



SOUTH SHORE SENIOR News

For Boomers and Beyond

PRICELESS

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Travel Solo but not Alone – Find a Tour Group that Caters to Seniors



By Marie Fricker

You've worked hard, saved a small nest egg, and now you're ready to see the world. The question is would you do it alone? For many seniors, the loss of a

spouse or travel partner has thrust them into a permanent "staycation."

As more baby boomers hit retirement years, travel agencies are stepping up to the plate with a growing portfolio of senior and "Solo" options for single vacationers.

"I love to travel on my own to remote parts

Christine Raisig and other solo travelers traverse the terrain of Glacier Alley, Patagonia.

of the world," said Christine Raisig, 77, of Natick, whose first solo trip was to Bhutan in the Himalayas. "I toured with a small group led by a company called 'Far Fung Places.' Just six of us – a German woman, two Canadian women, a guide and our driver drove in a big SUV through the Himalayan foothills all the way to the border of India. We started out as strangers and became good friends."

Sandy Sims of Norwell traveled extensively with her late husband for many years. But when he passed, she was determined not to unpack her bags forever.

"I had always wanted to see Ireland, but I

couldn't find anyone to go with me," said Sims, then 55. "So, I went by myself with a tour group from Compass Travel, and it was one of the best trips I've ever had. Having just been diagnosed with MS, I picked a bus tour that would be safe for me without too much walking. Our driver was extremely accommodating. We were supposed to carry our own bags, but he always helped me with mine. The people in Ireland were wonderful, and I never felt left out or alone even though I was the only solo traveler on the tour."

A meta-analysis conducted by the Global

Cover Story continued on page 14



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Serving All of Massachusetts

5 Summer Activities Seniors Can Safely Enjoy

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



Summer is a wonderful time of year. The days are long, there's always something going on, and because school is out, you may see more of your grandkids, too. But the summer heat is often hard on seniors, which is why we need

to be mindful of the activities we choose and the stress they put on our bodies. Here are five summer activities seniors can safely enjoy.

1. Having a Picnic. Eating outdoors in the summer is peaceful and relaxing. It's also a perfect choice for seniors because picnics are easy to adapt to your needs. You can have a picnic at a local park, on the beach, or right in your backyard.

So, choose foods that are suitable for your diet, spread out a blanket or set up chairs in the location of your choice, and enjoy! Picnic close to dawn or dusk if you want to beat the summer heat.

2. Gardening. Gardening is another activity that is easily adapted to your needs. You can garden directly in your soil, use raised beds, try container gardening, or even make an herb garden on your windowsill indoors.

In addition to the obvious perk of getting to enjoy the fresh produce you've grown; gardening also provides a myriad of benefits for seniors. Gardening lowers stress levels, improves strength and mobility, and even has a preventative effect against osteoporosis.

3. Birdwatching. Many seniors find bird-

watching to be a lovely summer activity. And it's a great way to enjoy nature, regardless of your level of mobility. For example, care partners for seniors on bed rest can place a birdfeeder where it is visible from a window. Wheelchair users can enjoy the birds in their neighborhood with the help of their care partners. And seniors who are able to walk can take advantage of parks and trails to look for their favorite species.

Birdwatching also helps lower stress levels and sharpen your mind. Plus, it's a great way to get some exercise in. Even lifting your binoculars helps strengthen your muscles!

4. Spending time in the Water. Most of us have fond memories of spending summers swimming, exploring streams, running through sprinklers, or walking along the beach. And the good news is most seniors can still enjoy the water in some form!

If you have a nearby beach, it can be lovely to sit at the edge of the water and let the waves lap your toes. Swimming is an excellent form of exercise. And aquatic therapy is quite beneficial for seniors. Alternatively, seniors with limited mobility can also enjoy dipping their feet into a small pool or even having an indoor rubber duck race inside a plastic bin.

5. Enjoying an Ice Cream Social. There's a good reason ice cream socials have remained popular for centuries—they're tons of fun! And as long as you take dietary needs into consideration, ice cream socials are a perfect way to enjoy the summer.

They're also simple to host. Just gather an array of ice cream and toppings, invite family or friends, and get ready to have a blast! Add some board games or a movie if you want to extend the party.



Whatever activities you choose this summer, remember that the safest times to be outdoors are in the morning and evening. Always wear sunscreen and cool clothing when you're outside. And be sure to stay hydrated!

Need assistance participating in summer activities? The care partners at Celtic Angels are happy to help! Contact us at <https://celticangelsinc.com/contact/> 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 Inspire to The Spire. The local muse for music.



By Steven V. Dubin

You might know Bob Hollis, age 70, as the champion of the Spire Center, based in downtown Plymouth. The Spire Center has become an intimate performing arts venue recognized by national musicians. Recent performers have included Peter Wolf, Marc Cohn, Dave Mason, Maria Muldaur, John Sebastian and many more.

You may also know Bob as the driving force of Hollis Insurance Agency based in Pine Hills, Plymouth.

Bob has “No plans to retire.” He does collaborate with two daughters who are integral to his business. He continues to be very active in The Spire.

Bob has acquiesced to living life on his own terms. He spends the winters in Florida and stays connected with the internet and phone.

A lifelong musician (trombone, drums, guitar and singing) and thespian, Bob continues to make an impact on the community. Approximately 10 years ago he was looking for a better performance space for Plymouth Community Theater. During his three-year search he was approached by Congregation Beth Jacob who were looking to sell their community building on Court Street, Plymouth.

