



## High Tech Can Mean High Anxiety for Many Seniors



By Dolores Sauca Lorusso

Technophobia (an extreme fear of new technology) is afflicting a good number of seniors in today's increasingly high-tech society. While many baby boomers have entered the cyber world with glee, others continue to feel intimidated by the digital tools that demand adjustments to their previous lifestyles. Brought up on rotary phones and typewriters, seniors may not be as comfortable with mobile devices as their grandchildren are, but they're willing to learn.

"Technology is here and growing, so we better accept it," said Roy Dooley, retired Navy Captain and Vietnam Veteran from Fairfax, Virginia, who summers in Hull. "But older people, especially me, have trouble figuring it all out."

This is particularly true for seniors who have

limited to no prior experience using a computer or smart phone. Many elders are overwhelmed by technical terminology and platforms like Zoom, Google, YouTube, Facebook, Instagram, Snapchat, and TikTok, which are totally unfamiliar territory.

In a study by the National Center for Biotechnology Information, participants emphasized their concern and fear of using tablets and technology due to "lack of knowledge or low confidence, as well as the perceived dangers of technological equipment."

According to the National Council on Aging, older adults are especially prone to technophobia, since they grew up without 21<sup>st</sup> century innovations like computers, email, and the internet. Some seniors even balk at using their smart

phone because it seems to complicate what was once a simple mode of communication.

Dooley's wife Nancy, who is legally blind, says "I do not use my cell phone for calls; I prefer the land line because I am used to it, but I do use it for audio books. Never thought that could happen."

Studies have found that seniors, who fear the new technologies, could benefit from digital skills training to assist them in getting connected because not all devices are tailored for their different needs. Touch screens can be hard to use; passwords and usernames can be confusing and difficult to remember, and technology user interfaces can be daunting.

Larry Kudlow of the Kudlow show on FOX

Cover Story continued on page 14



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# 6 Tasty & Healthy Snacks Seniors Love

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



Looking for healthy snack ideas? We all know that cupcakes, chips, and cookies aren't healthy snack choices. But we often think that healthier options will taste bad or bland. Thankfully, that's not the case at all. Snacks

can be both delicious and nutritious. So next time you want a bite to eat, try one of these six tasty and healthy snacks seniors love.

**1. Hummus and Crudité's.** Hummus and crudité's make a delicious, healthy snack when you want something crunchy. You can choose any raw vegetables you like for the crudité's or try new veggies for an exciting change. Try opting for lots of different colors for the best nutrition.

Hummus is a great alternative to less healthy dips, like ranch. And it comes in a variety of flavors, like garlic, red pepper, pine nut, or olive tapenade, so you never need to feel bored with this snack!

**2. Smoothies.** Smoothies make a perfect snack when you want something refreshing. A cold smoothie is just the ticket for a hot summer's day, but smoothies are great all year long! Plus, there are endless options to choose from.

Try frozen bananas with fresh berries and orange juice; yogurt with apples, oats, and cinnamon; or watermelon with strawberries and yogurt for a delicious treat.

**3. Greek Yogurt with Toppings.** Greek yo-

gurt is a very healthy snack that you can dress up with all your favorite toppings. It comes in a variety of flavors and is full of probiotics to help keep your gut health in top condition.

Consider topping it with tasty and healthy options like berries, nuts, granola, sliced peaches, halved grapes, or a few shavings of dark chocolate.

**4. Popcorn.** It may surprise you to learn that popcorn is a very healthy snack, but it's true! Popcorn is low in calories and high in fiber, making it a filling snack that won't make you pack on the pounds.

The problem is, we often load our popcorn up with butter and salt, which turns it from a healthy snack to an unhealthy one. Instead, try popping your popcorn with healthy oils like avocado, olive, or canola. And use flavorful toppings like hot sauce, a small amount of cheese, garlic, cinnamon, or balsamic vinegar.

**5. Whole Grain Toast.** Whole grain toast is another wonderfully versatile snack. It's filling, gives you lots of fiber, and can be topped with a multitude of other healthy ingredients.

Try whole grain toast with tuna, peanut butter, avocado, or cream cheese and raspberries. You can dress your toast up even more by adding garnishing like seeds, nuts, and sprouts for a satisfying snack that packs in the nutrition.

**6. Healthy Chips.** If you love snacking on chips, you don't have to give them up entirely. While potato chips are quite unhealthy, you can make your own chips from healthier ingredients.

Sweet potatoes, kale, bananas, and apples with cinnamon all make delicious chips. Just slice them thinly, season as desired, and bake until crispy. Baked tortilla chips are another



good choice, and they're perfect for pairing with salsa or guacamole.

Do you love the idea of eating healthier snacks but have trouble preparing them on your own? Helping with meal preparation, planning, and cooking are just a few of the many services we offer at Celtic Angels. Visit <https://celticangelsinc.com/what-we-do/> to learn more about what we do, or contact us to discuss care for you or your senior loved one.

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



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# Retirement Dreams – or Nightmares

## Half-Retirement Program? Yes, it is a thing.



By Steven V. Dubin

The idea of full retirement is a bit frightening. The loss of income, the great expanse of free time, the loss of identity.

Well, there is another option to consider. Half-Retirement Program allows you to step away without jumping off

the cliff. This formal program offered by Kevin Lister, founder of Paradigm Strategies based in Marlborough, MA, goes through a 6-step process to make you fully ready to orchestrate a half retirement.

“Through my Business Consulting/Growth Planning/Exit Planning, I regularly meet founders of small to mid-sized companies who have enjoyed their careers, but are ready to ease up a bit,” said Lister, MBA. “They often express that multidimensional concern of a desire to pursue another passion, hobby or focus, but not want to fully give up their business. The Half-Retirement program helps confront the challenges, the mindset and the specific steps to accomplish the transition.”

