



# SOUTH SHORE SENIOR News

For Boomers and Beyond

PRICELESS

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## Halloween 'Bridges the Gap' Between Generations

By Dolores Sauca Lorusso

Artist Norman Rockwell captured the nostalgic essence of Halloween in his paintings of a little girl dressed as a ghost playfully giving a scare to a man and his dog, a grandfather smoking a pipe carving a pumpkin with his grandson, and an old man playing the fiddle with a glowing jack-o-lantern at his feet.

As Rockwell depicted in his illustrations, Halloween is so much more than just one evening; it is a state of mind evoked by the excitement for merriment and disguise by both chil-

dren and adults. In the early 20th Century, it was about the thrill of having the best costume and collecting the most candy. As time went on, horror movies and haunted houses added a popular, darker side to the season.

Halloween, short for All Hallows' Eve, has its origins dating back to the ancient Celtic festival of Samhain, the Celtic New Year's festival. All Hallows really means summer's end and the festival celebrated the end of the harvest season and the coming of winter. During Samhain people would light bonfires and wear costumes

to ward off ghosts.

Out of the Celtic tradition of Samhain, came the Jack-O-Lantern associated with the Irish folk tale of "Stingy Jack," a clever drunk and con man who fooled the devil into banning him from the netherworld, but because of his sinful life, could not enter heaven. With nowhere to go after he died, Stingy Jack was destined to walk the earth for all eternity carrying a small lantern made from a turnip with a red-hot ember from hell inside of it to light his way. Soon

Cover Story continued on page 11



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*“**Outstanding dedication, knowledge, ability to listen and other personal and professional qualities** made our experience with Hamel-Lydon exceptional. From the bottom of our hearts, Thank You!”*

*“There are no words to express my gratitude to you. My family and I are grateful to you for your **kindness and careful attention to every detail.**”*

*“It was the **most prepared funeral** that we have ever experienced. It was **our blessing** for our grandmother to have Hamel-Lydon as her funeral home.”*

*“We were all pleasantly surprised at how much **respect and thought** went into the whole process. I’m so happy that we chose to use your business.”*

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# How to Find the Best-Fit Home Care Agency

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



Whether you need home health care for yourself or the beloved senior in your life, finding a home care agency you feel comfortable with is of the utmost importance. But the process can also seem overwhelming. It

doesn't have to be. Here's how to find the best-fit home care agency.

## Determine the Type of Care You Need

The first step in finding the best-fit home care agency for your family is determining the type of care you need. For example, do you need help with chores around the house and companionship while family care partners take a break? Do you need help with personal care like bathing and dressing? Or do you need skilled nursing assistance for things like catheter care, wound care, or G-tube feeding?

Some agencies specialize in only one type of care, so knowing the type of care you need will help you narrow down your choice in agencies. And remember, it's common to need multiple types of care. That's OK, too! At Celtic Angels Home Health Care, for instance, we offer all the above types of home health care and many more services, too.

## Ask for Recommendations

Sometimes, the best way to find the best-fit home care agency for you is to ask for recom-

mendations from people who are already happy with their home care agencies. Perhaps you have friends or family members who love their home care agency. Your doctor may offer a recommendation. Or you can read reviews and testimonials from current and former clients.

If you find that many people love a particular agency, there's a good chance you will, too! So, ask for recommendations, and take them into consideration during your search. You can also use a search engine like Google but if you go this route, make sure you read the customer reviews and check the company's Google rating.

## Check Credentials

You want to know that your beloved senior is in the best hands and that the care partners working with them are safe, trustworthy, and knowledgeable. So be sure to check the agency's credentials. Ask about licensure, insurance, and accreditation, and inquire about the agency's hiring and training practices. Thorough background checks and up-to-date training should be standard. You'll also want to make sure the agency ensures that their caregivers are bonded.

At Celtic Angels Home Health Care, we are licensed, insured, bonded, and accredited. All our caregivers pass rigorous background checks and are screened through the Massachusetts Criminal Offender Record Information (CORI) database.

## Inquire About Policies

Home care agencies should be reliable. After all, you depend on them to provide quality care to your beloved senior. So be sure to ask about relevant policies. For example, how will backup care be arranged if your regular care partner

calls out sick? What is the policy for changing care partners if your current care partner isn't a good fit? And what happens if your senior loved one gets a new diagnosis and needs additional care?

You should feel comfortable with the home care agency's policies and understand how care will be provided when unexpected situations arise. It's important to know how quickly care can be arranged and to ensure all your questions are answered. At Celtic Angels Home Health Care, we always arrange an initial no-cost, no-obligation meeting in your home to answer all your questions and address any concerns prior to beginning service.

Would you like to see if Celtic Angels Home Health Care is the best-fit home care agency for you or your beloved senior? We'd love to meet you! Contact us today to schedule an appointment. Or visit our website at [www.celticangelsinc.com](http://www.celticangelsinc.com)

*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

## Retirement advice from the author of “How I Flunked Retirement”



**By Steven V. Dubin**

My first thought was, “Wow. If I could have half that energy and enthusiasm.”

Gayle Hanrahan, age 66, lights up the room with ideas and optimism. She is a beacon of light for seniors who are looking for a structured,

guided and supported way to find their next chapter.

After several decades with Home Box Office (HBO cable network) as a trainer and leadership coach, Gayle took early retirement at age 62. With a generous severance package from HBO, as they were bought out by AT&T, you’d think that Gayle had it made.

She hung out a Life Coaching shingle and thought clients would beat a path to her door. Instead, Gayle spiraled into depression. She mourned the loss of her community and tribe.

In addition to seeking treatment, she tried working in retail at Kohl’s, the front desk for a hotel chain, and a grocery store. She felt alone.

