



SOUTH SHORE SENIOR News

For Boomers and Beyond

PRICELESS

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Adopting or fostering a pet offers seniors companionship and comfort

By Carol Britton Meyer

Owning or fostering a pet is a source of companionship for seniors, alleviating loneliness and lending purpose to their lives as they care for their dog, cat, or other animal each and every day.

In fact, studies show that being around cats and other pets can have a calming effect and

reduce stress, while offering unconditional love to their owners, South Shore Humane Society President Jennifer Inzana told the South Shore Senior News.

“Caring for another being gives you a reason to get up and start the day,” she said.

The South Shore Humane Society, Hull Seaside Animal Rescue, and Coastal Cat Res-

cue shelter solely cats, while the Scituate Animal Shelter takes in cats and dogs, all with the shared goal of finding forever homes for stray or unwanted pets through adoption and foster programs.

Helping to ensure the right fit between an adoptable cat, dog, or other animal and the in-

Cover Story continued on page 2



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BECAUSE BEING ABLE TO AGE IN PLACE

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Services available to pet owners facing financial need

There are resources for pet owners facing financial need, including seniors on fixed incomes, ranging from low-cost spay/neutering services for cats, dogs, and house rabbits, dental care, vaccinations, nail trims, de-worming, and testing to veterinary clinics, free pet food and supplies, lower-cost food, flea/tick prevention, medications, and local pet food pantries.

For full details, go to <https://scituateanimalshelter.org/resources-for-pet-owners>.

To find a low-cost vaccination clinic, visit <http://southshorehumane.org/low-cost-vaccination-clinics/>

Pet adoption *Cont. from page 1*

tended new owner is a high priority.

South Shore Humane Society. The society currently has a spay/neuter assistance program for cats, dogs, and rabbits, an active trap/neuter/release program for feral cats, an adoption program for cats, and an outreach program to educate the public about the importance of responsible pet care.

SSHS generally recommends older, more calm cats for seniors who may have mobility issues. “We also offer the opportunity to foster cats,” Inzana said. “We can provide all of the necessary medical care, which allows seniors to avoid the burden of large vet bills.”

The society wants to ensure that pets are placed in a loving home and can be flexible with adoption fees.

Scituate Animal Shelter. SAS often tries to adopt senior pets to senior owners – which makes for “a perfect fit,” said Lisey Good, Scituate Animal Shelter’s communications and marketing coordinator.

“It’s interesting to note that 30% or more of our pets are seniors themselves, or classified as special needs due to a behavioral or health issue,” she explained.

The Scituate shelter, which has a roughly 550 annual adoption rate, also finds homes for rabbits, gerbils, ferrets, birds, mice, reptiles such as geckos and bearded dragons, and turtles.

“Over the years, we’ve even found homes for a flock of chickens, two pigs, a duck, and snakes!” Good said.

As long as a senior has a plan for how to care for the pet “if they had to leave their home or became unable to take care of it, we are happy for them to adopt,” she said. “In fact, many seniors are retired and therefore have more time than many active young families do, so they can be the absolute right fit for a pet who has experienced a lot of loss and is now very anxious when left alone.”

The Scituate shelter has a long history of assisting seniors in keeping pets in their home.

“Our HELP program assists seniors with food and supplies, even occasionally finding low-cost alternatives for vet care, dental operations, grooming, and other needs,” according to Good.

Hull Seaside Animal Rescue. Adoption Coordinator Judy Fahey explained that HSAR’s criteria for adoption includes how much time a potential new owner is home during the day and whether there’s another pet or pets in the family.

If so, HSAR checks the history of veterinary care for that animal(s), including being up-to-date on shots, “to ensure they are good pet owners,” she said. “We also ask for two personal references and check with landlords to ensure pets are allowed.”

Benefits of cat ownership to seniors, Fahey said, are “companionship, having something to love and care for, and a sense of gratification in providing a home for a cat in need.”

She also noted that pets are often brought to nursing homes and other care facilities to visit with patients. “They can hold cats in their laps and pet them as they purr away, and that’s comforting and soothing for people of all ages,” she said.

Coastal Cat Rescue. Newly opened, foster-based CCR rescues, rehabilitates, and rehomes stray and unwanted cats in the South Shore and Boston area and offers both fostering and adoption programs. There is currently no physical location.

Fostering or adopting a cat or other pet is “beneficial for everyone, but especially seniors,” founder Ellen Whitney said. “Many of them lack companionship, and pets provide that, along with a sense of purpose.”

The focus is on finding the best fit for each individual cat and his or her adoptive family, Whitney said. “Fostering a cat that is not currently adoptable for health or other reasons on a short-term basis [makes doing so more affordable for seniors], because we pay for all the medical expenses and food. The seniors, in turn, feel needed and benefit from the companionship. It’s a labor of love that helps prepare the cats to be adopted into forever homes.”

Many of the cats come from hoarding homes or have been thrown out on the street, while many are kittens from cats that have not been spayed/neutered, Whitney noted.

