



# SOUTH SHORE SENIOR News

For Boomers and Beyond

PRICELESS

AUGUST 2024

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Vol. 22 Issue 08

## Summertime and the Living Was Easy

### A Baby Boomer Looks Back



**By Marie Fricker**

*The heat of summer inevitably makes us think back to the simpler days of youth, and this remembrance of summers past, first published in the aftermath of the COVID19 pandemic, has become a sea-*

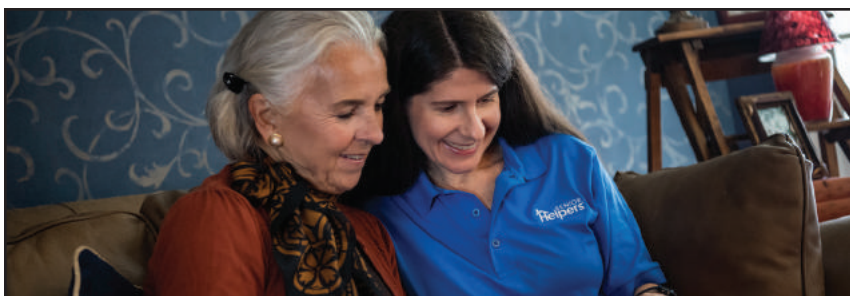
*sonal favorite of our regular readers. Join us as we take a walk down memory lane...*

The ice cream truck rang its melodious chimes climbing the asphalt hill into our East Arlington neighborhood. It was July of 1961, and as on any other summer night on Teel Street, squealing swarms of Baby Boomers were playing hide-and-seek, kick the can and relievio in neighbors' yards until the street lights came

on. But when the first faint bells from Mister Softee whistled in the wind, all kid action came to a grinding halt. Energy had to be conserved for the next part of our nightly ritual – parental begging.

The chorus of “Pleeze, Mom... Dad... Nana, can I have a Creamsicle... a Push Pop... a Nutty Buddy?” echoed through open screen doors,

**Cover Story continued on page 2**



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## Summertime Continued from page 1

followed by the jingling of coins as kids piled down their porch steps to join the growing line in front of the ice cream truck with its flashing neon lights and unending strains of “Pop Goes the Weasel.”

As the picture-perfect days of June led to the glorious, school-free days of July, the summer seemed like it would never end. People walked the sidewalks after doing their supper dishes, chatting with friends and patting dogs, who ran unleashed, chasing cars and cats (there was no such thing as an “indoor cat” in those days, and always a plentiful supply of kittens.)

Even when I was made to go to bed at 8:30, when the sun had barely set, I could hear my parents voices on the front porch beneath my window, talking with passing neighbors or cheering for the Red Sox on their transistor radios. I don’t remember a more peaceful feeling than on those warm summer nights.

We didn’t live by the ocean, so days were spent at chlorine-drenched MDC pools or the town reservoir, but for most of us, the local playgrounds were our summer havens. Each year, park teachers (two college seniors) would teach us how to make potholders, weave gimp, pour molds, play Nok-Hockey, and put on talent shows on the sweltering hardtop of the basketball court. At the end of the season, they would take us on a

bus trip to Pleasure Island, an amusement park in Wakefield, and we would sing “99 Bottles of Beer in the Wall” all the way there.

No child’s summer days were scheduled with dance, art, science, or sport camps, as they are today, but a few of the more well-off families sent their kids to overnight camps, which were the envy of the rest of us. Our friends would come back with amazing pictures of themselves fishing, paddling canoes, and singing “Kumbaya” over a roaring campfire. Of course, my mother tried to convince me that she was saving me from being homesick by not sending me to “some strange camp in the woods” for two weeks.

But it didn’t matter if we didn’t go away, because there was so much to do in our own backyards all summer long. Most every house on the street had at least five or six kids (mine being the exception with just me and my teen-aged sister), so there was never a shortage of playmates. We rode our banana seat bicycles to Maida’s pharmacy and ordered dripping hot fudge sundaes in shiny silver bowls, sipped root beer floats in cold-frosted mugs, and spun ourselves around on red leather stools at the soda fountain counter.

If your family had a car, you went to the drive-in on Friday or Saturday nights, drove through the crunchy gravel to a metal speaker on a post next to your station wagon and

watched a double feature like “The Parent Trap” and “It’s a Mad, Mad, Mad, Mad World” for 25 cents a head. Little kids wore their pajamas and played on the swingset by the snack stand until it got dark enough to run the first movie, and then slept through the second one. You usually left the drive-in smelling like popcorn and bug spray and being carried in the house by a parent.

Every Fourth of July, we watched a fireworks display from a ballfield in Somerville, loving the light show in the black sky, but dreading the after-booms. Later that month, the carnival came to town, and we watched the world from the top of the Ferris wheel and the dizzying blur of the merry-go-round. We ate cotton candy until pink sticky strands were plastered to our bangs, and, as teenagers, we flirted with the carny men who seemed so mysterious.

As all good things do, our childhood summers always came to an end too soon, and the sounds of crickets chirping in early August signaled the impending arrival of fall. Even today, when I hear the slow chirp of crickets, it makes me feel a little melancholy to think of something wonderful that’s passing.

But this joyful season has a lot of life left! Life has resumed and the isolation of the COVID19 pandemic is behind us. We can see our friends and family and line up at the ice cream truck again without six feet between us.

It’s summertime, and the living is easy! ∞



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# Happy summer from the dedicated staff of Celtic Angels Home Health Care!

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



As the warm summer sun graces us with its presence, I want to take a moment to express my heartfelt gratitude to our incredible caregivers and staff who make Celtic Angels Home Health Care the

compassionate and dedicated service it is today. Each day, our team goes above and beyond to ensure that our seniors receive the highest quality of care. Your unwavering commitment and tireless efforts do not go unnoticed. From providing essential medical assistance to offering companionship and emotional support, you embody the spirit of kindness and professionalism that Celtic Angels stands for.

