



SOUTH SHORE SENIOR News

For Boomers and Beyond

PRICELESS

DECEMBER 2023

Distributed FREE to Boston's South Shore communities since 2002

Vol. 21 Issue 12

December Holidays Celebrate a World of Traditions



By Dolores Sauca Lorusso

December is full of a world of holidays to light up the season. Although customs differ among cultures, the festive traditions and nostalgia we all share for this time of year remain the same.

This season is magical as snow blankets the sidewalks and flakes dance in the streetlights. The wonderful scent of pine grabs us as we walk in the cool, crisp air with freshly fallen snow crunching beneath our boots.

The days of our youth flit across our mind's eye as we recall building a snowman, having a

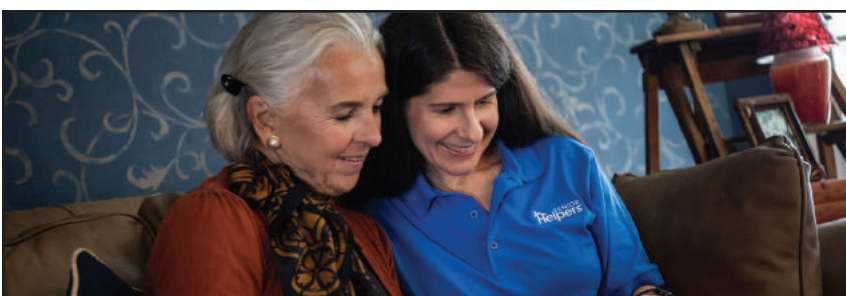
good-natured snowball fight, sledding down the nearest hill, or dropping into the snow to make a snow angel. And of course, nothing was sweeter than the mug of hot chocolate and cookies waiting for you when the afternoon of frolicking in the snow was through.

Many happily await the mail during the month of December in anticipation of receiving their first holiday card to commemorate the celebrations. Greeting cards in Europe and the United States began as handmade gifts expressing fondness and were hand-delivered to the special recipient. The first known published

Christmas card appeared in London in 1843, when Sir Henry Cole hired artist John Calcott Horsley to design a holiday card that he could send to his friends and acquaintances. However, the custom of sending greeting cards can be traced back to the ancient Chinese, who exchanged messages of goodwill to celebrate the New Year, and to the early Egyptians, who conveyed their greetings on papyrus scrolls.

The celebration of Christmas started in Rome during the time of the Roman Emperor Constantine, but it did not become a major

Cover Story continued on page 11



 **SENIOR
Helpers®**
Care and comfort at a moment's notice.

BECAUSE BEING ABLE TO AGE IN PLACE


IS THE BEST CARE AND COMFORT OF ALL

SOUTH SHORE
781-421-3123

SouthShoreMA@SeniorHelpers.com
www.SeniorHelpersSouthShore.com

BOSTON METRO
617-500-6999

Boston@SeniorHelpers.com
www.SeniorHelpersBoston.com





Live vibrantly.

Compassionate care in a home-like environment: short- and long-term rehabilitation, skilled nursing, respite care and Medicare and Medicaid certified.

Life Care Center
of the South Shore
Joint Commission accredited

781.545.1370 • 309 Driftway | Scituate, MA 02066 • LCCA.COM

32400

Kendra M. O'Toole, Esq., LL.M.
Michelle M. Reed, Esq., LL. M.
Elizabeth A. Caruso, Esq.

80 Washington Street
Building S, Unit 102
Norwell, MA 02061

781-971-5900
www.legacylegalplanning.com

Estate Planning • Elder Law • Probate



HAMEL-LYDON CHAPEL
&
CREMATION SERVICE OF MASSACHUSETTS
Pre-Planning • Funerals • Cremations



24-Hour Lines
(617)472-5888
(800)696-5887

WHAT FAMILIES SAY ABOUT US AT HAMEL-LYDON CHAPEL

*"Thankfully, your **compassionate caring** at Hamel-Lydon Chapel helped her to transition to her beautiful, peaceful new life in God's Heaven. Many thanks for making this passage easy and welcoming, your **warmth and kindness** will always be remembered. God Bless You."*

*"**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."*

***** Best of Quincy Funeral Home Award, 5 Consecutive Years, 2019-2023 *****

650 Hancock Street, Quincy, MA 02170 • HamelLydon.com • Serving All of Massachusetts

Seniors & the Holidays: Five Ways to Make Them Memorable

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



The holidays will soon be upon us, so it's the perfect time to begin planning your celebrations. Remember, this time of year can be lonely for seniors. So, as you make your holiday plans, think about how you can include the be-

loved seniors in your life. Here are five ways to make the holidays memorable for seniors:

1. Spend an Evening by the Fireside. Nothing is quite as cozy as an evening by the fireside, if you have one or have access to one. So why not make it part of your holiday celebration? After all, the fireside is a perfect place to watch a holiday movie, share your favorite memories, read stories, or play board games.

Add some holiday snacks and mulled cider, and you have a wonderful holiday memory in the making. And don't worry, you can participate in this activity even if you don't have a fireplace. Electric fireplaces are a good alternative, or simply stream a fireplace on your TV.

2. Tour the Lights. If you are able to go out, take a tour of the holiday light displays in your neighborhood. It's always fun to see the decorations. Many towns also have light displays that are set up for families to drive through, creating an easy way for seniors to participate in the holidays.

While you're out, grab some hot chocolate or another warm drink. That way, you stay nice

and toasty while you're viewing all the incredible light displays.

3. Be Crafty. Many seniors love to do crafts, so it's a perfect holiday activity. And you can choose a craft that takes your loved one's limitations into consideration. Plus, you'll end the day with a lovely memento to keep in addition to your memories.

So why not make your own decorations, create gifts for family and friends, or design a wreath for your door? Alternatively, try scrapbooking your favorite holiday memories. Or make homemade cards to send to loved ones. There's always a fun new idea to try!

4. Bake Cookies. Baking holiday cookies is a cherished tradition in many families. Try having everyone in the family choose their favorite recipe, or opt for traditional holiday cookies.

You'll have even more fun if you decorate your cookies. Use cookie cutters to make fun or special shapes and decorate them with icing. Then, enjoy them at your holiday gathering or give them as gifts to family and friends.

5. Share a Meal. Often, the highlight of the holiday season is a large family meal. It's a time to come together, enjoy one another's company, and reflect on the holiday. So make time to share a meal together, in whatever way fits best for your family.

Remember that many seniors spend the holidays alone. So if your senior loved one has friends nearby who won't be attending their own gatherings, consider inviting them to share your meal. It's a wonderful way to make memories and spread holiday cheer.

Do you need assistance making the holidays memorable for the beloved senior in your life?



Whether it's providing transportation to a holiday gathering, helping with crafts, or caring for your loved one's medical needs while you prepare your holiday celebration, the dedicated staff at Celtic Angels are always happy to help.

Learn more about our services at 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. 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. ∞



Celtic Angels Home Health Care

OUR CLIENTS LOVE US!

*"Your CNA
Kelly takes care
of my every
need. I'm in
excellent hands."
— Truly, Susan C.*



*Hi. I'm Milo.
The Celtic Angels Home
Health Care Mascot.*



www.celticangelsinc.com • 781-331-0062

Retirement Dreams – or Nightmares

Celebrated, not forgotten: Bespoke History helps capture your family story



By Steven V. Dubin

As one of 10 children, Tom Hostage first wrote a book about his own large and lively family as a gift to his parents and their descendants. That book became the foundation for his second business, Bespoke History.

Already the owner/operator of a successful commercial printing business – Hostage Brothers Printing – established in 1995, Tom put out a shingle for Bespoke History in 2006. Since then, Bespoke has worked with families and captains of industry – including two NFL families – producing more than 30 privately commissioned books to capture family and institutional legacies.

Makes you think. What have you done to preserve your family's history? Have you recorded interviews with great-grandpa and grandma? Gathered up shoeboxes full of old family black-and-white photographs? Converted backyard movies from VHS to digital files? Or sit back and hope that someone else in the family pursues it?

