

South Shore News

For Boomers and Beyond

PRICELESS

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By Marie Fricker

Jean Beale, 89, of Scituate lifts her leg and kicks, spins around and "shakes her booty" as Zumba Gold instructor Justine Hobin changes the tune to a Latin

beat for the next dance.

"Justine keeps everything new and exciting," said Beale, who takes Hobin's classes on

Mondays and Wednesdays at the Scituate Senior Center. "It really filled a need for me when they closed Mosely's in Dedham where I'd gone ballroom dancing every week for years. But now we have Zumba, and it's a lot closer to home."

Hobin, 66, who wears a gold coin-bedazzled hip scarf (similar to a belly dancer's), teaches Latin-based dance at the Marshfield, Scituate, Middleboro, and Hull senior centers.

"I have an extensive playlist of songs because I don't want my students to get bored," said Hobin. "My one-hour class begins with a slow war-

mup, builds up to a higher intensity, but never more than any senior is required to do, and then ends with a cool-down song."

Recently, in her hometown of Marshfield, she instructed a motivated group of women, most dressed in yoga pants with sneakers, some wearing the shiny Zumba clothes of their teacher.

The students punched the air with greentipped maracas (toning sticks) and danced to the lyrics of "What I Like About You."

Hobin, a certified Zumba and toning in-

Cover Story continued on page 14



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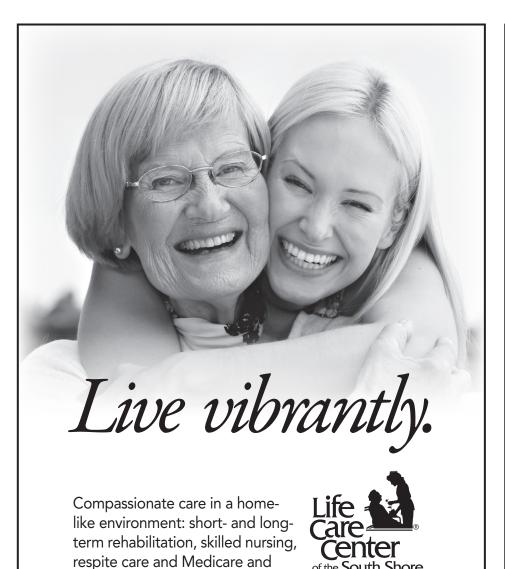
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Seven of the most frequently asked questions about home health, answered

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



Making decisions about your future or that of a senior loved one is often daunting. All the "what ifs" keep you up at night, and it's hard to know what's best. Most people would prefer to age in place, but how do

you know whether that's right for you or your senior loved one? Here are seven of the most frequently asked questions about home health, answered.

1. Is in-home health care safe?

Naturally, one of the first questions many people have is whether in-home health care is safe. Fortunately, the answer is yes. Care partners from reputable agencies, like Celtic Angels, are fully trained, certified, and thoroughly screened.

2. Will I/my senior loved one receive quality care?

Absolutely! Home health care partners are skilled in their jobs, so you can trust that you/your senioa about in-home health care is family members are able to monitor the type of care their senior loved one receives much more closely than if their loved one was in assisted living or a nursing home.

3. Would my senior loved one be better off in

a nursing home?

Most seniors prefer to age in place rather than in a nursing home, and families should feel confident knowing that's an excellent choice. In fact, a recent study found that in-home health care offers a variety of benefits to seniors and their families, and that many seniors in nursing homes don't have a medical need to be there. Plus, in-home health care keeps your senior loved one from being exposed to the risks of communal living, which were sadly highlighted during the COVID19 pandemic.

4. Is home health expensive?

In-home health can be more affordable than you may realize. Indeed, the same study mentioned above found that on average, in-home health care cost approximately \$25,000 less per year than nursing home care.

5. What services are available through home health?

A multitude of services are available through in-home health care. For example, at Celtic Angels, we offer everything from homemaking services to skilled nursing. You can read more about the many services we provide at www. celticangelsinc.com.

6. Can I choose my care partner?

Of course! It's imperative that you and your senior loved one feel comfortable with your care partner. That's why Celtic Angels always schedules a no-cost, no-obligation initial meeting in your home, during which you have the opportu-

nity to discuss a custom-tailored care program for you or your loved one.

7. How do I know which home health agency to choose?

Choosing the right in-home health care agency is an important decision. We recommend checking to see whether the agency is fully bonded, licensed, and insured. You should also ask about what certifications and training their CNAs and HHAs have and how they conduct background checks for care partners. It's always a good idea to ask for references, as well.

Would you like to learn more about home health or set up a meeting to see if Celtic Angels is the right fit for you/your senior loved one? Contact us today to begin by visiting 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. ∞



Retirement Dreams – or Nightmares

Oh baby, is it tempting to relocate near your new grandbaby. But is the right move?



By Steven V. Dubin

Now I finally know the magnetic pull of a distant grandchild.

Our first grand baby, just born in early April, lives in Los Angeles, about as far away from the South Shore as you can get.

I'd love to hold the

little guy every day. Spend an entire day each week taking him on baby-and-me adventures.