This is not an “off the shelf/one size fits all” miracle program. It is intended to be a customized roadmap. It also prepares for and creates the possibility of selling the business at greater profit at a later date.

The Half-Retirement 6-Step Program is ideal for business owners who:

- Realize that the anticipated proceeds from the sale of their business will not provide their existing income.
- Want to keep their business and income but remove the ownership headaches.
- Desire to slow down but not sell their business.
- Are concerned about boredom during retirement.
- Still enjoy portions of their work but wish they could remove portions they dislike.

The program starts with the determination of your “pulling force.” Confront 4 key questions:

1. What work do you ENJOY?
2. If the business would run perfectly, and there was no financial impact, what work would you stop doing immediately (i.e., what work do you dislike?)
3. If your business ran perfectly with you working only about two days a week, what would you do for fun?
4. If you keep going “as is,” what will it cost you mentally, physically, and financially?

### Adopt a Half-Retirement Mindset

In order to get the most from Half-Retirement, some old mindsets NEED to go:

- This business is your baby.
- No one does it as well or as fast as you.
- Structure built with the owner at the center.
- The only person with permission to fail is you.

- Perfectionism
- Corporate culture of urgency
- Trust as a shortcut for systems

### Untangling the Owner from the Business

You may not be a painter, but you are probably an artist within your field.

What are the qualities of Picasso? Only Picasso can touch the brush to the canvas. Like Picasso, your goal is to only perform the tasks only you can do best. Virtually everything else is delegated. A great example of this is the medical field, specifically surgeons. In a typical surgery, only the surgeon participates in the actual procedure while all other non-surgery related tasks are delegated. This is a process for discovering the art/critical tasks.

### Setting the Autopilot

The next to last step of our Half-Retirement 6-Step Program is about keeping track of KPIs. Key Performance Indicators are quantitative business metrics that measure a specific criteria’s performance. They are your key economic drivers. KPIs “add up” to profit. If your KPIs are in line, profits will come. The most common KPIs include Net Margin, Gross Margin, Accounts Receivable Turnover, Current Ratio, and Quick Ratio.

Every business has 5-7 economic drivers. You must determine what these KPIs are for your organization, then measure and review them regularly.

There are other tools to quick management – a flash review and occasional “Management by Walking Around.” These can be fine-tuned.

### Enjoying Half-Retirement

To do so you first need to review your Dare to Dream & Mindset documents and commit to one dream item and adopt two or three new mindsets.

With this complete, you next need to create and implement your Half-Retirement Plan. With your plan complete, you now start taking off one day, or two half days, a week. Next, take note of what happens when you are away – good and bad. Review these notes and systematically repair weak systems until they are all running smoothly.

If you would like to speak with Kevin Lister about the Half-Retirement 6-Step Program visit website <https://www.paradigmstrategies.com/contact/>.

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

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



# SOUTH SHORE SENIOR NEWS

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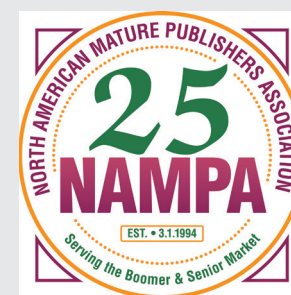
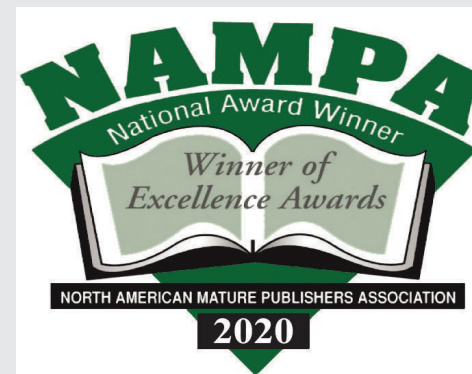
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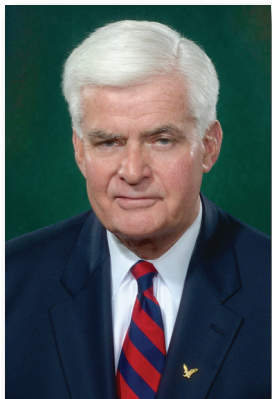
The Publishers also produce a podcast entitled “My Generation,” which covers a wide range of topics of interest to seniors, from dating to downsizing and everything in between. The podcasts air on the 1st and 15th of every month and audio archives can be found at [SouthShoreSenior.com](http://SouthShoreSenior.com)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



# HOME EQUITY WEALTH MANAGEMENT

## How To Lock-In Historic Home Values Without Selling

Record setting home price increases enable older homeowners the ability to increase financial security and facilitate aging-in-place.



By **George A. Downey**

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

Clearly, housing wealth (home equity) has achieved levels never imagined. While the future of home prices is uncertain, a reverse mortgage may enable older homeowners the ability to take advantage of this phenomenon and permanently lock-in the current value and convert a portion of home equity to cash and/or a guaranteed line of credit.

### Who should consider a reverse mortgage and why?

Every homeowner approaching, or in retirement, should learn about the potential, and determine if one might be a good fit for their needs and circumstances. They are not suitable for everyone. However, If the fit is right, a reverse mortgage can be a valuable and versatile resource that can increase and extend financial security.

Education is key learn everything: (1) the pros, cons, and how they work; (2) common

misconceptions, and (3) determine your eligibility and suitability. If it appears to work for you, understand why. If not, why not?

### Timing When to consider a reverse mortgage?

Simple answer when property values are high, and the terms are a good fit for near- and longer-term financial plans. The leading program is the FHA insured Home Equity Conversion Mortgage (HECM) reverse mortgage. HECM benefits are guaranteed by the federal government and determined by a formula that includes one owner's age (62 and older), current market value, and current interest rates.

Most importantly, the loan terms and amounts are locked-in and unaffected by any future economic, financial market, or real estate property value declines. Thus, the loan terms are determined at the outset and guaranteed for the life of the loan.

