



SOUTH SHORE SENIOR News

For Boomers and Beyond

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Giving Thanks

FAMILY - FRIENDS - GRATITUDE

By Dolores Sauca Lorusso

Practicing gratitude is a great way to infuse positivity, hope and perspective into the Thanksgiving holiday and our lives. In many ways, as a society, we have lost touch with the true meaning of gratitude. This is not surprising because our hectic lives do not afford time for the reflection and stillness necessary to truly count our blessings.

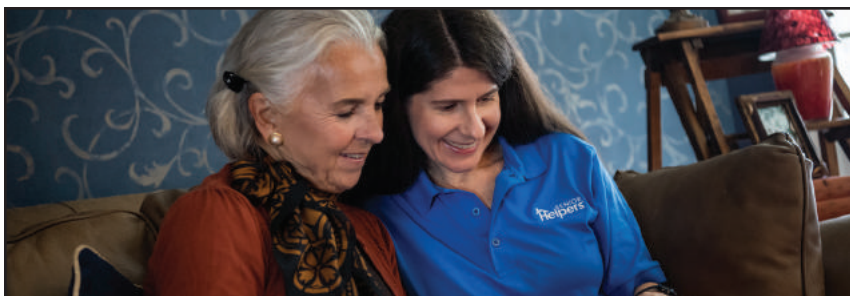
In a world that often emphasizes what we lack, the practice of gratitude stands as an uplifting contrast. When we focus on what we have rather than what we want it shifts our outlook, making us more resilient in the face of adversity.

Thanksgiving, a time for food, family, friends, and gratitude, is the perfect occasion to take a walk down memory lane and talk about favorite moments and experiences from throughout the

year. Studies have shown it is healthy to spend quality time reflecting on the year's blessings alongside family and friends.

As it turns out, the effects of gratitude can be important for our overall well-being for several reasons. Expressing your gratitude to others builds connections and improves relationships while also improving your physical and mental well-being.

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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Eight Games & Activities That Boost Brain Function



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

Staying mentally sharp is an important goal as we age. Thankfully, there are lots of fun ways to help you achieve that goal. Looking for a place to start? Try these eight games and activities that boost brain function.

1. Jigsaw Puzzles. Jigsaw puzzles are wonderful because you can work on them over a long time, whenever you have a few minutes (or a few hours!). And they give your brain a great workout. It takes both hemispheres of your brain to focus on putting the pieces together to create a complete picture. And as a bonus, you can save and frame your handiwork if you love the finished puzzle.

2. Sudoku. Sudoku is excellent for improving your concentration and critical thinking skills. It consists of number puzzles in grid form. In order to solve the puzzle, you must figure out which number 1 through 9 goes in each square. And each number can only be used once. Your brain will benefit from the challenge.

3. Crossword Puzzles. Crossword puzzles come in a variety of difficulty levels, so they're a perfect choice for boosting your brain function. If a particular puzzle book seems too easy, opt for a more challenging one. Thinking critically and recalling information to solve the clues helps keep your brain in shape and can even help prevent or delay memory loss.

4. Scrabble. Scrabble is loads of fun, and it's great for playing with friends and family. It helps you retain a strong vocabulary and even learn new words! Plus, you'll use your math skills while tallying the points for each word. And because there is so much variety built into the game, it never feels repetitive or boring.

5. Chess. Chess is another terrific game to play with a partner. And all that strategizing really boosts your brain function. Chess requires critical thinking, memory, and focus, so it really puts your brain through its paces. And there's even some evidence that playing chess helps protect people in their 60s, 70s, 80s and even 90 years of age from developing dementia. So, who's up for a game of chess?

6. Pick Up a New Hobby. The best way to boost your brain's function is to keep challenging it! And nothing does that better than learning a new skill. So, consider picking up a new hobby. Whether you have an interest in painting, photography, knitting, or Tai Chi, learning how to do new activities gives your brain exactly the challenge it needs.



7. Music. Music engages our brains and helps forge connections between different areas of the brain. Trying something as simple and enjoyable as listening to your favorite music actually boosts your brain function! But if you want to take your brain function to the next level, try learning to play a musical instrument. In addition to improving coordination, playing a musical instrument may help those over the age of 55 stave off cognitive decline.

8. Meditate. Boosting your brain function doesn't mean you always have to be thinking hard and solving problems. Giving your brain a chance to relax and restore its function is also important. That's why meditating can be so beneficial. In fact, meditation is thought to help your brain process new information and even keep your brain younger. So, try adding meditation to your routine.

Need a little help with brain-boosting activities? We can do that! Whether you need a chess partner, transportation to a concert, or someone to read out clues to your crossword puzzle, Celtic Angels Home Health Care is happy to help.

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. Our team is dedicated to providing the customized program that will enable clients to reach their maximum level of health, comfort and function while remaining in their homes or residences. The organization's driving philosophy is to offer care that has been tailored to each client's unique situation and to maintain a progressive and insightful approach in order to meet the health needs of their patients. For more information about our services, please visit www.celticangelsinc.com or call 781-331-0062. ∞



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Retirement Dreams – or Nightmares

From Hull to Heaven – From Pests to Pension



By Steven V. Dubin

Ask for what you want, and you just might get it.

Six months or so into writing this column, I finally had a reader respond with their personal retirement story. Thus, I share Hull resident and Brockton native

Richard Berman (77) and his retirement tale.

Don't hesitate to email me yours.

Richard reveals:

My retirement might not qualify as my dream, Steve, but it's working out well for me and my family.

I once dreamed about retiring at 55, but that didn't happen until I turned 68 in 2014.

My father never worked less than two jobs at a time, sometimes three, and my mother worked out of the house doing manicures to make ends meet and raise three boys in Brockton.

