



SOUTH SHORE SENIOR News

For Boomers and Beyond

PRICELESS

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Happy Together Tour Brings Music & Memories to the South Shore



By Marie Fricker

Thunder rumbled and rain pelted on the roof of the South Shore Music Circus tent on Wednesday, June 14, but concert-goers left the venue “happy together” all the way home.

For the 14th straight year under the Cohasset big top, the Happy Together Tour featured original members of the Turtles, Little Anthony, Gary Puckett and the Union Gap, the Association, The Vogues, the Classics IV (pictured

above) and the Cowsills, who filled the outdoor tent with the songs that smashed the Billboard Top 40 charts in the sixties and seventies.

The musicians, some of them founding members of the groups that made them famous, wore tie-dyed shirts, dress suits, sequined jackets, and a Civil War uniform. The performers had hair that was whiter and moves that were slower, but their voices and instruments were rich and resonant enough to bring their baby boomer fans back to a simpler time when they were “feeling groovy.”

The Cowsills kicked off the concert with some of their favorite hits of the sixties, includ-

ing “Hair” and “I Love the Flower Girls.” Susan Cowsill 64, the baby of the night, was dressed in hot pants and fishnet stockings and looked like the free-love hippie she once was.

Original Turtles member Mark Volman, 76, dressed in a multi-color Charlie Brown and Snoopy vest, was joined for the tour by Ron Dante, 77, former lead singer of the cartoon rock band, “The Archies.” Dante performed his own hits, “Sugar Sugar” and “Tracy,” and Volman roused the crowd with his audience-participating rendition of “It Ain’t Me, Babe.”

Wearing a blue, sequined dinner jacket, Jerome

Cover Story continued on page 14



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Serving All of Massachusetts

6 Questions to Ask a Home Health Provider Before Hiring One

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



Entrusting the care of your loved one (or yourself!) to someone else can be nerve-racking. But it can also improve their quality of life and provide care partners with a much-needed break.

So, how do you choose the best caregiver for your senior loved one? Asking the right questions will help. Here are six questions to ask a home health provider before hiring one.

1. What Days and Hours Are Home Health Services Available?

A potential home health provider's availability is important information when deciding which home health provider to hire. Think about when you most need help and ask whether caregivers are available during those hours.

You may need a very different schedule if you want help with appointments or care for your loved one while you work than if you want a break on the weekends. It's important to make sure your schedule aligns.

2. Are They Willing to Show All Appropriate Documentation?

Before hiring a home health provider, it's important to know they are up to date on all required documentation. This includes things like insurance, CPR and first-aid certifications, required immunizations, certifications related to your loved one's condition, and background

checks on employees.

Your senior loved one's safety is critical, so ensuring all appropriate documentation is in order is your best assurance that the home health provider you are considering is a reputable agency that follows the law.

3. What Services Do They Provide?

Some home health agencies mainly focus on medical care. Others mostly help with personal care and assistance around the home. Still others, like Celtic Angels Home Health Care, offer a variety of medical, personal, and homemaking services.

Make sure your needs align with the services the home health provider offers.

4. How Is Transportation Handled?

If you need a caregiver to help with your loved one's transportation to things like medical appointments, outings, or shopping trips, it's a good idea to ask how the home health provider handles transportation. Do they use company cars, their personal vehicles, or will they drive yours?

Be sure to ask about expenses, too. For example, is the cost of transportation included in their fee, or will you be expected to reimburse the home health provider for gas or mileage?

5. What Experience Do They Have with Your Loved One's Conditions?

It's important that you feel confident in the care a home health provider will give to your senior loved one, so be sure to ask about their experience caring for people with your loved one's conditions.

For example, do they have experience caring for people with dementia, Alzheimer's, or Parkinson's Disease? Heart condition? Diabetes?

Are they able to perform all the necessary tasks needed to care for your loved one? Gather all the information you need to feel comfortable with a provider before making a decision to hire one.

6. How Do You Handle Difficult Situations, Like Care Refusal?

Sometimes, as seniors age, they develop conditions that make caring for them difficult. For example, seniors with cognitive disorders, like dementia and Alzheimer's disease, often refuse care.

Ask how caregivers would handle these situations. Their answers will give you an idea of how they will approach your senior loved one's care.

Would you like to learn more about Celtic Angels Home Health Care and the services we provide? We're happy to answer all your questions! Contact Us today to get started.

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 or call 781-331-0062. ∞



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Retirement Dreams – or Nightmares

From National Public Radio and TV to the nuance of retirement.



By Steven V. Dubin

John Mussoni helped tell a lot of stories in his lengthy career in radio and TV. He recently retired from the position of station manager from the Philadelphia-based National Public Radio

(NPR) and TV station WHYI.

John moved back to his home state of Massachusetts and started looking at “now what?”

He saw the importance of the like-minded community in the Broadcast Pioneers of Philadelphia – innovators who continued to connect and share ideas.

With that in mind, he rallied former colleagues from WEEI-AM, Boston (a well-respected news-focused station for many years). A reunion luncheon at the Prudential Tower where the station was located will provide sustenance well beyond the food. Shared experience, new projects, new adventures may be revealed.

