



Remembering Fascination – a winning way to spend a summer's day

By Christopher Haraden

Spending the day at Nantasket Beach was a familiar way to pass a summer afternoon for generations – families at the beach during peak swimming times, and then the kids would hit the rides at Paragon Park and the adults might find themselves getting a bite to eat or playing one of the many games along the beachfront.

One of those games – Fascination – was, for many years, the only place besides the state lottery where you could win cash. Now that sports betting is legal and Keno screens are in most bars and restaurants, the novelty of a bingo-like game with cash prizes is gone; and, unfortunately, so is Nantasket's Fascination parlor. A multi-story residential building is slated to take its place in the coming year.

Sports betting became legal when a case found its way to the Supreme Court that asked the whether fantasy sports bets were actual gambling or merely a contest that relied on the knowledge and skills of players. The court's decision in that matter traces its roots to a similar controversy over gambling at Nantasket Beach during Paragon Park's heyday.

In August 1961, Paragon owner Larry Stone and five other amusement men were charged with violating the state's anti-gambling laws for running games that paid cash prizes. Stone operated Bing-O-Reno, while David Baker of nearby Funland ran a game called Skill Light. John Simmons, whose amusement holdings included the Hilarity Hall funhouse at Paragon until it burned in 1955, owned the Fascination electronic bingo game along the amusement strip. The owners of the three games and their



respective managers, Samuel Burstein, Sidney Baker, and Leonard Hersch, all were arraigned on the illegal gaming charges in Hingham District Court.

Law enforcement alleged that the machines amounted to little more than "old-fashioned lotteries dressed up with electronic gimmicks," even though the games had been running mostly undisturbed at Nantasket and other resorts for years.

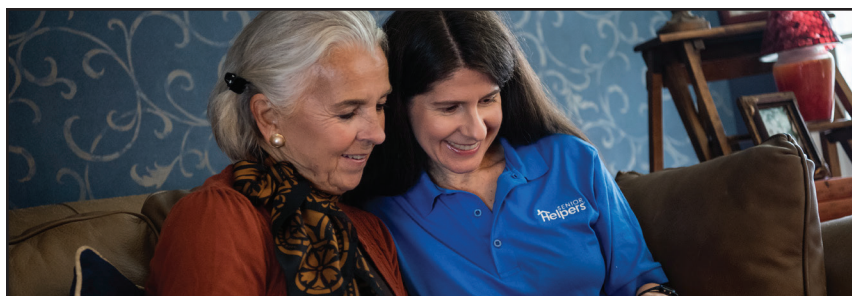
The only difference in the summer of 1961 was the man in charge. Frank S. Giles, a former Methuen state Representative and unsuccessful candidate for governor, took over as Mas-

sachusetts Commissioner of Public Safety in July. Within weeks, he launched an anti-gambling crusade, sending state police detectives to try winning at the games on Aug. 22. Not surprisingly, the novices reported losing money. Incensed, Giles ordered the games shut down immediately.

Operators at Riverside Park in Agawam, Mountain Park in Holyoke, Lincoln Park in Dartmouth, Whalom Park in Lunenburg, and along the beach in Salisbury complied with the state's directive. Gamesmen at Nantasket and Revere beaches stayed open.

In their appearance before Judge Harry

Cover Story continued on page 14



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BECAUSE BEING ABLE TO AGE IN PLACE

IS THE BEST CARE AND COMFORT OF ALL

Making residents happy has been Hellenic Nursing and Rehabilitation Center's mission for 50+ years

By Dolores Sauca Lorusso

For 50 years, the Hellenic Nursing and Rehabilitation Center in Canton has been committed to providing residents with a staff that cares for them like family in a beautiful place they can call home.

The Hellenic operates as a non-profit under the direction of the Hellenic Women's Benevolent Association (HWBA), which began 70 years ago when a local priest and group of Greek Orthodox women recognized the growing plight of elderly individuals left alone and unable to care for themselves.

These women assisted the aging members of the community by providing meals and some general care, but soon realized the need for a more formal situation, which marked the beginning of the idea for the Hellenic Nursing Home.

"It is remarkable what these women were able to do, at that time, going door-to-door asking

women in the Greek community to join the association, for a \$2 membership fee, and assist in raising funds through bake sales and other social events, while also gaining support from prominent business men in the community," said Tina Papadopoulos, the immediate past president of the HWBA.

"There is a lot on the president's shoulders, and it is good to have someone there in the trenches with you, therefore, they have the role of the immediate past president," said Papadopoulos.

Dr. Sophia Pasedis, incoming president of the HWBA, who will take over the post from Papadopoulos on July 1, said serving on the board is a voluntary effort, and everyone is there because they truly love serving the residents.

"Years ago, nursing homes were owned by nuns because it is a calling," she said. "It truly is a labor of love."

"We have tentacles out in the



Never believe that a few caring people can't change the world. In 1954, a pioneering group of women took matters into their own hands, eventually organizing a non-profit known as the Hellenic Women's Benevolent Association (HWBA). During the '50s and '60s, they worked tirelessly to care for their families and neighbors while organizing many fundraisers and asking the community for support. Their goal: to provide a safety net for our region's elderly and to leave no family member behind – and ultimately to build a home to care for the aged.

community; strong bonds that have been supporting us for decades. These ties of community outreach are a big part of what makes us unique...we are one of a few nonprofits remaining because of this," said Dr. Pasedis. "We plan to keep going strong for another 50 years."

Although the Hellenic has Greek roots, it also encompasses cultural diversity and ethnicity in

everything from its entertainment to its food.

Ann Marie Darling, whose 89-year-old mother has been a resident at the Hellenic for the past five years, said "the staff is there for the love of the job. They are always going above and beyond with such compassion. They are considerate of my Mom's needs and treat her like she is a member of their family.

Continued on page 9

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Advancements in in-home health care technology help seniors age in place comfortably

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



The integration of technology into in-home health care has revolutionized the way care is delivered. Here are a few key advancements:

- **Telehealth services:** Telehealth enables seniors to consult with healthcare providers remotely, reducing the need for frequent trips to the doctor's office. This is particularly beneficial for routine check-ups and managing chronic conditions.