I vowed to find work that allowed me to have one job and be able to support a family. That happened in 1969. After graduating from UMass Amherst (with a BS Entomology) I was hired by a large, old, well-established family pest management service business as a management trainee. That was the only job I had, retiring from there in 2014.

Retirement was driven by bad knees and arthritis. Thinking ahead, my retirement plan was to start a consulting business, focusing on training and technical writing, non-physical stuff.

That's what I've been doing since 2014 for businesses and individuals whom I met and cul-

tivated over 44 years working for Waltham Pest Services. Some months I work 4 or 5 days, other times less. I prepare training and writing from my home office.

I've been delivering training over Zoom and in-person, in offices. (Covid forced me to learn Zoom). I'm active with the state government, serving on two state pesticide policy bodies. I work when available and don't have to seek out business. I've let people in the industry know I'm around. They come to me.

My plan was to pay off the mortgage and have no long-term debt. That's what the wife and I accomplished before retiring from Waltham Pest. I'm doing this little work gig because I enjoy the business, enjoy working with people, training and writing, and it's keeping me occupied.

I intend to continue doing this as long as I am physically able and can constructively contribute to others' businesses. Not a glamorous story, but I'm content with it.

Regards, Richard Berman of Hull

If you are or know of a senior who is doing something interesting with their retirement, I look forward to hearing from you! Please email me at SDubin@PRWorkZone.com

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

Old Colony Elder Services Appoints New Human Resources Manager

BROCKTON & PLYMOUTH, MA – Colleen



Berroa, a resident of Brockton, MA, has been appointed Human Resources 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. OCES has

offices in Brockton and Plymouth.

In her new role at OCES, Ms. Berroa will manage the day-to-day Human Resource (HR) functions and work closely with OCES' Human Resources Director in maintaining legal, regulatory, and contractual obligations. She will also facilitate learning and development programs for employees, and maintain knowledge of trends, best practices, regulatory changes, and new technologies in HR, talent management, and employment law.

For two years previous to OCES, Ms. Berroa was a Human Resources Manager for The Bostonian Hotel in Boston where she assisted in the administration of all HR functions including recruitment, training and development, benefit administration, and associate relations activities such as service award ceremonies.

Ms. Berroa holds a Bachelor's degree in business administration from Simmons College.

For more information about OCES call 508-584-1561 or visit www.ocesma.org.



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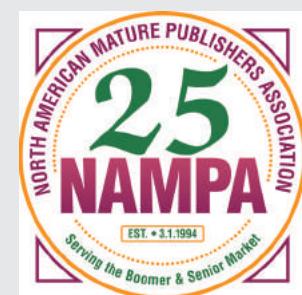
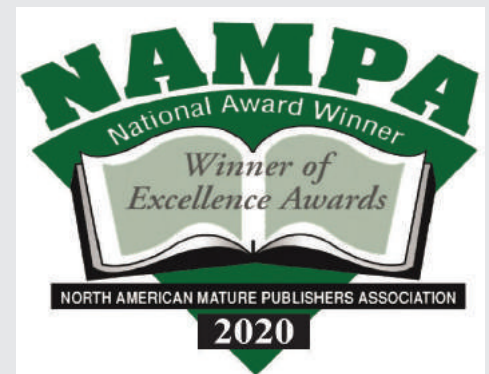
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The Publishers also produce a podcast entitled "My Generation," which covers a wide range of topics of interest to seniors, from dating to downsizing and everything in between. The podcasts air on the 1st and 15th of every month and audio archives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



The beauty of conversation, music, nature sounds. How critical is good hearing?

A good hearing aid can have a profound impact on the quality of life for individuals with hearing loss. Here are several reasons why having a high-quality hearing aid is important:

Improved Communication: Hearing aids help people with hearing loss communicate more effectively. They amplify sounds, making it easier to hear speech, music, and other important sounds in various environments, such as conversations with loved ones, business meetings, or social gatherings.

Enhanced Quality of Life: Hearing loss can lead to feelings of isolation, depression, and anxiety. A good hearing aid can help individuals regain their confidence and reconnect with the world around them, improving their overall quality of life.

Safety: Hearing impairment can compromise safety in various situations. For instance, individuals may not hear warning signals, sirens, or approaching vehicles. Hearing aids can help individuals stay safe by ensuring they are aware of their surroundings.

Maintaining Cognitive Health: There is a growing body of research suggesting a link between untreated hearing loss and cognitive decline, including conditions like dementia. A hearing aid can help keep the brain engaged by providing auditory stimulation and potentially reducing the risk of cognitive decline.

Preserving Relationships: Hearing loss can strain relationships with family, friends, and colleagues due to communication difficulties. A hearing aid can facilitate better communication, reducing frustration and misunderstandings in interpersonal relationships.

Professional Success: In a work setting, effective communication is often critical for success. Hearing aids can help individuals with hearing

loss perform better on the job by ensuring they can fully participate in meetings and conversations.

Emotional Well-Being: Hearing loss can lead to feelings of frustration and embarrassment. A good hearing aid can boost self-esteem and emotional well-being by allowing individuals to engage more fully in social and personal activities.

Customized Solutions: High-quality hearing aids are typically designed to meet the specific needs of the wearer. They can be fine-tuned to address the unique characteristics of an individual's hearing loss, ensuring the best possible performance.

Adaptability: Modern hearing aids often

Hear the news: What to expect from a thorough audiology exam

A quality audiology exam, also known as a comprehensive audiological assessment or hearing evaluation, is a thorough examination conducted by an audiologist to assess an individual's hearing and overall auditory function. This type of exam is typically performed to diagnose hearing loss, determine its type and severity, and develop a treatment plan if necessary. Here are some key components and considerations for a quality audiology exam:

Patient History: The audiologist will begin by gathering information about the patient's medical history, including any previous hearing issues, exposure to loud noise, family history of hearing loss, and any other relevant health conditions.

