



# SOUTH SHORE SENIOR News

For Boomers and Beyond

PRICELESS

MARCH 2024

Distributed FREE to Boston's South Shore communities since 2002

Vol. 22 Issue 03

## Genealogy Trips combine the adventure of travel with family history



By Dolores Sauca Lorusso

Genealogy trips focus on family connections here in the present and those in the past. When embarking on a heritage tour, one is encouraged to open his or her imagination to the possibilities of who their ancestors were and how they contributed to life in their own corner of the world.

Trips exploring heritage and ancestry are a growing niche as consumer DNA kits and digitized genealogical records have become more accessible. Lonely Planet and Airbnb report

within the last five years, there has been a 500% increase in the number of guests visiting places connected with their ancestry.

Nancy Wells of Hull, a travel and cruise consultant at Experience Travelz, agrees.

"It is an up and coming trend...more and more people are seeking answers to their lineage questions" by booking both private and group tours, as well as cruises that are "geared to assist people in their ancestral quests," she said.

Heritage and ancestry tourism is defined by the National Trust for Historic Preservation

as "traveling to experience the places, artifacts, and activities that authentically represent the stories and people of the past and present." For instance, on this type of trip you may visit the town from where your grandparents emigrated.

However, the enjoyment derived from learning about your roots does not start with just the trip. It can begin with research that commences years before you even pack a bag. A couple of decades ago, if you wanted to dig into your family's history, you had to pay a hefty sum to a

Cover Story continued on page 14



 **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](mailto:SouthShoreMA@SeniorHelpers.com)  
[www.SeniorHelpersSouthShore.com](http://www.SeniorHelpersSouthShore.com)

**BOSTON METRO**  
**617-500-6999**

[Boston@SeniorHelpers.com](mailto:Boston@SeniorHelpers.com)  
[www.SeniorHelpersBoston.com](http://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



**LEGACY LEGAL PLANNING LLC**

**LLP**

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](http://www.legacylegalplanning.com)

**Estate Planning · Elder Law · Probate**



**WE KNOW YOU CARE,  
AND SO DO WE.**

Home Instead provides  
personalized in-home care so  
your loved ones can continue  
living in their home.

 **Home Instead®**

**(781) 878-2994**  
**[HomeInstead.com/475](http://HomeInstead.com/475)**



**Now Open!!**  
***Dementia friendly, cost-effective***  
***Senior Day Program***

427 Washington Street  
Norwell, MA 02061

Each Home Instead® office is an independently owned and operated franchise of Home Instead, Inc., an Honor Company. © 2023 Home Instead, Inc.



# What to look for in a great home care partner

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



Choosing the right care partner for your beloved senior is one of the most important decisions you can make. While it often feels frightening to entrust your loved one's care to anyone else, the right care partner makes a world of difference for both you and your beloved senior. Here's what to look for in a great home care partner.

**Important documentation.** The first thing you should look for in a great home care partner is whether they have important documentation. For instance, you should always ask whether a potential care partner is licensed and insured. Additionally, you should ask about background checks to make sure there is nothing concerning such as a past legal issues or a criminal record, driving while under the influence, domestic issues, and the like.

At Celtic Angels, we are fully bonded, licensed, and insured. And our staff is thoroughly screened and checked through CORI. So, you can trust that your beloved senior is safe in our care.

**Qualifications.** Second, you need to be sure that your home care partner is fully qualified for the job. A great home care partner should be fully trained before working in a home care setting. Make sure to ask about the training a potential care partner has had. If you work with

an agency like Celtic Angels, caregivers should receive training through the company, but they also may have prior experience.

It's a good idea to ask about any certifications the care partner has — things like CPR certification, CNA or other licenses, and whether the care partner has experience caring for patients who have the same health conditions, like Parkinson's Disease, Alzheimer's and diabetes. It's important that your caregiver has first-hand knowledge of your beloved senior's conditions, or at least the agency you hire has a Registered Nurse on staff who does. Remember to ask for references, too.

**Character.** Third, try to get a feel for a potential home care partner's character and personality. A great home care partner should be kind, caring, knowledgeable, and dedicated. It's important that you and your beloved senior feel comfortable with the person providing care, so take time to get to know the person before agreeing to a contract. Make sure your personalities mesh well and that the home care partner is able to develop a rapport with your senior loved one.

At Celtic Angels, we always provide a no-cost, no-obligation appointment with you in your home prior to starting service. This gives us a chance to get to know each other and learn about your needs. We make sure you feel comfortable and confident that there is a good match before you agree to begin services with our company.

**Availability.** Finally, always ask about a potential home care partner's availability and what happens if your home care partner becomes ill or has an emergency. It's important to know that there is a contingency plan in place so that

your beloved senior doesn't experience a disruption in care.

Be sure to agree upon which times and days you need a home care partner to help with your beloved senior's care. And find out what the backup plan is if your home care partner ever becomes unavailable during one of those times. A great home care partner will be sure there is a plan in place to provide continuity of care.

Are you looking for a great home partner for your beloved senior? Our care partners are the best in the field. That's why we call them angels! Learn more about the Celtic Angels difference here: <https://celticangelsinc.com/why-celtic-angels>.

*Would you like to learn more about the benefits of home health care for your beloved senior? Read about the services we provide at <https://celticangelsinc.com/what-we-do>, or schedule an appointment on the site to meet us in the comfort of your own home. You can always call us 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. ∞*



## 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](http://www.celticangelsinc.com) • 781-331-0062



# Retirement Dreams – or Nightmares

## Good grief – Dispelling the myths of grieving



By Steven V. Dubin

I go to more funerals than weddings these days.

And I'm not alone.

At the tender age of 67, I'm feeling that dread of updates from friends and family. "Did you hear about Uncle Harry? Our old next-door

neighbor? They guy we used to work with?"

Living and dying are part of the human condition.

Some partings are harder than others.

That is why I reached out to Susan Drevitch Kelly.

Susan, a life coach, is a Harvard graduate, a South Shore Senior News monthly columnist and South Shore resident, and has been leading grieving support groups for more than four years.

She has lost several people very near and dear to her.

Fulfilling her father's dying wish for her to give back to the community, Susan combined her life coaching experience and emotional in-

telligence skills to launch "Grieve Not Alone" and "Riding the Wave" programs at the Scituate Council on Aging.

For other resources, private and group counseling, Susan encourages senior and friends to reach out to their own senior center, local churches, New Beginnings, South Shore Hospital, Norwell VNA, Hope Floats, Cranberry Hospice, and Old Colony Hospice. She added that even funeral homes offer bereavement service.