Bob turned to the town of Plymouth and was

able to convince the town to buy the building with Community Preservation Funds. The town then leased the building to the Spire Center group for 99 years. You can drive by and see the beginnings of a \$3.5 million total exterior renovation. Previously, the group had invested \$1.1 million on the interior to create a world-class performance center including acoustical upgrades, new seating, sprinkler system, ADA elevator, and more.

“Local business owners tell me that The Spire, now with 265 seats and an intimate place that artists really enjoy performing in, has been a big part in the turnaround of Plymouth Center,” notes Bob. “People come into town for the music and linger for dinner and drinks.”

Bob Hollis continues to inspire at The Spire. For information about upcoming events at The Spire, visit <https://spirecenter.org/>.

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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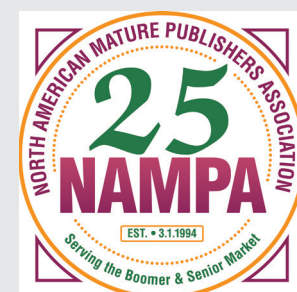
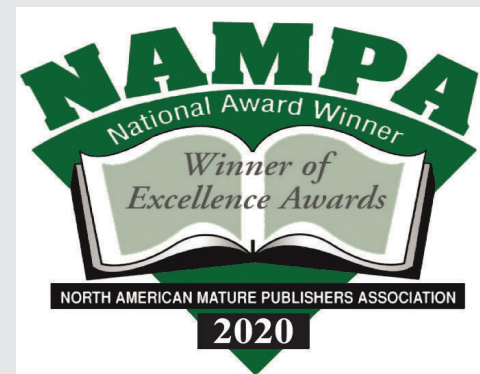
Typesetting/Design/Production: Cheryl Killion

We have been serving the towns and communities south and southwest of Boston in 45 cities and towns since 2002. Published every month, our paper is available free to more than 100,000 seniors (the over 50 population) via controlled circulation. My Generation Media, publisher of *South Shore Senior News*, assumes no responsibility for errors, but will reprint in a subsequent edition corrections to that portion of an advertisement or article in which an error occurs.

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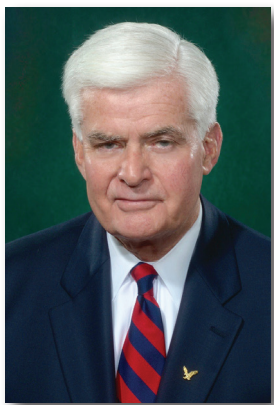
The Publishers also produce a podcast entitled “My Generation,” which covers a wide range of topics of interest to seniors, from dating to downsizing and everything in between. The podcasts air on the 1st and 15th of every month and audio archives can be found at SouthShoreSenior.com and Spotify.



HOME EQUITY WEALTH MANAGEMENT

Payment Shocks Await Seniors with Home Equity Lines of Credit

HELOC monthly payment increases challenge borrowers and threaten financial security of those with limited savings and income.



By **George A. Downey**

The traditional Home Equity Line Of Credit (HELOC) provided an easy low-cost way to tap home equity. Attractive to many homeowners as it required minimum interest-only payments during an initial period, usually the first seven to ten years. At the conclu-

sion, most HELOC terms change to provide: (1) termination of access to additional withdrawals, and (2) increasing monthly payments to repay the loan balance over the remaining term.

Older HELOC borrowers at greatest risk to unexpected change.

Skyrocketing inflation and prices on just about everything are challenging everyone, but seniors with limited savings and fixed incomes are especially vulnerable. Mandatory payment increases intensify the problem with limited solutions available.

Refinancing to another HELOC or mortgage with more favorable terms may, or may not, be possible or advisable as lending policies are more restrictive than earlier times. Moreover, continuing to extend the burden of mandatory loan payments into retirement jeopardizes reduced incomes and financial security.

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 uniquely designed to meet their changing circumstances.

The funding amounts are based on the current market value (currently at record levels in most areas), age of the youngest owner (one must be 62 or older), and current interest rates.

Unlike HELOCs, which can be changed or closed at the lender's discretion, HECM benefits and terms are guaranteed as long as the loan remains in good standing. Although HELOCs have been a mainstream solution for many homeowners, they lack the versatility and security older homeowners require.

Alternatively, HECM terms are guaranteed by the Federal Housing Administration (FHA) insurance. Most importantly, the terms and benefits will not be altered by any adverse change in the economy, financial 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. Continuing to live 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 re-

verse 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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SENIOR FITNESS

You FIT Right In! Fitness Is for Everyone

By Rita La Rosa Loud, B.S.



QUINCY – No matter your age, body type, and weight or whether you have a medical issue, physical disability, or an injury, fitness *is* for *everyone*. Even if you had a hip or knee replacement, a shoulder

condition, or are experiencing back problems, arthritis or fibromyalgia, you fit right in! Maybe finances are a concern? Fortunately, most insurance companies reimburse for membership in an approved health and wellness site. Because certain health conditions may require medical clearance and personalized programming be sure to ask questions about the instructors' expertise in your specific area of concern.

Fitness At Every Age

For instance, at *John Knox Lifecare Retirement Village*, Orange City, Florida, a health/fitness study was conducted by Dr. Wayne Westcott, in which 19 elderly residents successfully completed 14 weeks of supervised resistance training. The study participants (average age 90) performed five Nautilus machines for one set of 8-12 repetitions each, twice a week. The results were impressive!