“What I can tell you is that no two days have been the same since I’ve retired,” noted John. “I’m trying to take a breath and consider what do I do after working my entire life.”

One project is to capture family story tell-

ing. After putting together a slide show for his sister’s 60th birthday, it became clear to John that his family, probably similar to many, has all these photos and memories and little clarity or organization to them.

A spark.

John started talking with producer and videographer friends and has launched a family legacy concept. Using his story telling skills, he will be working with families to compile first-person interviews, stories, photos and memorabilia for current and future generations to enjoy.

How do you gather the details of a story? How do you shape and edit them into something that brings it to life and captures the spirit?

Interested in getting your arms around your family history? Contact John Mussoni via email at mussonidel@gmail.com.

John continues to hone the idea. How about you?

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

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. ∞*

MY GENERATION

TUNE IN!
South Shore Senior News
video podcast
hits the air waves



South Shore Senior News introduces a new podcast entitled “My Generation!”

Healthy aging, nostalgia and retirement insights are highlighted.

My Generation is hosted by Steve Dubin, who offers a friendly and welcoming sensibility.

Future podcasts will cover a wide range of topics of interest to seniors – from dating to downsizing and everything in between. If you have a topic or expert who can provide useful information to our *South Shore Senior News* audience, please email our host at sdubin@prworkzone.com.

We look forward to hearing from you! ∞

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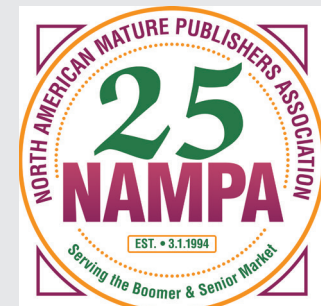
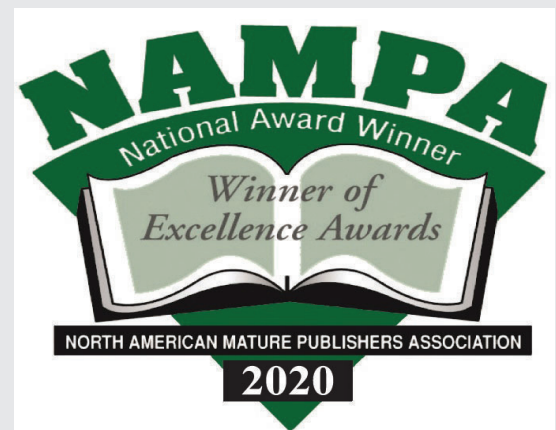
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First Steps to Take After a Loved One Passes Away

By Alexis Leavitt, Esq.

There are so many tasks to handle when someone dies: closing bank accounts, sorting personal belongings, selling a home... just to name a few. While it helps to know that your funeral director will notify Social Security and Medicare about the death (one less thing to

worry about), what else needs to be done now?

First and foremost, take a deep breath. Then:

- **Secure any real estate.** Lock all doors, make sure all motion sensors and timed lights are working; keep up with yardwork and ice and snow removal; contact homeowner's insurance about changing to a "vacancy" policy; secure valuables and personal possessions; remove any guns from the home (the police station will typically hold them for you).
- **Contact the supplemental health insurance company to report the death.**
- **Contact the prescription plan (Part D) company to report the death.**
- **Contact Social Security to increase the surviving spouse's benefit, if applicable.** You should know that Social Security will withdraw their most recent payment from the decedent's bank account.
- **Contact any pension to stop payments (or convert to surviving**

spousal benefit, if applicable).

- **Gather statements on all assets.** To discover the decedent's assets, search their desk, drawers, filing cabinets, and other locations where you believe important documents may have been stored. Be sure to closely monitor the decedent's mail.

Other factors to consider.

- **If the estate is valued at over \$25,000,** you should probably contact a lawyer to help you probate the estate. There is no rush, it's okay to schedule this appointment a month or two out.
- **If this is the death of the first spouse and there is a surviving spouse,** and if the combined assets of both spouses (his/hers/joint) exceed \$1 million, **DO NOT** start retitling assets into the surviving spouse's name. Wait for your lawyer's instructions on how to handle accounts.

Once you start working with a probate attorney, she will explain what happens next, such as tax deadlines and how to handle expenses. She can guide you through the entire process. However, if you follow the above list, you'll get through those first days and weeks.

About the Author: Alexis Leavitt practices elder law, special needs planning, estate planning, and veteran's benefits. She sits on the board of the Massachusetts chapter of the National Academy of Elder Law Attorneys and represents it on the Massachusetts Coalition for Serious Illness Care. Alexis also sits on the board of the Norwell Council on Aging. Her office is in Norwell. You can reach Alexis at (781) 740-7269 or visit her website and blog for more information at www.alexisleavitt.com. ∞

Marchers Rally against Elder Abuse at Plymouth and Brockton OCES Events

BROCKTON AND QUINCY – Every year an estimated 5 million, or 1 in 10 older adults experience elder abuse, neglect, or exploitation according to the National Council on Aging.

