 341-4145 or visit Old Colony Hospice & Palliative Care at www.oldcolonyhospice.org. ∞*



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ELDER LAW MYTH BUSTERS



By Elizabeth A. Caruso, Esq.

Myth or Fact? I don't need a Durable Power of Attorney because I am perfectly capable of making decisions for myself.

This is a MYTH!

A Durable Power of Attorney (DPOA) is a document that gives a trusted person the power to make financial and business decisions on behalf of another person. A DPOA must be signed and notarized. In order to execute a DPOA, one must have the mental capacity to sign and execute legal documents. As such, this is truly a document that needs to be created and executed before it needs to be utilized. It is also important that the document contains the word "Durable" so that it is still a legal document even if capacity is subsequently lost by the creator.

Many people are weary of signing DPOAs because they give enormous power to the named Power of Attorney or Attorney in Fact. The point of executing a DPOA is so that someone can access your financial accounts and carry on any necessary business decisions when it is inconvenient for you or when you lack the capacity to do it for yourself. It is opening the doors to your entire financial life to someone else so they can step into your

shoes and continue your financial business.

There is certainly risk that someone may take advantage and use the document maliciously, however, not having a DPOA in place can have even worse consequences. If something happens to you where you suddenly become incapacitated and cannot make your own financial decisions, if there is no DPOA in place, your loved ones need to go to court to get permission to access your finances. This process, called a Conservatorship, can add extra stress and much more time to an already overwhelming experience.

Having a DPOA in place can ensure that your needs will be taken care of properly if you ever lose the capacity to handle your own finances. There are safeguards within the law to ensure that a Power of Attorney acts appropriately and in your best interest. A Power of Attorney is a fiduciary and is, therefore, subject to legal ramifications, including a lawsuit, if they do not act in your best interest. An elder law attorney can talk to you in detail about what a Power of Attorney does and help you name the most appropriate person to act on your behalf if you lose capacity.

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

Online pharmacy offers 'wholesale prices'

By Patricia Prewitt,
Consumer Education Advocate



What is CostPlusDrugs?

CostPlusDrugs online pharmacy was started by Mark Cuban (TV show *Shark Tank* and business entrepreneur) in 2022 as a public-benefit corporation with the promise of disrupting the pharmaceutical industry to make prescriptions more affordable for patients. Its stated social mission is *to improve public health while providing transparency so patients know they are getting a fair price*. Most of us know that prices for prescription drugs vary widely, depending on the prescription plan you have. CostPlusDrugs promises to *"cut out the middlemen to offer hundreds of common generic medications at wholesale prices."*

Initially, 100 frequently prescribed generic medicines were offered. Now the company boasts access to over 1,000 medications. On April 4, 2023, they added their first four brand name diabetes medications from Janssen.

How is it different from a traditional or mail-away pharmacy?

In the traditional prescription plan model, pharmacy benefits managers (PBMs) like CVSCaremark, Express Scripts, and OptumRx set tiered-based pricing with medical insurance companies, while negotiating acquisition prices

and rebates from manufacturers to decide what product will be on each tier. Those savings are typically not passed along to the patient. You have probably paid a low (Tier 1) price of \$4, or \$25 (Tier 2) product, or \$50 (Tier 3), or an even higher cost, if you chose a 20% cost sharing option, and for specialty medications.

CostPlusDrugs pricing is straightforward and transparent. It is the **actual negotiated** wholesale cost of the medication, plus a 15% markup, plus a \$3.00 pharmacy dispensing fee plus shipping costs of about \$5.00. The shipping costs will vary based on location.

Can I save money?

The short answer is "maybe." The first step would be to see if your medication is offered by CostPlusDrugs. Check your pill bottle or your pharmacy receipt for the EXACT name, strength, form and quantity. Once you determine your medication is offered, compare your current out-of-pocket cost to the price for the same product on their website. The search tool is very easy to use. Be careful to match the prescription to its exact details. There are many, many medications, and forms differ for capsules, tablets, extended release, etc.

It could be that using your current prescription insurance is more cost effective. Prices change constantly, and the savings of a few dollars may not be worth the hassle to change pharmacies. The dispensing fee and shipping would negate any savings if you currently pay only \$4.00 for your prescription – or even \$10.00 for a 90-day supply.

I found my prescription at a much better price! So, what's the catch?