Residents made significant improvements in body composition (added muscle, lost fat), muscle strength, joint flexibility, and functional abilities. They tolerated the training method

splendidly, reporting no injuries and less pain and discomfort, particularly in the lower and upper back, and neck. Moreover, they enjoyed the exercises tremendously resulting in greater physical function and quality of life.

Young at Heart Member Profile

Subsequently, see how, at their age, this older couple simply fit in fitness.

Pat and Dave Larsson, Ages 70



What attracted the Larssons to our group fitness program was the desire to be healthy and fit. They said resistance training “helped us to build muscle strength.” In Pat’s case, “It strengthened the muscles surrounding my knees, helping to maintain mobility.” Since her college years, Pat engaged in various fitness programs. But Dave’s work schedule prohibited him from doing so.

In January of 2016, after hearing about a research study on the effects of strength training and protein intake, they enrolled. Their newfound goal was to lose weight. It has been seven years and they are still going strong – “We discovered we enjoyed training together as it mo-

tivates us to make every effort to exercise. It has become our routine.”

Today, among other activities, the Larssons play pickleball together. They agree: “It is fun to have a companion to exercise with. A group program can provide a positive and encouraging environment with both physical and mental benefits. You get to know others, exchange ideas, and engage in important social interactions.”

Wayne Westcott, Ph.D. Center for Health and Fitness at Quincy College

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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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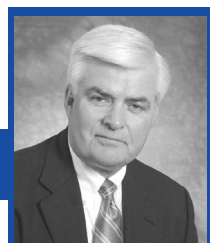
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Old Colony Elder Services Honors Volunteers with Awards and Appreciation

More than 220 volunteers from Southeastern Massachusetts attended the recent Old Colony Elder Services (OCES) Volunteer Appreciation Luncheon and awards ceremony held at Indian Pond Country Club in Kingston.

The Plymouth County-based non-profit agency that serves older adults and individuals with disabilities honored their volunteers and presented special awards to 22 of them.

OCES is a National President's Volunteer Service Award (PVSA) Certifying Organization, which honors outstanding volunteers and recognizes the impact they make. Armino Rocha, OCES' Volunteer Program Manager and Cidalia America, Volunteer Coordinator, hosted the event and announced the awards.

The PVSA's highest honor - the **Lifetime Achievement Award** - went to Sharon Frank of Wareham in recognition of her 4000+



volunteer hours of helping others during his lifetime.

The Annual Gold Award is given to individuals who have volunteered for more than 500 hours during the year. The 2023 recipients were: Anne-Marie Borsje, David Drain, Peter Keohan, Mi Kim, Nancy McDermott, Joanne Protasewich, Sophia Loc-Tringali, John Tuffy, Gary Peterson, Marie Claire

Ording, Richard Shoemaker and Sherry Williamson of Duxbury; Steve Meissner of Easton; Christina Butta of Middleboro; Kathleen Breen of Plymouth; and Sandra Saltzman of Stoughton.

Sharon Perry of Halifax, along with OCES staff members and volunteers Rochelle Degany, Rick Alvarnaz, Paul and Neal Mullen were each presented with the **Make a**

Difference Award, in recognition of their dedication to helping others make an impact on their community.

"We recognize and thank all of our generous volunteers for their tremendous commitment to volunteer service," said Nicole Long, CEO of Old Colony Elder Services. "Every day, they go above and beyond for others to make our world a better place." ∞

Scituate Arts Association Announces Members' Show Awards at Scituate Library Gallery

The SAA Members Show is now on display at the Scituate Library Gallery through Monday, August 21. From there, the award-winning works will go on display in the SAA's Front Street Art Gallery window.

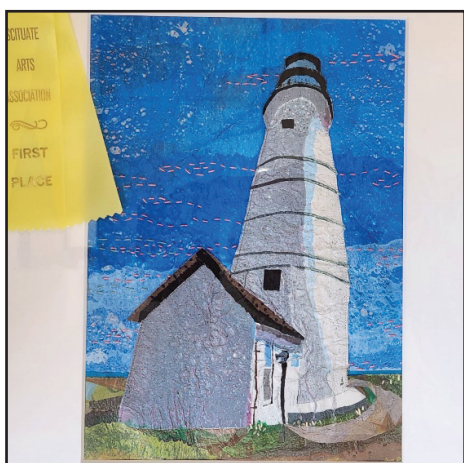
The award winners were selected by SAA artist and teacher, Mary

LoPiccolo. First place went to Donna Goes for a mixed media work, "Boston Light," which used an original technique created with stitched and painted plastic bags. The second-place award was given to Dana Barunas for her pastel, "Illuminated," described by LoPiccolo as "a gorgeous abstraction." Linda Bornstein's "Truro Dunes," done with acrylic, received the third-place award for its "simple and expressive capture of the light and color on the dunes of the bayside coast."

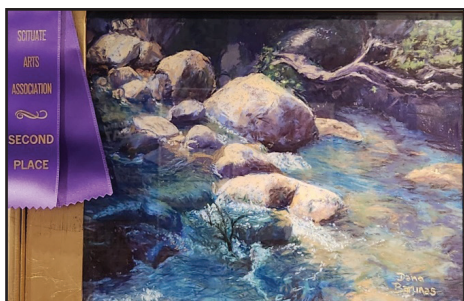
Three Honorable mentions went to Paul Carley's "Fresh Fish Dinner," Candace Clark's "Flow" and Joan McSweeney's "Anhinga."