Susan shared her insights and resources with listeners on a recent "My Generation" podcast sponsored by South Shore Senior News. To hear the podcast – visit <https://youtu.be/1fKqWdcs64>.

To contact Susan directly, email [susan@sd-kelly.com](mailto:susan@sd-kelly.com).

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

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



# SOUTH SHORE SENIOR NEWS

Published by

My Generation Media

412 Nantasket Ave., Hull, MA 02045

781-925-1515

[www.southshoresenior.com](http://www.southshoresenior.com)

[info@southshoresenior.com](mailto:info@southshoresenior.com)

[www.facebook.com/SouthShoreSeniorNews](https://www.facebook.com/SouthShoreSeniorNews)

*In loving memory of Patricia Abbate*

Publisher/Owner: Thomas Foye

Editor: Christopher J. Haraden

Typesetting/Design/Production: Cheryl Killion

Contributors: Marie Fricker, Dolores Sauca Lorusso

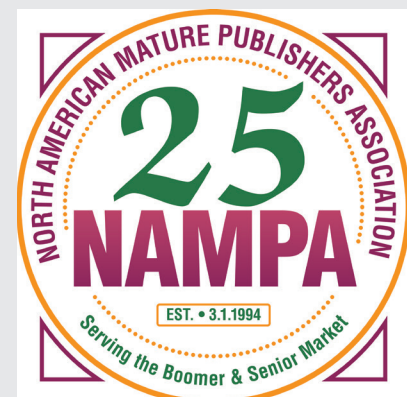
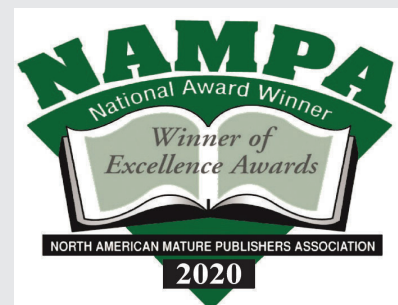
We have been serving the towns and communities south and southwest of Boston in 45 cities and towns since 2002. Published every month, our paper is available free to more than 100,000 seniors (the over 50 population) via controlled circulation. My Generation Media, publisher of *South Shore Senior News*, 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 15<sup>th</sup> 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](http://SouthShoreSenior.com) and Spotify.

**OUR READERS ARE OUR CUSTOMERS – OUR ADVERTISERS ARE OUR PARTNERS; DEVELOPING BRAND IDENTITY THROUGH THE EYES OF THE CUSTOMER!**



## 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](http://www.ocesma.org)



**YOUR MESSAGE COULD BE HERE!**

**Reach thousands of loyal readers every month.**

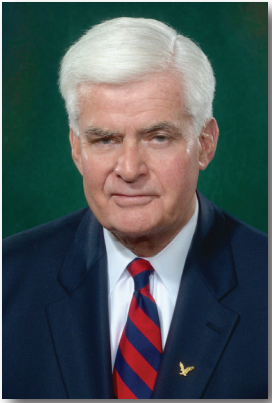
Call now for details! 781-925-1515 or email: [tom@southshoresenior.com](mailto:tom@southshoresenior.com)



# HOME EQUITY WEALTH MANAGEMENT

## HELOC payment surprises threaten homeowners

Overlooked provision in home equity credit lines confront homeowners and may trigger foreclosure



By George A. Downey

The popular Home Equity Line of Credit (HELOC) adjustable-rate loans made tapping home equity easy and affordable as they featured low upfront costs and interest-only monthly payments, but there's a catch.

### What's happening

Unfortunately, the favorable terms that made them appealing change at a "reset date," usually between five and 10 years. When that occurs, the credit line is closed, and monthly payments are increased to pay the balance off by the maturity date, which can pose challenges for some.

1. New monthly payments (principal and interest) are based on the record-high surge in interest rates.
2. The ability to refinance is challenged by more restrictive lending regulations that disqualify borrowers with limited resources.

### Why it matters

Payment increases, which can be double or triple previous payments, can be a formidable challenge forcing borrowers to draw on savings just to make mortgage payments – clearly, a slippery slope that threatens borrowers' finances and retirement.

### A Quincy story

A borrower shared with me the challenging situation they experienced: When their adjustable HELOC rate reset date arrived, their previous monthly payment increased by more than double, threatening their livelihood. They could not qualify for other refinancing options and were nearly in foreclosure with their bank.

A reverse mortgage became the promising solution for them. They were able to qualify, which helped them pay off their HELOC balance, established a new credit line, protected their savings, and facilitated their desire to age in place.

### Reverse mortgage: A unique solution with additional benefits

The federally insured Home Equity Conversion Mortgage (HECM) reverse mortgage provides eligible owners 62 and older with the ability to convert a portion of home equity to cash and/or credit to improve cash flow and liquidity. HECM terms are designed for retirement budgets, including paying off current mortgages and liens without the obligation to make future monthly mortgage payments.

HECM terms and benefits are guaranteed by federal insurance and will not be changed or reduced by any future economic, financial market, or real estate value declines.

### Reverse mortgage overview

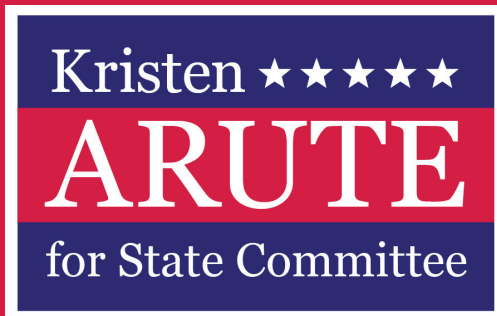
- No monthly mortgage payment obligations. Voluntary payments are permitted but not required.
- Credit line growth. The undrawn balance of the credit line grows (compounds monthly) at the same rate charged on funds borrowed, providing more funds for future needs.
- No maturity date. Repayment not required 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 Federal Housing Administration (FHA) insurance.

- Unlike HELOCs, funds and loan terms are guaranteed. They cannot be frozen or canceled 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.

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 or 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. \*Consult your financial advisors and appropriate government agencies for any effect on taxes or government benefits.

Source Links: [https://www.hud.gov/program\\_offices/housing/sfh/hecm/hecmhome](https://www.hud.gov/program_offices/housing/sfh/hecm/hecmhome)  
[https://www.hud.gov/program\\_offices/housing/sfh/hecm/hecmabou](https://www.hud.gov/program_offices/housing/sfh/hecm/hecmabou)  
<https://www.hud.gov/sites/documents/42351C3HSGH.PDF>

**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) ∞



## KRISTEN ARUTE DELIVERS

- ★ positive change
- ★ strong, proven leadership



Take a look!

