



# SOUTH SHORE SENIOR News

For Boomers and Beyond

PRICELESS

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## South Shore Seniors Swing for the Fences



By Marie Fricker

In the shadow of majestic Lawson Tower, batters whack softballs lopped high in the air from a pitcher's mound on the lush green lawns of Central Park Field

in Scituate. Dressed in blue and red jerseys, the "Old Time Ballers" are playing the "Grey Socks" in the South Shore Senior Softball League (SSSSL) today and the score is tied.

"Hey Scott, you want to run for me?" yells

the 77-year-old batter who has just hit a single and trotted to first base. "Nope, I don't," calls his teammate laughing. "Just run as fast as you can."

The SSSSL is open to seniors throughout the South Shore with players in the age 65+ division taking the field on Fridays at 9:30 a.m. and the age 55+ division convening on Sunday mornings. The season runs from April through mid-September with an annual "Chili Bowl" game on New Year's Day.

"We've played the Chili Bowl in temperatures of 10 degrees or 50 degrees, and always had a good time," said league commissioner Bob Gibson, 75. "And we even played during

Covid wearing masks on the field. In the winter, some of us make it a year-round activity by playing indoors at the Dome in Bridgewater."

As with other sports teams, the SSSSL has its groupies, but its "number one fan" is Theresa Giannangelo, 67, of Canton, who travels to Scituate twice a week to watch her friends play.

On this Friday afternoon in May Giannangelo roots loudly for both sides, keeps score, and picks up the trash from the field. The back of the red T-shirt she wears reflects her philosophy on the game – *Sometimes the real hits are the friends we make along the way.*

Cover Story continued on page 14



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# 5 Benefits Your Beloved Senior Will Enjoy with a Caregiver Service

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



When many people think of caregiving services, they think only of the basics—medication, bathing, assistance with using the commode, and other homemaking services. And while these are essential services for seniors who need them, a caregiver service includes so much more! Here are five benefits they will enjoy with a caregiver service.

**1. Help with Meals.** It's not always easy for seniors to shop for groceries or prepare meals. And if your family members are working, perhaps raising children, they may have a difficult time caring for their beloved senior. Preparing healthy meals will often fall to the bottom of the priority list. Fortunately, that's something a caregiver service can do. For example, our caregivers can help seniors with meal planning, grocery shopping, meal preparation, and even washing the dishes.

**2. Housekeeping.** While a caregiver service is not a housekeeping service, caregivers can help your senior around the house. For instance, caregivers can assist with things like doing the laundry, making the bed, caring for houseplants, or organizing your senior loved one's room. And getting all those small tasks out of the way makes life easier for both seniors and their loved ones, reducing stress.

**3. Activities and Transportation.** Seniors frequently experience loneliness, even when living with family. They can't always get out to do

the things they love to do, and family members are often busy with other responsibilities. That's where a caregiver service comes in. Caregivers can provide transportation, take seniors to visit friends or attend events, play games, celebrate birthdays, record memories, and more.

**4. Personal Care.** Caring for someone's needs 24/7 often leads to caregiver burnout. No matter how much you love the senior in your life, it can be overwhelming to manage all of his or her needs by yourself, and your senior could end up feeling like a burden. Professional caregivers can help.

A caregiver service can assist your senior loved one with a multitude of personal care tasks, like grooming, bathing, oral hygiene, brushing hair, dressing, using the commode, shaving, and skin care. You'll enjoy having a much-needed break, and your seniors will enjoy looking and feeling their best.

**5. Skilled Nursing.** Many conditions now can be managed at home with the help of a caregiver service, so you no longer need to place your beloved senior in a nursing home or assisted living facility. A caregiver service can also help seniors return home sooner after a hospital visit. Here are just a few of the skilled nursing tasks a caregiver service can provide: G-tube feeding, I.V. therapy, Catheter care, Medication management, Diabetic education, Attending medical appointments, Wound care, Communicating with the medical team, Hospice care, And much more!

Working with a caregiver service helps your loved one age well at home. It takes some of the burden off the primary caregiver while allowing your senior to enjoy a full range of social, emotional, recreational, and physical benefits. And that leads to less stress and more happiness for everyone in the home.



Would you like to learn more about the benefits of hiring an in-home health care service? Call Celtic Angels Home Health Care or visit [www.celticangelsinc.com](http://www.celticangelsinc.com) for additional information about the services we provide. We will set up an appointment to meet with you and your loved one to conduct a needs assessment and provide the recommendations you need. ∞

*Celtic Angels Home Health Care is a privately owned Home Health Care Agency that was founded by Maria Burke, a Registered Nurse, who has worked in the home health care field for the majority of her career. Celtic Angels Home Health Care specializes in providing the highest level of personalized home health care services for seniors and those requiring in-home support. Their team is dedicated to providing the customized program that will enable clients to reach their maximum level of health, comfort and function while remaining in their homes or residences. The organization's driving philosophy is to offer care that has been tailored to each client's unique situation and to maintain a progressive and insightful approach in order to meet the health needs of their patients. For more information about our services, please visit [www.celticangelsinc.com](http://www.celticangelsinc.com) or call 781-331-0062. ∞*



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# Retirement Dreams – or Nightmares

‘What do you want to be when you grow up?’

Transition counselor offers a free roundtable workshop for the first 10 seniors to respond. Starting... NOW!



By Steven V. Dubin

What do you want to be when you grow up? So, you still haven't figured it out. Don't worry neither have I.

Are you nearing or at retirement age?

You are in luck. Help is on the way!

Transition Counselor Beth Davis, a Plymouth, MA resident, is offering a free three-session roundtable discussion group to help you figure it out. Specifics of the facilitated, self-discovery group are being finalized, but the general format is to meet once a month for three months for an hour and a half, late afternoon, 4 p.m. or so, at a comfortable Plymouth location. The Plymouth Center for Active Living and the Plymouth Public Library are leading venue candidates.

Beth has over 25 years of experience as a professionally trained coach, facilitator, business leader and entrepreneur. Additionally, she is a real estate agent and home renovator with her husband Steve Feldman; they are agents with the Plymouth office of Keller Williams Realty. Beth has helped many seniors to transition from a “life of success to a life of significance.”