She knew she needed to help others and make sure more socialization was part of her new chapter – in business and in her personal life.

Fortunately, Gayle’s coaching business began to gain traction from word-of-mouth referrals from delighted clients. Many of her clients, like herself, were recent retirees struggling with the transition.

She is in the process of writing a one-woman play entitled “How I Flunked Retirement.” She prefers the phrase “Rewire” over “Retire.” And even better...REFIRE! As Gayle knows firsthand, there are many tools to help with the process. You are not alone out there.

Gayle holds accreditation from the Center for Coaching Certification. She is also a Best Year Yet certified coach and partner. Gayle is

currently pursuing ICF (International Coaching Federation) certification. She also holds certification in the Enneagram Personality Typing System.

Gayle works with clients to set and achieve goals, improve relationships, and increase overall happiness and fulfillment. She helps identify limiting beliefs and behaviors and, together with her clients, crafts a simple, one-page customized plan that puts specific action steps and energy behind that plan. From baby steps to bigger things. And Gayle’s clients see results. Her clients’ actions produce results and learning. Gayle is there as a guide, sounding board, cheerleader, and accountability partner.

Gayle’s goal is to help people find their way and then fire her. Seriously. Once people have utilized her structure, accountability, and support tools, they most often are then able to create and sustain their own positive path going forward.

Gayle points to the Walt Disney quote, “The way to get started is quit talking and get doing.” Perhaps you should heed the advice.

The first session is free. Gayle believes that you can’t know the full value of coaching until you experience it firsthand and decide for yourself if you’ve been powerfully coached.

If you would like to learn more about Gayle Hanrahan’s coaching service, visit the website <https://gaylehanrahancoaching.com/>. Or listen to the recent South Shore Senior News “My Generation” podcast interview at <https://gaylehanrahancoaching.com/podcasts-video>.

*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. ∞*

## 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](mailto:sdubin@prworkzone.com).

We look forward to hearing from you! ∞



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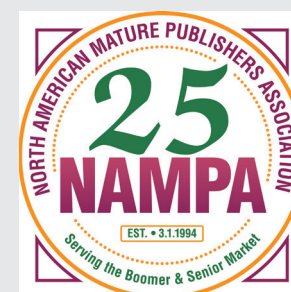
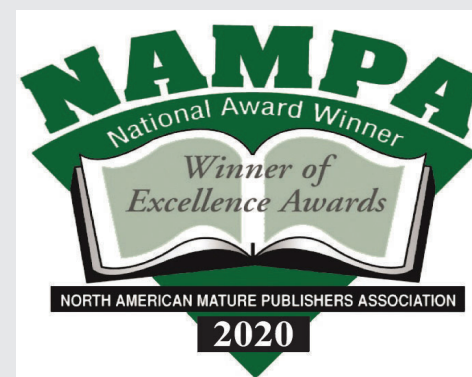
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The Publishers also produce a podcast entitled “My Generation,” which covers a wide range of topics of interest to seniors, from dating to downsizing and everything in between. The podcasts air on the 1st and 15th of every month and audio archives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

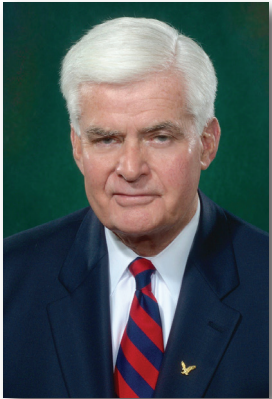




# HOME EQUITY WEALTH MANAGEMENT

## Home Equity – Most Overlooked Resource in Financial Planning

Record home prices and interest rate hikes create opportunities for older homeowners seeking financial security and retirement longevity.



By **George A. Downey**

Home equity (housing wealth) recently achieved levels never imagined. For example, home prices in Massachusetts reportedly increased by 11.33% (January 2020 to January 2021); 19.25% (January 2021 to January 2022); and 10.65% (September 2021 to September 2022). That's a whopping increase of approximately 46% in less than three years – unprecedented and unsustainable. Moreover, the Federal Reserve's policy to combat inflation increased interest rates to levels not seen since 2008.

While the future of home prices and interest rates are uncertain, a reverse mortgage may take advantage of this phenomenon by permanently freezing the current value and converting a portion of today's home equity to cash and/or a guaranteed line of credit without the obligation to make mortgage payments that dilute retirement incomes.

Reverse mortgages take advantage of improved home values as they provide access to higher funding limits. Higher interest rates, although they increase interest accruals on borrowed funds, they increase the credit line growth rate, which increases funding for future needs.

### Reverse Mortgage – A unique solution with lifetime guarantees.

The HUD/FHA insured Home Equity Conversion (HECM) reverse mortgage enables eligible homeowners the ability to access home equity to increase financial resources and extend retirement security.

The funding amounts are based on: (1) current market value, (2) age of the youngest owner (one must be 62 or older), and (3) current interest rates.

Unlike home equity lines of credit (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.

Conversely, HECM terms are guaranteed by the Federal Housing Administration (FHA) insurance. Most importantly, the terms and benefits will not be diminished by any adverse changes in the economy, financial markets, real estate values, or a 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 interest 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 – Reverse mortgage borrower obligations are limited to:

1. Keeping real estate taxes, homeowner's insurance, and property charges current
2. Providing basic home maintenance
3. Continue living in the property as primary residence.

### Suitability – Who should and should not consider a reverse mortgage?

Reverse mortgages are unique in their ability to convert frozen home equity to cash and/or credit with the objective of increasing and extending financial security. The terms, benefits and operation are different from traditional (forward) mortgages.