- **Wearable health devices:** Devices such as smartwatches and fitness trackers monitor vital signs, activity levels, and even detect falls. These tools provide real-time data to caregivers and medical professionals, allowing for proactive health management.

- **Medication management systems:** Automated pill dispensers and mobile apps help seniors adhere to their medication schedules, reducing the risk of missed doses and potential complications.

- **Home modification solutions:** Innovations in home modification, such as stairlifts, grab bars, and smart home systems, enhance safety and accessibility, enabling seniors to live

more independently.

Choosing the right in-home health care provider

Selecting the right in-home health care provider is crucial for ensuring quality care. Here are some factors to consider:

- **Credentials and experience:** Verify the qualifications and experience of caregivers. Look for providers with a track record of delivering high-quality senior care.

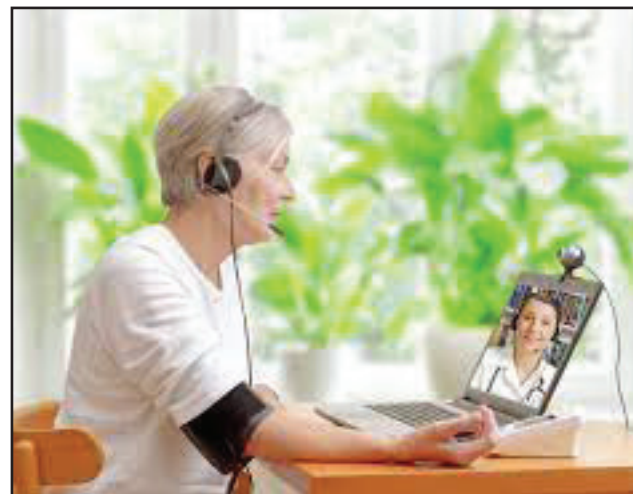
- **Customized care plans:** Ensure that the provider offers personalized care plans that can adapt to the changing needs of the senior.

- **Reputation and reviews:** Research the provider's reputation through reviews and testimonials from other families. Word-of-mouth recommendations can also be invaluable.

- **Range of services:** Choose a provider that offers a comprehensive range of services, from medical care and physical therapy to companionship and daily living assistance.

Conclusion

In-home health care for seniors is a compassionate and practical solution that respects the dignity and independence of older adults. By combining personalized care, advanced technology, and the comfort of home, this approach provides a high-quality, cost-effective alternative to traditional senior care options. As the population continues to age, in-home health care will play an increasingly vital role in supporting the health and well-being of seniors, al-



lowing them to age gracefully and comfortably in the place they love most—their own home. If you would like more information on selecting the right care provider, give us a call or visit us at www.celticangelsinc.com.

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



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Retirement Dreams – or Nightmares



Wake up! The joys of napping

By **Steven V. Dubin**

Some people are embarrassed to admit that they nap.

“I’m just resting my eyes.”

“Just gathering my thoughts.”

Ya, right. You are napping. Nothing

wrong with that.

I admit it. I nap almost daily. With the help of a headset and a YouTube guided meditation, I’m out in two minutes and down for the count for 15-20 minutes. Ahhhh.

Come on, admit it. Either you are a napper, or you’d love to be.

Snore with many of the greats.

Albert Einstein, the scientist, would frequently nap during the day in addition to getting around 10 hours of sleep per night to help him think more clearly.

Leonardo da Vinci, the Renaissance man, is said to have taken 15-minute naps every four hours, John F. Kennedy, the president, would take one-to-two-hour afternoon naps with his wife, Jackie, to keep him alert during his 12-hour or longer workdays. He learned the technique from his predecessor, Dwight Eisenhower, who took his cue from Churchill.

Napping has been linked to numerous health benefits, contributing to physical and mental well-being. Here are some of the benefits:

1. Improved cognitive function – On target.

- **Memory enhancement:** Napping can improve memory consolidation, aiding in better retention and recall of information.

- **Alertness:** Short naps can enhance alertness and performance, making you more attentive and reducing mistakes.

2. Mood improvement – Awaken a new attitude.

- **Stress reduction:** A brief nap can help reduce stress and elevate mood, leading to better emotional regulation.

- **Relaxation:** Napping promotes relaxation and can help reduce feelings of fatigue and irritability.

3. Better physical health – New you.

- **Heart health:** Regular napping has been associated with a lower risk of heart disease and reduced blood pressure.

- **Immune function:** Adequate rest, including naps, can boost the immune system, helping the body to fight off infections more effectively.

4. Enhanced productivity – Awaken.

- **Increased efficiency:** A short nap can im-

prove efficiency and productivity, especially in tasks that require sustained attention and quick responses.

- **Problem-solving skills:** Napping can enhance problem-solving skills and creativity, providing a mental break that helps in tackling complex issues.

5. Physical performance – Revive.

- **Muscle recovery:** Naps can aid in muscle recovery and improve physical performance, especially beneficial for athletes.

- **Energy levels:** A short nap can replenish energy levels, making you feel more energized and ready to take on physical activities.

6. Mental health benefits – Sharp and tranquil.

- **Reduced anxiety:** Napping can reduce anxiety levels, promoting a sense of calm and well-being.

- **Prevention of burnout:** Regular naps can help prevent burnout by providing the necessary mental and physical rest.

7. Regulation of hormones – Reduce stress and hunger.

- **Stress hormones:** Napping can help regulate stress hormones like cortisol, reducing overall stress levels.

- **Appetite hormones:** Naps can help balance hormones related to hunger, potentially aiding in weight management.

Optimal napping guidelines – Napping know-how.

- **Duration:** Short naps (10-30 minutes) are generally most beneficial, preventing sleep inertia (grogginess).

- **Timing:** Early afternoon (1-3 p.m.) is the best time to nap, aligning with the body’s natural circadian rhythms.

- **Environment:** A quiet, dark, and cool environment can enhance the quality of your nap.

I can attest. My napping schedule made this article possible.