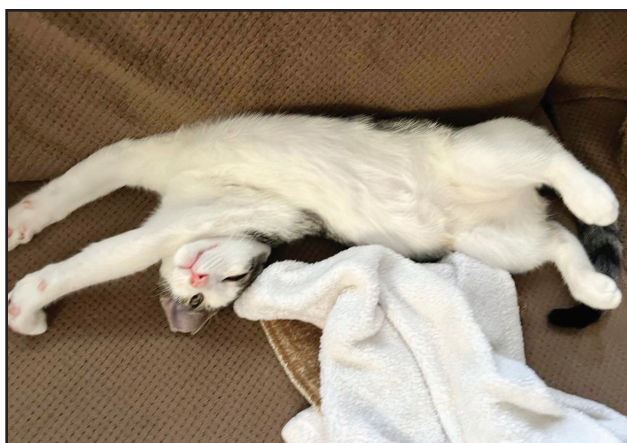
Sometimes a foster situation can lead to an adoption by the same individual or family. In other cases, there’s the opportunity to foster another cat.

Finding homes for stray and unwanted pets is important “because there are so many homeless animals in Massachusetts – especially cats,” Inzana said. “Every time we adopt a cat out, that makes room for another cat in need.”

The same holds true for dogs and other animals.

For full details about the adoption process, adoption fees – which are sometimes flexible for seniors on fixed incomes – and

volunteer and donation opportunities, visit southshorehumane.org, www.coastalcatrescue.org, scituateanimalshelter.org, or hsar.org. ∞



How occupational therapy can help your senior loved one

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



Occupational therapy plays a vital role in promoting the well-being and independence of seniors by focusing on their daily activities and routines. As people age, they may experience physical, cognitive, or sensory changes that can impact their ability to perform everyday tasks. Occupational therapists work with seniors to assess their individual needs and create personalized plans to improve their skills and adapt their environments. This can include modifications to the home, adaptive equipment, and tailored exercises that help se-

niors maintain their independence, confidence, and engagement in meaningful activities.

Beyond physical assistance, occupational therapy addresses the cognitive and emotional aspects of aging. Therapists help seniors develop strategies to manage memory loss, improve concentration, and enhance problem-solving skills, which are crucial for maintaining mental acuity and overall brain health. Additionally, they offer support for emotional well-being by encouraging social interaction and participation in leisure activities, helping seniors combat feelings of isolation and depression that can arise with aging. This comprehensive approach ensures that seniors can lead fulfilling lives despite the challenges that aging may present.

Occupational therapy also focuses on preventive care, aiming to reduce the risk of falls and other injuries common among seniors. Thera-

pists educate seniors about body mechanics and safe movement techniques and provide exercises to enhance strength, balance, and coordination. By proactively addressing potential hazards in the home and teaching seniors how to navigate their environments safely, occupational therapy helps reduce the likelihood of accidents, allowing seniors to enjoy a greater sense of security and autonomy. Overall, occupational therapy empowers seniors to live healthier, more independent lives by addressing their unique needs and promoting holistic well-being. Talk to your health care provider for more information.

For more information on Celtic Angels Home Health Care, visit www.celticangelsinc.com.

About the Author: *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

Beep, beep. Stay alert and stay safe while taking a road trip.



By Steven V. Dubin

Howdy, neighbor! This is how Midwesterners greet friends and strangers alike.

I just had the pleasure of a family reunion at the Iowa State Fair. Something that should be on everyone's bucket list – corn dogs, sheep shearing, and unmatched people watching.

But how do you stay safe and savor these travel trips?

My lovely wife and I prefer “road trips.” Long car rides are a way for us to savor the scenery, enjoy little adventures along the way, compile lists (state license plates, vanity license plates, rivers crossed, water towers passed, fun billboards, animals seen) and reconnect.

That being said, I've also developed some safety mechanisms.

Traveling as a senior can be a wonderful experience, but it does require some extra planning to ensure safety and comfort. Here are some tips for safe travel:

1. Carry a sufficient supply of medications in their original containers, along with a list of prescriptions.

2. Itinerary. Share your travel itinerary with family or friends.

3. Accommodation. I prefer to stay with friends and family, both for the price and the tour guide. As for hotels, choose accommodations that are senior-friendly, with elevators, ramps, and accessible rooms if needed.

4. Pack smart. Comfortable clothing is key. Pack clothes that are easy to layer for varying weather conditions.

5. Stay connected. Bring extra cords and keep your cellphone, watch, and reading pad fully charged.

6. Health precautions. Stay hydrated. Take breaks every two hours to stretch and invigorate. Eat like a king, but include a salad, fruits, and vegetables.

7. Stay vigilant. At a stop in Kansas City I was approached by a stranger in distress. He was also looking for money – for gas, for his baby, for medication. Scam? Probably. Be cautious when approached by strangers asking for or offering help.

8. Keep items secure. To the distress of some, I use a belly pack. Everything I need is right there. You may prefer a money belt.

9. Pace yourself. I like to get up early and go. But by mid-evening I'm ready for a movie in the hotel room. Don't over-schedule your days. Allow time for rest and relaxation.

I urge you to go and seek the great unknown. Enjoy your wanderlust.

