



SOUTH SHORE SENIOR News

For Boomers and Beyond

PRICELESS

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April Fools' Day has a long history of merry-making — and that's no joke!



By Marie Fricker

On April Fool's Day, Eileen Charter of Hull, a new Mom, served her two brothers breast milk instead of creamer in their coffee. She secretly dumped her

bottle of expressed mother's milk into a pitcher

and the men helped themselves.

"What the heck is this?" said the oldest, spitting his coffee into the sink. "Is it rancid? Did you put sugar in it?"

"Nope, no preservatives added," said Charter. "It's breast milk. April Fools, guys!" She laughed as the men gagged and made a swift retreat from her kitchen.

Being the butt of April Fool's Day jokes is not always fun for the victims but almost in-

variably for the jokester, who relishes the discomfort of the designated "fools." This was the case of Marie Gallishaw (yours truly) of Arlington, who was known as Teel Street's April Fool's Day queen in 1967.

I pulled a lot of pranks on my friends through the years, and my sister actually didn't talk to me for a week when I sent her boyfriend home one night when he came to pick her up for a

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Four myths about home caregiving services debunked



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

Many families may be reluctant to hire home care partners because of widely held, but frequently untrue, impressions of what home caregiving services are like based on things they've heard. But the truth is, much of that talk is inaccurate. The truth is home caregiving services often improve quality of life for both seniors and their families.

Let's separate fact from fiction by debunking these four myths about home caregiving services.

1. Myth: Home caregiving services are too expensive

Often, families are reluctant to use home caregiving services because they believe it would be too expensive. And they are often unaware that insurance covers many necessary home caregiving services. In reality, home caregiving services are far less expensive than nursing home care. Comparatively, it makes good financial sense to opt for home caregiving services. Plus, home caregiving services allow your beloved senior to stay in a familiar place surrounded by people who love them, and that has so many benefits in terms of comfort and ease for your loved one.

2. Myth: Home caregiving services are inferior to assisted-living or nursing home care

Another common myth about home caregiving services is that they are inferior to assisted living or nursing home care. As a result, families often believe that their loved one will receive better or more consistent care in a nursing home. But this isn't the case.

Indeed, home caregiving services allow you to be involved and aware of the services your loved one receives in a way that is different if your beloved senior resides in a facility. Furthermore, home caregiving staff are fully trained, certified, and bonded and have extensive qualifications. And importantly, your senior loved one will receive undivided attention rather than being one of many patients in a facility.

3. Myth: Home caregiving services place seniors at risk

Families often worry that choosing home caregiving services will place their beloved seniors at risk. In reality, however, home caregiving services can often be safer than assisted living or nursing home options. Since you are in

charge of the staff you select, you can fully screen them and choose a person that best fits your loved one's needs, personality and expectations.

Your loved one isn't exposed to the same risks as they would be in communal living. The COVID19 pandemic was a tragic example of just how unsafe assisted living and nursing home facilities can be. Indeed, when seniors live in large groups and often without adequate numbers of staff, it can be foster an environment where communal diseases spread. That's something your senior loved one is far less likely to experience when living in their own home.

4. Myth: I should do all caregiving myself

Care partners too often place a heavy burden on themselves by attempting to do 100% of the care their senior loved one needs. This leads to burnout and can strain family relationships at a time when both you and your senior loved one would prefer to enjoy quality time together. And often, this is a result of believing the myth that your senior loved one won't be comfortable or safe with anyone else.

However, this isn't the case. In fact, home caregiving services give both you and your senior loved one a much-needed break. And because you choose your care partner, you can ensure that both you and your beloved senior are comfortable with the person providing their care.

At Celtic Angels, Inc., we take your beloved senior's safety and comfort seriously. That's why we fully vet and train each of our care partners, and we always tailor care to your unique situation. If you are interested in exploring home caregiving services for your senior loved one, we encourage you to schedule a no-cost, no-obligation meeting with our care partners in your home. Please visit us at www.celticangelsinc.com.

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.

Celtic Angels Home Health Care is a privately owned Home Health Care Agency that was founded by Maria Burke, a Registered Nurse, who has worked in the home health care field for the majority of her career. Celtic Angels Home Health Care specializes in providing the highest level of personalized home health care services for seniors and those requiring in-home support. Our team is dedicated to providing the customized program that will enable clients to reach their maximum level of health, comfort and function while remaining in their homes or residences. The organization's driving philosophy is to offer care that has been tailored to each client's unique situation and to maintain a progressive and insightful approach in order to meet the health needs of their patients. For more information about our services, please visit www.celticangelsinc.com or call 781-331-0062. ∞



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Retirement Dreams – or Nightmares

Live to 100. Bright ideas from the Blue Zone.



By Steven V. Dubin

Do you want to live to 100? Or 110?

For most of us, it is less about the number of years than the quality of our life.

My wife led me to the Netflix four-part series and documentary “Live to 100: Secrets of the Blue

Zones” that explores this issue.

Spoiler alert. The series is still worth watching even after I reveal the Blue Zone secrets in this article.

This lively series takes you around the world and into the lives and home of those who have defied time. Those who live in the Blue Zone.

The term “Blue Zone” was first used by the author Dan Buettner, who was studying areas of the world in which people live exceptionally long lives. Fun note – Buettner, currently in his 60s, holds the world record for most miles bicycled. He bicycled around the world as a younger man.

Blue Zones earned their name because when Buettner and his colleagues were searching for these areas, they drew blue circles around them on a map.