After selling the business she founded and nurtured for close to a decade, she re-focused her career on coaching and developing others

through the stages of lifecycles. Her coaching clients place a high value on learning, life planning and design, and creating positive change.

Don't expect a heavy load of homework or pop quizzes. Beth will suggest numerous books and exercises that will be helpful in the quest for self-discovery, but there will be no official syllabus. Among the titles on the recommended reading list will be “Flourish” by Martin D.P. Seligman, “The Retirement Life” by Matthew Kelly, and “Transitions” by William Bridges.

Some questions to be pondered during the self-discovery workshops are What scares me? What holds me back?

Contact Beth Davis directly to reserve your seat. She can be reached at [beth@planningwhatsnext.com](mailto:beth@planningwhatsnext.com).

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

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



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*In loving memory of Patricia Abbate*

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## ADULT FAMILY CARE PROGRAM

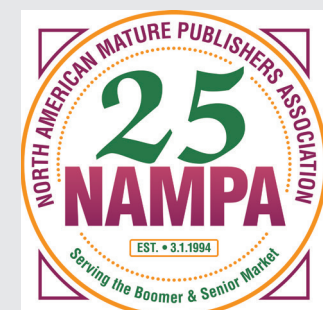
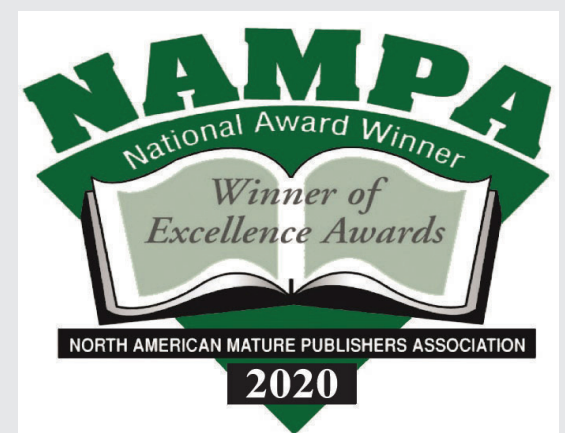
Do you know a person with disabilities who:

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# Livable Home Modification Grant Program will assist mobility-impaired individuals

I am writing to you today to request your support of Bill H148 asking the Commonwealth to establish a Livable Home Modification Grant Program. This Grant Program, if approved and funded, will serve to assist qualifying mobility-impaired Massachusetts residents to obtain funding for necessary modifications and equipment that will enable them to live in safe, accessible homes and avoid injuries, hospital stays, and the need to move to a long-term care facility.

Eliminating barriers in the home will also help to lower the number of patients being readmitted to hospitals and nursing homes. The grant would reimburse half the

cost of necessary home modifications up to \$5,000.

This link will explain the bill: <https://malegislature.gov/Bills/193/H148>

This link will generate a letter for a MA resident who adds their zip code and email it to the appropriate State Rep and/or senator: <https://vgm-dc-link.rallycongress.net/ctas/ma-bill-h148-an-act-establishing-livable-home-modification>

Best regards,

Melissa Rosenberg, COTA

Oakley Home Access

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# Choosing Dementia-Friendly Activities to Engage with Your Loved One

With the understanding that those with memory loss are still the unique individuals they have always been, it's no surprise that successful activities pull from a person's past interests and history. Adapting activities to their current strengths and abilities promotes accomplishment and improves self-esteem.

And it's okay if the individual doesn't remember the activity later; they'll still benefit in the moment. Activities such as playing a favorite game, painting a canvas, baking cookies, planting flowers, or working on a scrapbook allow people with dementia to nurture relationships and connect to the world around them.

## Choosing Dementia-Friendly Activities

Think about what "meaningful" means to your loved one. Was Mom a musician, or did Dad have a knack for woodworking? Was she known for needlepoint? Did he love sports? Consider what gave them joy in their past and find ways to translate the spirit of those activities into something they can do today.

**Choose "failure-free" activities.** If your loved one is having a good time, avoid correction whenever possible. The result is not the goal; it's about encouraging success.

**Keep things simple.** Choose activities that are easy to do. If the task requires many steps, break them down into easy-to-follow instructions, and don't go too fast.

**Show and tell.** Give verbal instructions and *show* your loved one how to do the activity. Very often, it's easier for them to complete after watching you.

**Be flexible.** If a certain activity isn't going well, stop and try again at another time (or day).

**Try new activities.** Balance favorite activities with new experiences. Routine is important, but newness can arouse curiosity.

**Join us for this special, free event to build an activity kit for your loved one and learn more about dementia-friendly activities you can do together.**



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## Should reverse mortgages be included in financial planning? Why?


Considering reverse mortgages in financial planning might increase and extend retirement security.

Allow us to show you a **LIVE DEMONSTRATION** of the planning versatility the FHA insured and new JUMBO Reverse Mortgages provide to increase near and long term financial security.

**Learn who reverse mortgages may be suitable for to:**

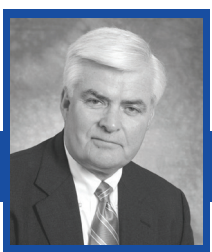
- Increase near and long term cash flow.
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For more information, visit: [HarborMortgage.com/reverse-mortgages](http://HarborMortgage.com/reverse-mortgages)







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## Bottoms Up! Drink Your Protein



By Rita La Rosa Loud, B.S.

**QUINCY** – All food groups (protein, carbohydrate, fat) are essential for good health for everyone. Teamed with resistance exercise, the body requires a certain amount of the essential nutrient, protein, to repair, replace, rebuild, and retain muscle fibers. So, what is the appropriate amount of protein needed for seniors to develop muscle strength?

Depending on genetic factors, when we do not regularly engage in strength training, mid to late 20's, and every year thereafter, we lose muscle mass if we remain inactive; especially if we do not partake in resistance exercise. More than 5 pounds of muscle are sacrificed every decade due to inactivity, a 3 to 5 percent loss of muscle tissue, with a 3 percent reduction in resting metabolism. After age 60, this can result in serious health/fitness issues, like strength loss, bone loss and reduced physical abilities.