Tom Hostage saw the apathy for family history written on the wall.

"As you can imagine, we had large family dinners, and it was a bit chaotic. I'd ask my dad a question about, you know, where do we come from? Who was grandpa? What did he do for work? Out of 10 kids, one of us had to give a hoot.

So, I guess it was me. And I asked a lot of questions growing up."

Tom continued, "My dad had absolutely no idea of where our family comes from. So, I decided at that time, knowing my parents' anniversary was coming soon, to start researching and writing a book. I put my history major and writing to use. I had wanted to be a journalist in college before I went into business. So, I worked on that book for a year, then I watched people react to that book for two years. Eventually, I figured out that maybe just maybe this was a business idea."

From those humble beginnings, Bespoke History now helps families and organizations preserve and celebrate their history and memories for the enrichment and enjoyment of future generations.

The process involves exhaustive online and professionally contracted research to explore the full depth and scope of each story. They record interviews to capture the voices and perspectives of the people who are part of that story. Hundreds of hours are lavished on each project.

The Bespoke History team includes a core group of researchers, writers, designers, photographers, and print production specialists. Their comprehensive, full-service model is what sets Bespoke History apart. They touch every aspect of the project to shape and customize the final product to fit their client like a fine-tailored suit.

Bespoke History project quotes are provided after extensive consultation to determine the requirements and challenges specific to the desired book. The price point has a broad range with projects typically falling within \$20K-\$150K.

Need help capturing your family history? Bespoke History can be reached at www.Bespoke-History.com.

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. ∞*



SOUTH SHORE SENIOR NEWS

Published by

My Generation Media

412 Nantasket Ave., Hull, MA 02045

781-925-1515

www.southshoresenior.com

info@southshoresenior.com

www.facebook.com/SouthShoreSeniorNews

In loving memory of Patricia Abbate

Publisher: Thomas Foye

Business Manager/Owner: Thomas Foye

Editor: Marie Fricker

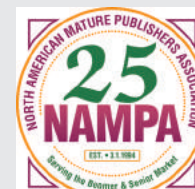
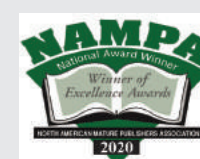
Typesetting/Design/Production: Cheryl Killion

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

All advertisements are run at the discretion of the publisher. Reproduction of the contents of *South Shore Senior News* is prohibited, without the permission of the Publisher. Reprints are available. All editorial and advertisements within this newspaper are provided for general information only and should not be treated as a substitute for the medical advice of your doctor or other health professionals or licensed legal or financial advisors.

The Publisher is not liable for the contents of any external Internet sites listed, nor does it endorse any product or service mentioned or advised on any of the sites. Always consult your doctor if you are in any way concerned about your health. Advertising and articles appearing in *South Shore Senior News* do not necessarily carry the endorsement of the paper. *South Shore Senior News* is printed 12 times per year with a deadline of the 15th of the preceding month. Distribution is first of the month. Advertising rates are subject to change without notice. Contributed articles are accepted for review and potential publication.

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.





ADULT FAMILY CARE PROGRAM

Do you know a person with disabilities who:

- cherishes independence?
- needs companionship?
- would like to be part of a family?
- is not able to live on his/her own?

This program is a **sensitive** and **economical** alternative for persons **16 years of age or older** who are faced with the prospect of no longer being able to manage alone.

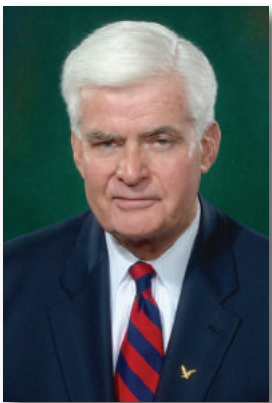
144 MAIN ST. • BROCKTON
508.584.1561
www.ocesma.org



HOME EQUITY WEALTH MANAGEMENT

Will you outlive your savings?

Unless you're very wealthy, if you don't know your numbers and have a plan, you're gambling with your financial future



By George A. Downey

Financial advisors consistently report that one of the most common financial fears today is running out of money in retirement. And for good reasons, given the realities: 1. We are living longer; 2. Prices are rising on just about everything; 3. Unknown health care and other costs of aging; and 4. Limited savings and sustainable sources of income.

Planning is key, and timing is essential

Beyond working years, financial stability will be determined by decisions made along the way and how we utilize the resources we have when they are needed. Regardless of what those resources may be now, individual assessment and planning is vital. Moreover, when change is called for, time may be needed to achieve results.

Historically, financial advisement practices have concentrated on managing financial assets and insurance products to achieve objectives and manage risk. For the most part, home equity was not an active consideration in the planning process.

Because home equity is frequently complicated with personal issues and not considered liquid, it has been largely overlooked as a planning tool. That has changed. As the largest single asset for most, it can and should be a basic consideration in every plan. When considered, it can add value, potentially influence other decisions, improve cash flow and liquidity, and extend financial security. Reverse mortgages were designed to fulfill these objectives for older homeowners, especially those who want to age in place. Unfortunately, that potential has yet to be recognized as a mainstream solution.

Reverse mortgages unlock equity to increase financial security

According to the S&P/Case-Shiller U.S. National Home Price Index*, home prices increased by 11.33% (January 2020 to January 2021); 19.25% (January 2021 to January 2022); and 10.65% (September 2021 to September 2022). Overall, that's a whopping increase of approximately 46% in fewer than three years – unprecedented, and obviously unsustainable. While record prices have been achieved in many areas, there is no certainty they will remain high or potentially decline.

Clearly, home equity has achieved levels never imagined. While the future of home prices is uncertain, a reverse mortgage may enable eligible homeowners age 62 years and older the ability to take advantage of this phenomenon and permanently lock in the current value to convert a portion to cash and/or a line of credit.

Timing: When to consider a reverse mortgage

Simple answer – when property values are high, and the terms are a good fit for individual needs. The leading program is the HUD/FHA insured Home Equity Conversion Mortgage (HECM) reverse mortgage. HECM benefits are guaranteed by federal insurance and determined by a formula that includes one owner's age (must be 62 or older), current market value, and current interest rates.

Most importantly, the loan terms and amounts are established at closing and not affected by any future economic, financial market, or real estate value declines. Thus, the loan terms are protected for the life of the loan.

Who should consider a reverse mortgage, and why?

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

Education is key. Learn everything: 1. The pros, cons, and how they work; 2. The truth about misconceptions; and 3. Determine your eligibility and suitability. If it appears to work for you, understand why. If not, why not?

Reverse Mortgage Overview

- No monthly payment obligations – voluntary payments are permitted, but not required.
- Credit line growth – the undrawn balance of the credit line grows (compounding monthly) at the same rate charged on funds borrowed, providing more funds in the future.
- No maturity date – repayment not required until no borrower resides in the property.
- Non-Recourse loan – no personal liability.
- Repayment of loan balance can never exceed the property value at the time of repayment. 100% of surplus goes to owners or heirs. Any deficiency is paid by FHA insurance.
- Access to funds and loan terms are guaranteed – cannot be frozen or canceled if the loan remains in good standing.
- Borrower obligations (to keep loan in good standing) are limited to:
 - Keeping real estate taxes, homeowner's insurance, and property charges current
 - Providing basic home maintenance
 - Continuing occupancy as primary residence

To Learn More...

Get the facts and determine if, or how, the various options to utilize home equity may enhance your needs and circumstances. For more information and a list of Certified Reverse Mortgage Professionals (CRMP), visit the National Reverse Mortgage Lenders Association (NRMLA), www.ReverseMortgage.org, or contact the author with questions or a private consultation.