Centenarians, people who live to be at least 100 years old, modestly hold the secrets of how to improve longevity. By studying how they live, perhaps we can unlock the keys to a longer, healthier life.

So? Where Do Centenarians Live?

They include:

- Ikaria, Greece
- Loma Linda, California
- Sardinia, Italy
- Okinawa, Japan
- Nicoya, Costa Rica

To be considered a Blue Zone, these five areas had to meet certain criteria.

• **Documentation.** The areas where people lived the longest had to have documentation (like birth certificates and death records) that were factual, reliable, and available for review.

• **Life expectancy of the country.** The life expectancy of the population living in the country had to be among the highest in the world. These life expectancy computations took into consideration numerous demographic factors, sex, and overall population age.

• **Regional life expectancy.** Once the first two criteria had been met, the researchers could hone in on the region where the population lived the longest. To determine where that re-

gion was, researchers considered the probability of life expectancy at certain ages in each region (the probability that a person would live from age 50 to 80, etc.).

• Once these criteria have been met, the researchers dive into the local culture, talking to the residents and observing their lifestyles to determine what sets them apart from the rest of the world.

Nine Blue Zone factors

Patterns emerged. Even though these regions were on completely different continents, they all shared nine factors.

1. Natural Movement

Physical activity is important, but not what you'd expect. Blue Zones are not for gym rats or overexertion. The centenarians demonstrated a life of constant, natural movement.

Walking, gardening, shopping, cooking, and cleaning are examples of these everyday activities that drive Blue Zone inhabitants. Move more and sit less. One difference between American movement and the movement in these zones is that the people have less access to modern conveniences like public transportation, gardening, and lawn care services, or grocery delivery.

This lack of modern convenience drives people to move more to accomplish the same things that are accomplished in America without as much movement.

2. Understanding Purpose

A main theme among the inhabitants of Blue Zones is understanding and having a purpose. Okinawans call it “Ikigai.” This sense of purpose is directly tied to a higher life expectancy, a sense of community, continuing to develop and interact with a social network, and enjoying a less stressful life. Having a clearly defined reason to live was associated with an additional seven years of life.

3. Less Stress, Less Inflammation

Chronic stress can be a significant problem. Stress negatively impacts a person's mental health, but it also breeds low-level inflammation in the body. The inflammation is associated with age-related diseases like heart disease and Type 2 diabetes. In Blue Zones, people manage stress daily by praying, meditating, or partaking in happy hour.

4. Eating Less

Part of a Blue Zone diet is simply eating less. Okinawans call it the 80% rule. They eat until they are 80% full and then stop eating. This is one reason they experience lower rates of obesity than other regions of the world. In addition, most people living in Blue Zones taper their meals. This means they eat most of their food in the morning, tapering their meals by early evening and not eating the rest of the day.

5. Less Meat, More Plants

There are numerous benefits of a plant-based

Live to 100... continued on p.12



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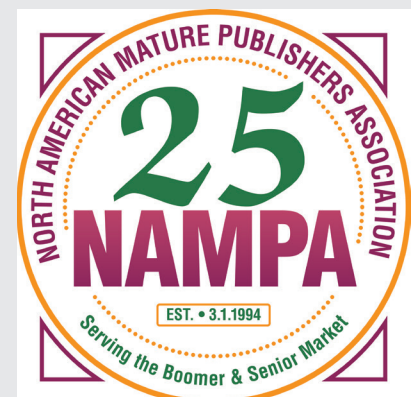
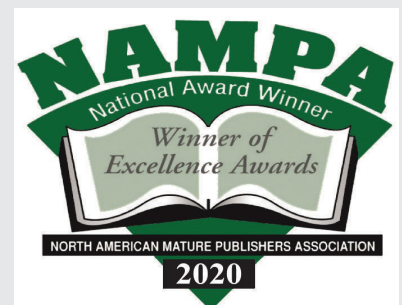
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The Publishers also produce a podcast entitled “My Generation,” which covers a wide range of topics of interest to seniors, from dating to downsizing and everything in between. The podcasts air on the 1st and 15th of every month and audio archives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

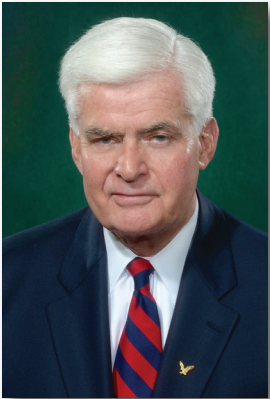
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HOME EQUITY WEALTH MANAGEMENT

What Tom Selleck did not say

Touting reverse mortgages, TV pitchman gained fame, but there's more you need to know



By George A. Downey

Motion-picture and television actor Tom Selleck became the face of reverse mortgages through TV advertising. Unfortunately, his message to “explore the potential” has been confused as a recommendation that older homeowners should get a reverse mortgage. This may not always be the case.

Obviously, the time restrictions of TV commercials limit content. To his credit, though, he created national awareness of a lesser known and frequently misunderstood resource that has the

potential to increase and extend financial security – a hugely common fear among aging Americans.

Why it matters

Home equity, the largest asset of most, is seldomly recognized as a financial planning tool, as it is illiquid. However, it is possible. A reverse mortgage offers a solution for eligible homeowners who don't want to sell or take on the burden of debt payments.

Unlocking home equity to provide additional cash and/or a credit line can increase planning options and extend financial security.