My wife and I discussed the option of relocating to LA (stands for Land of Auto traffic). Cooler heads may have prevailed.

Relocating in retirement is a significant life decision that many people consider for various reasons.

Here are some key aspects to consider:

- 1. **Cost of living**: One of the primary reasons people relocate in retirement is to lower their cost of living. Moving to an area with a lower cost of housing, taxes, and everyday expenses can stretch retirement savings further. LA is not a panacea here.
- 2. Climate and lifestyle: Many retirees choose to relocate to areas with a more desirable climate or lifestyle. This might mean moving to a warmer climate, closer to the beach, or to a location with abundant outdoor recreational activities. Again, LA does have some great weather, but it also is the Land of Atrocious architecture and constant construction.
- **3. Healthcare:** Access to quality healthcare becomes increasingly important in retirement. Some retirees choose to move closer to medical facilities or to areas known for their excellent healthcare services. Nothing beats Boston, even if my wife and I are planning for immortality.
- 4. Proximity to family: For some retirees, being close to family is a priority. They may choose to relocate to be near children, grand-children, or other relatives. A move would put us closer to our new grandchild and our oldest son and daughter-in-law. On the other hand, we'd be abandoning our other two adult children who live in the Boston area.
- 5. Social network: Retirees often consider the social aspects of a new location. Moving to a community with a strong network of peers and opportunities for social engagement can enhance quality of life. As much as I loved summer camp, I'm not sure we need a community with "amenities" and activities. We are pretty active and tend to meet new friends on our own accord.
- **6. Housing options:** Downsizing or moving to a more age-appropriate housing arrangement is common in retirement. This might involve re-

locating to a smaller home, a retirement community, or an assisted living facility. There are many positives to these options, but we have already downsized and have a cozy, 900-square-foot condo.

- 7. Taxes and financial considerations: Different states and countries have varying tax laws that can significantly impact retirees' finances. It's essential to consider the tax implications of relocating, including income tax, property tax, and estate tax. All you need to know about LA taxes is that gas per gallon hovers around \$6. Most of that cost is taxes.
- **8. Legal and administrative factors:** Moving to a new location often involves navigating legal and administrative processes, such as selling or buying property, updating legal documents, and transferring licenses and registrations. This is just a general hassle, a part of life.
- 9. Emotional adjustment: Relocating in retirement can be emotionally challenging, especially if it involves leaving behind familiar surroundings, friends, and routines. It's essential to prepare for the emotional adjustment and actively seek out opportunities to build new connections and activities in the new location. It's always exciting to discover a new area, but living in downtown Plymouth feels like a comfortable, old shoe.
- 10. Long-term planning: When relocating in retirement, it's essential to consider long-term factors such as accessibility, mobility, and healthcare needs. Choosing a location that can support changing needs as you age can help ensure a smooth transition and a fulfilling retirement lifestyle. That is a pretty big ball of wax. You have to be very committed to take the leap.

Overall, relocating in retirement requires careful consideration of various factors, including financial, social, emotional, and logistical aspects. It's essential to weigh the pros and cons carefully and plan thoughtfully to make the transition as smooth and enjoyable as possible.

I think we'll stick to occasional visits and lots of Zoom calls.

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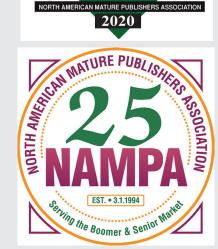
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The Publishers also produce a podcast entitled "My Generation," which covers a wide range of topics of interest to seniors, from dating to downsizing and everything in between. The podcasts air on the 1st and 15th of every month and audio archives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

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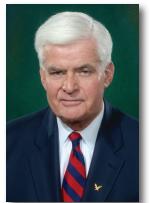




Home Equity Wealth Management

Home Equity Conversion Mortgages: How home equity surge may help you

Record home prices may provide advantages to senior homeowners who don't want to sell



By George A. Downey

The post-pandemic historic spike in home prices – a boon to sellers, a challenge to buyers, and a potential blessing to homeowners that want to age in place.

Why it matters

A common fear among aging Americans is running out of money in retirement. Frozen home equity could be a solution, but few understand how. Short of selling or refinancing with added mortgage payments, most are unaware of the advantages a reverse mortgage might provide.

Reverse mortgages unlock equity without monthly payments.

The national average of home equity continues to increase your year-over-year. While the future of home prices may be uncertain, a reverse mortgage may enable eligible homeowners age 62 and older the ability to take advantage of these conditions and possibly lockin the current value by converting a portion to cash and/or a credit line.

When to consider a reverse mortgage?

Simple answer: When property values are high, and the terms are a good fit for individual needs. The leading program is the U.S. Department of Housing and Urban Development's Federal Housing Administration-insured Home Equity Conversion Mortgage (HECM) reverse mortgage. HECM advantages are supported by federal insurance and determined by a formula that includes one owner's age (must be 62 or older), current market value, and current interest rates. Most importantly, the loan terms and amounts are established at closing and remain unaffected by any future economic, financial market, or real estate value declines.

Who should consider a reverse mortgage & why?