**<https://fred.stlouisfed.org/series/CSUSHPINSA>*

Eligibility requirements apply. HECM Counseling is required. Subject to credit and income approval. You must occupy the residence as your primary home. You must continue to pay for property taxes, insurance payments, homeowners' association fee, home maintenance costs, and other fees as required. You must have significant cash available for the down payment. The balance of the loan grows over time and interest is charged on the balance. The loan becomes payable when the last borrower on eligible non-borrowing spouse passes away, sells the home, permanently moves out, defaults on taxes, insurance, or maintenance, or otherwise does not comply with the loan terms.

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



THE LAW OFFICE OF
ALEXIS B. LEVITT

TAKING CARE OF YOUR FAMILY'S FUTURE

ELDER LAW | SPECIAL NEEDS PLANNING | ESTATE PLANNING

Guiding elders, disabled persons, and families
by offering the experience and care
clients need for thoughtful planning and peace of mind.

167 Washington Street
Norwell, MA 02061

Phone: 781-740-7269
www.alexislevitt.com



SENIOR FITNESS

Oh, My Aching Back! The Right Exercises and Equipment Provide Pain Relief



By Rita La Rosa Loud, B.S.

QUINCY – If you are among the 50% to 80% of adults who experience occasional low back pain, you were likely told that resistance exercise is effective for alleviating low back pain and discomfort. Puzzled, you question, “Why, then, is my back still aching after training on the back machine at my gym?” Perhaps you were training in an exercise

range that did not provide enough strength improvement in your lower back.

For example, in a 1993 study at University of Florida Medical School, weak low back muscles were, in fact, found to be a contributor to low back pain. However, the study revealed that to reduce low back pain, isolate the target muscle (lumbar spine), and increase low back strength, performing full-range (pain-free) joint movement training is essential (see April 2022 article for study details).

After 12 weeks of strengthening the lower back using full range of motion, almost all the patients reported significantly less back pain. Properly strengthening the entire musculoskeletal system is imperative to preserve joint integrity, prevent muscle imbalances, and reduce the risk of injuries. Plus, resistance training on well-designed strength equipment is why we use and recommend the Nautilus One Low Back strength machine.

Senior-Friendly Strength Equipment

Strengthening back equipment in most gyms often emphasizes the hip extensors, whereas the Nautilus low back machine targets the intended low back (erector spinae) extensor muscles. Nautilus machines are constructed based upon the human body biomechanics for each movement, which involves a precise strength curve, and range of motion by

Member Profile Ann Harrington, Age 62

In 2013, Ann was diagnosed with arthritis in both hips, and for the next eight years endured pain and mobility difficulties. By 2021, she could no longer walk distances or do stairs without holding onto a railing. Ann was losing muscle mass due to inactivity and needed to get in shape before undergoing hip surgery. In 2022, she enrolled in our strength program in preparation for the surgery.

“Yes, the new hip helped, but being stronger and fitter made my road to recovery much easier.”

means of a CAM. The oval-shaped CAM mechanically varies the resistance throughout the movement range and muscle force patterns. In other words, our senior participants experience a better quality match of muscle and resistance force throughout each exercise movement.

Another unique feature appreciated by our senior population is the meticulously designed seat and back rest pads that safeguard proper body alignment and support while performing their resistance exercises.

Back pain, per the National Institute of Arthritis and Musculoskeletal and Skin Diseases, is continuous, unrelenting, aching pain, or sudden, intense pain that strikes any place on the back abruptly or gradually. Unsurprisingly, sedentary, underfit seniors (especially those 75 and older) are at greater risk of developing chronic back pain. Thankfully, research has shown that strength training is a highly effective intervention for relieving and reducing musculoskeletal issues; case in point, low-back pain (Study Summaries, April 2022 Issue).

Do you suffer from low back problems?

Consider the Wayne Westcott, Ph.D. Center for Health and Fitness supervised group strength, endurance, and flexibility program at Quincy College, Presidents Place, 1250 Hancock St., Quincy. To book a tour, free session, or register, call 617-405-5978. 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. ∞

Dynamic Attorneys
Kendra O'Toole,
Michelle Reed,
and Elizabeth Caruso
of Legacy Legal Planning, LLC
in Norwell will host a new live
radio show on Wednesdays
from 6 to 7 p.m. on
WMEX 1510 AM, & 101.1 FM.



Protect your Legacy – Tune in to LEGACY LEGAL LIVE!

Listen to these expert advisors discuss the value of estate planning, elder law, and other legal safeguards to protect your loved ones and preserve your legacy.

They will engage in insightful discussions, riveting guest interviews, and answer your burning estate planning questions.

Get ready for a lifetime partnership with skilled, experienced attorneys who will meet your changing needs every step of the way.



Tune in to
LEGACY LEGAL LIVE,
Wednesdays, 6-7 p.m.
on WMEX 1510 AM & 101.1 FM.
Streaming at wmexboston.com
and bring your questions!
781-834-9639

CARE Resolutions, Inc.
Family Owned and Operated
for over 26 years.

Comprehensive Homecare
Companions • Home Health Aides
Live-ins • Alzheimer Care Specialists

508-359-4675

Dignity & Independence Wherever You Live
The Right Choice for Your Homecare Needs

Serving All of Eastern Massachusetts • Insured & Bonded
visit us at www.careresolutions.com
Customized Care: Hourly • Live-in • Overnight • Weekend

Sweet Holiday Treats Mean Brushing up on Your Dental Care

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



When it comes to holiday sweets, most people worry about what it will do to their waistline. Not much thought is given about what an increase in sweets can do to your teeth.

While you might assume a few more walks or trips to the gym will take care of the sweets you consume over Thanksgiving, the potential damage to your teeth can be more troublesome.

Eating sugary desserts and treats raises the acid levels in your mouth to a higher than normal level, and that can lead to an increase in demineralization of the enamel and cavity formation.

Those candies left over from Halloween are worse.

The sticky nature of most candy provides the bacteria with more opportunity to create the acid that causes all the problems. And, it goes without saying that sticky candies and sweets are not the best thing to be eating if you have crowns, bridges, or other prosthetic appliances in your mouth that can be “pulled out.”

Does that mean you shouldn't have any

sweets during holidays like Halloween, Thanksgiving, Chanukah, and Christmas? Well, if you do not have dietary restrictions (e.g., diabetic) then it's not the worst thing if you have good brushing habits in general. The simple fact is, most people do not know how to properly brush their teeth, from the standpoint of technique, length of time, and frequency.

After selecting a good toothbrush and toothpaste (I recommend a soft brush and any toothpaste with fluoride), a good brushing should take at least two minutes and as many as four. While there are many techniques for brushing, here is one of the more popular ways:

- Hold the brush on two to three teeth with a 45-degree angle on the teeth and under the gum. Gently press against the gum so the tips of the bristles go in between the gum and the teeth.
- Apply lateral pressure, making the motion of little circles with the final stroke away from under the gums in order to sweep the plaque away from the teeth and the gum.
- Repeat this motion six to 10 times and move on to the next area of two to three teeth. If your mouth is full of foam, rinse out with water and continue brushing. Your brushing is complete when you have brushed all the surfaces of your teeth – the fronts, backs, and tops of all teeth.

As far as frequency, you want to brush your

teeth after each meal. This isn't easy to do if you're out at a party or gathering during the holidays. If you can't brush right after you eat, you should brush thoroughly twice a day, after breakfast and before going to bed.

The holidays are not a good time to get a toothache. Many people schedule appointments to use unused insurance benefits and/or cafeteria (flex) plan benefits that will expire on Dec. 31. Additionally, many dentists are spending time with *their* families. Often, you will have to be treated by a covering dentist who doesn't know your dental issues as well as your primary dentist. Therefore, a checkup prior to the holidays is a very good idea. That way, if there are any problems, you can address them before you start eating those rich desserts and sweets at the holidays that can aggravate an existing condition.

If you need to get your dental work in before the end of 2023 to take advantage of your insurance benefits or cafeteria (flex) plan and are between dentists, please give our office a call at 781-335-0604. No insurance? The Toothboss offers a discount dental plan, <https://toothboss.com/quality-dental-plan/>.