Home values and interest rates generally spiked to record levels after the pandemic. Both can be key factors in reverse mortgage benefit calculations. The federally insured Home Equity Conversion Mortgage (HECM) reverse mortgage terms are based on current values at origination and will not change if or when financial or real estate markets decline. This built-in stability can make it an excellent resource for financial and retirement planning.

Reverse mortgage – A unique solution with additional benefits

The federally insured HECM reverse mortgage enables eligible homeowners 62 and older 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.

Education is key! Learn everything: the pros, cons, and how they work; the truth about misconceptions; and your eligibility, and most importantly, suitability.

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 the Federal Housing Administration (FHA) insurance.

- Unlike home equity lines of credit (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, homeowners' insurance, and property charges current
- Providing basic home maintenance
- Continuing occupancy as primary residence

Who should consider a reverse mortgage?

Every aging homeowner and their financial advisors should know if and how housing wealth (home equity) can be utilized to improve planning success.

Individual analysis is essential. Beyond financial considerations, personal circumstances and family dynamics are integral to determining suitability.

Consultation with a Certified Reverse Mortgage Professional (CRMP) is recommended to learn if a reverse may be appropriate. If so, know why. If not, why not?

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.

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SENIOR FITNESS

Shed fat, lose inches – all without dieting

By Rita La Rosa Loud, B.S.



Dieting leaves us feeling confused and frustrated when we have lost a decent amount of weight, only to gain it all back and more. More than ever, we all want to shed fat and inches

from our hips and waist, understanding that an overage of intra-abdominal (belly fat) stored around internal organs is detrimental to one's health. Specifically, in accordance with the World Health Organization, a waist-to-hip ratio of 1.0 or higher inches increases risk of heart disease, diabetes, including early death. Yet studies, including a Harvard study, reveal women who strength train experience appreciably greater loss of fat in the midsection compared to women who do not strength train. Research also indicates resistance training, together with endurance exercise, reduces belly fat in both older men and women sans dieting.

Bottom line: Participating in an all-inclusive program of resistance and endurance exercise increases lean tissue (muscle), decreases adipose tissue (fat), improves body composition (muscle/fat ratio), resting metabolic rate (how many calories you burn all day long), and reduces circumference (inches), particularly in those stubborn areas of the midsection and lower body. Coupling this with healthy food choices: fruits, veggies, nuts, legumes, and dairy, along with enough high-quality protein (plant based/

lean meats), will assuredly enhance results.

Example 1: In a Westcott, et. al. research study, two groups of mature and older adult participants performed strength training and cardiovascular exercise to improve their body composition (Exercise Only and an Exercise with Protein Shake Group). At the study completion, the Exercise Only Group gained 3.1 lbs. of muscle and lost 3.9 lbs. of fat, for an impressive 7.0 lbs. improvement in body composition. However, the Exercise with Protein Shake Group experienced 41% more muscle development and had an 82% greater fat reduction! Neither group changed their normal diet, and both groups performed similar exercise programs. The Protein Shake Group simply consumed a supplemental protein shake immediately post-workout on their training days (2-3 times per week), ultimately losing more inches overall.

Example 2: In a Westcott, et. al. exercise, nutrition, and maintenance study, healthy food consumption, together with resistance training, endurance exercise, and supplementary protein, correlated in improvement of body composition, a healthy weight, and waistline. During the nutrition phase, participants diminished their middle by 0.5 inches and lost an additional 0.5 inches from their waist in the maintenance phase.

Flexible eating and enjoyable exercise program

Consider our eight-week (April 22-June 14) inch loss program at Quincy College's Wayne Westcott, Ph.D. Center for Health, and Fitness. In this all-inclusive resistance and endurance group exercise format, participants receive

healthy nutrition tips and are provided an optional eating approach of their choice. To attend the prerequisite information meeting on Tuesday, April 16, 5:30-6:30 p.m. with Rita La Rosa Loud and Michelle Pearson, MS, RDN, call 617-405-5978. Please arrive at 5:15 p.m. at the fitness center (lower level), Presidents Place, 1250 Hancock St., so greeters can escort you to the meeting room. Interested participants will receive program fee/registration process during the presentation. Street parking and a parking garage are available.

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. ∞

Learn more about aging resources at Hanover event

Professionals representing various elder products and services will be presenting at the Hanover senior center this April.

"It can be hard to know who you can turn to, and trust when a crisis situation happens," said Resources to Remember founding member Wendy Wichroski. "That's why this group was formed."

Adult children and people who seek solutions as they age are urged to attend this informative presentation.

"We are thrilled to have Resources to Remember speak here," said Katherine O'Brien, outreach coordinator at the Hanover Council on Aging.

Having good resources at your fingertips is important. Whether you need to prepare for the future with legal documents, you need options as care needs change, or if you are considering making a move, this is an ideal event to attend.

A light lunch will be offered along with a panel presentation. This event will take place on Friday, April 12 at 1 p.m. Seating is limited. The Hanover Council on Aging is at 665 Center Street in Hanover. To RSVP, please call 781-924-1913. ∞



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Discover routine relief with CBD

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



We all deserve relief, especially in our later years. Daily aches and tension tend to get the best of us – whether it’s lingering discomfort from past injuries, nagging pain from age-related ailments, or the wear and tear of a life well lived.

Heavy medications and over-the-counter pills may work as effective treatments. Yet still, long-term use often causes a different set of issues: adverse reactions, damage to internal organs, and addiction, while not addressing the root cause of the issue. It’s safe to say our community deserves a safer alternative for everyday relief.

