



Exploring the all-natural benefits of CBD products through the 'Red Carpet Experience'



By Carol Britton Meyer

Your CBD Store Braintree features many natural CBD products to assist customers – including seniors – in getting a better night’s sleep, feeling more relaxed and energetic, and managing pain and reducing inflammation, among other benefits.

“What sets us apart is the premium quali-

ty of our plant-derived products and the focus on education,” owner Lyn Hart, who has more than 40 years of experience in the health and wellness industry, told The South Shore Senior News. “Our mission is to educate and empower the local community to make informed decisions about their health.”

CBD, which is not yet federally regulated,

is a natural substance found in both cannabis (marijuana) and the industrial hemp plant.

“CBD has been around since the early 1900s and is used by many, many people every day,” Hart said.

Your CBD Store Braintree’s shop is unique. “We offer our customers what our franchise re-

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fers to as a ‘Red Carpet Experience,’” Hart said. “We explain what CBD is, what it does, how it works with the endocannabinoid system, and the difference between marijuana and CBD, and we walk you through each of our products and explain how they work, as well as discuss what might be best for each individual.

“Our wholesaler, Sunmed, has a doctor on staff who has his Ph.D. in chemistry. He not only makes our products, but he teaches and trains us as well, so that is why we are able to offer such a great education piece to all of our customers,” Hart said.

The passing of the 2018 Farm Bill defined hemp products as legal as long as they contain no more than .3% THC, according to Hart. CBD is legal in all 50 states.

THC is another one of the cannabinoids in the plant that activates neurons responsible for pleasure, memory, and thinking and differs from CBD.

High doses of THC, as in marijuana, can cause those who use it to feel “high” and is illegal in many states.

Providing the ‘best CBD products’ for customers’ needs

“Since I have been in business for the last five years, my son Jason and I have guided hundreds of people of all ages in the Braintree community and surrounding areas in helping them find the best CBD products for their needs,” Hart said. Your CBD Store Braintree has a retail license to sell CBD products.

Understanding that many seniors are cautious about trying hemp products due to long-standing stereotypes, Your CBD Store Braintree’s wellness experts prioritize education first.

“They help address their concerns and [assist them in deciding] on the best products to meet their individual health and wellness needs,” Hart said.

Products in Hart’s shop include Sunmed brand tinctures, water solubles, topical creams, beauty products, and CBD for pets, among others.

“The industrial hemp plant is made up of over 100 different cannabinoids within the plant,” Hart said. “You can also get a broad-spectrum



Your CBD Store Braintree owner Lyn Hart is available in person, by phone, and over Zoom to answer your questions about CBD products.

CBD product that has zero THC in it.”

Hart explained the difference between a full spectrum CBD product and a broad spectrum product: “CBD is one of the cannabinoids within the industrial hemp plant, but CBD by itself is called an isolate; it is just straight CBD. An isolate is not the most beneficial because it doesn’t have the benefit of any other cannabinoids within the plant. When you add to the CBD, the whole rest of the plant – minus the THC – that is called a broad spectrum product. You’re getting the benefit of the whole plant minus the THC. Now when you add the THC in with the rest of the plant, that is called a full spectrum product. You are getting the benefit of the entire plant. The more of the plant you get, the more beneficial it is. This is called the entourage effect.”

‘Superior CBD matters’

Sunmed’s plants are grown in Oregon and Colorado, “where the best soils are,” Hart said.




Superior CBD

matters. “It’s important to make sure your CBD products are third-party lab tested by a reputable lab, otherwise you don’t really know what you’re getting – especially when you buy CBD online or at gas stations, the mall, or grocery stores,” Hart said. When you look at the ingredients on the bottle and it says, hemp seed, that’s not real CBD. CBD is made from the essential oil that comes from the green part of the plant, not the seed of the plant.”


Your CBD Store Braintree offers local delivery, free shipping on orders of \$100 or more, and offers rewards and referral programs. The shop is located at 381 Washington St., Braintree. For more information, call 781-228-6179, or email lhart8196@yahoo.com. You also can schedule a complimentary CBD 101 session over Zoom – or just stop by. ∞

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The importance of self-care for caregivers: Nurturing yourself while caring for others

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



At Celtic Angels Home Health Care, we know first-hand the dedication, compassion, and energy it takes to care for an aging or ill loved one. Whether you're caring for a parent, spouse, or family

member, the emotional and physical demands can be overwhelming. Often, caregivers focus so much on the needs of their loved ones that they forget to care for themselves. But self-care is essential – not only for your own well-being, but for the quality of care you provide.

Why self-care matters

Caregiving is a rewarding but demanding role, and it's easy to neglect your own needs. However, if you don't take time to care for yourself, both your physical and emotional health can suffer. Studies show that caregivers are at higher risk for burnout, stress-related illnesses, and depression. When your well-being is compromised, it's harder to be present and fully engaged in your caregiving duties.

By prioritizing self-care, you can maintain your energy, mental clarity, and emotional balance. This ultimately leads to better care for

your loved one and a more fulfilling caregiving experience for you.

Practical tips for self-care

- **Set boundaries.** It's OK to say no when you're overwhelmed. Setting boundaries doesn't mean you love or care for your family member any less; it means you're taking steps to preserve your health so you can provide long-term care.

- **Ask for help.** Caregiving is not a one-person job. Reach out to family, friends, or professional caregivers for assistance. Asking for help allows you to take breaks, run errands, or simply relax without guilt.