Expect to pay the full cash (by credit card) price for your prescription before it ships. If electing to use CostPlusDrugs, you are NOT using your prescription insurance. It may take

you longer to reach your medical or prescription insurance deductible. In most cases, this cost does NOT accrue against your "out-of-pocket" insurance plan. For those with a yearly 7.5% tax deduction for medical expenses, this may be an important consideration.

Practical Considerations:

CostPlusDrugs requires the use of a computer, an established patient online account, and a credit card. Set up an account BEFORE asking your clinician to use this online pharmacy to transmit your Rx. Each patient must have their own individual account. You will also need a NEW prescription from your provider. Your current pharmacy *will not* initiate a transfer of an existing prescription.

Make sure you calculate shipping time so that you will not be without needed medication. No returns, no controlled substances, no patient accounts under the age of 18 and other restrictions apply. You should also consider your need to interact with a pharmacist for questions, especially if this is a new therapy, rather than a familiar maintenance medication.

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

Disclaimer: Content provided is for education purposes only and is not intended as a substitute for advice from a qualified medical professional. The opinions expressed within are those of the author. ∞

Cover Story

gas pedal to brake can become laborious. Despite these issues, according to the Insurance Industry of Highway Safety, drivers between the ages of 55 and 74 are involved in fewer crashes than any other age group. Unfortunately, at age 75, those statistics take a dramatic turn for the worse.

“People aged 75 and older have the highest collision rate of all drivers in the Commonwealth,” said Ellicks. “And motorists 80 years old and over have the highest fatality rate. Their bodies cannot withstand the impact of collisions as well as younger drivers can. Massachusetts now requires all drivers, aged 75 or older to renew their license in person every five years and pass an eye test. You may do this at the Registry or at the local office of Triple A. The RMV offers ‘Senior Hours’ every Wednesday morning by reservation only. Call 857-368-8005 to request an appointment.”

There is another legal ramification facing many older drivers. A substantial percentage of people over the age of 65 are on prescription or over-the-counter medicines, which could potentially alter their ability to operate a vehicle safely.

“OUI doesn’t only refer to driving under the influence of alcohol or illicit drugs,” said Ellicks. “Many of the medications older people take for high blood pressure, heart issues, and even allergies can have an effect on their driving. If you are prescribed a medication, pay close attention within the first 48 to 72 hours to see if it makes you drowsy, light headed, or nauseated. You must make sure it’s not impacting your ability to drive, and if it is, don’t drive. Call your doctor and get it sorted out. You will be liable if an accident happens.”

Ellicks urges the families or caregivers of older drivers to be on the alert for changes in their driving abilities. “Eventually, the time may come to sit down with your relative in a calm, respectful manner and have a talk,” she said. “No one wants to give up the independence of driving a car, but if they have a plan in place, many people are able to do it with less fear and resistance. I suggest that seniors do their homework now before any sort of crisis evolves.”

Ellicks urges potential “driving retirees” to identify the places they like to go – visiting friends, food shopping, doctor’s appointments, etc. – then research how they might get there without driving. What alternatives are there in the community – buses, senior shuttles, family members, ride sharing? An online resource called Massridematch.org, allows people to enter their address and where they want to go on the site, and a list of local ride match options will appear.

During her Shifting Gears seminars, Ellicks offers numerous RMV and Department of Transportation safety tips and strategies to improve “older driver physical fitness.” Among them are:

- Have your eyes checked and update your glasses prescription regularly.
- Don’t wear sunglasses past dusk or tint your car’s windows.
- Buckle your seatbelt and turn off your mobile devices.
- Use two hands on the wheel.
- Avoid eating and conversing vigorously with passengers.
- Get 2.5 to 5 hours of moderate exercise weekly, including cardio and stretching.
- Make sure your seat, side, and rearview mirrors are positioned for full visibility.
- If your driver’s seat is too low, sit on a wedge pillow to see more of the road around you.
- Make sure you can move your foot back and forth from gas to brake smoothly.
- Have a hearing test and, if prescribed, wear your hearing aid while driving.
- Avoid driving during sunrise or sunset when the sun can shine directly in your line of vision.
- If possible, choose a car with automatic transmission, power steering, power brakes (automatic emergency breaking if available) and large



RMV trainer Michele Ellicks
[Courtesy photo]

mirrors. Enable driver assistance alerts if your vehicle has them.

- Brighten the visibility on your dashboard, and avoid tuning radio stations while driving.