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

Social Security Benefits to Increase in 2024

By Delia De Mello, Social Security



More than 71 million Americans will see a 3.2% increase in their Social Security benefits and Supplemental Security Income (SSI) payments in 2024. On average, Social Security retirement benefits will increase by more

than \$50 per month starting in January.

Federal benefit rates increase when the cost of living rises, as measured by the Department of Labor's Consumer Price Index (CPI-W). The CPI-W rises when inflation increases, leading to a higher cost of living. This change means prices for goods and services, on average, are higher. The cost-of-living adjustment (COLA) helps to offset these costs.

We will mail COLA notices throughout the month of December to retirement, survivors, and disability beneficiaries, SSI recipients, and

representative payees. But if you want to know your new benefit amount sooner, you can securely obtain your Social Security COLA notice online using the Message Center in your personal My Social Security account at www.ssa.gov/myaccount. You can access this information in early December, prior to receiving the mailed notice. Benefit amounts will not be available before December. Since you will receive the COLA notice online or in the mail, you don't need to contact us to get your new benefit amount.

If you prefer to access your COLA notice online and not receive the mailed notice, you can log in to your personal My Social Security account at www.ssa.gov/myaccount to opt out by changing your preferences in the Message Center. You can update your preferences to opt out of the mailed COLA notice and any other notices that are available online.

Did you know you can receive a text or email alert when there is a new message waiting for you? That way, you always know when we have

something important for you, like your COLA notice. If you don't have an account yet, you must have created one by November 14, 2023, to receive the 2024 COLA notice online.

“Social Security and SSI benefits will increase in 2024, and this will help millions of people keep up with expenses,” said Kilolo Kijakazi, acting commissioner of Social Security.

January 2024 marks when other changes will happen based on the increase in the national average wage index. For example, the maximum amount of earnings subject to Social Security payroll tax in 2024 will be higher. The retirement earnings test exempt amount will also change in 2024. Learn more at www.ssa.gov/news/press/factsheets/colafacts2024.pdf.

Be among the first to know! Sign up for or log in to your personal My Social Security account today at www.ssa.gov/myaccount. Choose email or text under “Message Center Preferences” to receive courtesy notifications.

You can find more information about the 2024 COLA at www.ssa.gov/cola.

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 ∞

ELDER LAW MYTH BUSTERS



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

Myth or Fact? Monetary gifts have no legal consequences.

This a MYTH!

As we all know, the holiday season is a time where people often give and receive gifts. For some, those gifts can be monetary in nature. Anytime when the transfer of “large sums” of money occurs, there is the potential for consequences. I put “large sums” in quotation marks because everyone’s definition of this will be different, but there are two specific definitions that the elder law community encounters, the gift tax definition and the Medicaid asset transfer definition.

With regard to the gift tax definition, a gift is taxable by the donee, or gift giver, if the gift is more than \$17,000 (in 2023). This means that the

maximum amount an individual can gift to another individual is \$17,000 per year before gift taxes are triggered. A married couple with two children can give each of their children \$34,000 (\$17,000 each from Mom and Dad) without incurring any gift tax issues. What if these children are married? Mom and Dad can also gift \$34,000 to each of their children’s spouses. In this scenario, the parents can gift \$68,000 per year to their children and their children’s spouse without incurring any gift tax consequences. Many people utilize this gifting method to reduce their estate tax threshold or to have the flexibility to give a monetary gift when the money is needed.

However, there is one catch when thinking about gifting money – the five-year Medicaid asset transfer rule. Medicaid has rules and regulations for qualifications for benefits. One of those rules is that to get benefits, you must financially qualify for Medicaid. In order to qualify, the person needing Medicaid benefits can only have \$2,000 in assets. If the person needing Medicaid benefits is married, that spouse still living at home can have \$148,620 in assets, plus the home they live in (with equity less than \$1,033,000) and a car. To prove you qualify, Medicaid will request your bank statements and review them. Any transaction over \$1,500 will be considered a gift unless you can prove it otherwise; the proof often being an explanation as to where the payment went.

It’s easy to see where one rule has a limit of \$17,000 and the other \$1,500, with both referring to “gift limits,” that these rules may cause conflict for some folks. This is where it is important to meet with an elder law attorney to discuss your specific situation to see where these rules come into play with the plans you have for your money.

About the Author: Elizabeth A. Caruso, Esq. is an attorney at Legal Legacy 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@legalcylegalplanning.com to schedule a time to discuss your unique situation. ∞



American Exterior & Window Corp.

VINYL SHINGLES • VINYL SIDING

Insulated and Moisture Free Barrier



LICENSED BUILDERS • COMPLETELY INSURED

- 100% Financing Available to Work with all Budgets
- Having your home done correctly and maintenance free is a money saving value.

DECKS AND COMPLETE CONSTRUCTION

Call Paul
and Save

617-593-2217

Reimagine Your Tomorrow



Leon Merian, an SRES: Seniors Real Estate Specialist, is dedicated to offering you the resources and support necessary to embark on your next life chapter with confidence. We have exclusive partnerships that cover a range of Senior Services, including downsizing, elder legal services, financial planning, placement specialists, and more.

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.

**Together, We’ll Move You In
The Right Direction**

Leon Merion
781.258.7418
Leon@ListingWithLeon.com



EMBRACE PEACE OF MIND IN RETIREMENT WITH THE NEW REVERSE MORTGAGE



**THE FEDERAL
SAVINGS BANK**

Home Begins Here.

Rediscover the potential peace and confidence that comes with financial security in retirement by tapping into the equity of your home.

WHY CONSIDER THE NEW REVERSE MORTGAGE?

- Increase near and long-term cash flow
- Reduce the risk of running out of money
- Monthly mortgage payments are optional
- Enhance liquidity with access to additional funds

YOUR NEXT STEP TOWARD YOUR RETIREMENT OPTIONS

Curious if a reverse mortgage is the right choice for you? Join me for a no-obligation discussion. We’ll explore how a reverse mortgage could be integrated into your future, with a real-time demonstration of its benefits.



**REACH OUT TODAY - DISCOVER YOUR
RETIREMENT FUTURE!**

GEORGE DOWNEY

Regional Senior Vice President, NMLS# 10239
Direct (781) 843-5553 | Cell (617) 594-3666
gdowney@thefederalsavingsbank.com
www.thefederalsavingsbank.com/georgedowney

Eligibility requirements apply. HECM Counseling is required. Subject to credit and income approval. You must occupy the residence as your primary home. You must continue to pay for property taxes, insurance payments, homeowners association fee, home maintenance costs, and other fees as required. You must have significant cash available for the down payment. The balance of the loan grows over time and interest is charged on the balance. The loan becomes payable when the last borrower on eligible non-borrowing spouse passes away, sells the home, permanently moves out, defaults on taxes, insurance, or maintenance, or otherwise does not comply with the loan terms.



Copyright 2023 © The Federal Savings Bank | Co. NMLS# 411500 | All Rights Reserved | thefederalsavingsbank.com

Stay Busy, Connect with Others to Manage Stress and Feelings of Loneliness During the Holidays



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

Managing Stress and Feelings of Loneliness During the Holidays

The holidays can be a very stressful time of year. For some, it can be a time of reflection of “days gone by,” which can bring about feelings of loneliness or sadness. Older adults and individuals who are grieving may be particularly vulnerable to these feelings. The holidays may become overwhelming. As a result, some may withdraw and avoid social interaction. Although avoidance is the path of least resistance, it’s important to maintain social connections.

The Importance of Connecting with Others

Reaching out for support and companionship is key. Even if distance or circumstance separate you from family members and friends, try to maintain those connections. Reach out by telephone, video call, email, text, or social media. Setting a date to meet in person in the near future gives you something to look forward to and creates a positive plan.

There are several ways to connect with others in your community. Many older adults visit the senior center or Council on Aging (COA) to connect with peers. Consider taking a class or participating in the variety of activities and events that are offered onsite. Need transportation assistance in getting there? Contact the COA and inquire about its transportation options.