- **Prioritize your health.** Make time for regular exercise, even if it's just a 10-minute walk. Stay on top of your own medical appointments and don't neglect your health. Simple steps like eating nutritious meals and getting enough sleep are critical to your overall well-being.

- **Take breaks.** Schedule downtime and allow yourself moments of rest. Whether it's reading a book, engaging in a hobby, or enjoying a quiet cup of tea, small breaks can recharge your spirit and reduce stress.

- **Seek support.** Joining a caregiver support group can be incredibly helpful. Talking to others who understand your situation provides emotional relief, practical tips, and the reassurance that you're not alone on this journey.

- **Consider respite care.** At Celtic Angels Home Health Care, we offer respite care services that provide temporary relief for primary

caregivers. This service allows you to step away, knowing your loved one is in capable hands, while you focus on yourself.

You deserve care, too

Being a caregiver is one of the most selfless roles, but it's important to remember that you can't pour from an empty cup. By taking time to nurture yourself, you'll be better equipped to care for your loved one with the compassion and strength they need.

Celtic Angels Home Health Care is here to support you, offering a range of services designed to ease your caregiving load. Reach out to us for more information on how we can help, because your well-being matters as much as your loved one's care. 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

Vote on Tuesday, November 5, or forever hold thy peace

It's not necessarily the economy, stupid. There are numerous issues that concern seniors



By **Steven V. Dubin**

Similar to any voting bloc – blacks, Jews, women, men – there is not one key issue or opinion. Most groups have a range of concerns and opinion leaders.

That being said, I urge all to vote.

Thought I'd take a moment and outline some of the major issues that seniors have weighed in on.

When seniors consider a presidential candidate, their concerns often focus on issues that directly affect their quality of life, financial security, and healthcare. Key concerns include:

Healthcare

Medicare: Seniors want to ensure that Medicare remains well-funded and accessible. Any proposed changes to Medicare, such as privatization or changes to coverage, are watched closely.

Prescription drug prices: Rising drug prices are a significant issue. Seniors often prioritize candidates who propose policies to lower drug costs or allow for negotiations to reduce prices.

Long-term care: Policies addressing nursing home standards, home care options, and affordable long-term care are also key concerns.

Social Security

Preservation of benefits: Social Security is a crucial lifeline for many seniors. Candidates who advocate for protecting or expanding Social Security benefits often gain support from this demographic.

Cost of Living Adjustments (COLA): Seniors are particularly interested in policies that ensure Social Security keeps pace with inflation through adequate COLA increases.

Economic stability

Retirement savings and pensions: Seniors look for candidates who support policies that protect retirement accounts (401(k)s, pensions) from excessive taxation or market volatility.

Inflation and cost of living: With inflation affecting housing, food, and utilities, seniors are concerned about candidates' economic policies, especially those aimed at curbing inflation and keeping costs manageable.

Medicaid and supplemental support

Assistance for low-income seniors: Many seniors rely on Medicaid and other support ser-

vices. Candidates who propose expanding or improving access to such services often resonate with older voters.

Tax policies

Tax breaks for seniors: Seniors favor candidates who support tax policies that provide relief for those on fixed incomes, including property-tax relief or tax credits for medical expenses.

Estate taxes: Candidates' positions on estate or inheritance taxes can influence senior voters who are concerned about passing on assets to their heirs.

Age-related issues

Age discrimination: Seniors want protection against age discrimination in the workforce and appreciate candidates who push for strong protections in this area.

Elder abuse: Concerns about elder abuse, including physical, financial, and emotional exploitation, lead seniors to support candidates with plans to strengthen safeguards.

Housing and affordable living

Affordable senior housing: Many seniors are concerned about the availability of affordable housing or living communities that cater to the elderly.

Property taxes and housing costs: Seniors, particularly those on fixed incomes, are sensitive to property-tax increases and the rising cost of home ownership or renting.

Healthcare access in rural areas

Access to care: Seniors in rural areas are particularly concerned about the availability of healthcare services, especially as hospitals in some rural areas have closed or are understaffed.

Public safety and security

Crime and safety: Seniors often prioritize candidates who support policies that make neighborhoods safer and protect vulnerable populations.

Identity theft and scams: With the rise in scams targeting the elderly, seniors are concerned about candidates' positions on cybersecurity and fraud prevention.

Veterans' issues

Support for veterans: For seniors who are veterans or have veteran family members, candidates' positions on veterans' healthcare, benefits, and pensions are critically important.

What concerns you? What motivates you to vote?

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



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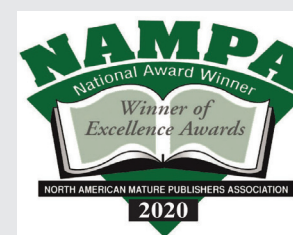
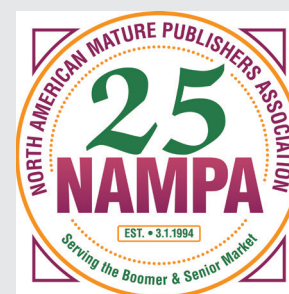
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The Publishers also produce a podcast entitled "My Generation," which covers a wide range of topics of interest to seniors, from dating to downsizing and everything in between. The podcasts air on the 1st and 15th of every month and audio archives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