What are your travel tips? Safety advice? Destination suggestions? 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

Steven V. Dubin is the founder of PR Works, a lightly used public relations firm based in Plymouth 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. ∞

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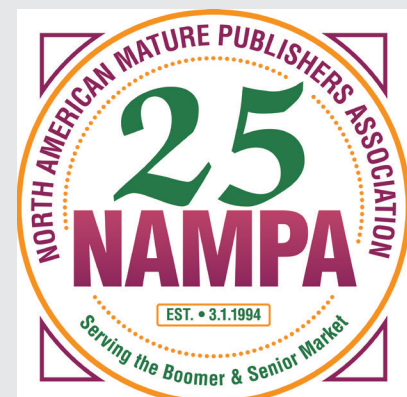
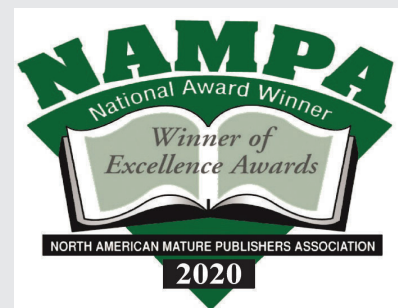
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The Publishers also produce a podcast entitled “My Generation,” which covers a wide range of topics of interest to seniors, from dating to downsizing and everything in between. The podcasts air on the 1st and 15th of every month and audio archives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

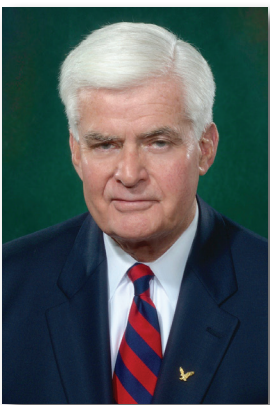
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HOME EQUITY WEALTH MANAGEMENT

HELOC payment surprises threaten homeowners

Overlooked provision in home equity credit lines confront homeowners and may trigger foreclosure



By George A. Downey

The popular Home Equity Line of Credit (HELOC) adjustable-rate loans made tapping home equity easy and affordable as they featured low upfront costs and interest-only monthly payments, but there's a catch.

What's happening

Unfortunately, the favorable terms that made them appealing change at a "reset date," usually between five and 10 years. When that occurs, the credit line is closed, and monthly payments are increased to pay the balance off by the maturity date, which can pose challenges for some.

1. New monthly payments (principal and interest) are based on the record-high surge in interest rates.
2. The ability to refinance is challenged by more restrictive lending regulations that disqualify borrowers with limited resources.

Why it matters

Payment increases, which can be double or triple previous payments, can be a formidable challenge forcing borrowers to draw on savings just to make mortgage payments – clearly, a slippery slope that threatens borrowers' finances and retirement.

A Quincy story

A borrower shared with me the challenging situation they experienced: When their adjustable HELOC rate reset date arrived, their previous monthly payment increased by more than double, threatening their livelihood. They could not qualify for other refinancing options and were nearly in foreclosure with their bank.

A reverse mortgage became the promising solution for them. They were able to qualify, which helped them pay off their HELOC balance, established a new credit line, protected their savings, and facilitated their desire to age in place.

Reverse mortgage: A unique solution with additional benefits

The federally insured Home Equity Conversion Mortgage (HECM) reverse mortgage provides eligible owners 62 and older with the ability to convert a portion of home equity to cash and/or credit to improve cash flow and liquidity. HECM terms are designed for retirement budgets, including paying off current mortgages and liens without the obligation

to make future monthly mortgage payments.

HECM terms and benefits are guaranteed by federal insurance and will not be changed or reduced by any future economic, financial market, or real estate value declines.

Reverse mortgage overview

- No monthly mortgage payment obligations. Voluntary payments are permitted but not required.
- Credit line growth. The undrawn balance of the credit line grows (compounds monthly) at the same rate charged on funds borrowed, providing more funds for future needs.
- No maturity date. Repayment not required until no borrower resides in the property.
- Non-recourse loan. No personal liability for borrowers or heirs.
- Repayment of loan balance may never exceed the property value at the time of repayment. 100% of surplus goes to owners or heirs. Any deficiency is paid by Federal Housing Administration (FHA) insurance.
- Unlike HELOCs, funds and loan terms are guaranteed. They cannot be frozen or canceled if the loan is in good standing.
- Borrower obligations (to keep loan in good standing) are limited to:
 - Keeping real estate taxes, homeowner's insurance, and property charges current
 - Providing basic home maintenance
 - Continue 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. *Consult your financial advisors and appropriate government agencies for any effect on taxes or government benefits.

Source Links: https://www.hud.gov/program_offices/housing/sfh/hecm/hecmhome

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Senior Helpers Boston and South Shore first to earn Age-Friendly Care at Home certification

By Michelle Spinale

Michelle Spinale recently sat down with Mark Friedman, owner of Senior Helpers Boston and South Shore. He shared how they became the first in-home agency in Massachusetts and the Northeast to achieve the Age-Friendly Care at Home certification.

Why did your agency pursue this certification from Community Health Accreditation Partners (CHAP)?

In Massachusetts, in-home care is not regulated or licensed, so there is no minimum standard of business practice or care guidelines. We have always sought to set a high standard in both areas and do so in a meaningful way that benefits our clients and our employees.

What is Age-Friendly Care at home?

The Age-Friendly Care certification is a nationally recognized standard of care that demonstrates



Mark Friedman, owner of Senior Helpers Boston and South Shore

our commitment to delivering to established best practices. To receive the CHAP certification, Senior Helpers Boston and South Shore worked to ensure that the Age-Friendly Care 4M Framework is incorporated into our op-

erations and daily client interactions.