This summer, I encourage you all to take some time to enjoy the beautiful weather and find moments of relaxation and joy. It's important to recharge and take care of yourselves, just as you so diligently take care of our clients.

Our mission has always been to deliver exceptional home health care services with a personal touch, and it's because of each of you that we can achieve this. The trust and happiness we bring to our seniors and their families are a direct result of your dedication and compassion.

Thank you for being the heart and soul of Celtic Angels Home Health Care. I am incredibly proud and grateful to work alongside such a remarkable team. Together, we continue to make a positive impact on the lives of those we serve.

Wishing everyone a happy, healthy, and sunny summer!

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



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— Truly, Susan C.

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# Retirement Dreams – or Nightmares



## 'Excuse me' – Etiquette lost and found

By **Steven V. Dubin**

Remember when a perfect stranger held the door for you?

Or when someone RSVPed for your party? And even showed up? Heck, sometimes they called ahead and asked if you need anything.

Somewhere in our “Me Now” society, we’ve lost much of the common etiquette that held us together. Common etiquette that made for a kinder society.

Somehow we are so immersed in our own cell phone, cars, and cubicles, that we’ve forgotten the niceties of those around us.

With that in mind, I’d like to steer us back to some of the most basics of etiquette to make this a better world.

**Music:** I’m delighted that you enjoy your music. Please don’t make it mine. Reduce the volume on your car speakers and mobile Bluetooth speaker.

**Cannabis:** I don’t discourage you from using cannabis for medical or recreational reasons. Please don’t give me a second-hand high. Smoke in your space, not my public space.

**Mobile phone usage:** Talk all you want on your cell phone. I don’t need to hear your conversation. Additionally, when you are with someone, focus on that person. Put the phone down for a moment. It will be there later.

**Gifts:** Be appreciative. Send a thank-you note. Respond in a reasonable time frame – a month or so. Include a photo of you enjoying the gift.

**Personal space:** At an empty beach, movie theater, or general-seating restaurant, you don’t need to sit right next to me. Give us both a bit of privacy.

**Punctuality:** The only thing God gives both

of us is time. An undetermined amount of time. Don’t violate it. Noon means noon. I’ll be there. I’m counting on you to be as well.

**Conversation:** Look me in the eye, listen, and avoid interrupting. I’ll respond in kind.

*Your etiquette concerns and suggestions? Please share them with me and our readers. Make this a better place. Also, 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. ∞*

### CROSSWORD PUZZLE ANSWERS FROM PAGE 14

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# MY GENERATION

**TUNE IN!**  
South Shore Senior News video podcast hits the air waves



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! ∞



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

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

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*In loving memory of Patricia Abbate*

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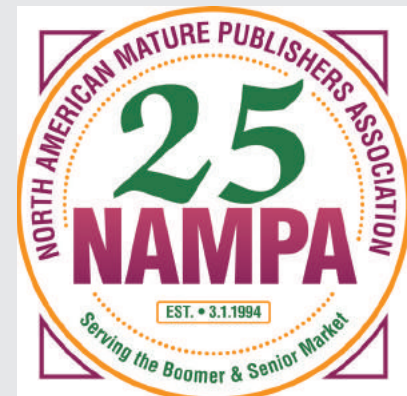
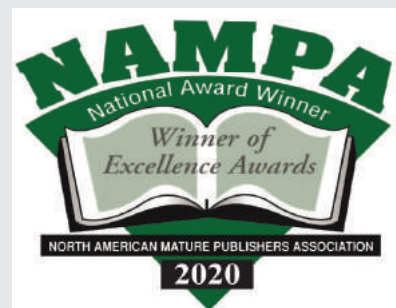
We have been serving the towns and communities south and southwest of Boston in 45 cities and towns since 2002. Published every month, our paper is available free to more than 100,000 seniors (the over 50 population) via controlled circulation. My Generation Media, publisher of South Shore Senior News, assumes no responsibility for errors, but will reprint in a subsequent edition corrections to that portion of an advertisement or article in which an error occurs.

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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.

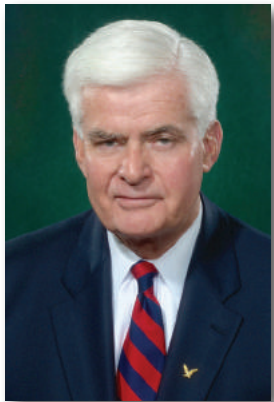
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# HOME EQUITY WEALTH MANAGEMENT

## Federal program helps seniors unlock home equity and pursue financial goals

Home Equity Conversion Mortgage may be a good choice for some older homeowners



By George A. Downey

Homeowners 62 and older should consider the potential benefits a Home Equity Conversion Mortgage (HECM) reverse mortgage may provide. Designed for those who want to age-in-place, this program is unique.

### Why it's important

Rising prices and market volatility present real and growing challenges, especially to aging homeowners with limited resources. Home equity, one of the largest assets of most homeowners, might provide a solution. Home equity is illiquid and commonly overlooked in financial plans. However, it could be a game-changer through a reverse mortgage. Reverse mortgages convert a portion of home equity to cash and/or credit line to increase and potentially extend available resources without selling, moving, or taking on unwanted monthly payments.

### What's available?

Elderly homeowners are encouraged to explore the potential benefits a reverse mortgage might provide. Loan amounts are calculated on: (1) current home value, (2) age of youngest owner (one must be 62 or older), and (3) current interest rates.

The calculated maximum loan amount can help pay toward the balance of current mortgage(s) owed, property liens, and loan origination expenses. Net proceeds will be available in cash and/or credit line as the borrower chooses. Among other benefits, no monthly mortgage payments are required to help relieve limited retirement incomes.

### Are HECM reverse mortgages a good fit?

The Home Equity Conversion Mortgage (HECM) has terms and benefits that are established up front at closing. To learn more, contact the author, George Downey, or another CRMP (Certified Reverse Mortgage Professional) for more information and discover if a reverse mortgage could be a good fit for you and why.