“Driving an automobile is an extremely complex task,” said Ellicks. “A driver makes 25+ decisions within one mile. You must be focused and present in the moment, particularly as your reaction time and reflexes diminish with age. Today, women tend to live 10 years beyond their safe driving life and men live seven years beyond theirs. The fact is we are likely to live longer than we are safe to drive.”

In addition to the RMV’s Shifting Gears curriculum, seniors may take advantage of several other older driving safety programs. Among them are:

- AARP – offers a 4-hour Driver Safety Class.
- AAA – offers a virtual course called “Roadwise Driver.”
- CarFit.org-AOTA (American Occupational Therapist Association), in conjunction with AAA and AARP – provide training events to help senior drivers adjust their cars to their individual size and needs.
- Local driver education schools – offer driving lessons for people of all ages.
- Hospital driver evaluation programs – Spaulding Rehab in Charlestown, Beth Israel Deaconess, the Brockton V.A. and other Greater Boston medical facilities will perform a thorough evaluation of a driver’s vision, reaction time, and physical and cognitive abilities.

“Bear in mind, when renewing your license, that you must report to the RMV any medical limitations that affect your driving,” said Ellicks. “You can discuss getting adaptive equipment for your car (hand controls, swivel seats, pedal extenders, etc.) with your physician and apply for a disability plate or placard through the Registry.

“Baby boomers are a very big and important part of our population. They need to get to and from jobs, have a social life and take care of grandchildren. Our safe driving courses will help keep them on the move.”

For more details on the RMV Shifting Gears program or to request a seminar at your facility, contact michele.ellicks@state.ma.us. ☞



Sunrise of Plymouth Beach What Does Ready Mean? May 9th | May 16th | May 23rd

Join us for a three part series from **5:30 - 7:00 PM** to learn what "ready" for aging means for you or your loved ones.
RSVP to 508-746-9733. A light dinner will be served.

May 9th | Managing Money: A Caregiver's Guide to Finances

Christopher Shea, CPFA presents this program by the Alzheimer's Foundation where you will learn how to manage a loved one's finances, how to prepare for future costs, and the benefits of planning early.

May 16th | Navigating the Real Estate Market & Selling the Family Home

Adam Hayes is 1 of only 650 Seniors Real Estate Specialists® in MA. He will shine a bright light into the dark corners of real estate, provide frontline insights into the market, and clear up any confusion about selling the home.

May 23rd | Finding the Right Care

Steve Carrier is the owner of Assisted Living Locators Southeast Massachusetts. Steve helps families find the right care solution for older adults. Learn about your or your loved one's options when searching for care.

Sunrise of Plymouth Beach | 97 Warren Road | 508-746-9733



SSSN Spotlight series: What is Assisted Living? Is it right for you?

By **Steve Dubin**

The kids have moved away. The family home echoes with silence. Annoying repairs crop up regularly. Utilities continue to skyrocket.

But what is the right fit for you?

Assisted Living with dining delights?

How does Assisted Living Work?

For those who require some assistance with everyday tasks, but not as much as a nursing home can offer, there is assisted living. The number of inhabitants in assisted living facilities might be as low as 25 or as high as 120. Normally, just a few “levels of care” are provided, with higher levels of care costing more for residents.

Seniors who are generally active but require some assistance with daily duties might live more comfortably in assisted living settings.

Nursing homes, on the other hand, provide long-term medical care for adults with serious health issues, and their fees are higher.

Benefits of Assisted Living Facilities

- Personalized care.
- Hands-on assistance with daily activities.
- Safety and security.
- Social activities and engagement.

- Access to healthcare facilities.
- Comfortable, home-like setting.
- Independence and fun.
- More free time.

For more information about specific Assisted Living centers on the South Shore, please refer to our compiled list.

Allerton House Duxbury, Duxbury, MA
(781) 585-2334

Allerton House at Harbor Park, Hingham, MA
(781) 749-3322

Atria Marina Place, North Quincy, MA
(617) 770-3264

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Senior Fitness *Continued from p.6*

THE 3-STEP SERIES

STEP 1: Resistance training coupled with,

STEP 2: Aerobic exercise along with,

STEP 3: A balanced diet supplemented with additional protein.

Together, these three steps are effective for whittling the waistline, essential for maintaining a healthy weight and could be the answer to combatting abdominal obesity. Banking on aerobics or dieting alone is a short-term solution. While aerobic activities expend calories, fat burning muscle tissue from resistance exercise and a balanced, effective eating pattern, along with higher protein intake, are what build and maintain muscle and increase metabolism. Just think, the more muscle you have, the more calories you use up throughout the day whatever activity you engage in.