World Elder Abuse Awareness Day (WEAAD) was designated this year as Thursday, June 15th. To raise awareness about elder abuse, Old Colony Elder Services (OCES) launched a campaign for WEAAD and held events in both Brockton and Plymouth – a rally held on June 15 at the Brockton Rox stadium, and a one-mile walk on Water Street in Plymouth on June 21.

OCES, in partnership with Plymouth County District Attorney's Office, Plymouth County Sheriff's Department, the Brockton Council on Aging (COA) and Plymouth Center for Active Living (CAL), encouraged organizations and the public to join them at the two "March Against Elder Abuse" events.

Recognizing Elder Abuse

Elder abuse includes physical, emotional, neglect, self-neglect, financial exploitation, and sexual abuse. During 2022 the Massachusetts Executive Office of Elder Affairs had 37,918 reports of elder abuse made. According to the U.S. Department of Health and Human Services' Administration for Community Living, an estimated five million older adults are victims of elder abuse, neglect, or exploitation every year. One in 10 older adults age 60 and older have experienced some form of elder abuse. Common risk factors for elder abuse are social isolation, poor physical health, and dementia. Nationally, at least \$36.5 billion annually is lost by victims of financial abuse according to the National Council on Aging.

OCES' Protective Services Program staff works with older adults or their designees to prevent, eliminate or remedy situations involving elder abuse. When a report is made to the Centralized Intake Unit (Elder Abuse Hotline) and the elder resides in our catchment area, OCES will receive the report and determine if further investigation by a Protective Services Worker is necessary.

If you have concerns, please contact your local Protective Services Agency. If you want to file a report on elder abuse, please contact the Centralized Intake Unit (Elder Abuse Hotline) at 1-800-922-2275.



Marchers at Brockton Rox Stadium Rally against Elder Abuse on WEAAD Day.

About WEAAD: WEAAD was launched by the International Network for the Prevention of Elder Abuse and the World Health Organization at the United Nations in 2006. To learn more about WEAAD, visit <https://eldermistreatment.usc.edu/weaad-home/>

About OCES: Founded in 1974, OCES proudly serves Greater Plymouth County and surrounding communities. OCES is a private, non-profit organization headquartered in Brockton with a second office in Plymouth. It is designated as one of 23 Aging Services Access Points (ASAPs) in the Commonwealth of Massachusetts. Through the talent of an experienced

and diverse workforce, OCES supports the independence and dignity of older adults and individuals with disabilities by providing essential information and services that promote healthy, safe living, which positively impacts our community. The agency offers several 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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Buddy Up! Benefits of Exercising with a Partner



By Rita La Rosa Loud, B.S.

QUINCY – Untrained older adults and seniors generally have an easier time starting a relatively basic resistance and aerobic exercise program if they have someone to train with. Whether you have a workout pal or not, the social support, encouragement, and motivation that a friend, spouse, partner, or a group exercise program provides can be a positive and lifechanging experience for individuals of any age. Consider the benefits derived from a standard resistance exercise and aerobic activity program that many research studies support for this population. The American College of Sports Medicine, for example, highly recommends machine-based strength/resistance training for older adult and seniors.

Strength training for older population

A basic and brief strength training program is proven effective for increasing muscle strength, improving body composition, and enhancing health and fitness parameters in older adults.

Over an eight-year period, *Westcott, et. al.* conducted studies of 1,644 middle-aged adults in 10 weeks of programming using 10 basic resistance machines and 25 minutes of aerobic activity on cardiovascular equipment.

Subjects performed one set of each exercise at a weight load they could lift between 8 and 12 repetitions and increased the resistance by 5% once 12 repetitions were completed. Participants stated high levels of satisfaction with their significant improvements in muscle gain, fat loss, and blood pressure reduction. Likewise, 77 golfers in this study improved their physical performance, increased club head speed for longer drives, attained lower golf scores, and had no injuries the following golf season.

Whether you have an exercise companion or not, a group ma-

chine-based strength training and aerobic fitness program that incorporates the above training protocol can be an affirmative experience, and chance for social interaction, camaraderie, and support.

Next an older couple adopting a workout buddy mindset share their story: Deborah and Jim Barret, both aged 70, exercised independently before partnering. Debbie did Pilates and yoga but after rearing children and working full-time, her activity slowed down. Eleven years ago, she joined our group fitness program. Jim used the gym at work and later retired. It suited them to train together, to lose weight, build muscle, and maintain their fitness level as they aged. Jim wanted to get in shape and alleviate sciatica by strengthening his core, “I feel better. sleep better, and my sciatica is better,” he said.

Debbie wanted to reduce back pain, blood pressure/cholesterol dosages, and improve energy and mobility. Uniting helped them stick with the program. If one felt like skipping, the other pointed out their goals.


“It has become a habit. We rarely miss a session,” said Debbie. “We take walks, bike, and babysit our granddaughter together now.”

The Barretts’ advice to seniors starting out? “Just do it! It’s an investment that pays dividends toward future health. Seek guidance from qualified trainers to get full benefit, and to avoid injuring yourself.”