### ENDORSED BY:

- Tom Foye
- Gary Bloch
- Camellia Bloch
- Bart Kelley
- others

- 🌐 [www.KristenArute.com](http://www.KristenArute.com)
- 📱 [/KristenAruteForStateCommittee](https://www.facebook.com/KristenAruteForStateCommittee)
- ✉ [@kristenarute](mailto:@kristenarute)
- 📷 [@arute4statecommittee](https://www.instagram.com/@arute4statecommittee)
- 📺 [@KristenArute4StateCommittee](https://www.youtube.com/@KristenArute4StateCommittee)
- ✉ [kristen@kristenarute.com](mailto:kristen@kristenarute.com)



Endorsements



# VOTE!

## TUESDAY, MARCH 5TH

WEYMOUTH HULL COHASSET HINGHAM  
MARSHFIELD NORWELL SCITUATE DUXBURY

EARLY VOTING: SAT., FEB. 24TH - FRI., MARCH 1ST

Paid for by Kristen Arute for State Committee, 388 Gardner Street, Hingham, MA 02043



# SENIOR FITNESS

## Wondering about the health effects of resistance training?



By Rita La Rosa Loud, B.S.

If, as a rule, you are inactive, you may have experienced a 3% to 8% deficit of muscle mass every decade after age 30, and 5% to 10% every decade after age 50. This muscle loss is accompanied by a reduction in resting metabolic rate (calories burned at rest) with a resulting increase in fat weight. Research reveals that men and women of all ages (including older adults until the 10th

decade), can increase lean mass and resting metabolic rate as well as reduce fat weight in just 10 weeks of resistance training two to three days per week. Presented are studies supporting the health effects of resistance exercise. (Resistance Training is Medicine: Westcott, PhD. ACSM 2012).

**Muscle:** 10-week large-scale resistance training study with 1,600 subjects (ages 21 to 80): 12 exercises, 2-3 nonconsecutive days per week, showed a 3.1-lb. muscle gain with all age groups exhibiting similar muscle development.

**Metabolism:** Novice participants performing a low-volume resistance workout: 1 set of 10 exercises, increased resting energy expenditure 5% lasting 3 days post exercise, burning an extra 100 calories at rest.

**Body fat:** Regarding overall body fat, an increase of 3.1 lbs. of lean weight is accompanied by a loss of 3.9 lbs. of fat weight, with significant reductions in intra-abdominal fat in older women and men.

**Physical performance:** Strength training reverses incapacitating effects of inactive aging, improving movement control, functional abilities, physical performance; walking speed; nursing home residents performed a set of six resistance machines, twice weekly, for 14 weeks; increased strength 60%, added 3.7 lbs. of lean weight, and enhanced functional independence 14%.

**Health conditions:** Resistance training counteracts age-related decline in insulin sensitivity preventing onset of Type 2 Diabetes, meta-

bolic disorders and lowers HbA1c: 20 minutes of combined strength/endurance training two or three days per week reduces resting blood pressure. Evidence suggests resistance training improves cardiovascular health, reduces risk of metabolic syndrome, and produces positive effects in post-coronary patients.

**Cholesterol:** According to the American College of Sports Medicine Stand on Exercise and Physical Activity for Older Adults, resistance training may increase HDL 8%-21%, decrease LDL 13%-23%, and reduce triglycerides 11%-18%. A study with 70- to 87-year-old women significantly improved triglycerides and cholesterol levels, decreasing risk of cardiovascular disease.

**Bone density:** Adults who do not perform resistance training lose 1%-3% bone every year (muscle loss is linked with bone loss). Studies show that strength training increases bone density after four to 24 months of resistance training with older adults.

**Mental health:** Resistance training is effective for reducing depression in older adults. A classic study found 80% of depressed elders were no longer clinically depressed after strength training three times per week for 10 weeks. Comprehensive Research Review lists mental health benefits: less fatigue, anxiety, and depression; and reduced osteoarthritis, fibromyalgia, and low back pain; improvements in cognitive abilities/self-esteem in older adults.

**Age factors:** Resistance training was found to reverse aging factors in skeletal muscle: after 6 months of training, seniors (average age 68) exhibited gene expression reversal resulting in muscle mitochondrial characteristics like 24-year-old adults.

Experience the health benefits of resistance training at Quincy College's Wayne Westcott, Ph.D. Center for Health and Fitness, Presidents Place, 1250 Hancock St.

**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. ∞



**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](http://www.careresolutions.com)**

**Customized Care: Hourly • Live-in • Overnight • Weekend**







**Decluttering & Senior Move  
Management Services**

**Call 617-320-4464**  
[www.serenetransitions.com](http://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



**29<sup>th</sup> Annual  
SENIOR  
CELEBRATION**

**A FREE HEALTH & LIFESTYLE EXPO**

**Wednesday, May 8, 2024**  
**9 a.m. - 2 p.m. Dedham Holiday Inn**

## SAVE THE DATE!

**Don't miss the Senior Celebration!**

- ♥ 60+ Vendors ♥ Health Screenings
- ♥ Raffles ♥ Give-aways
- ♥ Educational Seminars
- ♥ Free and Open to the Public

To Exhibit or for more information call 781-925-1515  
Visit [SouthShoreSenior.com](http://SouthShoreSenior.com) for more details



# Reclaim your sleep with proven supplements



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



How has your sleep been lately? If it's not well, you're certainly not alone.

According to the National Institutes of Health, aging is associated with a decreased ability to maintain a proper sleep schedule. Problems such as waking up more often, sleep-

ing for shorter periods, or experiencing lower sleep quality are clear indicators you're not getting the essential rest you need.

Some of us can push through the fatigue and go about our daily lives, but our minds and bodies certainly suffer the consequences. Not only does poor sleep hinder brain performance, mood, and recovery, but it also raises the risk of many life-threatening diseases and disorders.

Reclaiming your sleep is one of the most important things you can do for your health.

But how? For years, we've relied on melatonin supplements and sedative sleeping pills that cause groggy, disorientating, and sometimes harmful side effects. These options are simply not sustainable for everyday use. Now, there's a better alternative, thanks to Sunmed | Your CBD Store. Our natural Sleep CBN Supplements have clinically proven results for better sleep, among other incredible benefits for daily well-being.

