



SOUTH SHORE SENIOR News

For Boomers and Beyond

PRICELESS

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Parenting through the generations: Appreciating Dads of all ages on Father's Day



By Marie Fricker

I gave up my bicycle's training wheels at age six in 1959. I was scared, but I knew my Dad's hand was keeping me balanced while my shaky legs wobbled. Then he said, "Let's go, kid, this is it," and he pushed my bike hard on the driveway and I just kept going. Victory was ours.

The small acts and the larger contributions of fathers, grandfathers, stepdads, and parental figures are being honored this year on Father's Day, June 16, 2024.

While moms have been feted with an official Mother's Day since 1914, fathers have waited much longer for their 24 hours of fame. In 1908, Sonora Smart Dodd, 27, of Spokane Washington, proposed the idea of having an annual celebration honoring fathers, but she was well into her 90s before Father's Day was proclaimed a

national holiday in 1972.

"We always bought my grandfather a carton of Chesterfield cigarettes for Father's Day," said Grace Davis of Norton. "I can still remember wrapping that gift and grandpa pretending he had no idea what it was. But today it's more competition among the fathers to get the most technological thing on the market. My Dad was content with some pipe tobacco, but now it's a smart phone."

Cover Story continued on page 14



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Fun summer activities seniors can enjoy

By Maria Burke, RN

Owner - Celtic Angels Home Health Care



Summer will be here before you know it, so it's time to start thinking of all the joy-filled things you'll do! And fortunately, there are plenty of ways seniors can both stay safe and enjoy the summer.

Need a few suggestions? Here are six fun summer activities seniors can enjoy:

1. Enjoy a picnic or barbecue. According to a survey conducted by the National Recreation and Park Association, 64% of seniors report that enjoying a picnic or barbecue is their favorite summer activity. And it's something most seniors can participate in. Whether you have a picnic at the beach, a neighborhood barbecue, or just eat lunch in the backyard or on your front porch, enjoying an outdoor meal is always a good time.

2. Birdwatching. As the warm weather returns, so do the migratory birds. Try enjoying them in all their splendor by going birdwatching. Take a walk around a local park or nature reserve and see how many species you can find. Or set up a bird feeder in your backyard and bring the birds to you. Best of all, even seniors who are unable to leave their beds can enjoy birdwatching if you set up a feeder outside their window. Give it a try!

3. Attend a community event. Seniors often miss being in the community, so if your senior loved one doesn't have health conditions that would make an outing unsafe, attend a community event this summer. Concerts, fireworks, outdoor theater, community barbecues, celebrations, festivals, sports games, and art exhibits are all excellent options.

4. Go fishing. Many seniors enjoy fishing, and it's an activity that is easily adapted for all abilities. If the senior in your life doesn't have mobility limitations, take a boat ride and fish on a lake. Alternatively, fish from chairs (or wheelchairs) at the edge of a lake, stream, or pond. And if your senior loved one can't leave the house, try a fishing game with toy fish and plastic poles. The one who catches the most fish wins!

5. Play in the water. Is there anything better on a hot summer day than cooling off in the pool? Seniors should get to enjoy the water, too! Many community pools have senior swim times that are perfect for seniors to swim with their peers, and many accommodate disabilities, too. However, if your senior loved one isn't able to go to the pool, consider filling a wading pool or plastic bin to soak their feet instead. It's sure to bring welcome relief from the summer heat!

6. Have a frozen treat. A delicious frozen treat is always appreciated during the summer. So go out for ice cream or host an ice cream social with friends. Enjoy shaved ice while listening to music in the backyard. Or make homemade popsicles to help your senior loved one stay hydrated. And remember, if you make your

own treats, it's easy to accommodate dietary restrictions. Puddings, juice, and even bananas make delectable frozen treats.

Summer is a wonderful time of year, so help your senior loved one enjoy it to the fullest! But don't forget to make sure seniors always have plenty of protection from the sun, stay hydrated, and can quickly move indoors to cool off if the heat becomes too much.

Does your senior loved one need a little help to enjoy the summer this year? From playing games and going on outings to providing the personal and skilled nursing care, your senior loved one needs to stay safe and healthy. We at Celtic Angels are happy to help. Contact us today for an appointment at www.celticangelsinc.com or 781-331-0062.

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

Avoid outliving your primary care physician



By Steven V. Dubin

How do I avoid outliving my primary care physician? Glad you asked.

When I started to take my own health care somewhat seriously, around the birth of my first child about 35 years ago, I cleverly chose a young doogie who reminded me of the hit TV series Doogie Howser.