A few years ago, I went through menopause and experienced a fair share of side effects from prescription drugs. After one day not being able to make it down the stairs due to discomfort, I knew it was time to search for a more sustainable approach. Thanks to my son, Jason, as he introduced me to cannabidiol (CBD).

Now, what is CBD? This natural compound comes from hemp, scientifically known as the cannabis sativa plant. Unlike THC, CBD is entirely non-intoxicating and federally legal under the 2018 Farm Bill. When ingested or applied topically, CBD interacts with an intrinsic network of receptors called the endocannabinoid system, allowing the mind and body to return to a balanced state, known as homeostasis.

The benefits of CBD can range from subtle and meaningful to extreme and life-changing. For me, it was the latter – unexplainable pains, debilitating headaches, and sleep problems finally subsided once I incorporated CBD into my everyday routine. Now, I’m relieved and at ease, able to move through life again. It’s been my mission ever since to educate the people of Braintree and the surrounding areas about how this natural supplement can change your life, too.

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CURRENT EVENTS.
Lyn Hart, owner of Your CBD Store Braintree, recently explained how CBD works with the endocannabinoid system during a presentation at The Current Weymouth.



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See you soon.



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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HELPING SENIORS AGE WELL AND ENJOY THEMSELVES WHILE DOING IT! • 7

Chronic health conditions and your teeth

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



It's no secret that chronic health conditions are prevalent among seniors. Yet how do conditions like diabetes, cardiovascular disease, and arthritis impact your teeth and overall oral health? There are some things you can do to maintain a healthy mouth despite health challenges like these and others.

The relationship between chronic conditions and oral health:
Poor oral health can make existing chronic conditions worse. Conversely, certain medical conditions can also increase the risk of dental problems. For example, if you have diabetes, you are more susceptible to gum disease due to compromised immune function and difficulty controlling blood sugar levels.

Similarly, medications used to manage chronic conditions like high blood pressure or depression can cause side effects like dry mouth, which contributes to tooth decay and oral infections.

Tips for managing oral health with chronic conditions:

Regular dental checkups. Regular dental

visits are essential if you're managing chronic conditions, at least every six months. Dentists can monitor oral health status, provide preventive care, and address any emerging issues promptly. Be thorough in communicating your medical history and current medications to your dental provider to ensure comprehensive care.

Maintain blood sugar levels. If you have diabetes, controlling blood sugar levels is crucial for preventing gum disease. To that end, you want to be diligent in monitoring your blood glucose levels as directed by your healthcare provider. Following a diabetic diet also will help you maintain oral health. Be sure to inform your dentist about your condition.

Practice good oral hygiene. Whether or not you have health challenges, maintaining a consistent oral hygiene routine is paramount for seniors. Brush your teeth twice daily with fluoride toothpaste, floss regularly, and use antimicrobial mouthwash to minimize and prevent dental problems. If you have mobility issues or arthritis, using adaptive dental aids such as electric toothbrushes or flossing devices may be beneficial.

Address dry mouth. Dry mouth, a common side effect of many medications used to manage chronic conditions, can increase the risk of tooth decay and oral infections. To alleviate dry mouth symptoms, individuals can sip water frequently, chew sugar-free gum or candies, and use saliva substitutes as

recommended by a healthcare provider.
Collaborate with healthcare providers. Effective management of chronic conditions requires collaboration between you, your dentist, and your healthcare providers. Be sure to inform your dental and medical providers about all medications you are taking, including over-the-counter drugs and supplements, to facilitate coordinated care and minimize adverse effects on your oral health.

Maintain a healthy lifestyle. Adopting a healthy lifestyle can support both overall health and oral well-being. This includes following a balanced diet rich in fruits, vegetables, lean proteins, and whole grains, as well as engaging in regular physical activity and avoiding tobacco and excessive alcohol consumption.

Conclusion: Managing your oral health as well as a chronic condition means being proactive and collaborating with all your healthcare providers. By incorporating preventive measures, maintaining good oral hygiene habits, and addressing specific challenges associated with chronic conditions, you can optimize your oral health and enhance your overall quality of life.

If it's been a while since you've been to the dentist, or are between dentists, please give our office a call at 781-335-0604.

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>. ∞



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ELDER LAW MYTH BUSTERS

Think you don't need to do any estate planning? Here's why you do



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

This month's Elder Law Myth Busters column will debunk the most frequently used excuses as to why people do not need to do estate planning.

1. Estate planning is only for the rich. This could not be further from the truth. Based on our privacy laws in Massachusetts and the emphasis on individual liberty with regard to decision-making, without a health care proxy or a power of attorney, short of a court order, there is no one on Earth who can make a health or financial decision for you. This means not your spouse and not your children. Even the people closest to you need to be given the expressed, written authority to make medical and financial decisions for you. Without a health care proxy or power of attorney, valuable time can be wasted on court hearing while your life is in limbo. This level of estate planning is necessary whether you have \$5 or \$5,000,000. In addition to health care proxies and powers of attorney, trusts are a vital part of an estate plan for anyone who owns real estate.

2. Don't want to make hard decisions. Many times, we hear from families who procrastinated in creating their estate plan because they did not want to make difficult decisions like "Who will be the guardian of our children?", "Is it appropriate to give one child more assets than another?", or "Do we hold our child's inheritance in trust for their life?". Each of these decisions comes with their own myriad of issues, but they

all lead to the same conclusion – if you do not overcome the mental block of answering the tough questions, you will put your family in a worse position than if you had simply made the tough choice. Not following through on some of these difficult decisions can put your family in the position to not only have to go through the probate court, but also potential litigation.