Every situation is different. Beyond meeting the qualification requirements, the consideration of suitability is equally important. Financial status, personal objectives, and family concerns are but a few of the factors that need consideration to determine if and how one could be a good fit, or not.

Education is the key to understanding if a reverse mortgage may be a suitable solution. The recommendation is to confer with an exam-tested and experienced Certified Reverse Mortgage Professional (CRMP) to help determine eligibility, suitability, and the best course of action for your situation.

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

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



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## Get Stronger Seniors as You Hike!

By Rita La Rosa Loud, B.S.



**QUINCY** – John and Sarah, a senior couple, are avid hikers. However, they did not start off that way. Afflicted with knee issues, weak leg muscles and lack of endurance, they were ill-prepared for the uneven, rocky hiking terrain. Realizing the need to get stronger before embarking on this otherwise healthy outdoor activity, they decided to enroll in a resistance exercise program. A wise decision on their part.

**Personal Story.** As a senior, on the spur of the moment I went hiking, foolishly not wearing the appropriate footwear, spraining my ankle on the descent requiring a visit to the emergency ward. A painful injury such as this can take weeks to heal. Yet, I recovered in two days and went back to teaching movement classes without complication. My doctor was astonished! As a result of strengthening my upper and especially lower body muscles, I healed in a relatively short time.

**Hike Study.** Although hiking is an effective

means of working the muscles of the legs and hips it can cause muscle discomfort for people, like John and Sarah, who are not well-conditioned for this activity. In the following quote by researcher, Wayne Westcott, Ph.D. he summarizes helpful hiking and fitness points: “Hill hiking is an excellent exercise for both the muscular and cardiovascular systems. Uphill hiking is more challenging for the cardiovascular system, but downhill hiking is even more challenging for the muscles of the legs as they resist the pull of gravity to maintain balance and body control.” Another reason why yours truly lost footing and twisted the ankle.

Dr. Westcott further states: “Downhill hiking typically causes muscle soreness, especially the day after the hike. In our H-Wave Hiking Study, electrical stimulation helped the muscles to recover more quickly. However, a moderate effort walk (on level terrain) the following day would also aid the recovery process.”

**Hiking Tips.** In preparation for confidently tackling hiking trails, John and Sarah’s well-planned exercise program consisted of improving balance to prevent falls, flexibility to enhance posture, endurance to boost cardiovascular function, and strength to build bone and

core muscles that stabilize the body, all of which help seniors get ready for any hiking challenge. Initially working on shorter and flatter hiking trails to build fitness prior to attempting more challenging surfaces and areas is highly recommended to reduce the chance of injury. “Oh! And don’t forget to wear proper footwear!”

**Conditioning Program.** To build the strength and stamina of your entire body, consider Wayne Westcott, Ph.D. Center for Health and Fitness at Quincy College’s supervised balanced and comprehensive strength, cardiovascular, stretching, and functional training program. Located at President’s Place, 1250 Hancock Street, schedule a tour, free training session, or to register, call Rita at 617.405.5978. Free street parking is available, and a parking garage is next to the building.

**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. ∞

### Super Dental Care for Seniors



Meet Dr. Richard Wolfert, DMD, owner operator of The Toothboss, a dental practice located at 1121 Main Street (Rt. 18) in South Weymouth. Dr. Wolfert named his practice The Toothboss based on the nickname he received while in the U.S. Navy serving on the USS Midway (CV-41). Since 1992, The Toothboss has provided oral care for individuals and families on the South Shore. More than 100 of those patients have been coming to The Toothboss for more than 30 years. The Toothboss provides the essential services like cleanings, X-rays, fillings, etc. Yet we also deliver

the services that are important to seniors:

- Dental implants (including mini-implants)
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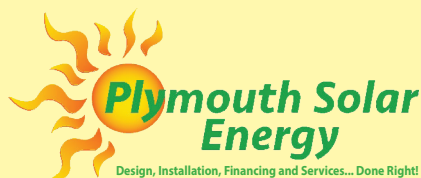
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# Being an Executor of an Estate is a Lot of Work – Can You be Paid for Your Time?

By Alexis Levitt, Esq.



Yes, you can. And yes, being an executor – now called a personal representative – is definitely a lot of work. If you’ve hired an attorney, she will handle all the court documents, but there is still plenty of non-legal work for the personal representative to do.

Various tasks that a personal representative does include: go to the banks to close accounts; open an estate checking account; cancel health insurance; go through the decedent’s filing cabinets and desk to understand what accounts they have and where; meet with the attorney; read and

review the court forms that the attorney prepares; clean out a house and handle the sale; turn off utilities, and more. The time can really add up.

As personal representative, keep a journal of your time spent. This could be a notebook you keep in your car, an excel spreadsheet on your computer... whatever method works for you. Jot down the date, the activity, and how long it took. Do this from the beginning, even if you are sure you don’t want to take payment from the estate. As the work mounts up and grinds on, you may change your mind.

How much can you charge? Typically, \$35-\$50 per hour for “legwork.” If you happen to be using your profession to benefit the estate (ex., if you are also the CPA handling the tax returns), then you can charge your professional rate for that particular activity.

Remember that your lawyer’s office can

handle many of the non-legal tasks for you (ex., communicating with banks) or can make recommendations to other professionals (ex., house cleanouts). That will end up costing the estate more, of course, but do keep it in mind as an option if you don’t have time for these tasks, are wearing thin, or feel like you are losing your mind.

Bottom line? Being a personal representative is a lot of work. Keep a record of your time spent, even if you start out not planning to charge the estate. And if you’d like some help, ask your lawyer what parts she and her staff can take on and for referrals to other professionals.