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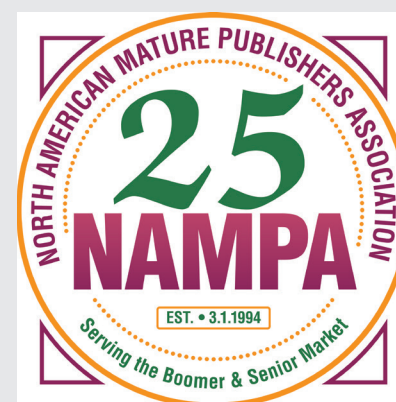
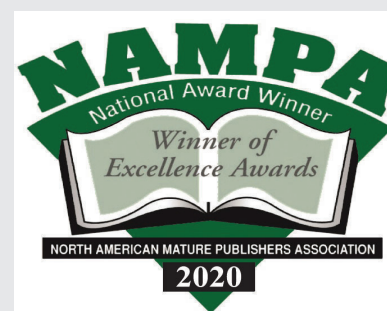
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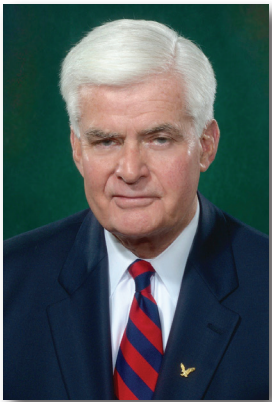
The Publishers also produce a podcast entitled “My Generation,” which covers a wide range of topics of interest to seniors, from dating to downsizing and everything in between. The podcasts air on the 1st and 15th of every month and audio archives can be found at SouthShoreSenior.com and Spotify.

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HOME EQUITY WEALTH MANAGEMENT

Is a reverse mortgage right for you? Suitability could potentially be more important than eligibility



By George A. Downey

Post-pandemic home price and interest rate increases crippled home sales and with it, mortgage volume. The need to replace lost income has attracted new buzz among lenders to add reverse mortgages to traditional offerings to offset reduced revenue.

Not another mortgage product

Reverse mortgages are different. The only common component with traditional home loans is the mortgage instrument securing the home.

Designed to serve the changing financial and lifestyle needs of aging homeowners, the objectives, terms, and responsibilities are unique.

Good for some, not for all

While the terms and objectives are designed to help you toward your financial goals, a reverse mortgage may, or may not, be a good fit. Among other factors, individual circumstances and family dynamics are important considerations.

While reverse mortgages have been relatively unknown until recently, few understand the nuances that often push potential borrowers to rely on sales representatives for information and guidance.

The obvious objective of most salespeople is to simply close the sale. Reverse mortgage sales are an exception, requiring specialized training, commitment to ethics, and a consideration for the client's best interests.

New or less experienced sales representatives may not fully understand the complexities of determining suitability. Experience and reputation distinguish the professionals from others.

Elderly homeowners, often targets of unscrupulous sales schemes, need advice from competent experienced professionals who will learn about their needs and guide them to a suitable solution.

Reverse mortgage overview

- Potentially no monthly payment obligations. Voluntary payments are permitted but not required. Keep in mind, like with other mortgage loans, interest will accrue on the amounts borrowed. That means your balance goes up over time, increasing the amount you have to pay, and you have less and less equity in your home.

- Increased liquidity. Because it is a loan, withdrawals are received income tax free.

- 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.

- No maturity date. Repayment is not required until no borrower resides in the property.

- Non-recourse loan. If the balance owed on the loan is more than what the home is worth, the remaining balance is covered by the mortgage insurance paid by the borrower, not the heirs.

- Protection against real estate and/or financial market declines.

- Borrower obligations (to keep the loan in good standing) include:

- Keeping real estate taxes, homeowner's insurance, and property charges current

- Providing basic home maintenance.

- Continuing occupancy as primary residence.

Eligibility requirements apply. HECM counseling is required. Subject to credit and income approval. You must occupy the residence as your primary home. You must continue to pay for property taxes, insurance payments, homeowners' association fee, home maintenance costs, and other fees as required. You must have significant cash available for the down payment. The balance of the loan grows over time and interest is charged on the balance. The loan becomes payable when the last borrower 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

What counts as exercise? That is the question!



By Rita La Rosa Loud, B.S.

This is a subject that often comes up during the initial fitness assessment at our health and wellness facility. Among other physical and medical health queries, we typically want to know what type of activities (exercise) our members currently engage in.

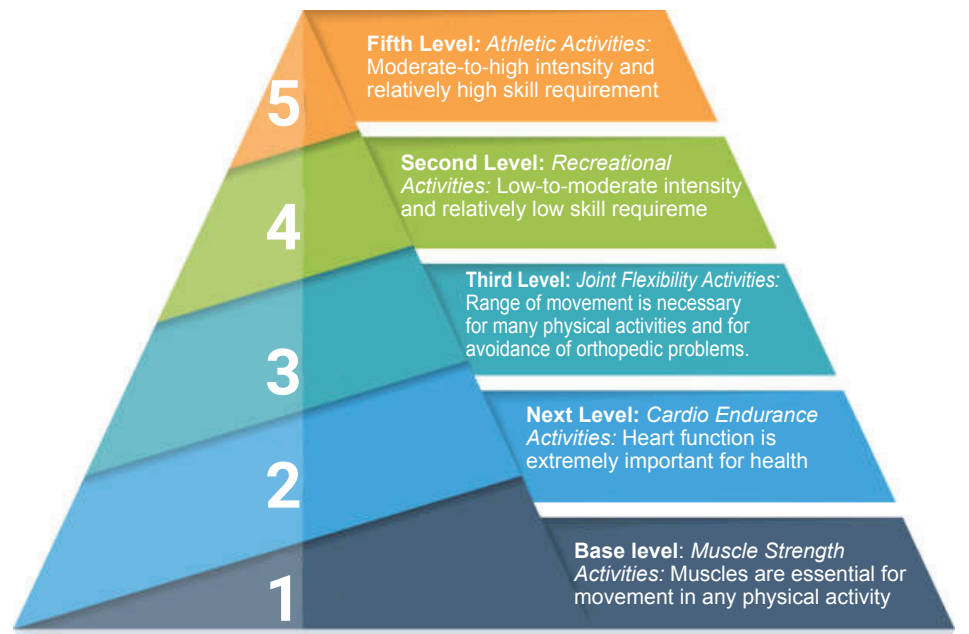
It is not unusual for adults and older adults to respond with, “Do gardening and housework count?” Or “Is heavy lifting considered a workout?” And “I bowl, play ping pong, and shoot pool. Are these thought to be exercise?” At our Quincy College fitness facility, we deem all movements important; each has its benefits and certain modes of activity are best prioritized. But why don’t we first explore the definition of exercise?