The seven award-winning

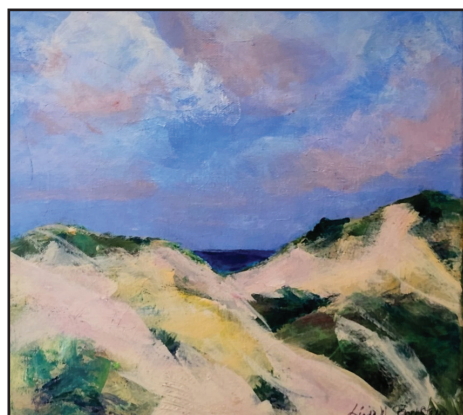
works will be shown in the Front Street Gallery window from Wednesday, August 23, through Sunday, September 17. ∞



Donna Goes, Boston Light



Dana Baruna, Illuminated



Linda Bornstein, Truro Dunes

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ELDER LAW MYTH BUSTERS



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

Myth or Fact? Medicaid only pays for nursing home care.

This is a MYTH!

Medicaid is the government program that pays for health care for people who qualify. It is an entitlement program that has both asset and income limits. Medicaid is administered

at the state level and here in Massachusetts we call Medicaid "MassHealth."

MassHealth is not just one health insurance program, but a myriad of programs that cover eligible members from birth until death. Many people know that MassHealth is the state's low-income health insurance and that MassHealth covers long-term care. What people do not know about are the many other programs under the MassHealth umbrella, most designed to keep elders at home and out of a nursing home. To highlight just a couple:

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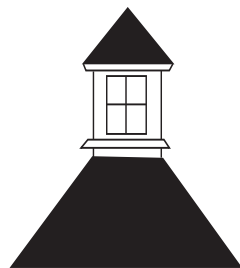
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PACE – Program of All-Inclusive Care for the Elderly. This is a program available for adults over the age of 55 who financially and medically qualify. Covered services include primary and specialty care physicians, adult day centers, visiting nurses, home care, transportation to medical appointments, physical and occupational therapy, behavioral health services, nutrition counseling and much more. PACE even has contracts with some assisted living facilities that can assist with rent payments. The PACE program on the South Shore is administered by Harbor Health in Brockton.

Where You Are At the Center



Program of All-inclusive Care for the Elderly

FEW – Frail Elder Waiver. This program is for adults over the age of 65 who financially qualify and medically meet the needs of nursing home level of care. This program supports elders in staying in their homes to receive the care that they need. The care that can be provided includes home health aides, personal care, homemakers, respite care, skilled nursing, grocery shopping, laundry, medication dispensing, mobility services, and transportation, among many others.

My main point is that there are services provided by the state for people who need them; they just need to know where to look. As an elder law attorney, I rely on local Councils of Aging, Aging Services Access Points, and Elder Service Plans to be able to counsel my clients in the programs that they may qualify for. If you are curious, I would encourage you to meet with your local Council on Aging to see what programs are available to you.

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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. ∞

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).

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Practical Strategies for Falls Prevention

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



Do you feel unsteady on your feet? Have you ever passed up an opportunity to participate in an activity that you enjoy because you were afraid of falling? If so, you're not alone.

According to the National Council on Aging (NCOA), each year one in four Americans age 65 and older falls. Falls can cause injuries and, as stated by the Centers for Disease Control and Prevention (CDC), one out of every five falls results in a serious injury such as a head injury or broken bone.

As the statistics show, falls ARE common. However, falls are NOT normally a part of aging.

Unfortunately, falls can threaten the health and independence of older adults. There are a number of risk factors that can contribute to an individual's risk of falling, such as:

- Changes in vision or hearing
- Some prescription and over-the-counter medications that may cause dizziness or drowsiness
- Chronic health conditions such as cardiovascular disease, diabetes, arthritis, dementia, and Parkinson's
- Having weakness in the lower body
- Having balance and walking difficulties

Older adults who fear falling may decide to avoid certain activities and events to prevent falls. However, by limiting physical activity, the risk of further physical decline increases, which, in turn, means a greater risk of falling. Not only that, but by foregoing social activities, older adults are also increasing risk for social isolation and depression.

Practical Strategies

Wondering what to do to help lower your risk of falling? Learning more about fall prevention, staying active, and improving your balance and strength are all practical strategies that you can take to help manage and avoid falls.

Consider physical activities such as walking, yoga, Tai Chi, and other types of balance exercises, as well as exercises using light weights or resistance bands for strength. Before starting any new activity or exercise program, be sure to check with your doctor.

Did you know? Most falls happen at home. It's important to make changes within your home to reduce the risk of falling, including:

- Ensure there is good lighting so it is easy to

see any obstacles that may be in the way. Install night lights where needed, such as in the bathroom, hallway, and bedroom.

- Eliminate slip hazards such as throw rugs, and remove trip hazards like foot stools, shoes and other items that are in your walking path.
- Avoid walking on slippery surfaces such as wet floors or an icy walkway.
- Use grab bars in the bathroom and use the handrail when going up and down stairs.
- If you take medication, learn about the side effects. Be sure to tell your doctor if you experience dizziness or drowsiness from a medication.