### Reverse Mortgage Overview

No monthly payment obligations voluntary payments are permitted but not required.

Credit line growth the undrawn balance of the credit line grows (compounding monthly) at the same rate charged on funds borrowed providing more funds in the future.

No maturity date repayment not required until no borrower resides in the property.

Non-Recourse loan no personal liability.

Repayment of loan balance can never exceed the property value at the time of repayment. 100% of surplus goes to owners or heirs. Any deficiency is paid by FHA insurance.

Access to funds and loan terms are guaranteed cannot be frozen or cancelled if the loan remains in good standing.

Borrower obligations (to keep loan in good standing) are limited to:

- Keeping real estate taxes, homeowner's insurance, and property charges current;
- Providing basic home maintenance;
- Continuing occupancy as primary residence.

### TO LEARN MORE

Get the facts and determine if, or how, the various options to utilize housing wealth may enhance your needs and circumstances. For more information, visit the National Reverse Mortgage Lenders Association (NRMLA) website [www.ReverseMortgage.org](http://www.ReverseMortgage.org), or contact the author with questions and/or a private consultation.

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



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## Strength Workouts for Busy Seniors

By Rita La Rosa Loud, B.S.



QUINCY – “Not enough time,” is why many older adults maintain they cannot fit exercise into their daily routine. “When I retire, there will be ample time to join a fitness program.”

Screech! The brakes engage, and the opposite transpires. Retirees are busier than ever, willingly filling precious time, childminding, helping elderly neighbors, driving family members back and forth to appointments, or working part-time to fund mini-trips leaving behind the most critical piece taking care of their own physical wellbeing.

With a little planning, strength gains can occur in just 2-3 days per week, 20-30 minutes a session. Clearly, to live a better quality of life, strength training, accompanied by other key fitness factors, should be a number one priority.

### WHY STRENGTH TRAIN

The foremost purpose of strength exercise is to improve muscle function. Strength workouts enhance the musculoskeletal system, develop strong bones, tendons, and ligaments, improve body composition (muscle/fat ratio), and increase resting metabolism. It minimizes the risk of back pain and discomfort, serious illnesses and conditions: arthritis, fibromyalgia, diabetes, heart disease, and stroke, as well as degenerative complications such as osteoporosis.

Based on years of research, consistent with the American College of Sports Medicine exercise guidelines, Dr. Wayne Westcott designed time-efficient group fitness programs making exercise desirable to seniors in need of the changes that occur to human musculature and strength.

### MODEL STRENGTH PROGRAM

In a study by Westcott, and Guy, 1996, 1,132 young, middle-aged, older adults engaged in 24 minutes of strength training on 12 Nautilus machines, and 24 minutes of endurance training on cardiovascular equipment. After just eight weeks, subjects increased muscle strength by an impressive 40 percent! Also, participants made improvement in body composition, adding 2.5 lbs. of muscle, losing 4.5 lbs. of fat, indicating that basic and brief, relatively time-efficient strength workouts are highly effective, especially compared to other training approaches.

### BASIC TRAINING GUIDELINES

- Perform 1 set of each exercise using weight load lifted between 8-12 repetitions.
- Perform each repetition at moderate speed (6 seconds) through full range movement.
- Slow training increases strength building stimulus and reduces injury risk.
- Increase weight load by 5 percent once 12 repetitions are completed in proper form.
- Progressive resistance is key to continued strength development.
- Train two or three days per week or every other day.
- Studies have shown about 90 percent bene-

fit from 2 days/week as much as those who train 3 days/week.

- Perform 20-second static stretch between exercises on Nautilus machines.
- Adding stretches amid machines enhances joint flexibility and strength development.

Another key factor to maintaining physical fitness is consistency. With just two regular strength workouts, two (or three) non-consecutive days/week, seniors can improve muscle function, develop stronger bones, tendons, and ligaments, perform better in physical activities, reduce risk of joint/back pain, illnesses/degenerative issues, improve body composition, and increase metabolism, with marginal time commitment.

Retired and ready to carve out some time to maintain strength training as part of an overall exercise program? Schedule a tour or free session at Wayne Westcott, Ph.D. Center for Health and Fitness, Quincy College, President's Place, 1250 Hancock Street, across from Quincy T. Call Rita 617.405.5978. Free 1-2-hour parking is available (Hancock, Washington, Coddington Streets); parking garage is next to the building for a nominal fee.

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

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

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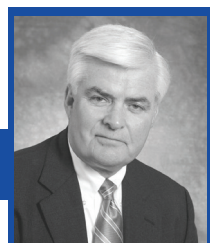
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# Help! I Need to Probate Someone's Estate, but It's Such a Small Amount. Is There an Easy Way to Do This?



By Alexis Levitt, Esq.

Yes! In Massachusetts, we have three types of probates: voluntary, informal, and formal. If someone dies with probate assets of \$25,000 or less, plus a car, then you only need to bring a "voluntary" probate. A voluntary is very easy; you can do this yourself, with no lawyer involvement.

You will need to complete the probate court's "Voluntary Administration Statement."

If you are looking online, this will pop right up on Google. Also be sure to print the instructions.

The form asks for very basic information, such as decedent's name and address, names of immediate family ("heirs"), anyone named in the will ("devises"), and a short list of the various accounts.

The filing fee is \$115. Note that you cannot file this form until 30 days from death, and you will need to include a death certificate. You will need

to mail copies to MassHealth, even if the decedent never used their services.

You can mail the form, fee, and accompanying materials to the probate court. Be sure to mail with tracking so that you know when your package arrives. The clerks will take a few weeks to process everything and will mail the signed form back to you. In the alternative, you can bring your package to the courthouse, and usually the clerks will process everything on the spot, and you will leave with your signed form. That signed form should be all you need to satisfy banks and any other institutions holding the decedent's assets.

