



# SOUTH SHORE SENIOR News

For Boomers and Beyond

PRICELESS

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## Resolve to Make 2024 Your Best Year Ever



By Marie Fricker

January can be a bit of a letdown from the joyous, action-packed anticipation of the holiday season. Just a month ago you were buying

presents, lighting candles, decorating houses, and seeing relatives you have missed all year – and a few that you’ve learned to endure – for a family dinner or two.

December and its fun red-letter days tend to make us forget about the freezing cold nights, snow shoveling, and windshield scraping that lies ahead. But January is the wake-up call. Your

sparkling Christmas tree, draped with ornamental childhood memories, has now been relegated to the dump or a backyard compost pile. In its stead are a few scattered New Year’s cards and the inevitability of slippery roads and frigid nights.

As the dark months of January and February

Cover Story continued on page 8



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# New Year's resolutions for seniors: Four inspirational wellness goals

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



Often, we have trouble sticking to New Year's resolutions because we make them too strict and impractical. Plus, we want to enjoy life, right? And that's especially true in our later years. So, this year, why not make wellness

your resolution instead?

Here are four inspirational wellness goals that make perfect New Year's resolutions for seniors:

## 1. Be more active

Staying physically active is very important for seniors. It helps preserve mobility, flexibility, and balance while lowering your risk of many diseases. And the good news is, you don't have to commit to a strict exercise regimen to benefit. There are many ways to be more active, and virtually all seniors can participate in some form of physical activity, regardless of mobility challenges.

Some easy ways to be more active include taking a walk around your neighborhood or home, planting an indoor garden, or dancing. Yoga or tai chi are other wonderful choices that can be adapted for mobility challenges. And even simple stretches can help seniors who are unable to leave their beds.

## 2. Strengthen social connections

Many seniors suffer from loneliness, even when they live with family. No matter how devoted family care partners are, they typically have other responsibilities that keep them busy, like working, maintaining the house, or raising chil-

dren. And that can leave seniors feeling lonely.

This year, resolve to strengthen your social connections. Try making a regular date to meet with friends, video chatting with long-distance relatives, or exchanging cards with loved ones. And consider bringing in a home healthcare agency, like Celtic Angels Home Health, to help. We can provide companionship, transportation, assistance with activities, and so much more!

## 3. Get better nutrition

What we eat really impacts the way we feel. And it's vitally important to our health, too. This year, resolve to get better nutrition. There are so many delicious foods that are healthy to eat. And you can add foods that are packed with nutrition to some of your favorite meals, too.

This year, try having more vegetables, fruits, whole grains, nuts, and beans. Experiment with recipes to see what you like or incorporate them into the foods you already love. For instance, add blueberries and almonds to your oatmeal. Try zucchini in your pasta. Or include garbanzo beans in your salad.

## 4. Nourish your spirit, too

Nourishing your spirit means many things to different people, but it's important to take the time to connect with your beliefs and live a life that is authentic to you. If you have a religious faith, attend services when you can, or ask about alternative methods of worship. Many services are available online, and many faith leaders are happy to visit seniors in their homes.

Nourishing your spirit can also mean making time to participate in hobbies you love, volunteering, or engaging in mindfulness exercises like meditation. So think about the ways your spirit is nourished and resolve to dedicate more time to them this year.



Do you need help achieving your New Year's wellness goals? We're happy to lend a hand! Simply schedule an appointment to get started. We'll discuss your needs and goals and come up with a plan to reach them together! Call us today at 781-331-0062 or 781-662-8700, or visit us at [www.celticangelsinc.com](http://www.celticangelsinc.com).

*Celtic Angels Home Health Care is a privately owned Home Health Care Agency that was founded by Maria Burke, a Registered Nurse, who has worked in the home health care field for the majority of her career. Celtic Angels Home Health Care specializes in providing the highest level of personalized home health care services for seniors and those requiring in-home support. 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](http://www.celticangelsinc.com) or call 781-331-0062. ∞*



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# Retirement Dreams – or Nightmares

## New boss, same as the old boss – hiring for higher results



By Steven V. Dubin

Some employers agree, “Your age is your edge.” Others undervalue the capabilities and skills of seniors.

By 2028, more than one fourth of the United States workforce will be age 55 or older. Ironically,

26% of workers older than 50 report that they have been the target of age-related comments.

Many myths are associated with older workers. For instance, many employers fear that older workers cannot keep up with technology. Or that they won’t stay on the job long. Or don’t have the stamina to maintain and keep up.

HR professional Carolyn D. Ross, J.D., founder of Ross Insight Solutions based in Easton, explores this phenomenon. She offers advice and human resources services to both employers and employees about creating a more harmonious, compliant, and productive workplace.

Ross has 26 years of leadership experience in all aspects of human resources management across diverse industries. She holds a bachelor of arts in psychology/business from Skidmore College along with a Juris Doctor degree from Suffolk University Law School. She holds certificates in HR Management from Bentley University, Coaching for HR Professionals from the Center for Creative Leadership (CCL), Leadership Development for HR Professionals

from CCL, is a certified mediator by Coast-to-Coast Mediation, and was formerly a certified Personal Renewal Group facilitator through Renee Trudeau & Associates.

“Older workers add depth to the workplace,” noted Ross. “They offer wisdom, experience, relationship-building, negotiating skills, and leadership. And they both want and often need to work for a variety of reasons – from a need to pay the bills, a desire to stay productive and mentally sharp, to maintaining their identity.”

Boston Consulting Group recently found that companies with above average diversity in age, gender, nationality, and education level on their management teams report 19% higher revenue versus businesses with below-average diversity.