Unfortunately, Doogie, or the real life Dr. David Parker, was elevated through the health care system to manage and head up an emergency care unit a good distance away. He left me behind. I floundered to find a new victim, I mean doctor.

Luckily for me, I came across young Nurse Practitioner Mary Cunningham. Mary is so young she still has more eyeglass options than I have for dress shirts. She is very patient with my old-guy questions and embarrassing health concerns. As a matter of fact, she commented that she specializes in embarrassing questions.

What should you do to avoid outliving your doctor? Here are some suggestions:

- **Establish a relationship with a group practice**

Group practices often have multiple physicians who share patient care responsibilities. This means if one doctor retires or is unavailable, another can seamlessly continue your care. Look for practices with a collaborative approach to patient management.

- **Use a healthcare network**

Affiliating with a healthcare network or a medical organization that has multiple practitioners and facilities can provide you with a broader support system. These networks often have integrated medical records, ensuring continuity of care if you need to switch doctors.

- **Inquire about succession plans**

Ask your current physician about their retirement plans and succession arrangements. A well-prepared physician will have plans to transfer patients to a trusted colleague or successor within the practice.

- **Utilize electronic health records (EHR)**

Ensure your medical records are kept in a digital format that is easily accessible and transferable. This facilitates the transition to a new physician if necessary. Many healthcare systems use EHRs, which can be shared across different providers.

- **Stay informed and involved**

Stay proactive in managing your health and

be informed about your medical conditions and treatment plans. This will make it easier for a new physician to understand your medical history and provide appropriate care.

- **Maintain health insurance flexibility**

Choose a health insurance plan that offers a broad network of physicians. This will give you more options if you need to find a new PCP.

- **Build relationships with multiple physicians**

If possible, have consultations with other doctors within the same practice or network. This way, if your primary doctor is unavailable, you are already familiar with another physician who can take over your care.

- **Monitor physician longevity and practice stability**

Research the longevity and stability of the practice where your PCP works. Practices with a long history and stable management are more likely to have plans for physician transitions and patient continuity.

- **Plan for long-term care**

Consider having a geriatric care plan in place, which may include regular visits to specialists in aging. Geriatricians often work within systems designed to provide continuity of care as patients age.

By considering these strategies, you can help ensure that you maintain continuous and consistent medical care, even if your current primary care physician retires or is no longer available.

Or find your own Doogie Howser.

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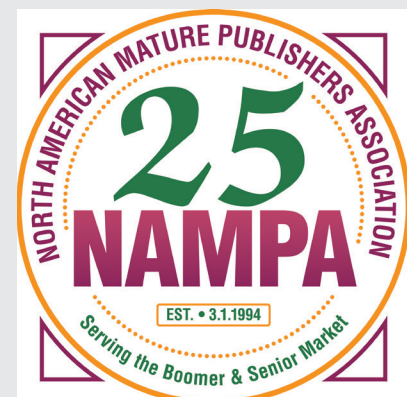
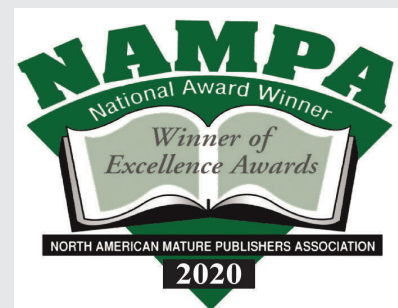
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The Publishers also produce a podcast entitled "My Generation," which covers a wide range of topics of interest to seniors, from dating to downsizing and everything in between. The podcasts air on the 1st and 15th of every month and audio archives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

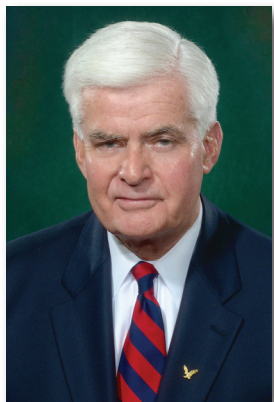
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HOME EQUITY WEALTH MANAGEMENT

What Tom Selleck did not say about reverse mortgages

There's more you need to know than what you've heard on his television commercials



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 older homeowners should get one. 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 less-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 seldom 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.

Why it matters

Home equity, the largest asset of most, is seldom 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 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 important, 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 Federal Housing Administration (FHA) insurance.

- Unlike Home Equity Lines of Credit (HELOCs), funds and loan terms are guaranteed and 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

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.

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, bwww.thefederalsavingsbank.com/georgedowney ∞

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SENIOR FITNESS

Conquering pre-diabetes: Restore blood sugar balance with exercise and nutrition

By Rita La Rosa Loud, B.S.