Wayne Westcott, Ph.D. Center for Health and Fitness, is a safe, effective, and highly supervised machine-based physical activity program for all ages including adults and seniors. Located at President’s Place, 1250 Hancock Street, Quincy, across from Quincy T Station, free 1-to-2-hour parking is available on Hancock, Coddington, and Washington Streets. Call Rita at 617.405.5978 for a tour, free session, or to learn how to enroll.



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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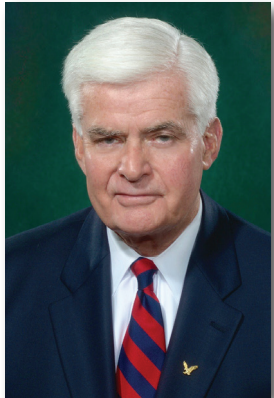
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HOME EQUITY WEALTH MANAGEMENT

How Older Homeowners Can Eliminate Mortgage Payments and Increase Financial Security

The federally insured Home Equity Conversion Mortgage converts home equity to cash and/or a line of credit enabling seniors to age in place more securely.



By **George A. Downey**

Skyrocketing inflation and prices on just about everything up-ended financial markets affecting virtually everyone. Especially hard hit, though, are seniors living on fixed incomes, especially those with limited savings that will

sustain them throughout retirement years.

Record home prices increase opportunity.

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.

#1 Fear – Running out of money in retirement.

Simply put, the problem boils down to having sufficient income and liquid savings to meet future needs known and unknown.

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.

Reverse Mortgage – A unique solution with lifetime guarantees.

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 and terms are guaranteed as the loan remains in good standing. Although a popular choice for many, 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, money markets, 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, 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, www.thefederalsavingsbank.com/georgedowney ∞*



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"THE WICKED SMART INVESTOR"

Owning Up to Your Mistake May Lead to Sweet Success



By Chris Hanson

Mistakes are peculiar things; everyone makes them but few of us are willing to admit to them. Frequently, the more educated and intelligent a person is, the harder it is for them to admit they are wrong. It's as if their whole identity is wrapped up in being the smartest person in the room.

If they're actually wrong, then they fear losing self-esteem and social status.

The Wicked Smart Investor does not subscribe to this school of thought. After all, in financial planning, admitting to your mistakes can cut your losses and put you on a better path. Sometimes in life, owning up to a big blunder could lead to sweet success.

Let's consider the story of a local heroine, Ruth Wakefield, a world-famous chef with very humble beginnings. Raised in Easton, Massachusetts, Ruth graduated from Framingham State Normal School Department of Household Arts in 1924. Over the next few years her career path followed a "normal" progression. Ruth taught Home Economics at Brockton High School and served as a dietician at a hospital. Later, she decided to go into business with her husband and soon enough nothing was "normal," but in a good way.

In 1930, the Wakefields purchased a restaurant in Whitman, MA and named it the Toll House Inn. Conveniently located between Boston and Cape Cod, the inn attracted customers from all over the area. Ruth's skillful cooking, high standards, and hard work made the restaurant successful in the first year.

The Kennedys even frequented the Inn; Joe Sr. loved the Boston Cream Pie while Jack opted for the Mary Jane Gingerbread. Serving Massachusetts "royalty" is pretty fancy, huh? But Ruth was a sharp lady with even more tricks in her pastry bag.

As smart as Ruth was, one day this Betty Crocker prototype made a huge culinary blunder. One version of the story had Ruth baking chocolate cookies based on an old colonial recipe for butter drop do's. Pressed for time, she did not melt the chocolate first; instead, she chopped the Nestle chocolate in pieces then added the morsels in the mixing bowl. She figured the chocolate pieces would melt and evenly distribute throughout the cookies.

WRONG! When she took the cookies out of the oven, she discovered that the chocolate melted, but stayed in place. When the cookies cooled, the firm bits of chocolate gave the cookies a firm and exquisite crunch. The mistake, snafu, blunder, whatever you want to call it, eventually resulted

in mouthwatering joy for millions and culinary superstardom for Ruth.

A true entrepreneur, Ruth exploited the opportunity presented by her error. I told you she was a smart lady. Her Toll House Inn patrons loved her creation and the recipe made its way into a Boston newspaper. Growing in popularity, the cookies became a staple in care packages sent to soldiers from Massachusetts, and then their buddies from all over the US asked their families for the cookies.

Food columnist Duncan Hines, the first cake boss, raved about the Toll House Cookies. Sales of Nestle's chocolate soared and the bigwigs came knocking at the Toll House. In exchange for a lifelong supply of chocolate, Ruth gave Nestle permission to print her recipe on bags of chocolate chips. The world would soon be aware of Ruth's mistake, but she already rebranded her blunder as a "happy accident."

Don't you wish your mistakes were this fruitful? I'll bet your mistakes are not that fortuitous, especially if the blunder is in the financial planning arena. Maybe you put together a financial plan that did not take into account inflation, health care costs in retirement, or your true risk tolerance. Or maybe you made big bets on a favorite stock, made too optimistic estimates of stock market return or discovered you spend a lot more than you thought.