OCES offers Community Dining meals Monday through Friday at local COAs and housing sites; these provide opportunities to socialize in addition to nutritious noontime meals.

Older adults who are homebound and unable to attend a Community Dining meal site may arrange to receive Meals on Wheels delivered to their home. Home-delivered meals provide an important connection to the community while also serving as a safety check.

Get Involved

Take on a new hobby or join a club or group that interests you. Attend a presentation at the public library, the local nature center, or art center,

such as genealogy, history, modern art, and more. From exercise classes to book clubs and presentations on a wide variety of topics, there are plenty of learning opportunities and ways to remain engaged.

Helping others is another way to improve your spirits and prevent feelings of loneliness or unhappiness. Checking in on a homebound neighbor, helping at the local community center, food pantry, animal shelter, OCES, or other nonprofit organization are all great ways of volunteering. Through volunteering, you’ll help others as well as meet new people and feel more connected to your community.

For more information about Community Dining, Meals on Wheels, volunteer opportunities and other programs offered at Old Colony Elder Services, visit ocesma.org.

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



Decluttering & Senior Move Management Services

Call 617-320-4464

www.serenetransitions.com

Serving Massachusetts South Shore Areas
Fully Licensed and Insured

Decluttering • Downsizing • Full-Service Move Management

WE STRIVE TO...

Keep comfort in mind. Organizing and moving seniors is unique, so we take an approach to make sure all of their needs are considered, with a focus on physical and mental well-being when navigating their space.

Core Values. Focus on client’s unique needs; Treat clients with dignity and respect; Authenticity, transparency and loyalty; Patience, compassion and kindness.

“The entire process was seamless and professional. It was an emotional experience, and Janan’s compassionate and professional attitude made the entire process very easy.”
V.K., Quincy, MA



Janan Thomas, Owner



Homecare Express

Family-owned medical equipment retail store located in Hanover.

We carry a full line of medical equipment, with rental options available.

Hospital Beds, Lift Chairs, Scooters, Power Wheelchairs, Walkers/Rollator Home Accessibility Equipment, and much more!

781-826-9999 • www.HomeCareXpress.com

\$75
OFF
Lift Chair

DECEMBER SAVINGS!

REDEEM WITH THIS COUPON

Homecare Express,

10 East St. (Rt. 53), Hanover, MA

Call: 781-826-9999 HomeCareXpress.com

Expires 12.31.23

QUINCY • BOSTON

1510 WMEX

The Greatest Hits!

Streaming online 24/7
wmexboston.com

There's an app for that: Rating digital health tools



By Patricia Prewitt,
Consumer Education Advocate

Our world has simply exploded with digital tools that track all sorts of things, including statistics that are related to health, fitness, and of course, medication adherence.

Not everyone loves digital tools, yet they can provide useful insights for managing a chronic disease or condition. Below are a few that may be worth investigating. These all have user-friendly free versions with robust features. Many offer an upgraded paid version with even more features

at prices ranging from \$4.99 to \$9.99 a month.

MediSafe App: MediSafe Medication Management is a free medication tracker ranked #1 by pharmacists, physicians, and patients. This digital health company was formed in 2012 by two brothers who were concerned when their Dad, a diabetic, took an incorrect dose of his medication. It has now grown to be the largest medication management platform in the world, with more than seven million users. The company strives to be socially responsible, and makes its platform with key features available free of charge. It does generate income through its paid subscription platform and from partnerships with pharmaceutical companies and other healthcare organizations.

There is an option to create additional accounts for other people. This may be useful for caregivers and adults helping others. Medisafe advises that it is HIPAA compliant, and uses 256-bit data encryption. Rating: 4.7 stars.

Testing it: I found the iPhone version app very easy to use. It allowed

me to add over-the-counter supplements, and did not ask me to create an account with a username and password, which surprised me. Creating a profile with a username and password is required to take advantage of more free features, and to create links to your electronic medical records and medications lists from providers.

Bearable App: The founder of this app struggled with migraines and developed this platform in 2016. Based in London, this app now tracks all types of medical symptoms and can integrate habits such as sleep and exercise. The free version has a wide variety of usable features, including graph formatted weekly reports. The Bearable App uses a 1-5 symptom scale, and has excellent transparency regarding the company mission and privacy controls. Rating: 4.7 stars.

CareClinic.io app: Started in 2019 by tech gurus, this app is designed to align with traditional clinical symptom trackers and disease protocols. The symptom tracker is scaled 1-10, with three preset symptoms based on the disease diagnosis. This app uses a more “top-down” clinical approach. It's a bit harder to understand which features are free. The paid subscription version offers more versatility, including journaling and a sharing option. Rating: 4.6 stars.

This is not intended to be a comprehensive list of apps. These are ones I am familiar with, and offer useful, no-cost versions with features to support healthy living. I would love to hear from you about any medication app favorites that you may use!

What should I be concerned about when using a health app?

Personal health data is being recorded; that's part of what makes them so useful. However, as with all things digital, privacy may be a concern. Each app will have settings for privacy, and it is worth knowing how your data may be used for marketing purposes.

For example, if you are tracking diabetes symptoms, A1C numbers, and medications, you may find that you are receiving ads for diabetic supplies, for sugar-free candy, or for delivery of healthy “diabetic friendly” meals. Arguably, these may be products that interest you.

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 ∞

LET THE SUN SHINE!

Solar Curious?
Let's discuss the installation options.

Explore your options

- Panels on roof
- Ground mounts

Save on
Utilities & Taxes

Never in the dark.
Have instant back up during weather disasters


Be a steward of the environment.

Over 20 years of working closely with solar within 50 miles of Plymouth.

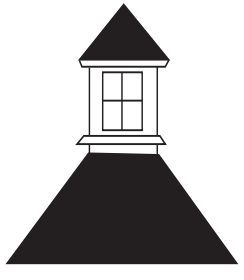
Plymouth Solar Energy
Design, Installation, Financing and Services... Done Right!

Contact us today for a conversation or quote. Financing available.

PlymouthSolarEnergy.com
(508) 746-5430



SOUTHWOOD



at Norwell
Nursing Center

Exceeding Expectations in Healthcare

501 Cordwainer Drive, Norwell, MA 02061
TEL: 781.982.7450 • FAX: 781.982.7451

Cover Story

Christian festival until the ninth century. In approximately 300 A.D., the birthday of Jesus was determined to be on December 25, and the day has been rejoiced from then to this very moment. A day of remembrance, giving, and being with family and friends, Christmas day is a significant celebration for many cultures.

Every year, more than 400 million people commemorate Christmas, making Christmas one of the biggest holidays in the United States and around the world. Today, most Americans blend religious and secular customs with their own family traditions, often incorporating food, decorations, and rituals from places they or their ancestors once called home.

In Mexican tradition, Christmas is called Navidad and is celebrated for nine days with Las Posadas; it celebrates the biblical story of the nine-day journey Joseph and Mary made to find a place for Baby Jesus to be born. The Posadas begin on December 16 and end on Christmas Eve. It is a time of a jubilant reenactment of Mary and Joseph's journey from Nazareth to Bethlehem. This Mexican Christmas tradition literally translates in English as "the inns" or "the lodgings."

The Mexican ritual includes a pageant of kids, the "pilgrims" or *peregrinos*, costumed as Joseph, Mary, angels, shepherds, and the Three Wise Men. They all travel to a designated home where Las Posadas will be celebrated. Upon arrival, the hosts or "innkeepers" meet the procession at the door for an exchange of lyrics from the traditional Posada songs; at first, the host turns them away but eventually welcomes them in to take shelter.

For those of Italian heritage, the season of Christmas begins eight days before Christmas, on December 17, and lasts until Epiphany, also known as "Little Christmas," on January 6. In Italy, the eight days before Christmas are known as Novena, they are often marked by children going door to door singing and giving recitations. The Italian pastorals honor the journey of the shepherds to the manger. On Christmas Eve, the feast of the Seven Fishes is a popular tradition for Italian families, especially those with roots in Southern Italy.