For very small estates, it's even easier: Banks can simply hand over funds to next of kin for accounts of \$10,000 or less, if at least thirty days have passed since the death. Whether to honor this is entirely in the bank's discretion. This is under MGL ch. 167D, sec. 12. (Tip: Print out the statute and bring it with you to the bank.)

Bottom line? Massachusetts makes it easy to handle small estates on your own.

**About the Author:** Alexis Levitt 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 sat on the board of the Norwell Council on Aging. Her office is in Norwell. You can reach her at (781) 740-7269 or visit her website and blog for more information at [www.alexislevitt.com](http://www.alexislevitt.com). ∞

# Grief and Healing after Your Loss



By Susan Drevitch Kelly,  
Life Transition Coach

Are you trying to navigate your way through a profound loss in your life? This is, no doubt, one of the most complex, challenging and difficult journeys you will face in your life. Grief is complex. It is not a linear process. It has no specific timeline. In short, the grieving process is messy. Life is messy.

How your grief impacts you physiologically, emotionally, mentally, and spiritually will be unique to only you no one, not even siblings, children, relatives or long-time friends of your loved one will experience the loss as you will. So, it only makes sense that how you heal, what helps you with your recovery, will be different than for others around you.

Recovering and healing from your loss takes time and patience with yourself, and those around you. Your grief is unique only to you because your relationship with your loved one was unique to that person and no one else. Unfortunately, there is no book or manual that will provide you will all the answers or the "formula" for recovery.

One thing is for certain; this is a journey you should not travel alone. There is great healing power in the dynamics of a grief support group. All of the members of this group coalesce and create a unique collective compassion to help you in your journey to recovery. Although each member is traversing their own journey, so many of the feelings and fears, twists and turns, ups and downs, of the grief experience are universal, and there is great comfort and support in knowing that you are "not the only one" you are not alone.

Consider joining the Grieve Not Alone-Grief Support Group, hosted by the Scituate Senior Center and facilitated by the author, Susan Drevitch Kelly, a well-recognized life coach. This 16-session program, now in its fourth year, will launch on Thursday, Sept 21, 2023.

Each session explores a different theme in the grief process. You will learn about the various stages and phases of grief, and the impact that grief has on all facets of your well-being. We will share ideas, challenges, inspiration and hope. We will learn how to develop new strength and resolve to rebuild and find new meaning and purpose in life.

Pre-registration is required; there are a limited number of seats. For

information, contact Jessica Souke, Programs Coordinator, Scituate Senior Center: 781-545-8875 x4.

*Grieve Not Alone* is a grief support group, created in 2020, sponsored by the Scituate Senior Center, facilitated by the author, Susan Drevitch Kelly, and open to anyone located on the South Shore. Registration for the next group program, a 16-session series of interactive workshops, will begin in August, 2023 and launch in mid-September. For additional information, contact Jessica Souke, Program Coordinator, Scituate Senior Center: 781-545-8722 x4. ∞

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# ELDER LAW MYTH BUSTERS



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

**Myth or Fact?** If I am married and need to go to a nursing home, only my assets will count toward my MassHealth eligibility, not my spouse's.

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 eligibility for those needing nursing home care has different income and asset limits for married and single people. Married couples are allowed to have \$150,620 (in 2023) combined, with only \$2,000 of that allowed to be in the name of the spouse seeking nursing home care. Exempt from that figure are the couple's primary residence, if the equity is below \$1,033,000 (in 2023), and one car of any value.

Everything else in both spouses' names – all bank accounts, stocks, retirement accounts, annuities, life insurance, etc., is countable toward the \$150,620. Spouses are allowed unlimited transfers of assets to each other without penalty, so if the spouse needing care was over the \$2,000, they could transfer the overage to the spouse still at home.

One of the few exemptions to the asset limit for nursing home ap-

plicants is if the spouse at home is still working and contributing toward their retirement account. That retirement account is not countable while it is still receiving contributions.

Assets are treated differently than income. Income belongs solely to the spouse who earns it. For a married couple, the spouse needing care's income must be paid to the nursing home, but the spouse at home can keep the entirety of their own income. There are even allowances for spouses at home to keep a portion of the sick spouse's income if they can prove it is needed for necessities.

If you and your spouse are over the asset limits and in need of nursing home care, spending all your money until you reach the asset limits is not your only option. Speaking with an elder law attorney can help you to see what options are available to you to pay for nursing home care in the way that best fits your family's needs.

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

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

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# Honoring Grandparents

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



National Grandparents Day is a special holiday to honor grandparents and is celebrated on the first Sunday after Labor Day, which falls on September 10th this year.

Grandparents play an important role in grandchildren's lives and their bond is special.

Love, knowledge, strength, and comfort come to mind when we think of grandparents. Grandparents can offer a wealth of experience,

as well as an attentive ear and guidance. Many grandparents are involved in their grandchildren's lives in a myriad of ways – cheering them on at their soccer games or music recitals; teaching them new skills such as baking cookies or throwing a football; sharing family traditions; creating special holiday memories and more.

The number of grandparents raising grandchildren is on the rise. When parents are unable to raise their children, grandparents are often the ones stepping up. In Massachusetts, there are 27,035 grandparents responsible for their grandchildren, and more than half of these grandparents are 60 years and older, according to GrandFacts: State Fact Sheets for Grandfamilies (Grandfamilies.org).

Raising grandchildren can have many rewards, including giving grandchildren a sense of security and keeping the family together. Yet, it can also bring many challenges. No matter how much grandparents love their grandkids,

taking them into their home requires many adjustments, such as unexpected costs and financial challenges and adjusting to new habits.

## Resources for Grandparents Raising Grandchildren

Did you know? Old Colony Elder Services (OCES) has a Family Caregiver Support Program (FCSP),

which reassures families that they are not alone and that resources are available to assist them in their caregiving. The FCSP works with people of all ages, including grandparents raising grandchildren.