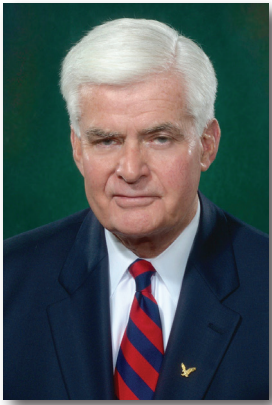
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About the Author: *Steven V. Dubin is the founder of PR Works, a lightly used public relations firm based in Plymouth which helps small to mid-sized nonprofit organizations and for-profit companies navigate the overwhelming options of advertising. 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. ∞*

HOME EQUITY WEALTH MANAGEMENT

Federally insured reverse mortgage provides unique and safe way for older homeowners to use home equity without selling



By George A. Downey

Homeowners (62 and older) should consider the potential benefits a Home Equity Conversion Mortgage (HECM) reverse mortgage can provide. Designed for those who want to age in place, this program is unique, safe, and a versatile source of additional funds.

Why it's important. Rising prices, volatile markets, longevity, and other risks threaten aging Americans. Home equity, the largest asset of most, might provide a solution. Because home equity is

not liquid, it is commonly overlooked as a financial resource.

However, it could be through a reverse mortgage, which converts a portion of home equity to cash and/or a line of credit to increase and extend financial security without selling, moving, or taking on unwanted monthly payments.

Are HECM reverse mortgages safe? The HECM reverse mortgage is protected by federal (HUD/FHA) insurance guaranteeing performance as long as the loan remains in good standing. Then, regardless of any future adverse changes that might affect the economy, financial markets, or real estate values, the loan terms and funding are guaranteed, even if the lender goes out of business.

Reverse Mortgage benefits

- Improved cash flow: No monthly loan payments required.
- Increased liquidity: Withdrawals are received income tax-free.
- No title or change of home ownership.
- Credit line growth: The undrawn balance of the credit line grows (compounds monthly).
- No maturity date: Repayment not required until no borrower resides in the property.
- Non-recourse loan: No personal liability for borrowers or heirs.
- Protection against real estate and/or financial market declines.
- Terms and funding guaranteed while good standing maintained.
- Borrower obligations (to keep the loan in good standing) limited to:
 - Keeping real estate taxes, homeowner's insurance, and property charges current.
 - Providing basic home maintenance.
 - Continuing occupancy as primary residence.

What to do? Older homeowners should learn if they are eligible and how potential benefits might apply to their situation. While HECMs

provide significant financial and other benefits for many, it may not be a suitable solution for others. Suitability requires thorough consideration of financial and non-financial considerations to assure suitability.

Consultation with a Certified Reverse Mortgage Consultant (CRMP) is recommended. CRMPs are exam-tested, experienced, and bound by the National Association of Reverse Mortgage Lenders Association's Code of Conduct and Professional Responsibility.

Other considerations. *<https://fred.stlouisfed.org/series/CSUSHPINSA>

Eligibility requirements apply. HECM counseling is required. Subject to credit and income approval. You must occupy the residence as your primary home. You must continue to pay for property taxes, insurance payments, homeowners' association fee, home maintenance costs, and other fees as required. You must have significant cash available for the down payment. The balance of the loan grows over time and interest is charged on the balance. The loan becomes payable when the last borrower on eligible non-borrowing spouse passes away, sells the home, permanently moves out, defaults on taxes, insurance, or maintenance, or otherwise does not comply with the loan terms.

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



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SENIOR FITNESS

Is there one exercise that does it all?

By Rita La Rosa Loud, B.S.



A time-honored question I have received from past, present, and – dare I say – future clients: Is there one exercise that does it all?

Let me ask you this: If there were only one exercise to help you build muscle and strength, improve endurance, increase flexibility, enhance posture, balance and coordination, boost metabolism and reduce fat, would that interest you? Although resistance exercise can categorically facilitate these positive results (see September 2023 article, “Strength workouts for busy seniors”), the most favored exercise is one you enjoy and do on a consistent basis. Conversely, our research, as well as others, supports the view that every person benefits from participating in comprehensive strength, aerobics, stretching, and functional training, like what our health and wellness program offers. With any luck, wide-ranging exercise may now be a serious consideration. And if so, I recommend you explore the following:

Seek out a gym, fitness, health, or senior facility that provides highly supervised, all-in-

clusive, time-efficient strength, cardiovascular, flexibility, and functional training conducted in a private, non-intimidating, friendly, group environment with other like-minded older adults and seniors bent on pursuing health and wellness.

Strength training. Select a fitness program that employs nationally certified trainers who provide concise and constructive instruction, supervision, and guidance on how to safely and effectively strengthen the musculoskeletal system, build muscles and bones, decrease fat, and increase metabolism on senior-friendly machine-based equipment, or use of a variety of resistive-type tools such as dumbbells, exercise tubing, resistance bands, and medicine balls, to name a few.

Cardiovascular exercise. Join a fitness facility where group exercise instructors or personal trainers help improve heart function and lung capacity, ensure you train within your target heart rate zone based on age and fitness ability, as well as burn extra calories on cardiovascular equipment like treadmills, rowers, recumbent and upright cycles, etc.

Flexibility component. Participate in a fitness program where nationally certified trainers demonstrate how to integrate static stretches with resistance exercise. For instance, our

members stretch immediately after each machine-based strength exercise, or on a stretch apparatus after completing their strength program, and, if they prefer, perform stretches on an exercise mat, or even seated on a chair.