Those of Chinese descent may refer to Christmas as Sheng Dan

Jieh, which means Holy Birth Festival. They decorate their homes with evergreens, posters, and bright paper chains. Families put up a Christmas tree, called a "tree of light," and decorate it with beautiful lanterns, flowers, and red paper chains than symbolize happiness.

The first recorded Christmas tree in a home in the USA was set up in Boston in 1832 by Charles Follen, who was a German political refugee. We know about it because of his wife's memoirs written 10 years later. There are more records of early American trees in diaries and letters from 1842 in Virginia, 1847 in Ohio, and 1851 in South Carolina and Mississippi.

For those of Dutch, German, or Ukrainian heritage, St. Nicholas Day is celebrated on December 6, and although it involves stockings and small gifts, it is separate from celebrations on Christmas Eve and Christmas Day. In many places, children leave letters for St. Nicholas and carrots or grass for his donkey or horse. In the morning, they find small presents under their pillows or in their shoes, stockings, or plates they have set out for him. Oranges and chocolate coins are common treats that represent St. Nick. Legend tells of Nicholas tossing gold through a window to save a young peasant girl from being sold into slavery, and the gold landed in a stocking drying by the fire. Word of St. Nick's generosity spread, and children began hanging stockings by their fireplaces in hopes Nicholas would visit.

For many Christians, this celebration merged with the Christmas holy day and St. Nicholas would be known by different names and looks; in Western culture he became known as Santa Claus, the legendary figure to bring gifts to children overnight on Christmas Eve. Santa Claus has become one of our most beloved holiday icons, adored by young and old alike. Clement Clarke Moore, author of the poem "A Visit from St. Nicholas," (also known as "Twas the Night Before Christmas"), gave us our image of Santa as dressed in fur from his head to his foot, with a beard as white as snow, and looking chubby and plump like a jolly old elf. This was in stark contrast to the Bishop St. Nick with his staff, who went to give out gifts and discipline to children.

Jewish people observe Hanukkah during an eight-day-long holiday that marks the successful Jewish rebellion over the Greeks. The focal point of celebration is a branched candelabrum called the Menorah, and most Jewish homes have more than one. Each night, one candle is lit to commemorate the rededication of the Jewish temple during the Maccabean revolt. It is a holiday centered around recommitment to God, and the miracle of a small bit of oil burning a light for more days than anyone could imagine. On this special night, gifts are often given to children, hymns are recited, games are played, and food is enjoyed.

Similar to the Menorah, during the weeklong celebration of Kwanzaa, candles are placed in a candle holder called a Kinara and lit to celebrate the principles of the holiday – unity, self-determination, collective work and responsibility, cooperative economics, purpose, creativity, and faith. The holiday was first celebrated in 1966 and was developed to honor African-American culture. A Kwanzaa party often includes singing, drumming, and a selection of readings such as the African pledge or parts of African history.

On St. Lucia Day, which began in Sweden on December 13 in the 1900s, it is traditional to serve a St. Lucia Crown Cake, usually a round coffee cake with seven candles placed in a circle on it. Adults traditionally drink glogg, a type of mulled wine, and coffee or lingonberry juice is often served to non-drinkers. The day marks the winter solstice and celebrates the "return of light." St. Lucia was one of the early Christian martyrs who brought Christianity to the Nordic countries. She would carry food and water to the Christians forced to hide in the catacombs of Rome.

The catacombs were dark, and Lucy needed her hands free to carry supplies. So, she wore a wreath of candles on top of her head to light the way. In her honor, today young girls may wear a crown of battery-operated candles in a wreath on their heads.

December is a world of holidays featuring many multicultural celebrations. The many cultures from around the world, represented in the United States, are steeped in their own beliefs and rituals, which make the holidays uniquely their own. What better way to learn about another culture than to share in their holiday traditions? ∞

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)
- Removable dentures
- Veneers and laminates
- Periodontal care
- Oral cancer screenings
- Annual comprehensive review
- And much, much more.



The Toothboss accepts all major dental providers and offers the TBD plan for those without dental coverage. For more information and to schedule an appointment, call 781-335-0604 or visit Toothboss.com and book your appointment online.



1121 Main Street
South Weymouth, MA 02190
781-335-0604
Toothboss.com

How Do We Pay Bills When Our Loved One's Bank Accounts are Stuck in Probate?

By Alexis Levitt, Esq.



This is a very common scenario: Someone dies, no one can get into their bank accounts, and yet there are bills to be paid. That includes home utilities, real estate taxes, medical bills, the probate attorney's retainer, and more.

Usually, there is someone in the family who will front the money. Later on, after probate is opened and the personal representative (exec-

utor) has access to the bank accounts, they can pay that person back.

If you are the person who will be loaning money to the estate, first, be confident that there will be sufficient estate assets to repay you.

If you don't think that the estate will be able to repay you in full, then consider which bills to pay and which to ignore, at least for now.

Which creditors are typically willing to wait until a house is sold? (Real estate taxes.)

Which creditors will later ask for only pennies on the dollar? (Credit cards.)

Which bills must be kept current? (Homeowners' insurance, home utilities.)

If you are loaning money to the estate, keep

very precise records: the date, amount, and check number. You will need this information later on to create the court report that is required to close the estate ("account"), as well as to satisfy questions from any heirs.

If you are confident that the estate will have the funds to repay you, and if you keep good records of your loans, then fronting money to an estate should not be a problem and will provide relief to all family members.

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. ∞*

Grief and the Holiday Season

By Susan Drevitch Kelly,
Life Transition Coach



The holiday season has begun. There are signs of it everywhere you go – the decorations, music, shopping sales, and all the holiday festivities with family and friends. And yet, this is one of the most difficult and chal-

lenging times of the year to get through in the absence of your loved one.

When you're grieving, it's hard to feel like celebrating anything. And your mind does a great job of reminding you of what used to be. The usual holiday traditions and rituals you developed over time with your loved one are now over. Fond memories of the past will remind you that things are not the same, and never will be quite the same.

Celebrating the holidays without your loved one is like trying to put together a jigsaw puzzle with half the pieces missing. During this time of the year, it is easy to feel overwhelmed with all the invitations, shopping, preparations, and to-do lists swirling in your mind, not to mention all of the questions, thoughts and feelings you are experiencing. Let's look at some of the steps you can take to help you get through the holidays:

Step 1 – Acknowledge and Accept: The holiday season will never be quite the same without your loved one, and will likely be a painful, challenging, and difficult time of the year. Accept

that it will create strong emotions for you.

Step 2 – Feel: Honor your feelings and emotions, whatever they are. No one else will feel what you feel, in the same way, with the same intensity. Your grief is unique to you, and so are your feelings.

Step 3 – Express: Find a way to express and release whatever you are feeling so they can move from within you to outside yourself. Search for a way that works best for you: talking to a "grief buddy," journaling, writing a letter to your loved one, sitting in a quiet place alone, taking a walk along the beach. Don't suppress your feelings just to keep everything feeling "normal" for your family and friends.

Step 4 – Plan: This is a really important step in getting through the holidays. Without a plan, you will just go through the motions and acquiesce to the expectations of family and friends.

Decide on What? Where? Who? How? When? Remember that this is *your* plan; there is no right or wrong way to celebrate. Determine what you would like to do, and what you prefer not to do. How will you celebrate? Perhaps this first year, you will pass all together, or perhaps just join everyone for dessert and coffee. Maybe you keep things small. Perhaps you go out this year, or do take-in. The choice is yours.

Step 5 – Take Charge: Steps 4 and 5 are inseparable. Your loss was beyond your control. But this is a good time to reevaluate the holiday traditions and expectations of who hosts, who cooks, desserts, decorations, and all the rest of the routine and ritual that comes with the holidays. Don't be afraid to make changes. Perhaps there are some traditions or responsibilities that you want to skip.

Step 6 – Inform: Let family and friends know your desires on how you would like to celebrate the holidays. Don't feel pressured to change your plan so that your family

won't be disappointed. Decide what's best for you this year.