### Reverse mortgage benefits

- 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 or eligible non-borrowing spouse passes away, sells the home, permanently moves out, defaults on taxes, insurance, or maintenance, or otherwise does not comply with the loan terms.*

**About the Author:** George Downey, CRMP (NMLS ID 10239) is the Regional Senior Vice President of The Federal Savings Bank branch located at 100 Grandview Road, Suite 105, Braintree, MA 02184. Contact Mr. Downey at (781) 843-5553 / Cell (617) 594-3666 / [gdowney@thefederalsavingsbank.com](mailto:gdowney@thefederalsavingsbank.com), [www.thefederalsavingsbank.com/georgedowney](http://www.thefederalsavingsbank.com/georgedowney)

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# SENIOR FITNESS

## Answers to some of your burning fitness questions



By Rita La Rosa Loud, B.S.

**I stop strength training during the summer and walk instead. Will I lose muscle?**

Although a brief break from strength training is not entirely detrimental, I will say this: If during this period you could fit in at least one strength workout a week, it is like attaining a C, which is a passing grade. It can help you

maintain and not lose lean tissue (muscle) that stokes up metabolism and strengthens the musculoskeletal system. Strength training, together with consuming the appropriate amount of supplemental protein (20-30 grams protein at each meal, or if menopausal, 40 grams/protein at each meal) in the form of high-quality shakes or lean meats, not only replaces muscle loss due to inactivity and lack of regular resistance exercise, but builds and maintains the muscle you worked so hard to gain. While vacationing, why not bring along resistance bands to continue this important fitness component?

**I can't get rid of belly fat. My waistline is larger, and my clothes are tighter.**

There are many causes that contribute to the accumulation of fat around the middle. Managing stress levels offset the release of cortisol, a hormone responsible for storing excess fat in unwanted areas like your

midsection. Participating in meditation and other relaxing activities like yoga and tai chi can alleviate stress and minimize production of belly fat. A simple breathing technique that calms stress can be found in my August 2022 article, "Easy Breezy, The Power of Breath."

Eating a balanced diet of fruits, veggies, nuts, dairy, fiber, healthy fats, and lean protein, as opposed to consuming foods that exacerbate the problem like sweets, salty, greasy, fatty, and overly processed foods, can assist in minimizing the waistline.

Engaging in resistance exercise builds muscle, increases metabolism (calories burned), and reduces fat from problem areas, like the middle. A Harvard study revealed women who strength train lose greater amounts of body fat from the midsection than women who do not strength train. That goes for men as well! The key is to strengthen all your major muscle groups and not just your abdominal muscles.

**I walk three miles a day, feel great, but I'm flabby. What am I doing wrong?**

Many people are in the same predicament, as they rely strictly on aerobic exercise to lose weight, hoping to attain and maintain a desired body weight. All three activities – walking, dancing, and swimming – are classified as endurance training (aerobic exercise) that have health benefits, for example, burning calories, and training the cardiovascular system (heart and lungs). However, endurance exercise does little to increase muscle mass, which is central for increasing metabolism, burning extra calories, building muscle, and strengthening your body. When you combine resistance exercise with aerobic activity, you should see an improvement in your body composition (fat and muscle ratio) and physical appearance. See January 2021 article, "A Better Way to Lose Weight ... It May Surprise You!"

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.

The Toothboss provides the essential services like cleanings, X-rays, fillings, etc. Yet we also deliver

the services that are important to seniors:

- Dental implants (including mini-implants)
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- Veneers and laminates
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- Annual comprehensive review
- And much, much more.



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# Discover non-pharmaceutical relief with CBD

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



As we celebrate National CBD Day, it's the perfect time to explore the incredible benefits of CBD and how it has transformed the lives of so many. At Sunmed | Your CBD Store Braintree, we pride ourselves on offering plant-derived, safe, and effective alternatives to heavy medications and over-the-counter pills. Our CBD products provide relief without the adverse reactions, organ damage, or addiction risks that may come with long-term pharmaceutical use.

CBD and other cannabinoids interact with the largest system of receptors in our bodies, the endocannabinoid system. With consistent daily use, this system begins to regulate, and our minds and bodies reach homeostasis – often experienced as relief from stress, discomfort, feelings of anxiousness, sleep issues, and many more health and wellness benefits.

But don't just take our word for it. Here are some testimonials from our customers who have experienced the life-changing benefits of incorporating Sunmed CBD into their daily routines:

## • Menopause broken sleep relief!

"It took me forever to get to sleep and I was waking up many, many times during the night. Menopause caused serious temperature discomfort for me. The second night I took this, it worked like a dream. I fell right to sleep and did not wake up until nature called... I have taken this about two hours before bed for over a month now and it is still working the same. Such a relief to sleep like I used to. It does not make any claims to help with the temperature changes, but that is gone too... it has been absolutely life-changing for me." – Kristi Donald, Birmingham, AL

## • Amazing results!

"I am an older woman and have arthritis, as many of us do. This cream has been the best thing I have found to relieve my pain. I will never be without it." – Dolores M. Raishart, Pittsburgh, PA

## • Awesome sleep aid

"For the first time in decades – literally two decades – I can sleep through the night and wake up feeling rested." – Peter T., Washington

## • Once a skeptic, now a believer

"My senior dog has mobility issues, as well as anxiety. I've tried just about every remedy possible and figured CBD would be just like the rest – no improvement. I'm surprised to note

that Nahla moves without whimpering now, and when we had a bad thunderstorm recently, she woke up but didn't tremble and crawl into our laps. Yay!" – Margaret Griffin, Nokomis, FL

## • Great product! Daily life saver.

"Great quality CBD. It's the difference between my hips bothering me or not each day." – Kurt Schultz, North Pole, AK

## • I love this stuff

"I used to sit around in my feelings and become depressed at night. Since using these products, I feel like the weight is off my shoulders and I can actually relax." – Julia, St. Petersburg, FL

## • Great to have a non-addictive pain relief option.

"The daily oil, plus the CBD cream for 'spot pain' use, has been a real help for pain relief. It works, and no side effects." – Dr. Mary Clark, Livonia, MI

## • Excellent sleep all night.

"So thankful laws are changing to use the goods in this to do great things and help peo-

ple have a better quality of life." – Cristi Vetra, Carrollton, TX

## All I know, it just works.

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

Join the countless individuals (and pets) who have already enhanced their quality of life with Sunmed's CBD products. Visit our Braintree store located at 381 Washington St. for free samples and claim 20% off your first purchase when you mention this article. Better sleep, relaxation, and relief are right around the corner. See you soon!