**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 Reawakened: Are you Feeling Stuck in Your Healing Process?



By Susan Drevitch Kelly,  
Life Transition Coach

Are you feeling stuck in your grief? Are you still adjusting to your ‘new normal’ – navigating life alone? Do you feel that you’ve lost your identity, now that your loved one is gone—asking yourself “Who am I now?”

Experiencing grief after a loss is normal and part of the human experience; yet, it is a different experience for each individual. Grief can last months for some people and years for others. Grief is a complicated process. For many individuals, the intensity of grief is likely to fluctuate and can be triggered randomly or when reminders of the loss are present,

Sometimes, just when you feel you have “turned the corner” on your sadness, loneliness and all of the other strong emotions that accompany grief, something will trigger your grief, like a strong wave hitting you in the face, and unexpected emotions can overwhelm you once again.

This “reawakened” grief can be disheartening, especially if you were feeling like you were “doing okay.” And, now you feel like you’re sinking backwards, like you are stuck in your grief and haven’t made any progress in your healing and recovery.

Healing, recovering and reclaiming your life after experiencing a profound loss is not an easy process, but it is absolutely possible. Grief is hard work but you will get your life back on track, perhaps a different path than you planned on, or expected, but you will eventually put the pieces back together and move forward with your life.

If you have moved through at least the first or second year of your loss, perhaps already have tried grief counseling and/or a grief support group, but are still feeling stuck in the process of healing and moving forward with your life, you are probably dealing with “unfinished grief” or “delayed grief” and may want to consider attending our newly-formed, drop-in grief support group, Riding the Wave Grief Support Group. The group will meet at the Scituate Senior Center beginning on

October 10th and is open to South Shore residents.

This group will be led by myself, Susan Drevitch Kelly, an experienced life coach and facilitator of the Grieve Not Alone grief support group. Riding the Wave will meet on the 2nd and 4th Tuesday of the month from 1-2pm and will provide an open and healing forum for griever who are still dealing with their grief and in need of support. We will focus on a “sharing and caring” format and together will explore challenges and hurdles, strategies and solutions to help in your healing process.

If you are interested in attending, please contact Jessica Souke, Program Coordinator at the Scituate Senior Center: 781-545-8722.

*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.* ∞

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# ELDER LAW MYTH BUSTERS



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

**Myth or Fact?** I can make provisions for my pets in my will.

This is a **FACT!**

For those who own pets, the furry, feathered, or scaled friends often become beloved members of the family. However, pets are often over-looked when it comes to estate planning. You may have heard on TV some extreme examples of wealthy, old recluses who left all their money to their pets in a trust. While you are not likely to want to leave your life savings to a pet, you may want to ensure that they are properly cared for and give the person caring for them a stipend for their care.

When crafting your estate plan, there are two documents that you can include provisions for a pet – your will and your trust. Because pets are considered personal property under the law, like your couch, jewelry, and your car, you can direct their care/ownership to specific people. For example, if you wanted a cat-loving friend (or anyone else) to take your

cat after you pass away, you can name your cat specifically in your will to go to your specifically named friend. You can also be vague and say any cat that I own when I pass away would go to the specifically named friend. You can also choose to specifically leave that friend an amount of money that you feel is appropriate for your cat's continued care. If you are utilizing a trust as part of your estate plan, then the specific monetary gift, if you choose to leave one, should be included in your trust. The specific ownership of the animal should still be outlined in your will.

Each situation regarding a pet is going to have a different result. Maybe you have a pet that has specific medical needs that you know will be costly. Maybe you have a pet that is a purebred animal and has specific breeding needs. Maybe you have multiple family members who would love to take care of your pet and you need to set up an arrangement where they all share in the duties. Speaking with an elder law attorney about your estate plan, including your pets, can be very helpful in determining what is logical and appropriate for their care after you pass away.

**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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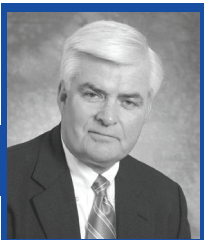
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# Global Diversity Awareness Month

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



October is Global Diversity Awareness Month, a time to celebrate diversity and inclusion.

According to National Today Global Diversity Awareness Month FAQs, it “is a reminder of the positive impact a diverse culture of people can have on society as a whole.”

Old Colony Elder Services (OCES) celebrates individuals from all cultures and backgrounds and honors the diversity of cultures and communities around the world.

Did you know? OCES’ services are available in multiple languages including but not limited to Cape Verde Creole, Haitian Creole, Spanish, and Portuguese. From the first point of telephone contact, OCES connects with individuals, families and caregivers seeking resources and assistance.

## Caring for a Diverse Community

Through the talent of an experienced, diverse workforce, OCES supports the independence and dignity of older adults and individuals with disabilities by providing essential information and services that promote healthy, safe living which positively impacts our community.

OCES supports EVERYONE without exception. There is “No Wrong Door” when it comes to supporting all. Through more than 20 different programs, OCES offers significant life-supporting care contributing to an individual’s ability to live within the community as independently as possible for as long as possible while preserving dignity and quality of life. With a service area of 23 communities, OCES is the largest provider of these in-home and community-based services for older adults and people living with disabilities in the southeastern part of Massachusetts.

OCES’ Nutrition Program enhances the quality of life for older adults by providing nutritionally sound and satisfying meals at Community Dining meal sites located throughout the OCES service area as well as through the Meals on Wheels (home-delivered meals) Program. Holiday meals are offered at congregate meal sites and to Meals on Wheels recipients in certain communities. In addition, a diverse Caribbean meal is served daily in Brockton. OCES and the Bridgewater Cole-Yeaton Senior Center congregate meal site have teamed up to provide an LGBTQ+ Senior Luncheon on a monthly basis. All LGBTQ+ seniors are welcome. If you are interested in any of the Nutrition Opportunities available in your area, email [ocesinfo@ocesma.org](mailto:ocesinfo@ocesma.org).