In a randomized, double-blind, placebo-con-

trolled, Institutional Review Board (IRB) approved clinical trial, Sunmed's Sleep CBN Supplements showed scientifically significant data on improved sleep quality, reduced anxiety, and even reduced fatigue. These incredible results validate our formula as an all-natural sleep aid, helping our customers not only sleep better but also feel better long after awakening.

Our groundbreaking clinical trial was one of history's largest placebo-controlled trials to demonstrate the effectiveness of a CBN supplement for improving sleep, including 660 diverse volunteers over a six-week period. 92% of the participants experienced sleep disturbances before the study, confirming that Sunmed's Sleep CBN Supplements work, especially for those struggling to get some shut-eye.

Now, what is CBN exactly? Cannabinol (CBN) is a non-psychoactive cannabinoid found naturally in the hemp plant. When ingested, CBN interacts with a vital network of receptors called the endocannabinoid system and helps your body return to a state of balance, also known as homeostasis. With a consistent serving an hour before your desired bedtime, CBN will help you relax, find relief, and, most importantly, prepare for a night of restorative sleep.

With Sunmed's Sleep CBN Supplements, there's no need to worry about any serious side effects or grogginess first thing in the morning. Our formula is clinically proven to do the opposite, allowing our customers to go about their days

with more energy and live life with a bit more ease.

We're sure you still have some questions, and we're here to answer them. Stop by your local Sunmed | Your CBD Store Braintree to learn more about cannabinoid supplements, try free samples, and claim your six-week supply of our clinically proven Sleep CBN Supplements. Just for you, we're offering 15% off when you mention this article in store. It's our gift to you for reclaiming your sleep this March.

At Sunmed | Your CBD Store Braintree, it's our mission to change lives with natural, science-backed wellness products. Come in today and see for yourself how our natural sleep line can help you sleep better and live a happier, healthier life.

See you soon.

*This statement has not been evaluated by the Food and Drug Administration. This product is not intended to diagnose, treat, cure or prevent any disease. Individual results may vary. Paid Promotion.*

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



## 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](http://www.HomeCareXpress.com)



### \$75 OFF Lift Chair

### MARCH SAVINGS!

REDEEM WITH THIS COUPON

Homecare Express,  
10 East St. (Rt. 53), Hanover, MA  
Call: 781-826-9999 [HomeCareXpress.com](http://HomeCareXpress.com)  
Expires 03.31.24



## 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.



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

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



# Americans trust dentists more than most all professions

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



That's not yours truly saying that. It's taken from a Gallup poll on ethics ratings in professions since 2019, the last "normal" year before the pandemic.

Dentists placed in the top three of professions held in high ethical regard at 61% in 2019. Four years later, that number dipped ever so slightly to 59% in 2023. Meanwhile numbers 1 and 2 – nurses and engineers – dropped 6 and 7 percentage points during the same period.

There are many reasons for dentists being ranked so high to begin with and not losing much traction during a very difficult period for patients and people in our field. Here some pretty solid reasons why dentists still rank in the top five:

**Personal interaction and care.** Many people have regular, ongoing interactions with their dentists. So, you're building a personal relationship and a sense of trust over time. Plus, dentists and hygienists – especially at our practice – often take the time to explain procedures and answer questions. This increases patients' com-

fort and trust, something particularly important to seniors.

**Professionalism and expertise.** Dentistry is a highly skilled profession that requires extensive education and training. This expertise is visible to patients, who often see the immediate results of dental work, whether it's relief from pain or an improved smile.

**Regulation and standards.** The dental profession is well-regulated, with strict standards for education, licensure, and practice. This regulation helps ensure a high level of care and professionalism in the field. This can also increase public trust.

**Health and wellness emphasis.** Dentists not only address immediate dental issues but also focus on preventive care and overall oral health. As we've talked about over the past several months, your oral health is very closely related to your overall health. This holistic approach to health can build trust.

**Transparency and ethics.** Dental practices often strive for transparency in terms of procedures, risks, benefits, and costs. Additionally, the American Dental Association (ADA) has a strong code of ethics that its members are expected to follow, promoting ethical behavior in the profession.

**Tangible and immediate results.** A trip to the dentist often provides immediate and visible

results. Whether it's a filling, a tooth extraction, or cosmetic dentistry, patients can directly experience the benefits of their dentist's work.

Ironically, one of the biggest reasons people hold dentists in such high regard is fear. The vulnerability many people feel regarding dental procedures can also lead to greater trust. When a dentist is able to provide care in a way that is gentle, reassuring, and effective, it can significantly enhance the level of trust a patient feels.

When you combine all these variables, it's understandable why dentists rank so high in terms of trust among the many professions in the United States. And if you're not feeling that with your dentist, please feel free to give us 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>. ∞



  
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



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



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

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

## FUNERAL SERVICES

- ∞ Direct Cremation Plans, starting at \$1,795 ∞
- ∞ Veteran Funeral Service Benefit Packages ∞
- ∞ Funeral / Memorial Service / Celebration of Life ∞
- ∞ Church or Funeral Chapel Services ∞
- ∞ Traditional Chinese and Vietnamese Funerals ∞
- ∞ International Funeral Shipping ∞
- ∞ Burials – Casket Selections ∞
- ∞ Cremations – Urn Selections ∞

## ADDITIONAL SERVICES

- ∞ Funeral-Pre-planning and Arrangements ∞
- ∞ Personal Needs Account Spenddowns ∞
- ∞ Funeral Consultations ∞
- ∞ Cemetery Concierge ∞
- ∞ Burials at Sea ∞
- ∞ Sea Scattering of Cremains ∞

Directors: Christopher P. Goulet, Sr. & Michelle Lydon

650 Hancock Street, Quincy, MA 02170 • [HamelLydon.com](http://HamelLydon.com)



# ELDER LAW MYTH BUSTERS

## You need more than the ‘luck of the Irish’ to avoid probate court decisions on your estate plan



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

Don't leave your estate plan to luck!

If you do not have a properly written estate plan, not even the luck of the Irish can save your loved ones from the probate court. In Massachusetts, if you do not have an estate plan, the Commonwealth has one for you. The order of inheritance depends on

whether you are married, have children, parents, siblings or other living relatives.

For so-called “traditional” families where the children share parentage and the parents were married, the estate passes to the surviving spouse and then to the children equally. But what about everyone else? Estate planning is especially important for “non-traditional” families.

Unmarried couples. If you and your partner have chosen not to get married, then estate planning is crucial for you if you want to make sure your partner inherits from you. Without proper documentation, unmar-

ried partners will not inherit from each other. Instead, estates will be distributed to the deceased's children, parents, siblings, nieces, and nephews, or other distant relatives.