Falls Prevention Presentations in September

Falls Prevention Awareness Week is a national campaign observed on the first day of fall. As a nonprofit agency 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, Old Colony Elder Services (OCES) is offering two free virtual Fall Prevention presentations on September 13, 2023.

The first presentation will be held from 10-11:30 a.m. To register, use the following link, <https://events.r20.constantcontact.com/register/eventReg?oeidk=a07ejv4z02f-bca9128a&oseq=&c=&ch=> The second will be held from 1-2:30 p.m. To register, use the

following link, <https://events.r20.constantcontact.com/register/eventReg?oeidk=a07ejv4z-02vf4a4e57f&oseq=&c=&ch=> . If you have any questions, contact OCES' Healthy Living Program at 508-584-1561.

Additionally, OCES has a Healthy Living Program that offers "A Matter of Balance" virtual or in-person workshops that emphasize practical strategies to control and manage or avoid falls. To learn more about A Matter of Balance programs or for more information about fall prevention, call 508-584-1561 or visit www.ocesma.org.

Sources: National Council on Aging (NCOA) <https://www.ncoa.org/article/get-the-facts-on-falls-prevention> and <https://www.ncoa.org/older-adults/health/prevention/falls-prevention> Centers for Disease Control and Prevention (CDC), <https://www.cdc.gov/falls/facts.html>

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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How to Grow and Care for Peppers

From the National Gardening Association Learning Library – July, 2023 edition

Introduction. The brilliant hues and full-bodied flavors of peppers have assured them a central role in many of the world's cuisines.

The wild ancestor of cultivated peppers is said to have originated in the Mesoamerica region (southern Mexico, Central America, and northern South America). By the time Europeans arrived in the "New World" in the late fifteenth century, cultivation by the indigenous people was widespread and many different types had been developed.

About peppers. The glistening greens of the leaves and the rainbow of colors of the ripening peppers – red, yellow, orange, green,

brown or purple – make pepper plants an ornamental, as well as delicious, addition to the garden. Sweet bell peppers go well with just about anything and are wonderful eaten right out of the garden, while the hotter varieties spice up many recipes. Stuffed peppers, pickled peppers, fried peppers – peppers fit in, deliciously, everywhere. Peppers like warmth, so wait to plant until the soil and air temperature has warmed up reliably.

Choosing a site to grow peppers. Select a site with full sun and well-drained soil. Prepare the garden bed by using a garden fork or tiller to loosen the soil to a depth of 12 to 15 inches, then mix in a



2- to 4-inch layer of compost.

Planting Instructions. Plan to set out home grown or purchased transplants after the last spring frost date. Start plants indoors in flats or pots 8 to 10 weeks before the average last frost date.

Set hot pepper plants 12 to 15 inches apart, larger bell types 15 to 18 inches apart. Provide windbreaks to minimize transplant shock.

Ongoing Care. Provide deep watering weekly for pepper plants. Support bushy, heavy-yielding plants with 2-foot-high cages, or stake them. Apply heavy organic mulches when summer heat begins to peak. Temperatures over 90 degrees F can cause buds and blossoms to drop; the condition is more serious if humidity is low also. Pests are not a serious concern.

How to harvest peppers. Most peppers, except for a few varieties like Sweet Banana, are green when young. Though bell peppers come in many colors, such as red, yellow, and purple, you can eat any of them in the green stage. However, they are sweeter if you let them

ripen until the color is fully developed. Harvest by cutting through the stem of each fruit with a knife or with pruners. You can have an almost-continuous harvest from your pepper plants by cutting often, as this encourages the plant to keep blossoming, especially in the beginning of the summer. ∞

AARP SAYS... 10 healthy foods you can eat without gaining weight

Indulge in any of these to your heart's content, along with a balanced diet.

1. Celery
2. Lettuce
3. Watermelon
4. Broccoli and cauliflower
5. Grapefruit
6. Mushrooms
7. Berries (strawberries, blueberries, blackberries)
8. Kiwi
9. Carrots
10. Spinach and kale

Tip: Use an olive oil spray to cook. Substitute salsa for dip or make a dip of garlic and spices mixed with low fat Greek yogurt. ∞

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Is blood pressure screening part of your comprehensive exam services



By Dr. Richard Wolfert, DMD
The Toothboss, www.toothboss.com

For more than a few people, a trip to the dentist can raise their blood pressure. If that fear/anxiety raises your blood pressure to pre-hypertension levels – 120-139 Systolic and greater than 80 Diastolic – then it might be risky treating that patient. That’s why at our practice, The Toothboss at 1121 Main Street in South Weymouth, we offer blood pressure screening as part of the

comprehensive annual exam for patients.

There are many reasons for doing a BP screening as part of a dental exam. Besides normal anxiety, some of the procedures we do utilize pharmacologies that can impact blood pressure. So having an accurate read prior to the start of treatment is extremely important, particularly if the patient has high blood pressure or is on medication for it.

The other part is that many people are unaware that they have high blood pressure, largely because they don’t get an annual check-up with their physician. A visit to the dentist should not replace that, but checking BP as part of the exam can alert patients to a potential problem.”

Hypertension or high blood pressure affects more than half the adults in the United States (119 million). According to the National Institutes of Health, prehypertension (blood pressure 120-139/80-89 mmHg) affects 25-50% of adults worldwide, and increases the risk of incident hypertension.