Otoscopy: A visual examination of the ear canal and eardrum is often performed using an otoscope to check for any visible abnormalities, blockages, or earwax buildup.

Pure-Tone Audiometry: This involves the use of headphones or insert earphones to measure

the patient's hearing thresholds across a range of frequencies (usually from 250 Hz to 8000 Hz). The results are plotted on an audiogram.

Longevity and Durability: A good hearing aid is an investment, and quality devices are often more durable and longer-lasting. This can result in cost savings over time compared to cheaper, less reliable options.

It's important to note that the importance of a good hearing aid extends beyond just having one; regular maintenance, follow-up appointments with audiologists, and proper care are essential for maximizing the benefits of the device. Choosing the right hearing aid that suits one's specific needs and lifestyle is also crucial, which often involves consulting with a hearing healthcare professional to make an informed decision. ∞

the patient's hearing thresholds across a range of frequencies (usually from 250 Hz to 8000 Hz). The results are plotted on an audiogram.

Speech Audiometry: The audiologist may assess the patient's ability to understand and repeat spoken words or sentences at various volumes to evaluate speech perception and discrimination.

Tympanometry: Tympanometry measures the movement of the eardrum in response to changes in air pressure, helping to assess middle ear function and detect issues such as fluid buildup or eustachian tube dysfunction.

Otoacoustic Emissions (OAE) Testing: OAE testing measures the sounds generated by the inner ear (cochlea) in response to auditory stimulation. It is used to assess cochlear function and is often employed in newborn hearing screenings.

Auditory Brainstem Response (ABR) Testing: ABR testing evaluates the electrical activity of the auditory nerve and brainstem in response to auditory stimuli. It can be used to assess auditory pathway function, especially in cases where conventional audiometry is not feasible, such as with infants or individuals with severe hearing loss.

Real-Ear Measurement (REM): REM involves placing a tiny microphone in the ear canal to measure the actual sound level produced by a hearing aid or other amplification device while it is in use. This helps fine-tune and optimize hearing aid settings for individual patients.

Counseling and Recommendations: Based on the assessment results, the audiologist will provide the patient with a diagnosis (if applicable) and recommendations for treatment or management options, which may include hearing aids, assistive listening devices, cochlear implants, or further medical evaluation if necessary. Counseling on hearing protection and communication strategies may also be provided.

Follow-Up: A quality audiology exam may include follow-up appointments to monitor progress, adjust hearing devices, and provide ongoing support and education to the patient. ∞



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SENIOR FITNESS

Strong Muscles and Bones Equals Better Posture & Balance

By Rita La Rosa Loud, B.S.



Quincy – Seniors are not the only ones who have an issue with losing their balance and falling. We all do. It is just that those over age 65 have a greater propensity towards it. These days, I am sorry to say, a larger percentage of Americans of all ages are less active. It is no wonder our muscles and bone structures have weakened, and posture and balance are compromised. The all-too-familiar hip-fracture due to a fall is a constant concern of the weak and frail. Instead, increasing the density of, for example hip bones with strength exercise, could prevent the inevitable. Essentially, a comprehensive program of basic strength, endurance, stretching, mobility and balance exercises for major muscles of the entire musculoskeletal system can aid in maintaining independence and quality of life as we grow older.

Posture, Balance, and Bone Findings

In a posture and balance study we conducted with seniors who strength trained their upper and lower body and core muscles on ten basic resistance machines significantly improved their balance measurements by 35 to 50 percent. They also got stronger and enhanced their posture. Thus, fall prevention is the product of improved posture, balance and strength. This is great news!

In a bone density study, our senior subjects who performed resistance exercise and ingested a protein shake, and supplemented with calcium, and Vitamin D, increased muscle as well as bone (measured by DEXA scan). Certainly, strong healthy bones of the hips, legs and spine can help

Young at Heart Member Profile Hsuan DeLorme

Hsuan DeLorme, a longtime member of Quincy College's group exercise program, strength trains twice weekly along with her husband, Stuart, with the goal of building up her strength. On June 14, 2023, Hsuan underwent knee meniscus surgery. Her physical therapist noted that Hsuan said, "I was rather quick in recovery due to my many years of strength training, and I am so grateful for it."

to avoid and lessen injuries from a fall.

Senior subjects in both studies engaged in similar strength exercises, namely leg press, leg extension, leg curl, chest press, shoulder press, mid row, pull down, abdominal curl, low back extension, and neck flexion/extensions.

Strength training is effective for slowing down and reversing muscle loss, increasing muscle and bone, and strengthening the core muscles that stabilize the body. It is safe for older men and women, and frankly for individuals of all ages and conditions. When the musculoskeletal structures (muscles, tendons, ligaments and bones) are addressed with resistance (strength) exercise combined with balance movements and mobility training, you can look forward to better balance, coordination, posture and body alignment, and in all probability, experience fewer falls and minimize or prevent a serious injury.

Seniors! To partake in a free Balance Workshop, please call as we are taking names and numbers.

Strengthen the musculoskeletal system to build strong muscles and bones, improve and maintain balance and posture, plus gain confidence and independence in the Wayne Westcott, Ph.D. Center for Health and Fitness with a highly supervised strength, endurance, flexibility, group fitness program at Quincy College, President's Place, 1250 Hancock Street. Book a tour, free session, or to register, call 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. ∞

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Our commitment extends beyond home sales, guiding you comfortably throughout the entire process. Let's meet for coffee to discuss your goals. Together, we'll ensure a smooth and positive experience.