People who are child free. For those who do not have children, the Commonwealth dictates that your estate will go to your parents, siblings, and their children. If there are nieces and nephews who have been like children to you, you will need to plan for them specifically for the order of inheritance to skip parents and siblings. Additionally, if there are friends and charities that are important, those also need to be specifically part of a written estate plan to inherit from the estate.

Second marriages and blended families. A clear estate plan is crucial for blended families. The spouses and children in blended families may have very different expectations for what an inheritance is going to look like. These situations are the ones most likely to end up in a probate court fight. These fights can be avoided by a clearly drafted estate plan where the deceased is able to provide for those they loved exactly how they wanted.

An elder law attorney can sit down with you to plan your estate plan to encompass all the planning that is important to you.

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

## Senior centers don't just offer card games!

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

Senior centers are more than just places for card games! Today's senior centers differ significantly from those of your grandparents. While there might be a stigma associated with the notion that they are exclusively for “old people,” this couldn't be further from the truth. These communities extend beyond mere gathering spots for older adults; they serve as comprehensive community hubs that provide everything one might need in a central location.

Personally, I've witnessed the excitement, energy, and love shared by all ages of attendees. Individuals often come to senior centers due to life changes or simply to explore new opportunities. The staff warmly welcomes newcomers, guiding them through the myriad possibilities. Research consistently shows that senior center participants, compared to their peers, enjoy higher levels of health, social interaction, and life satisfaction.

As Americans live longer, the emphasis is on aging well, challenging societal stereotypes associated with specific activities or needs based on age. The concept of “stage, not age” represents a paradigm shift. Senior centers offer a diverse range of activities for all stages, recognizing that individual needs and preferences vary based on

life circumstances rather than a fixed chronological age. It's a departure from the outdated image of just sitting around sipping tea – many older adults are engaged in vibrant and active lifestyles.

Fortunately, many local senior centers constantly reinvent themselves to meet the needs of three generations of older adults. Some are adopting the name “Centers for Active Living,” reflecting their commitment to providing dynamic experiences. While resources may vary by town, many centers offer services such as trans-

portation, medical rides, errands, pharmacy assistance, and library “field trips” to special destinations. While card games are available and enjoyable, most centers offer a wealth of other activities, including trips, special events, music and dance, lifelong learning, fitness and health programs, fostering a sense of community and friendship. Explore your local Community for Active Living and discover the abundance of opportunities that await. You'll most likely be pleasantly surprised and become your local advocate! ∞

## OVERWHELMED

/ˌōvər'(h)welm/ed

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

**Leon Merian, SRES**

Specializing in Senior Home Sales

781.258.7418

[ListingWithLeon.com](http://ListingWithLeon.com)

[leon.merian@compass.com](mailto:leon.merian@compass.com)



COMPASS

Compass is a licensed real estate broker and abides by Equal Housing Opportunity laws. All material presented herein is intended for informational purposes only. Information is compiled from sources deemed reliable but is subject to errors, omissions, changes in price, condition, sale, or withdrawal without notice. This is not intended to solicit property already listed. Photos may be virtually staged or digitally enhanced and may not reflect actual property conditions.





# Someone told me I need a guardianship and conservatorship – what does that even mean?



By Alexis Levitt, Esq.

Once we turn 18, no one can legally speak for us anymore. After 18, what happens when we are in a situation where we cannot make our own decisions? For example, temporarily, perhaps if we are under anesthesia. Or perhaps permanently, having developed dementia?

If a person never signed a health care proxy or a durable power of attorney, the answer is guardianship (healthcare) and conservatorship (finances).

If you've been told that you need to bring a guardianship or conservatorship, maybe by a doctor's office, or bank, or nursing home, the very first thing you should do is hunt high and low to make sure your loved one really never signed a health care proxy or durable power of attorney. If you find those, consider yourself extremely lucky.

If you can't find a signed health care proxy or durable power of at-

torney, then it's off to court to endure a lengthy, costly, and emotionally draining process. If you have a very strong stomach, it's possible to do a guardianship on your own. Be sure to take advantage of the courthouse's volunteer "lawyer of the day." Conservatorship is much trickier, and even for those with fortitude, you should not proceed without a lawyer.

Each process involves filling out several forms and knowing how to answer (and not to answer) the various questions. You may have to arrange to publish an announcement in the newspaper, and you will need to have a third party hand deliver certain documents to your loved one (a friend, a neighbor, just someone not immediately involved).

If your loved one is on antipsychotic medications, there are many extra hoops to jump through (called Rogers guardianship), adding weeks to months to the process.

If you need to bring a guardianship or conservatorship, proceed carefully, and brace yourself for a long process. A capable attorney will handle most of the work for you, relieving as much of the burden as possible.

**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). ∞

## Questions and answers about saving on prescription costs with a high-deductible health plan



By Patricia Prewitt, My Personal Rx Adviser

I spoke with a client who is still working, and, for the first time, elected to choose the high-deductible health insurance plan (HDP) offered by his employer. Now that the new insurance year is in full swing, there seems to be a bit of "buyer's remorse." There was confusion about how the prescription costs would be accounted for. Here are a few of things we talked about:

**Can you explain to me how my high-deductible plan works?** No. I am not a registered medical insurance agent. There are a wide variety

of high-deductible plans, and employers structure their offerings to employees in many different ways. Larger employers may be "self-funded," which means the plans are different than those offered by states.

**So, what would I do to find out about my prescription coverage?** Check your plan documents from the insurance carrier and your employer. Commonly, there might be a \$250 prescription deductible for a single person or a \$500 prescription deductible for spouse/family plans. If there is not a prescription deductible amount defined in the plan, it is likely that your prescription costs will be at "full price," until the overall high-deductible plan number is met.

**Wow. I guess I didn't realize that. Are there any ways for me to save on my out-of-pocket Rx costs?** Maybe. If any of your medications are high-cost brand name products, check the brand website for a savings card. If yes, register, and bring a copy of the card sent to you via email to the pharmacy that fills your prescription. This may work to reduce the price you pay at the pharmacy. How the lower out-of-pocket cost portion you paid is applied to your deductible depends on the rules (the pharmacy adjudication process) for the employer plan.

**Are there other opportunities to save money?** For higher cost ge-

nerics, for example, \$45 at "retail cost," try savings cards. These are offered by NeedyMeds, GoodRx, and others. Compare the price using your insurance to the coupon with cash price using the savings card. Decide which makes more sense. The caveat? These cards bypass any prescription insurance processing. Cash paid (usually) does not accrue to your plan deductible, but it may reduce that \$45 price to something lower, often under \$10.