Wayne Campbell, an authority on nutrition, indicated that the current Recommended Daily Allowance (RDA) of 0.36 grams protein per pound of body weight is inadequate for people over age 50. He recommended that seniors should attain at least 25 percent more protein than the RDA to maintain muscle tissue if they strength train; and to increase muscle mass, at least 50 percent more protein combined with resistance exercise. For optimal muscle building, it is advisable for protein intake to be spread throughout the day, just before or right after a strength training workout.

Research disclosed that seniors do not absorb/process protein as easily/efficiently as a younger person, requiring a higher intake of protein, for

tissue remodeling. Nutrition experts agree that 20-30 grams of protein should be consumed at each meal. In Quincy College's Exercise/Nutrition Study with seniors, higher protein needs provided by Nutritionist, Dr. Carolyn Apovian was effective for satiation, muscle maintenance, plus weight loss.

Most people prefer to chew their protein meals, others drink protein alternatives, and a certain percentage do both. To determine which is more advantageous for body composition improvement when combined with resistance exercise, consider these studies.

In two resistance training studies we led with seniors, half drank a protein-rich shake (24 grams/protein, amino acid l-leucine, 35 grams/carbohydrate, 4.5 grams/fat) right after completing resistance exercise on 11 resistance machines. The other half just exercised.

**STUDY ONE:** Subjects who drank the protein shake added 5.5 pounds of muscle. Those who did not ingest the protein added 3.9 pounds of muscle. The shake group lost 9.0 pounds of fat. The non-shake group lost 4.9 pounds of fat, indicative of 41 percent more muscle gain and 83 percent more fat loss than those who did not drink the shake.

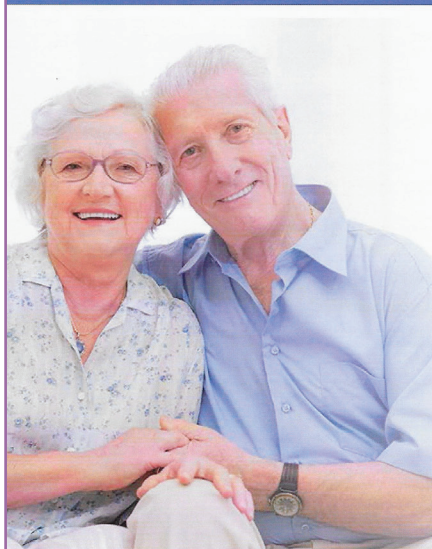
**STUDY TWO:** Subjects did identical exercises as above. Those who drank the shake added 5.2 pounds of muscle. Those who did not consume the shake added 3.9 pounds of muscle. Subjects who drank the protein shake fared better than those who did not drink the shake.

Next, we examined whether muscle is more receptive to assimilating amino acids from protein shakes or protein consumed during meals. In this Exercise/Nutrition Study, overweight subjects who did not consume protein-rich meal replacement shakes were compared to a prior Exercise/Nutrition study who consumed 2 daily protein-rich meal replacement shakes. Both groups did 20 minutes of resistance training, and aerobic activity, 2 days/week and consumed 1,200 to 1,800 calories daily with

*Senior Fitness... continued on p.12*

## Answers for Elders, LLC

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### Be Prepared... Not Overwhelmed!

Do you know a senior whose ability to perform their activities of daily living has changed? ie: bathing, dressing, grooming, meal preps, etc.

Do you know a senior whose caregiver/family member is finding it more and more challenging to care for their loved one?

Do you know a senior that has been or is about to be discharged from the hospital or Skilled nursing facility, but going home alone is not really an option at this time?

Do you know a senior that was recently diagnosed with Alzheimer's or Dementia and you have concerns and questions on how to navigate the healthcare maze and care options?

Do you know a senior seeking independent living, assisted living, memory care or home care support? This is one of the many services we provide to seniors and their families.

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

Are you wondering what resources you can tap into in the community that could ease the burdens of the senior in their current or future circumstances?

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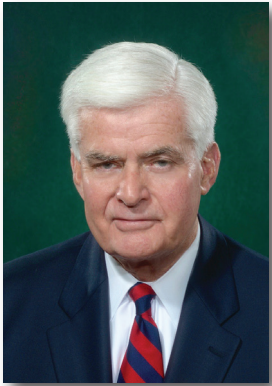
In addition to our dining room, we have the Tuscan Room, our private upstairs function space that features a complete bar and waterfront view.

Of course, the best part about Mamma Mia's Plymouth is the selection of food, drinks, and dessert available. Choose from our large selection of handcrafted cocktails paired perfectly with our wide variety of homemade dishes. Make sure to save room for dessert - you will not be disappointed!

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# HOME EQUITY WEALTH MANAGEMENT

## Record Home Prices Create Rewards and Risks for Seniors Historic increases in housing wealth: a blessing for some – a burden for others.



By **George A. Downey**

According to the S&P/Case-Shiller U.S. National Home Price Index, home prices increased by 11.33% (January 2020 to January 2021); 19.25% (January 2021 to January 2022); and 10.65% (September 2021 to September 2022). Overall, that's a whopping increase of approximately 46% in less than three years.

As a result, home equity (housing wealth) achieved levels never imagined. Clearly, these increases are not sustainable and may very well decline as post-pandemic recession realities and financial turmoil disrupt financial markets worldwide.

### **The Downside – When blessing becomes burden.**

These historic gains came easy as home prices skyrocketed – largely from government stimulus programs, cheap money, and hyper-intense buying competition. Then, seemingly without warning, recession loomed, inflation soared, and the price of just about everything increased overnight. Seniors on fixed incomes were especially hard hit as the increasing costs of homeownership eroded limited financial resources.

Simply put, the problem boils down to having sufficient cash flow and liquidity.

Housing wealth may be a significant asset, but it is not liquid. It can't be used unless one refinances or sells. Refinancing is the only way those who want to age-in-place can gain access to it. Unfortunately, rapidly rising interest rates and more restrictive lending requirements make borrowing eligibility more challenging. Moreover, taking on long-term payment obligations in later years may not be a wise choice.

### **The Upside – A solution with a guarantee**

The HUD/FHA insured Home Equity Conversion (HECM) reverse mortgage enables older homeowners the ability to access home equity under terms designed to meet their needs.

The funding amounts are based on the current market value, age of the youngest owner (one must be 62 or older), and current interest rates.