Ross notes that older workers sometimes expect or need certain accommodations, such as flexible work schedules, the option of at least partial remote work, and technology training. Companies that are willing to offer these things will be rewarded with knowledgeable, flexible, loyal employees.

Hear her thoughts on attracting, retaining, and thriving with senior employees on a recent South Shore Senior News podcast, “My Generation,” that appears on YouTube as a video and Spotify as audio.

<https://podcasters.spotify.com/pod/show/steven-v-dubin/episodes/Carolyn-Ross--Ross-Insight-Solutions-e2biola>  
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To contact human resources professional Carolyn D. Ross, J.D., founder of Ross Insight Solutions, visit [www.RossInsightSolutions.com](http://www.RossInsightSolutions.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](mailto:SDubin@PRWorkZone.com).

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



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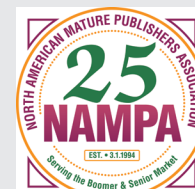
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The Publishers also produce a podcast entitled “My Generation,” which covers a wide range of topics of interest to seniors, from dating to downsizing and everything in between. The podcasts air on the 1st and 15th of every month and audio archives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

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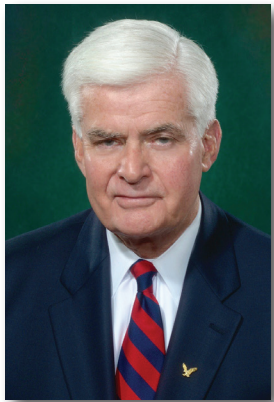
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# HOME EQUITY WEALTH MANAGEMENT

## How seniors can escape potential mortgage payment shocks Unprecedented increases can surprise and potentially threaten senior homeowners



By George A. Downey

Home Equity Lines of Credit (HELOCs) and other adjustable-rate mortgages recently experienced record-setting payment increases due to spiking interest rates. Most severely affected are senior homeowners living on fixed incomes.

### HELOC terms potentially threaten financial security

The overwhelming popularity of home equity lines of credit, providing access to home equity, have repayment terms and obligations that may have been overlooked, including:

1. Withdrawals are permitted for a limited period; 2. Minimum interest-only payments are usually allowed during the initial period; 3. At the end of the initial period, no further withdrawals are permitted and payments are increased to repay the balance by the maturity date; and 4. If the borrower is unable to comply with the repayment obligations, the home is subject to foreclosure proceedings.

The surprise post-pandemic rate and payment increases are catching many borrowers unaware and unprepared. Attempts to refinance have been hindered by more restrictive lending policies that disqualify borrowers, especially those in retirement with limited financial and credit qualifications.

### Reverse Mortgage: A unique potential solution with helpful benefits

The federally insured Home Equity Conversion Mortgage (HECM) reverse mortgage enables homeowners age 62 and older to convert a portion of home equity to cash in order to age-in-place with potential to increase financial security. HECM terms are uniquely created to accommodate retirement budgets, including assisting to pay off current mortgage balances without ongoing monthly payment obligations.

Depending on individual facts and circumstances and if all borrower requirements are met, a reverse mortgage may be a solution to pay off current mortgages, property charges, and other debt, as well as possibly gaining access to additional cash or a growing line of credit.

The loan terms and amounts are guaranteed by the Department of Housing and Urban Development/Federal Housing Administration insurance and will not be changed by any future economic, financial market, or real estate value declines. Thus, the loan terms are protected for the life of the loan.

Education is key. Learn everything – the pros, cons, and how each works; the truth about rumors, and how to determine your eligibility and suitability. If it appears to work for you, know 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 (compounds monthly) at the same rate charged on funds borrowed providing more funds for future needs.
- No maturity date: Repayment not required until no borrower resides in the property.
- Non-recourse loan: No personal liability for borrowers or heirs.
- Repayment of loan balance may 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.
- Unlike HELOCs, funds and loan terms are guaranteed; cannot be frozen or cancelled if the loan is 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
  - Continue occupancy as primary residence.

To learn more, contact the author with questions or request a no-obligation discussion.

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



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# SENIOR FITNESS

## Resolve to live a healthier life in the New Year



By Rita La Rosa Loud, B.S.

January is upon us, and many are focused on losing weight. But why not start the New Year off with inspiring testimonies from members of our generation who got stronger building muscle and bone, alleviated debilitating arthritic joints, or improved a variety of health metrics like blood pressure, cholesterol, and glucose levels? Essentially, older adults directed their health and well-being toward a better quality of life. Nevertheless, by making health a priority, you will look, feel, and function better – I can guarantee it. And those jeans you wanted to fit into? No question they will fall well below your belt buckle as a result. Relaying their stories are seniors who have made the lifestyle commitment accompanied by life-changing health outcomes to boot!

**Ann Harrington, Age 62**

“I believe regular exercise leads to a healthier life, but for years, was a gym dropout. In 2021, arthritis in both hips became bone-on-bone; I had to face a hip replacement. My doctor advised me to get in shape and lose weight. I learned we lose muscle due to inactivity, that strength training helps with being physically strong. So, I am committed to getting fit. I received guidance in the group resistance program and added more protein to build muscle. I lost 30 pounds, endured surgery, can walk without assistance, lift myself from a chair, and go up and down stairs on my own. I live a lifestyle where exercise is both enjoyable and doable part of my daily activity.”

**Anne Reel, Age 68**

Anne has been exercising since 2012. “I found resistance exercise should be part of everyone’s retirement plan. It reduces the risk of dementia, strokes, broken hips, arthritis, and physical weakness. I live the healthiest lifestyle I can to avoid these conditions. Strength training has helped me maintain a healthy weight, keep my cholesterol levels down, and not suffer from arthritis.”