Every aging homeowner should consult with a Certified Reverse Mortgage Professional to learn about the potential and determine if one might be a good fit for their needs and circumstances. They are not suitable for everyone. However, if the fit is right, a reverse mortgage can be a remarkable resource that can potentially increase and extend financial security. If it appears to work for you, understand why. If not, why not?

Reverse Mortgage Basics

· Potentially no monthly payment obliga-

tions. Voluntary payments are permitted, but not required.

- Credit line growth. The undrawn balance of the credit line grows (compounding monthly) at the same rate charged on funds borrowed, providing more funds for future needs.
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mary 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

How much protein is needed to repair and rebuild muscle?

By Rita La Rosa Loud, B.S.



First, consider some basic facts regarding the function protein fulfills with-

in the human body. Among other physiological functions, the principal role of dietary protein from a nutrition standpoint is to build and repair lean tissue (muscle) cells. Likewise, protein produces energy for muscle contractions when cellular forms of energy like fats and carbohydrates are not readily available. Additionally, protein is comprised of amino acids, which are considered the building blocks of protein. Research suggests eating a

high protein meal (lean meats, fish, eggs, chicken, milk), or consuming plant-based protein shakes (soy, whey, casein, pea), prior, during, or post workout increases muscle protein production. Notably, when performing strength training exercises to temporary muscular fatigue where you no longer can perform another repetition in proper form, or muscle failure where you cannot finish a repetition, damage occurs to the muscle fibers of protein (muscle breakdown). This moderate-to-high-intensity training requires protein to repair the damaged tissues caused by the exercise and facilitates muscle growth.

Dietary guidelines - Recommended daily protein intake: The average adult recommended daily allowance (RDA) is 0.8 grams/protein per kilogram of body-

weight or 0.4 grams/protein per pound of body weight. As per Dr. Wayne Campbell, a leading nutrition researcher, individuals older than 50 who consume the RDA will lose muscle mass even if they strength train on a habitual basis! Campbell's research revealed older adults who strength train require 25% more protein than the RDA to retain muscle mass and 50% more than the RDA to increase muscle mass. Seniors attempting to build muscle require at least 1.2 grams/protein per kilogram of body weight, which is about 0.6 grams/protein per pound of body weight. Simply put, older adults benefit from consuming 20-30 grams of protein per meal to maximize protein synthesis and the effects of resistance training.

Westcott studies: Adequate amounts of protein must be consumed to support the body and stimulate muscle growth during and after a strength workout. In our Protein and Body Composition Study, older adult subjects were placed into two groups. One group did strength training and endurance exercise only, the other group did the same workout but drank a high protein shake (24 grams/protein fortified by the amino acid L-Leucine) after finishing their exercise session 2-3 days/ week for 23 weeks. Notably, the protein shake group added 41% more muscle and lost 82% more fat than the exercise only group!

In another Westcott study, adults consuming a protein shake at the end of their strength session had greater increases in both muscle and bone compared than those who did not drink the shake. Participants in other studies with similar results to ours were also provided roughly 25 grams/protein after completing their workout. Because strength exercisers 50-80 years of age do not assimilate protein as easily as younger adults and require greater protein intake, it is recommended they consume 50-70% more than the minimum levels of the RDA guidelines.

To repair and rebuild muscle, consider Quincy College's Wayne Westcott, Ph.D. Center for Health, and Fitness, Presidents Place, 1250 Hancock St.. Call 617-405-5978 to try a class. Street parking and a parking garage are available.

About the Author: Rita La Rosa Loud holds a B.S. in Exercise additional Physiology witheducation 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.

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Spring into wellness: Embrace the season of renewal with CBD

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



Much like the changing of seasons from winter to spring, CBD can support the body's natural processes of balance and renewal. This compound interacts with the largest system of receptors in our bodies, the endocannabinoid

system, and works to bring us back to a state of mental and physical homeostasis. Through this process, CBD can transform daily health and wellness challenges – whether it's coping with pain, battling persistent sleep problems, managing feelings of anxiousness, or facing more severe health issues.

Having worked as a Braintree wellness expert and CBD small business owner for the past five years, I've had the privilege of assisting thousands of community members in regaining their quality of life with a CBD routine. One of my favorite memories is watching one of my regular customers walk into my store for the first time without a cane. CBD is not a fix-all, yet it can certainly help you transcend everyday obstacles while breathing comfort, confidence, and ease into your life.

This spring, embrace a new chapter of renewal and take the first step on your wellness journey with our all-natural, third-party-tested CBD products. Better sleep, relief, immune support, and mental well-being are just a few of the incredible benefits you can look forward to, all offered through our line of premium formulas.

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20% OFF your first purchase. It's my gift to you for supporting local and embracing the spirit of transformation this spring. Together, let's build a plan to truly enhance your



golden years and help you achieve the comfort you deserve. More than anything, we hope you know it is possible to feel well again.

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

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

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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Dental visits after knee and hip replacements

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



If you've had knee or hip replacement surgery, the risk of getting a bacterial infection in the newly placed joint has historically been a big concern, especially when dental treatment is initiated after the surgery is complete. That's why orthopedic surgeons have

typically prescribed antibiotics before any dental treatments, until recently.