OCES' FCSP empowers grandparents by providing resources and support, through OCES programs as well as other resources in the community, to help with caregiving. OCES'S FCSP can provide one-on-one support to grandparents by creating a personalized care plan, which outlines available resources appropriate to their caregiving situation. Resources may range from caregiver support groups and educational workshops to programs that share techniques to help family caregivers with stress reduction, time management, goal setting, problem-solving and relaxation. Additional resources for grandparents may include help with summer camps and technology, as well as respite.

To learn more about how OCES' FCSP helps grandparents raising grandchildren and other caregivers navigate one of life's challenging, but most rewarding jobs, visit [www.ocesma.org/getting-started/caregiver-support/](http://www.ocesma.org/getting-started/caregiver-support/) or call 508-584-1561.

## Grandparents Family Cookout

In celebration of National Grandparents Day, OCES and Old Colony YMCA Middleboro are presenting a Grandparents Family Cookout on September 22, 2023 (rain date September 23) from 5:30–7:30 p.m. at Camp Yomechas at 375 Wareham Street in Middleboro. This event is free and open to the public. Registration is required. Tickets are required for all attendees including adults and children. To register and request tickets, please visit the following link, <https://www.eventbrite.com/e/grandparents-family-cookout-tickets-681757654497>.

OCES, a nonprofit agency proudly serving older adults and individuals with disabilities throughout Plymouth County and surrounding towns, offers programs to serve older adults, individuals with disabilities, their families, and caregivers. For more information, visit [ocesma.org](http://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](http://www.ocesma.org) ∞



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HELPING SENIORS AGE WELL AND ENJOY THEMSELVES WHILE DOING IT! • 9

# A Primer on Patient Assistance Programs



By Patricia Prewitt,  
Consumer Education Advocate

Have you ever wondered about those television commercials that urge you: “Call 1-800-000-0000 if you cannot afford these medications – XYZ company may be able to help?” Most major pharmaceutical companies DO have options to reduce out-of-pocket costs for expensive brand name drugs. These programs are intended to increase access to medications that may otherwise be unaffordable for patients.

**What are Patient Assistance Programs by pharmaceutical companies?** In order to provide access for patients to new, patent-protected, and expensive medications, most pharmaceutical companies will offer a program through a charitable foundation or non-profit entity to qualifying patients. The medication is either not covered on a formulary plan, or the out-of-pocket cost is high.

**How is this different from Extra Help from Medicare?** Each company uses different income criteria as a qualifier for access to their patient assistance programs. Unlike the Federal Extra Help program, the qualifying annual income is typically 300%-500% of the Federal Poverty Level. In 2023 at 300%, income would be under \$43,740; 400% under \$58,320, and at 500% income under \$72,900 for a single individual. For a 2-person household, the income guidelines are even higher.

**Where can I find information about Patient Assistance for my medication?** The best place to start is the drug manufacturer’s official website for the high-cost brand product. Check for “savings programs,” or “patient assistance,” or “patient access” tabs. *Sometimes* there is a direct

link to a patient assistance application. Don’t be surprised if it may redirect the search to their charitable organization or partner. It can take a bit of clicking to find the information. Check the income guidelines before proceeding further.

**Why would I want to explore this option?** If a needed medication is truly unaffordable, or not covered, these programs can really help to offset out-of-pocket costs through privately funded charitable foundations. Once approved, typically, a 3-month supply of the medication will be sent to your home or your physician’s office for pick up at no cost.

**How hard is it to apply?** As you can imagine, verification documents like tax returns are required to confirm a match to income criteria. Each program, and even each medication, is likely to have different rules. Your provider WILL need to sign at least one page of the application; it serves as a prescription. Once you find the proper information, it is fairly straightforward. Often a phone number is provided for live help.

**What else should I know?** Do not expect the process to be fast. I always suggest people keep a copy of the application. A medication may be approved for 12 months, or there could be a renewal process every three months. Costs towards your deductible or medical expenses are not allowed, since the product is given to you at no cost. Each program will have its own nuances and rules to follow.

**Practical Considerations:** Most people are surprised to learn that income guidelines can be as high as \$72,900 for a single person, or \$98,600 for a couple when the 500% federal poverty guideline is used. Be kind to medical office staff, or anyone who helps with your application. This can be a lot of work, but a worthwhile endeavor.

**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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# How Gum Disease Can Lead to Alzheimer's Disease



By Dr. Richard Wolfert, DMD  
The Toothboss, [www.toothboss.com](http://www.toothboss.com)

There's not a senior out there who has not heard of Alzheimer's disease. It's a progressive neurodegenerative disorder that affects millions of people worldwide. Alzheimer's causes memory loss, cognitive decline, and, eventually, the loss of independence. While extensive research has been conducted to understand its origins, recent studies have revealed a surprising connection between gum disease and Alzheimer's disease.

In other words, how well you care for your teeth can have a direct correlation to whether or not you are diagnosed with Alzheimer's.

The study, conducted by the Forsyth Institute and with the assistance of Boston University, is entitled, "Microglial cell response to experimental periodontal disease," and was published in the *Journal of Neuroinflammation*.

"We knew from one of our previous studies that inflammation associated with gum disease activates an inflammatory response in the brain," said Dr. Alpdogan Kantarci, senior member of staff at Forsyth and a senior author of the study. "In this study, we were asking the question, can oral bacteria cause a change in the brain cells?"

Gum disease, also known as periodontal disease, is a common oral health issue caused by bacteria in dental plaque. It begins with inflammation of the gums (gingivitis) and can progress to affect the tissues and bone supporting the teeth (periodontitis). Poor oral hygiene, smoking, genetic predisposition, and certain medical conditions are some of the factors contributing to the development of gum disease.

So how does this relate to Alzheimer's?