Wikipedia definition: Exercise is a physical activity that enhances and maintains fitness and overall health, and performed for numerous reasons, e.g., weight loss and maintenance, aid growth and improve strength, develop muscle and cardiovascular system, hone athletic skills, improve health, or simply for enjoyment.

Expert opinions

Fitness professionals classify exercise/physical activity into four basic areas: (1) aerobic exercise, (2) strength training, (3) stretching, and (4) balance exercises.

Whether you are apparently healthy or physically challenged, at any age/health condition, all types of movement are advantageous as opposed to being inactive/sedentary. Losing muscle due to lack of exercise, specifically resistance exercise, weakens the body, and it becomes increasingly difficult to exercise or perform activities previously enjoyed such as walking, cycling, playing golf, even



Westcott Fitness Activity Pyramid

socializing with family and friends.

Although enjoyment is key to sticking with any physical activity, note that muscle strength is at the core of the Fitness Activity Pyramid developed by renowned fitness researcher Dr. Wayne Westcott. When the musculoskeletal system (tendons, ligaments, and bones), is strengthened, all other physical activities are enhanced. So, if you are a sports enthusiast, engage in recreational activities, do housework, and just play with your grandkids, prioritizing strength (resistance) exercise is beneficial above all other activities.

Research has proven regular exercise can prevent/manage diseases like heart disease, stroke, diabetes, hypertension, and cancer. On the plus side, being physically active translates into maintaining a healthy body weight, improved mental health and well-being, and a better quality of life. The question is, how much exercise should older adults do?

Recommendations for 65 years plus

- At least 150-300 minutes/moderate intensity endurance training, 75-150 minutes/vigorous intensity aerobic activity, or combination of both, throughout the week.
- 2-3 days per week of moderate to higher intensity muscle strengthening exercise of major muscle groups.
- Add moderate or greater intensity, functional/balance training three or more days/week.

Consider Wayne Westcott, Ph.D. Center for Health, and Fitness at Quincy College’s supervised group exercise program, lower level, Presidents Place, 1250 Hancock St. Call 617-405-5978. to tour or try a class. 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 more than 35 years. She is also an author and writes fitness-related articles for various publications. Currently, she is a fitness researcher and directs the Wayne Westcott, Ph.D. Center for Health and Fitness at Quincy College. She can be reached at 617-405-5978. ∞

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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A peaceful fourth: How CBD can help veterans and their dogs during fireworks season

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



As fireworks light up the sky this Independence Day, it's important to remember that loud pops and booms aren't enjoyable for everyone. For veterans who have endured traumatic experiences during their service, fireworks can trigger symptoms of post-traumatic stress disorder (PTSD), bringing back distressing memories and emotions associated with combat or other harrowing events. Similarly, dogs, with their acute hearing, find the loud, unexpected noises of fireworks not only startling, but often painful and confusing.

Wherever you find yourself this July, there's really no avoiding the loud celebrations, but there are some strategies we can use to help our beloved pets and home heroes stay comfortable. CBD, a natural, non-psychoactive hemp-derived

compound, is a safe and effective way to help.

CBD works by balancing the receptors of the endocannabinoid system, reducing feelings of stress and anxiety while promoting a greater sense of calm. According to a 2019 case series published by the National Institute of Health, CBD reduced distressing effects in veterans, offering promising prevention for the stress-inducing effects of fireworks.

Earlier this year, the National Animal Supplement Council announced the publication of a landmark safety study of CBD products in healthy dogs, further supporting the use of CBD as a safe and effective option for managing stress and anxiety in our furry companions.

In light of these promising findings and countless others, it's clear that CBD holds significant potential for alleviating stress and anxiety in both humans and animals. If you have a pet at home, a friend or family member in need of well-being, or are seeking relief of your own, wellness experts at Sunmed | Your CBD Store Braintree can help point you in the right direction. Our third-party tested, award-winning formulas have helped millions of people (and pets) discover a better quality of life.

The Sunmed CBD product line includes clinically proven sleep and weight-loss supplements, USDA organic oil tinctures, and National Animal Supplement Council-approved, veterinarian-formulated CBD pet products, and more. Visit our Braintree store at 381 Washington St., Braintree, for free samples and claim 20% off your purchase when you mention this article.

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



Do you ever wonder what's at 'The Back of Beyond?'

Local author P.K. Norton has just released her seventh suspense novel in the Amy Lynch Investigations series.

"The Back of Beyond" combines history, mystery, and an unlikely assortment of elements that challenge the reader to answer the simple question: Is the original death insurance claim justified or not?



The fun part of "The Back of Beyond" is weaving your way through bombs, shootings, more deaths, mysterious Indian burial grounds, motorcycle gangs with a mission, and an insurrection.

What bonds Norton's seven novels is Amy Lynch, an insurance investigator and compelling protagonist who must frequently work her way through incongruous clues and hazardous situations. Lynch is modeled after author Paula Norton, who worked for 30 years as an insurance claims investigator.

Each of Norton's books – "Sweet Dreams, Sweet Death," "Dead Drop," "Deep Secrets," "Direct Elimination," "Deadly Diamonds," "Avenging Madonna," and "The Back of Beyond" – take you to a different locale with which Norton is – or becomes – intimately familiar. Each unique story keeps you guessing.

Norton always wanted to be a writer, but like many of us, couldn't quite put that first line to paper. She owes much to her late husband, Jack, who has since passed from Parkinson's disease. Together, over cocktails and dinner, the couple would invent new ways to kill people!

Some time after Jack's passing, Paula reconnected with her high school sweetheart, Tom (who she killed off in her third book!). Now, together over cocktails and dinner, they generate even more ways to kill people.

Norton is nationally acclaimed for several of her novels. Kirkus Reviews has said, "...Her work accomplishes the unlikely feat of making an insurance investigator enthralling."

In Norton's next novel, Lynch's life is about to change. But that's another story.

"The Back of Beyond" and Norton's other books are available on Amazon and wherever books are sold. ∞

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What happened to traditional dental practices?