Why the concern?

The fear surgeons have had is the bacteria from your mouth that gets into your blood-stream during a visit to the dentist can cause a condition called prosthetic joint infection (PJI). These infections can be serious. In some cases, it can require more surgery and long-term antibiotics and/or replacement of the new joint. And after undergoing a knee or hip replacement, more surgery is about the last thing you want!

Hence, doctors have historically played it safe and prescribed antibiotics before dental visits for those patients.

The new guidelines

The American Academy of Orthopedic Surgeons (AAOS) and the American Dental Association (ADA) now say most patients don't need antibiotics before dental procedures. This change reflects a better understanding of the risks and benefits of using antibiotics.

Why the change?

There are a several reasons that led to this shift in thinking:

- 1. Risk check. There is no evidence to support an association between dental procedures and risk of experiencing prosthetic joint infections. Most PJI cases are for reasons not even related to dental visits. For a majority of patients, antibiotic prophylaxis is not recommended for invasive dental procedures.
- 2. Antibiotic resistance. Antibiotics are overprescribed in dentistry, leading to increasing challenges and bacterial resistance. That's a big problem. So, cutting back on antibiotics when not really needed helps fight this issue.
- 3. Dentists may still want to defer to the orthopedic surgeon in making the final decision. Surgeons will look at PJI infection risk on a case-by-case basis and focus on each patient's individual risk factors for PJI. Things like past infections, a weakened immune system, and a history of diabetes can point to the need for

antibiotic coverage for a patient needing dental treatment. And therefore the surgeon should be the one writing the prescription if it's needed.

What to do as well. The following steps can also minimize your infection risk:

Keep your mouth healthy. All the things you should be doing anyway – regular brushing, flossing, and dental check-ups – help keep your mouth in good shape and reduce bacteria.

Talk to your doctors. Keep both your orthopedic surgeon and dentist up to date about your medical history. Ideally, both doctors can decide together if you need antibiotics based on your individual situation.

Be self-aware. Signs of infection can include increased pain, swelling, or fever. If you experience any of these symptoms after your dental appointment, reach out to your physician ASAP.

Conclusion: Despite routine lifelong premedication recommendations by orthopedic surgeons, scientific evidence to support this is lacking. Clinicians are urged to reduce antibiotic use because of challenges posed by antibiotic-resistant "super bugs." The key is starting and maintaining an open dialogue between you and your healthcare team to ensure the best outcomes for your mouth and your prosthetic joints, wherever they may be.

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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'Resources to Remember' provides seniors with access to the answers about the best care options

By Dolores Sauca Lorusso

Resources to Remember, a cooperative of independently operated local professionals rep-

resenting a specific discipline within the senior care community, was born 14 years ago to provide professional guidance to seniors and their families as they navigate to chart the best individualized course for elder care.

Harrison Stebbins, emcee for the Ask the Experts (for the experts) event, held at Fairing Way in South Weymouth said, "Our goal has always been to get to know and learn from each other so we can better understand our industry as a whole and provide local, trusted referrals to our clients."

Wendy Wichroski, founding member of Resources to Remember, along with Stebbins of Amazing Grace Private Home Care, and Ellen Connors of Shamrock/CMG Mortgage Services, said the light bulb went off for them when they were at a conference and realized many family caregivers were in "crisis mode" trying to identify next steps in caring for their aging loved one.

"You must be invited to become a member of Resources to Remember...we need to personally know and trust the service provider," said Wichroski, highlighting that the group has more than 300 years of combined experience. Members of Resources to Remember "understand seniors have many questions, but are often nervous to ask them for fear of being, at best, bombarded by salespeople giving them the hard sell or, at worst, being taken advantage of."

The idea behind Ask the Experts is to provide a space where seniors can ask local professionals questions about everything from estate planning to end-of-life services in a safe, informal, and non-sales environment.

Members said the goal of the group is to educate and inform seniors about the benefits and services available to them rather than promote their individual businesses.

The group of "invited" professionals recognizes every person's journey through the aging process is unique to them, but they introduce services in the order a senior may traditionally need them.

For most seniors, the first thing they should do in preparing for life after retirement is get their affairs in order by making sure their estate is protected and their wishes are clear by implementing forms such as a health care proxy, power of attorney, and medical orders for life-sus-

taining treatment.

A healthy lifestyle, understanding your medications, as well as overall health services and installing any medical and home safety equipment you may need to live comfortably at home are key components of self-care for the aging.

Personal accounting and geriatric care management are areas where seniors seek services ranging from assistance managing finances and balancing their checkbook to coordinating doctor appointments and general health services.

Adult day health services may benefit a senior and their loved one if they cannot be left home alone while the primary caregiver is at work, to provide a break, or to offer them some additional stimulation and socialization during the day. However, home care services

talization, a senior may require the services of a rehabilitation hospital and upon departure may need the services of a visiting nurse for physical therapy, occupational therapy, or speech therapy.