Alzheimer's disease is characterized by the accumulation of abnormal protein deposits in the brain, such as amyloid plaques and tau tangles. Inflammation is believed to be a critical driver of this process. When gum disease is present, the body's immune system is activated to fight off the infection, leading to a continuous release of inflammatory molecules called cytokines. These cytokines can travel through the bloodstream and

reach the brain, where they contribute to the development of neuroinflammation and the formation of amyloid plaques.

In addition to inflammation, researchers have also found evidence of oral bacteria directly affecting the brain. Studies using animal models have shown that specific bacteria associated with gum disease can enter the bloodstream and cross the blood-brain barrier. Once in the brain, these bacteria trigger an immune response, leading to the production of amyloid beta, a protein central to Alzheimer's pathology.

"Recognizing how oral bacteria causes neuroinflammation will help us to develop much more targeted strategies," said Dr. Kantarci. "This study suggests that in order to prevent neuroinflammation and neurodegeneration, it will be critical to control the oral inflammation associated with periodontal disease. The mouth is part of the body and if you don't take care of oral inflammation and infection, you cannot really prevent systemic diseases, like Alzheimer's, in a reproducible way."

There is a silver lining to this finding. Recognizing the link between gum disease and Alzheimer's disease opens up new possibilities for prevention and intervention. If you are maintaining good oral hygiene practices, including regular brushing, flossing, and dental check-ups, you are already doing what you can to prevent gum disease and minimizing its impact on your overall health.

If your home oral care needs improvement, you now have an added incentive. If you're unsure about how you are brushing or flossing or caring for your teeth overall, please consult your dentist especially if you are not getting regular checkups every six months. That's something all seniors should be doing.

If you're without coverage, The Toothboss offers a dental discount plan. You can call 781-335-0604 for more information or to make an appointment.

**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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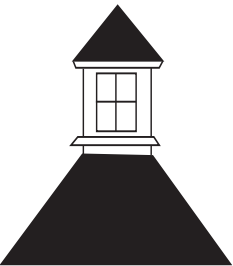
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# "THE WICKED SMART INVESTOR"

## Don't Fall Through the Convenience Trap Door



By Chris Hanson, Esq.

A talented horror story writer can masterfully turn a happy occasion into a bone-chilling tale of terror. When you start a dream job, mismanaging your existing 401k can be the opening paragraph of another unnerving story.

Let's consider a short story penned by Boston native Edgar Allan Poe, *The Cask of Amontillado*. Taking place in an unnamed Italian city during the festive Carnival celebration, this is a tale of fatal revenge. The narrator and murderer,

Montresor, felt insulted by his "friend" Fortunado and lures him into the catacombs for a private wine tasting. The already inebriated Fortunado was so excited to sample the fine Amontillado sherry he could not resist the invitation but Montresor quickly chained him to the wall, and built another wall enclosing Fortunado in the space, effectively burying him alive.

Similar scary stuff can happen to your legacy 401k if you are not careful. Maybe you're imagining I will recite this gory tale: You travel down a corridor to the Haunted Human Resources Department. While the ground fog and eerie organ music alert your survival instincts, you are unable to speak. A ghoulish, Lily Munster-looking benefit manager hands you some parchment document written in terminated employees' blood and demands you sign it. Once you have passed the point of no return you fall through a trap door while being tortured with the blood curdling sound of an evil witch's laugh. (That's the VP cackling.)

It does not happen this way.

Usually, the start of a new job is a time of great optimism. You got a raise and you're looking forward to new challenges. The company is hap-

py to have you and they want to keep you happy. The human resources manager is not a financial planner, but it is their job to be the cheerleader for the company's 401k plan. With good intentions, they may offer to roll your old 401k into the new company plan to reduce paperwork and make your life easier. After all, you're at a good company with a great benefits package; you simply assume the firm has a great 401k. So, you fall into the "convenience trap" and move your existing retirement fund there.

Most likely this is a big mistake and years later it will sully this happy occasion. When you leave a job, you have the opportunity to move your 401k fund to an IRA account without tax consequences. You have the choice of almost anything from the universe of mutual funds. The new company's plan is limited to a much smaller number of choices. It will be tough, if not impossible, to build a portfolio that takes advantage of low investment costs, a broad range of asset classes, and global diversification.

Proven factors like these provide optimal returns over the long run. If you simply fall into the "convenience trap" and roll it into the new company's plan, you have somewhat buried this money alive. It will be stuck in that plan until you leave the company. The opportunity costs could be huge. For example, \$100,000 with an annualized return of 6% totals \$320,714 after 20 years. Getting an extra 2% annual return is possible, and if this calculated risk pays off, you could accumulate \$466,096. The difference is about \$145,000, nothing to Boo! at.

Avoid the convenience trap, invest some time into researching the best options and maybe you'll be giggling through an earlier retirement picnic on the lush lawns of Castle Island. I'd be careful though, Poe was stationed at Fort Independence and he based "Cask" on a legend taking place within those gloomy walls.

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

## SOCIAL SECURITY UPDATE

### Are you age 70 or older and not yet receiving benefits?



By Delia De Mello, Social Security

Retirement is not one-size-fits-all. It can mean different things to different people. Perhaps you have not applied for Social Security retirement benefits because you're still working or are delaying applying so you can get the higher benefit. If you're age 70 or older, you should apply now for the benefits you're owed. Your benefits will not increase if you continue to delay applying for them because you are 70

or older.