OCES also provides information and resources to a diverse audience through “Community Options,” which is a local cable show on Brockton Community Access.

Diversity enriches our community. It’s important to respect one another regardless of background and differences. There are many ways to commemorate diversity at any time, not just during Global Diversity Awareness Month. Learning more about different cultures, customs and experiences is one of the best ways to strengthen understanding and connection.

For more information about programming at OCES, visit [www.ocesma.org](http://www.ocesma.org). If you are in need of services, contact OCES’ Information and Referral Department at 508-584-1561.

Source: National Today. (n.d.) Global Diversity Awareness Month—October 2023. <https://nationaltoday.com/global-diversity-awareness-month/>

**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) ∞

## Miller named Field Operations Manager for Plymouth Solar Energy

Robert (Bobby) C. Miller, a North Falmouth, MA resident, has been named Field Operations Manager of Plymouth Solar Energy. In his role, Miller acts as the liaison and point person between the customer, solar installers and solar equipment suppliers. He also assists with determining the configuration of each solar energy system and participates in service/maintenance calls for existing solar systems.

Miller is a Coast Guard veteran and held the rank of Petty Officer Second Class. His eight-year service included maintenance of buoys and island-based communication and lighting. He also assisted with search and rescue. He is a native of Tehachapi, California.

Plymouth Solar (PlymouthSolarEnergy.com) is a regional leader in the installation and maintenance of commercial and residential solar and battery systems. The company boasts over 200 installed and on-line monitored solar systems within 50 miles of Plymouth.

For more info visit [www.PlymouthSolarEnergy.com](http://www.PlymouthSolarEnergy.com). For a complimentary Solar Feasibility Study, or any questions, call (508) 746-5430 or email [info@plymouthsolarenergy.com](mailto:info@plymouthsolarenergy.com). ∞



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# Tell me about Clinical Trials



**By Patricia Prewitt,  
Consumer Education Advocate**

No question, Massachusetts, especially Boston, is internationally recognized for its top-tier medical schools, hospitals and health care specialists. Biotech and research labs thrive in our area – companies often conduct clinical trials here to test new products or medical devices.

**What are clinical trials?** Research studies in people are needed to test new medications or devices. Most common are “Phase Three” studies, conducted after the medication (or device) has cleared the Phase One and Phase Two hurdles for safety and effectiveness. During Phase Three, the product will be tested against a placebo (it looks the same, but has no active ingredient) in thousands of volunteers who suffer with the condition. It might also be tested against another medication to see which is better.

Phase Four clinical trials or “Post-Marketing” clinical trials are conducted *after* the product has been on the market.

**Why would I consider being a human guinea pig?** Testing medications, devices or interventions in people who suffer with a disease is a vital part of supporting scientific discovery. Before any clinical trials are conducted in a medical research institution, the trial protocol undergoes a rigorous IRB (Institutional Review Board) process to make sure it is safe for the participants.

**What’s in it for me?** If you suffer with a particular medical condition, you benefit from additional physician visits, bloodwork and other monitoring that is at no cost to you, or your insurance plan. Often, participation may make you eligible for “early access” to a newer medication or intervention. Generally, a small stipend (\$25-\$50) is paid for each visit,

and parking fees are usually covered.

**Sounds interesting – How would I find out about a clinical trial in my area?** Ask your provider at the next office visit. Over 329,000 publicly and privately funded clinical studies have been registered with The National Library of Medicine (NLM) at the National Institutes of Health (NIH) website.

**What else should I know?** Clinical trials are quite varied and unique. It may be only one visit; some may require visits every week, and others may last for a year or more. Phase Three participants are “blinded” – you do not know which group you are in. If you are assigned to the placebo group, you would not be receiving active medication. Think of it as contributing to the greater good.

**Notes from the author:** Over the course of my career, I have participated in a number of clinical trials – and so have my children. Only a few years ago, while attending a lecture on sleep and circadian rhythms in teenagers, I realized the data being presented had to include my own (now grown) child in the numbers. I was delighted to learn that my child contributed to an important scientific publication related to teenage brains and sleep.

In 2006, my 13-year-old child had found a sleep study that paid teenagers in savings bonds. The bonds matured in time to help with costs for the last year of college. I am currently participating in a 5-year clinical trial at Brown University in RI.

**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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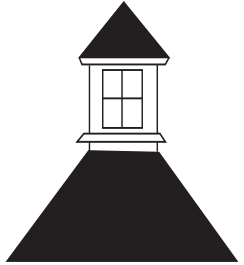
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## Cover Story

people began making their own turnip Jack-O-Lanterns to sit in front windows and porches to scare away Stingy Jack's ghost.

New England settlers began to celebrate the end of harvest just like the ancient Celts, with dancing, singing, and telling stories of the dead. As early as the 1800s, Autumn festivals like these evolved into parties where costumes, pranks, and ghost stories were commonplace.

John Greenleaf Whittier (1807-1892) remembered the "wild, ugly faces we carved" into pumpkins as a boy, "glaring out though the dark with a candle within," in his poem "The Pumpkin." Stories like "The Legend of Sleepy Hollow," during which a shattered pumpkin is found next to Ichabod Crane's hat after his encounter with the headless Horseman, popularized not only the carving of pumpkins, but also the smashing of pumpkins in the name of Halloween.

Although no longer to ward-off evil spirits like Stingy Jack, Jack-O-Lanterns are still at the center of most Halloween celebrations. A simple pumpkin carving party culminating with trick or treating around the neighborhood could bridge the gap between generations. Some families even organize group costumes and everyone from the youngest to the oldest joins in the frightening festivities.