As you can imagine, the numbers for seniors don’t fare better. According to the CDC, about 70 percent of U.S. adults 65 and older have high blood pressure. Many do not know they have it. So, there’s a real need for everyone, but especially seniors, to stay on top of their blood pressure.

Part of why we take this so seriously at my practice is personal. As a

dental student, my professor assigned the students in class to practice taking blood pressure readings on friends and family. I practiced on my father. The first reading shocked him. So, I took another and another. Each came back with the same conclusion:

My father had high blood pressure.

The good part of the story is that my practicing on him probably saved his life because I’m not sure he would have gone to the doctor on his own. And that’s why we take the extra step of doing blood pressure screenings on everybody who visits me or one of our hygienists.

Again, the blood pressure reading we take as part of an examination is not a substitute for a visit to your physician. It’s precautionary. If you have a high reading, we inform you of that and encourage you to visit your physician.

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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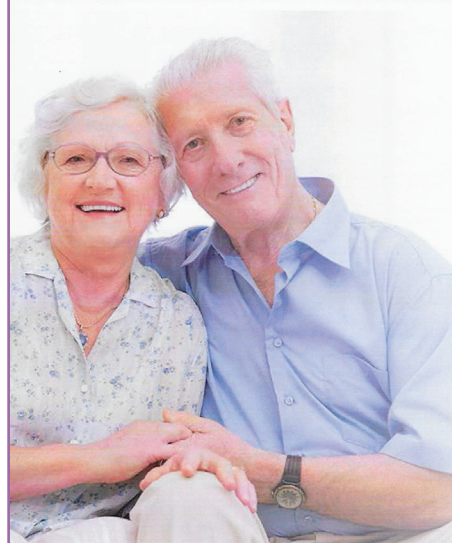
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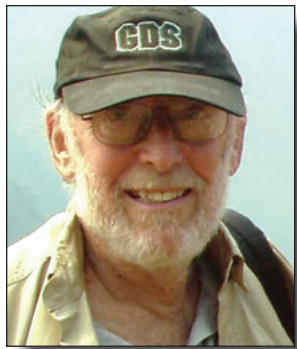
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Travels with Vic: Cape May, NJ



By Victor Block

After strolling along a lovely stretch of Atlantic Ocean beach that fronts Cape May, New Jersey, my wife and I decided to check out some of the town's other attractions.

We dropped by the towering lighthouse, which has beamed warnings to ships since 1859. We visited a World War II lookout tower that was built to help aim coastal artillery at German submarines, which ventured too close to shore. We strolled through Cape May Point State Park, an area of dunes, marsh and forest, which is a resting place for sea and shore birds during their annual migration.

All of this was before we immersed ourselves in the primary appeal that brings most visitors to Cape May. That is its renowned collection of Victorian architecture.

Native Americans were there when English explorer Henry Hudson showed up in 1609. He was followed by Cornelis Mey, a Dutch adventurer, captain and fur trader who, during 1611-1614, charted the region and for whom the town is named. By 1630, the Dutch West India Company purchased land from the Native Americans and established a fishing and whaling settlement.

Fast-forward about two centuries and Cape May began to adopt its role as a popular summer destination for well-to-do vacationers from nearby cities. Private wooden cottages and hotels were constructed. The town was promoted



as America's First Seaside Resort.

When a massive fire destroyed much of the town in 1878, it was rebuilt as the architectural treasure it is today. Because the ornate Victorian style was in vogue at the time, many structures exhibit that vernacular, with intricate detailing, gable roofs, round towers and other wild, and at times whimsical, adornments. Deep bold colors add the finishing touch.

As a result of this concentration of Victorian architecture – more than 600 beautifully preserved buildings – Cape May is designated as a National Historic Landmark. It's the only town in the country to be entirely recognized as a National Historic District.

We spent much time meandering through this eclectic collection of fun and fanciful homes, shops and B&Bs. Our itinerary also included the historic Emlen Physick mansion, the Harriet Tubman Museum, which shared stories



Washington Street Mall, Cape May



of slavery and abolitionist activism in New Jersey, and a stroll down the Washington Street Mall with its incredible line-up of nearly 100 one-of-a-kind shops, galleries and eateries.

Visit Cape May MAC (Museums, Arts, Culture) at capemaymac.org to learn more about planning your next trip to this nostalgic and beautiful section of the Jersey shore.

About the Author: *After gallivanting around the U.S. and more than 75 other countries, Retiree Victor Block retains the travel bug. He believes travel offers a wonderful education, and says he still has a lot to learn. He loves experiencing new destinations and cultures, and his stories have won numerous writing awards. ∞*

SOCIAL SECURITY UPDATE

Social Security Expands Outreach and Access for SSI



By Delia De Mello, Social Security

Social Security has expanded its outreach to people in critical need of financial help who may be eligible for Supplemental Security Income (SSI). SSI provides monthly payments to adults age 65 and older or to other adults – and children – with a disability or blindness who have limited income and financial resources. SSI helps pay for basic needs like rent, food, clothing, and medicine.

We identified underserved communities in rural and urban areas across the country. We focused on areas with the greatest decline in SSI applications since the pandemic. Our outreach efforts targeted areas where a majority of people are living at or below the federal poverty threshold.