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Discover Modern Wellness: The Benefits of CBD – HEALTH WITHOUT THE HIGH

By Lyn Hart, Wellness Expert and Sunmed | Your CBD Store Braintree, Store Owner



Braintree, MA – In today's fast-paced world, we often search for viable options to enhance our day-to-day well-being. One avenue of modern wellness that has gained tremendous attention, skepticism, and scientific acclaim

is CBD – a powerful cannabinoid naturally occurring in the hemp plant.

At Sunmed | Your CBD Store Braintree, which is nestled in the heart of Braintree Square, we are on a mission to educate and empower our local community to make informed decisions about their health. Through my 4 years as a Sunmed | Your CBD Store Braintree Store Owner, CBD has proven to be an effective, plant-derived approach for routine relaxation, relief, and sleep support. First, let's learn about CBD and how this compound interacts with our bodies, bringing about long-term wellness benefits.

CBD and the Endocannabinoid System

CBD (cannabidiol) is one of over 100 cannabinoids found in the hemp plant, also known as the Cannabis sativa plant. Unlike THC (tetrahydrocannabinol), CBD is non-psychoactive, meaning it does not produce the "high" often associated with Cannabis sativa. Since the federal legislation of CBD in the 2018 Farm Bill, ongoing research and scientific studies have revealed this compound's therapeutic potential in the health and wellness industries. When ingested, CBD interacts with a vital network of receptors in our bodies, known as the endocannabinoid system.

The endocannabinoid system is an intricate network of receptors and neurotransmitters, primarily found in the brain, central nervous system, peripheral organs, and immune cells. This vital network regulates various essential functions in our bodies, such as mood and emotion, pain perception, sleep, and immune response. CBD and other hemp-derived cannabinoids regulate the receptors of the ECS, balancing our bodies into homeostasis and relieving daily tension, reducing feelings of anxiousness, and many more potential wellness benefits. Yet still, there remains confusion and misinformation about this powerful natural compound.

That's where we come in. At Sunmed | Your CBD Store Braintree, we take pride in being your local wellness resource. Our dedicated team provides in-store education and personalized guidance to help you find the CBD products best suited for your needs: sleep, relief, relaxation, focus, energy, recovery, nutrition, and even CBD for your pet. We're here to answer your questions, inform you about our gold-standard formulas, and share the latest modern wellness insights.

Premium Hemp and Wellness Products

At Sunmed, we've carefully curated a selection of proprietary CBD, hemp, and other wellness products, including US-DA-organic oil tinctures, live resin gummies, relief topicals, and more. We believe everyone's path to well-being is unique, which is why we offer over 150 natural formulas to cater to every part of your day and every step of your journey.

Stop by our store located at 381 Washington St., Braintree, MA and mention this article to receive 15% OFF your first Sunmed purchase – it's our way of saying thank you for choosing us as your wellness partner. Don't hesitate to come on in, ask questions, and discover how CBD can improve your life. We can't wait to welcome you to the world of naturopathic health and routine well-being. ∞



How dry I am: Dry mouth adds to senior oral health woes

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



There's a perception that drooling becomes more common in your later years. From a dentist's point of view that's actually a good thing as excessive saliva washes away food particles and bacteria and neutralizes acids that can lead to increased plaque accumu-

lation, which causes cavities and gum disease. Truth be told, a much greater issue for seniors is dry mouth and how that relates to your oral health.

Dry mouth, or xerostomia, is a common issue among senior citizens, affecting approximately 30 percent of individuals aged 65 and older. Senior citizens with dry mouth may experience discomfort while eating, swallowing or speaking. This condition can also affect their ability to taste food and overall quality of life.

For most seniors, dry mouth is caused by medications for treatment of any number of issues. Those can include anti-anxiety agents, antidepressants, antihistamines, antipsychotics,

diuretics, Parkinson's disease medications and urinary incontinence agents.

So how does dry mouth affect your teeth and oral health?

Dry mouth makes the teeth less absorptive to minerals like calcium and fluoride that strengthen them. Consequently, you have more susceptible tooth surfaces that are more vulnerable to accumulated plaque, which can lead to cavities and worse. Dry mouth also increases the risk of oral infections, such as thrush (oral candidiasis), due to reduced saliva's antimicrobial properties.

Dry mouth also impacts seniors who wear dentures. Saliva acts like an adhesive and, without it, it can affect the stability and comfort of dentures.

Dry mouth can ultimately affect seniors by decreasing their ability to maintain a balanced diet and proper nutrition.

So, what can you do to alleviate dry mouth?

Start by drinking more water (fluoridated tap water is the best), using over-the-counter saliva substitutes or moisturizer (The Toothboss recommends Biotene Mouth Spray), chewing sugarless gum or sucking on sugarless sours to try to enhance salivary flow. Seniors can also make some external adjustments to their living

environment, like using a humidifier at night while they sleep.

When it comes to dry mouth, however, it's what you don't do that is probably more important.

For example, it's recommended that you avoid tobacco products, sugary drinks, caffeine and alcohol (that includes mouthwashes and rinses with alcohol) and spicy and salty foods.

Of course, the biggest concern with seniors is they stop taking a medication because it creates uncomfortable side effects like dry mouth. If you feel like you have dry mouth, it's critical to ask your primary care doctor and dentist about it. And perhaps your doctor can alter the medication. You also want to be very thorough with your brushing and flossing technique and make sure you schedule regular checkups with your dentist so you both can stay on top of any potential problems that may arise as a result of dry mouth.

If you have questions about dry mouth, please contact the Toothboss at 781-335-0604. We'd be happy to set up an appointment and discuss treatment options.