Did you know that more than one in three American adults are pre-diabetic? That is, an astounding 98 million people, or 38% of Americans, have blood-sugar issues. Eight out of 10 being

asymptomatic, they don't realize they have it!

What is the big deal? Pre-diabetes is a serious problem not to be taken lightly or ignored. Higher-than-normal blood glucose levels can lead to Type 2 diabetes, a devastating health condition associated with neuropathy, blindness, heart disease, stroke, and other life-threatening medical complications. Likewise, low blood sugar (hypoglycemia) flies under the radar in adults over 65 and can result in cognitive decline and chronic illnesses.

Happily, there is a practical solution. Pre-diabetes is proven to be preventable, can be delayed, or more importantly, reversible with regular resistance training and a sensible nutrition plan that includes eating higher amounts of protein foods – in other words, with a healthy

diet and a positive change in behaviors and lifestyle.

Before disclosing our exercise and nutrition study results, here are a few risk factors for pre-diabetes and ways to manage this condition.

Risk factors of pre-diabetes

- Overweight individuals
- Mature adults aged 45 and older
- Family history, parent, or sibling with Type 2 diabetes
- Physically inactive 4-5 days per week
- Gestational diabetes during pregnancy
- Birthed a child weighing more than 9 pounds
- Certain race/ethnicities.

Blood-sugar levels rise as we age, must be managed effectively, and regularly monitored.

Management of pre-diabetes

- Check blood-sugar levels with a glucometer or by continuous glucose monitoring (CGM).
- Check blood-sugar before meals, especially at bedtime.
- Request physician or healthcare provider to monitor hemoglobin A1C blood sugar levels.

The Westcott Study. As a result of Westcott's 24-week exercise and nutrition study, older adults and senior participants made healthy and lasting lifestyle changes resulting in improved HbA1c and other health parameters. This six-month weight-loss study consisted of resistance training, cardiovascular, and flexibility exercise, plus a healthy nutrition plan of moderate calorie consumption that included supplemental protein. The subjects in our study showed significant im-

provement in several areas: body weight, body composition, waist/hip ratio, resting blood pressure, and blood sugar (HbA1c) readings.

Consistent with other proven research, our results showed those with higher levels of HbA1c, especially those with atypical glucose metabolism, responded favorably to the progressive resistance training. I should note, the majority of HbA1c progress, coupled with the exercise/nutrition piece, presented itself during the first three months of the study.

Free informational meeting. Embark on a healthy lifestyle at Quincy College's Wayne Westcott, Ph.D. Center for Health and Fitness. Consider our comprehensive resistance, endurance, and flexibility group fitness program. To learn about The Westcott Exercise and Nutrition Study protocol, attend a free informational meeting with Director Rita La Rosa Loud and Michelle Pearson, M.S. RD, on Tuesday, June 18, from 5:30-6:30 p.m., by calling 617-405-5978. Please arrive at 5:15 p.m. at the fitness center located at Presidents Place (lower level), 1250 Hancock St. Staff will escort attendees to the meeting, where you will receive program fees and a registration form. 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. ∞

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)
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CBD cream provides relief from the pain of daily aches and tension

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



We all deserve relief from the daily aches and tension that 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. Still, long-term use often causes a different set of issues: adverse reactions, damage to internal organs, and addiction, while still not addressing the root cause of the issue.

At Sunmed | Your CBD Store Braintree, we offer relief alternatives that are not only plant-derived and safe but also remarkably effective. Our most popular product, the award-winning Topical Relief CBD Cream, has been loved by more than half a million customers nationwide.

In every application, Sunmed's Topical Relief CBD Cream harnesses the natural power of hemp extract, arnica flower, MSM, and peppermint. Only a pea-sized amount instantly cools and soothes the skin, penetrating deep into the target area for lasting relief.

But don't just take my word for it. Below, you'll find several customer testimonials that showcase how our Topical Relief CBD Cream has transformed countless lives. A couple of applications a day may just be the answer to helping you, your friend, or your loved one move through life with comfort and ease.