3. Do-it-yourself solutions. Many people think that they can buy kits from celebrities on infomercials or download documents from online companies and have their estate plan appropriately covered. This could not be further from the truth. Many of these online solutions come as a "one size fits all" approach and are not state-specific. Your estate plan should be drafted with the laws of your resident state in mind, in this case, Massachusetts. As I'm sure you can imagine, we have many nuances that are unique to our state. Not taking these state-specific nuances into account can have disastrous effects on your estate plan and land your family with a probate court mess after your death.

Having an honest and educated discussion with an elder law attorney can help you overcome these excuses, or any others that you may have come up with on your own!

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

SOCIAL SECURITY UPDATE

Awareness is your best defense – Top 5 Social Security scams

By Delia De Mello, Social Security



Did you join us for "Slam the Scam" Day in March? If so, you know how important it is to raise awareness about government imposter scams. That's why we want you to have all the information you need to protect

yourself. Check out our Top 5 scam awareness articles below:

1. We work with our Office of the Inspector General (OIG) to protect you from scams that use Social Security as bait. In "How We Protect You from Misleading Advertising and Communications," we detail what to do if you receive a suspicious advertisement or imposter communication. Please see blog.ssa.gov/how-we-protect-you-from-misleading-advertising-and-communications.

2. Identity theft affects millions of people each year and causes serious harm. Here are 10 ways to protect yourself by securing your personal information at [\[tect-your-personal-information-2\]\(http://blog.ssa.gov/10-ways-to-protect-your-personal-information-2\).](http://blog.ssa.gov/10-ways-to-pro-</p></div><div data-bbox=)

3. Financial crime against all Americans is an ongoing problem. People living with dementia have a higher risk of becoming victims of fraud. You can learn how to minimize this risk for your loved ones at blog.ssa.gov/minimizing-the-risk-of-scams-for-people-living-with-dementia.

4. Fraudsters also target veterans, active-duty service members, and their families. To learn what to look for and how to help the veterans and military members in your life, check out blog.ssa.gov/stay-alert-fraudsters-target-veterans-active-duty-service-members-and-their-families.

5. Quick Response (QR) codes are very pop-

ular these days. A QR code is a scannable barcode that directs you to a website or social media account. Did you know scammers place fake QR codes on top of official ones? It's among the latest trends we list in this post to combat scams at blog.ssa.gov/new-years-resolutions-to-combat-scams.

We encourage you to review these articles and bookmark them for future use. Please share this information with friends and family to help us spread the word about scams.

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



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Don't spread your loot among lots of banks – here's why



By Alexis Levitt, Esq.

Lately I've been seeing clients who have spread their accounts over many different banks. My sense is that people do this over time, chasing good interest rates, and not exactly meaning to have so many banks in the mix.

Maxing out interest rates is, of course, an excellent goal and a fun game to play. But I keep seeing these two problems with having so many banks:

Problem #1: After you die, your kids are going to have a heck of a time gathering those assets. Going to all of the different banks, finding the right person to help at each one, filling out each bank's different forms – it's intensely time-consuming. Most parents I meet want to make the process easy for their children, and this is not it.

Problem #2: While you are still living, you could reach a point where

you need your agent under your power of attorney to take over banking on your behalf. Banks are very strict about how they work with agents under powers of attorney, and often refuse to work with them. One of the best strategies for having bank staff be comfortable with working with your agent is for bank staff to know you, and if possible, your agent. And you can't reasonably get to know bank staff across many banks, but if you focus on just a few, you can develop those relationships.

The flip side of this, of course, is that the FDIC insures accounts only up to \$250,000 per person, per bank. So you may not want to keep more than that in any one bank.

Maxing out interest rates is a worthy endeavor, but try to play the game within a limited handful of banks. That will make things much easier for you and your kids.

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. ∞

Help! My insurance plan no longer covers my prescription



By Patricia Prewitt, My Personal Rx Adviser

A client who attended a local consumer education class in 2023 reached out to me a few weeks ago to ask about a notice he received from his prescription plan. A medication he has taken for years was being dropped from coverage. He asked me if he was taking all the right steps to find the best pricing. Here are the things we talked about:

Why is my medication being dropped from coverage?

Every year, insurance plans will review their formulary list to evaluate which medications will be covered for the upcoming new year. Many factors come into play; it would be impossible for any plan to cover every medication on the market. Pharmacy teams and medical personnel evaluate the clinical information, along with pricing, and other market factors to determine which medications will be on the new list.

I am not happy, but I knew to look for a savings card. Was that the right decision?

He shared with me that using his insurance prescription insurance benefit would be about \$330 a month. Yikes! He had been paying a \$50 a month copay previously in 2023.

What did you find using a savings card?

He told me GoodRx had the lowest prices for his medication in his zip code; the Walmart price was \$109. CVS offered a coupon price at \$114 a month. He elected to stay with CVS since his prescription was already at that local pharmacy.

There are many different companies that offer savings cards; SingleCare, GoodRx and Needymeds are just a few. He knew to look at a few of them, since savings card prices will vary based on the medication, the card selected, and even the zip code.

I reminded him by using the savings card coupon and cash to pay for his medication, he was no longer using his insurance benefits. The \$114 a month out-of-pocket costs will not accrue to any deductibles for his plan.

What else could he do?