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

**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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**Do you know a person with disabilities who:**

- cherishes independence?
- needs companionship?
- would like to be part of a family?
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# Dentists hate when patients do this

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



Many dental issues for patients of all ages are avoidable, particularly those that stem from bad habits. And when you've had those habits for many years, the issues can mount. So, for the love of all that is holy, please stop doing the following:

## Chewing ice and hard objects

While it may seem harmless, chewing ice can cause small chips in your tooth enamel, the protective outer layer of your teeth. Over time, these small chips can develop into larger cracks, requiring more extensive treatments like root canals, crowns, or even surgical tooth removal. You can also do similar damage by chewing on pens, pencils, or even opening bottle caps with your teeth. Essentially, you're inflicting repeated trauma to your teeth, leading to fractures or chips that could have been easily avoided.

## Sipping energy drinks

Seniors are more active than ever. So, it makes sense that many enjoy energy drinks. These drinks are highly acidic and can erode

your enamel more aggressively than cola. If you're sipping on these drinks throughout the day, you're exposing your teeth to prolonged acid attacks. This can lead to severe enamel erosion and cavities. That doesn't mean you can never have an energy drink. If you do, try to finish quickly and rinse your mouth with water afterward. It's also important to wait an hour before brushing your teeth to allow your saliva to neutralize the acid and reharder your enamel.

## Vaping

While vaping may not be as popular with folks our age, there are seniors who believe vaping is a safer alternative to smoking. For your teeth, it's just as bad, as vaping involves inhaling nicotine and other harmful chemicals. Nicotine increases the amount of bacteria and plaque in your mouth, leading to a less healthy oral environment. Studies have shown that people who vape have less healthy oral microbiomes than non-smokers. The long-term effects of vaping on oral health are still being studied, but the early evidence suggests that it can be just as harmful as smoking.

## Using fluoride-free toothpaste

The recent trend toward using natural or fluoride-free toothpaste has bothered me. While these products might seem appealing, they do not provide the same level of protection against

cavities as fluoride-containing toothpaste. You have to remember that fluoride helps to strengthen your enamel and inhibits the growth of cavity-causing bacteria. Without it, your risk of dental decay increases significantly. As a senior, if you choose to use fluoride-free toothpaste, you need to be extremely disciplined with your diet and oral hygiene routine.

As someone who has been practicing dentistry for many years, I've seen first-hand the consequences of these damaging habits. It's crucial to take care of your teeth by avoiding these practices and maintaining a good oral hygiene routine. Regular dental visits, brushing twice daily with fluoride toothpaste, and flossing are essential to keeping your teeth healthy.

Finally, a note to my fellow seniors: Make sure to brush your teeth before your dental visits. It's a small courtesy that makes a big difference. Sometimes, as dentists, we can see what you had for lunch, and while it's not a big deal, it's always nice to see clean teeth. Remember, prevention is always better than cure. Take care of your teeth, and they will take care of you.

If it's been a while since you've been to the dentist or you're in between, please give us a call at The Toothboss, 781-335-0604.

**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](http://www.toothboss.com). ∞



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# How do you heal a broken heart? Every journey is unique



By Susan Drevitch Kelly  
Life Transition Coach

Are you trying to navigate your way through a profound loss in your life? This is, no doubt, one of the most complex, challenging and difficult journeys you will ever face. Grief is complex. It is not a linear process. It has no specific timeline. Life is messy, and so is the grieving process.

How your grief impacts you physiologically, emotionally, mentally, and spiritually will be unique to only you. No one, not even siblings, children, relatives or longtime friends of your loved one, will experience the loss as you will.

Your grief is unique only to you because your relationship with your loved one was unique to that person. So, it only makes sense that how you heal, what helps you with your recovery, will be a different journey than for others around you.

C. S. Lewis, in his book "A Grief Observed," is described as "a man emotionally naked in his own Gethsemane," dealing with the agony and emptiness of his grief when he lost his wife, the love of his life. Recovering and healing from your loss will, no doubt, be painful and arduous. It will take time and patience with yourself and those around you. Unfortunately, there is not a book or "how-to" manual that you can read that will provide you with all the answers or the "formula" for recovery.

One thing is for certain, this is a journey you do not need to travel alone.

There is great healing power in the dynamics of a grief support group. All of the members of the group "magically" coalesce and create a unique collective compassion to help each other on the path to healing and recovery.

Although each member is traversing their own journey, so many of the feelings and fears, twists and turns, and ups and downs of the grief experience are universal, and there is great comfort and support in knowing that you are not the only one; you are not alone.

If you are feeling lost, alone, or stuck in your healing process, consider joining one of two grief support groups hosted by the Scituate Senior Center.

**Grieve Not Alone** is designed for recent griever (two years or fewer since your loss). This 16-session program, in its fifth year, will launch on

Thursday, September 19, and will continue to meet every first and third Thursday of the month from 10:30 a.m. to noon. The availability to attend all of the sessions will be most beneficial to those attending.

**Riding the Wave**, in its second year, is designed for individuals experiencing continuing grief after two or more years have passed since their loss. This group will meet on the first and third Tuesdays of the month from 1 p.m. to 2:30 p.m., beginning on Tuesday, September 17.

The goal of both of these programs is to offer a safe, confidential, and welcoming healing forum for griever who are trying to recover from their loss and in need of support in the process.

We will share ideas, challenges, inspiration and hope. We will explore strategies and solutions to help you in your healing process. We will learn how to develop new resilience and resolve to rebuild and find new meaning and purpose in life.