Amazing Results! I was having pain in my upper back and shoulder for quite a long time. I tried everything I could think of and nothing worked. I spent a lot of money on pain patches and creams and was even sleeping on a heating pad, but the pain was still there. My friend told me about Sunmed CBD cream so I decided to try this product. On the very first day of using this cream I got results. The pain was gone. I couldn't believe it. I am an older woman and have arthritis, as many of us do. This cream has been the best thing I have found to relieve my pain. I will never be without it. – *Dolores Mais-hart, Pittsburgh, PA*

All I know, it just works. I have a lot of physical issues and go around in a lot of pain. With this cream, a lot less pain (and with no side effects). So grateful. – *Mark Tusher, Ventura, CA*

Love it. A game changer. I sleep pain-free thanks to your product! – *Janet C., Prattville, AL*

It works! As a senior in my 70s, I have a lot of aches and pains. Sunmed CBD cream works

well for me to relieve them. Its creaminess makes it easy to massage in and the minty smell is very pleasant. It works every time! – *Sharon, Foley, AL*

CBD cream. Love this cream. I have shared it with a friend who said it worked better than anything her doctor could have prescribed (muscle relaxers) – *Christine Sobrido, Punta Gorda, FL*

Excellent. Wow. My husband separated his shoulder about a year ago and this finally gives him some relief. I use it after a long day of driving and it's remarkably effective. – *Leslie P., Brooklyn, NY*

Back Pain Relief Best thing I've used. – *Pat Koedters, Dublin, OH*

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Sunmed's Relief CBD Cream. Today, visit our Braintree store for free samples and to claim 20% off your first topical cream when you mention this article. You deserve to live life with everyday comfort, ease, and well-being. 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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Anxious about going to the dentist? Effective strategies for overcoming dental anxiety

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



strategies.

Effective strategies for overcoming dental anxiety include:

Open communication: Have a conversation with your dentist about your fears and concerns. I've been able to help a number of patients over the years by clearly explaining procedures in an understandable way and answering any questions. It not only reassures the patient, but also helps establish trust and enhances the doctor/patient relationship.

Relaxation techniques: Deep breathing exercises, meditation, and visualization can all promote a sense of calm and reduce stress before and during dental appointments. At our office, it's not unusual for patients who experience anxiety to wait in their vehicles to do these

Dental anxiety is common among seniors. It can stem from past negative experiences, fear of pain, embarrassment, or concerns about tolerating dental procedures. Fortunately, if you can identify what triggers your dental anxiety you can develop coping

exercises. We then either call them or walk out to the parking lot to get them.

Distraction techniques: Bringing headphones to listen to calming music or audiobooks during an appointment can help divert your attention away from dental treatment. Visual distractions also help. For example, each examination room at our practice has a window so patients can look outside during the appointment. We even have bird feeders that attract a wide range of birds. This has proven to be quite soothing to many patients.

Gradual exposure: You can start with non-treatment-related visits to the dental office to help you get comfortable, sort of like wading into the water before going in all the way. As you gradually increase your exposure to more involved procedures, it can help reduce and desensitize your dental anxiety over time.

Seeking support: For those who experience more severe anxiety, there are any number of resources for support. You can have a family member attend appointments with you. It's not uncommon to have those family members in the examination room with you. Another option is to join a support group for individuals with dental anxiety. For those who have very serious anxiety, sleep dentistry can be an option.

Prioritizing preventive dental care: Per-

haps the best strategy for managing anxiety is maintaining good oral hygiene habits between appointments. Regular brushing and flossing can help prevent dental problems and reduce the need for invasive treatments that can cause anxiety.

As a senior, we sometimes recommend you come more often than every six months for various reasons. Your dexterity with a toothbrush and floss may not be as good as it used to be. Seniors have more root surface exposure, which makes you more susceptible, or you have dry mouth from some medication you are on and the buildup of plaque and tartar is faster. Whatever the reason, you may be a candidate for having your teeth cleaned at three-, four- or six-month intervals. This also allows your dentist to detect issues early.

Conclusion: Dental anxiety is an issue for many seniors, but a manageable one. And it starts with a conversation with your dentist. By sharing your fears and concerns with your dentist, you are actually taking control of your dental health and that can alleviate some of the anxiety.

If dental anxiety is an issue for you, please give my office a call at 781-335-0604. Whether you're a Toothboss patient or not, I'm happy to set up a non-procedural consultation to address your concerns.

About the Author: Dr. Richard Wolfert, DMD is the owner of The Toothboss, 1121 Main St., South Weymouth. For more information, call 781-335-0604 or visit www.toothboss.com. ∞



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Scenes from the 29th Annual Senior Celebration

Hundreds of local seniors and caregivers attended the 29th Annual Senior Celebration last month to learn the latest trends in the lifestyles and health of older adults. Dozens of local businesses, from attorneys and financial services to caregivers and service providers, met with attendees throughout the day-long event at the Holiday Inn in Dedham.

Organized by the South Shore Senior News and Legacy Legal Planning, is one of the largest events of its kind in the area. Marquee sponsors of the May 8 event were Senior Helpers and Celtic Angels; contributing sponsors were The Junk Removers, Rivers of Hope, The Federal Savings Bank, and Homecare Express. CARE Resolutions sponsored the entertainment, while Fairing Way sponsored the continental breakfast served at the event.