People who receive SSI may qualify for other financial help, including Supplemental Nutrition Assistance Program or SNAP benefits (formerly known as food stamps), Medicaid, and discounted internet service through the Federal Trade Commission's Affordable Connectivity Program. Social Security beneficiaries may also be eligible for SSI.

People with limited income and financial resources and internet access can visit www.ssa.gov/ssi to learn more about SSI eligibility and request an appointment to apply for benefits. People without access to the internet can call our National 800 Number at 1-800-772-1213 to speak with a representative.

Please share this information with your friends and family to spread the word about SSI.

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 ∞*



Finding the Right Volunteer Fit



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

Volunteering can be one of the most rewarding positions a person can have, and studies have shown that not only does volunteering help the community, but it also provides health benefits to the volunteers themselves. However, finding your right fit is the key to having an inspiring experience.

We rely on our volunteers to make a deep difference to our patients at Old Colony Hospice & Palliative Care and at the Dr. Ruth McLain Hospice Home. They provide meaningful companionship to people during their end-of-life journey and respite for families. Some volunteers have been with us for nearly two decades, staying with various patients for months and sometimes years.

I believe that everyone, regardless of age, background, or skill set, has something to share. That said, while volunteering can be for everyone, not every volunteer post is for everyone. You must understand yourself and the organization to create the best volunteer experience. You have many choices if you want to volunteer. The list of opportunities is endless, from food pantries, animal shelters, and children's programs to hospices, hospitals, and nursing homes.

"But to choose the right place, you have to ask questions of yourself and the organizations," advises Janela S., Old Colony Hospice's volunteer program manager.

Consider your motivations. Most people have a mix of reasons. Ask yourself why you want to volunteer: Do you have a connection with a certain organization? Do you want to give back to the community? Do you want to meet new people? Do you want to develop new skills with new experiences? Figuring out your motivations can help you connect with an organization where volunteering can be mutually beneficial.

Identify your interests and passions. You are more likely to find a good fit if you're interested in the cause, so take some time to ask yourself some questions: What causes are close to your heart? Do you have activities or hobbies you enjoy? What skills or talents do you have that you could share in those areas?

Understand the time you can devote to volunteering. Be realistic about the time you can commit to volunteering. You might have only an hour a week, or a day a month, or just a few hours every once in a while. Deciding on the hours you can commit will help you narrow down the places you might volunteer.

Explore opportunities. Find a few volunteer positions that you find interesting. You can look online, watch local community boards and newspapers, contact an organization that interests you, or ask friends and family. See if a group or place where you already have contacts, such as work, church, or schools, has a volunteer program.

Once you find a few opportunities that interest you, research the organizations to understand their volunteer requirements. What will your responsibilities be? Will you be working on your own or with others? Do they require applications and interviews? Depending on your role, you might be asked to do background checks and drug testing. Many require training before you will be able to serve as a volunteer. Because of the investment organizations put into their volunteer programs and the sensitivity of the positions, some will ask you for a time commitment. For instance, if you are mentoring a student, it works best if that relationship is long-term. Or, if you are volunteering with a hospice, it is important to have consistent people coming into patients' homes so as to not be disruptive at this end-of-life time.

You should also consider the support the organizations give to their volunteers. Do they have a structured program and people to help you?

Do they do check-ins? Will they provide training so you will be prepared for the challenges you might face? Are they fully explaining the situations you might find yourself in? For instance, if you want to volunteer on a suicide helpline, will you be prepared to talk to the people reaching out? If you're volunteering with a hospice, will you understand how to visit with and support the family of an Alzheimer's patient? If you decide you cannot do one volunteer job for an organization, you might explore if they have other posts. For instance, at the Dr. Ruth McLain Hospice Home, volunteers do a range of duties, from visiting with patients to gardening and making meals.

Studies have shown that volunteering boosts mental and physical health, so if you're able to give your time and energy to a cause or group you believe in, it can be worth it for you and them. To make the most of it, though, take the time to ensure it's a good fit.

"Volunteering can be so rewarding; it's true. But if you're not prepared, it can be a difficult experience. Helping a patient and family during the end of life is so meaningful, but we don't want people going out with false expectations or without the confidence and training they need to handle the situations," Janela S. points out. "The key to a good volunteer experience is to volunteer at the right spot."

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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Cover Story

Coalition on Aging cites the “physical, cognitive and social benefits” of traveling for seniors.

“Travel challenges the brain with new and different experiences and environments,” said Dr. Paul Nussbaum, a neuropsychologist and founder of the Brain Health Center, Inc. “It is an important behavior that builds brain resilience across a person’s lifespan.”

If taking a solo trip abroad or cross-country is on your bucket list, do some research and consult with a travel agent to discover the best deals available.