Both programs are open to any resident on the South Shore and facilitated by the author, Susan Drevitch Kelly, a well-recognized life transition and grief support coach. Registration is required for both groups. There are a limited number of seats for each group, and no walk-ins will be accepted.

For additional information and registration, please contact Jessica Souke, programs coordinator, Scituate Senior Center, 781-545-8875 x4.

**About the Author:** Susan Drevitch Kelly has dual BS degrees in Biology and Chemistry, Summa cum Laude, Suffolk University; MA degree and Post-graduate studies in Psychobiology, Harvard University; and over 40 years of experience guiding private clients and workshop groups through major life transitions caused by change and loss. 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 is also available for private grief counseling sessions. She can be reached at [sdkellya@gmail.com](mailto:sdkellya@gmail.com). ∞



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## ELDER LAW MYTH BUSTERS

# A trust can ensure that your inheritance is well-managed for loved ones with disabilities

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



I am continuing my focus from last month on reasons why you may want to have a trust. This month's focus will be on disability planning, not from an individual perspective,

but for a loved one who may have a disability. We will tackle why a trust helps with the distribution of an inheritance to minors next month.

When establishing your estate plan, you need to be cognizant of the myriad situations your loved ones may find themselves in, and what impact your inheritance may have on them. This is a time to think about what it is that you are actually trying to give to your loved one, and do they have the skill set to manage it appropriately. Do you want to just give your loved one their inheritance outright, not caring about what they do with it once it is in their

hands, or do you want their inheritance to be managed on their behalf?

One reason you may want to have an inheritance managed on behalf of a loved one is simply that they lack the financial sophistication or maturity that you expect to be able to manage to funds you are giving them. Another reason would be that your loved one has an addiction or substance abuse problem and giving them access to a large sum of money all at once would be very dangerous for them.

In these situations, setting up a trustee as a gatekeeper to your loved one's inheritance can help to increase the chances that the money lasts longer and is used as you had intended it to be used. In these cases, the trustee has the discretion as to how, when, and how much money can be distributed to your loved one. If the trustee suspects that your loved one may try to use the funds in a way that you did not intend, then the trustee can offer to pay for things directly on behalf of the loved one or deny a distribution all together.

A very similar situation where you would

want a trustee to be in charge of the inheritance for a loved one would be where the loved one has a permanent disability. The receipt of an inheritance from you could jeopardize any government benefits that they receive like housing, vocational assistance, home care, etc. There are ways that trusts can be drafted so that an inheritance can be held on behalf on the disabled loved one, they can enjoy the funds at the discretion of the trustee, and not jeopardize the benefits they receive.

An elder law attorney can help you to create a trust that is set up with the necessary language to protect your loved one's inheritance should you feel that protection is necessary. 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. She has been practicing estate planning, probate, and elder law on the South Shore for more than a decade. If this article has sparked questions for you, please feel free to reach out via phone 781-971-5900 or email [elizabeth@legacylegalplanning.com](mailto:elizabeth@legacylegalplanning.com) to schedule a time to discuss your unique situation. ∞

## SOCIAL SECURITY UPDATE

# Social Security video services give you the flexibility to connect from anywhere

By Delia De Mello, Social Security



The Social Security Administration continues to find ways to make doing business with us easier. With our Social Security Video Connect option, you can conduct business using video on your personal device from your preferred location.

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If you run into issues with Teams or need to reschedule your appointment, please contact



your local Social Security office or call 1-800-772-1213.

We strive to improve our customer service and increase the ways you can connect with us. Please share this information with your friends and family who may need it – and post it on social media.

**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](http://www.socialsecurity.gov) ∞

# Take simple steps now to reduce risk of injury from falling in your home



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

Did you know? The number-one cause of injury and injury-related fatality among older adults is unintentional falling. According to the National Council on Aging (NCOA), more than half of all falls happen at home.

Objects such as footstools, floor plants, electrical cords, pillows, bedding, shoes, throw rugs, and other items on the floor are all considered trip hazards and may cause you to fall.

The most common injury from a fall is a fracture. Older adults who have a condition such as osteoporosis are particularly at risk of a fracture from a fall.

## Preventing falls

It's important to know that most falls can be prevented. Making your living area safer is one of the keys to fall prevention. Here are some useful tips:

Keep your hallways and rooms well lit. Replace lightbulbs as soon as possible, and use nightlights in hallways, bathrooms, and bedrooms to provide additional illumination at night.

Use tape or clips to secure electrical cords for lamps, computers, televisions, and other devices to the floors or walls.

Consider bath safety. Have grab bars installed for extra support in the shower, tub, and near the toilet. Utilize a shower seat. Use non-skid bath mats on the floor and avoid wet floors.

Take a good look at each room of your home and eliminate any trip hazards. Put away shoes, books, magazines, pet toys, and other items. Be sure to tuck in bedspreads and other bedding so you don't trip on the material as you walk by. Remove slippery throw rugs, relocate plants and other items so they are completely out of your walking path. Keep stairways clear.

## Staying strong

Exercise is one of the best preventive measures, as it improves balance and increases strength and flexibility. Not sure which type of exercise would be appropriate for you? Talk with your health care provider about starting an exercise program that will help you build strength and improve your balance so you can reduce your risk of falls.

Since vision impairment increases fall risk, be sure to have your vision checked annually and keep your eyeglasses up to date.

Be aware that chronic health conditions such as cardiovascular disease, diabetes, arthritis, dementia, and Parkinson's, as well as medications that may cause dizziness or drowsiness, are factors that can increase fall risk. Be sure to discuss any concerns with your doctor.

Heed your doctor's advice to get aids such as a walker or a cane with instruction from a physical therapist. A walking aid can help you get around safely and reduce your risk of falling. It will also help you maintain your mobility and independence.

## Take action

According to the CDC, falls are the most common cause of traumatic brain injuries. An older adult who falls and hits their head should see a doctor immediately.