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>. ∞

ELDER LAW MYTH BUSTERS



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

Myth or Fact? I can leave all my assets to one child and they will “do the right thing.”

Estate planning, where you leave everything to one child, or one person, with the intent for them to distribute it to multiple people, can have unintended consequences.

First and foremost, if you do not dictate how you want your assets to be divided upon your death, either through a Will, Trust, or beneficiary designation, then no one is legally obligated to distribute your assets. Think about it – without putting your intentions in writing, there is no legal proof as to how you wanted your assets to be divided. If you have dictated that one person receive your assets upon your death, that one person has no legal obligation to give anything to anyone else.

Many people think that they have simplified their estate plan by leaving all of their assets to one child and then that one child distributes it amongst their siblings. People view this as a way to avoid probate. Unfortunately, because of the lack of legal obligation for the one child to distribute, if the one child does not abide by their moral obligation to split

the assets, their siblings are going to have to resort to court action to try to secure their portion of the estate. There can also be additional gift tax consequences for the person who received the entire inheritance if they then split that inheritance among other people.

Another situation that we see the “give to one person” method is when gifting to minor children. Often people think it is easier to name a parent or guardian as the recipient of a child’s share of an estate, but this type of estate planning, or lack thereof, creates the same issues. If the portion of the estate is not explicitly dictated to go to the minor, their parent or guardian has no legal obligation to give the inheritance to the child or even hold it on their behalf.

These scenarios are certainly worst-case scenarios, but they happen frequently and can easily be avoided with clear directions in a Will or Trust as part of an overall estate plan. An estate planning attorney can discuss your options with you to make the desired distribution of your estate as simple and easy as possible for your heirs while ensuring all their rights are protected.

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



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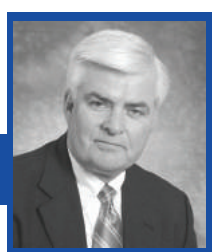
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Caregiver Health is Important



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

November is National Family Caregivers Month. It's a time to recognize and honor family caregivers – spouses, partners, adult children caring for parents, grandparents caring for grandchildren, relatives, friends, and neighbors – who step up to support their loved ones in countless ways.

Caregiving can be quite challenging. Family caregivers may feel that there just aren't enough hours in the day to get everything done – including caring for themselves. It is essential that caregivers look after their own health.

According to the caregiver statistics at Family Caregiver Alliance, caregiving impacts caregivers' physical, emotional and mental health. For example, among those who take care of loved ones with dementia, approximately 40 percent of caregivers experience depression. (Family Caregiver Alliance, 2016.)

Support for Family Caregivers

Family caregivers often help with activities of daily living such as meal preparation, dressing and bathing. They may provide mobility assistance or manage medical appointments, medication, and treatments. Family caregivers also assist with housekeeping, shopping, transportation and much more.

In addition to providing care, family caregivers may juggle a variety of other duties, such as working, caring for their home and family, as well as maintaining their own health. For caregivers this can be a difficult balancing act.

Did you know? There is a program for caregivers that can assist them in navigating one of life's hardest yet most rewarding jobs. Through OCES' Family Caregiver Support Program (FCSP), resources are available to assist family caregivers in their caregiving while also providing reassurance that they are not alone.

There are multiple programs for home-based care, which may include personal care, homemaking, grocery shopping, laundry, companionship and more. Family caregivers may be able to access these services and alleviate some of the stress of caregiving by letting others take on some of these tasks. For example, an older adult can receive a nutritious meal at home five days a week through Meals on Wheels, which can be very helpful to the family caregiver who prepares their loved one's meals each day.

Every caregiving situation is unique. Essentially, the FCSP provides one-on-one support to create a personalized care plan outlining available resources that apply to the caregiver's situation. The FCSP can also provide financial help for respite services, giving the caregiver a much-needed

ed break while relieving some of the financial burden and/or the funds can be utilized to purchase items that will support the caregiver or their loved one. In addition, the FCSP can connect the caregiver to support groups and educational workshops.

Adult Family Care

Another program, known as Adult Family Care, offers a range of in-home services and care management to assist older adults and individuals with disabilities. Essentially, this program includes a wide range of home-based services and supports that enable older adults to live independently in the community in the setting of their choice (their own home, with a family member or a friend, in elder housing or a private apartment) and avoid unnecessary hospitalization or delay long-term care placement. Through the Adult Family Care program, family caregivers may receive a stipend for providing care.

Family Caregivers are Heroes

Join us in celebration and appreciation of all family caregivers who are making such a positive difference in the lives of others.

OCES empowers caregivers by providing available resources to help with caregiving through OCES' programs as well as through other resources in the community. To get started with either program or for more information, visit ocesma.org or call 508-584-1561.

Source: Family Caregiver Alliance. (2016). Caregiver Statistics: Health, Technology, and Caregiving Resources. <https://www.caregiver.org/resource/caregiver-statistics-health-technology-and-caregiving-resources/>

About the Author: *Nicole Long is the Chief Executive Officer of Old Colony Elder Services (OCES). Founded in 1974, OCES is a private, non-profit organization proudly serving greater Plymouth County and surrounding communities. OCES is designated as one of 25 Aging Services Access Points (ASAPs) in the Commonwealth of Massachusetts. OCES' mission is to support the independence and dignity of older adults and individuals with disabilities by providing essential information and services that promote healthy and safe living. The agency offers a number of programs to serve older adults, individuals with disabilities, their families and caregivers. For more information call 508-584-1561 or visit www.ocesma.org ∞*

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Be cautious in seeking help for medical costs

By Patricia Prewitt,
Consumer Education Advocate



The diagnosis of a significant disease can be heartbreaking with its impact on the patient and family. There is so much to manage, and even with good insurance coverage, the impact on finances may be significant. Here in Massachusetts, we are fortunate to have

medical institutions that often provide people with a licensed social worker, nurse care manager, and other support staff to help when such an impactful diagnosis is made. Most people in these situations find themselves doing research on the internet, looking for information and resources.