**Jocelyn Hand, Age 81**

Jocelyn suffers from fibromyalgia, osteoporosis, scoliosis, sciatica, and arthritis. Training on the Nautilus strength and cardiovascular machines provided her with instant relief from fibromyalgia pain, and her more recent bone density test showed no increase in bone loss. “Strength training, aerobic exercise, and stretching has greatly improved my health. I plan to continue this lifestyle for many more years.”

**Julie Driscoll, Age 70**

Julie noticed her blood-sugar levels were rising and decided to participate in the exercise and nutrition study of strength and cardiovascular exercise that included supplemental protein shakes. She lost 20 pounds, added muscle, lost fat and inches on both her hips and waistline. Notably, her HbA1c (blood-sugar levels) significantly improved; to this day Julie is an avid exercise enthusiast.

**Deborah Barrett, Age 70**

By engaging in a comprehensive resistance training program, Deborah’s low back pain disappeared. She has greater endurance and flexibility, and her blood pressure and cholesterol dosages have been reduced by 50%! Consequently, Deborah plans on maintaining her health and fitness well into the future.

**Ready to commit to living a healthier life?**

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. ∞

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# Some fun and frightening dental facts to kick off 2024

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



Hope everybody had a great holiday season. With the New Year in full swing, here are some fun, helpful and, in some cases, frightening dental facts for your perusal:

- You should not keep your toothbrush near the toilet. The airborne particles from the flush can travel up to a distance of six feet. Ew!
- People who drink three or more glasses of soda each day have 62% more tooth decay, fillings, and tooth loss than others.
- According to a survey done by *Time* magazine, 59% of Americans would rather have a dental appointment than be sitting next to someone talking on a cell phone. Can you hear me now?
- You should replace your toothbrush at least every three months, and always after you have an episode of flu, cold, or other viral infections.
- Tooth enamel is the hardest substance in the

human body. However, it is not recommended using your pearly whites to open bottle caps.

- The standard advice to “see your dentist twice a year” was actually invented by an ad agency for Pepsodent toothpaste! Your dental professional should recommend the correct schedule for your regular dental visits. Okay, now for some not so fun and frightening facts:
- More than three out of four people in the United States suffer from some form of gum disease. It is the leading cause of tooth loss in people over age 35. The good news is, in most cases gum disease can be prevented or controlled.
- In adults between the ages of 20 and 64, 91% have dental cavities and 27% have untreated tooth decay.
- 16% of people in the U.S. suffer from tooth erosion, the third worst in the world.
- 12% of Americans say they grind their teeth.
- Only 7% of Americans say they are happy with their teeth.
- 34% of Americans suffer from tooth sensitivity, with one-quarter of Americans saying they experienced more tooth sensitivity during the COVID19 pandemic.

- Untreated tooth decay is higher for Hispanic and non-Hispanic Black adults compared with non-Hispanic white and non-Hispanic Asian adults, which says a lot about racial inequality in the field of dentistry.

One of the beauties of the new year is that you start with a clean slate. That includes dental benefits. I can’t think of a better way to start the year off right than to take care of your teeth.

No insurance? No worries. The Toothboss offers something we call The Toothboss Discount Plan (TBD). With TBD, for a nominal annual fee, you will receive two free simple cleanings, two free complete dental exams, free X-rays, plus a 20% discount on most dental procedures. This represents a significant savings over a traditional dental plan. Additional child family members can join too, for a lesser fee (about 30% less).

With the TBD Plan, there are no claim forms, no deductibles, and no waiting period.

For more information, give our office a call.

**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](http://www.toothboss.com). ∞

## What happens when there is not enough money to pay all the creditors of a probate estate?



By Alexis Levitt, Esq.

This is an uncomfortable but frequent scenario: Someone dies, and there are simply not enough assets in the estate to pay all the creditors, never mind distribute anything to the heirs. There are clear laws

covering this situation.

Bills of insufficient estates are paid in this order:

1. Costs and expenses of administration (the probate process itself).
2. Reasonable funeral expenses.
3. Debts and taxes with preference under federal law (ex. federal taxes owed).
4. Reasonable and necessary medical and hospital expenses of the last illness.
5. Debts and taxes with preference under other laws of the Commonwealth (ex. state income taxes, any creditor who has perfected their claim\*).
6. Debts due to MassHealth (MassHealth will send a bill to the estate).
7. All other claims (ex. credit cards).

\* To bump up to Number 5, a creditor must follow a court process to properly file a claim. Merely sending you a bill is not enough; that puts them at #7.

You may be asking whether, in the case of small estates where the family will end up with nothing, is it OK to simply walk away from an estate? To not open a probate at all? Quite often (but not always!), the answer is yes. Abandoned bank accounts eventually go to the Commonwealth’s general budget.

If you are working with a probate attorney, she will guide you through these decisions. If you are handling probate on your own, tread carefully.

**About the Author:** Alexis Levitt practices elder law, special needs planning, estate planning, and veteran’s benefits. She sits on the board of the Massachusetts chapter of the National Academy of Elder Law Attorneys and represents it on the Massachusetts Coalition for Serious Illness Care. Alexis also sat on the board of the Norwell Council on Aging. Her office is in Norwell. You can reach her at (781) 740-7269 or visit her website and blog for more information at [www.alexislevitt.com](http://www.alexislevitt.com). ∞

## MY GENERATION

TUNE IN!  
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South Shore Senior News introduces a new podcast entitled “My Generation!”

Healthy aging, nostalgia and retirement insights are highlighted.