Functional training. Engage in a health and wellness program where experienced fitness instructors are familiar with functional and core training that address posture and balance issues. For example, our participants begin with machine-based strength training of all major muscle groups of the upper/lower body augmented with conditioning exercises using their own body weight before utilizing balance tools such as balance disks, Swiss and Bosu balls.

Quincy College’s Wayne Westcott, Ph.D. Center for Health and Fitness does it all! We offer highly effective exercise modalities in strength training, cardiovascular exercise, flexibility, and functional training that can help you become healthy and fit. Located at Presidents Place, 1250 Hancock St. Call 617-405-5978 to try a complimentary 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. ∞

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The original pharmacy has been enlarged three times over the decades in order to provide a wider range of products and services. The staff at Duval’s is committed to human-centered customer service, while modernizing with robot filling and cycling medication for the convenience of their customers.

Duval’s also believes in supporting many local activities and organizations, which are important to the health of the community. With Olden’s Pharmacy closing, Duval’s is ready to welcome customers looking for a family owned and operated pharmacy that offers the personal service you’ve come to expect from a small-town pharmacy.

For more information, visit www.duvalpharmacy.com, or better yet, stop in and see for yourself at 571 Washington St. in Whitman. We’ll be there to greet you! ∞

Natural, plant-derived CBD products can ease pain, improve sleep, bring a sense of calm



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



As the days grow shorter and temperatures drop, many seniors in our community find themselves dealing with increased aches, stiffness, and discomfort. Fortunately, relief may be closer than you think. At Sunmed | Your CBD

Store in Braintree, we offer a range of natural, plant-derived CBD products designed to help ease pain, improve sleep, and bring a sense of calm without the unwanted side effects of traditional medications.

Why CBD? CBD, or cannabidiol, is a compound found in the hemp plant that works by interacting with your body's endocannabinoid system – a network that plays a crucial role in maintaining proper health and wellness. Unlike THC, the psychoactive compound in cannabis, CBD doesn't produce a "high." Instead, it helps bring your body back into balance, making it an excellent option for non-intoxicating relief from everyday discomforts.

Personalized support for your wellness journey. At Sunmed | Your CBD Store Braintree, we're committed to educating our community about the benefits of CBD. We offer personalized consultations to help you find the right product for your needs, whether you're looking to manage pain, reduce stress, improve sleep, or enhance your overall well-being. Plus, some of our products are even backed by clinical studies, providing you with scientifically proven results that you can trust.

November special

November is the perfect time to explore the benefits of CBD, and we have a special offer to make your visit even more rewarding. Throughout the entire month, you can enjoy 20% off all purchases when you stop by our store. It's our way of saying thank you for supporting local businesses like ours!

Real Customers, Real Results

Here's what some of our satisfied customers have to say about their experiences with Sunmed CBD products:

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 R., Pittsburgh, PA

Great product

"I suggest anyone with trouble sleeping try these

ASAP. I used to sleep in literally 15-20 minute intervals due to pain and nightmares. Now with Sunmed products, I routinely sleep soundly for 5-7 hours. Thank you Sunmed for providing quality products we can use with confidence." – Kimberly, Hopewell Junction, NY

I highly recommend!

"What truly sets Sunmed apart is the genuine care and compassion shown by Lyn. Her dedication to helping customers find relief and improve their well-being is truly commendable. I left the store feeling uplifted and grateful for the wonderful service I received." – Nikki M., Braintree

Why visit us? At Sunmed | Your CBD Store Braintree, we believe in empowering you with knowledge and supporting your journey to better health. Our wide selection includes award-winning topicals, organic tinctures, beauty products and more, each formulated to offer you and your

family the most effective results possible.

Join the countless seniors who have already improved their quality of life with CBD. Visit our Braintree store for a personalized consultation and discover how our premium CBD products can bring you the relief and relaxation you deserve. Don't forget to mention this article to take advantage of our special November discount!

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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Why estate planning matters: Insights from a Realtor



By Leon Merian, Leon Merian Group
Senior Focused Real Estate Services

You may wonder why, as a Realtor, I care about estate planning. At first, it might seem like an unusual connection, but trust me – estate planning and real estate are closely tied, especially when helping families navigate life’s biggest transitions. Whether it’s downsizing, passing a property to the next generation, or selling a family home, having an estate plan in place makes all the difference. And this isn’t just something for older generations. Estate

planning matters for everyone.

My children love to roll their eyes when my mother brings up her famous file entitled “Death!” It’s a collection of her contacts, important documents, passwords, and even her pre-written obituary (yes, mom is a serious planner). While it may seem like overkill to some, her thoughtful preparation shows how much she wants to ensure that her wishes are honored. And honestly, it’s a blessing for all of us who care about her.

In my work with elder care attorneys, the common theme is clear: planning is key. People often put more effort into planning a family vacation than they do into planning their financial or legal future. But imagine the peace of mind estate planning can bring to both you and your loved ones.

Here are the three key documents everyone should consider:

1. A Will: This outlines how you want your assets, big or small, distributed after death.

2. Power of Attorney: This document grants someone authority to manage your financial matters if you become incapacitated.

3. Advanced Healthcare Directive: This allows your loved ones to make medical decisions for you if you’re unable to do so yourself.