Unlike Home Equity Lines of Credit (HELOCs), which can be changed or closed by the lender, HECM benefits cannot be changed as long as the loan is in good standing. A popular choice for many years, HELOCs lack the versatility and security seniors seek.

Going forward, HECM terms are guaranteed as long as one owner lives in the property, pays property charges, and continues to provide basic maintenance. Most importantly, the terms and benefits will not be affected by any adverse change in the economy, real estate values, or potential lender failure.

### **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:**

1. Keeping real estate taxes, homeowner's insurance, and property charges current
2. Providing basic home maintenance
3. 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 who want to age-in-place. The terms, benefits and operation are different from traditional (forward) mortgages.

Education is key to understanding if a reverse mortgage 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](http://www.ReverseMortgage.org), or contact the author for a private consultation.

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

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# "THE WICKED SMART INVESTOR"

## A Blunt Question, A Blunt Answer



By Chris Hanson

Last month, The Wicked Smart Investor sat down with a complete stranger and educated him on an investment philosophy supported by oodles of Nobel Prize winning academic research. He quickly invested. And if you believe this tall tale, you probably think you can actually park a car in Harvard Yard. It just doesn't work that way. Frequently, the prospective client's facial expression reads "If you know so much about investing, why aren't you a multi-millionaire?"

Sometimes they even ask this question aloud.

Don't you just love the stereotypical directness of Bostonians? If you do, keep reading this article because I'm about to get extremely candid. First of all, there is competition everywhere in the investment business. Also, despite pretenses, many people simply don't have money to invest. Those two factors shrink the target market dramatically.

But the biggest hurdle I face as an investment advisor is that facts simply don't change people's minds. If I'm asking someone to change their long-held, but erroneous, beliefs about investing, it's certainly an uphill battle. People believe what they want to believe.

I bet you have used that phrase before.

Harvard economist J.K. Galbraith explained things much more eloquently. He wrote: "Faced with a choice between changing one's mind and proving there is no need to do so, almost everyone gets busy with the proof."

It is hard to admit we're wrong; it is only human to stubbornly cling to our beliefs despite being confronted with evidence to the contrary. Behavioral economists, the scholarly type who study the effect of our hard-

wired human behaviors on our investment decisions, call this confirmation bias. This psychological phenomenon is very dangerous; it frequently leads to poor investment decisions. The existence of confirmation bias is also supported by a mountain of Nobel Prize winning academic research. It is all available at no cost on the internet or at your public library.

The sad thing is that many people will not review this research because planning for your financial future is a yucky, scary thing. So maybe they invest in CDs for their retirement 20 years from now, purchase high cost annuities for the guarantee, or hire a planner far too eager to tell them what they want to hear. Others may turn to their friends and family and ask for advice. This could be a good thing, as long as these people actually know what they are talking about.

The recommendations of friends and family are also the best way to defeat confirmation bias. Imagine this scenario: Dear old Uncle Joe has been a constant in your life. He changed your diapers and gave you tons of birthday presents. Maybe you don't completely agree with all of his political opinions but you have a permanent soft spot for Uncle Joe. You also know that Uncle lives a comfortable retirement despite modest earnings throughout his career. So, when you ask him for financial advice and he directs you to his financial planner, you will likely hire that planner.

The reason for your decision is a well-researched, hardwired psychological phenomenon: human's herd mentality. As humans are social animals, our desire to be loved by others trumps just about everything else. Herd mentality explains teenage peer pressure, religious cults and book clubs. Life is much easier when you stick with the crowd; hardcore contrarians are frequently ostracized.

I utilize herd mentality to build my business. When I am referred by an existing client, I most likely get that business. Client referrals take time, that's why I am still working on my first million.

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



### Ready to make your next move?

You've lived in your home for many years, and you love it. It has a history – your history.

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- Do I want to live closer to family members?
- Would I like to relocate to a warmer climate?

If you are facing any or all of these issues, it may be time to make a move. I can help. I am a Certified Senior Real Estate Specialist (SRES) specifically trained to meet the needs and unique concerns of buyers and sellers, aged 50 and over.

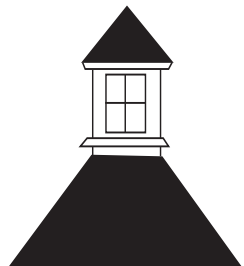
Call me at 781-258-0657 for a free analysis of your home's value on today's market. I would be happy to share my network of senior service providers with you.



Marie E. Fricker, REALTOR/SENIOR REAL ESTATE SPECIALIST  
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# “No Wrong Door” when it comes to Supporting All



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

As we grow older “change is the only constant,” and we all have a common goal of maintaining our independence and dignity. According to the American Psychological Association, more than 39 million Americans are 65 or older and 2.4 million of them identify as lesbian, homosexual, bisexual, or transgender (LGBTQ+). In the LGBTQ+ community, they confront several changes along with the complexity of aging.

Aging impacts all individuals regardless of gender, race, or sexual orientation. The LGBTQ+ population is no exception and may face changes in their health care needs, or financial and housing circumstances. As the needs of the LGBTQ+ older adult population become more complex, many may find it difficult to navigate change on their own and wonder where to turn for help. The SAGE LGBTQ+ Elder Hotline is a great resource that pairs LGBTQ+ older adults with callers. Private counseling and emergency responses are available 24/7. They may be reached at 1-877-360-LGBT (5428) or visit <https://www.sageusa.org/what-we-do/sage-national-lgbt-elder-hotline/>.

Old Colony Elder Services (OCES) is a private, non-profit organization that supports the independence and dignity of older adults and individuals with disabilities by providing essential information and services that promote healthy and safe living. OCES is designated as one of the Aging Services Access Points in the Commonwealth of Massachusetts and is also one of six member agencies of the Aging & Disability Resource Consortium of Southeastern & Southern Massachusetts (ADRC SE SM).

OCES supports everyone (regardless of gender, identity, race, or sexual orientation) without exception and welcomes all. There is no “Wrong Door” when an older adult (age 60+), or an individual living with a disability, contacts any of the member agencies of the Aging & Disability Resource Consortium of Southeastern & Southern Massachusetts for assistance or information about services. OCES works in collaboration with Bristol Elder Services, Coastline Elderly Services, South Shore Elder Services, Independence Associates, and Southeast Center for Independent Living to offer counseling assistance, advocacy, and supportive services.