My Generation is hosted by Steve Dubin, who offers a friendly and welcoming sensibility.

Future podcasts will cover a wide range of topics of interest to seniors – from dating to downsizing and everything in between. If you have a topic or expert who can provide useful information to our *South Shore Senior News* audience, please email our host at [sdubin@prworkzone.com](mailto:sdubin@prworkzone.com).

We look forward to hearing from you! ∞

# Tips for managing finances as we age

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



The start of a new year is an ideal time for older adults to evaluate their financial needs.

When it comes to managing your funds, creating a budget is essential. This will show you where your money is spent each month and give you more control over it. It is important to know how much of your

money goes toward rent/mortgage, utilities, food, transportation, insurance, medical, and other expenses.

Start with compiling all your income sources such as Social Security, pension, savings, and investments. Remember to factor in any adjustments to your income, such as your Social Security benefit; you should receive an annual notification with the new amount for this particular benefit. Then, plan out your expenses. Be sure to review notices alerting you of cost increases for utilities, prescription programs, supplementary health insurance, and other premiums.

There are several ways to manage on a budget during retirement, or with a fixed income. Think of it as “smart spending” rather than

“penny pinching” to stay positive. Aim to reduce or maintain expenses so your savings are invested and growing for as long as possible.

## Here are a few tips for stretching those dollars:

- Seek out senior discounts at restaurants, retailers, and other venues. For example, many movie theaters offer a special “senior day” with discounted ticket prices.

- Local libraries offer a variety of free or inexpensive events ranging from guest lectures and art classes to book clubs, yoga, and more. Interested in visiting a museum or zoo? Reserve a reduced-rate pass through your local library. You don’t need to visit the library to borrow many items. Many libraries offer ways to checkout, download, and stream eBooks, audiobooks, magazines, movies or music to your devices online. Your local librarian can advise and assist you.

- Community programs help seniors save on transportation and food. For example, older adults may take advantage of reduced fares when they travel via MBTA bus, commuter rail, subway, or ferry. Many councils on aging offer community dining sites where nutritionally sound and satisfying meals are provided Monday through Friday. Community dining enables older adults save money on food while providing an opportunity to socialize. For those unable to attend a community dining site, or who are unable to prepare nutritious meals at home, home-delivered meals through Meals on

Wheels are available.

For older adults having difficulty managing their finances, the Money Management Program at OCES can assist. Through this free program, OCES’s trained volunteers help older adults in Plymouth County and surrounding towns reconcile bank statements, pay bills, and create budgets. Program volunteers provide confidential assistance and ensure that mortgage/rent, utilities, medical, food, and other bills are paid.

Ultimately, budgeting enables you to keep track of your spending as you age, which will help stretch your savings over the long term.

Older adults who would like to learn more about budget guidance and the Money Management Program at OCES are encouraged to visit [ocesma.org](http://ocesma.org) or to call 508-584-1561.

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

## Your Best Year Ever

Continued from p. 1

linger, some people actually suffer from a form of depression called seasonal affective disorder (SAD), the product of cabin fever, low levels of natural sunshine, and the desire to welcome the summer solstice, which marks the beginning of summer in mid-June. Usually on June 20 or 21, the sun reaches the highest point in the sky, giving us a long day and a short night. The sun is most powerful on the solstice and is viewed as a time of powerful healing.

Unfortunately, we must weather the winter storms before bathing in the quintessential warmth of the summer solstice. Still, this is no reason to truly despair or fall into the SAD trap. Life is still good. And many people have made New Year’s resolutions to improve their habits or lifestyle. Many will fail, make false starts, and soon lose interest in the goal, but some will stick to their convictions and change their lifestyles for the better.

Al Fricker of Scituate made the goal of quitting cigarettes as a New Year’s resolution in 1992.

“I was a three-pack a day chain smoker for 30 years, said Fricker. “I had tried to quit four times, mostly cold turkey, but always went back. Then I made the resolution to make this work

the fifth time. I booked an appointment with a very pricey hypnotist, whom I really didn’t believe in at all. I lit up my first cigarette on the way home from his office. Then I got furious at myself for spending all that money and I never had a cigarette again. The result: less of my smoker’s cough and more spending money. It was a great resolution.”

Losing weight is another popular New Year’s goal, with diet workshops and healthy eating programs seeing huge increases in participants and profits during the first or second months of the year, but tapering off soon afterward. Sometimes, a group of friends will pool their resources and enroll into programs like TOPS, Weight Watchers, intermittent fasting, Nutrisystem or hospital-based weight-loss programs. A popular plan right now, which seems to have taken flight, is the plant-based Mediterranean diet, which purports to be the healthiest, non-deprivation road to weight loss. And a digital app called Noom touts that it “promotes long-term, sustainable results by helping users build healthy habits.”

“I have tried every diet known to mankind,” said Lydia Marshall of Marion, who is now a slim and active senior. “But I know how important it was to my health to lose some weight and I finally found some programs that actually worked for me. I just kept trying.”

New Year’s resolutions for healthy habits not only extend to food consumption, but also to exercise tailored to all ages. Rita LaRosa Loud is the director of the Wayne Westcott Ph.D Center for Health and Fitness at Quincy College.

“Our strength sessions are intended for busy seniors,” said the fitness instructor, who holds a B.S. in exercise physiology and is a published author. “Many people think they need to lose weight by simply changing or limiting the foods they eat, but seniors and others are coming to realize that strength workouts, just 20-30 minutes, 2-3 days a week, are a number-one priority in giving them a better life.”

For a free tour of the Quincy fitness center, contact Rita LaRosa Loud at 617-405-5978.