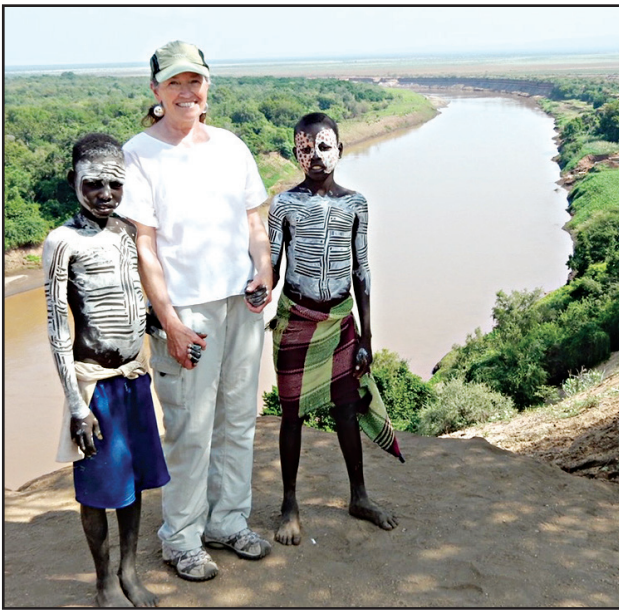
“Most tours offer hotel rooms based on a per-person double occupancy rate,” said Michelle Bonomi, owner of Scituate Harbor Travel. “A solo traveler will often have to pay a ‘single supplement,’ which is equivalent to the room fee for the second person minus the taxes. There are not a lot of companies that will waive the supplemental fee, but some will. It’s important to consult a travel advisor before you book your trip. If you’re in a foreign country, scammers will target people who are traveling alone. We know which destinations are safe and where there have been problems. We can steer you in the right direction with or without a tour group.”

Tisha Walker of Collette Travel in Pawtucket, R.I. describes her client base as “a lively demographic” of active seniors. “The best thing about traveling with a solo tour group is that everything is taken care of for you,” said Walker. “Your hotels and flights are booked, your guide meets you at the airport, your meals are scheduled and your tickets to local attractions are purchased. All you have to do is relax and enjoy.”

Elaine Schembari, 77, of Scituate is a frequent solo traveler within the U.S. and Canada. “I’m a history buff, and I went with a tour group to Portland, Oregon to take a riverboat cruise along the Lewis and Clark trail in 2021,” said Schembari. “We sailed on the Columbia and Snake Rivers and ended up in Seattle. And this year, I will be going to Quebec to cruise the St. Lawrence River. My first trip was fascinating, I



Michelle Bonomi, owner of Scituate Harbor Travel, helps seniors plan solo journeys in the U.S. and abroad.



Christine Raisig making friends at the Omo River in Southern Ethiopia.

can’t wait to see what I learn this time.”

Eldertreks is a travel agency that offers “discovery” trips designed exclusively for people aged 50 and over. Geared to physically active seniors, small tour groups explore remote areas of more than 100 countries around the globe. If you are up for an expedition to Antarctica or a tribal African safari, Eldertreks may be your ticket to adventure.

On the other hand, if your vacation style aligns more with drifting down the blue Danube or sipping chianti in a Tuscan vineyard, a river cruise may be a better choice for your solo travel. Viking and Silversea are just a few of the many luxury lines that cater to seniors, offering stunning sightseeing, tickets to Viennese concerts, and leisurely walking tours to local landmarks.

Now an experienced solo traveler, Raisig realized her dream of seeing the Andes in 2023. She got a bargain rate in the off season aboard a 500-passenger Hurtigruten ship, didn’t have to pay a single supplement for her solo cabin, and set off on an adventure to Patagonia and Cape Horn.

“We cruised through channels between Chile and Argentina that were studded with snow-covered mountains and glacier-marked fjords,” said Raisig. “As a senior with bad knees, I was told that if I wanted to land at Cape Horn, I would have to be able to get out of a rubber zodiac boat and be prepared to mount 150 stairs. I walk a lot, play pickleball and do yoga, so my balance is good, and I went for it. What a feeling to make it to that storied ground right where the Atlantic meets the Pacific. It doesn’t get much better than that.”

“Some of the people on our trip were in their eighties, and they were happy to stay on the ship and not go ashore on the Horn. We took a bus to be close to the foothills of the Andes. It had been a cloudy day, but the clouds suddenly parted and we saw the amazing granite peaks looking like upside-down ice cream cones against a blue sky. What a moment! Some people like to

visit tourist cities like Rome and Paris, but I like nature and history. That’s why I go solo.”

Elaine Bongarzone, 76, of Scituate flies every year to visit her daughter who lives and works overseas. “I’ve flown alone to China, Japan, Malaysia, Israel, Prague and Thailand,” said Bongarzone. “Travel has been a great joy in my life and a great education.

“I’ve gone swimming in the Dead Sea, got baptized in the river Jordan and picked cherry blossoms off the trees in Toyko.”

“If you’re physically mobile enough to travel, my advice is to do it now, with or without a partner. The world is a wonderful classroom.” ∞



Elaine Bongarzone flew solo to visit her grandsons at the Prague Christmas Market last year.



Raisig (right front) enjoyed dinner and camaraderie with her tour group on Cape Horn.



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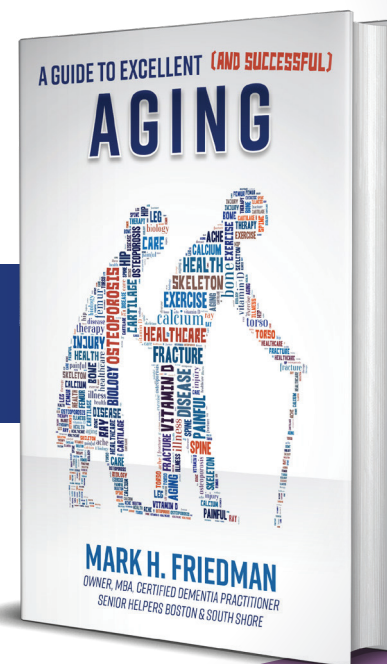
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