The Senior Celebration is the perfect opportunity for local businesses to showcase their products and services to local seniors and caregivers. Visit www.southshoresenior.com for more information about future events. [Photos by Skip Tull] ∞



A common misconception about wills and probate



By Alexis Levitt, Esq.

Many people believe that having a valid will allows their estate to avoid probate. This is not the case. In fact, the probate process focuses on authenticating a decedent's will (if there is one) and approving the named "personal representative" so that he or she can settle debts and distribute assets to beneficiaries.

I don't mean to imply that wills are "bad." A will can help ensure your wishes will be carried out after you pass away. It allows you to:

- Specify who receives your assets
- Name your personal representative (a person you trust to manage your estate)
- Name a guardian for minor or disabled children
- Simplify the process of selling real estate
- Make charitable gifts

At this point, you may be wondering why someone would want their estate to avoid probate?

One reason is that the probate process in Massachusetts typically lasts nine to 12 months, and in some cases, considerably longer. Your named beneficiaries will not be able to receive their inheritance until the process is complete. Probate is also a matter of public record, so anyone will be able to access information about your debts, assets, and more. Furthermore, probating an estate can be complicated and frustrating, resulting in added stress for grieving loved ones.

I frequently design plans to help my clients ensure their estates will avoid probate. We accomplish the goals highlighted in the list above, but we shrink the timeline considerably.

The bottom line is this: If one of your planning goals is to avoid probate, you may want to consider a trust-based plan rather than a will-based plan.

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. ∞

SOCIAL SECURITY UPDATE

Why it's important to tell Social Security Administration about your finances

By Delia De Mello, Social Security



Do you receive Supplemental Security Income (SSI)? If so, you need to tell the Social Security Administration about any financial accounts you own, alone or with someone else. That's because SSI is a needs-

based program, and eligibility is determined by your resources as well as your income. Examples of financial accounts include:

- Checking, savings, and credit union accounts.
- Christmas Club accounts.
- Certificates of deposit, also known as CDs.
- Stocks and U.S. savings bonds.

What you need to tell us

You need to tell us about changes to your financial accounts or account balances to ensure you receive the correct SSI payment amount. Let us know if you:

- Open a new account.
- Close an account.
- Add a joint owner to an existing account.
- Increase your account balance over the SSI resource limit of \$2,000 for an individual or \$3,000 for a married couple living together and receiving SSI.

Achieving a Better Life Experience (ABLE) Accounts

ABLE programs allow people with disabilities to save money without losing important

benefits, including SSI. We exclude ABLE accounts with balances less than \$100,000 when determining SSI eligibility. To learn more about ABLE accounts, visit www.ssa.gov/ssi/spotlights/spot-able.html.

How to report changes to your financial accounts

- Call us toll free at 1-800-772-1213 (TTY 1-800-325-0778), weekdays from 8 a.m. to 7 p.m.
- Contact your local Social Security office. You can find your local office at www.ssa.gov/locator.

Additional information

For a complete list of SSI reporting responsibilities, please refer to the publication "What You Need to Know When You Get SSI" at www.ssa.gov/pubs/EN-05-11011.pdf.

Please share this information with those who need it.

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

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Old Colony Elder Services celebrates Pride Month with LGBTQIA+ Senior Luncheon

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



In June, we celebrate Pride Month and commemorate the 1969 Stonewall Uprising, which served as a catalyst for the global movement for Lesbian, Gay, Bisexual, Transgender, Queer, Intersex, and Asexual (LGBTQIA+) rights. Join Old Colony Elder Services (OCES) in remembering this important time in history. OCES supports everyone without exception!

As the largest provider of in-home and community-based services for older adults and people living with disabilities in Plymouth County and surrounding areas, OCES aspires to be a culturally diverse and inclusive agency that removes barriers, creating equity for all by empowering individuals and communities to thrive, age in place, and reach their highest potential.

OCES is pleased to support the Plymouth Pride Festival on Sunday, June 30, from 11 a.m. to 5 p.m. at Nelson Memorial Park in Plymouth. This is a wonderful regional event featuring music, entertainers, food trucks, a pet

contest, many craft and retail vendors, resources and more.

To read about the Plymouth Pride Festival, visit www.plymouthprideinc.com.

Did you know that one of the programs OCES offers is a monthly LGBTQIA+ Senior Lunch in Bridgewater? The LGBTQIA+ Senior Lunch, which launched last year, offers more than just a wonderful and nutritious meal; it also provides an opportunity to socialize. The LGBTQIA+ Senior Lunch often features SINGO, an exciting game that is similar to bingo but with a musical spin. The lunch is held at noon every first Thursday of the month at the community dining meal site at Bridgewater Senior Center, 10 Wally Krueger Way.