Back in the fifties, costumes were primarily homemade and spooky... witches, goblins, or skeletons, as children went door-to-door to trick-or-treat in hopes no one would recognize them. Parties featuring games like bobbing for

apples, scavenger hunts, ghost stories, and pin the tail on the donkey were fashionable. In your mind's eye maybe, you can still see the orange and black twisted streamers draped around the room. Paper pumpkins that opened like an accordion were adorning the center of a table of treats including popcorn balls and decorated cookies.

Store-bought costumes came into the picture in the 1960s. A company named Ben Cooper became famous for selling kits with a plastic mask and vinyl smock. Who didn't own one of those boxes? Children would don a mask as a favorite superhero or a Disney princess. And, of course, there was the cult-classic to be, "Monster Mash," which went all the way to number one on the Billboard Hot 100 on its release in 1962.

As children, baby boomers carried a pillowcase, bag, or plastic pumpkin to collect their treats; yet in those days it was not uncommon to receive fruit, homemade cookies, full-size candy bars, and maybe even some edible wax candies like big red lips or vampire fangs as Halloween treats.

Most kids dressed as pilots, sailors, cowboys and cowgirls to climb the stairs of their neighbor's houses on All Hallows Eve. Classmates and friends encountered during the journey walked on shoe boxes as Frankenstein, wore coonskin caps as Davy Crockett, and brandished tin-foil covered swords as Zorro. Rain never deterred the early trick-or-treaters, nor biting wind that ripped plastic tiger masks off their faces. These were wonderful Halloween memories, and se-

niors can enjoy sharing them with their grandchildren, as well as beginning new traditions.

Roast some S'Mores over a bonfire. If you're physically able to walk for a few hours, take your children on a trek through a corn maze; invite the grandkids over and build your own scarecrow using hay, old clothes, and a wooden stake, and put it up in your yard when it's done.

Travel to a pumpkin patch and let each grandchild search for and choose their favorite pumpkin for carving or painting. Rake leaves with the kids and build a giant pile for them to jump in. Write ghost stories together, then turn out the lights and sit with flashlights taking turns reading the stories with spooky voices and sound effects.

As you are making new Halloween memories, be sure to reminisce about the ones you already have, because sharing family stories creates a great opportunity for bonding—not to mention that studies say that nostalgia helps keep seniors mentally and physically healthy by decreasing blood pressure, eliminating boredom, lowering heart rates, improving communication skills, and reducing stress.

For more specifics on where to go to celebrate Halloween this year, visit [halloweennewengland.com](http://halloweennewengland.com) for their interactive attraction guides to haunted houses, trails, corn mazes, spooky hayrides, ghost tours, horror film screenings, costume stores, pumpkin patches, and more.

Take a few minutes to Google "Halloween activities," and make it a "boo-tiful" season for you and your family. ∞

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# "THE WICKED SMART INVESTOR"

## Estate Planning Prevents Family Tension

By Chris Hanson, Esq.



Estate planning is frequently an uncomfortable process and, if it involves a blended family, things could get a little scary. And worse, if that blended family doesn't get along, well, then the process may involve some blood-curdling

screams; New England's storied history has an internationally notorious example of estate planning gone horribly awry.

Recall this schoolyard rhyme: "Lizzie Borden took an ax and gave her mother forty whacks. And when she saw what she had done, she gave her father forty-one." Well, let's delve into this horror story.

Back in 1892, prominent Fall River businessman Andrew Borden was living in a cramped house with his second wife, his two unmarried adult daughters and an Irish maid. Known for his Yankee parsimony (that's a sophisticated way of calling him cheap), Andrew would not buy a larger house. He had plenty of money yet he would not pay for indoor plumbing, and his daughters Lizzie and Emma resented living under such circumstances; They wanted to live in the more fashionable neighborhood called The Hill where their wealthier cousins lived. Andrew refused their costly request because he was spending money on their stepmother's family, which simply incensed the daughters as they suspected that Andrew was going to leave her all his money. These strained family dynamics may have had spine-chilling consequences.

Cue the eerie Halloween music...

On August 4th of that year the Irish maid, Bridget "Maggie" Sullivan, was taking a late morning nap. Her slumber was disturbed by Lizzie's frantic call, "Maggie, come quick! Father's dead. Somebody came in and killed him."

Upon the authorities' arrival, his fresh head wounds were still bleeding and his wife Abby was found similarly bludgeoned in the guest room. Police quickly determined the Bordens were hacked to death with a hatchet. Abby was the first to die, so she could not inherit Andrew's property upon his death. The only plausible suspect was Lizzie, a retiring Sunday school teacher and one of Andrew's remaining heirs.

The crime and resulting trial garnered unrelenting attention from the international press. Long before crime TV, there was a quarterly newsletter about Lizzie and the murder that was published for decades. A 1980s Boston punk rock

band, Lizzie Borden and the Axes, paid homage to outwardly demure Lizzie. The Borden House was even turned into a bed and breakfast.

About 20 years ago The Wicked Smart investor visited the rooms where the bodies were found and later viewed the bloodstained bedspread at the historical society. But let me make one thing completely clear: While Lizzie was acquitted at trial, I can only allege she committed these murders.

Maybe these murders could have been prevented with proper estate planning. Assuming the trust and estate laws were the same as today, a QTIP trust could have prevented the unspeakable crimes. I know what you're thinking, but no, a QTIP trust has nothing to do with cleaning your ears. Rather, it is a Qualified Terminable Interest Property Trust. Created upon death of the first spouse, the trust allows the remaining spouse a lifetime right to income of the trust then the remainder to individuals named by the trust's creator. So, Andrew could have created the trust leaving a lifetime income to Abby, then upon her death, remaining assets would go to his daughters. As long as the sisters, especially the alleged hatchet girl, knew of this arrangement, maybe the tension in the family

would be reduced and Andy and Abby would have lived to a ripe old age.