An elder care adviser can provide guidance when it is time to start thinking about options outside of the family home, such as an independent living or memory-care facility that offer a community that can provide extra help focused on a senior's individual needs.

Once you have found the community that is perfect for you, it is time to find a trusted real estate broker to sell your home and a move manger who can help prepare for the move because they understand it is not just moving stuff, but sorting through and packing a lifetime of memories.

Kim Chan, coordinator of Asian Outreach at Braintree Elder Affairs and resident at Fairing Way, said "it is a big transition leaving your house after 40 years...seniors need to find the right fit for their next move; there is not one perfect place but as long as it works for you it is perfect."

Finally, when seniors are most vulnerable and nearing end of life, they may seek out hospice and palliative care to assist them in accessing as many services as possible to keep them out of the hospital and stay comfortable at home.

Upcoming Resources to Remember events are scheduled to be held at the Whipple Center in Weymouth on Tuesday, May 14, and at the Scituate Council on Aging on Friday, June 7. Visit resourcestoremember.com for more details about these events and all services offered. ∞



FOOD FOR THOUGHT. Fairing Way Director of Community Relations Wendy Wichroski said in her lunch-and-learn series, she compares assisted living to pizza because it is 'fun, different, memorable, and gets people thinking outside the box...before it becomes a pizza, you must stretch the dough and we help stretch your dollars so they go farther. And just as you customize your pizza with toppings, you can do the same with amenities in vour apartment at Fairing Way.' [Dolores Lorusso photo]

> can offer seniors a little extra help with activities of daily living so they can stay at home safely.

Surveys have identified one of the biggest concerns for seniors when it comes to getting the care they need is how they can afford to pay for these services without selling their home? This is where the professional expertise of mortgage specialist can bring peace of mind.

Seniors are at a higher risk of injury from falls and, it is likely they will at some point experience a hospitalization or need rehabilitation. In the event of hospi-



Who inherits property when someone dies without a will?



By Alexis Levitt, Esq.

When a person passes away without a will, a trust, or designated beneficiaries, the assets of the person who has died, or the decedent, are distributed according to what is called intestate succession.

In this situation, "who gets what" follows strict guidelines established by the Commonwealth of Massachusetts. These guidelines can lead to unexpected consequenc-

es, even in relatively common scenarios. Let's look at a few examples. If a person was married without children, the surviving spouse does not necessarily receive all estate assets when the decedent still has living parents. In such a situation, the spouse would receive the first \$200,000 plus three quarters of the remaining assets. The remainder would go to the decedent's parents. If a person was married with children, the surviving spouse would receive all assets as long as the children were from that particular marriage. However, if the decedent's children are from a different marriage, both

the surviving spouse and the decedent's children would receive assets. What about a decedent who was not married? If he or she has surviving children, each child would receive an equal share of the assets. If there are no living descendants, assets would go to the decedent's parents. If there are no surviving parents, the assets would go to the decedent's siblings. Intestate succession can become considerably more complicated in other scenarios, with commensurately unexpected, and perhaps undesired, results. The bottom line is that without proper planning, you have no control over what happens to your assets after you pass away. Nor will you have control over who serves as your personal representative to settle the estate. Given the importance of this role, it is possible that some members of your family will be unhappy with the Commonwealth's choice of personal representative. This can lead to family infighting and expensive litigation.

If you are not pleased with the outcomes in the examples above, it is imperative that you undertake proper planning.

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. ∞

Back to basics: Money-saving ideas for prescriptions



By Patricia Prewitt, My Personal Rx Adviser

It takes work to find ways to save money for prescriptions needed on a regular basis. Everyone has a different insurance plan, and Medicare Part D plans can be more challenging than standard commercial plans sponsored by an employer or group.

Here are six quick tips that may help you:

1. Brand-name medications: Take time to check the official brand website to see if there is a savings card or program. If you find a program, simply register for the offer to be sent to

your email. Take the card, with its special code numbers with you to the pharmacy. Ask that the card be added to your prescription on file. Even if there is not an offer, you may learn some facts about the therapy to help you to better manage your disease, side effects, or other useful tips.

- 2. Internet search: Ask Google to find the price of the medication in your zip code by typing "Who has the best price for [drug name] in [your town/zip code]?"This is unlikely to bring up much useful information, but it will show you sponsored advertising for the medication that works for your zip code. It may shorten the time you spend conducting a search. Always compare the Internet price to what you are currently paying. Be sure to note if the price is for 30 days or 90 days of therapy to logically compare pricing.
- **3. Pay cash:** Using a pharmacy savings card from GoodRx, Single-Care, or other local card may save money when compared to using your prescription insurance plan. Prices vary between savings cards, and by zip code, so this can take some time to research. These cards work like a regular coupon and are not processed through your prescription insurance plan, yet they may offer substantial savings. Simply type in the exact medication, dose, and quantity to find the prices with the cards in your area.
- **4. Prescription assistance:** Some companies may offer programs for patients who cannot afford certain medications and who meet certain income criteria. NeedyMeds.org, a 501(c)3 charity, is a good place to start to find links to available programs.