When desires to create a “better you” bubble to the surface after the hectic holidays, don’t ignore them. Sure, you may be thinking, “I’ll never stick to this. I’ll quit after a month. I won’t lose a pound, why bother?” But New Year’s resolutions may improve your lifestyle and stamina if you give them an earnest try.

Get into an exercise or healthy eating program and stick with it as long as you can. Your spirit will be alive, refreshed, and energized when the summer solstice brings the sun.

*“It is hard to fail, but it is worse not to try” – U.S. President Teddy Roosevelt ∞*

# THE WICKED SMART INVESTOR



## Foster a beneficial relationship with a qualified financial adviser

By Chris Hanson, Esq.

It was a bit of poetry that caused quite a stir amongst the Boston Brahmin. At a Holy Cross Alumni

dinner in 1910, Dr. John Collins Bossidy offered this toast:

*And this is good old Boston,  
The home of the bean and the cod,  
Where the Lowells talk only to the Cabots,  
And the Cabots talk only to God.*

The Wicked Smart Investor hopes the wealthy Lowells and Cabots spoke to their investment adviser as well. Then again, maybe the aristocratic family did not know what to expect from an investment adviser. After all, there were no YouTube videos and "For Dummies" books around to educate us.

For your benefit, and maybe for some of the old-moneyed Bostonians, I will lay out what your expectation of an investment advisor should be:

**1. It's all about you.** Don't accept any advice from an adviser who does not put you first. There are advisers that push products that offer them a high commission but eat up your return. To avoid this situation all together, hire a fiduciary. A fiduciary has a legal obligation to put your financial well-being ahead of his interest.

**2. Advisers help you create realistic financial goals.** A good adviser will give you the correct answer, not the answer you want to hear. It may be a tough pill to swallow, but advisers create financial plans, not fairy tales. One day, you'll be thankful the plan was not based on far-fetched expected returns. Despite some initial unease you'll eventually sleep better at night.

**3. Unemotional advice.** Our hard-earned money is a loved one; we don't want to lose it! Yet, if you invest too conservatively it's likely you will not have enough to retire. A good adviser will assess your risk tolerance and steer you toward only compensated risks. Your nest egg will grow faster.

**4. Education.** You probably will never be an expert in financial matters, but a good adviser should provide you with a basic understanding of how your money is invested. There should be no black box. It's quite fulfilling when a client says to me "You said..." That means they have learned something and have the basis to appreciate my value. This education is ongoing.

**5. Regular communication.** Feeling that your adviser is always thinking of you is comforting. Communicating with email and phone calls at least quarterly, and an annual meeting are very typical. However, if you feel comfortable meeting more often, just let the adviser know. A good adviser is flexible.

**6. Reasonable fee.** If an adviser did not charge you anything, how good would their advice be? If you want great service, you must expect to pay for it. After all, you are enjoying the benefit of your adviser's education, experience and research. Maybe you can get financial

advice from your beloved Uncle Harry for free, but that could be penny wise and pound foolish.

**7. Professional referrals.** Many advisers specialize in certain areas, which means in order to service your account properly, they must refer you to other professionals. You may be referred to an estate planning attorney, a tax accountant, or a reputable insurance broker. These referrals are intended to protect your assets from various perils.

So, there you have it, a guide to a beneficial relationship with an adviser. Also, I'd be remiss if I did not mention Dr. Bossidy's relationship with the City of Boston. This distinguished ophthalmologist housed his practice in the swankiest of Boylston Street's medical buildings yet spent a lot of time treating the needy at Boston City Hospital.

Let's raise a glass for, and offer a toast to, the good doctor.

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

## OVERWHELMED

/ˌōvər(h)welm/ed

**Adjective:** The thought of moving after decades in the same home.

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# Would a medications review save you money?



By Patricia Prewitt,  
My Personal Rx Adviser

Most of us start the new year with good intentions of creating positive new habits and embracing a more organized life. This is a terrific time to take a good look at your medicine cabinet.

**Do you wonder if you really need all of those prescriptions?** Physicians may be in the habit of renewing long-standing prescriptions, especially if no significant changes have occurred to your health status. At each visit, be sure to double check your medications list to be sure all prescriptions remain relevant for your health.

Just like the auto-renewal of magazines and other subscriptions, you may be filling and paying for prescriptions that are no longer needed. Mail order pharmacies auto renew for 12 months.

**What if I am too shy to ask about my medications, or I am embarrassed to admit I don't understand why I take a prescription?** Clinicians appreciate patients who want to learn ways to stay healthy. Phrases like "Remind me again why I need to be taking \_\_\_\_\_" or "Can any of these medications be safely eliminated?" alerts the provider to more closely review your current medications list, and the opportunity to provide patient education.

**What happens if my clinician advises me to stop taking a prescription?** For a mail-order service, quickly call and follow the steps required to cancel the prescription to avoid paying for another three months of medication. By law, prescriptions that are shipped may not be returned for reuse or resale. No credit can be issued.

*Important to note: Once a medication is discontinued, it may affect another prescription. Sometimes a second prescription is written to address known*

side effects. For example, an anti-nausea medication can be prescribed with a cancer medication.

An astute friend of mine shared her delight at being able to discontinue a medication. However, they forgot to tell her she could also discontinue a second medication being used to manage side effects. When the pharmacy called to remind her to pick up Rx #2 (the side effects Rx) she verified with her doctor that it was OK to abandon that prescription, saving nearly \$150. Always check with your prescriber first.

**What happens if I do not pick up my prescription at my local pharmacy?** The term used here is prescription "abandonment." Typically, a local pharmacy will phone you multiple times to remind you to pick up a waiting prescription. If it is not picked up within seven days, the local pharmacy is allowed to restock the product.