It's probably time to admit your mistake and revisit your financial plan with a qualified advisor. I know admitting you're wrong is hard to do but think of it as cutting your losses. Why pay for yesterday's mistake for the rest of your life? A trusted advisor can minimize the damage and set you on a better path. An added benefit is a trusted advisor is like a vault; your mistake will never be as famous as Ruth Wakefield's "happy accident."

Be proud of yourself for being wise enough to admit you're not infallible; none of us are!

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. ∞*

Should reverse mortgages be included in financial planning? Why?

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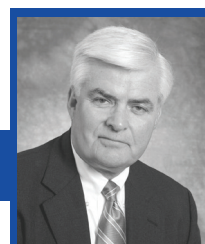
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Celebrating Independence



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

This month we celebrate our nation's independence. Along with Independence Day on July 4th, Old Colony Elder Services' (OCES) is proud to support different cultures in their independence.

One example is the Cape Verdean community who celebrates July 5th as their recognized Independence Day. This holiday honors Cape Verde's independence from Portugal in 1975 and is the nation's birthday.

Remain Independent with Community

Based Services: OCES recently celebrated 49 years of serving people in the Greater Plymouth County community. It is the largest provider of in-home and community-based services for older adults and people living with disabilities in the southeastern part of Massachusetts. Our agency offers significant life-supporting care, which helps enable individuals to live within the community as independently as possible, for as long as possible, while preserving dignity and quality of life. Our services include Adult Family Care, Family Caregiver Support, Options Counseling, Home Care Services, Information and Referral, and much more! OCES helps individuals (who may otherwise require nursing facility placement) to remain independent with dignity for as long as possible.

Nutrition Services: Older adults who are unable to shop for groceries or prepare their own meals may benefit from OCES' Home Delivered Meals or "Meals on Wheels," which provides a delicious, nutritious, hot meal delivered to their home each day. In this way, Meals on Wheels enables these individuals to maintain their independence while also serving as an essential connection to the community.

Have you heard? Caribbean meals are offered at our Community Dining site and as a home delivered meal option in Brockton. We also sup-

port independence through many languages, including Haitian Creole, Cape Verdean Creole, and Spanish.

Staying Connected: There are many older adults who continue to live independently in their own homes and who may live alone. It's important to stay connected. Engaging in the community offers opportunities for socializing while also providing a sense of belonging. Here are a few suggestions:

- Attend local activities such as Farmer's Markets, free concerts, parades, senior centers, and library events.
- Join a local club. For example, a book club or the local garden club
- Support your local youth or adult sports teams. No need to travel far to enjoy a great baseball game on a summer evening.
- Volunteer at a local organization. How about at a food pantry or an animal shelter?
- Get to know others in your community and let them get to know you. Staying engaged and connected is important when it comes to maintaining well-being and independence.

Whether you need assistance or are interested in helping others remain independent, OCES is here to support you! Learn more at www.ocesma.org.

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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Secrets to Saving Money on Brand Name Prescriptions



By Patricia Prewitt,
Consumer Education Advocate

Most of us have seen the commercials on television claiming to “pay zero or \$5.00” for a prescription brand name product. But how many people actually call the phone number, or search for coupons? Not many! When I left the pharmaceutical industry, the statistics were that less than 8% of eligible patients used coupons to save money. Why? Just like any retail store coupon, it takes work to find the proper one and remember to use it.

What are brand name prescription co-pay savings cards?

Brand name medications (newer, expensive advertised products) typically enjoy patent protection for 20 years or more. The pharmaceutical companies understand that many patients may want the newer medication, and their providers may want them to use them due to clinical advantages over older (and less expensive) products. Pharmacy benefits managers for health plans have created Tiers (2-3-4 and higher) so patients will pay more for a newer medication, because they cost the plan more money. These co-pay cards help the brand build loyalty, and often significantly reduce patients’ out-of-pocket costs.

How do I find one for my brand name expensive medication?

A doctor’s office may have samples of newer medications, and brand name co-pay cards they may share with patients. Some medical offices have great systems for these cards in patient education areas. Some medical offices only use their own materials, and might not have pharmaceu-



tical company-provided materials available.

My doctor’s office doesn’t have these. How do I find one myself?

The easiest way to check for a brand name prescription co-pay savings card offer is to visit the manufacturer’s website. Not all companies use this marketing tactic, and not all brands will have offers – but many do. Make sure you are visiting the official website (not a copycat site) and look for “patients’ savings,” “save money,” or “co-pay savings cards.” Registration will likely be required. Once registered, a card is usually sent to an email address. Simply bring the card to the pharmacy where you fill the prescription.

Who can use these brand co-pay cards?

These cards are terrific for people with standard commercial insurance prescription plans. It’s great to be able to pay \$5 a month instead of \$25, or \$10 instead of \$50, etc., depending on the offer. Many people now have high deductible plans that include a prescription deductible.

What’s the catch?

Unfortunately, people using a government program such as Medicare are not eligible to use these co-pay cards. When searching for a brand saving card, the offer will screen out anyone with a government prescription plan. Also, know that you are sharing information to the company and your insurance plan for processing.