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



Slowly, Dental Service Organizations, or DSOs, are pushing out the traditional dental practices. And it's hitting all consumers where it hurts the most – the wallet.

What's a DSO?

DSOs are essentially private equity firms that saw the profit in dentistry (and medicine in general)

and started buying up practices and running them. Their business model is simple. These organizations offer employment to doctors and dentists who no longer want to be involved in the business side of running a practice. In running these practices as businesses, DSOs are making changes that we all feel.

What DSOs are changing

The impacts of the DSO system, for both dental practices and medical practices, can be seen everywhere and include:

- Overbooking clinicians to their wits' end as more and more patients are pushed at them
- Less time for the physician or dental practitioner with patients.
- Longer and longer wait times to see the doctor; sometimes more than an hour.
- Treatment being diagnosed may not be needed at the time simply to make sure the "company"

reaches monthly production goals.

- Doctors and dentists, many of them on the younger side, paid based on the number of patients seen and the high value procedures recommended. And they feel compelled to do so not only to maintain their position, but to pay off the massive school debt they have incurred after so many years of education.

Suffice it to say, I'm not very happy with the way healthcare is heading. And as someone who has been a practicing dentist for the past 40 years – both in private practice and the military – I hate to admit it, but I'm part of the system.

The bright side

Unfortunately, the DSO system/model has overshadowed a number of advances in medicine and dentistry. In my area of medicine, I have seen the era of digital radiology expand to the point where there are very few clinicians now who use regular film that requires a darkroom and chemicals to realize an image.

We have also seen the growth of what's called cone beam technology. Instead of the two dimensional radiographs we had been using for years, dentists now have the capability of seeing a three-dimensional image of the jaws and teeth.

For a missing tooth, dentists have the option of dental implant rather than the conventional non-removable bridge that was our only option 30 years ago (that particular treatment invariably put other teeth at risk for more treatment down the road).

We have seen the advent of tooth-colored

composite restoration so we can make a tooth look like a tooth rather than have silver metal fillings replacing missing tooth structure. And we have seen the development of caps that look more like teeth than they ever have before with the development of a tooth colored metal called Alumina.

What is my advice?

Be wary of healthcare. Question the provider to make sure you understand what and why they are doing a procedure.

Make sure you know if there are any out-of-pocket expenses so you are not surprised if you are billed. And know how much you are going to owe.

Be your own advocate, and if you're not getting the answers that sound right to you, move on to another clinician.

I personally went through four urologists before finding one I trusted was doing procedures in my best interest, not theirs. Was I totally convinced that this fifth one was? Not completely. But this particular provider spent time with me and explained the reasoning behind his recommendations and acknowledged he understood where I was coming from. At that point, I trusted him.

And sometimes that's what it comes down to – trust.

We here at The Toothboss have a traditional practice and spend the time necessary for our patients to trust us. If that's what you're looking for, we are here to serve you.

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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Hellenic Nursing & Rehab Center

Continued from p.2

They want to be sure she is comfortable and happy.”

Some of Hellenic’s staff has been “serving” there for more than 30 years, which Darling says speaks highly of the kind of culture fostered at the nursing home.

Hellenic recently transitioned from outside management of the facility to in-house management, bringing on an administrator and finance director who are Hellenic employees.

“We felt this would better serve our mission to focus more on the resident without outside corporate interference...our first priority is taking care of residents and filling the last few years of their life with happy memories,” said Dr. Pasedis.

Rand Corporation, the US GAO, the Center for Medicare Advocacy, the Institute for Medicine and others report that not-for-profit skilled nursing facilities have statistically significant higher outcomes in quality-of-care measures than for profit skilled nursing facilities. Therefore, these organizations suggest, “if you are looking for a skilled nursing facility in order to get the best level of care for yourself or a loved one, the statistics show that a not-for-profit facility is by far the best choice.”

A key goal identified in the Hel-

lenic mission “is to maximize functional capabilities through physical, social, and psychological programs tailored to the unique needs of those we serve... as a not-for-profit organization, the Hellenic is focused on the quality of care and services provided to residents and patients, versus the daily pressures to increase the bottom line.”

To put forth the mission in a manner that best meets the needs of the residents, the Hellenic has a long-standing resident council that interacts with the board to represent the needs and desires of all residents.

“People meet once a week as part of the council to offer suggestions. Sometimes they want a food to be added to the menu or an item needs fixing. What is most important is the board really listens to the residents,” said Darling, adding “when fish was requested, swordfish was promptly added to the food selection.”

“The HWBA is multi-generational, members bring their daughters on to the board...the torch is passed to keep the love burning,” Dr. Pasedis said.

Family members also serve on the board, and Darling has been asked to serve to be the “eyes and ears of what is going on inside” because she is at the Hellenic on a regular basis visiting her mother.

Darling said she is very involved, and the residents have become her friends. She even knows what many of them like to eat or who needs help at bingo.

The HWBA broke ground for the facility in Canton in 1971 and opened the doors to its first residents in 1973, beginning its dedication to providing compassionate person-centered care to residents while restoring their hope by promoting quality of life, dignity, and maximum independence.

Residents and their families say the Hellenic offers a warm, cheerful, and positive atmosphere that fosters joy and provides a variety of opportunities so they can remain active participants in the lives of their loved ones.

Some favorite socialization activities for residents and families are Sunday coffee hours, bingo, summer patio barbecues, monthly birthday parties, and musical entertainment.

Another favorite for the more mobile residents is the fancy dining room, which is run like a restaurant where each table has a tablecloth,

and residents can choose from a menu of about five items. “The chef himself often comes out to take their order,” said Darling.

The Hellenic provides residents with entertainment, exercise, adapted sports, spiritual programming, trivia, crafts, and opportunities to socialize as part of an active lifestyle, based on residents’ interests, needs, and abilities.

Both Dr. Pasedis and Papadopoulos find it heartwarming to watch residents, even those with dementia, singing along to older songs that evoke memories, prompting the residents to come alive, forgetting their bodies are in a different place than their hearts and minds.

The two joked about which room they would like to have when it is their turn to live there; they agreed on the one overlooking the flagpole, so they can see everyone coming and going each day. ∞

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The difference between a will and a beneficiary designation – and why it’s important



By Alexis Levitt, Esq.