5: Is there a generic? Once patents expire for brand-name medications, generic alternatives come to market pretty quickly. Check to see if there is now a generic version of the medication with the same active ingredients. Difference from the brand may be the dosing schedule, form, or inactive ingredients. Check with your health-care provider to make sure the generic is OK to take before making a change. A new direct-to-consumer option, CostPlusDrugs.com, is a great place to check for generic medications. The website is easy to use, but will require time to set up an account, and to obtain a new prescription.

6. Medication review: Check to be sure all prescriptions are still needed. Have you lost weight, stopped smoking, or begun an exercise regimen that has improved your health? Perhaps medication is no longer needed. Of course, check with your provider before stopping any medication. If prescriptions are filled by mail order, call right away to discontinue the order. Once mailed, the order cannot be returned for credit.

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 ∞





South Shore Senior News introduces a new podcast entitled "My Generation!"

Healthy aging, nostalgia and retirement insights are highlighted.

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

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

We look forward to hearing from you! ∞

May is Mental Health Awareness Month

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



May is Mental Health Awareness Month - a time to create a better understanding of mental health issues and advocate for mental health services in our communi-

Times have changed. Mental health and selfcare (caring for your own well-being) are now front

and center on a national level. This is a good thing. However, it is important to continue the conversation and outreach on a local level to ensure that everyone has access to behavioral health services and supports.

Anyone can find it difficult to cope with stress, change, or challenging situations, but older adults who are confined to their homes due to disease or disability or who may not have family and friends nearby may find it more difficult. Lack of social contact or isolation can increase stress and bring feelings of sadness or loneliness.

Caring for your own well-being

While it is impossible to completely avoid stress, caring for your own well-being and having a self-care routine can help you cope. Self-

care is about understanding your own needs and taking steps to stay physically, mentally and emotionally well.

Here are a few ways to practice self-care every

- Adopt a diet that is well-balanced and rich with various fruits and vegetables. Be sure to limit sweets.
- Exercise on a regular basis. Exercise not only keeps you physically healthy, but it improves your mental health since it causes your body to release chemicals that can improve your mood.
- Try to get approximately eight hours of sleep a night. Going to bed and getting up at the same time every day will help you develop healthy sleeping habits.
- Take part in an activity or find a project that you enjoy and look forward to doing. It's also important to keep up with your medical care. Avoid delaying appointments with your physician or other medical professionals.

Reach out for support

Grief, loss, and other mental health challenges are all part of life. If you are feeling sad, anxious, or not like yourself, it's important to reach out. Talk with your healthcare provider or another trusted individual about how you are

Unsure of where to turn? Old Colony Elder Services' Behavioral Health Services program

staff can provide various options to support you through difficult times.

OCES has an Elder Mental Health Outreach Team (EMHOT) that provides behavioral health and wellness resources to adults age 60+ and people with disabilities who may be isolated or encounter barriers that limit access to behavioral health care. EMHOT supports people with complex behavioral health conditions, chronic illness, substance misuse, or who are in crisis situations that may require counseling or long-term care management to improve overall well-being.

For resources and to learn more about OCES' Behavioral Health Services, visit https://ocesma.org/programs-services/behavioral-health or call 508-584-1561.

About the Author: Nicole Long is the Chief Executive Officer of Old Colony Elder Services (OCES). Founded in 1974, OCES is a private, non-profit organization proudly serving greater Plymouth County and surrounding communities. OCES is designated as one of 25 Aging Services Access Points (ASAPs) in the Commonwealth of Massachusetts. OCES'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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THE WICKED SMART INVESTOR

ABLE accounts help people with special needs build savings, assets

By Chris Hanson, Esq.



I think he knew what I was up to that gloomy spring morning. My non-verbal nephew Erik greeted me with a big smile as I was pouring my coffee.

"Hello," I said, and with a big smile on his face he replied, clear

as a bell, "Hello". One would expect a non-verbal person to say nothing, but that's a myth. Non-verbal people can speak a few words when they want to.

There are many more myths about autism, but as time goes on, the general public gains more understanding of this mysterious condition. Many believe that autistic people don't have any friends, but Erik is my best friend. His other pals include Uncle Mitch, Uncle Tom, Aunt Patty, Nana, Cousin Mary, teacher Janet, the list goes on. Erik has an endearing personality; many people enjoy and seek out his company.

As one of Erik's primary caretakers, I frequently worry about providing for him when most of us are gone. Erik is a ward of the state, so they have to provide him with room, board and care, but most likely, it's just the bare minimum. I don't want to think of a 75-year-old Erik wearing a torn coat and worn-out shoes because that is all the program could afford. I want more for him.

I have heard that special needs people were only allowed to have \$2,000. Since that doesn't buy much, I had trouble believing it. So I started researching options and discovered this \$2,000 limitation is another myth. Special needs people can accumulate up to \$100,000 in special accounts, called ABLE accounts, or Achieving a Better Life Experience. The best part about these ABLE accounts is that the earnings in these accounts are tax-free; no Boston Tea Party needed!