Practical Considerations:

If you are eligible, be sure to bring the co-pay savings card with you to the pharmacy window to have the tech add the codes to your file BEFORE going to the cash register to pay. Some programs may only offer one month of savings; others may offer a full 12 months, and others may only offer savings up to a certain dollar amount.

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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Many Kinds of Grief

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



Most people think of grief as a singular emotion. Working in the hospice field, though, we see many kinds and layers of grief. Loss takes on all shades, and what we feel as we grieve can be complex, overlapping, and confusing.

You've probably heard the phrase that everyone grieves in their own way. And that is true. But every grief we experience also has its own makeup. Understanding that can help us understand what is happening, how to support each other, and find a way to move forward.

One of the most recognizable forms of grief is called normal grief. It's probably what you think of when the word grief comes up, and it's often accompanied by sadness and loneliness. The American Psychology Association defines normal grief as lasting months to two years following a significant loss. In the case of the death of a loved one, for instance, we mourn the person we have lost, and we expect society to recognize that.

But Maria Campbell, Spiritual Care Coordinator at Old Colony Hospice & Palliative Care, said there is also often secondary grief that goes unnamed or is overlooked, although

it too is important to understand. For instance, a member in one of her grief support groups recently lost his wife. They had enjoyed traveling together and had made many happy memories. He was sad and lonely that she was no longer with him, but it wasn't only her being with him now that he missed.

"He talked about the loss of future memory-making and dreams," said Maria C. "He said that part of his grief and his pain came from the realization that she would no longer join him in future travel. She would no longer be part of his future memories."

Secondary losses come as a result of the primary loss and can come in a variety of forms, such as changes in relationships, family finances, and shifts in identity and circumstances.

One woman suffered from a loss of security after her husband died. When her husband had been alive, she was never afraid; he made sure the stove was off, locked the doors, and attended to the windows. She had always felt safe.

"Now, she was afraid in her own home, and this was not the person she had been," said Maria C.

These kinds of associated losses create their own grief. Another woman lost her sense of self when her partner died. She had been his caregiver for many years because he had been chronically ill leading up to his death. She had dear friends, children, and others in her world, but she struggled.

"She said, 'I don't know what my purpose is. I no longer have a purpose to my life.'"

It's important to recognize that these secondary losses are also important to people.

There are many forms of grief beyond nor-

mal grief. Some include anticipatory grief, complicated grief, and disenfranchised grief.

Anticipatory grief occurs in anticipation of a significant loss, such as when a loved one is diagnosed with a terminal illness, the end of a marriage, separation from a job or moving to another community.

"Even our patients experience anticipatory loss," Maria C. said. "Often, they are fearful and sad about how their death will cause their loved ones pain."

Complicated grief brings in conflicting feelings about the loss, such as for an abusive partner. A person's sadness may mix with other emotions, such as anger or relief.

Another form of grief is cumulative grief, which involves a number of losses in a relatively short amount of time. During the pandemic, many people felt this cumulative grief and exhaustion in the face of multiple deaths around them.

There are many more kinds of grief, such as disenfranchised grief, when people feel they cannot, or society doesn't, acknowledge their grief, such as with a hidden or little-known relationship or the loss of a deeply loved pet.

"There really are as many kinds of grief as you can possibly think of," Maria C. said.

While most people will work through their grief, it can be helpful to seek help from friends, a counselor, or a healthcare provider, especially if it becomes overwhelming or debilitating. Consider a support group. Most hospices, such as Old Colony Hospice & Palliative Care, offer a variety of grief support groups that are open to the public. If you have questions or would like more information, call (781) 341-4145.

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

Myth or Fact? Assisted Livings and Nursing Homes are the same.

This is a MYTH!

Housing options for aging adults is a booming industry in our area, but not all options should be treated equally. Assisted living residences are a social model of living comprising apartment style living units where the resident can live alone or with a spouse or roommate. Assisted livings include some level of assistance with activities of daily living (personal hygiene, dressing, eating, continence, toileting, and transferring).

The level of assistance offered varies from facility to facility and from individual to individual within a facility. Nursing homes comprise a medical model where the resident has medical care and assistance with activities of daily living available 24/7.

As I'm sure you can imagine, based on the level and amount of care provided, the cost difference between assisted livings and nursing homes

can be substantial. According to Genworth's Cost of Care Survey, in 2021, the average cost of assisted living in Massachusetts was \$6,500 a month, with a nursing home shared room averaging \$12,623. How you can pay for the two different models of senior living is also vastly different.

Assisted living is almost exclusively privately paid, meaning that people use their own assets to pay their rent and any additional costs associated with hours of care provided by the facility. There are very few opportunities for assisted living residents to qualify for benefits that pay for their rent and care. On the other hand, 65% of nursing home residents qualify for benefits that pay for a portion of their nursing home care.

There are many factors that go into the decision as to which model of senior living is more appropriate for an aging adult. While they cannot assess levels of care needed or medical issues, the advice of an elder law attorney can be invaluable when it comes to paying for these living arrangements. An elder law attorney can advise what, if any, benefits may be available to help cover the cost of these housing options, assist with the application process, and ease the stress of many aging adults and their loved ones.