All it takes is one contact to OCES, or any of the member agencies, and an individual can be connected to all the resources of all the organizations. The resources include Information and Referral Services and Options Counseling, as well as Transition Assistance when an individual

transitions from a nursing or acute care facility back to the community. These services are offered to support and streamline access to in-home and community-based long-term services and support for people, regardless of age, disability, or income.

Many older adults do not realize the full range of in-home services and care management that may be available to assist them. From comprehensive home-based care services and various housing options that support an individual’s needs, to money management assistance, home-delivered meals through Meals on Wheels, and more. Need information to help manage or prevent chronic health conditions such as diabetes, arthritis, and hypertension? Or perhaps you would like assistance understanding your health insurance or other benefits? OCES can assist in these areas as well.

## A Place to Turn To

OCES’ programs offer significant life-supporting care contributing to an individual’s ability to live within the community as independently as possible for as long as possible while preserving dignity and quality of life.

Have questions or need assistance? Get started by visiting OCES’ website at [www.ocesma.org](http://www.ocesma.org) and click on “Get Started” or call 508-584-1561.

**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](http://www.ocesma.org) ∞

## Super Dental Care for Seniors



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

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

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

the services that are important to seniors:

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



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



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# A Primer about Prescription Savings Program Cards



By Patricia Prewitt,  
Consumer Education Advocate

Many people I know have asked me questions about prescription savings program cards. You may have seen advertisements on TV for GoodRx, Singlecare, or received a free card in the mail. Those are the most well known companies, but there are many entities who have savings cards – even some states.

## What are prescription savings cards?

Prescription savings cards look like an insurance card with special numbers, and bin codes.

These cards are NOT insurance. Think of them more like a “mystery savings coupon” from your favorite retail store.

The cards are free, and often found in healthcare settings. Simply download the savings card app of your choice on a device such as a phone, tablet, or computer to search prices. Print or take a picture of the card to have with you when filling a prescription.

## How do they work?

It’s marketing. Pharmacies want to attract and retain customers. Big box stores and chains with pharmacies believe customers will make other purchases, increasing profits. The prescription savings card company gets a small percentage of the sale, and the pharmacy pays a fee to the administrator of the program.

## Why do I see so many different prices for different cards when I compare them?

Different market areas, and towns with the same zip code have different prices at different pharmacies. A teacher I worked with was paying \$25 a month for medication with her insurance. I found a savings card that brought her costs down to \$29.97 for a 3-month supply in a nearby

town. She chose to make the switch, after confirming the savings card acceptance, to save about \$180 this year at a different pharmacy.

## When would I want to use a savings card?

- First: These programs can be terrific for people without prescription insurance. It’s possible to save 20% or more than the “usual and customary” price.
- Second: If your medication is not covered on the formulary, using a savings card may save money. These are often medications that are deemed “not medically necessary” or lifestyle prescriptions, such as hair growth products.
- Third: If your prescription plan has a high deductible, or a high copay amount, these cards may be a better option.

## I found my prescription at a lower cost than my prescription plan. So, what’s the catch?

Privacy safeguards are not the same. When prescriptions are processed with a savings card, it becomes a “direct-to-consumer” sale. In February 2023, GoodRx Holdings LLC was fined \$1.5 million by the Federal Trade Commission for failing to report its unauthorized disclosure of consumer health information for advertising purposes.

Savings cards offered by nonprofits such as NeedyMeds, may offer better privacy protection than nationally advertised savings programs.

## Practical Considerations:

Always compare the saving program coupon price to your current out-of-pocket cost for the medication. Comparison shopping is time consuming, and prices change often.

Usually, the best savings are found when a generic chronic medication has moved to a fixed \$20-\$30 monthly cost on your prescription plan. Medication pricing has many layers that are difficult to understand. These savings card programs use computer systems to obtain the customer the lowest price of discount based on the average wholesale price (AWP) or discount for manufacturer acquisition cost (MAC) or any pharmacy retail special promotional rate.

**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 free resources are available on her website at <https://mypersonalrxadvisor.com> or call her at 508-507-8840. Favorite Quote: “Act as if what you do makes a difference. It does.” – William James ∞

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# On Appreciating Nurses and Night Shifts

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



All in a day's work. It's what most of us experience as we go about the business of our lives. But what about the night shift? Millions of people work through the night so the rest of us can move through our days.

Nurses, especially hospice nurses, are among those who work the night shift, along with folks from nearly every other industry, such as retail, customer service, construction, transportation, and urgent medicine. While the rest of us dream, they are busy taking care of patients, preparing food, doing security checks, plowing the roads, and responding to emergencies such as traffic accidents, fires, and other emergencies.

You may or may not have noticed from posters and announcements that last month, the American Nurses Association celebrated National Nurses Week, beginning on May 6 and ending on May 12. The twelfth is the birthday of Florence Nightingale, who is considered the founder of modern nursing. Most people agree that nurses deserve to be honored for their dedication to and for how they care for their patients, and they do. I've seen the difference they

make in people's lives.

A lesser-known May holiday, though, may have slipped by you. That is the National Third Shift Workers Day, also the National Night Shift Workers Day. It is celebrated on the second Wednesday in May and is dedicated to people who work overnight jobs while the rest of us sleep.

Most of us start the day as the sun comes up. The night shift starts the day when the sun goes down or later. We're a 24/7 society, so it makes sense that we need and rely on night workers. But rarely do we acknowledge or appreciate the people who work in the wee hours. They often go unnoticed, like the inner workings of a watch, but they are vital to keeping the country running. According to the U.S. Bureau of Labor Statistics, between 15 and 20 million Americans work outside daytime hours.

At Old Colony Hospice, we have amazing nurses on staff who work the night shift. They aren't just on call; they are actually on alert and working their shift. If a caregiver calls, they help them with advice and information. If a patient needs them, they come to the home: to help a caretaker lift a patient who has fallen, to help adjust medication to ease the pain, to check on a patient's condition during their end-of-life journey. Night can be the loneliest time for

someone on hospice and their caregivers. Just knowing someone is out there for you 24 hours a day, especially in the middle of the night, can be a huge comfort.