**What if something about the billing just doesn't seem right?** Your first option is to refuse to pay for the prescription. An employee at the consultation area will explain more about your plan costs. Paying cash (or using a savings coupon) instead of using your Rx insurance may be a more cost effective option. Ask!

**What happens if I don't notice something is wrong until I get home?** Errors can and do happen in processing, especially between December and January, when prescription plans change. When I changed from an employer plan to a Medicare Part D prescription plan, the computer systems did not update properly. I paid about \$17 for an inexpensive generic medication, and didn't look carefully until I was home. "No insurance" was noted, even though I had uploaded my new Rx card to the online portal. After multiple phone calls to both my former employer and the new Med D plan, the records finally updated. The pharmacy was able to issue a store credit, because I was within a seven-day window of the original charge. The correct price was \$2.10.

**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. Content provided is for education purposes only, and is not intended as a substitute for advice from a qualified medical professional. The opinions expressed within are those of the author. ∞

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# ELDER LAW MYTH BUSTERS

## Why you should make creating an estate plan your New Year's resolution for 2024

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



It's that time of year again – time to start making resolutions about how you are going to improve your life in 2024. Everyone takes a different approach to this, from financial well-being, physical well-being, mental health, etc. One year, I vowed to make a realistic New Year's resolution, so I resolved to eat more bacon!

Instead of busting myths this month, I would like to present to you a few reasons as to why you want to make creating an estate plan your 2024 New Year's resolution.

1. Having a comprehensive estate plan means that your wishes will be honored while you are still alive. To be crass, dying is easy; it's living incapacitated that is extremely hard and requires an estate plan. Without a health care proxy and

power of attorney, two building blocks of an estate plan, there is no guarantee that your wishes will be honored while you are incapacitated because no one is appointed to make those decisions for you. You can proactively appoint someone who will advocate for you and ensure your wishes are followed.

2. Having an estate plan means that your wishes will be followed after you pass away. If you do not leave a last will and testament or a trust to dictate how you want your assets divided at death, the Commonwealth of Massachusetts has a plan for you, and you may not like it. If you want to distribute to your children unevenly, give to charity, give to friends and not just family, or any number of other nonconventional distributions, then having a written estate plan is vital to making sure your wishes are honored. Without writing down your wishes, no one will know how you want your estate to be distributed.

3. Having an estate plan saves you money. Creating an estate plan can eliminate a lot of the need for court interference both during in-



capacity and after death. Estate plans, at least at our firm, are charged on a flat-fee basis based on the scope of the estate plan. Legal work involving the probate court is instead charged on an hourly basis, because dealing with the court can be unpredictable. Often the price that I quote for a flat fee for drafting an estate plan becomes the initial retainer that I request for probate court work, emphasis on the *initial* retainer.

Reach out to an elder law attorney to make 2024 your year to create an estate plan.

**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@legacy-legalplanning.com](mailto:elizabeth@legacy-legalplanning.com) to schedule a time to discuss your unique situation. ∞

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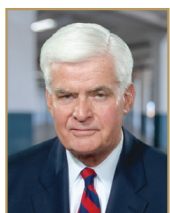
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### Super Dental Care for Seniors



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:

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# Upsizing your life by downsizing: The joy of giving without spending



**By Leon Merian, Leon Merian Group  
Senior Focused Real Estate Services**

As the echoes of holiday cheer fade, many find themselves pondering a daunting task: downsizing a lifetime of memories and possessions.

The thought alone can be overwhelming, but fear not – this transition can be a newfound journey, a shift from receiving to giving, and giving without spending! Could joy be found in downsizing possessions and amplifying love and happiness?

A rewarding post-holiday approach can be decluttering and sharing abundance. Downsizing your material possessions signals a path to a more meaningful life and will help your long-term goal, so now is the perfect time to start.

Let's explore the joy of giving from a different perspective: a per-

sonal approach to decluttering. Transitioning from the festive season to a new year offers an ideal chance to declutter our homes and our lives. Survey your surroundings, identify items lacking relevant purpose or joy, and gracefully part ways with excess belongings. This gesture not only creates physical space, but more importantly, opens doors to new experiences, memories and real-time connections.

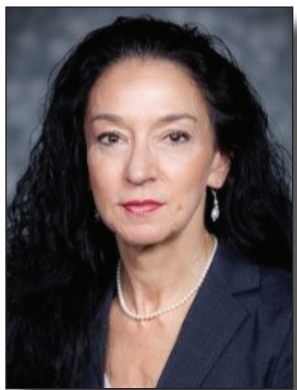
After your morning coffee, plan on a two hour "in-home journey," starting small with the cabinets, closets, and storage spaces. Consider creating three piles: Keep, Donate, and Pass Down to loved ones. Practice mindfulness throughout the downsizing process to help keep focus on the present moment and the positive aspects of simplifying your life for today and for the future. This process allows you to maintain a sense of control while gradually decluttering.

Make a post-holiday shift of focus from material gifts to thoughtful gestures. Generosity extends beyond pricey items. Imagine seeing first-hand the joy from creating handmade gifts, heartfelt letters, or acts of service. These gestures carry a personal touch, showing invested time, effort and thought to brighten someone else's day. How meaningful it is to see a friend or family member's delight when surprised with your personal treasures.

Embarking on giving without spending shifts the focus from accumulating possessions to sharing experiences with love – a true gift! ∞

## The New Year: The sixth stage of grief

**By Susan Drevitch Kelly,  
Life Transition Coach**



So many books have been written about grief that present a variety of theories and models on the cycles of grief and loss, all with the intent to try to help us understand what has happened and our reactions to it.