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. ∞

SOCIAL SECURITY UPDATE

Social Security celebrates the Americans with Disabilities Act



By Delia De Mello, Social Security

This year, we celebrate 33 years of the Americans with Disabilities Act (ADA) and its importance to many beneficiaries. We're committed to the principles and spirit of the ADA, and the way it improves the lives of millions. Matt's story is an example of how the ADA and our Ticket to Work (Ticket) Program can help beneficiaries achieve their career goals.

As a job seeker who is deaf and needs accommodations, Matt was reluctant to tell prospective employers about his disability. He worried that employers would not hire him if they knew about his disability.

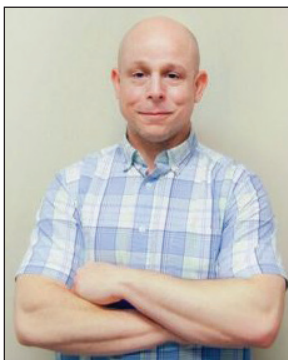
That's when Matt connected with our Ticket Program. This program supports career development for people ages 18 to 64 who receive Social Security disability benefits and want to work. Through this free and voluntary program, approved service providers offer supports and services as participants move toward financial independence through work.

Matt learned how his employment might affect his benefits. He also learned that our Medicare-related work incentive allows him to pursue a career without worrying about health care coverage.

If Matt's disability interfered with work, he could return to receiving benefits without having to file a new application through the expedited reinstatement process.

Matt now works full-time as a human resource analyst. Thanks to the ADA, he received accommodations for the interview process and on the job. He also found that the Ticket Program helped him find a path to a better future. You can learn more about the Ticket Program at www.choosework.ssa.gov.

Our online booklet, Your Ticket to Work: What You Need to Know



to Keep it Working for You found at www.ssa.gov/pubs/EN-05-10062.pdf, provides detailed information about the program.

You can learn more about Matt's story at www.choosework.ssa.gov/library/matt-success-story.

Please share these resources with your loved ones.

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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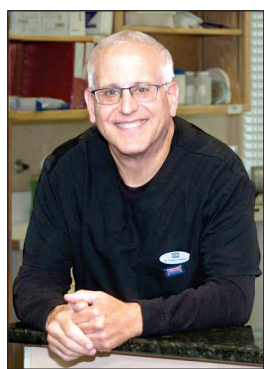
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Does the electric toothbrush really outperform the manual toothbrush?



By Dr. Richard Wolfert, DMD

In major league baseball, the argument used to be the DH versus pitchers hitting for themselves. Major League Baseball changed that rule. In dental circles, we still have our version of that: electric toothbrush versus the manual toothbrush. For many dentists, when it comes to the electric toothbrush, they say throw out the manual – toothbrush, that is.

I agree. Particularly for seniors.

As we age, the dexterity with which we can maneuver a toothbrush can diminish and you can miss some of those hard-to-get-to places. The electric brush uses ultrasonic motions so seniors can brush hard-to-reach places. And since it's powered by a rechargeable battery, the consistent movement of the bristles, if used properly, eliminates the accumulation of plaque and food debris that cause gum disease. As we've discussed in this space before, gum disease can have a major impact on our overall health, particularly the cardiovascular system.

One part of a standard dental examination is an evaluation of the effectiveness of a patient's brushing. This is something dentists do for patients of all ages, but it is especially important to pay a little more attention to our older patients. If a patient shows signs of being ineffective with a manual brush, we often recommend an electric toothbrush to get them on the right track.

The condition of your gums plays a major part in the recommendation. Many times, I can tell whether someone is lefthanded or righthanded by looking at their gums. If they are righthanded, you can see more inflammation and sometimes more recession on the left side of their mouth as they are more likely to not be as effective to their weak side. If the electric brush is used properly, its effectiveness is readily apparent throughout the mouth and the tissues look very healthy.

Another key for seniors is being thorough with your brushing, no matter the brush you choose. Patients often rush through their home care regi-

men, and this is another area where an electric toothbrush comes in handy.

When using the electric brush, make sure the head of the brush is on two teeth and remain on those two teeth for 5 seconds (count 1, 2, 3, 4, 5) and then move to the next two teeth. Making sure you are getting both the outsides of the teeth near your cheeks and lips, and then the insides of your teeth near your palate and your tongue. Since the electric toothbrush provides the power, people who use electric brushes brush longer, which minimizes many of the aforementioned issues.

Some electric toothbrushes come with timers if you want to keep track that way instead of counting.

When it comes to seniors, quite frankly, it's really not a question of should you or should you not use an electric toothbrush. Its more about why aren't you?

Cost may be an issue, but price has come down in recent years and you can get a very reasonably priced brush for \$100. Those are the better brushes but we have found that the cheaper brushes aren't as effective. Modify your manual technique to become more effective and you can eliminate investing in an electric. But the better brands like Sonicare have proven to be better.