Wills and beneficiary designations are similar in that they allow you to name the person(s) who will receive your assets after you pass away. However, they are not the same. Understanding the differences is crucial to ensuring your wishes are carried out.

Let’s begin with two basic definitions. A will is an estate planning document that sets forth your wishes regarding the distribution of your probate estate’s assets after you pass away. Your “probate estate” consists of all of your assets that have only your name on them – no co-owners, no beneficiaries, no trusts. You decide whether

to create a will or not, and you draft it with the help of an estate planning attorney.

A beneficiary designation, on the other hand, is a document that names the individual(s) who will receive certain specific assets after you pass away. A beneficiary designation is required by the company that holds an asset on your behalf. Assets that typically pass by beneficiary designation include retirement accounts, life insurance policies, and annuities.

So, why do these distinctions matter? When an individual dies, the instructions in a will only address assets included in their probate estate. Assets with beneficiary designations are excluded from the probate estate by default. To avoid any conflict, and to ensure your wishes regarding “who gets what” are honored, it’s crucial to make sure the language of your will correlates with each of your beneficiary designations.

Consider the following example. You name

your spouse as your sole beneficiary in your will. However, years ago, when you set up your retirement account, you named your children as your beneficiaries. Or perhaps you got divorced and remarried, but neglected to update your beneficiary designations and your ex-spouse is still the designated beneficiary for your retirement account. In either case, your retirement account will not go to your current spouse, even though you want them to receive “everything.”

This is why it is so important to make sure your beneficiary designations and your will are in sync and kept up to date.

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

Celebrate your independence with these Social Security resources

By Delia De Mello, Social Security



Every July 4, we celebrate our nation’s independence. For nearly 90 years, our programs have helped create financial independence for millions of hardworking people. We have useful online resources like the Social Security State-

ment and our benefits estimator tool that helps people not yet receiving benefits. The statement shows the benefits that you and your family may be eligible for and provides personalized fact sheets tailored to your age and earnings situation. The benefits estimator tool allows you to get estimates based on different ages. These online tools can help you better prepare for your retirement.

If you’re not receiving benefits...

You can get the most out of your online experience if you have a personal My Social Security account. You can:

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You can create your personal My Social Security account at www.ssa.gov/myaccount.

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blog, you can also connect with us on Facebook, X, LinkedIn, Instagram, and YouTube.

With so many services and helpful information available online, we are here for you when you need us. Learn more at www.ssa.gov.

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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July is Disability Pride Month



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

Disability Pride Month, celebrated every July, commemorates the Americans with Disabilities Act (ADA) of July 1990 that extended civil rights protections to people with disabilities. It is a time to celebrate people with disabilities and honor the history and achievements of the disability community.

Old Colony Elder Services (OCES) supports the independence of older adults and people with disabilities to thrive in their own homes and in the community.

Maintaining independence with in-home & community-based services. OCES is the largest provider of in-home and community-based services for older adults and people living with disabilities in the southeastern part of Massachusetts. Our agency offers significant life-supporting care that enables individuals to live within the community as independently as possible, for as long as possible, while preserving dignity and quality of life.

Below are just a few ways that OCES helps people with disabilities and older adults maintain their independence:

Nutrition services. OCES offers home-delivered meals (“Meals on Wheels”) to people who are unable to shop for groceries or prepare their own meals. A delicious, nutritious meal is delivered to their homes Monday through Friday. The OCES monthly menu is planned by a registered dietitian and includes medically tailored meals, with a doctor’s approval, and meals for those who have special diets. Having daily meals delivered provides an essential connection to the community while also serving as a safety check.

Home-based care services. Home-based care, otherwise known as “homecare services” help people remain safe and independent at home by helping them accomplish activities of daily living such as bathing, dressing, light housekeeping, assistance with laundry, grocery shopping, and light meal preparation. Whether for short-term or ongoing needs, home-

care encompasses a wide range of supports that may be provided in an individual’s own home, in elder housing, or private apartment.

Homecare options include, but are not limited to, care management, personal care, homemaking, and transition support upon discharge from hospital or nursing facility. Transportation coordination for medical appointments and procedures is also part of homecare services. In addition to nutrition and homecare services, OCES offers adult family care, family caregiver support, behavioral health, options counseling, and community housing programs.

Looking for specific information or assistance? Unsure of whom to contact with questions? OCES’s information and referral department is the entry point to guide individuals through their options. Our team will gather information, assess needs, and review services that are available.

Community connections. There are many older adults and people with disabilities who live alone and continue to live independently in the community. Staying engaged and connected is important when it comes to maintaining well-being and independence. Keeping in touch with friends, family, and neighbors is important. Engaging in activities and attending community events are opportunities for socializing that also provide a sense of belonging.

OCES is dedicated to removing barriers and creating equity for all by empowering individuals and communities to thrive, age in place, and reach their highest potential. OCES supports everyone without exception!

If you need assistance, contact OCES at 508-584-1561 or visit our website to learn more www.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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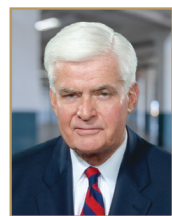
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ELDER LAW MYTH BUSTERS

Trusting the process – planning for your own disability by setting up a trust

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



In the next few months of Elder Law Myth Busters, I am going to focus on reasons why you may want to have a trust. This month's focus will be on disability planning from an individual perspective.

Trusts can help with planning for your own

disability and for planning for family members who may have disabilities. We will tackle family members who may have disabilities next month.

With regard to trusts helping if you as the trust creator become disabled, I really mean if you become incapacitated. When you create a revocable trust you typically name a successor trustee. This is someone you trust to manage your trust if you cannot manage it yourself. It is easy to imagine this successor trustee stepping in if you pass away, but what happens if you lose capacity? Trust can have what is called a "disability panel," which is a group of people that

you trust to act in your best interest who can make the call that you may not have the cognitive ability to manage your own trust at some point. If the disability panel makes this determination, pursuant to the trust rules, then your successor trustee can begin to manage the trust and perform any duties that you could have performed as the initial trustee.