All LGBTQIA+ older adults and allies are welcome. Lunch and entertainment are complimentary, but reservations are required and may be made by calling the Bridgewater Senior Center at 508-697-0929.

The LGBTQIA+ Senior Lunch is part of OCES' comprehensive nutrition program, which includes community dining and home delivered (Meals on Wheels) meals. Community dining sites (such as the Bridgewater Senior Center) are located throughout OCES's service area; meals are available Monday through Friday. All older adults are invited to attend any community dining program.

OCES is dedicated to creating better futures

for everyone we serve and communities at large. To learn more about OCES's programs, services, and events, 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's 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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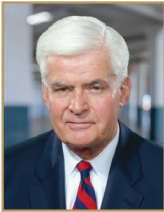
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Springtime shows signs of healing as you navigate the seasons of grief



By Susan Drevitch Kelly,
Life Transition Coach

Spring is slow to arrive, with its disappointing setbacks of cold and blustery or rainy days arriving just after a few days of “teasing” warmth and sun. So, too, is your healing and recovery from a profound loss a slow process, full of backsliding, setbacks and dark days, just when you thought you were doing better and moving forward.

In 1995, James E Miller, a clergyman, photographer, and grief counselor, wrote a book, “Winter Grief, Summer Grace,” to present a different model for understanding the grief process. He attempts to help the griever understand the grieving process through the lens of the changing seasons, from autumn and winter to spring, and finally, summer.

Spring is upon us. All of the barren trees and landscape are now bursting with color, a full palette of pinks, purples, and yellows. Trees are replacing red buds with beautiful leaf greenery. The Earth is going through a marvelous transformation before our eyes. Spring is a time of hope, rebirth, and renewal. And so is the springtime of your grief. You, too, are transforming, although you may not feel it or immediately recognize it.

We can learn lessons from nature and this natural process of rebirth. Just as there are signs all around us that spring is here, so, too, are there signs that you are healing and slowly emerging from your dark days of grief, the winter phase of grief.

Although the journey through grief and loss to recovery and reconstruction is a slow, painful one, and often feels like a “one step forward and two steps back” process, you are healing, you are transforming, and you are emerging from the dark days of grief.

So how do you know this, you might ask? Here are some of the signs, in no particular order, that demonstrate the progress you are making:

- **Acknowledgement:** You are in touch with mortality and the finality of your loved one’s death. You now know in your heart that your loved one is truly gone and will never return.
- **Memories:** In early grief, memories are painful because they remind you of how much you have lost. Now it feels good to remember, and you look for people to share memories with.
- **Solo time:** You can enjoy time alone and feel comfortable. You no longer need to have family or friends around you all the time, or look for activities and events to keep you distracted.
- **It’s OK to say no:** You make your own decisions on what you chose to do. You are no longer feel obligated to say yes to every invitation, or agree

to do things just to keep busy or “appear normal” to family and friends.

- **Laugh:** You can enjoy a joke or have a good laugh without feeling guilty
- **Eat/sleep:** Your eating, sleeping, and exercise patterns return. Even if they are not quite what they used to be, you are able to return to patterns that are healthy.

- **Exhaustion:** You no longer feel tired all the time.

- **Thoughts:** There are times during the day when you have not thought of your loved one. When this first happens, you may panic, thinking, “I am forgetting.” This is not true. You will never forget. You are giving yourself permission to go on with your life and your loved one would want you to do this.

- **Tell your story:** You can finally talk about your loved one, say their name, share the circumstances surrounding their death, without crying and being totally distraught.

- **Gratitude:** You are able to replace your grief with gratitude and find things to be thankful for each day. You always knew there were good things going on in your life, but they didn’t matter much before.

It is important for your recovery to identify and recognize signs that you are improving, physically, mentally, and emotionally. And, by looking at these signs, ideally journaling about them, you can begin to validate that you are making progress. The healing process is taking place, whether or not you realize it or feel it.

Every step you take, even the little ones, propel you forward toward recovery and rebuilding your life. Every sign provides proof that you can endure hard, difficult times in life, and you will survive.

You will regain your footing. You will begin to feel hopeful. You will transform into a new life filled with possibilities and opportunities to live life again, as your loved one would want you to.


And, with spring arriving, we know that summer is just around the corner.