Why is it important?

It requires agencies to follow consistent guidelines that promote a supportive, safe, and effective care environment for seniors, ultimately enhancing their quality of life with key benefits:

- **Enhanced safety protocols.** Certification involves implementing safety measures that protect seniors in their homes, reduce the risk of accidents, and promote a safer living environment.
 - **Holistic care approach.** Providers adopt a holistic view of care that focuses on physical, emotional, social, and environmental health factors to create a more comprehensive care plan.
 - **Ongoing education.** It encourages continuous learning and improvement keeping care providers updated on the latest best practices in geriatric care.
 - **Community engagement.** The certification promotes collaboration between care providers and community resources, ensuring a supportive network for seniors.
 - **Increased trust.** Families and seniors can have greater confidence knowing certified agencies adhere to recognized standards.
 - **Quality assurance and improvement.** Certified agencies are encouraged to evaluate their services regularly and seek feedback to continuously improve care standards.
- How does this certification shape the care you provide?**
- The certification incorporates many practices that have always been fundamental to our services. The formal written standards of Age-Friendly Care offer a way to assess our ability to meet these standards. The evaluation process then provides an external validation of our success. This approach also effectively integrates these practices, enabling us to offer seniors more compassionate, responsive care. We strive to balance

their “wants” through the 4Ms and their “needs” through the LIFE profile assessment to create a personalized care plan that helps our clients (and their families) succeed in their aging journey.

Tell us about other programs you offer.

In addition to the CHAP certification, we elevate its care for clients through three key programs:

- **LIFE profile** is a proprietary research-based technology tool that uses data to identify a client’s risk of being hospitalized or encountering other setbacks that could affect their ability to age in place.
- **The Senior Gems** program provides training and effective strategies for supporting and caring for loved ones from normal aging through late-stage dementia, focusing on what is precious and unique about each senior at each stage.
- **The Senior Helpers Center of Excellence** is a training space designed to simulate core areas of a client’s home. It allows caregivers to learn and train in a real-world environment and demonstrate their ability to provide the highest quality care in a client’s home.

How do you help individuals and their families navigate the caregiving journey?

We believe an educated ager is the most successful ager. Aging is a complicated topic. To help people succeed in their aging journey, we provide in-person and online educational seminars on relevant issues to individuals and professionals. Our book, “A Guide to Excellent (and Successful) Aging,” seeks to answer many critical questions individuals need to consider. Our upcoming Senior Helper Aging Advantage Guides will help demystify the challenges individuals and caregivers face and provide strategies for resolving them.

Michelle Spinale, a resident of Cohasset and a Boston College graduate, is a marketing and communications strategist who has driven profitable brand growth for global media companies and health tech startups. She is passionate about empowering people to live healthier and age better. She also holds a health coach certification for seniors and is actively involved in her parents’ successful aging journey. ∞

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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Senior Helpers of Boston and South Shore Achieves Prestigious CHAP Age-Friendly Care at Home Certification



Senior Helpers Boston and South Shore, the metropolitan Boston franchise of the nation's premier provider of in-home senior care services, Senior Helpers, is the first privately owned in-home care provider in the United States to be **Age-Friendly Care at Home certified** by Community Health Accreditation Partners (**CHAP**).

"Senior Helpers' proactive approach in implementing numerous tools to enhance care for older adults speaks volumes about their commitment to excellence," said Teresa Harbour, COO of CHAP. "Their use of LIFE Profile to reduce the risk of hospitalizations, their Senior Gems program for dementia care, and their Centers for Excellence for staff training and competency, made adding the Age-Friendly Care at Home Certification a logical next step."

Owner, Mark Friedman CDP CAPS, stated, "Our decision to pursue this certification further demonstrates our dedication to providing a higher standard of care and continues our focus on innovation and setting the standard for excellence in care."

This first-of-its-kind certification was created to help meet the demand for high-quality care for older adults and showcases companies that use all-encompassing, person-centered care to address the unique needs of every individual. The focus is on the **4Ms (What Matters, Medication, Mentation, and Mobility)**, a **research-backed and evidence-based approach to care**. The 4Ms Framework is an integral part of the operations and daily interactions with clients that has become synonymous with Senior Helpers Boston and South Shore.



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QUESTIONS ABOUT AGING IN PLACE?

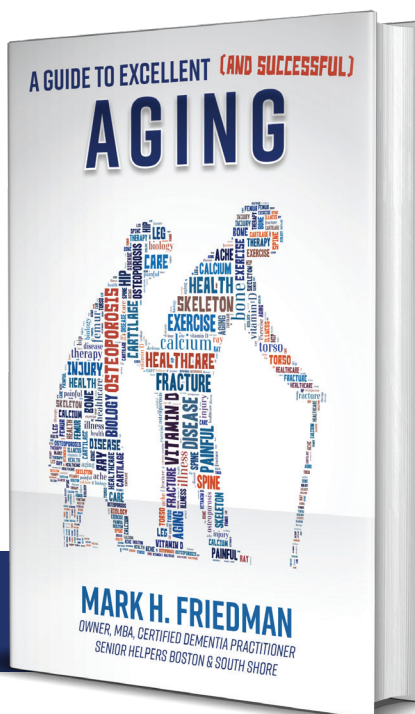
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SENIOR FITNESS

Posture exercises you can do anywhere

By Rita La Rosa Loud, B.S.