Step 7 – Let Others Help: Don't feel guilty saying "Yes" to offers of help. You don't need to do everything yourself, all the things you've always done. And don't overcommit while you are grieving. It's okay to say "No." Your family will understand. The holiday season has its own built-in stresses and demands, and so do grief and loss. When layered together, it is easy to experience physical and emotional overload and feel quite overwhelmed. Be gentle with yourself – you are still healing.

Step 8 – Remember: You can find great comfort in finding a special and meaningful way to honor the memory of your loved one. You might wear, carry, or use something that reminds you of your loved ones. Consider creating a new and special ritual of remembrance. It can be a prayer, a special toast, or the lighting of a memory candle.

You have experienced a profound loss. Your life has been changed forever. And, yes, the holidays will never be the same. But it is also a perfect time to take pause, reflect, and honor, with great gratitude and thanksgiving, all of love shared and memories created with your loved one.

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. ∞*

Discover a Modern Approach to Wellness in Your Golden Years

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



BRAINTREE – As I navigate my golden years, the search for well-being has taken on a new significance. The modern wellness landscape offers an array of non-pharmaceutical options to manage pain, tension, and feelings of stress – and believe me, I tried most of them. In my experience, CBD was the first natural, plant-derived solution that has worked long-term to manage my everyday well-being.

I know, it's completely understandable to be skeptical. In fact, I was, too. I grew up in a time when the cannabis plant was classified as a Schedule 1 drug. The psychoactive effects of THC, one of the cannabis plant's many naturally occurring cannabinoids, caused many reasons to stay suspicious of the plant.

After following the research, and with encouragement from my son to try it, I learned that the cannabis plant itself is not psychoactive or dangerous.

I was struggling with some physical ailments myself, along with some pain and sleep issues. I was really nervous to try it, but my son assured me there would be no psychoactive effects. So I finally took the plunge and tried it. Boy, was I pleasantly surprised with what it did for me! It has definitely helped me understand that I can achieve health without the high!

There are hundreds of non-psychoactive cannabinoids in the hemp plant, such as CBD, CBG, and CBN. But how do these compounds provide natural benefits for health and wellness? And you may also be wondering: how is this plant now legal, after decades of incrimination?

It all starts with the discovery of the endocannabinoid system (ECS). Researchers in the late '90s found that our bodies have a vital network of receptors located in the central nervous system, peripheral organs, and even immune cells. They also discovered our bodies naturally produce their own endogenous cannabinoids. When these cannabinoids bind to the receptors of the ECS, the system returns to homeostasis, which we experience as relief from tension, mental clarity, relaxation, and overall balance and well-being. How incredible is that?

Now, we all have an endocannabinoid system – but they do not all function the same. Factors like poor diet, lack of exercise, environmental toxins, trauma, and genetic factors can affect how many cannabinoids our ECS naturally produces. And when our ECS is not producing enough cannabinoids, our bodies and minds start to take the back burner. Endocannabinoid dysfunction can manifest itself in many ways: brain fog, intense pain, digestion problems, immune dysregulation, mental health issues, mystery illnesses, and more.

This is where CBD comes in. Groundbreaking research has found that when our ECS isn't naturally producing enough cannabinoids, a daily CBD supplement can help bring this system back to homeostasis. And as my son and I experienced, the health and wellness benefits can be nothing short of life-changing.

And in terms of legality, yes, CBD is completely legal! The passing of the 2018 Farm Bill defined hemp products as legal, as long as they contain no more than 0.3% THC on a dry-weight basis. Since the legalization of CBD, I've guided hundreds of people of all ages in the Braintree community and surrounding areas to the best CBD product for their needs at my local Sunmed | Your CBD Store Braintree.

At my store, I carry many different CBD products for sleep, relief, relaxation, recovery, focus, energy, weight loss, and even CBD for pets. It's been my pride and joy to provide CBD education, and guidance, and open up the community's eyes to the transformative benefits that a

CBD regimen may have on everyday well-being, and in some cases, life-altering health outcomes.

Every Sunmed CBD product comes with third-party lab results to guarantee premium quality, safety, and purity. We also just came out with our first clinically proven hemp product, with guaranteed results for better sleep quality, enhanced sleep onset, less anxiety, and reduced daytime fatigue. It's a natural supplement with real, scientific outcomes.

Stop in and see us at my store, Sunmed | Your CBD Store Braintree, at 381 Washington St. Mention this column for 15% off your first THC-free CBD product – it's my gift to you for supporting small local business.

My son Jason and I are the wellness experts, and we can't wait to introduce you to our modern wellness products that can enhance your golden years and help you find a natural, routine well-being. ∞





kw
KELLERWILLIAMS



574 Washington Street
Easton, MA 02375
774 240-8928
jfuller-jones@kw.com
Each office is Independently Owned and Operated

Jeanne Fuller-Jones
Senior Real Estate Specialist/Partner

Your message could be here!
Reach thousands of loyal readers every month.
Call now for details!
781-925-1515
or email: tom@southshoresenior.com

MIELE VACUUM
Sales and Service

VACUUM CITY
100 ARMSTRONG ROAD, PLYMOUTH, MA 02360 • 508-746-0721
M-F 9:00a to 5:00p • New exit 16 off Route 3 near RMV
vacuum-city.com

Shop Your Local Dealer

BATTERY POWERED STICK VACUUM
2 in 1 Floor/Hand Vac

Reg. \$249.99
SALE \$179.99

"We accept trade-ins"
We Will Not Be Undersold



We Sell the Best and Service the Rest!
FREE ESTIMATES ON REPAIRS, ALL BRANDS

ALL-IN-ONE COMMERCIAL / HOTEL / HOUSEHOLD VACUUMS
WE CARRY BAGS & BELTS FOR MOST BRANDS!
We repair most makes & models
FREE ESTIMATES
Full range of cleaning supplies and accessories

Bissell BG10 CARPET CLEANER
SALE \$439.99
OR **\$469.99** with hose and solution.
list \$549.99 machine only

Bissell BGSS1481 Little Green Pro SPOT CLEANER
SALE \$149.99
list \$229.99

Bissell BGST1566 Commercial Power STEAM MOP
SALE \$129.99
extra long cord. list \$179.99

The Gift of Volunteering



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

People choose to volunteer with hospice for a variety of reasons, but very often, they become hospice volunteers because they are moved by the compassionate care their loved ones received from hospice teams in the past, and now they want to give back.

That was the motivation for one of our most recent volunteers, Phyllis Scott. When her father was diagnosed with lung cancer 23 years ago,

Phyllis and her family had no idea that he was seriously ill.

"It took us by surprise. He really had no symptoms, except that he had lost some weight. He had lost some of the big belly that he had. We thought he was doing great," recalled Phyllis, whose parents lived across the street from her in Randolph. "But the cancer had already gone to his brain."

Her mother, siblings, and she became caretakers, and one of her sisters moved in with her parents to help. When it began to overwhelm them, someone suggested hospice care could help support them, and the family turned to Old Colony Hospice & Palliative Care, which services more than 55 communities south of Boston.

"My father said, please, no hospital. He just wanted to be home. We started trying to figure out how we could possibly do that," Phyllis said. "We were so, so grateful for all the care and the caring of the nurses, social workers, volunteers, and everyone. They made it possible."

She made a promise to herself then – that when she retired, she would find a way to become a hospice volunteer. She was entering her 60s at the time and thought she would soon be retiring. But her work life as an office administrator and in banking continued for many more years, in fact, until just a few years ago. Still, she never forgot her promise. This spring, Phyllis, at 80, started spending time as an Old Colony Hospice & Palliative Care volunteer.

"It took me a lot longer than I thought to retire," she chuckles when she tells the story.

In the years in between her promise and signing up as a volunteer, Phyllis had several family members who were helped by hospice, including her sister, who died of complications of myocarditis, and her husband, Clark, who battled severe rheumatoid arthritis and Parkinson's disease. Each experience with hospice only strengthened her wish to give back.