The successor trustee setup can be easier to utilize for the management of assets when someone loses capacity than can a power of attorney. Please don't get me wrong, powers of attorney are very important documents, but financial institutions are leery of them. With all of the fraud that is going on today in the banking world, it is understandable that banks have a hesitancy when people want to utilize a power of attorney. Additionally, if you are using a power of attorney to buy or sell real estate, you must record the original power of attorney with the Registry of Deeds. If you only have one original power of attorney, that may spark an issue, or worse yet, what if you cannot find the original and only have a copy? In that case, you are out of luck and need to apply for a conservatorship with the probate court in order to buy or sell the real estate. None of these issues arise with a successor trustee acting on behalf of a trust.

An elder law attorney can help you to create a trust that is set up with a successor trustee and a disability panel to ensure the continuity of your trust should you lose capacity. If you already have a revocable trust and you don't know if it contains these aspects, an elder law attorney can review it and advise you.

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

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Are you paying too much for your generic medications?



By Patricia Prewitt, My Personal Rx Adviser

Recently I was asked by someone, "When does it make sense to start searching for savings for generic prescriptions? Is it \$50 a month out-of-pocket? \$100?" It's a fair question, and one that doesn't have a clear answer. Why? Everyone's situation is unique. We all have different living expenses, different incomes, different health plans, and different medications. There are simply a lot of variables. Plus, many prescription plans are using a tier (\$-\$\$\$\$) pricing system, even for older generic medications that

are no longer patent protected. The tier may greatly affect the price of the medication.

Here are some benchmark scenarios I encourage people to think about:

Scenario One: One generic medication used for a chronic condition

If you are paying \$0 (yes, some plans have certain medications that have a zero cost) to \$5 a month for a prescription, I encourage you to recognize this as an amazing value. Doing a bit of math, this likely means a 90-day supply could be \$10-\$15 for 3 months. When compared to the average cost of a gallon of milk (\$4.19), one cup of premium coffee (\$3.85) or a gallon of gas (\$3.45) in today's market, it's hard not to see the value of this pricing for needed medications.

Scenario Two: Multiple (three or more) generic medications used for chronic conditions

Taking three or more medications, let's say at \$15 each, so \$45 total, starts to feel a bit more problematic for some people. If the out-of-pocket costs for multiple medications are beginning to impact your budget, it may be worth the time to look at savings cards offered by GoodRx, Well-Rx, and others. Sometimes, the savings card price may be less than using a traditional prescription plan.

You won't know unless you check! This takes time and patience, since savings coupon prices for generic medications often change. The range of savings often varies by as much as 35% for different savings cards, pharmacies, and even by zip codes.

Additionally, when finding a lower price using a savings card coupon,

it may be necessary to transfer the prescription to a different pharmacy. This also takes time and effort. The savings achieved must be meaningful to the individual. Some people will make changes to save as little as \$2, while others may want to achieve a savings of at least \$20 or more before making changes.

Checking other options, such as Cost Plus Drugs, may provide opportunities to save on prescriptions. Again, this requires a willingness on the part of the individual to make changes and obtain a new prescription for processing, which can be time consuming.

A caveat to using non-traditional prescription options is understanding that out-of-pocket costs do not accrue to insurance plan deductibles.

Like many things in life, the situation and motivation determine the action taken.

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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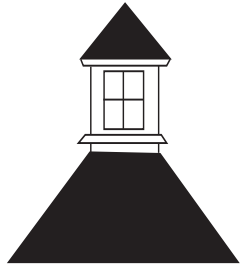
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Fascination *Continued from p.1*

Kalus in Hingham District Court on Aug. 25, the game managers pleaded not guilty. Their attorneys cited an earlier court decision that declared Fascination and similar amusements to be games of skill, although it has proven difficult to pinpoint the exact details of this aspect of the case. Kalus interrupted the arraignment of the three men to allow prosecutors to file formal charges against the game owners. He then released the managers on \$500 bail each.

By this time, Giles had stepped up his campaign, revoking every permit in the state for Sunday entertainment, from coin-operated machines in the parks to exotic dancers in the nightclubs.

"This weekend, clearly, will be one of austerity," the Boston Herald somberly declared.

FASCINATION and similar games that paid cash prizes occasionally prompted questions from law enforcement, but most police chiefs familiar with the operations paid them little attention, pointing out that they were licensed by the state and had been in existence for decades.

In the traditional Fascination setup, players sit at individual tables, each with 25 holes and corresponding lights on a backboard. The spaces on the backboard are lit when a single ball is successfully rolled down the slight incline into the corresponding hole. The ball returns and the player rolls it again. All tables play against each other in a race to achieve five lights in a row.

In the words of the game barker, who controls the start and end of each round from a perch in the center of the room, there is a winner every time. The house takes a cut of each game, but the element of skill exists, the owners contend, in determining which player has the ability to guide the balls into the correct holes more quickly than his or her opponents. Conversely, in bingo, the skills of the player have no bearing on the numbers appearing on the bingo card or in which order the balls are drawn from the drum.

Once a staple of amusement resorts, Fascination parlors have dwindled to only a handful remaining across the country. With the machines aging and replacement parts difficult to obtain, the number will continue dropping.

"Some stay-up-lates who don't dig Johnny Carson but like to gamble can be found until all hours playing Fascination... A breed unto themselves, these housewives, truck drivers, teenagers, and assorted nomads would probably be at the racetrack, if they could afford the losses. Instead they prefer to risk a dime at a time, trying for prizes at a game that has been around for several decades," was how one 1960s newspaper account described the inside of a Fascination parlor. "Some of the steady players have been coming around for years; just can't stay at home, it seems, and there is a sort of clubhouse atmosphere with people greeting other regulars in a chummy way. While it looks easy, actually it is a game of skill with experienced players able more often to guide the rubber balls into the

right holes."

Bing-O-Reno is very similar to Fascination, but involves seven balls instead of one, while Skill Light consists of a wheel with a circle of numbered lights. When the player pushes the button, the numbers quickly light up in order; the object is to push a second button to stop the game with a selected number lit.

Another popular game, Skilo, was played at Nantasket for years until it was specifically outlawed by state statute in 1953. Players toss a ball over the counter onto a field that has been divided into numbered sections; the winner is the player with money on the number where the ball lands. If nobody chose that number, the house wins. Later versions substituted merchandise as prizes, such as stuffed animals, to comply with the law against cash winnings.