National Nurses Week and National Night Shift Workers Day remind us that it's important to take a moment to thank those who sometimes go unthanked. If you didn't have a chance to thank a night worker or a nurse who is a night worker, it's never too late – although you might have to stay up past your bedtime.

**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](http://www.oldcolonyhospice.org). ∞*



## Walk or Run for Old Colony Hospice & Palliative Care

Lace up your sneakers for the 25th Annual Memorial Walk and Run to benefit Old Colony Hospice & Palliative Care. The event will be held at the group's home office at 321 Manley Street in West Bridgewater on Sunday, June 11, 2023. Check-in is at 10 a.m.; the walk/run starts at 11 a.m and is followed by lunch and a party.

Register today at [www.OldColonyHospice.org](http://www.OldColonyHospice.org). For more details, contact Margaret Downey at 781-341-4145. Ext. 207. Or email [mdowney@oldcolonyhospice.com](mailto:mdowney@oldcolonyhospice.com) ∞



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# ELDER LAW MYTH BUSTERS



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

Myth or Fact? I can give all of my assets away to my children to qualify for Medicaid to pay for my nursing home if I need one.

This is a MYTH!

Qualifying for Medicaid, or what we call MassHealth in Massachusetts, is incredibly complex. Obviously, everyone who can qualify wants to do so as quickly as possible because the costs of nursing homes continue to skyrocket, especially in our area. There is a myriad of rules that your financial life needs to fit into in order to receive benefits. One of the most important of those rules is the “look back.”

The “look back” is a rule that states that Medicaid can review your finances for the five (5) years prior to your request to receive benefits. It is important to note that five years is today’s rule and is subject to change.

If it appears that you gave away or gifted any asset in that five-year look back period and did not receive fair market value in return, the value of that gift will be counted against you as part of the qualification process.

Based on the value of the gift, Medicaid places a penalty time period against you, which blocks you from receiving benefits. This means that you will not qualify for benefits as quickly as you otherwise could and, potentially, another loved one may have to pay for your nursing home until your penalty time has run out.

I have written in previous articles as to why it is not a good idea to just give away assets; this is just another reason to add to the list. An elder law attorney will be able to advise you about the best way to protect your assets within the Medicaid rules, like the five-year look back, if Medicaid planning is important to you.

**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](mailto:elizabeth@legacylegalplanning.com) to schedule a time to discuss your unique situation. ∞

## SOCIAL SECURITY UPDATE

### Eligibility for Spouse's Benefits



By Delia De Mello, Social Security

Social Security helps you secure today and tomorrow with financial benefits, information, and tools that support you throughout life’s journey. If you don’t have enough Social Security credits to qualify for benefits on your own record, you may be able to receive benefits on your spouse’s record.

To qualify for spouse’s benefits, you must be one of the following:

- 62 years of age or older.
- Any age and have in your care a child who is younger than age 16 or who has a disability and is entitled to receive benefits on your spouse’s record.

If you wait until you reach full retirement age, your full spouse’s benefit could be up to one-half the amount your spouse is entitled to receive

at their full retirement age. If you choose to receive your spouse’s benefits before you reach full retirement age, you will get a permanently reduced benefit. You’ll also get a full spouse’s benefit before full retirement age if you care for a child who is entitled to receive benefits on your spouse’s record.

If you’re eligible to receive retirement benefits on your own record, we will pay that amount first. If your benefits as a spouse are higher than your own retirement benefits, you will get a combination of benefits that equal the higher spouse benefit. For example, Sandy qualifies for a retirement benefit of \$1,000 and a spouse’s benefit of \$1,250. At her full retirement age, she will receive her own \$1,000 retirement benefit. We will add \$250 from her spouse’s benefit, for a total of \$1,250.

Want to apply for either your or your spouse’s benefits? Are you at least 61 years and nine months old? If you answered yes to both, visit [www.ssa.gov/benefits/retirement](http://www.ssa.gov/benefits/retirement) to get started today.

Are you divorced from a marriage that lasted at least 10 years? You may be able to get benefits on your former spouse’s record. For more information, please visit our website at [www.ssa.gov/planners/retire/divspouse.html](http://www.ssa.gov/planners/retire/divspouse.html).

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

## Senior Fitness

Continued from p. 6

0.7 grams of protein per pound of ideal body weight per day.

The shake group had a completion rate of 80 percent. The non-shake group had a 65 percent completion rate. Both groups significantly improved: Body Mass Index, body weight, body composition, body shapes, systolic blood pressure. The shake group had significantly better reductions in BMI and body weight than the non-shake group.

Protein-rich shakes may be advantageous for some aspects of program compliance and weight loss for overweight individuals who are performing resistance exercise. The convenience factor associated with protein-rich shakes may also be responsible for greater program adher-

ence. It is recommended that higher protein intake be combined with increased water consumption, and persons with kidney disorders should have physician approval prior to adopting high protein diets.

You can eat protein-rich meals from whole foods or supplement with high quality protein shakes to repair, replace, rebuild, and retain lean muscle resultant in significant fat loss and other health benefits. Research shows if 20-30 grams of high-quality protein from a shake is consumed in close proximity (30-60 minutes) of a strength workout, you will likely stick with it long-term, improve body composition, increase/maintain muscle mass, hence elude fat accumulation or fat regain.

Seeking to improve muscle, reduce fat, and add protein shakes to your workouts? Consider training at Wayne Westcott, Ph.D. Center for

Health and Fitness, President’s Place, 1250 Hancock Street. Book a tour, free training session, or learn how to register. Call Rita on 617.405.5978. Free 1-2-hour parking (Hancock, Coddington, Washington Streets). A 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. ∞

# Is periodontal probing part of your regular checkup?



By Dr. Richard Wolfert, DMD

Years ago, periodontitis was the number one cause of adults losing their teeth. While detection and treatment of periodontitis have dramatically improved over the years, those treatments can be quite expensive. Yet, it's an essential part of retaining your natural teeth later in your life and for the rest of your life. That's why at my practice, The Toothboss in South Weymouth, we included periodontal probing as an annual part

of our hygiene services several years ago.

Periodontitis is essentially plaque and tartar buildup under your gums. When the tartar buildup occurs under the gums, the bacteria within the tartar have a byproduct of acid that causes degeneration of the supporting structures of the tooth. Unfortunately, many dentists don't include full mouth periodontal probing as part of their hygiene services. So, many cases go undetected until the condition becomes serious.