A large percentage of elderly and young adults suffer from some form of upper back/neck issues resulting in poor posture. Malalignments like humped shoulders (dowagers hump), rounded upper back (kyphosis), and a forward head lean (swan neck) has become evident particularly nowadays with the general population texting on cellphones and pouring over computers. Other problems which cause pain/discomfort from spinal deformities like congenital issues (scoliosis), everyday activities (reading books/magazines), even positional sleeping habits, plus sports injuries, accidents, stress, tight/weak muscles, being inactive, or overweight can contribute to straining the neck/upper back muscles.

Fortunately, these muscles respond very well

to proper strengthening exercises that can help correct or improve posture. For instance, in our posture and balance study conducted with senior men/women on 10 basic strength equipment, they improved not only their posture, but also balance and strength (November 2023 article, "Strong Muscles and Bones Equals Better Posture and Balance").

Along with the well-designed resistance equipment found in our health and wellness center, we instruct posture exercises that also develop strong upper back/neck muscles and keep your head on your shoulders.

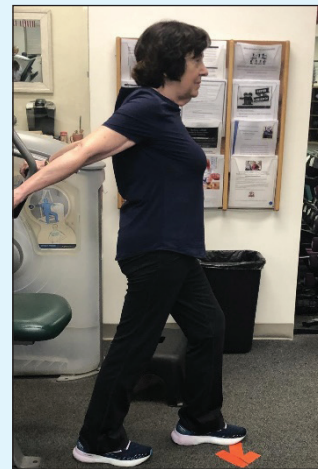
Posture exercises

The **chin tuck exercise** helps one get into better upper body alignment, especially if the shoulders are rounded and the head drops forward. For example, our participants are coached to pull their chin in slightly while performing strength training on the resistance machines. When done correctly, the back of the head will pull straight up and over the shoulders, relieving tension in the upper back/neck. Our participants also tighten their abdominals, sit upright with their spine pressed against the back pad to support and reduce stress on the lower back.

The **shrug and upright row** coupled together strengthen the upper back (trapezius, rhomboid) muscles, which enables to keep the head up and in good posture alignment.

Perform the shrug exercise standing or sitting erect, chest lifted, chin tucked, shoulder blades back and down. Hold a light-moderate dumbbell in each hand. With arms straight down by your sides, palms facing the outside of each thigh, slowly elevate the shoulders towards the ears. Pause momentarily, then slowly lower the shoulders back down. Use resis-

Member Profile. Maureen McDonnell, age 78, seen stretching on the chest press machine, significantly improved her posture by strengthening the major muscles of the upper/lower body, including the chin tuck and shoulder shrug. She will add the upright row in our next session to further improve her upper body alignment. Maureen lost weight, reduced inches from her waist and hips, and is stronger due to engaging twice weekly in regular resistance training.



tance as you lift and lower. Repeat 10-15 times.

Next, execute the upright row exercise. Stand or sit using identical upper body alignment as the shrug. Place arms straight down in front of the body with palms facing the front of the thighs. Lead with the elbows and slowly lift your arms toward, but not past, the sternum. Pause momentarily, then slowly lower the arms back down. Repeat 10-15 times.

Quincy College's Wayne Westcott, Ph.D. Center for Health, and Fitness offers a supervised group exercise program, located at Presidents Place, 1250 Hancock St. To tour or to try a class, call 617-405-5978. 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. ∞



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Pain, pain, go away – Premium CBD for daily relief



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



As we age, aches and pains often become an all-too-familiar part of daily life. But relief doesn't have to be a pain to find. More and more people are finding comfort in therapeutic alternatives like CBD, offering support for pain management without the baggage of unwanted side effects.

CBD, or cannabidiol, is a natural compound found in hemp plants. CBD is non-intoxicating and does not cause a "high," unlike THC, which is the psychoactive component of cannabis.

Think of CBD as a maintenance tool for your body's natural systems, much like a multivitamin which supports overall health. By interacting with your body's endocannabinoid system, CBD helps maintain homeostasis and regulate various functions over time. It naturally restores calm and comfort when life's challenges, such as aging, stress, chronic illness, or environmental factors, throw us off balance.

At Sunmed | Your CBD Store Braintree, we understand that you may be cautious about trying hemp supplements, particularly ingestible products, due to longstanding stereotypes. That's why we're dedicated to education first and foremost, answering all your questions and concerns before guiding you to the best formula for your health and wellness needs. Whether you opt for a topical product or an ingestible product or both, which is even better, our premium CBD products can help relieve everyday aches and pains with a safe, effective, and all-natural approach.