If you think you don’t own enough to need a will, even the smallest possessions, like a cherished car or sentimental family items, are worth planning for. And when working with siblings, believe me, having these wishes laid out is truly a gift. It prevents confusion and even potential disputes, especially in families that seem close-knit. Yes, even the “Hallmark” families need the clarity of a solid estate plan.

Estate planning also goes beyond your physical property. Have you considered who will care for Fido if something happens to you? What about your social media or email accounts? How will your loved ones access them? Planning for these details ensures your family doesn’t struggle to figure things out during difficult times.

One important thing to remember: Estate plans aren’t set in stone. Life changes, and so can your plan. Whether you’re adding a new partner, adjusting beneficiaries, or changing your financial situation, it’s essential to keep your estate plan updated. Once you’ve chosen your executor, ensuring they have both digital and physical copies of your documents will make things much easier for them when the time comes.

As a Realtor, I’ve seen the importance of estate planning when it comes to real estate transactions. Families who are prepared make smoother transitions, whether they’re downsizing, selling, or transferring property to the next generation. Estate planning is not just about passing on your hard-earned wealth; it’s about making sure your family is taken care of and that your wishes are carried out in a respectful, thoughtful manner.

Planning for your estate is a loving way to take care of the people who matter most. It’s about being prepared, so those you love don’t have to worry. Whether you have a bank account, a pet, or a few prized possessions, having a plan in place gives peace of mind. Start the conversation now. Together, we can help ensure your future and your family’s future are both well cared for. ∞

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Shining a light on caregivers and honoring their commitment during National Caregiver Month



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

The number of family caregivers in the U.S. has increased significantly in recent years. According to the Caregiving in the U.S. 2020 report presented by the National Alliance for Caregiving and AARP, 53 million Americans provided unpaid care in 2020, up by 9.5 million since 2015. The report also showed that 26% of Americans are caring for someone with dementia or Alzheimer's disease.

The caregiver balancing act. Caregivers are often juggling work, family, and caregiving responsibilities. Caregiving is a balancing act, and it is imperative that caregivers take care of themselves. A caregiver's health is important, and self-care must be a priority. It is not uncommon for caregivers to become overwhelmed and burned out, which can negatively affect their physical and mental health.

There is a support program for caregivers of any age, including grandparents raising their grandchildren. Old Colony Elder Services (OCES), the largest provider of in-home and community-based services for older adults and individuals living with disabilities in Southeastern Massachusetts, offers the Family Caregiver Support Program (FCSP).

FCSP reassures families that they are not alone and that resources are available to assist them. Caregivers receive one-on-one support with creation of a personalized plan outlining available resources encompassing OCES programs, as well as community resources appropriate to their caregiving situation. Here are some ways that FCSP can help:

- Refer family caregivers to educational workshops or programs that share techniques to help with stress reduction, time management, goal setting, problem solving, relaxation, and more.
- Assist in identifying alternative caregiving options so family caregivers can have respite and prevent burnout.
- Connect caregivers to in-person and virtual support groups focusing on dementia, cancer, Memory Café, or substance abuse.
- Enroll caregivers in the OCES Music & Memory program, a personalized, therapeutic

music program for individuals with memory impairment. This is offered to family caregivers of adults of any age with Alzheimer's disease or dementia.

- Determine eligibility for one-time financial assistance to the caregiver for respite, camperships for grandchildren, training, and other caregiving-related needs.

Each caregiver's situation is unique and complex. OCES's programs and community partners supply caregivers with the tools to thrive.

Spotlight on caregivers

In honor of National Caregiver Month, OCES is putting the spotlight on local caregivers and honoring their commitment to caregiving.

Throughout November, OCES will celebrate our community's caregivers who make a tremendous positive impact in the lives of so many others. OCES will highlight caregivers nominated for recognition by family members, friends, associates, and individuals.

Join us in celebrating caregivers! Read their stories in a special Caregiver Edition of the OCES newsletter available online at ocesma.org/news and on social media at [Facebook.com/OCESMA](https://www.facebook.com/OCESMA).

Caregivers who would like to learn more about the Family Caregiver Support Program at OCES are encouraged to visit ocesma.org or call 508-584-1561.

Source: National Alliance for Caregiving. (n.d.) Caregiving in the US., www.caregiving.org/research/caregiving-in-the-us/

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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How seniors can maintain strong teeth and gums

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



The strength of our teeth and gums is directly linked to what we eat. This becomes even more important as we age. I say “we” because I’m a senior, too. Here’s short list of essential nutrients and foods that are particularly important for seniors:

- Calcium
- Vitamin D
- Water
- Antioxidants
- Phosphorous

Calcium for strong teeth and bones

Critical for strong teeth and bones, calcium plays a crucial role in keeping the jawbone healthy. That helps your teeth anchored firmly – particularly as we age and bone density decreases. Good sources of calcium include:

- Dairy products (e.g., milk, cheese, and yogurt)
- Leafy greens (e.g., kale and spinach)
- Almonds
- Fortified plant-based milk (e.g., almond or soy milk)
- Canned fish with soft bones, such as sardines or salmon

If your diet doesn’t provide enough calcium, you may want to talk to your physician about whether calcium supplements are an option.

Vitamin D for absorbing calcium

As we age, our skin’s ability to get Vitamin D from the sun declines. So, we need to get more of it from food and vitamins. You can still get some Vitamin D from the sun in your senior years. Ten to 30 minutes a few times a week, depending on temperatures and climate, can help.