**Remind me, why did I choose this high-deductible plan?** You probably considered yourself and/or your dependents to be healthy, and wanted to pay lower monthly health insurance premiums. Plus, your employer may have offered a health savings account (HSA) benefit that allows for a type of tax-advantaged savings account, funded with your payroll deductions. They may have even sweetened the high-deductible plan option with some employer matching dollars to your HSA.

**Anything else?** Choosing a high-deductible plan to reduce monthly premiums may be a great option for healthy people who require few services. Employers like the HDP plans as a way to offer affordable employee coverage, and to control costs. Unlike flexible savings accounts (FSAs), health savings accounts do not require use of the funds within a fixed time period. HSA funds remain with the account holder for life to use for reimbursement of certain health expenses.

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

**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. ∞



# Celebrate the important work of social workers during the month of March

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



March is Social Work Month, a time for celebrating the important profession of social work. According to the Bureau of Labor Statistics, social work is among the fastest growing professions in the United States. BLS projects that there will be almost 800,000 social workers in the U.S. by 2032, representing a seven percent rise over the decade.

The National Association of Social Workers (NASW) will help lead the 2024 Social Work Month celebration with the theme “Empowering Social Workers.” As the social work profession confronts serious challenges along with our nation, including the need for additional mental health service providers, the campaign will focus on ways in which Americans can support the social work profession.

The annual Social Work Month campaign in March is a time to inform the public, policymakers, legislators, and employers about how social workers assist millions of people every day, helping them to overcome life’s hurdles and live to their full potential.

According to a brief released by the Centers for Disease Control and Prevention and the National Association of Chronic Disease Directors, an estimated 20% of adults aged 55 and older have some form of mental health concern. The brief also states that among older adults, depression is the most prevalent mental health problem.<sup>1</sup>

Furthermore, when it comes to accessing mental health services, older adults may face additional challenges such as social isolation and transportation or financial issues.

Old Colony Elder Services (OCES), designated as one of 23 Aging Services Access Points in the Commonwealth of Massachusetts, strives

to improve access to mental health services for older adults. OCES has an Elder Mental Health Outreach Team led by licensed clinical social workers.

OCES staff provide behavioral health and wellness services to older adults and people with disabilities who may be isolated or encounter barriers that limit access to behavioral health care. OCES also supports those who have complex behavioral health conditions, chronic illness, substance misuse, or who are in crisis situations that may require counseling or long-term case management to improve overall wellbeing.

In addition to the Elder Mental Health Outreach Team, OCES’s staff includes many other licensed social workers who provide guidance and resources on a wide range of topics, including physical health issues, housing issues, financial hardships, and other challenges that older adults may face.

Join OCES in celebrating Social Work Month and all social workers who help improve the lives of individuals and families!

For more information about OCES, the Elder Mental Health Outreach Team, and other programs and services, visit [ocesma.org](https://ocesma.org).

Source: <sup>1</sup>Centers for Disease Control and Prevention and National Association of Chronic Disease Directors. The State of Mental Health and Aging in America Issue Brief 1: What Do the Data Tell Us? Atlanta, GA: National Association of Chronic Disease Directors; 2008.

**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](https://www.ocesma.org)*

## EMBRACE PEACE OF MIND IN RETIREMENT WITH THE NEW REVERSE MORTGAGE

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



THE FEDERAL  
SAVINGS BANK

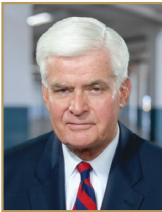
Home Begins Here.

### 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](mailto:gdowney@thefederalsavingsbank.com)  
[www.thefederalsavingsbank.com/georgedowney](https://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](https://thefederalsavingsbank.com)



## 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](https://Toothboss.com) and book your appointment online.



1121 Main Street  
South Weymouth, MA 02190  
781-335-0604  
[Toothboss.com](https://Toothboss.com)



# Communities with intellectual and developmental disabilities need hospice supports



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

We're beginning to become more comfortable as a nation talking about death and the hospice movement, and more than 90% of us say it's important to talk about our end-of-life wishes. Still, research shows only about a third of people actually park up these conversations. For those with intellectual and developmental disabilities, those discussions happen even less often.

Old Colony Hospice & Palliative Care is among a growing number of hospice organizations to recognize the growing demand to provide care for patients with disabilities, their caregivers, and their housemates, people who have often been underserved throughout the country.

In particular, our Spiritual Care Coordinator Maria Campbell said services for people with intellectual and developmental disabilities in community homes and their caregivers have often been overlooked, but they are no less important.

Maria first noticed the gap in care more than a year ago when she was called out to provide spiritual support for a man in his 50s living in a community home. After the man died, one of the staff called seeking advice on how to deal with the grief they were feeling. Although not a family member, the caregiver had taken care of the patient for years and cared for them through their last days.

Maria said it made perfect sense, but it hadn't occurred to her that her patient's support provider might also need support. Hospice offers services such as spiritual support, therapy, and grief counseling to family members of those who die. But what about the staff who take care of

them, often for years or decades? What about the others living in a community home?

Working with Michael Cruza, Vice President of Business Development, and Sam Brooker, Vice President of Patient Access and Support Services, Maria found ways to support that staff person and many others like him under the community care that OCH provides. They are now working with the state Department of Developmental Services to help not only hospice patients but also the staff and homemates of the patients.

"It is an underserved population that for so long just hasn't been on the radar," said Maria.

Ministering to those with developmental disabilities is both the same and different than working with the general population.

She recalled a story from last summer when a woman living in a community home with three other women died. They had been together for years. One of the roommates was very articulate and able to describe her grief. But she told Maria she was concerned about one of the other women, who was not as verbal.

As they gathered in the home's living room, they talked about their friend and began writing down memories on purple seed paper in the shape of doves. The dove ornaments would be hung on a tree that would be planted in their friend's honor, and later, the ornaments, which were filled with wildflower seeds, would be planted in the ground nearby. Maria noticed that the woman who was least verbal was quietly crying. She was not able to write down a memory.

Maria offered to write down a memory for her. She knew the two had known each other for more than 30 years and met when lived at the Paul A. Dever State School in Taunton.

"I was able to write about how they first met when they were young ladies together in school and she was able to be part of this activity to help with bereavement," Maria said. "I always try to learn about the patient and the people around them, but what I've learned is that it is even more critical when they are disabled. Whether it is the hospice patient or those who love them, sometimes you really have to dig deep to communicate."