Maybe such a trust would make sense for your estate. If you work with a qualified financial planner, they may ask you to consider such a trust. Be aware that unless the financial planner is an attorney, he or she cannot prepare trust documents; That would be an unauthorized practice of law. Also, estate planning is a much more comprehensive process than creating trust. Ask your planner to recommend a reputable estate planning attorney. It will cost you some money in legal fees but don't be penny-wise and pound-foolish. Maybe that was Andrew's fatal mistake.

After Lizzie was acquitted of the murder, she purchased the Maplecroft mansion on The Hill in Fall River. For the rest of her life, she was ostracized by society. I think it is safe to assume no one asked to borrow a cup of sugar from her!

**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). ∞

## Plymouth Solar Energy powers up new service. You'll never have a Power Outage again – Batteries are here

**PLYMOUTH, MA** – Homeowners now can install high-tech lithium storage batteries to power their home when the utility goes down. Plymouth Solar Energy has expanded its resources and is now endorsed by the four leading battery manufacturers including Tesla, Briggs, and Stratton, Generac/PRW Cell and Sonnen. The company has earned certificates for their most advanced systems.

Some battery owners report that they did not even know that the utility went down because the battery switched on seamlessly. In addition to the comfort and convenience, batteries are recognized for taxed credits. Homeowners enjoy 30% tax credits for batteries and 30% tax credit for solar.

Owners may select time of day or periods of peak household usage and have storage contribute to the home at that time. Those with solar can store energy during the day and power their home at night. With or without solar, owners earn money if they allow the utility to tap their batteries when the grid is stressed.

Plymouth Solar Energy ([PlymouthSolarEnergy.com](http://PlymouthSolarEnergy.com)) is a regional leader in the installation and maintenance of commercial and res-



idential solar and battery systems. The company boasts over 200 installed and on-line monitored solar systems within 50 miles of Plymouth.

Plymouth Solar Energy is located at 18 Main Street Extension, Plymouth, MA. There are now 10 full and part-time staffers at the growing entity.

For more information, visit [www.PlymouthSolarEnergy.com](http://www.PlymouthSolarEnergy.com). For a complimentary Solar Feasibility Study or questions, call (508) 746-5430 or email [info@plymouthsolarenergy.com](mailto:info@plymouthsolarenergy.com) ∞



# President Carter's Hospice Experience Highlights Benefits of Longer-term Care

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



When it comes to hospice, everyone should consider the “Presidential Treatment.” Just look at President Jimmy Carter’s experience.

Carter’s hospice care was recently extended beyond six months, underscor-

ing that hospice offers benefits to those who enroll early and that becoming a hospice patient focuses on living life to its fullest rather than dying.

After serving tens of thousands of patients at Old Colony Hospice & Palliative Care and receiving multitudes of emotional thank-you notes over the years, I can tell you this: We never hear from families that they wish their loved ones had started hospice care later. They always say they wish they had learned about hospice earlier.

When Carter entered the hospice program in February, many people assumed the 98-year-old was on his deathbed. Instead of dying, though, he is enjoying his life, and his family reports that he is appreciating time with friends and relatives, staying abreast of the humanitarian works of the Carter Center, and planning his 99th birthday party.

The idea that hospice is only a short-term situation is slowly changing, but the myths and misunderstandings around hospice are very common. Sadly, these misconceptions prevent many people from enjoying the time they have toward the end of their lives.

You may be wondering, “Wait a minute, isn’t hospice for people who are dying soon? How is President Carter still receiving hospice care over six months later?”

Yes, to become eligible for hospice, patients must choose to forgo curative treatments and have a diagnosis of disease or illness that gives them a life expectancy of six months or less. But, having said that, this does not mean that they only have six months to live. In fact, patients who enter hospice care earlier usually live more comfortably and live longer than predicted. We frequently see this with our patients.

If the six-month marker is reached, patients are reevaluated, and if their healthcare providers believe they have a life expectancy of six months or less should their condition run its normal course, their hospice care can be extended, as it has been in Jimmy Carter’s case.

While some hospice care does run only a few weeks or days, the average length of hospice care now runs roughly 90 days, and for many, it is much longer. But more important than the length of service, patients and families report better quality of life when they get earlier care.

The research from NORC at the University of Chicago, published in the spring, found that regardless of how long patients were in hospice, they and their families experienced “increased satisfaction and quality of life, improved pain control, reduced physical and emotional distress, and reduced prolonged grief and other emotional distress.”

Carter’s decision to publicly share his choice to go into hospice early highlights the family’s positive experience of giving them more time to enjoy each other and make more memories. This offers people a chance to see a more modern model of hospice that emphasizes a higher quality of life after a patient decides they do not want to pursue medical treatment.

When Carter decided to enter hospice care, it was after a series of hospitalizations for an undisclosed condition. Many people think of hospice as entering the scene only when there is a precipitous decline in health. But increasingly, many people decide on hospice care after they tire of spending their

time in the revolving cycle of hospital stays and instead opt for comfort treatment at home, such as pain management, respiratory therapy, spending time with family, and spiritual care.

This doesn’t mean that patients are giving up. It means they are prioritizing their goals and wishes over treatment, and that often lifts a burden off patients and families. They can concentrate on enjoying their time together. If, at any time, a patient decides they do want to pursue medical treatment, they can unenroll from hospice and do so.