Probably the most well-known and recognized is the "Five Stages of Grief" model developed by Swiss psychiatrist Elisabeth Kübler-Ross. This "blueprint" was based on her work with terminally ill cancer patients and the common stages they experienced with the progression of their diagnosis and anticipated death. She introduced this groundbreaking model in her book, "On Death and Dying," first published in 1969.

These five stages, which Kubler-Ross describes as Shock and Denial; Anger; Regrets, and Guilt; Profound Sadness and Depression; and Acceptance, aren't intended to tell us exactly how our grief will unfold and progress. Instead, the idea of the stages is to provide a framework to help us make sense of the physical, emotional, mental, and spiritual reactions that are commonly experienced during the grief process.

Fifty years later, in 2019, a newer model, with the addition of a sixth stage of grief, was developed and introduced by David Kessler, a protégé of Kubler-Ross, with the release of his book "Finding Meaning." Kessler, who studied

under Kubler-Ross and co-authored her final book, "On Grief and Grieving," has become recognized as one of the world's foremost experts on grief. Kessler believes that there was always an implied finality to the fifth stage of grief, Acceptance, which was never intended by Kubler-Ross.

Acceptance of our loss, the acknowledgment of this new and difficult reality is not easy, and can actually be extremely painful. And acceptance doesn't mean that we are suddenly OK with our loss, or that the grieving process is now "officially" over, something our family and friends may assume or hope for. The reality is that our grief will lessen in intensity over time, but it will never be completely over.

Kessler feels that this sixth stage of grief, finding meaning and purpose, is actually crucial to the healing process. He believes that if you allow yourself to move fully into this sixth stage, you can begin to find a path forward from your loss. Just as with all of the other stages of grief, this sixth stage, meaning and purpose, will be unique to you. It can take many shapes and forms. Only you can find your own meaning. Perhaps your grief will be replaced by gratitude for the time you did have together. Or maybe your focus will shift from your loss to the won-

derful love shared and the beautiful memories created. In this stage, you will begin to appreciate the fragility, brevity, and value of life and can use this stage as a springboard into some kind of shift of priorities or change in your life.

This is the beginning of a new year, and a perfect time to think about creating a new path forward to finding a new you. Navigating your way into this sixth stage will help you recover, redefine, rebuild, reconstruct your life. Loss is part of the human experience, something that happens to you in life, while meaning is what you make happen with your life after loss. Meaning is finding a way to sustain your love for the person you lost while moving forward and figuring out how to live life after loss.

May this new year be a new beginning for you.

**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](mailto:susan@sdkelly.com). ∞

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# Embracing wellness in my Golden Years: A personal journey into CBD healing

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



Through more than 40 years of experience in the health and wellness industry, it's my passion to provide natural, non-pharmaceutical products to our local community. Everyone deserves to go about their lives with mental and physical ease, and the Golden Years are no exception.

I hope sharing my personal journey will help you feel safe, validated, and empowered to try natural wellness alternatives and reclaim your daily well-being. For one of my customers, CBD meant finally walking without her cane. For me, it meant getting my life back.

I first heard about CBD's transformative benefits from my son, Jason. He was struggling with severe nerve pain, sleep, and anxiety that kept him from living his life as he wanted. While traditional treatments are effective, he knew they cause side effects, and he didn't want to be left with a different set of issues and have it be a lose-lose battle. He looked for a natural alternative and found CBD. I watched him regain the ability to sleep and move through life without the numbing pain that once controlled him.

It was about a year later that I began going through menopause. Suddenly, I had debilitating headaches, unexplainable pains throughout my whole body, and sleep problems. I was on high milligrams of pain reliever a day and several prescription medications just to function and ended my days with something to help me sleep. Jason saw the toll these symptoms took on me and, one day watched me hobble sideways just to get down the stairs. He looked at me and said "Mom, will you just try the CBD?"

I was skeptical, even though I believe in alternative medicine, and my mind was flooded with misconceptions. I assumed CBD was another version of THC, a form of marijuana that would make me high, drowsy, or worse. But I

had watched my son's life change with CBD supplements, and he assured me it would not make me high. I realized that I couldn't keep going about the cycle of sedated, painful living. So, I decided to give it a try, and Jason took me on a journey for two years where we tried all the better brands of CBD out there. I felt better, but I still needed the traditional medicines that I also was using.

Then in 2019, I wintered in Florida, and that's where I found the brand Sunmed CBD. After about a month of consistent use, I felt better than I had in years. No more headaches, joint pain, or sleep issues. The doctor weaned me off all prescription medications and I finally felt like I was back in control of my life. This showed me that superior CBD matters.

I came home from Florida that winter and opened my store. I own Braintree's local Sunmed | Your CBD Store, and my son Jason and I operate it. It's a modern wellness shop with many premium formulas for better sleep, relaxation, relief, recovery, focus, energy, weight loss, and even CBD for pets. It's our pride and joy to help educate our community on CBD and empower others to take the leap.

Fast-forward almost five years on my Sunmed CBD regimen, and I have not had a single migraine since being on these products. My life has completely changed. I feel amazing and my purpose is to share with others. One of

my favorite memories is watching one of our regular customers walk into the store for the first time without a cane. Moments like these make us feel honored and fortunate to serve the people of the South Shore.

What makes Sunmed stand out from other CBD brands? Premium quality and an emphasis on education. I lead CBD 101 Zoom calls for community members who may be unable to visit our in-person location, ensuring you can learn exactly how this natural supplement works in your body. To schedule a CBD 101 consultation or product delivery, call us at 781-228-6179.