Where should I look to find good information? There are many, many nonprofit institutions that offer resources and educational support to patients and their families. Recognizable names include the American Cancer Society, The Alzheimer's Association, Michael J Fox, Parkinson's Disease Foundation, and American Liver Foundation just to name a few. Many of these foundations are mission based to raise money for research and provide grants for medical research

in specific diseases. Often these entities work at the national government level to effect health care policy, and work to obtain research funding from the National Institutes of Health (NIH).

How will I know if the non-profit or foundation is a reliable resource? Check first with your medical team for resources *they* trust-after all, this is their area of expertise. If you are doing your own research, look for ".org," and read about their mission. CharityNavigator.org or CharityWatch.org are helpful websites to see rankings for a particular charity or foundation.

What about non-profits that support patients financially with high out-of-pocket costs? That information may be harder to find. There are some entities like The Patient Assistance Fund and HealthWell Foundation that support certain diseases. Donations support funds for grants to individuals who apply. Certain criteria must be met, and funds may run out once the donations have been allocated. Local community groups, churches and synagogues may have their own resources for members.

What about other types of bills? In our area, the Joe Andruzzi Foundation is a terrific grant resource for patients battling all types of cancers. Grants are provided to assist with non-medical bills such as rent, mortgage pay-

ments and utilities. Your local food pantry may be a valuable resource during this time.

Any other ideas? Check for programming at your local YMCA or Community Center. Often these places may have programs in place to support healthy living with disease at a low cost or no cost through grants. Finding a support group that meets locally can be a benefit to both the patient and their caregivers.

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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Cover Story

Research has shown that practicing gratitude can reduce stress, depression, anxiety, improve sleep quality, self-esteem, overall happiness, and can decrease blood pressure. One study found that participants who wrote gratitude letters regularly displayed significantly better mental health than those who didn't. In fact, brain scans suggested that gratitude might even have the power to rewire our brains for the better.

Gratitude is a positive emotion that involves acknowledging and appreciating the good things in our lives. When we express gratitude, our brains release dopamine and serotonin, two important neurotransmitters that regulate our moods and emotions. These chemicals can help us feel happier, more content, and less stressed.

A study published in the *Journal of Personality and Social Psychology* found that participants who kept a gratitude journal for three weeks reported lower stress levels and were more optimistic about the future.

November is a natural time to begin a "30 Days of Thanks Challenge." By focusing on the positive aspects of your life, you

can train your brain to look for the good in every situation. The goal of the challenge is to cultivate an attitude of gratitude by documenting three to five big or small things you are grateful for each day through a journal, social media, or just telling a family member or friend. You can also begin a month-long gratitude jar so each day of the month family members can drop in something for which they are thankful.

A gratitude tree is a unique twist on the gratitude jar that may be more fun for younger family members. Have them jot down people or things they are thankful for on paper leaves made of colorful construction paper and clip them to branches in a vase. Whether it's during the meal or while relaxing later in the day, go around the room and read them aloud.

Crafts are a great Thanksgiving activity to pass the time while waiting for food to be ready and they keep children entertained. Buy some simple plastic ball ornaments and acrylic markers for people to write something they are grateful for that year, along with the date.

Get a special notebook reserved just for Thanksgiving. Pass

it around the table during the big meal and ask each person to write something they are grateful for or a happy memory they have of Thanksgiving. Little ones can draw a picture. Be sure to have each person write their name and age. Over the years it will become a treasured memory book.

Gratitude candles illuminate the room to demonstrate how gratefulness is most beautiful when it is shared. Turn down the lights and give a small candle to each person at the table. Start by saying something you are thankful for while you light your candle. The person next to you then shares what they are grateful for and lights their candle from yours. Eventually, the room is lit up with jovial thoughts and memories. The candles can then be placed in the table centerpiece as part of the decor. Electric candles can be used for young children.

A plain tablecloth can be transformed into a family heirloom that will be cherished for generations. Place fabric markers around the Thanksgiving table and encourage guests to sign the tablecloth and be sure to include the date; they can also write a short blessing or message.

Each Thanksgiving, more can be added to the tablecloth and the notes from the previous years can be read.

A powerful way to remember your own blessings is to help someone else in need. Not everyone has time to volunteer at a food bank, however, many grocery stores, community centers, churches, and other public places offer an option to buy a Thanksgiving meal kit for a family in need. Or you can make a neighbor feel loved by making them a plate of Thanksgiving dinner food and delivering it to them. To add a special touch, include a handwritten Thanksgiving blessing.

At the end of the day, you can't go wrong with any of these Thanksgiving traditions to instill gratitude. Each one will help you make new memories with your loved ones you will appreciate for years to come.

Thanksgiving is a great opportunity to remind us of this important and beneficial practice of experiencing and expressing gratitude so that we can be inspired to continue this behavior all year long. To bring the spirit of the Thanksgiving holiday to every day of the year create a list of gratitude intentions for the coming year. ∞

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"THE WICKED SMART INVESTOR"

'The Frying Pan'

By Chris Hanson, Esq.



As I walked in the door, I was greeted by my 92-year-old mother and the scent of onions and peppers sautéing on the stove. In a large copper-bottomed Revere Ware frying pan Ma is making roast beef hash using last night's leftovers. "Are

you staying for supper?" she asks because there is always room for one more at Ma's house.