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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The challenge of managing your medications when being treated by many 'ologists'



By Patricia Prewitt, My Personal Rx Adviser

I'm guessing that I am a lot like the readers of this newspaper – we all hope to retire in good health and to enjoy “living the good life” that we dreamed of. Yet life has a way of throwing a few curve balls. Marriages end, a spouse is lost to a disease, disability impacts daily living, someone needs a ride to all their medical appointments, and the list goes on. Life is complicated! Managing medications for yourself, family, or friends can certainly be a challenge.

I am blessed to have beloved seniors in my life and I often accompany them to medical appointments. This has been an eye-opening experience. There are so many “ologists” (as my dad used to call them) in their lives. Just keeping track of appointments seems like a full-time job.

Here are a few practical tips I've learned about medication management:

1. Always bring a current list of medications, including any over-the-counter medications routinely used, to each and every visit. Why? Electronic medical records are not always updated, and more importantly, not all computer systems talk to each other. Sometimes they do not include the non-prescription medications that may have been recommended by a provider. These are important to have in the records in case of interactions with prescriptions.

2. Which doctor prescribed the medication for you (or the person you are helping)? Why? If you were referred to a specialist, like a cardiologist for a heart condition, the primary care provider (doctor, nurse practitioner, or physician assistant) respects and values the expertise of the specialist who prescribed the medication for the diagnosis. The primary care provider will be familiar with many medications, but will not make changes without consulting the specialist who started the therapy.

Tip: If the long “ologists” names are too confusing, think of the spe-

cialists by the body parts (heart, lung, eyes, bones, etc.) they treat. It is helpful to know in advance that the visit is to the heart doctor versus saying the cardiologist. When memory issues are involved, keep words as simple as possible.

3. What if I am experiencing side effects I didn't notice before on a medication, and my next appointment is not for another four months? Call the office to report the side effects. The provider will want to know about the problem. Depending on their practice protocols, an office visit may be scheduled sooner. They might call back to say it's OK to stop the medication. Yay! Save money by taking one fewer medication.

4. What if I am really concerned about the out-of-pocket prescription costs? Tell your doctor! Don't be embarrassed to let your clinician know that cost is a real concern. Newer professional apps on phones help clinicians check medications for prescription plan coverage. Nearly every class of therapy offers choices that include lower cost options, although it may require taking medication more often, which could be less convenient or harder to manage.

5. What else? Although not about medication, providers like to know about any vaccines that have been given outside of the office setting. Many people received flu shots, COVID vaccines, etc. at pharmacies or a senior center. Paper copy of vaccination records, and paper copies of office visits, can be helpful. Again, not all pertinent patient information seems to be transmitted electronically to all providers.

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 more than 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/resources> or call her at 508-507-8840. Favorite Quote: “Act as if what you do makes a difference. It does.” – William James ∞



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ELDER LAW MYTH BUSTERS

'I created an estate plan, now what?' Here are five pieces of good advice

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



This month's Elder Law Myth Busters will go through the Do's and Don'ts of what to do with your completed estate plan.

You met an elder law attorney, crafted an estate plan, had it signed, now what? The next steps are different for everyone, but read on for a few Do's and Don'ts with regard to what happens to your completed estate plan.

1. DO keep your documents in a safe place. When your estate plan is signed, there are no

"official" copies filed anywhere. Only you, and potentially your attorney, have access to the originals and those need to be kept safe. I recommend a document safe or filing cabinet.

2. DON'T put your estate planning documents in a safe deposit box. This may sound like a really safe place to put your estate plan, but if you pass away, only the people with access to your safe deposit box will be able to access our estate plan. This may work out well if you have added someone else's name to the box, but many people forget to do this and families end up in probate just to get permission to get into a safe deposit box.

3. DO tell those people who are your appointed agents where they can find your estate planning documents. Much like the safe deposit box, your estate plan is no good if no one knows

where to find the documents. The point of creating an estate plan is so that your loved ones' lives are easier if you are incapacitated or die. Give them the tools to make it as easy as possible.

4. DO review your documents every couple of years to make sure that they accurately reflect your wishes. If something has changed, make sure to make the appropriate changes to your estate plan.

5. DON'T put off funding your estate plan. If you created a trust, the trust only works if you actually fund it. This means changing the title of your assets to the trust or making the beneficiary of the assets your trust. Many attorneys will work with you when you create the estate plan to fund it with your real estate, but they cannot help you change bank accounts.

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. ∞

Father's Day *Continued from p. 1*

According to a survey by the National Retail Federation, "On average, people said they were planning on spending \$174 on Father's Day gifts, nearly double what they were spending more than 10 years ago."