"We had the incredible blessing of this care and caring, and I knew I wanted to return that somehow," she said.

Phyllis's husband died on Thanksgiving Day 2022. They had been married for 54 loving years. In the spring, Phyllis finally felt ready and strong enough to make good on her promise. She called Janela Shtylla, Old Colony Hospice & Palliative Care's Volunteer Program Manager, and asked how she could help.

Most of our corps of 65 volunteers spend their time visiting patients – listening to their stories, reading to them, playing games, going through photographs, helping them with errands, writing letters, providing companionship, and giving caregivers a few hours of respite. Phyllis, though, knew this kind of volunteering wasn't for her. She offered instead to help with office duties, and with her background, she has assisted with palliative care scheduling and census.

"Phyllis has been with us for about six months now, and she has already made a difference," said Janela. "I have seen how caring, compassionate, and committed to giving back she is. In this short amount of time, she has already volunteered over 150 hours."

Not everyone is interested in patient care, but everyone has something to give. While the majority of our volunteers visit patients, several others, like Phyllis, work in administration, and a few make blankets or donate home-made meals. Everyone's contributions add to the quality of care we can give families and their loved ones during their end-of-life journeys. Volunteers are an important part of our hospice teams and hospice philosophy.

Phyllis said she will forever be grateful to the hospice teams that made her loved ones more comfortable during their last days.

"They are such a group of wonderful, compassionate, caring people who go out of their way to make life, and the end of life, better for all of us," she said. "I wanted to give back and be part of that, in my own way."

We, too, are grateful to Phyllis, for joining us as part of our team, and to all the other volunteers at ours and other hospices, as well as those in other organizations who help make us a community caring for each other. During this holiday season, we want to say thank you for this incredible gift they give us.

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. ∞

Home Sweet Home Health Services



The South Shore's
In-Home Care &
Visiting Nursing Services



781.773.8337
www.hshhealth.com

Scan with camera to view website and see our
award for Best of the South Shore-Runner Up



**Superior quality
CBD matters
15% OFF!***



Braintree 381 Washington St ☎ (781) 228-6179

*Limited time in-store only. Offer valid at listed location(s). Limit 1 per person. Cannot be combined with other offers. Intended for 18+ only. See store(s) for details.



**Queen
Anne
Nursing Home**

**South Shore's
Preferred Nursing &
Short Term
Rehabilitation Center**

50 Recreation Park Drive
Hingham, MA 02043
TEL: (781) 749-4982
FAX: (781) 740-4283

Old Colony Hospice
& Palliative Care

Providing the highest quality comfort and compassionate Hospice & Palliative Care to patients and their families since 1979!

When it comes to hospice care, you have a choice and those who know hospice, choose Old Colony Hospice.

www.OldColonyHospice.org
1-800-370-1322
501(c)3 Non-Profit


WINDROSE at weymouth
Specialized Memory Care Assisted Living

Call to schedule your visit today:
781-331-5555

670 Main Street • South Weymouth, MA • windroseweymouth.com

Award Winning Care
IS HAPPENING HERE!

Webster Park's foremost Rehabilitation Program delivers Physical, Occupational and Speech Therapy **7 DAYS A WEEK**. Our Rehab Professionals craft individualized Rehab regimens utilizing the most advanced technology and latest treatment modalities.

New!
Pulmonary Program with full-time Respiratory Therapist on staff!


WEBSTER PARK
Rehabilitation & Healthcare Center

781.871.0555
56 Webster Street, Rockland MA 02370
www.websterparkhealthcare.com

Fall in Love with Grove Manor Estates!


Grove Manor
ESTATES

THE GLEN • THE GROVE • THE WOODLANDS

Call today for more information!
(781) 843-3700

*Independent Living * Assisted Living * Memory Care*

- ❖ Great Selection of Spacious Apartments
- ❖ Fantastic Rates – All Inclusive Pricing – No upfront fees!
- ❖ Sellers Real Estate Market – Record Selling Prices
- ❖ Socials, Programs, Activities and FUN!

160 Grove Street, Braintree, MA 02184
www.GroveManorEstates.com

QUESTIONS ABOUT AGING IN PLACE?


WE WROTE THE BOOK

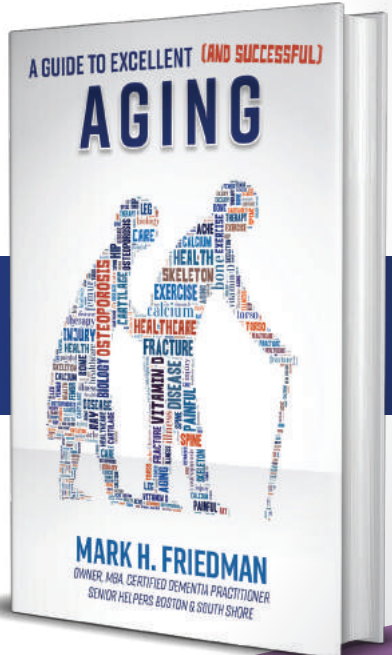
ON IN-HOME CARE

Let us help you understand how you can Age in Place Successfully

“ This book is a must read for any family that is experiencing the challenges of care for elderly family members, now or potentially in the future.”

To receive a **FREE** copy of this important book, contact Mark at Boston@SeniorHelpers.com

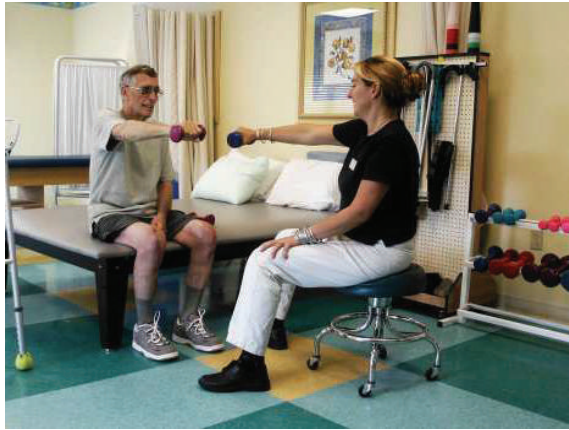

Senior Care Only Better



SOUTH SHORE
781-421-3123
www.SeniorHelpersSouthShore.com

BOSTON METRO-METRO WEST
617-500-6999
www.SeniorHelpersBoston.com

Pope Rehabilitation & Skilled Nursing Center



Exceptional Post-Acute Rehab & Skilled Nursing Care!

- ◆ On Call Physicians
- ◆ Post Surgical Rehab
- ◆ Alzheimer's Residents Welcome
- ◆ 24 Hr Nursing Coverage
- ◆ Respite Stays Welcome
- ◆ Hospice & Support Services

(781) 335-4352

140 Webb Street, Weymouth, MA 02188



www.rehabassociates.com/pope-nursing-home



Extraordinary Hearing Health Care

NOW IN TWO CONVENIENT LOCATIONS

We've been providing exceptional hearing health care on the South Shore for over 35 years. We are trusted by the area's top physicians and healthcare providers. Chances are we have helped someone you know.

WE OFFER THE FOLLOWING RANGE OF HIGH-LEVEL PRODUCTS AND SERVICES:

PRODUCTS

- Advanced digital hearing instruments
- Wireless hearing device accessories
- Custom swim and musician earplugs
- Hearing device batteries
- Assistive-listening TV and phone devices

SERVICES

- Audiological evaluation for all ages
- Hearing aid evaluation and consultation
- Hearing aid fitting and repair
- Tinnitus consultation
- Full balance evaluation

HEARING AID PURCHASES INCLUDE A 60-DAY MONEY BACK GUARANTEE.



Stetson Medical Center
541 Main Street, Suite 418
Weymouth, MA 02190
(781) 337-6860

Learn more at www.sshc.com

Suburban Hearing Aid
197 Rockland Street, Unit 3
Hanover, MA 02339
(781) 826-4711