Our award-winning line of topical relief CBD creams are enhanced with potent ingredients like MSM and arnica flower, ensuring powerful effects and long-lasting benefits. But don't just take our word for it, here's what some of our customers have to say about Sunmed CBD:

Best topical pain relief out there! "This stuff leaves Biofreeze, BenGay, Painatrate, or anything similar in the dust. Instant relief! For anything muscular, this is my go-to!" – Leigh Rosalyn, US

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

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 my pain relief. It works, and with no side effects." – Dr. Clark, Livonia, MI

Love it "I've been using the topical for pain daily for over two years. I'm in my 70s and it works. Love it, easy to apply!" – Sandra Manos, Minneapolis, US

Back pain relief "Best thing I've used." – Pat Koedters, Dublin OH

Really love this cream "Lightweight and has a pleasant peppermint scent. Most important though, not long after I rub it in, I get relief from my aches and pains. Fantastic product!" – Devinia Whipple, Myrtle Beach, US

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 who have already enhanced their quality of life with Sunmed's premium CBD products. Visit Your CBD Store Braintree today for free consultation, samples, and 20% off your first product when you mention this article. Relief is right around the corner, but don't wait too long!

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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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Increased patient safety – the unexpected gift of COVID19

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



The COVID19 pandemic was awful. There's no questioning that. Yet it did force medical practices of all kinds to rethink how we keep patients safe.

'60 Minutes'

This thought came to me while watching a recent episode of "60 Minutes." The segment revealed the changes indoor facilities and businesses made during the pandemic and how many of those remain to this day. That got me thinking about my own practice.

The Toothboss during COVID19

We implemented a number of safety measures during the pandemic to keep our patients

and staff safe. Those included:

- **Check-in procedure:** Call first from the parking lot, no waiting in the waiting room, questionnaire to be filled first, hydrogen peroxide rinse, hand sanitizer, mask, and gloves.
- **Disinfectant process:** Office disinfected with Povidone spray on chairs, counters and other objects.
- **Fogger:** Spray with an "air scrubber" three times per day with an acid to also disinfect.
- **Upgraded PPE:** N95 masks, gloves, and face shields; change out after appointments.
- **Sterilization:** Continued sterilization of tools.
- **Air purifiers**
- **Aerosols:** Ordered high-powered suction machines.

After COVID19

With the exception of the protocol for coming into an appointment, a good number of these safety measures remain in place. In fact, many of these things have become normal procedures at most dental practices, such as regular disinfection of the office and disinfection between patients.

The office fogger remains a fixture at the Toothboss. We only use it twice a day rather than three times. Masks and face shields have also become standard.

office. I'm not sure that all dental practices have continued that.

Sterilizing equipment was always a standard practice and continues to be.

One thing we did observe post-COVID19 was that our old suction machines performed just as well as the "high-powered" machines we ordered during COVID19, which were huge and a bit intimidating to patients.

Conclusion

Nobody wanted an international pandemic. Yet it taught those of us in the medical profession a number of valuable lessons. It necessitated extra care to the safety of patients and staff. It also taught us to keep our guard up and be ready to adjust should the next iteration of the virus appear.

Perhaps most importantly, we learned to value even more the relationships that are important to us. We haven't lost sight of that at our practice and continue to employ the best practices to make a visit to the dentist safe for all involved.

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 at 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.

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Celebrating grandparents and their varied roles in the lives of their families

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



Every year on the first Sunday after Labor Day, people celebrate National Grandparents Day in honor of grandparents.

Grandparents hold a special role in their grandchildren's lives – a role that includes sharing their wisdom and experiences. Grandparents are a source of strength and oftentimes are their grandchildren's greatest advocates.

When parents are unable to raise their children, grandparents are frequently the ones stepping up and providing grandchildren with a sense of security.

Raising grandchildren can have many rewards, yet taking grandchildren into one's home requires significant adjustments. Grandparents become full-time caregivers who are responsible for their grandchildren's daily activities like homework, meals, sports, financial commitments and more.

Many people may not realize that caregiving at any age often takes a financial, emotional, and physical toll on caregivers. For older adult caregivers, such as grandparents who may be dealing with their own age-related health issues, caregiving can be quite challenging.

One of the critical components of caregiving

is self-care. Caregivers must be as dedicated to caring for themselves as they are committed to caring for their loved ones. Below are a few tips for caregivers:

- Take care of yourself first and never ignore your own health. Be sure to keep up with all your doctor's appointments and routine and special tests.

- Get enough rest. Healthy sleep habits include going to bed at the same time every night and incorporating a relaxing bedtime routine.

- Eat nutritious meals and snacks. Food provides the energy you need to get through your day, so avoid skipping meals.

- Take steps to manage stress. Did you know that one way to contend with stress is through laughter? Try for a daily dose of laughter. Swap funny stories with a friend, watch a silly pet video, read an entertaining article, or stream a comedy show.

- Find time to exercise. Aim for a 30-minute walk several times a week. If your schedule is too busy, consider taking three shorter 10-minute walks each day. Regular physical activity, as in brisk walking, can relieve stress and anxiety, according to the American Heart Association.


- Learn more about family caregiver support programs. These programs are specifically designed to help people retain their health while caregiving. They provide support and resources so that caregivers can maintain physical, mental, and

emotional well-being.


The Family Caregiver Support Program (FCSP) at Old Colony Elder Services (OCES) assists and supports caregivers of all ages, including grandparents raising grandchildren. OCES's FCSP assists caregivers in developing a self-care plan and helps to identify alternative caregiving options so caregivers can have respite to prevent burnout. FCSP also connects caregivers to in-person and virtual support groups. Caregivers can learn techniques to help with stress reduction, time management, goal setting, problem-solving, relaxation and much more. Learn more about FCSP at www.ocesma.org or call 508-584-1561.