We would also love to offer 15% off your first purchase when you mention this article. It's our gift to you for supporting local and taking the first step on your natural health journey. Together, we can help you find routine well-being again with the help of our clinically proven sleep products, award-winning relief cream, and USDA-certified organic tinctures – all third-party lab tested for your safety.

More than anything, we hope you know it is possible to feel well again.

Here's to modern wellness and taking the first step toward a happier, healthier you. We can't wait to meet you.



## About the Author:

Lyn Hart, Wellness Expert and Sunmed | Your CBD Store Owner, can be reached at 381 Washington St., Braintree, 781-228-6179. ∞

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# New Year's celebrations after loss: Resolve to relax your resolutions



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

Walk more. Spend more time at the gym. Learn a new language. Nurture a new passion. Visit friends more often. New Year's resolutions come with good intentions and, on the whole, remind and encourage us to make the most of the future.

But for those many of us who have experienced loss during the last year, New Year's celebrations can be painful, and New Year's promises can ring hollow. Who really cares if you eat more vegetables or hit 10,000 steps, especially in the face of the empty emotional space sometimes left behind when someone close leaves us?

Making plans for a new calendar year or having and holding onto hopes and dreams from earlier days may not feel quite right. At this time, the grief you experience may feel even heavier than it has in days past, as this may be the first time these plans will not include the person who has died. Loved ones are still thought of, yes, but they are no longer part of your present or future, and this can be difficult to embrace. Our grief changes us, and changes who we are today and who we are able to be in the future.

You should know, that while everyone experiences grief in their own way, you are not alone. Many of us are grieving alongside you. A recent study

by Amerispeak and WebMD found that more than half of Americans are grieving the loss of someone close to them during the last three years.

Not to take away from the New Year's celebrations, and indeed you may enjoy joining in on some of them, but you may also want to take some time and consider a different set of resolutions, especially in the first year after you have lost a loved one.

Here are a few to start you off:

- Resolve not to put a time limit on grief. It will take its time and take as long as it takes.
- Resolve to be aware that grief will take its own shape, and while there are often commonalities, grief and mourning are unique to each person.
- Resolve to be kind and mindful that dealing with grief requires flexibility, and expectations may need to be adjusted for yourself and others.
- Resolve to give yourself grace and not be harsh on yourself for not being as productive as you might like, or for behaving in a way that might be uncharacteristic. Extend that same grace to others.
- Resolve to be aware that others may not understand your pain, and that it is not realistic to expect that of them.
- Resolve to embrace memories of your loved one into your life in as many or as few ways as feels comfortable.
- Resolve to explore and reach out for help if you feel you may need it.
- Resolve to be open to healing when it comes and grateful for the love and concern of others.

Whether or not you are one to make resolutions, it is our hope that one or more of these thoughts will resonate with you. As you turn the page to begin a new year, remember to be kind and gentle with yourself as you move forward in your season of grief.

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

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# SOCIAL SECURITY UPDATE

## You have another chance to enroll in Medicare Part B



By Delia De Mello, Social Security

If you did not apply for Medicare Part B (medical insurance) within three months before or after turning age 65, you have another chance each year during the General Enrollment Period, which runs from January 1 to March 31 every year.

If you don't enroll in Part B when you're first eligible for it, you may have to pay a late enrollment penalty for as long as you have Part B coverage. Your monthly premium will increase 10% for each 12-month period that you were eligible for Part B but did not sign up for it. Your coverage starts the first day of the month after you sign up.

To learn more about Medicare, please visit our Medicare Benefits page at [www.ssa.gov/benefits/medicare](http://www.ssa.gov/benefits/medicare).

You may also read our publication at [www.ssa.gov/pubs/EN-05-10043.pdf](http://www.ssa.gov/pubs/EN-05-10043.pdf).

Please share this information with your friends and loved ones who may need it.

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

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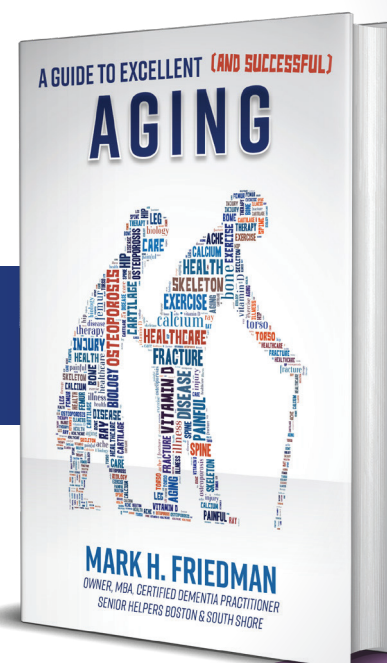


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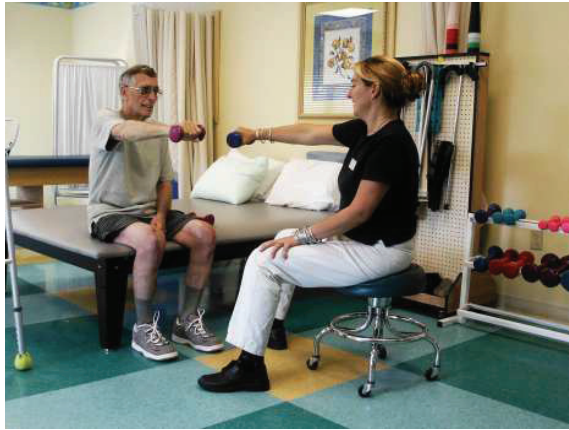
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