The switch can be transformational. I had one patient who before using an electric toothbrush was a candidate for expensive and somewhat painful gum tissue treatments. After the switch, the accumulation of plaque was eliminated and his gums improved so that he was able to take the family on a nice vacation with the money he had put aside for gum tissue surgery. I hope you are ALL that fortunate!

The Toothboss uses Sonicare as its preferred electric toothbrush vendor. If you're interested in finding out how an electric toothbrush can upgrade your dental care, give us a call at 781-335-0604.

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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Cover Story

Anthony Gourdine, whose group, Little Anthony and the Imperials, was inducted into the 2009 Rock and Roll Hall of Fame, had his falsetto voice intact on the Cohasset stage as he thrilled the audience with his fancy footwork at a spry and cheerful 82 years old. Gourdine performed “Tears on My Pillow,” “Going out of My Head,” “Hurts so Bad,” and joked about one of his group’s biggest hit records, “Shimmy, Shimmy, Ko-Ko-Bop.”

“I never really liked that song when we released it,” he said. “But it sold a million records, so I guess you all did.”

A lean and long-haired Gary Puckett, 80, took the stage wearing a Union Soldier’s green uniform, as his group had done in its heyday. He performed a roster of hits, including his once controversial song, “Young Girl” and the ever-popular “This Girl is a Woman Now,” which brought cheers from the crowd.

The three members of the Vogues were comics as well as singers during their on-stage banter with their fans. Dressed in matching purple paisley button-down shirts, they sang their signature hits, “Five O’Clock World,” “You’re the One,” and “My Special Angel” while the audience sang along.

“This was a fabulous throwback night for me and my husband,” said Roberta Engler, 72, of Marshfield. “We danced to all of these songs in high school, and we played them at our wedding. Whenever these guys come to Cohasset, we’ll be there.”

Allison Kieffner, 43, of Norwell was among the youngest fans at the Music Circus for the Happy Together tour. “My mom and dad always listened to oldies when I was a kid, and my brother and I both got into them,” she said. “I love watching YouTube videos of these groups from the sixties and seventies. It’s unbelievable that they can still perform like this 50 or 60 years later.”

For one patron, The Classics IV’s rousing reprise of its megahit, “Spooky,” was the highlight of the show. “That tenor sax solo absolutely gave me the chills,” said Al Fricker, 73, of Scituate, who stood up and applauded musician Paul Weddles at the end of the song. “It sounded as good as it did when they released that record in 1967. I loved it as a teenager, and I love it even more as an old guy.” ∞



Misty, water-colored memories were alive and well at the Happy Together Tour at the South Shore Music Circus on the evening of June 14. (Top) “General” Gary Puckett still rocking after all these years; (Bottom): Original Turtles member Mark Volman is joined by Ron Dante along with members of the tour’s backup band. [Courtesy photos]

Nominate Someone You Know for Plymouth Solar Energy’s ‘Sunny Disposition’ Prize

Do you know someone in the Greater Plymouth area who has a ‘Sunny Disposition?’

Better yet, can you think of someone who performed a random or intended act of kindness? It could be as simple as taking out the trash for an elderly neighbor, or just sharing an extra plate of homemade brownies.

Plymouth Solar Energy, a regional leader in the installation and maintenance of commercial and residential solar and battery systems, is recognizing a “Sunny Disposition” winner every

month with a prize of dinner for two at a popular local restaurant, along with a spiffy pair of sunglasses.

Winners will be selected based on suggestions posted on the company’s website. To nominate someone you know with a sunny disposition, visit <https://www.plymouthsolarenergy.com/sunny-disposition-plymouth>.

Fred Paris, a lifelong environmentalist and recognized solar energy expert, launched the Wind Sun Institute – the predecessor of Plymouth So-

lar Energy – to serve as a technical trainer to solar manufacturers. This evolved into teaching solar energy commercially across the U.S., including at Babson College. Paris taught Strategic Planning at Northeastern University and national certification ‘NABCEP’ classes at Massasoit Community College. He started Plymouth Solar Energy with Massasoit students.

For more information, visit www.PlymouthSolarEnergy.com or call (508) 746-5430 or email info@plymouthsolarenergy.com. ∞



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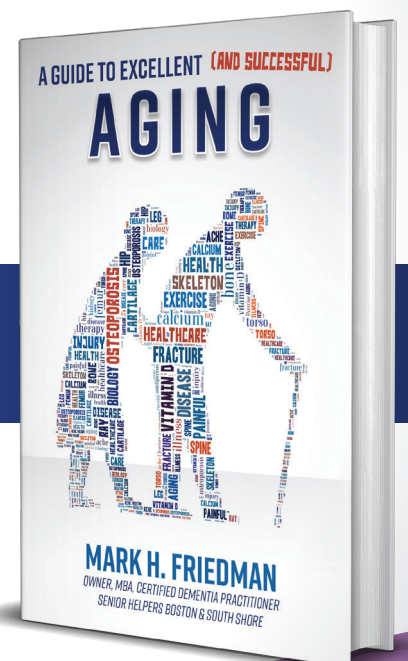
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