Foodwise, good sources of Vitamin D include:

- Fatty fish like salmon, mackerel, and tuna
- Fortified foods, such as orange juice and cereals
- Egg yolks
- Vitamin D supplements, if recommended by your healthcare provider

Water: Hydration for oral health

In addition to staying hydrated, water helps to wash away food particles, neutralize acids, and keep saliva production at optimal levels. Saliva is your mouth’s natural defense against bacteria and decay. For seniors who experience dry mouth as a result of medications or health conditions,

proper hydration is critical.

In addition to drinking plenty of water, you want to drink fluoridated water. Fluoride helps to strengthen tooth enamel and prevent cavities.

Antioxidants for gum health

Antioxidants fight inflammation, something our gums often experience. If not treated, gum inflammation can lead to periodontal disease, which can lead to tooth loss if not properly managed. So, incorporating antioxidants into your diet will protect your gums from bacterial infections and inflammation, leading to better overall health for your mouth as you age.

Good sources of antioxidants include:

- Fruits (e.g., blueberries, strawberries, raspberries, oranges, and grapes)
- Vegetables (e.g., spinach, broccoli, and carrots)
- Green tea, which contains powerful antioxidants called catechins
- Nuts and seeds (also rich in healthy fats)

Antioxidants also have a positive effect on your overall well-being.

Phosphorus for tooth structure

Phosphorus is another vital mineral, which works with calcium to rebuild and protect tooth enamel. Tooth enamel can erode over time due to acidic foods and drinks or age-related wear. Good sources of phosphorus include:

- Lean meats, such as chicken and turkey
- Fish, such as salmon and tuna
- Eggs
- Dairy products
- Whole grains (e.g., oatmeal, brown rice, and quinoa)

Phosphorus-rich foods in your diet will support the strength and integrity of your teeth.

What you don’t eat

Often this can be more important than what you do eat. Particularly when it comes to sugary and acidic foods, which can harm your teeth and gums.

How?

Sugary and acidic foods create an environment in your mouth where bacteria thrive. That leads to tooth decay. So, minimize your intake of sodas, candies, and highly processed foods. When you do consume those foods or drinks, brush your teeth right after to minimize the impact.

Conclusion

Aging happens, and that will impact teeth, as well as every other part of your body. A diet rich in calcium, Vitamin D, antioxidants, and phosphorus provides a strategy to protect your oral health. Making these mindful choices, while staying hydrated and limiting sugar, will reduce the risk of dental issues and help preserve your smile well into your golden years.

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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Key advantages you might not know about reverse mortgages



By Korey Welch, Owner of Boom Realty and Senior Mortgage Broker, Loan Factory

A reverse mortgage can offer several advantages, particularly for older homeowners. Here are some key benefits:

1. Supplemental income in retirement. A reverse mortgage allows homeowners, typically aged 62 or older, to tap into their home's equity without selling the home. This can provide a steady stream of income or a lump sum, which can be especially helpful for retirees who need extra money to cover living expenses, medical costs, or other needs.

2. No monthly mortgage payments. Unlike a traditional mortgage, with a reverse mortgage, the homeowner is not required to make monthly payments on the loan. The loan is repaid when the homeowner sells the home, moves out permanently, or passes away, making it less of a financial burden during retirement.

3. Retain ownership of the home. The homeowner retains the title and ownership of the home. As long as the borrower continues to meet the loan obligations (such as maintaining the home, paying property taxes, and keeping up with insurance), they can stay in their home for the rest of their life.

4. Non-recourse loan. A reverse mortgage is considered a non-recourse loan, which means the borrower (or their heirs) will never owe more than the home's value when the loan is repaid. If the loan balance exceeds the home's value when it is sold, the lender cannot come after the homeowner or their estate for the difference.

5. Flexible payment options. Reverse mortgage borrowers can choose from several payment options, including:

- Lump sum: A single large payment.
- Monthly payments: Regular income-like disbursements.
- Line of credit: Borrowers can draw on the credit line as needed.

This flexibility allows retirees to tailor the reverse mortgage to fit their financial needs.

6. Tax-free proceeds. The money received from a reverse mortgage is generally tax-free because it is considered a loan advance rather than income.

7. No impact on Social Security or Medicare. Funds from a reverse mortgage typically do not affect eligibility for Social Security or Medicare benefits. However, it may affect Medicaid eligibility, depending on how the money is spent.

8. Housing stability. For seniors who want to age in place, a reverse mortgage can provide financial security without requiring them to move, downsize, or sell their home.

9. Protection against falling home values. If home values decrease, borrowers are protected, as they will never owe more than the home is worth when it is sold. The Federal Housing Administration (FHA) typically insures most reverse mortgages, providing this guarantee.

What you also need to watch out for on reverse mortgages is the closing costs. Be very cautious of mortgage professionals charging points and origination fees on these loans. These loans are very profitable for mortgage professionals, depending on which type of reverse mortgage you are doing, paying these types of fees shouldn't be necessary.

Reverse mortgages can be a beneficial financial tool for the right homeowners, but they are complex and may not suit everyone. Careful consideration and consultation with a financial advisor are recommended.