A study titled "Prevalence of Periodontitis in Adults in the United States: 2009 and 2010" estimated that 47.2 percent, or 64.7 million American adults, have mild, moderate or severe periodontitis, the more advanced form of periodontal disease. In adults 65 and older, prevalence rates increase to 70.1 percent.

More current numbers from the Centers for Disease Control and Prevention (CDC) aren't much more encouraging. About 2 in 3 (68%) adults aged 65 years or older have gum disease. Nearly 1 in 5 of adults aged 65 or older have lost all their teeth. Complete tooth loss is twice as prevalent among adults aged 75 and older (26%) compared with adults aged 65-74 (13%).

Tooth loss is never good. The domino effect of losing one tooth, never mind multiple teeth, will lead to tooth movement and other teeth being lost.

Our teeth are important in the masticatory process, which is imperative in getting adequate nutrition. At the Toothboss, we see so many people with crippling gum disease lose their fight to stay healthy as they get older. The oral health/general health relationship is readily apparent when we see periodontal disease in our older population.

As a preventative step, periodontal probing is recommended at least once a year. Periodontal probing involves the dentist or dental hygienist examining six sites on each tooth. This enables the dentist to detect a problem in its earliest stages when it's treatable with better brushing and flossing and other non-intrusive procedures.

This is why seniors sticking to regular checkups – once every six months – is even more important. Particularly if you experience any of the following symptoms between checkups:

- Chronic bad breath
- Pain while chewing food
- Soft or bleeding gums
- Wear and tear of gums and tissues supporting the teeth
- The sensitivity to cold or heat
- Receding gums
- Teeth become loose

These are serious red flags, and you should make an appointment with your dentist as soon as possible to alert them to your condition.

If your teeth are currently in good health, great! It's still not a bad idea to drop a line to your dentist and inquire as to whether they include full mouth periodontal probing as part of your annual exam.

**About the Author:** Dr. Richard Wolfert, DMD is the owner of The Toothboss, 1121 Main Street, South Weymouth, MA. For more information, call 781-335-0604 or visit <https://www.toothboss.com>. ∞

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Maximum Gross Income for Eligibility (per Household Size)					
# OF UNITS	AREA MEDIAN INCOME (AMI)	1 PERSON	2 PEOPLE	MINIMUM INCOME (Not Applicable to Voucher Holders)	MONTHLY TENANT RENT
52	60%	\$58,920	\$67,320	\$47,340	\$1,578
18	30%	\$29,450	\$33,650	N/A	30% ADJUSTED INCOME

AMENITIES INCLUDE ON-SITE LAUNDRY, OFF-STREET PARKING, EV CHARGING STATIONS, A LIBRARY, COMMUNITY ROOM, OPEN LIVING ROOM LOUNGE AND CAFE, AND MORE!

INCOME LIMITS AND RENTAL RATES SUBJECT TO CHANGE. MOBILE VOUCHER HOLDERS ENCOURAGED TO APPLY  
ALL HOUSEHOLD MEMBERS MUST BE AT LEAST 62 YEARS OF AGE AS OF LOTTERY DATE  
ALL APPLICANTS MUST MEET THE PROPERTY'S TENANT SELECTION PLAN CRITERIA. PREFERENCES APPLY BASED ON DISABILITY STATUS.

**Request an Application**  
May 10, 2023 through July 10, 2023  
EMAIL: [MapleonFranklin@MaloneyProperties.com](mailto:MapleonFranklin@MaloneyProperties.com) | WEBSITE: [www.mapleonfranklin.com](http://www.mapleonfranklin.com)  
CALL: 617-209-5420 / Relay 711 | PICK UP: Holbrook Public Library, 2 Plymouth Street, Holbrook, MA 02343  
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**Submit Your Completed Application**  
EMAIL: [MapleonFranklin@MaloneyProperties.com](mailto:MapleonFranklin@MaloneyProperties.com)  
Mail OR In-Person Dropbox (Dropbox located on 1st floor):  
Maple on Franklin, c/o Maloney Properties, Inc., 27 Mica Lane, 3<sup>rd</sup> Floor, Wellesley, MA 02481  
Completed applications must be received by July 24, 2023 to be included in the lottery.

**INFORMATION SESSIONS:**  
Virtually: May 31, 2023 at 1PM & June 20, 2023 at 1PM | To join, please visit [www.mapleonfranklin.com](http://www.mapleonfranklin.com) for the Zoom link  
In-Person: Location, date and time to be determined. Please check [www.mapleonfranklin.com](http://www.mapleonfranklin.com) for details.

**THE LOTTERY DRAWING**  
Will be held virtually on July 31, 2023 at 10AM | To join, please visit [www.mapleonfranklin.com](http://www.mapleonfranklin.com) for the Zoom link

Professionally Managed By: Maloney PROPERTIES

For more information or if you or a family member has a disability or limited English proficiency, and as a result need assistance completing the application and/or require any assistance during the application process, including participating in the information meetings please call 617-209-5420 | Relay 711

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## Cover Story

“These guys enjoy being together, but they are very competitive,” said Theresa, whose ex-husband Mike Giannangelo, 77, plays on three SSSSL teams every week. “Some of the older ones can’t run, but they’re still diehards. And they still get mad and fight with the umpires.”

The South Shore Senior Softball League was established by the late Jim Hyde of Scituate in 1997. A number of local men have served as commissioners since then, including Tom Edwards, Kevin McLaughlin and John Mann. The reins were passed to Bob Gibson in 2018, and a board of volunteers helps him oversee the teams.

The Scituate Council on Aging has sponsored and supported the SSSSL since its inception. “I’m thrilled that the league has grown so much since its early days when there were barely enough players to fill four teams,” said Linda Hayes Kelly, the director of the Scituate Senior Center. “Today, we have more than 120 members from Scituate, Hingham, Abington, Norwell, and numerous other South Shore towns, and many of them are in their seventies and eighties and still swinging for the fences.”

Some of the players on the SSSSL teams have had knee and hip replacements, and one recently had triple by-pass surgery, but as soon as wounds heal and spirits lift, they return to Central Field to try out new limbs and stronger hearts in the sport they love so well.