The product is not yet available in a generic form, so the brand name was his only option. CostplusDrugs did not offer his medication. We

talked about looking at patient assistance, but he was above the annual income level for that program.

Any other words of advice?

At his next visit, he could ask his medical provider if a medication change is warranted for a similar, covered medication on the 2024 formulary list. I reminded him about the importance of an annual Medicare Part D checkup during the annual enrollment period in October to ensure his plan covers his important medications at an affordable cost for the following year.

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.

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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Benefits of volunteering stretch far beyond assisting nonprofit organizations



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

April is National Volunteer Month, a time to celebrate and honor volunteers who help make a difference in the lives of so many and in the communities they serve.

Volunteers are all around, dedicating their time and effort to many different nonprofit organizations and causes. Volunteers have a beneficial influence in countless ways. For instance, volunteers provide daily meals to families in need and to homebound older adults, assist with home renovations for those not able to complete the work themselves, help shape a younger generation by reading to children, write letters of support to deployed U.S. service members, and help care for animals, the environment, and many other causes.

The benefits of volunteering are significant. Volunteering provides a vital connection to others and to the community. Studies have associated volunteering with reduced depression and living longer. Not only that, volunteering helps keep the brain active, which contributes to cognitive health. Research has also shown that volunteerism within organizations can boost morale.

Those who volunteer share their knowledge and experiences with organizations and causes that benefit from it, while building on skills they already have and developing new skills along the way.

Old Colony Elder Services (OCES) has a volunteer center located at 204 South Meadow Rd. in Plymouth that serves as a central resource for volunteers as well as for local agencies offering volunteer opportunities in Plymouth County. Stop by or schedule an appointment to visit the

volunteer center to learn about the variety of short- and long-term opportunities that are available to fit your lifestyle and interests.

Aspiring volunteers can individually talk with volunteer program staff who can help locate opportunities that fit your interests and skill set. OCES's volunteer program includes Meals on Wheels and the money management program, as well as the Retired and Senior Volunteer Program (RSVP) of Plymouth County, available for individuals age 55+. The volunteer center is equipped with computers for researching opportunities, as well as brochures and other literature from organizations seeking volunteers. It also serves as a designated space for volunteers to work together on specific projects, such as letter writing to troops for National Days of Service and Remembrance. OCES assists service partner organizations such as Beth Israel Deaconess Hospital, local food banks, and Veterans Service Agencies that rely on volunteers.

Do you have a passion for helping others? Do you want to contribute to your community and help enhance people's lives? Consider becoming one of the 63 million Americans who volunteer each year. To learn more about volunteer opportunities, RSVP at OCES's volunteer center by visiting ocesma.org/get-involved/volunteer-opportunities.

Celebrating 50 years of care and collaboration

OCES, the largest provider of in-home and community-based services for older adults and people living with disabilities in Plymouth County and surrounding areas, is celebrating 50 years of care and collaboration in 2024. To learn more about OCES's 50th anniversary and the special fundraising campaign, visit ocesma.org.

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

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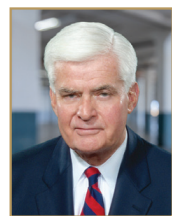


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SEEKING THE LUCK OF THE IRISH. To celebrate St. Patrick's Day, the Allerton House in Hingham sponsored a scavenger hunt that allowed folks to explore its Hingham facility while getting to know some providers of services for seniors. Among those enjoying the event were Pam Schwabe and Jannan Thomas, at left; Alex Fox and L'Oren Scartisse [middle], and Randy Veraguas and Lisa Royer.



ON THE HUNT. Marking their game cards during last month's St. Patrick's Day scavenger hunt at the Allerton House in Hingham were Lyn Hart, left, and L'Oren Scartisse, as well as Lisa Royer.

Live to 100

Continued from p.4

diet, like less calorie intake and a reduced risk of certain age-related illnesses. Blue Zone inhabitants in every region have a diet that consists primarily of plants, specifically legumes like lentils, black beans, fava beans, and soy. They also eat very little meat, usually no more than a small three- to four-ounce portion, about five times per month.

6. Wine Time

There's conflicting research about the use of alcohol. The World Health Organization has advised against consuming alcohol altogether. However, Blue Zone centenarians seem to be an exception to the rule. Centenarians in Blue Zones (excluding Seventh-Day Adventists) drink wine regularly, but it's important to note how and when they drink it. According to research, wine is consumed daily after 5 p.m. and always with friends and family. It's also important to note that the amount of wine consumed is limited (no more than one to two small glasses). The type of wine, usually Sardinian, is also important.

7. Establish a Sense of Belonging

The centenarians that were interviewed for the documentary all belonged to some type of faith-based community, except five. These types of communities establish a sense of belonging, bring purpose and meaning to life, and help people continue to feel needed and purposeful.

8. Keep Family Close

Researchers noticed that in Blue Zones, nursing homes and senior care facilities were almost non-existent. Why? Families in these areas cared for their ailing and aging relatives themselves in their own homes. Keeping their

families close had benefits not just for the aging but also for children living in the home. It also established a pattern that was adopted by children brought up in these households; they, too, assumed the responsibility of caring for aging parents.

9. Support One Another

The longest-living people were found in groups of supporting, caring people. These people had either chosen their tribe or been born into them. The Okinawans refer to them as moais. These groups of people take care of and look after one another. Whether it means taking each other to doctor appointments or simply meeting for breakfast, these small social groups helped increase the well-being of the members and supported a longer, happier life.