Sadly, many do not explore their hospice options until later, and only about half of all people eligible for hospice are receiving the benefit at all. But as attitudes slowly change, we hope people will take advantage of this kind of care and consider the “Presidential treatment” of electing hospice sooner rather than later.

**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).* ∞



# Don't let your teeth go to pot; How marijuana use can impact your oral health

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



Since its legalization back in 2016, there's been much discussion on how marijuana can provide health benefits for certain people, including seniors. For those who have incorporated smoking marijuana into their healthcare or self-care

routine, there is one area you may want to consider: the impact on oral health. In that arena, dentists have strong concerns about marijuana use, legal or otherwise.

Using marijuana – whether smoked or ingested – reduces the amount of saliva produced in the mouth due to its effects on the nervous system. With frequent use, this effect can result in an uncomfortable condition called dry mouth, or xerostomia.

Saliva is a very important part of preventing

tooth decay. It's why most dentists nowadays will recommend chewing sugarless gum because it helps you produce more saliva. Without sufficient saliva to wash away food and bacteria from the teeth and gums, xerostomia can cause bad breath and mouth sores. Additionally, a dry mouth promotes tooth decay and possible tooth loss if the decay is not treated promptly.

Marijuana users may be at risk for gum disease – also known as periodontal disease. Gum disease occurs when oral bacteria are allowed to flourish in the mouth, causing inflammation of the gum tissue and bone that surrounds the teeth. Without treatment, gum disease can lead to tooth loss. Having a dry mouth due to smoking marijuana also contributes to the development of periodontal disease.

Mind you, these conditions are not exclusive to marijuana use. Excessive tobacco and alcohol use can also lead to dry mouth and the aforementioned conditions. As a dental professional, I'm not for any behavior that puts your oral health at risk. If you do engage in those activities, it's important to know what it



can do your teeth and act accordingly.

In addition to brushing and flossing at least twice per day, I recommend chewing sugarless gum and eating foods that induce saliva – e.g., celery, citrus foods and fruits. If you're unsure about what foods to eat, drinking water also will help produce more saliva. And, of course, regular checkups with your dentist.

Most dentists will screen for oral cancers and gum disease, particularly for senior patients. Here at the Toothboss, it's been a standard part of our exams for quite some time. That doesn't mean we support marijuana use or condemn those who do. But if you do, practice moderation so you don't cause damage that can't be undone.

**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>. ∞

## SOCIAL SECURITY UPDATE

### Disability: Part of the Equity Equation



By Delia De Mello,  
Social Security

People with disabilities play an important role in a diverse and inclusive workforce. We would like to tell you about Amy and her path to financial

independence through work.

#### Meet Amy

Amy has a developmental disability that affects her speech, learning, and social interactions. When she was ready to find a path to financial independence through work, Amy turned to her State Vocational Rehabilitation (VR) agency for help. Amy's VR counselor told her about Social Security's Ticket to Work (Ticket) Program.

The Ticket Program supports career development for people with disabilities who want to work. Adults ages 18 through 64 who



receive Social Security disability benefits or Supplemental Security Income (SSI) qualify for this free and voluntary program. Through the Ticket Program, service providers offer free employment support services.

Amy had questions about how employment could affect her benefits. Her State VR counselor connected her with Full Circle Employment Solutions. Full Circle is an Employment Network (EN) with benefits counselors on staff who explained how working might affect her disability benefits.

Amy's benefits counselor also told her about Work Incentives. Work Incentives make it easier for adults with disabilities to enhance their job skills and gain work experience. They do so while receiving Medicaid or Medicare and Social Security benefits or SSI payments.

With a better understanding of these supports, Amy was ready to explore her employment options. She pursued an internship with Project SEARCH, a training program for young adults with developmental disabilities. Through Project SEARCH, Amy landed an internship that led to a permanent position with her local government.

Amy earned her way to financial indepen-

dence and no longer receives SSI. Now, she's a union member, receives benefits through her job, and enjoys the security and stability that come with full-time employment. She's grateful for the support she received through the Ticket Program and looks forward to building the future she always hoped for.

*"This job makes me feel needed and welcomed," she says. "I have learned about what motivates me and how to keep going, even when things get hard."*

#### Learn More

To learn more about the Ticket Program, visit [choosework.ssa.gov](http://choosework.ssa.gov) where you also can see a list of service providers. Or you can call the Ticket to Work Help Line at 1-866-968-7842 or 1-866-833-2967 (TTY), Monday through Friday, 8 a.m. to 8 p.m. ET, and ask for a list of service providers.

You may register for a free, online Work Incentives Seminar Event webinar at [choosework.ssa.gov/wise](http://choosework.ssa.gov/wise). Or you can text TICKET to 474747 to receive Ticket Program texts. Standard messaging rates may apply, and you can opt out at any time.

Please share this information with friends and family who may need it.

**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) ∞





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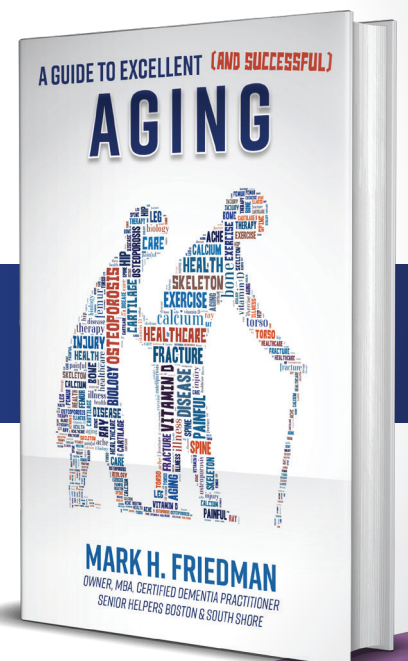
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