ABLE accounts were signed into law in 2014 but they remain somewhat obscure. A cousin of the college 529 plan, ABLE accounts are a recognition that special needs people frequently require some extras.

So who is eligible for an ABLE account? The ABLE Act limits eligibility to individuals with disabilities with an age of onset of disability before turning 26 years of age. Meeting this age requirement and receiving benefits under Social Security Insurance (SSI) and/or Social Security Disability Insurance (SSDI) automatically

qualifies someone for an ABLE account. Eligibility requirements are ever-evolving so check back every now and then.

If you would like to know more about ABLE accounts, I strongly suggest you review the ABLE National Resource Center (www. ablenrc.org) website. The website details all the stipulations of the ABLE accounts. Don't worry, the prerequisites are not that bad, but it does require some paperwork.

I ended up opening Erik an account in Iowa. I like the low-cost investment choices, and Iowa accepts out-of-state accounts. Explore your options; there is no need to limit yourself to that big investment firm in town.

Of course, the most challenging part of the ABLE accounts is funding. I got Erik started as soon as possible, giving the investments time to grow. As a special-needs adult, Erik needs peo-



ple saving for him, and I'm one of those people. I've made some sacrifices, and I am not too proud to return cans and pick up pennies in the street. If the tables were turned, my best buddy would certainly do it for me.

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



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Broken heart, broken pottery – A unique model for healing after loss



By Susan Drevitch Kelly, Life Transition Coach

In Japanese, "kintsugi" means "golden repair" or "joining with gold." It is the Japanese art of putting broken pottery pieces back together with gold. Every break is unique and instead of repairing the broken vessel like new, this 400-year-old technique highlights the scars as part of the design. Kintsugi embraces flaws and imperfections, ultimately creating something even stronger, and perhaps more beautiful, than

the original piece of art.

It is believed that kintsugi may have originated when a Japanese shogun sent a damaged Chinese tea bowl back to China for repairs in the late 15th century. When it was returned, repaired with metal staples, its "ugliness" was considered by some Confucian scholars to be inspirational and Zen-like, as it connoted "beauty in broken things." Collectors became so enamored with the new art form that some were accused of deliberately smashing valuable pottery so it could be repaired with the gold seams of kintsugi.

In addition, kintsugi correlates with the Japanese philosophy of mushin ("no mind"), which encompasses the acceptance of change as a natural aspect of human life. Not only is there no attempt in kintsugi to hide the damage, but the repair is literally illuminated with the use of lacquer mixed with powdered gold, silver, or platinum, a kind of physical expression of the mushin approach to life.

This art form also relates to the Japanese philosophy of wabi sabi, which celebrates the imperfections in life. Wabi literally means alone and sabi means the passage of time. It encourages you to embrace the imperfect in your life and shift your mindset to focus on the good parts of life, your strengths, resilience, and ability to endure.

Given the interconnections between this ancient art form and Japanese life philosophies, we can begin to view all of this as a metaphor for your life after a profound loss, and a model that can be used to understand your healing process.

The important lesson in exploring kintsugi is that sometimes in the process of repairing something that is broken, you can actually create something unique, beautiful, and more resilient.

It treats the breakage and repair as part of the history of an object, rather than something to disguise.

When you suffer the loss of someone you loved so very dearly, your



life feels shattered, the world as you once knew it has been blown up in an instant in time, and your heart feels broken beyond repair. Often, you may try to hide your profound sadness, your brokenness, your emotional and mental scars.

As a grief model, kintsugi suggests that you can show your scars and treat them as part of who you are now, as part of your life story. Living with your loss and moving



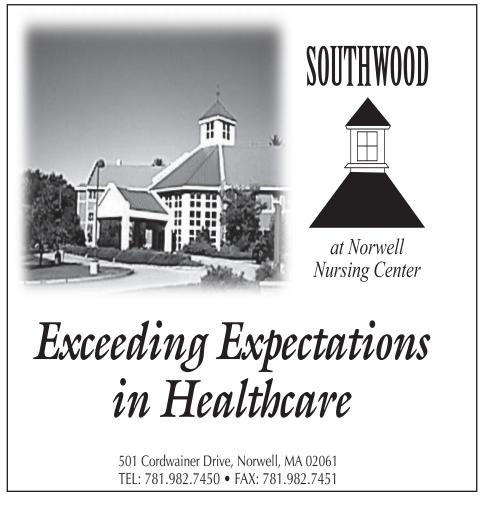
forward is what makes you who you are in a "new world" without your loved one.

Kintsugi is a way to reframe your grief journey. After your profound loss, you may feel like your life was broken into a million pieces, just like a shattered piece of pottery; but you can put the pieces of your life back together. As kintsugi teaches, it will look different, but you can become stronger, more resilient, and beautiful in a different way.

This ancient art form and philosophical approach to life is also a metaphor for hope. It is the opportunity to reframe, reconstruct, and redefine who you are now, in the present, and who you will become in the future. Your heart and your life will not be as it was before. However, the breakage of your former self and life creates a chance for new possibilities.

Spring has arrived and with it so many signs of rebirth, renewal, and new beauty. It is a perfect time to embrace kintsugi and restart your life.