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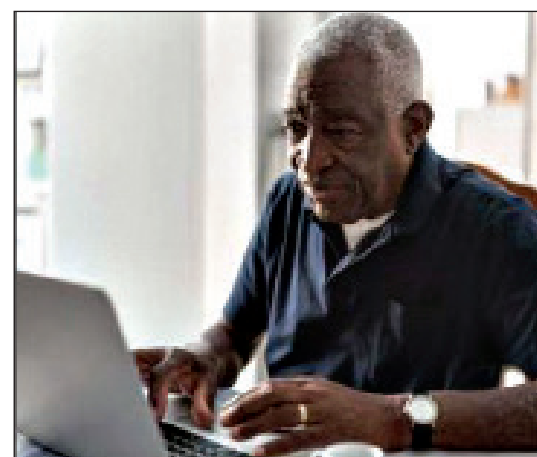
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**About the Author:** Delia DeMello, metropolitan public affairs specialist, has been with the Social Security Administration since 1986. For information, call 800-772-1213 or visit [www.socialsecurity.gov](http://www.socialsecurity.gov) ∞



# Humor in Hospice? No Kidding



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

A good laugh. It's the last thing you might expect when you enter the world of a hospice patient, yet humor is often an important part of the end-of-life journey, just as it is during other times of life.

"Sometimes what people need is a good belly laugh," said Maria C., our Spiritual Care Coordinator at Old Colony Hospice & Palliative Care.

"What I've found is that people want to tell jokes. They want to smile. They want to tell their stories, especially their funny stories. It gives them joy."

Obviously, humor is not for every moment or every patient. If a patient is not responsive to laughter and humor at certain times, we must honor that. Of course, inserting humor is not always appropriate. But for many people, humor provides very powerful, emotional connections to our past and our present as well as to those we love and care about.

"A lot of times, people are afraid of going there," Maria C. reflected. "They think everything needs to be sad and solemn all of the time. And sometimes, it is that. But I've found that reliving and retelling happy and funny moments with their friends or me is usually something that people want to do and enjoy doing."

She recalled one couple who shared some of their home movies with her from the 1970s. The wife was a hospice patient, ill and bedbound. As the husband and wife watched themselves polka dancing, they were laughing, joking, and poking fun at each other: Did we really dress like that? Look at the fashions! Look at that ponytail! Look at how we danced!

"Yes, this was at the end of life. But they were still living and laughing and that was wonderful," Maria C. said.

Oftentimes, patients themselves want to lighten the circumstances. One man with a great sense of interior design kept joking about how he was incorporating his oxygen tanks into his living room décor. "Look, they just blend in there; don't you think?"

Maria C. remembered him poking fun at the bulky cylinders. The tanks didn't match his palate of colors or his decorating style at all, but they could both laugh at the idea of working them into a home design.

Caring for a loved one during the end of life can be stressful for both the caretakers and the cared for. Not only are there the day-to-day tasks, but often there are many critical decisions that need to be made, and this can

lead to differing perspectives. Conflict can sometimes be eased by humor.

The comedian Victor Borge once said, "Laughter is the shortest distance between two people." Indeed, studies show that humor creates bonds between people, reduces tensions, and lowers stress.

While humor as part of hospice care might seem counter-intuitive, according to one study in American Journal of Hospice and Palliative Medicine, laughter and humor can be a key component of hospice palliative care to improve quality of life. Other studies such as those in ScienceDaily and the Journal of Aging Research found that humor brings a humanizing dimension to health care and helps to lessen loneliness. Humor releases endorphins in the brain, which can also help control pain.

As many caretakers and healthcare providers can tell you, laughter or a joke can break the tension during difficult times, especially when treatments and care might challenge a person's dignity.

"Sometimes things can be embarrassing when you need a level of care and assistance doing things you've done for yourself for so long," Maria C. said. "Some light-hearted humor can offer a moment of grace and understanding. It can let people know they're not a burden they're just human. We will all be there and need some level of care at some point."

**About the Author:** *Toni L. Eaton, RN, BSN, MS, is the President & CEO of Old Colony Hospice & Palliative Care of West Bridgewater, a dynamic non-profit hospice serving more than 55 communities south of Boston. OCH also runs the Dr. Ruth McLain Hospice Home in Braintree. A native and resident of the South Shore, Toni brings her compassion and experience as a nurse, veteran, and community leader to her insightful columns for South Shore Senior News. She is also the founder of Sunny Paws Dog Rescue. Several groups have honored her leadership, including the South Shore Women's Business Network. She currently sits on the board of the Hospice & Palliative Care Federation of Massachusetts. For more information, call (781) 341-4145 or visit Old Colony Hospice & Palliative Care at [www.oldcolonyhospice.org](http://www.oldcolonyhospice.org).* ∞

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## Cover Story

Business Network recently gave this advice to his senior audience, “Go ask your five-year-old grandchild if you are having trouble with technology because the kid will be able to help you.”

The Dooleys said their grandchildren have always been “tech savvy” and have been a great resource to them in the cyber universe.

The Digital Quotient (DQ), introduced by Infosys, objectively assesses and classifies the digital readiness of individuals, teams, and businesses. DQ is data driven and provides a comprehensive score – a single metric that tracks digital maturity.

According to Digital Trends research, with the average DQ score set at 100, tech-savviness peaks at 113 for ages 14 to 15 and drops to 80 for those over the age of 75. On average, kids aged 6 to 7 achieve a DQ score of 96, and the average score stays above 100 until the age of 35 when it begins to drop off, with the steepest fall occurring after 60.

The research also found that communication habits are constantly shifting because of changes in technology – 94% of communication for 12-to 17-year-olds is texting, proving to be more popular than face-to-face interactions, yet social interaction is vital to our well-being.

The benefits of social connections and good

mental health are numerous. Proven links include lower rates of anxiety and depression, higher self-esteem, greater empathy, and more trusting and cooperative relationships.

This raises red flags, particularly for those born before the founding of the internet. Nancy Dooley said, “I hate when people are constantly on their smart phones; I prefer one on one... the downfall caused by cell phones is people no longer know how to communicate face to face; it takes away direct meaningful conversation.”