The frying pan was a gift from her 1955 wedding to a Dorchester dentist. He had plans for a big career and an even bigger family, so she put her career as a neurosurgery nurse on hold and helped him launch his dental practice. As a doctor's wife it was assumed she'd live the life of a suburban princess, but a big family eliminated leisure time. Long before that 1970s Enjoli perfume commercial, Ma proved she could bring home the bacon, fry it up in a pan and...um...never mind.

Suddenly widowed with 13 kids under the age of 18, her nursing cap proved more valuable than any princess' tiara. Maybe the frying pan is her royal scepter. At the very least it's a culinary Swiss Army knife.

Because with 13 kids ordering take-out was cost prohibitive, so Ma cooked dinner almost every night to keep the family finances in check. She cut coupons, shopped sales and used leftovers to make meals in that frying pan. The recipes were frequently improvised originals and we'd think up creative names for the unique dishes. My "smart Alec" brother Frankie dubbed one dish "choke and puke." He paid dearly for that. I laughed about it then, but looking back I realize that the meals were always nutritious with fresh vegetables and good cuts of meat. I grew to 6'3" so something worked.

The frying pan also played a central role during birthday celebrations. Bakery cakes were too expensive so Ma combined a couple of Duncan Hines cake mixes in the frying pan and baked the cake simultaneously with the main dish. She was so busy working full-time and cooking meals she did not have time to do anything else. Frequently, the cake was burnt on the bottom and she'll tell us to cut off the burnt part and it would taste fine. It never did, but I got used to my charcoal-flavored birthday cake. Her frugality also helped me to attend a pricey graduate school, so all is forgiven.

Thanksgiving is when the frying pan really shined. The Pilgrims invented Ma's favorite holiday and she celebrated it in a highly traditional fashion. In a Norman Rockwell-like scene, we put the kitchen and dining room tables together in the living room, because Ma likes the meal

served family-style. After devouring a turkey accompanied with homemade fixings, dessert was served. Every year Ma made a large squash pie with homemade pie crust in that frying pan. As challenging as her life has been she was still thankful for everything.

Absolutely nothing was perfect in Ma's house, how could it be? Is perfection really necessary? We were not impoverished but Ma watched every penny because she had no choice. The saying goes "Watch your pennies, and the dollars will take care of themselves." It worked, and Ma has been able to enjoy luxuries. She has walked across the Great Wall of China, visited the Hermitage and frolicked all through Europe. This, and every one of us went to college!

When my friends ask me "How did you mother do it?" I struggle to answer. I was there, and I don't know all her secrets. I can tell you this; she pinched pennies and made hash out of last night's roast beef.

Happy Thanksgiving

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. ∞

My Loved One Died – What Do I Do with Their Car?



By Alexis Levitt, Esq.

Is there an easy way to dispose of a decedent's car?

Yes! There are two options in Massachusetts. Which option to use depends on whether or not you are the surviving spouse.

If you are the surviving spouse, you do not need to go through the probate court – it is very easy to transfer ownership to yourself.

To keep the motor vehicle as the surviving spouse, you need to provide the following documents to the Registry of Motor Vehicles:

1. Application for Registration and Title (can be found at mass.gov) completed and signed by you as the new owner and stamped by your insurance company,

2. A copy of the death certificate,
3. An Affidavit of Surviving Spouse (can be found at mass.gov), and
4. The previous Certificate of Title issued to the deceased spouse.

Bonus: the RMV will not charge you a fee.

If you are the surviving spouse and you want to sell the car to someone else, then you need to provide the following documents to the RMV:

1. An Application for Registration and Title (can be found at mass.gov) completed and signed by the buyer and stamped by their insurance company,

2. A copy of the death certificate,
3. An Affidavit of Surviving Spouse (can be found at mass.gov),
4. Decedent's Certificate of Title signed by the surviving spouse, and
5. The transfer fee (to be paid by the seller).

On the other hand, if you are not the surviving spouse, you will need to take the car through the probate court process.

In Massachusetts, we have three types of probate: voluntary, informal, and formal. Probate assets are those held in a person's name alone (no trust, no beneficiary, etc.). 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. But if the probate assets, including the car, exceed \$25,000, then you will need to hire a lawyer to help you with either informal or formal probate (she will tell you which one applies to your case).

Bottom line? If you are a surviving spouse, Massachusetts makes it easy to take ownership of the car or sell it. If you are not the surviving spouse, and if the probate estate is small, you can bring a voluntary probate yourself and receive court authority to sell the car. If the probate estate is more than \$25,000, you will need to enlist an attorney, and they will obtain the authority for you to sell the car.

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. ∞

November Is National Hospice and Palliative Care Month: This Year's Focus Is: Courageous Conversations

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



The holidays are here, the perfect time for family dinners, group gatherings, and present giving. This year, consider giving a different kind of gift – a courageous conversation about your wishes for the end of life.

“It’s a gift to yourself and to your loved ones. You can make sure things are done the way you want, and your loved ones will know what it is that you want,” said Kathleen D., Old Colony & Palliative Care’s Vice President of Clinical Care. “You can lift that burden for them during what is already a very stressful time. They will know they’re following your wishes.”

Without having these courageous conversations, families run into ambiguity and difficult and sometimes heart-breaking decision-making situations.

She recalled a case where the mother had a devastating stroke and was taken to the hospital, where the doctors were able to stabilize her. Sadly, her condition was dire, and she could no longer verbalize, swallow, or make decisions for herself. The medical team asked the family what they wanted to do. Without the mother’s guidance, the adult children made the agonizing choice to keep her alive with a feeding tube. She lived for a long time in this state, and her quality of life became something that was truly difficult to watch. The children felt horrible at how she was staying alive but deciding to take her off life support also felt wrong.