To grasp why: (1) exclusively dieting reduces muscle and metabolism; (2) dieting in unison with aerobics increases muscles loss, and (3) moderate calorie reduction combined with aerobic exercise and resistance training is considered the cream of the crop for both fat loss and muscle gain, see January 2022 article, A Better Way to Lose Weight ... It May Surprise You!

STUDY CONSIDERATIONS

Several studies have revealed that women who strength train lose significantly more body fat in their midsection than women who do not strength train. In effect, strength training is the key means of reducing adipose resulting from

resistance training in both older women (and men) as well. Ladies and gentlemen, this is great news! These subjects performed resistance and aerobic exercise, not simply belly exercises, or a low-calorie diet that strips muscle and contributes to fat gain.

This leads me to our Exercise and Nutrition Weight Loss and Weight Maintenance Study consisting of basic strength training, aerobic exercise, extra protein intake, and a sensible calorie plan. Not only did those who completed this study improve in several health/fitness parameters, they lost on average 0.5 inches in waist girth during the post diet phase and averaged 0.5 more inches lost in waist girth during the maintenance phase. Indeed, these are very encouraging results.

Research has proven that integrating resistance training and aerobic exercise with a balanced diet helps mature men and women maintain a healthy weight, and waistline. So, to control belly fat, and minimize troublesome spots (hips, thighs, buttocks), it is recommended to: (1) strengthen all major muscles of the upper/lower body and midsection, (2) engage in aerobic activities, and (3) consume a balanced diet supplemented with protein. For protein and calorie recommendations, see October 2022 article, “CHEEW: Choose How to Eat and Exercise Wisely!

Below is a 5-Minute Belly Buster by workout creator, Wayne Westcott, Ph.D. from the book, The Belly Melt Diet from the Editors of Prevention. Here are four exercises, sequenced by Dr. Westcott, for sculpting abdominals that our members found both challenging and effective.

(1) Trunk Curl, (2) Single-Knee Trunk Curl, (3) Double-Knee Trunk Curl, and (4) Legs-Up Trunk Curl. The exercises are performed with no breaks between exercises to temporary muscular fatigue; and for the best results, done slowly and deliberately. Beginners may complete a Belly Buster series twice a week, whereas more advanced exercisers can do up to four times a week. But, if you are a novice, add in a brief rest interval after each exercise and build up to twice a week.

Wayne Westcott, Ph.D. Center for Health and Fitness at Quincy College: If you are seeking a structured, supervised strength training program to combat muscle loss and fat gain, plus prevent metabolic rate slow-down, please consider the *Wayne Westcott, Ph.D. Center for Health and Fitness*, President’s Place, 1250 Hancock Street. Book a tour, a free class, or learn how to enroll by calling Rita at **617.405.5978**. Free 1-2-hour parking is on Hancock, Washington, Coddington Streets; parking garage is next to the building for a small fee.

About the Author: *Rita La Rosa Loud holds a B.S. in Exercise Physiology with additional education in Sports Medicine and Athletic Training. She is NASM Certified and has been actively involved in the fitness industry for over 35 years. She is also an author and writes fitness-related articles for various publications. Currently, she is a fitness researcher and directs the COVID compliant, Wayne Westcott, Ph.D. Center for Health and Fitness at Quincy College. She can be reached at 617-405-5978 and is available for speaking engagements. ∞*

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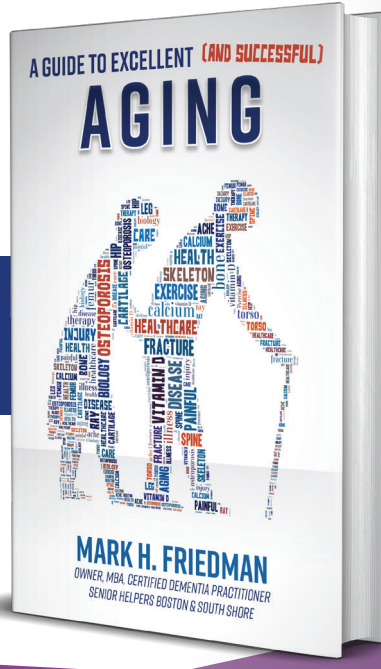
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