THE 1961 RAIDS were not the first time that Nantasket had run afoul of anti-gaming laws.

Around the Fourth of July in 1956, State Police troopers fanned out across the peninsula. A total of 17 people – 14 men and three women – were arrested on charges ranging from setting up and promoting a lottery (the formal charge for paying cash prizes to pinball game winners) to registering bets, or running a bookmaking operation.

The undercover officers were "attired in sports clothes and often were accompanied by girl friends," according to one description, and were trying to blend in with the tourists with their "multi-colored shirts and loud slacks to avoid detection." Troopers played pinball and tried their luck at "one-armed bandit" slot machines at the various establishments, where they were paid cash for winning pinball games and earning free plays from the machine. At one stop, they won \$2.50 on July 1 and \$1.50 on July 3.

At two locations, the Gunrock House on Atlantic Avenue and Larry's Diner, an old-style lunch-car eatery across from present-day Jake's Seafood, the proprietors were arrested on bookmaking charges after the cops found betting slips for horse races and the dog tracks. John Infusino of the Gunrock House and Bertram Pollock of Larry's Diner were convicted on the bookmaking charges and paid \$50 in fines.

The others arrested paid fines for violating anti-gambling laws, and while police seized 12 pinball machines and two slot machines, it did little to slow down gambling activity in town.

"A few years back the State Police raided a barroom in the Green Hill section for operating pinball machines," Dr. William Bergan wrote of the Gunrock arrests in Old Nantasket, his memoir of early 20th century life in Hull. "They seized two machines. To the old-timers that was like raiding the Parent Teacher Association. The point here is that a few minutes after the raid and before the booking exercises were over, two other machines were installed and the place was doing business just the same."

Society's standards were slightly different during this period in history. For example, one newspaper's update on the Fascination court case was placed next to an article updating the Massachusetts Obscene Literature Control Com-

mission's efforts to keep Henry Miller's "Tropic of Cancer" on the state's list of banned books.

AGAINST THIS BACKDROP, Judge Kalus took up the cases against the Nantasket merchants on September 1. In the same courtroom five years earlier, Kalus handed out fines to the 17 men and women arrested in the pinball raids. Now the commissioner of public safety's statewide morals campaign created "a judicial showdown on the status of cash-paying games – to which thousands of pensioners, widows, and others are passionately and expensively addicted," as one Boston newspaper described the challenge.

In the daylong trial, Kalus showed little patience for the defendants and their witnesses. He limited the defense counsel's attempts to enter evidence about past licensing of the games and other courts' decisions on the question of skill vs. chance. He also demanded that one witness, described as a Hingham tailor nattily dressed "in a sharp blue suit," stop tapping his feet while on the witness stand.

The tailor testified that he had played thousands of games during the past 15 years and developed a system for guiding the ball into the holes he needed to win the game. Another player, a Hull housewife who appeared in court "attractive and shapely in a blouse and skirt," said she found Fascination "thrilling" and had played for about 12 years. During the trial, Hersch called these customers "Fascination sharks" and compared them to players who developed enhanced skills at billiards or golf.

Also testifying for the defense of the amusement operators was Hull Police Chief Daniel A. Short, the man charged with enforcing the gambling laws locally.

Short said he played Skill Light at Funland and was able to stop the light on his chosen number after three tries, presumably after building up his skill at the game.

The judge was unimpressed.

Seconds after testimony ended, the impatient Kalus declared that each game violated the state's prohibition on lotteries. He convicted the game owners and fined them \$500; the managers were assessed \$100. Chief Short, fresh from his testimony in favor of the games, returned to the beach to close them down.

All six men immediately appealed. The Fascination case worked its way through the courts first, earning a hearing in Plymouth Superior Court. Two weeks after hearing testimony, Judge Thomas A. Johnson reversed the convictions of Hersch and Simmons on October 10. In his decision, Johnson declared that "once the ball is thrown by the player, the laws of science apply" and "there is no intervention of any other outside force exerted on the ball, such as electrical impulses, springs, and so forth."

The reversal did not sit well with the public safety commissioner, whose anti-vice campaign ensured him frequent headlines in the newspapers.

"I'm mad as hell," Giles fumed to the press. "The issue is whether Fascination is a game of chance or a game of skill. After seeing it in operation, I felt very strongly it was a game of

Continued on next page

chance. I said so then – and I say so now.”

Early in the New Year, another Superior Court judge threw out the convictions of David and Sidney Baker of Skill Light on January 30, 1962, prompting the Plymouth County District Attorney to ask the court to dismiss the remaining charges against Stone and Burstein of Paragon Park’s Bing-O-Reno game.

As quickly as the controversy arose in late summer, by midwinter it evaporated. The concept of Skill Light – pushing a button to stop a rotating light at a select-

ed number – still exists in many forms in amusement parks and arcades, now paying out coupons that are redeemed for merchandise. Bing-O-Reno machines were in play at Nantasket’s Playland Penny Arcade into the 1990s, issuing coupons similar to those from Skee-Ball for trade-in at the prize counter.

Only Fascination remained in operation, its game-of-skill format and cash payouts unchanged, until it, too, eventually became a victim of the passing of time and the public’s attention turning to other forms of legalized gambling. ∞



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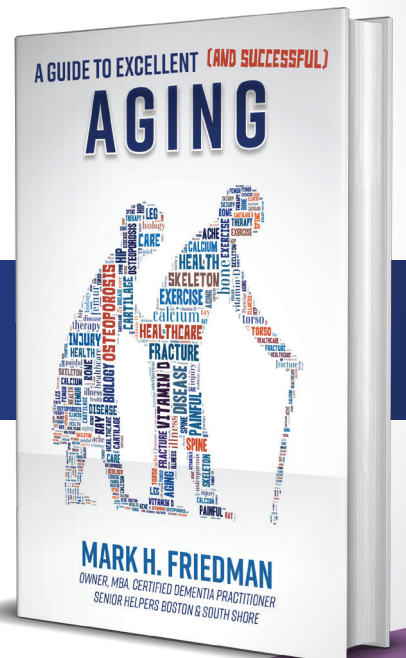
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