A report by Common Sense, a company that conducts independent research about children’s use of media and technology, indicates young people struggle to tear themselves away from their devices, even if they’re aware that “phubbing” can be bad for relationships. Phubbing is a slang term for “phone snubbing,” which is the practice of ignoring one’s companions to pay attention to one’s phone or mobile device. Though most seniors are not familiar with the term, they agree phubbing is a symptom of our society’s increasing dependence on electronic interaction. Fifty-five percent of young people said their phones are almost always out when they are spending time with friends and family.

Steve Tuomolo, trainer, and president of Heart to Heart, a program that teaches skills

in peacemaking, uses technology, such as artificial intelligence, to help him solve business problems; however, he also believes “technology growth has outstripped spiritual and moral growth, and this is very dangerous.”

He went on to mention Pope Francis’s Technocrats Paradigm stating, “It takes more than technology to solve problems; human choices are essential.”

Even in their willingness to learn about the electronic tools that have become a part of their world, seniors are still concerned that some technological advancements may do more harm than good.

“It is very concerning when you see a mother pushing her toddler with a binky in his mouth in the stroller, and his eyes are glued to an iPad screen,” said Nancy Dooley. “The future will tell us what effect these behaviors will have on personal interaction in our society.”

If you are struggling with understanding your laptops or smart phones, contact the senior center in your town for upcoming digital skills classes or training. Courses, online tutorials, and people you know can be helpful resources for mastering the basics, building your technical confidence, and saying goodbye to technophobia. ∞

## Old Colony Elder Services Appoints New Behavioral Health Manager

BROCKTON AND PLYMOUTH, MA...

Deana Andrade, LICSW, MSW, has been promoted to Behavioral Health Manager at Old Colony Elder Services (OCES), the non-profit agency proudly serving older adults and individuals with disabilities throughout Plymouth County and surrounding towns.

Andrade has been with OCES for 11 years and has been promoted several times from Supportive Housing Specialist intern to Home Care Case Manager, to Consumer Advocate to Behavioral Health Supervisor. In her most recent position, she developed Behavioral Health Programs including ANCHOR (Advocating and Navigating Care in the Home for Ongoing Risks, as well as the Elder Mental Health Outreach Team (EMHOT), and the Clutter Reduction Support Program (CRSP).

Andrade holds a bachelor’s degree in Social Work from Bridgewater State University and Master of Social Work from University of New England in Maine. She is a member of the National Association of Social Workers. (NASW).

Over the years, Andrade has served as a Facilitator in Buried in Treasures Workshops, and



she provides clinical supervision to Social Work interns. She is the Chairperson of OCES’ Ethics Committee, The Social Work Licensure Program Coordinator and Internship Committee Coordinator. She is also a member of Greater Brockton Area Hoarding Resource Network (GBAH).

**Elder Mental Health Outreach at OCES.** OCES’ Elder Mental Health Outreach Team (EMHOT) offers behavioral health and wellness supports to older adults and individuals with disabilities (who may be isolated or encounter barriers that limit access to behavioral

health care. OCES’ EMHOT supports older adults who have complex behavioral health conditions, chronic illness, substance misuse, or who are in crisis situations that may require counseling or long-term case management to improve overall wellbeing. OCES’ team provides counseling, support, referrals, and resources on a case-by-case basis.

**About OCES.** Founded in 1974, OCES proudly serves greater Plymouth County and surrounding communities. For more information, call 508-584-1561 or visit [www.ocesma.org](http://www.ocesma.org). ∞

## Golf or Pickleball, anyone? Tournaments to support the Hart Speech Foundation set for Monday, October 9.

PLYMOUTH and MARSHFIELD, MA... The 12th Annual Hart Speech Foundation Golf Tournament has added another popular element – pickleball. The event is scheduled for Monday, October 9.

The Hart Speech Foundation is a recognized 501(c)(3) charitable organization. The non-profit organization is dedicated to improving the lives of individuals who stutter through advocacy and scholarships for those in need of services.

The golf portion of the event will be held at the Nicklaus Design Course at Pinehills Golf Club in Plymouth. Golfers of all skill levels and non-golfers are encouraged to participate.

The pickleball tournament will take place simultaneously and will be held at the Boys & Girls Club of Marshfield’s dedicated 4-court pickleball facility at 37 Proprietors Drive.

Pickleballers will compete for Hart Cup from 2-4 p.m. Registration is \$100 per team or \$50 per player (and a teammate can be assigned). Additionally, players are welcome to join the post-event festivities and dinner at Pinehills Golf Club for an additional \$50.

The golf tournament will feature a modified shotgun format. The tournament will begin at 11 a.m. The registration fee includes golf with cart and awards dinner. Donation is \$700 for a foursome or \$175 for a single golfer. There is also a dinner-only option for non-golfers at a cost of \$65.

Tournament sponsorships are available. Auction items are welcome.

To RSVP for golf or pickleball, or for more information, visit the Hart Speech Foundation website at <https://www.hartspeech.org/>. Or contact Don Hart at (617) 852-8855 or email [dphartlaw@verizon.net](mailto:dphartlaw@verizon.net). ∞



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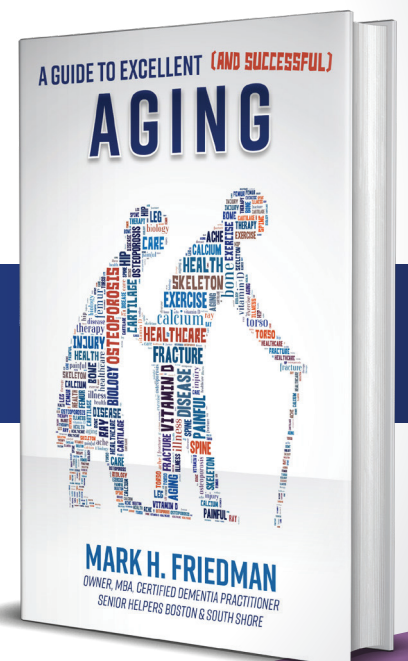
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