“You don’t want your loved ones to be the ones making these decisions without your input. They are the ones who have to live with it,” Kathy D. said.

Although it may sound counter-intuitive, the holidays can be the perfect time for these talks, and to help raise awareness, hospice organizations throughout the country are promoting National Hospice and Palliative Care this November with a Courageous Conversations theme.

Asking or telling loved ones about end-of-life care wishes isn’t easy. Almost everyone says having these conversations is important, but no one wants to have it. The best time to start these conversations is early, when we are still healthy, and before a medical crisis occurs.

The holidays bring families together, which may not happen often with busy schedules and

people living in different parts of the country. This time provides an opportunity for families to have face-to-face conversations and begin giving the subject some thought. It’s often not an issue that is resolved all at once but takes time.

Here are some conversation starters and ways to broach the subject:

- If you are trying to state your wishes, consider asking a family member for help. “I need your help with something,” can be a good way to get the dialogue started. Explain that you don’t want to burden them with difficult decisions later.
- Start out by sharing a story about someone else. Discussing someone other than yourself at first may make the conversation less scary and may encourage family members to open up. You might start with, “The family of a friend of mine found themselves in a complicated situation, and it made me realize we haven’t had any of these important conversations either.”
- If you are trying to get a loved one to tell you their wishes, explain that you want to respect their decisions. “I want to make sure that you have what you want when the time comes. It would be good for you to tell us so we can make sure it happens,” is a good opening.

If you’d like to download forms for assigning a health care proxy or filling out a MOLST you can do so at the Massachusetts Medical Orders

for Life-Sustaining Treatment website.

Remember, this is a process, so you will probably need to have several discussions about end-of-life care. What kind of medical interventions do you want and when? Who should be your healthcare proxy? Do you want to die at home? If not, what kind of setting do you want for this time of life? What do you want your family and friends to do after you pass? Starting these conversations is the first step. This kind of planning doesn’t happen overnight. It will take thoughtfulness and readiness.

“Don’t leave it until too late,” Kathy D said. “During the holidays, we appreciate family, and this is another way to take care of each other – by talking about this.”

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

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The Autumn of Grief and Loss

By Susan Drevitch Kelly,
Life Transition Coach



There are so many books that have been written on grief and loss, and many different models to describe the grief process and the various phases that you will experience during this difficult journey. Probably the most well-known and widely recognized is the Five Stages of Loss and Grief Model developed by the Swiss psychiatrist, Elisabeth Kubler-Ross.

She initially developed this model based on her work with terminally ill patients and her observations of the common phases these patients experienced with the progression of their diagnosis, disease and inevitable death. She introduced this groundbreaking model in her book, *On Death and Dying*, [1969].

This Five Stage Model [denial; anger; regrets/what ifs; profound sadness; acceptance] has come to be recognized as a model for also describing the stages experienced during the grieving process. Kubler-Ross expounds on this in her final book, *On*

Grief and Grieving [2004].

Yet, there are other ways of looking at your grief experience and understanding the various physical, emotional, and spiritual reactions your grief creates as you try to recover and heal from your loss.

As New Englanders, we are well versed in the various seasons of the year, the signs of each season, and the emotions experienced as we transition from one season to the next. James E Miller, a clergyman and grief counselor/retreat leader, has used this to develop a novel model of relating the grief process to the seasons of the year, which he presents in his book, *Seasons of Grief and Healing* [2000].

We are currently experiencing the autumn season, with all of the signs and changes in nature. The days are shorter, the nights are longer. There seems to be more darkness than light. There is more rain, and rapid swings in temperature with cold mornings and evenings. The birds are flying south, the boats are leaving the harbor, the trees are shedding their leaves, summer gardens are dying, and even the perennials are waning and beginning to turn brown. The earth is transitioning from the colorful displays of summer to the bareness and brown shades of autumn.

Miller suggests that we envision the early stages of our grief as the season of autumn. "There is a sob to autumn...the sob of loss." What was once living, dies. What was once vibrant, withers. What was once abundant, fades away. Autumn almost catches us by surprise

each year. It's as if someone flicks a switch and suddenly everything around you and your life has changed. The same is so true when you experience a profound loss, especially if it is sudden. In a moment, your life is changed forever. You are shocked, cold, numb. Your days are dark, lonely and seem to last far too long.

And yet, there are signs of hope when autumn appears. Just as we trust in the cycles of the seasons, just as we are certain that the birds will come back in the spring, the boats will reappear in the harbor, perennials will bloom again, we need to trust in the process of healing from our grief and loss.

As you move through the various "seasons" of grief, you will slowly begin to adjust to your "new world." You will begin to shift your focus from your loss to the love you shared with the person you lost. You will slowly begin to replace your overwhelming grief with profound gratitude for all the memories and milestones you created together. Your deep hurt will slowly transform into hope for a life after your loss.

Although there are many changes in the autumn season, there is also beauty in the fall colors, in the brilliance of the sunshine. There is comfort in the smell of burning leaves or hot cider. There is peace in the quiet beaches and empty harbors. There is beauty in each season of the year. And trust that there can be peace, contentment and beauty in your life once again.

About the Author: Susan Drevitch Kelly has dual BS degrees in Biology and Chemistry, Summa cum Laude, Suffolk University, Masters and Post-graduate studies in Psychobiology, Harvard University and over 40 years of experience guiding private clients and workshop groups through major life transitions. She is passionate about helping people redefine themselves and discover new meaning and purpose in their lives. Susan facilitates two grief support groups at the Scituate Senior Center: *Grieve Not Alone* for recent loss and *Riding the Wave* for continuing grief. She can be reached at susan@sdkelly.com. ∞

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By Delia De Mello, Social Security



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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 ∞

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