Healthy behaviors are contagious, and simply surrounding themselves with like-minded people helped increase the lifespan of Blue Zone centenarians.

Get blue and let me know how you do!

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

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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Grief Guilt – A roadblock to healing



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

Grief is messy, complicated and there is no easy way around it. As you move through the various stages of grief, you will encounter many obstacles and roadblocks that will drag you back, just when you thought you were making progress with your healing. This “backsliding” is a very common experience for griever who have suffered a profound loss.

One of these common roadblocks is grief guilt. Whether you were a caregiver leading up to the loss of your loved one, or experienced a sudden, unexpected death, you are most likely experiencing some feelings of guilt, regret, and the long list of “wish I could have’s” or all of the “I should have’s.”

With an unexpected loss, you may reflect back on things you said or did, or didn’t say or get a chance to say or do, and as a caregiver dealing with a prolonged and exhaustive period leading up to your loss, there are probably many questions still swirling in your mind about difficult, perhaps heart-wrenching decisions you may have had to make.

A few things to consider about what you are feeling and experiencing:

1. Grief guilt is not the exception; it is the rule. Most griever have some level of guilt associated with their loss. So, you are not alone.
2. Guilt is a complex emotion. It does not always have to be rational to be real. That means even when you realize your guilt is not based on reality, you still may experience it.
3. Guilt is a feeling. You can’t stop feeling guilty because someone tells us to. According to the National Science Foundation, our brains process 70,000 to 80,000 thoughts each day. A few other facts: 80% of our thoughts are negative and 95% of our thoughts are repetitive. Now, that’s a lot of negative, repetitive thoughts for you to process each day. So, it may help you to understand that while you are processing the loss of your loved one, you experience some form of grief guilt.

Guilt is a heavy burden to carry while grieving, and research has indicated that unresolved guilt can complicate your grief and make the healing process much more difficult and prolonged.

But there are steps you can take to help you deal with it.

First, you need to acknowledge that grief guilt is a normal grief emotion and don’t let others minimize the validity of your feelings, as irrational as they may be.

Next, you need to examine your feelings and reflect on the possible

reasons for your guilt. Research has identified different types of grief guilt, which can help you determine the source of yours:

Causation guilt: You feel responsible for the death of your loved one because of something you did or failed to do.

Role guilt: You feel you were not good enough in whatever the role was in your loved one’s life [spouse, sibling, parent, friend].

Survivor guilt: Feelings that you wish you had died instead of the person who actually did.

Coping guilt: Feeling that you are not grieving well, that you should be doing better, that you’re not coping with the loss.

Recovery guilt: Feeling guilty because you are coping too well, that you are not crying anymore, that you’re beginning to enjoy yourself, feeling happy, laughing, going out with friends again and so on.

Next, you need to acknowledge and embrace that although you feel guilty, you are not actually guilty of anything. No one blames you for what happened. No one believes that you could have changed the outcome. And, neither should you.

Now, you need to let the grief guilt go. Some thoughts to help you let go:

- You did the best you could with the information you had at the time.
- You could not have predicted nor controlled the future.
- There were many factors which impacted the outcome well beyond anything you could have done.

And finally, you need to create positive thoughts to replace your guilt thoughts. You need to forgive yourself and practice self-love. Guilt often teaches us things about ourselves and life. Do something positive with your grief guilt experience to help others.

And, one final thought: consider what your loved one would tell you if you shared how you were feeling. I think I know the answer.


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

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Cover Story

date. As he started to walk up our front steps, I said, “Oh, hi, Bill. Elizabeth’s not here. She left with another guy about an hour ago.” Bill’s face scorched red as he sped off in his yellow Oldsmobile Cutlass.

I tried to yell out, April Fools, I was just kidding, but he never returned. My sister was hysterical when I told her. In a feeble attempt to pay me back, she announced that the principal from my school was coming by to talk to me about my behavior in class. At first, I panicked, but soon realized it was a vengeful April Fools retaliation for my unappreciated prank.

April 1 is known throughout much of the world as the day to play tricks – both minor and major – on unsuspecting individuals in your life. Remember telling your teacher there was chalk on her back and watching her squirm to brush it off? The wake-up slap of “April Fools” quickly releases the fear of a fabricated atrocity, but the victim never fully recovers. The initial shock is just too tough to brush off.

Comedy shows on TV often feature elaborate hoaxes played on celebrities. Late-night host Jimmy Kimmel once engraved the face of his rival, actor Matt Damon, on numerous urinals at a posh L.A. function he was attending.

April Fools lies are meant to scare and even infuriate the victims of the pranks.

What child or adult has not been thwarted by an April Fool’s Day joke involving red hot pepper gum, a whoopie cushion emitting fake gas, a spider in an ice cube, a lump of soft dog poop, plastic vomit, or soap that never lathers? (Can you tell I’ve frequented Don’s Joke Shop in Quincy Center for many years? Like the character of Pee Wee Herman in the movies, I would ask Don what new tricks he had in stock, and he was always thrilled to demonstrate his exploding cigarettes, squirting ketchup bottles and birthday candles that couldn’t be blown out.) Most joke shop gags are harmless in nature, but today’s pranks can cross the line, such as the new fake pregnancy test, which always shows a positive result.

The idea of April Fool’s Day is to trick other people into believing things that are not true. Sometimes the perpetrator goes into elaborate planning before the joke is launched on the first day of April, a practice that has been observed by different cultures for several centuries.

According to Father Martin, a Catholic priest and lover of folklore, the tradition may have its roots in the Greek Orthodox Church, which celebrated a day around Easter as the “Day Jesus laughed.”