“In our senior league, we let everybody make it to first base if they get a hit,” said Gibson. “But then they have the option of calling for a pinch runner.”

On this sunny Friday morning, 86-year-old Dick Green of Norwell hits the ball to left field. He runs slowly but steadily to first base, and calls out, “Runner!” as a younger teammate takes his place.

Green speaks with a grin as he talks about his years on the senior softball league and his long history of playing baseball as a boy and young man. “I played with my Scituate high school team at Fenway Park when we won the state championship in 1954. It doesn’t get any better than that. Although we lost to St. Mary’s of Brookline 10-5 that day, it was great to be on that Red Sox diamond.”

Dave Andrews of Brockton, a coach on the SSSSL team, hadn’t played ball in 40 years when he joined the league in 2015. At 74, he is one of the younger players on his team today. “I call myself a ‘junior senior,’” he joked. “I’ve been playing with these guys for eight years now, and I love them all.”

Cheers and jeers from senior players during their games are no less boisterous than the banter of Little Leaguers on nearby fields. A pitcher calls out to a fidgeting batter, “Quit adjusting your position; you’re not gonna hit it anyway.” Another player yells, “Hey, that might have been ball four. He should be fined!”

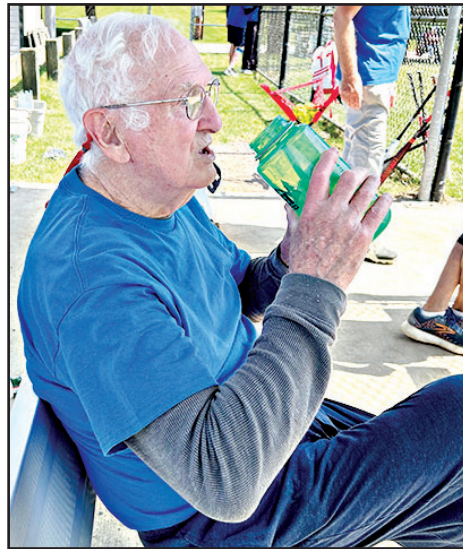
“The guys ride each other a lot, but that’s what makes it so much fun,” said former commissioner of the league, Kevin McLaughlin of Scituate. “We take this game seriously even if we have a lot of fun playing it.”

McLaughlin is the “scribe” of the league, and his newsletters are written with Curt Gowdy-like sports acumen and humor. In an entry for the 2022 SSSSL season, he wrote, “Pat Grasso made a spectacular reaction catch on a scorched line drive at third base and, when celebrated for it by everyone on the field, he commented, ‘I can still move my arms.’”

Ken “Duke” Schneider of Rockland, 68 has been playing ball for 49 years. “I’m about a year or so away from a knee replacement,” said Schneider, who also travels with the South Shore Senior Softball USA league. “Six of the players on my Rhode Island team have had hip replacements, but they’re all back on the field again. You can’t keep these guys down.”

Pat Grasso of Randolph, 75 manages the Sunday league. “I have Paget’s disease, but I don’t let that stop me,” he said. “I play on three different teams three days a week. When you retire, you wonder what you’ll do with your time. It’s great to be with a group of guys laughing, playing ball and getting some healthy exercise outdoors. It’s a win/win for everyone.”

A first-of-its kind father/son duo is on the roster of the SSSSL this year. George Mallett, 86, of Scituate and his son Tom, 56, play on the age 55+ team together. “I’m the oldest player on the Sunday



Dick Green, 86, takes a water break after hitting a single at Central Park Field.



Dave Andrews and Steve Young.

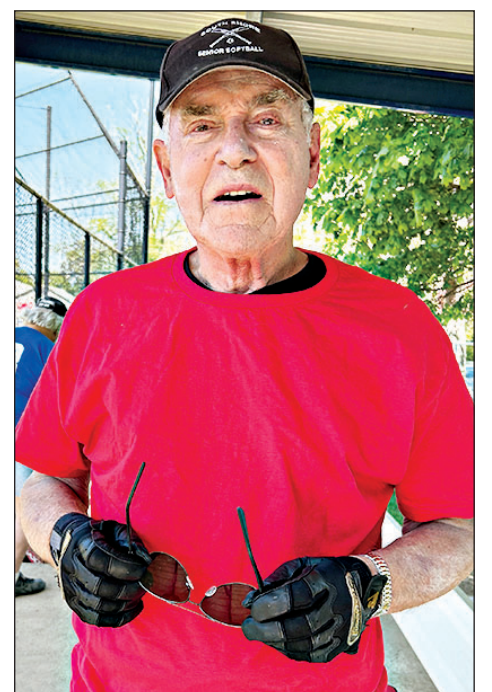


Many of the South Shore Senior Softball League players – now good friends – meet at Dunkin Donuts after the game is over.

league, and now I have my boy Tommy playing too,” said Mallett. “I’m just waiting for my youngest son to get old enough to join us.”

John Korzec of Braintree, 67, is a rookie on his team, just entering his second season of play in the SSSSL. “These guys are my inspiration,” he said. “Look at Dick Green, 86 years old, with that big smile on his face running to first base. I want to be him when I grow up. I want to be them all.”

For more information on the South Shore Senior Softball League, contact Bob Gibson at [robt.gibson@msn.com](mailto:robt.gibson@msn.com) or the Scituate Council on Aging at 781-545-8722. ∞



George Mallett



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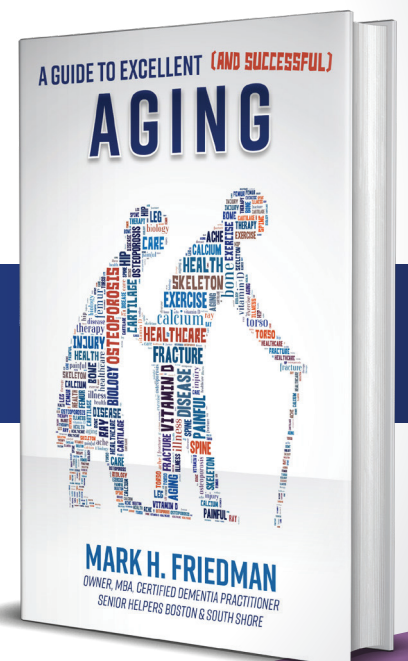
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