Source: American Heart Association. (2024, April 22). "Working out to relieve stress." <https://www.heart.org/en/healthy-living/healthy-lifestyle/stress-management/working-out-to-relieve-stress>

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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ELDER LAW MYTH BUSTERS

Ensuring that your estate plan allows minor beneficiaries to receive their inheritance

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



I am continuing my focus from last couple of months on reasons why you may want to have a trust. This month's focus will be on planning for the minors in your life. These can

be children, grandchildren, nieces, nephews, or anyone under the age of 18. We will tackle why a trust helps with vacation homes next month.

There are many situations where a minor may become a beneficiary under your estate plan. You could decide to include them from the very beginning, or they may inherit because you had another loved one who predeceased and they inherited their parent's share. Regardless of how a minor comes to be a beneficiary under your estate plan, you want to make sure that the proper mechanisms are in place to keep

their inheritance out of the probate court.

When including a minor in your estate plan, you want to be specific as to how they will inherit the funds, how those funds will be used, and at what age they will be able to manage their own funds, if at all. Being specific as to how they will inherit means whether the minor will inherit directly through the trust, by receiving a specific distribution or percentage, or if the minor will only inherit if someone else, usually a parent, predeceases them.

As with any other estate planning you do, you want to be as clear as possible. Once it is determined that the minor will inherit as part of your estate plan, it is important to establish the rules about that inheritance. A minor cannot receive an inheritance outright until they turn 18, but before they turn 18, can the funds be used on their behalf? What can the funds be used for? Education is a very popular approved expense, but what about medical costs or a car? You, as the creator of the estate plan, can define as broadly or as narrowly as you like what is an acceptable expense that inheritance funds can

be used for, and it is the trustee's job to follow your directions.

The last step is establishing when the minor will receive the inheritance outright and free from the rules you established. Many people believe that 18 is too young for someone to be in charge of their own inheritance, even though that is the age of a legal adult. In your estate plan, you can define that age to be whatever you want. The ages of 25 and 30 happen to be popular, but you can do whatever you want with your own plan. Take a look back at last month's article where I discussed why you may want to keep an inheritance in trust for someone's life.

An elder law attorney can help you to create a trust that is set up with the necessary language to make sure that any minors who inherit under your estate plan do so properly and within the boundaries you have set. If you already have a 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 to schedule a time to discuss your unique situation. ∞*

SOCIAL SECURITY UPDATE

Understanding the need for a representative payee



By Delia De Mello, Social Security

You may know someone who gets a monthly Social Security benefit or Supplemental Security Income (SSI) payment and who also needs help managing their money. We can appoint a person or an organization to act as a "representative payee" responsible for receiving and managing a person's Social Security benefits or SSI payments.

When we assign a representative payee, we select someone who knows the beneficiary's needs and can make decisions about how to best use their benefits for their care and well-being. An application is required, and an in-person interview may be needed. You can call us at 800-772-1213 to schedule an appointment.

Most representative payees are responsible for completing an annual form to account for the benefit payments they receive and manage. They must complete this form and return it to Social Security by mail or, if they have a personal mySocialSecurity account, they can file it online using the Representative Payee portal. Account holders can also get a benefit verification letter and manage direct-deposit and wage reporting for their beneficiaries. Learn more about the portal at www.ssa.gov/myaccount/rep-payee.

You also have the option to identify up to three people to serve as your future representative payee and help manage your benefits, if the need arises. We call this advance designation. We offer advance designation to capable adults and emancipated minors who are applying for or already receiving Social Security benefits, SSI, or special veterans' benefits. With advance designation, you and your family can enjoy peace of mind knowing someone you trust may be appointed to manage your benefits. Find more information about:

- Advance designation at www.ssa.gov/payee/advance_designation.
- Representative payees at www.ssa.gov/payee.
- Publications about representative payees at www.ssa.gov/payee/new-pubs.

If you know someone who needs help managing their monthly benefits, please consider becoming a representative payee. You can also help by sharing this information with friends and family.

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 ∞*



'Grief brain' and the challenge of making decisions after the loss of a loved one

By Susan Drevitch Kelly, Life Transition Coach



I recently watched "Queen Bees," a 2021 movie inspired by the true story of the grandmother of producer Harrison Powell and the struggles she faced as a widow and suddenly being alone and on her own. Her story focuses on making the very difficult decision of whether she should sell the marital home that she and her recently deceased husband had built and lived in for most of their married life and move into a retirement community, something her family was strongly encouraging her to do. [Note: The movie stars Ellen Burstyn, Ann Margaret, and James Caan, has a happy ending, and is worth watching!]

The movie, laced with light and tasteful humor, addresses some of the many issues that griever's confront upon the death of their spouse. Suddenly single, there are major challenges in confronting serious choices to be made, and the accompanying feelings of being overwhelmed by these difficult decisions.

So let's take a look at why it is so difficult to make decisions when you are grieving by looking at your brain on grief, or what we call "grief brain."