**Falls Prevention Awareness Week**, the national campaign to raise awareness about preventing falls and reducing fall risk, is September 23-27, 2024. Falls prevention workshops and events can help you learn more about the steps you can take to help ensure that you and your family, friends, and neighbors know how to prevent falls.

Are you or a loved one at risk of falling? The NCOA offers a brief

screening survey on its website, [www.ncoa.org/tools/falls-free-checkup](http://www.ncoa.org/tools/falls-free-checkup).

## Falls prevention workshops

Looking for a local falls prevention workshop? Check with your senior center or council on aging for falls prevention or exercise programs.

"A Matter of Balance" is an evidence-based program that emphasizes practical strategies to control, manage and avoid falls. Old Colony Elder Services (OCES), the nonprofit agency serving older adults and individuals with disabilities throughout Plymouth County and surrounding towns, offers "A Matter of Balance" workshops through our Healthy Living Program.

For more information about falls prevention or to learn more about A Matter of Balance workshops, visit [ocesma.org/events](http://ocesma.org/events) or contact OCES' Healthy Living Program at 508-584-1561.

Sources:

National Council on Aging (NCOA). [www.ncoa.org/article/get-the-facts-on-falls-prevention](http://www.ncoa.org/article/get-the-facts-on-falls-prevention); [www.ncoa.org/older-adults/health/prevention/falls-prevention](http://www.ncoa.org/older-adults/health/prevention/falls-prevention); and [www.ncoa.org/tools/falls-free-checkup](http://www.ncoa.org/tools/falls-free-checkup).

U.S. Centers for Disease Control and Prevention (CDC): [www.cdc.gov/falls/data-research/facts-stats/index.html](http://www.cdc.gov/falls/data-research/facts-stats/index.html)

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

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# My parent died, but someone lives in the house and we want them to stay



By Alexis Levitt, Esq.

This comes up frequently: A parent has someone living with them, usually a child, maybe a significant other. When the parent dies, usually all the kids inherit the house, but they want to permit the sibling

or significant other continue to live there.

Is this allowed? Yes.

First and foremost, if you are the parent reading this, and if you want your child or significant other to continue living in the house after your passing, you can make things easier

for everyone later and have your wishes “set in stone” by seeing an attorney while you are living.

But if you are one of the kids reading this, and your parent did not do this advanced planning, it is still entirely possible to help the sibling or significant other stay in the house.

While selling the house is the typical next step following a death, instead, the family can hold the home, and all of the heirs could agree in writing to allow the person to continue living in the home. You’d want to draft a “right of occupancy,” which is a simple agreement (maybe one page) outlining what costs the occupant will be responsible for (utilities, taxes, homeowners insurance, etc.) and under what circumstances the right to occupancy ends (failing to pay bills, choosing to move out, etc.).

There is some risk to the heirs in the sense that owning real estate always involves risk. On the other hand, if you sell the house and put your share in the market, there’s risk there too.

It’s best to meet with an attorney to discuss the pros and cons of allowing someone to continue living in the house after the kids have inherited it, and to help you draft the agreement.

With just a little bit of work, you can continue to honor your parent’s wish to provide a home for their loved one.

**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 is also sat on the board of the Norwell Council on Aging. Her office is in Norwell. You can reach her at 781-740-7269 or visit her website and blog for more information at [www.alexislevitt.com](http://www.alexislevitt.com). ∞*

## THE WICKED SMART INVESTOR

### Owning up to your mistake may lead to sweet success



By Chris Hanson

Mistakes are peculiar things; everyone makes them but few of us are willing to admit to them. Frequently, the more educated and intelligent a person is, the harder it is for them to admit they are wrong. It’s as

if their whole identity is wrapped up in being the smartest person in the room.

If they’re actually wrong, then they fear losing self-esteem and social status.

*The Wicked Smart Investor* does not subscribe to this school of thought. After all, in financial planning, admitting to your mistakes can cut your losses and put you on a better path. Sometimes in life, owning up to a big blunder could lead to sweet success.

Let’s consider the story of a local heroine, Ruth Wakefield, a world-famous chef with very humble beginnings. Raised in Easton, Massachusetts, Ruth graduated from Framingham State Normal School Department of Household Arts in 1924. Over the next few years her career path followed a “normal” progression. Ruth taught Home Economics at Brockton High School and served as a dietician at a hospital. Later, she decided to go into business with her husband and soon enough nothing was “normal,” but in a good way.

In 1930, the Wakefields purchased a restaurant in Whitman, MA and named it the Toll House Inn. Conveniently located between Boston and Cape Cod, the inn attracted customers from all over the area. Ruth’s skillful cooking, high standards, and hard work made the restaurant successful in the first year.

The Kennedys even frequented the Inn; Joe Sr. loved the Boston Cream Pie while Jack opted for the Mary Jane Gingerbread. Serving Massachusetts “royalty” is pretty fancy, huh? But Ruth was a sharp lady with even more tricks in her pastry bag.

As smart as Ruth was, one day this Betty Crocker prototype made a huge culinary blunder. One version of the story had Ruth baking chocolate cookies based on an old colonial recipe for butter drop do’s. Pressed for time, she did not melt the chocolate first; instead, she chopped the Nestle chocolate in pieces then added the morsels in the mixing bowl. She figured the chocolate pieces would melt and evenly distribute throughout the cookies.

WRONG! When she took the cookies out of the oven, she discovered that the chocolate melted, but stayed in place. When the cookies cooled, the firm bits of chocolate gave the cookies a firm and exquisite crunch. The mistake, snafu, blunder, whatever you want to call it, eventually resulted in mouthwatering joy for millions and culinary superstardom for Ruth.

A true entrepreneur, Ruth exploited the opportunity presented by her error. I told you she was a smart lady. Her Toll House Inn patrons loved her creation and the recipe made its way into a Boston newspaper. Growing in popularity, the cookies became a staple in care packages sent to soldiers from Massachusetts, and then their buddies from all over the US asked their families for the cookies.