Because Old Colony Hospice has been able to access community support programs, they can now serve people in community homes and programs.

"We are now able to do that, and it has made a difference for so many," said Maria. While only a small number of hospices nationwide provide programs specifically for these patients and their loved ones, Maria said the need and programming are only expected to grow.

The number of seniors with intellectual or developmental disabilities is projected to nearly double, reaching more than a million by 2030, according to a 2013 research from the University of New Mexico Department of Family and Community Medicine.

**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.old-colonyhospice.org](http://www.old-colonyhospice.org). ∞

## MIELE 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](http://vacuum-city.com)

**Shop Your Local Dealer**

**BATTERY POWERED STICK VACUUM**  
2 in 1 Floor/Hand Vac

**Bissell BigGreen Commercial**

Reg. \$249.99

**SALE \$179.99**

BGSV696

**"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**  
extra long cord.

**SALE \$129.99**

list \$179.99



# You are stronger than you think when coping with the loss of a loved one



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

When you experience the profound loss of someone you love deeply, it is no doubt one of the most tragic and overwhelming events you have ever had to deal with in your life. But you are stronger than you think and stronger than you realize at this most difficult and challenging time.

Research by many psychologists tells us that human beings are “hard wired” to cope. This ability to cope with any extreme adversity and tragedy, such as the profound loss of someone you deeply loved, is what psychologists call resilience.

Human beings are, by our very nature, resilient creatures. It is this human trait that enables you to survive your loss and eventually thrive once again in the future. Resiliency is essential to recovery from your loss and the eventual rebuilding of your life in this “new world” that you’ve entered without your loved one.

Here are some things you can do to regain and strengthen your resilience during this tragic time in your life:

- Learn how to manage your emotions and feelings by creating positive thoughts and “turning off” negative ones. We are what we think. Our minds can create thoughts that can bring us joy or sadness. This is a choice you will make many times each day. When a negative feeling or thought comes to mind, acknowledge it and try to replace it with a thought, memory or vision of something positive, perhaps envision some favorite thing you did with your loved one.

- Develop habits that will help you increase your feelings of gratitude, contentment, and peace, without diminishing how deeply you miss your loved one. For example, start a gratitude journal, making note of three things you are grateful for at the start and/or the end of each day. This will help your mind create positive thoughts and feelings.

- Work at preventing new fears, anxieties, and “what ifs” from creeping into your thoughts and creating roadblocks that will only prevent you from enjoying the life you have. Embrace the good that still remains in your present life. Learn how to be present in the moment and enjoy the simplest of things: a cup of warm tea, the sun shining through the clouds, a bird singing outside your window, a hug from your grandchild. Meditation, mindfulness and/or visualization are some helpful practices to calm yourself and train yourself to “be present” in the moment you are experiencing.

- Acquire the ability to manage any strong negative feelings such as

anger, guilt, or regret, so that these emotions don’t close you off from your family, friends, neighbors, and community. While grieving, it sometimes seems easier to just isolate yourself from the people in your life who are actually your “anchors” as you drift through this difficult grieving process. At the core of what enables you to be resilient during this challenging time is your relationships. Research has documented that griever who cope best are those able to find comfort in ongoing relationships as well as new connections. The latter is why so many griever find participation in a grief support group so helpful with their healing process.

- Commit to taking action, even a small one, a baby step, to increase your feeling of being in control, rather than feeling helpless in the healing process, and feeling like your grief is controlling you. That action could be saying “yes” to someone offering to help you, or conversely, saying “no” to an invitation to do something you really don’t want to do.

- Establish rituals to keep your loved one’s memory alive. Researchers found that creating and participating in rituals returns a feeling of control to griever, and they tend to experience lower levels of grief. Try finding small ways to do this: light a candle on special days and holidays, carry an object that reminds you of your loved one, cook a favorite dish and share with family, collect special rocks on beach walks, plant a memory garden, and the list goes on.


None of these suggested actions or ways of thinking will completely take away the pain of your loss. And just as your grief experience is unique to you, what creates a state of well-being will be different for everyone. But what we do know is that there are things you can do to ease the pain of your grief journey and help you in your healing and recovery process.

**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). ∞



**1510 WMEX**  
QUINCY • BOSTON  
The Greatest Hits!

**Streaming online 24/7**  
[wmexboston.com](http://wmexboston.com)



**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

professional genealogist to delve into your family's background to assemble the puzzle pieces.

Today, to take the first step in planning your own ancestry trip, you can simply order a DNA testing kit online. Ancestry DNA, 23andMe, MyHeritage, and Living DNA are popular brands, with prices ranging from \$100 to \$200, depending on how detailed you would like your results.

Your DNA test results can help you plot the first point on the map as you begin to lay out the coordinates of your trip. Just remember the "golden rule" of genealogy is to start with yourself and work backward one generation at a time. You are just one bud on your family's family tree.

If DNA tests are not your thing, there are other ways to research your history, such as talking to older family members whose stories can lead you to libraries or museums to find more information. The desire to connect to our roots has turned genealogy into the second favorite hobby of Americans next to gardening.

Jackie Hogan, a sociology professor and author of the book "Roots Quest," says it is "a mistake to show up in your ancestor's village with a vague plan to knock on doors hoping to find

people who knew your relatives." She explains to get the most out of your experience, you need to do most of your research before you step on a plane. Her suggestion is you identify a local contact, a family member, or a guide to help you when you arrive.

Genealogy travel offers an "immersive" travel experience because visitors can connect to the broader history and culture of their ancestral country. Exploring genealogy opens one's eyes to look at their own life in a new light. Often with this type of travel, you can meet with relatives to gain an inside perspective to local life and that of your ancestors.

Staying at a guest house or bed and breakfast owned by locals will offer more of a peek into the lives of the people who live where your ancestors once lived. A trip back to your ancestor's homeland can be life-altering. There is an exhilaration that comes from walking your ancestor's street, sitting in a pew at their church, seeing where they went to school, or standing in their childhood home.

When you retrace the footsteps of the people who helped shape your identity, you can

better understand the stories and people of the past that define a considerable portion of what makes you who you are today.

On a recent trip to Hawaii, my husband, our two grown daughters, and I were able to visit the house in Honolulu where my husband's grandparents lived while his grandfather was stationed there. During his time in Hawaii, he worked on the USS Arizona as a pipefitter, making the railings on the ship. By the grace of God, he was sent home just one day before the attack on Pearl Harbor.