About the Author: *Korey Welch, owner of Boom Realty and Senior Mortgage Broker (NMLS: 14991) with Loan Factory (NMLS: 320841), is a licensed mortgage broker/real estate broker based in Rockland. For more than two decades, Korey has been helping seniors determine the best fit. For a complimentary consultation, contact him at korey@koreywelch.com, 781-367-3351. ∞*



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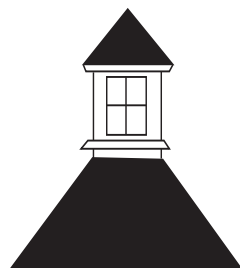
Korey Welch, Owner of Boom Realty and Sr. Mortgage Broker (NMLS: 14991) with Loan Factory (NMLS: 320841), is a licensed Mortgage Broker/Real Estate Broker based in Rockland, MA.

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Has the infamous Medicare ‘donut hole’ finally closed for 2025?

By Patricia Prewitt, My Personal Rx Adviser



These past few weeks I have been attending classes by Medicare experts to learn how the upcoming Affordable Care Act (ACA) changes for 2025 will impact out-of-pocket prescription costs for 2025 Medicare prescription plans.

Here are key takeaways I have learned from various seminars:

First: Some insurance companies have chosen to leave states or regional markets. Nationally, there will be about 30% fewer insurance companies offering Medicare coverage and/or Medicare Part D plans. Premium costs are likely to rise, though no more than 6% under the ACA rules.

In Massachusetts, WellCare Advantage will discontinue its Medicare Advantage supplement plan, but will continue to offer a Medicare Part D Rx plan. Aetna, United, and Commonwealth Care have significantly reduced the number of plans offered.

Second: If you are 65 (or will be in 2025), still working, and have employer insurance, it is important to carefully review your employer plan to make sure there is “creditable coverage” for prescriptions. Without credible coverage (as de-

finied by the ACA), future Medicare Med D penalties might be assessed. There are many employer plans, and nuances based on employer size are complicated. It might be that a Medicare election could be a better choice, if you are eligible.

Third: Pay attention to plan notification changes that have arrived by mail! Insurance providers annually change their prescription formularies. Check your medication list for a plan that works best for you. Use www.medicare.gov to compare plans and costs for 2025. If you are not good with a computer, ask a trusted friend or family member to help you. Alternatively, someone at your health center, local library, or senior center might be able to provide assistance.

Now for the good news: For Medicare enrollees, in 2025 the out-of-pocket maximum costs for prescriptions is \$2,000. The costs accrued to that \$2,000 will be determined by each carrier as it relates to copayments, coinsurance, and deductibles for each plan’s rules. According to estimates, about 1.5 million Medicare enrollees will directly benefit from these changes to the previous “donut hole” gap in coverage. For those with chronic conditions and historically high out-of-pocket costs, this is huge! Note: The monthly premium for your prescription insurance plan is not included in this \$2,000.

Coverages and costs are set by each insurance plan. Not every medication will be covered. There may continue to be expenses for certain medications excluded from a plan formulary, or

“lifestyle” medications that have high costs.

2025 new budgeting option: Plans may offer a payment option, which spreads the out-of-pocket prescription costs over a 12-month period. Much like setting up a payment plan for an electric bill, this means you pay a fixed amount each month. This avoids the high costs that occur at the beginning of the year, when the annual deductible for your plan resets. For 2025, the maximum prescription deductible is \$590, though plans may offer lower deductible choices.

If you are comfortable on a digital device, start with the www.medicare.gov website to compare Rx costs for 2025. Consider reviewing your medications list with a knowledgeable Medicare insurance agent or broker. SHINE counselors at local area senior centers or councils on aging also work by appointment to provide guidance about prescription plans.

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. ∞



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Grief reawakened: Are you feeling stuck in your healing process?



By Susan Drevitch Kelly,
Life Transition Coach

Are you feeling stuck in your grief? Are you still adjusting to your “new normal” as you try to navigate life alone? Do you feel that you’ve lost your identity, now that your loved one is gone? Are you asking yourself, “Who am I now?”

Experiencing grief after a loss is normal and part of the human experience, yet is a different experience for each individual. Grief can last months for some people and years for others.

Grief is a complicated process. For many individuals, the intensity of grief is likely to fluctuate and can be triggered randomly or when reminders of the loss are present. It might be a song, scent, or movie, “your” restaurant, or a special place or day.

Sometimes, just when you feel like you have turned the corner on your sadness, loneliness and all of the other strong emotions that accompany your profound loss, something will trigger your grief, like a strong wave hitting you in the face, and unexpected emotions can overwhelm you once again.

This reawakened grief can be disheartening, especially if you were feeling like you were doing OK. And, now you feel like you’re sinking backward, like you

are stuck in your grief and haven’t made any progress in your healing and recovery. We call this backsliding in the healing process.

Healing, recovering, and reclaiming your life after experi-

encing a profound loss is not an easy process, but is absolutely possible. Grief is hard work and can be exhausting physically and emotionally, but you will get your life back on track. Life may take a different path than you planned on, or expected, but you will eventually put the pieces back together and move forward with your life.

If you have moved through at least the first or second year of your loss, perhaps already tried grief counseling or a grief support group, but are still feeling stuck in the process of healing and having difficulty moving forward with your life, you are probably dealing with “unfinished grief” or “delayed grief” and may want to consider joining our Riding the Wave Grief Support Group. This is designed specifically for people who are experiencing continuing grief. The group meets at the Scituate Senior Center and is open to South Shore residents.