Food columnist Duncan Hines, the first cake boss, raved about the Toll House Cookies. Sales of Nestle’s chocolate soared and the bigwigs came knocking at the Toll House. In exchange for a lifelong supply of chocolate, Ruth gave Nestle permission to print her recipe on bags of chocolate chips. The world would soon be aware of Ruth’s mistake, but she already rebranded her blunder as a “happy accident.”

Don’t you wish your mistakes were this fruitful? I’ll bet your mistakes are not that fortuitous, especially if the blunder is in the financial planning arena. Maybe you put together a financial plan that did not take into account inflation, health care costs in retirement, or your true risk tolerance. Or maybe you made big bets on a favorite stock, made too optimistic estimates of stock market return or discovered you spend a lot more than you thought.

It’s probably time to admit your mistake and revisit your financial plan with a qualified advisor. I know admitting you’re wrong is hard to do but think of it as cutting your losses. Why pay for yesterday’s mistake for the rest of your life? A trusted advisor can minimize the damage and set you on a better path. An added benefit is a trusted advisor is like a vault; your mistake will never be as famous as Ruth Wakefield’s “happy accident.”

Be proud of yourself for being wise enough to admit you’re not infallible; none of us are!

**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](http://wickedsmartinvestor.blogspot.com). ∞*

# Humor in hospice? No kidding



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

A good laugh. It's the last thing you might expect when you enter the world of a hospice patient, yet humor is often an important part of the end-of-life journey, just as it is during other times of life.

"Sometimes what people need is a good belly laugh," said Maria C., our Spiritual Care Coordinator at Old Colony Hospice & Palliative Care. "What I've found is that people want to tell jokes. They want to smile. They want to tell their stories, especially their funny stories. It gives them joy."

Obviously, humor is not for every moment or every patient. If a patient is not responsive to laughter and humor at certain times, we must honor that. Of course, inserting humor is not always appropriate. But for many people, humor provides very powerful, emotional connections to our past and our present as well as to those we love and care about.

"A lot of times, people are afraid of going there," Maria C. reflected. "They think everything needs to be sad and solemn all of the time. And sometimes, it is that. But I've found that reliving and retelling happy and funny moments with their friends or me is usually something that people want to do and enjoy doing."

She recalled one couple who shared some of their home movies with her from the 1970s. The wife was a hospice patient, ill and bedbound. As the husband and wife watched themselves polka dancing, they were laughing, joking, and poking fun at each other: Did we really dress like that? Look at the fashions! Look at that ponytail! Look at how we danced!

"Yes, this was at the end of life. But they were still living and laughing—and that was wonderful," Maria C. said.

Oftentimes, patients themselves want to lighten the circumstances. One man with a great sense of interior design kept joking about how he was incorporating his oxygen tanks into his living room décor. "Look, they just blend in there; don't you think?"

Maria C. remembered him poking fun at the bulky cylinders. The tanks didn't match his palate of colors or his decorating style at all, but they could both laugh at the idea of working them into a home design.

Caring for a loved one during the end of life can be stressful for both the caretakers and the cared for. Not only are there the day-to-day tasks,

but often there are many critical decisions that need to be made, and this can lead to differing perspectives. Conflict can sometimes be eased by humor.

The comedian Victor Borge once said, "Laughter is the shortest distance between two people." Indeed, studies show that humor creates bonds between people, reduces tensions, and lowers stress.

While humor as part of hospice care might seem counter-intuitive, according to one study in American Journal of Hospice and Palliative Medicine, laughter and humor can be a key component of hospice palliative care to improve quality of life. Other studies such as those in ScienceDaily and the Journal of Aging Research found that humor brings a humanizing dimension to health care and helps to lessen loneliness. Humor releases endorphins in the brain, which can also help control pain.

As many caretakers and healthcare providers can tell you, laughter or a joke can break the tension during difficult times, especially when treatments and care might challenge a person's dignity.

"Sometimes things can be embarrassing when you need a level of care and assistance doing things you've done for yourself for so long," Maria C. said. "Some light-hearted humor can offer a moment of grace and understanding. It can let people know they're not a burden—they're just human. We will all be there and need some level of care at some point."

**About the Author:** *Toni L. Eaton, RN, BSN, MS, is the President & CEO of Old Colony Hospice & Palliative Care of West Bridgewater, a dynamic non-profit hospice serving more than 55 communities south of Boston. OCH also runs the Dr. Ruth McLain Hospice Home in Braintree. A native and resident of the South Shore, Toni brings her compassion and experience as a nurse, veteran, and community leader to her insightful columns for South Shore Senior News. She is also the founder of Sunny Paws Dog Rescue. Several groups have honored her leadership, including the South Shore Women's Business Network. She currently sits on the board of the Hospice & Palliative Care Federation of Massachusetts. For more information, call (781) 341-4145 or visit Old Colony Hospice & Palliative Care at [www.oldcolonyhospice.org](http://www.oldcolonyhospice.org). ∞*

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# Where do I find the costs for my medications?

By Patricia Prewitt, My Personal Rx Adviser



No question, understanding prescription costs can be very confusing. Often, people may be confused about their actual out-of-pocket costs. Most of us simply want to be reassured that we are not drastically over-paying. Much like the Explanation

of Benefits (EOBs) for medical care

covered amounts, what a consumer pays varies dramatically based on the type of prescription plan.

As a consumer education advocate, I recommend everyone start with a basic list of their prescriptions. Review exactly what is being paid at the retail or mail order pharmacy.

Bring the Rx list to your appointments to make sure all medications are still needed to address current health needs.

Here are my suggestions to find and review out-of-pocket Rx costs:

**1. Ask the pharmacy to run a report of the**

**current medications list for 2024.** This may be called a medical expenses summary to verify the medications dispensed and the price paid.

**2. The “retail cost” on a prescription receipt is not typically what a consumer pays.** Carefully review the dollar amount that was paid. The patient cost calculated after the prescription plan has covered its contracted amount. Often, I need to remind a loved one that their monthly out-of-pocket cost is \$15, not the \$752 retail cost that also appears on the receipt.