It was an awestruck feeling standing on the bridge at the USS Arizona Memorial, knowing my husband's grandfather and our daughters' great-grandfather had a hand in building that ship, not to mention the feelings of gratitude for all the men who died there, and that Anthony Lorusso, for whom my husband is the namesake, lived to carry on the family tree.

Our family also walked the beach at Waikiki and imagined Anthony and his wife, Lillian, had once walked that same path as newlyweds. It was neat to think their feet had once made footprints in the sand on that same beach and their eyes once gazed upon an equally amazing sunset.

Following the advice of Jennifer Utley, director of research at Ancestry.com, we read nonfiction historical accounts, along with some historical fiction, to get a sense of the time and place when Anthony's grandparents were there.

Sometimes connecting to a piece of your family's heritage may just mean a train ride. My father and mother were married in St. Leonard's church in the North End, and I enjoyed going there with my Dad as a young child to see the church, and then bringing my husband, and later our daughters there. My mother died when I was three, but it was meaningful to be standing in a place that was a big part of her and my Dad's story.

Truly unforgettable trips, whether near or far, are the ones that feel meaningful. Traveling along the path of the roots of your family tree can enrich your life in a long-lasting way, creating a connection with your legacy.

Genealogy helps to keep your family history alive. The exploratory process helps you to uncover the answers to questions you wish you had asked your parents or grandparents while they were alive. With heritage travel, you can "mine" for some of your family's historical accounts and pass them on, so future generations can look back to uncover nuggets of wisdom.

Learning about your family's past can help people to connect more deeply with themselves by learning who their ancestors were, where they came from, what their profession was, the challenges they encountered, and the achievements they made.

There is nothing like walking in the footsteps of your ancestors to make you feel truly connected in the world. Forge ahead on to your trip with the goal of taking in the sights and sounds of the place your ancestors once inhabited and you will not be disappointed. ∞

## SOCIAL SECURITY UPDATE

### Slam the scam: How to spot government imposters trying to steal your money



By Delia De Mello,  
Social Security

Do you know how to spot a government imposter scam? We continue to raise public awareness about Social Security-related and other government imposter scams during the fifth annual "Slam the Scam" Day on March 7, 2024. Knowing how to identify potential scammers will help safeguard your personal information.

There are common elements to many scams. Scammers often take advantage of fears and threaten you with arrest or legal action. Scammers also pretend to be Social Security or other government employees and claim there's a problem with your Social Security Number (SSN) or your benefits. They may even claim your SSN is linked to a crime.

When you suspect you've been contacted by a scammer:

- Hang up right away or ignore the message.
- Never provide personal information, money, or gift cards.
- Report the scam immediately to our Office of the Inspector General (OIG) at [oig.ssa.gov/scam-awareness/report-the-scam](https://oig.ssa.gov/scam-awareness/report-the-scam).

If you owe money to Social Security, we'll

mail you a letter with payment options and appeal information. We only accept payments electronically through Pay.gov, Online Bill Pay, or by check or money order.

We will never:

- Threaten you with arrest or legal action because you don't agree to pay us money immediately.
- Promise a benefit increase in exchange for money.
- Ask you to send us gift cards, prepaid debit cards, wire transfers, internet currency, cryptocurrency, or cash through the U.S. mail.

Scammers continue to evolve and find new ways to steal your money and personal information. Please stay vigilant and help raise awareness about Social Security-related and other government imposter scams. For more information, please visit [www.ssa.gov/scam](https://www.ssa.gov/scam).

Tell your friends and family about government imposter scams. Let them know they don't have to be embarrassed to report if they shared personal financial information or suffered a financial loss. The important thing is to report the scam right away.

Together, we can "Slam the scam!"

**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](https://www.socialsecurity.gov) ∞





**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](http://windroseweymouth.com)

# Home Sweet Home Health Services

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



781.773.8337  
[www.hshhealth.com](http://www.hshhealth.com)

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

**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](http://www.OldColonyHospice.org)  
**1-800-370-1322**  
501(c)3 Non-Profit



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](http://www.alexislevitt.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](http://www.websterparkhealthcare.com)



## QUESTIONS ABOUT AGING IN PLACE?

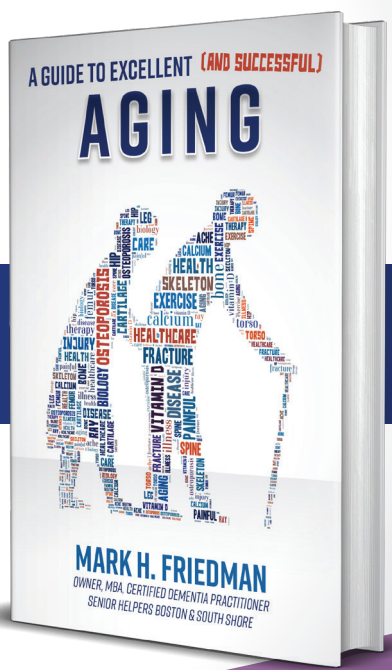
# WE WROTE THE BOOK ON IN-HOME CARE

*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](mailto:Boston@SeniorHelpers.com)

**SENIOR  
Helpers**  
Senior Care Only Better



**SOUTH SHORE**  
**781-421-3123**  
[www.SeniorHelpersSouthShore.com](http://www.SeniorHelpersSouthShore.com)

**BOSTON METRO-METRO WEST**  
**617-500-6999**  
[www.SeniorHelpersBoston.com](http://www.SeniorHelpersBoston.com)





Independent Living • Assisted Living • Memory Care

Helping seniors live well on the South Shore for 75 years

The secret to staying safe, secure, and social? Welch Senior Living.  
**Trusted for generations, count on our family to care for yours.**

- Beautiful Rental Apartments
- Caring, Attentive 24-Hour Staff
- Delicious Meals in our Dining Rooms or Delivered
- Engaging Social Activities
- Hotel-style Hospitality & Amenities
- Supportive Personal Services
- Wellness and Fitness Programs

Welcoming New Residents at all communities – call today to tour!

<b>DUXBURY</b> 290 Kingstown Way 781-298-0297	<b>HINGHAM</b> 15 Conditto Road 781-749-3322	<b>MARSHFIELD</b> 10 Village Green Way 781-319-5072	<b>WEYMOUTH</b> 43 School House Road 781-413-7850
---	--	---	---



WelchSeniorLiving.com



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](http://wmexboston.com)**  
**and bring your questions!**  
**781-834-9639**

# 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](http://www.sshc.com)

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











