The U.S. Census Bureau reports there are currently 121 million men over the age of 15 in the United States. Among them, 75 million are fathers to biological, step or adopted children. Hallmark sales show that Father's Day is the fourth largest holiday (behind Mother's Day, Valentine's Day, and Christmas) for sending greeting cards.

Ward Cleaver of "Leave it To Beaver" fame was the stereotypical corporate, briefcase-toting, suit-and-tie-wearing father who kissed his boys on the head and left for work until supper-time, when Wally and the Beaver would help wash the dishes, saying things like, "Yes sir, we already took our baths, sir."

Fathers today are definitely more hands-on, and the family footprint is not always as traditional. A longtime single mother, Susan Berns of Chelmsford has been both father and mother to her two children.

"We are incredibly proud of our Mom," said her elder daughter, who has two grown children of her own. "She deserves kudos on both of those holidays, and my sister and I were both thrilled to have her walk us down the aisle."

The way each generation parents its children is usually in keeping with the culture, not necessarily how they were raised themselves.

"Growing up in the '50s and '60s, I had a pretty traditional family life for our neighborhood,"

said Donna R. of Arlington. "My Dad was a milkman, and my mother never worked, nor did most of the women on the street. When my father came home at night, he liked to have a few beers and usually fell asleep right after supper. My friends' Dads were all the same way – they left for work in the morning and were home after 6. But we had some nice playground time every day just hanging out with other kids. It was a great way to grow up and we all loved our Dads."

The internet wasn't even a dream, nor were cordless phones or iPads when the Greatest Generation (babies born between 1901 and 1927) were raising their children. The critical events in their lives were the Great Depression, World War II, and the stock market crash of 1929, but they also enjoyed the Roaring '20s and the Golden Age of Hollywood.

"My family and childhood friends had a very happy life, despite some hardships," said Duncan Bates, 100, of Scituate. "Our fathers had suffered such business losses that they were always stressing the value of hard work, and most of them had very large families to support. There wasn't too much time for coddling but they were good Dads."

The Silent Generation (born in the years 1928-1945) witnessed the fall of the Nazis, the fear of the nuclear bomb, the Cold War, and communism. According to a recent article by Charise Rohm Nulsen on FamilyEducation.com, "This generation didn't want to buck the system in any way. Many of the 'Silents' raised their children to be seen and not heard."

The demographic of the Baby Boomers, who are the parents of the late Gen Xers and Millennials, couldn't be more different from the Silent Generation. They were the outspoken,

Vietnam War-protesting, more financially stable, and more educated group that, as parents, truly cared about their children's viewpoints and wanted to hear them.

"I do have to say that we kind of spoiled our two kids," said Dick Farrell, 78, of Danvers. "I came from a very poor family with a lot of siblings, and I wanted them to have a better life than we had. I made sure I went to college on the GI bill, so I'd get a good job and my kids would have so much more than I had. And they have both done very well and are raising wonderful teenagers. My wife and I are proud of that."

The culture of today's young families – the late Gen Xers and the Millennials – is far different from their Baby Boomer parents. No longer do you see Dad and Mom piling the kids into the station wagon for a leisurely road trip on the weekends. Most children are fully scheduled with organized sports activities – soccer, basketball, lacrosse, baseball, horseback riding, swim team, and much more.

Millennial Dads come home from work, change into their coaching uniforms, and drive one or more children to sports practices multiple times a week. And then there's the homework, snacks, and screen time each child has been allotted before bed.

"Don't get me wrong," said Jeremy Kieffner of Norwell, who coached his eldest son's basketball teams every year until high school. "My wife is Wonder Woman when it comes to juggling all of the kids' needs. But the fathers of today are much more 'in the trenches' than our Baby Boomer dads ever were. And I wouldn't have it any other way."

Mark your calendars: Father's Day is June 16, 2024. ∞



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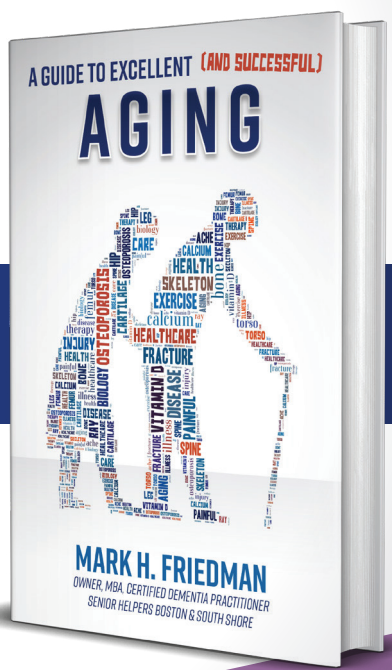
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