“The story was that Jesus exploded from his tomb the next day after his crucifixion to the devil’s shock and dismay,” said Martin. We don’t know if he actually shouted April Fools, but it was a true prank on Lucifer.”

The exact origins of the April 1 holiday are unknown. Some say it began with a Greco-Roman festival on March 25 called the “Hilaria,”



where people wore costumes, danced, and played tricks on their companions.

A children’s book by Melissa Rae Shofner posits a number of theories for the tradition’s beginnings. The author warns her young readers, “April Fool’s Day” is celebrated each year on April 1. Be on the lookout for salt in the sugar bowl or a toy spider in your shoe.”

Shofner believes the jokester’s holiday began all the way back in mid-16th century France. “When people in France play tricks on each other, the person who’s fooled is called an ‘April Fish,’” says Shofner. You can often see adults and children wearing paper fish taped to their backs on the first of April.”

A number of other countries have taken up the tradition of April Fool’s Day, including the Hindu “Festival of Colors,” where revelers throw colored powder and play pranks on one another.

Shofner ends her book on April Fool’s Day by reminding her readers of the joyous intent of the holiday. “No joke should ever harm another, she says. “It’s about being silly and having fun.”

This works for young children, but the older ones sometimes stretch the boundaries when setting up a gag. One year in the ’90s, two Norwell teens decided to play an April Fool’s joke on their neighbor who was watching his big TV in the basement alone. One of the boys, Jack F., now a 40-year-old, still laughs hysterically when recounting the prank.

“In those days you could use one remote control to change channels on any TV, even from a distance,” said Jack. So, we waited outside our neighbor’s window until we saw him watching a serious documentary and we switched the channel to an awful horror film. He jumped up and changed the channel back yelling to his wife upstairs. “What the hell is going on? Phyllis, did you do that?”

“We waited till he was back on the couch, eating an orange and engrossed in his program. We switched the channel to the horror show again, and while he tried to change it back, we shut the TV off from the yard and the screen went black. We could hear him bellowing from the basement when we hopped the bushes, and ran home yelling ‘April Fools.’”

These teenagers made it safely home, but many adults have gone too far with the pranks they pull on others, some of which wind up in injuries and even arrests. We’ve all called a stranger with an April Fools trick and then hung up

the phone. But what happens when that trick involves fooling with a family member about rescuing you from a car accident or bailing you out of jail?

Twenty-year-old Wayne T. of Framingham loved his older sister, but he also loved practical jokes, particularly on April Fool’s Day. In 1975, he called his sibling Erin and told her he’d been arrested for speeding and didn’t have any money for bail. She offered to come down to the police station with it while Wayne hid across the street to watch the scene.

The officer in charge looked confused as the young woman rushed in. “My brother has been arrested and he’s waiting for this money,” said Erin. “I’m here to pay his bail.”

“I don’t know what you’re talking about Miss,” said the sergeant. “There’s no one in our jail today, and we haven’t made any arrests. Hey, it’s April Fool’s Day, could your brother be pranking you?”

“Oh my God,” she said, suddenly realizing what was happening. She spotted Wayne’s sports car across the street, but before she could reach it, he gunned the gas pedal, laughing wildly.

This kind of practical joke may have been good-natured fun 40 years ago but the prevalence of dangerous scam calls today are on the rise.

“A man once called my 80-year-old mother-in-law Brenda pretending to be a Medicare representative,” said Debra R. of Marshfield. “He said someone had stolen her identity and he needed her social security number and bank account numbers to stop the fraud. Brenda believed the caller’s claims and gave him the information. Fortunately, she called me immediately and I took her to the bank to change all of her accounts. Nothing was stolen but she was afraid to answer the phone for ages.”

Another telephone scam is much more akin to the trick that Wayne T. played on his sister as a harmless April Fool’s joke. The scammer pretends to be a police officer or court official informing an elderly person that her grandchild is in serious trouble through an accident or drunk driving and she needs to wire funds immediately to make bail. Unfortunately, many older people have fallen victim to this fraud for fear of their loved one’s safety.

We live in a different world today when it comes to the practice of prank calling and serious forms of practical jokes. And yet, April Fool’s Day is part of our heritage, and I still love it. As a kid, I made an art of fooling others, but as a senior, I’m content to play the fool with my grandchildren. Just keep it to whoopie cushions and plastic dog poop, kids, but leave out the spiders. They still scare me.

P.S. I’m happy to report that I’ll be receiving a Pulitzer Prize for my second novel, the biography of our esteemed publisher, Thomas W. Foye. — April Fools! ∞



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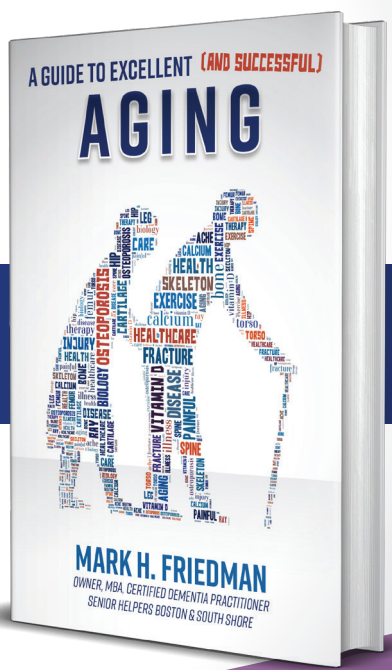
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