**3. The “days supply” number is an important measure of an out-of-pocket costs review.**

Typically, a prescription is written for one month (30 days) or three months (90 days). Basic math is required to find the monthly cost of a 90-day prescription. If a medication is \$10 for 90 days, this calculates to about \$3.34 a month. Realistically, it is hard to think of anything in a personal monthly budget that provides better value.

**4. Often, multiple medications are being picked up at one time.** This makes the bill for prescriptions easy to complain about. “My bill at the pharmacy was over \$100.” Check the receipt. Was the bill for six medications, all of which were for a 90-day supply? Estimating a

monthly cost for each prescription, the average is about \$5.50 a month: \$5.50 x 6 medications = \$33 a month x 3 months (90-day supply) = \$99.

Did you also pay for vitamins, supplements, ibuprofen, or other items on this receipt? Those costs would not be a part of your out-of-pocket prescription costs.

**5. Have some perspective.** A gallon of gas or a gallon of milk runs about \$3.50. Do these items last one month?

Clearly, this is a simplistic view of a complicated topic. Yet FDA.gov reports that nine out of 10 medications in the U.S. are filled with generically available medications, providing great value to many people in managing prescription costs.

*Content provided is for educational 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://mypersonalrxadviser.com/resources> or call her at 508-507-8840. Favorite Quote: “Act as if what you do makes a difference. It does.” – William James ∞

## CROSSWORD CORNER

Crossword by Myles Mellor  
Answers on page 4

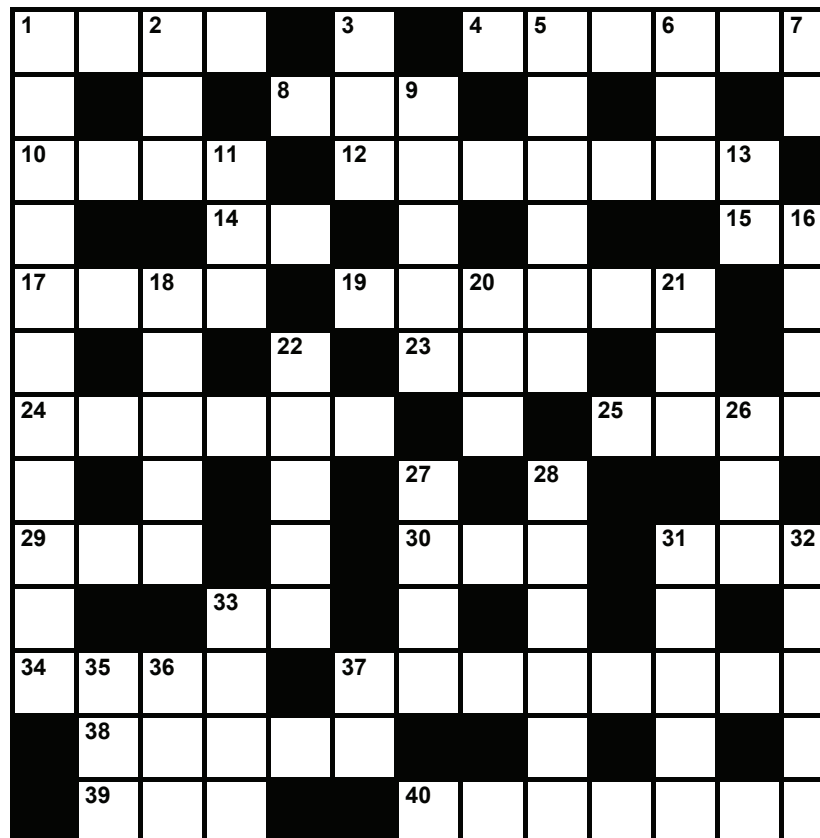
### ACROSS

1. Big 60’s and 70’s band, The Grateful \_\_\_\_
4. Movie starring Matthew McConaughey
8. “Stairway to heaven” singers \_\_\_\_ Zeppelin
10. Prestigious university
12. Patti who won several Grammy awards in 2007
14. Famous doctor in film
15. British sports car
17. \_\_\_\_ hogs
19. Co-star in “The Good Shepherd” (last name)
23. Watch
24. Mike Myers character, first name
25. Great guitarist: Jeff \_\_\_\_
29. Russell Crowe’s middle name
30. Possess
31. As well
33. Laughter sound
34. “Chicago” star first name
37. “Tomb Raiders” star, first name
38. Played again
39. Bother

40. “Sex and the City” star, middle name

### DOWN

1. Aretha Franklin song
2. Giant internet provider
3. “Blazing Saddles” director
5. French romantic comedy
6. Everyone
7. Good grades in exams
9. “50 first \_\_\_\_”
11. Finale
13. \_\_\_\_ Forster, novelist
16. Techie
18. Where the Titanic was filmed (2 words)
20. Matrix character
21. Single
22. “Tidal” singer, Apple
26. Is able
27. “The dark side of the \_\_\_\_” Pink Floyd classic
28. Charlie’s \_\_\_\_: TV series
31. Proof you were elsewhere, in CSI



32. British princess
33. Courageous man
35. Period
36. Simply \_\_\_\_, soft rock group
37. One

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**QUESTIONS ABOUT AGING IN PLACE?**

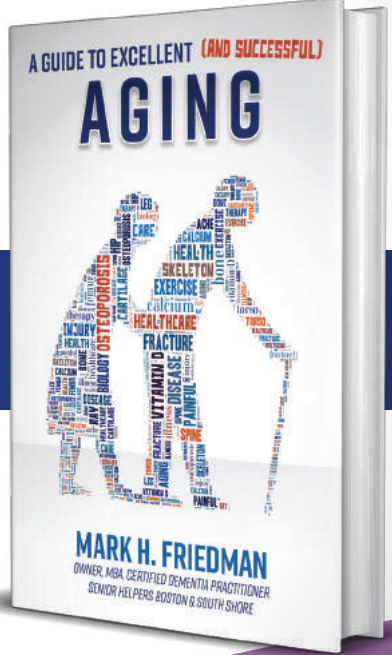
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