We know that grief impacts us on all levels: mental, spiritual, emotional and physical. Specifically, the impact that grief has on your mental well-being can create myriad issues: troubles falling asleep, concentrating, focusing, remembering simple things, and difficulty making even the smallest of decisions. It is upsetting and very troubling when you reflect on how effective and efficient you used to be in managing your daily to-dos and schedule, and in making decisions prior to the death of your loved one. That innate ability suddenly seems to disappear. You begin to feel like you are treading water and trying to just stay afloat. The simplest decisions can bring on feelings of being overwhelmed.

Western society, in general, tends to want to rush us through our grief; sometimes your own family and close friends almost "wish" you to get over your grief much sooner than you are able or ready to. This may prompt you to move faster than you should on making life-changing choices, like selling your marital home, downsizing and parting ways with many items you cherish or aren't quite ready to give away, or moving in with your children.

Sometimes even making changes in your daily routine, weekly schedule, or lifestyle, or saying yes to every invitation, may seem to be the answer as you look for ways to escape the pain, profound sadness, and extreme loneliness of your grief.

The death of a loved one is one of the greatest stressors we face as humans. So, it's important to understand that the brain reacts to your grief in the same way it handles any major stressful situation you encounter. Psychologists view grief as an emotional trauma to the brain, and when you experience any traumatic or stressful situation, the brain goes into a survival mode.

What does this mean?

- Fight-or-flight hormones are released.
- Your heart rate increases.
- Blood flows to the more emotional and fear-based parts of your brain instead of the higher thinking/decision-making regions (your prefrontal cortex).
- As a result, your prefrontal cortex becomes less active, and your brain focuses on survival.
- Higher level thinking, such as problem-solving and decision-making, takes a back seat.

As a griever, you are essentially in a prolonged state of stress and so your brain is in a prolonged state of this fight-or-flight state. Without taking action to relieve and counterbalance this ongoing state of stress, your ability to heal and recover from your loss will unfortunately be a longer and slower process.

Research has found that the same activities recommended to ease the stress you may encounter in life due to conflicts with relationships, your family, friends, work, or other causes are just as useful to relieve the stress caused by grief.

Some helpful activities include meditation, yoga, breath work, exercise, walking, massage, tai chi, and aromatherapy. In addition, activities that engage the brain and activate your higher thinking/solution-solving skills can be helpful, such as board or card games, reading, listening to music, drumming, dancing, singing, painting, learning to play an instrument, knitting, sewing, crafts, volunteering, or learning something new.

So how do you get started on doing something to heal your "grief brain?" I encourage you to check out your local senior center newsletter, which is brimming with all types of activities, including the ones suggested in this article.

As a final note, the author will be offering an interactive workshop, "How Do You Heal a Broken Heart? Understanding Your Grief," at the Cohasset Senior Center on August 13 at 1 p.m. Pre-registration is required. Contact Patty Smith or Tricia Faletta for additional information at 781-383-9112.

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 skellya@gmail.com. ∞

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Navigating patient assistance programs to help you afford your medications

By Patricia Prewitt, My Personal Rx Adviser



Many of you may have seen ads on TV for medications that include a quick audio message, accompanied by teeny tiny type on the screen advising ways to access savings programs. Included in this messaging may be the phrase “if you cannot afford your medication, company XYZ

may be able to help.”

How would I find out more about these programs? If you are quick enough to write down the phone number, the easiest way for many of us would be to simply call. Usually, a real person will screen these calls. Their job is to determine if you may be eligible. Alternatively, check directly on the manufacturer’s website to find the patient assistance criteria.

What do I have to tell them on the call/application for assistance? First, they will likely confirm that you are using the medication you are calling about. If you are simply curious about the medication, but do not have a prescription, they will not be able to help.

I do take the medication, and it’s hard for me to afford it. What then? Next, they are likely to run through a series of screening questions

to find out more about your type of prescription insurance, and how many people are in your household. They will also want to know what you currently pay for the medication, and if that cost is for one month or three months. Expect to be asked general questions about your current income. It’s a good idea to have this information ready before you make the phone call.

Why do they need my income information? Patient assistance programs are typically administered through the charitable arm of the company or a non-profit organization. Each company will determine its own income threshold for consideration of offering help for the expense. The income thresholds are typically much higher than those of the Extra Help program offered by Social Security.

What happens after they tell me I qualify? Be prepared to document (save copies) and be patient. Most applications are at least four pages long, and require an original prescription from your provider, as well as the provider’s original signature on at least one of the forms. Follow all instructions carefully.

What else? Even if you include everything in the submission, you may get mailed communications, or receive a phone call, asking for additional information. This can be frustrating, especially if you were careful to submit everything properly the first time.

To my knowledge, these applications are still being reviewed individually by humans, not AI.

Show consideration to the people processing your application.

How long is the processing time? Generally, I advise people that it will take at least six to eight weeks for all of the validations and processing time.

What happens if I get approved? Typically, a three-month supply of the medication will be mailed to your home address free of charge. Success!

What happens if I am not approved? Take a look to determine why the criteria were not met. If circumstances change, you may want to apply again in a few months. Sometimes including a personal letter explaining additional medically related hardships and expenses can make a difference. It also may be that funding has simply run out.

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 ∞



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SEPTEMBER **24** 4:30-6 PM

43 SCHOOL HOUSE ROAD
WEYMOUTH, MA 02188

RSVP by 9/20 to Chahine at chamade@welchhrg.com



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