This group is facilitated by the author, Susan Drevitch Kelly, an experienced life transition coach, and meets on the first and third Tuesday of the month from 1-2:30 p.m. This interactive, workshop-style program provides an open and healing forum for griever who are still in need of support. Together we explore challenges and hurdles, strategies and solutions to help in your healing process. If you are interested in attending, please contact Kelly Walsh, outreach coordinator at the Scituate Senior Center, 781-545-8722, ext. 5.

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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ELDER LAW MYTH BUSTERS

Can irrevocable trusts ever be changed? It depends...



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

Myth or Fact? An irrevocable trust can never be changed.

This is a Myth!

It's an age-old lawyer joke that their answer to every question is "it depends," but in this instance, this answer hits the nail on the head. The true "irrevocability" of an irrevocable trust

depends on a lot of factors.

Understanding the premise and use for irrevocable trusts will help with understanding why the answer is "it depends." Irrevocable trusts are a commonly used estate planning tool to start the five-year look-back period for Medicaid countability of assets. Assets placed into a properly drafted irrevocable trust are not countable toward qualification thresholds for Medicaid benefits after five years. The key here is "properly drafted." The trust must be irrevocable and the person seeking benefits cannot be a beneficiary of the principal. Oftentimes, the person seeking benefits should not be the trustee or the income beneficiary either. As you can see, with an irrevocable trust, there is a lot of power given away over the principal assets.

The amount of control given up when creating an irrevocable trust can make people understandably hesitant to create one in the first place. However, many people see the benefits outweighing the negatives. There are also some small additions that can be made to irrevocable trusts to keep some power in your hands. These additions can include the ability to change trustees or change beneficiaries through a retained power of appointment. You can begin to see where your decisions are becoming less irrevocable and more along the line of "it depends."

If you are looking to make a big amendment or terminate an irrevocable trust, you're beginning to see the trend, it depends on how the trust is written. Some trusts allow all original creators and beneficiaries to come together and agree to end the trust. Some trusts allow for an independent trustee or trust protector to be named to make any changes to the trust. Lastly, there are probate court interventions that can be filed that can terminate or change irrevocable trusts.

An elder law attorney can review your specific situation, whether you already have an irrevocable trust or if you are thinking about creating one as part of your overall estate plan, and advise you on where you are on the "it depends" line.

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

Why it's important to check your Social Security earnings history



By Delia De Mello, Social Security

It may have been years or even decades since you thought about how much you earned at your first job. Did you know that you can find out how much you made that first year, or any year you worked and paid Social Security taxes? Your earnings history is a record of your progress toward your future Social Security benefits. We track your earnings so we can pay you the benefits you've earned over your lifetime. That is why

it's so important for you to review your earnings record.

Even though it's your employer's responsibility to provide accurate earnings information, you should review your earnings history and let us know if there are any errors or omissions. Otherwise, your future Social Security benefits could be lower than you should receive. It's important to identify and report errors as soon as possible. If too much time passes, it could be hard for you to get older tax documents. Also, some employers may no longer exist or be able to provide past payroll information.

The best way to verify your earnings record is to visit www.ssa.gov/myaccount and create or sign in to your personal My Social Security account. You should review your earnings carefully every year and confirm them using your own records, such as W2 forms and tax returns. Keep in mind that earnings from this year and last year may not be listed yet. When you have a personal My Social Security account, we send you an email once a year, three months before your birthday, to remind you to check your earnings and to get future benefit estimates.

If your Social Security earnings record is incorrect and does not match your personal records, you may be able to submit a correction request online using your personal My Social Security at www.ssa.gov/myaccount. If that feature is available in your personal My Social Security account, you can use the online process to correct missing earnings, inaccurate earnings from a valid employer, or earnings from an employer you did not work for. You'll need to provide:

- Your address if we need to contact you about your request.
- Details about your correct earnings and employer.
- Evidence or proof of correct earnings, if available.

You can electronically upload your proof (W2, W2C, tax return, wage stub, pay slip, etc.) in JPG or PDF format. After you successfully submit your evidence, you can print or save a receipt.

Earnings corrections cannot be processed online if they are for:

- The current or prior year, which may not be recorded yet.
- Self-employment.
- Railroad Board.
- Certain years before 1978.

Also, you cannot submit an earnings correction online if you:

- Receive Social Security benefits, Supplemental Security Income (SSI), or Medicare.
- Have applied for Social Security benefits or SSI.

If you cannot correct your earnings online, call us at 1-800-772-1213 (TTY 1-800-325-0778), Monday to Friday, 8 a.m. to 7 p.m., to request a correction.

Start a conversation today. Ask a family member or friend about their first job and let them know they can find out what they earned that year!

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



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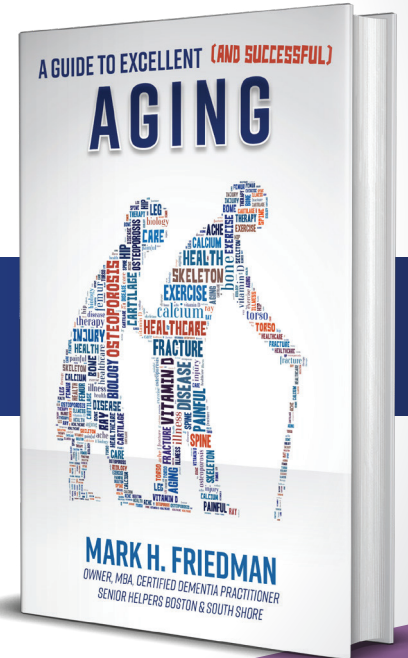


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