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. ∞



Elder Law Myth Busters

A health care proxy is only one of the health-related legal documents you need

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



Myth or Fact? I have a health care proxy, so I do not need any other health related legal documents.

This is a MYTH!
Having a health
care proxy that nominates a trusted per-

son to make health-related decisions for you is a great start to a comprehensive estate plan, but there are two other documents to consider to fully complete your health care planning.

• HIPAA release - HIPAA stands for Health Insurance Portability and Accountability Act. It was a law passed in 1996 to give greater security and privacy to health related

information. A HIPAA release is a document that can be standalone or part of your health care proxy. It nominates a trusted person (or persons) to access your protected health information. This can be useful for health care proxies to make health-related decisions, or can simply be used for a loved one to be able to check on your condition when you are in the hospital.

• MOLST form - MOLST stands for Medical Order of Life Sustaining Treatment. This is a form that is actually filled out with your doctor and is not official until they have signed it. This form indicates preferences for certain life-sustaining treatments such as artificial nutrition, artificial hydration, ventilation, and transfers to a hospital. It also includes a portion to indicate that you would like a DNR, or Do Not Resuscitate order. A properly nominated health care proxy can make these decisions on your behalf

(except for a DNR), but it's possible that certain treatments would be implemented prior to the proxy being involved in order to stabilize you and prolong your life. If you feel very strongly about certain health care procedures or if you have a chronic or terminal illness, I encourage you to talk with your doctor about a MOLST form.

Proper health care documents are just a piece of your estate plan. An elder law attorney can review your health care proxy to ensure that it is comprehensive and includes all the necessary appointments and releases, and advise you as to any other documents that may be needed to complete your estate plan.

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

Zumba gold

Continued from p.1

structor, has developed a large following of seniors since she started her classes seven years ago.

"This is a hobby for me, and I don't raise my fees," said the mother of three adult daughters and grandmother of four. "My classes are just \$5 and they're how I socialize."

She leads her Marshfield group with exuberant shout-outs and explicit instructions.

"Heel, toe, on the count of two," she says, smiling and moving across the gleaming floor of the dance studio. "Arms up, deep breath, exhale, shake it out, and bring it home."

One participant, Josephine Bonaffini, 75, of Marshfield, is sitting out this session on a bench in the back of the room. Hobin smiles and waves as Bonaffini follows her classmates' movements with her arms and feet while singing the strains of "I Want to Put on My, My, My, My, My Boogie Shoes."

She injured her leg recently but was eager to participate in a modified version of her workout.

"I wouldn't miss Justine's class for anything," said Bonaffini. "Even when it's raining, I feel like dancing."

Terry Ziccardi, 79, of Scituate,

recently attended Zumba session in Marshfield.

"I follow Justine wherever she goes," she said. "It brings me a lot of joy. But more importantly, I had a heart condition (cardiomyopathy) for 25 years and my doctor recently told me it's gone. He said your heart is functioning normally. Don't stop exercising."

Linda Hayes Kelly, director of the Scituate Senior Center, has been integral in planning the programs and activities of the threeyear-old Council on Aging facility, which recently earned its national accreditation. She also teaches tai chi at the center.

"Justine's students love her, and with good reason," said Hayes Kelly. "It is not just about the dance and toning exercises she provides, but also about the community she creates in her classes. We are fortunate to have her!"

Roberta Engler, 73, a former dance school owner in Marshfield, joined Hobin's Zumba class after her retirement looking for "something to do," but it soon became a passion. "I love the Latin American music," said Engler. "And if you're dancing to music you love, you'll want to keep coming back. That's what I do."

Some of the seniors who exercise with Zumba Gold on a regular basis report having been able to cut down or entirely eliminate heart or blood-pressure medications. Most attest to having increased energy and more of a zest for life.

Hobin enjoys the fun and camaraderie of her Zumba instruction, but she is serious about the health benefits of her program.

"It's up to you how much you want to put into it," she tells her students. "The exercises and toning strengthen your cardio and your muscles, but my motto for all of my classes is 'No move is a wrong move.' Just move!" ∞





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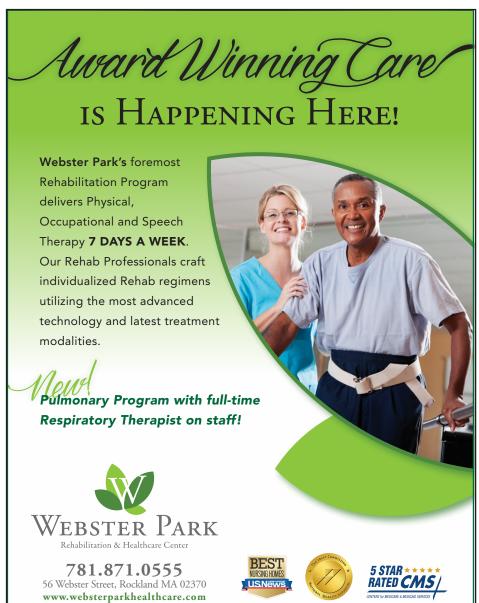


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