



# SOUTH SHORE SENIOR News

For Boomers and Beyond

PRICELESS

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## Celebrate the Season



✦ Rethinking Holiday Gift Giving

Page 2

✦ 'Tis the Season to Restore Health and Build New Habits

Page 6

✦ Healthier Eating During the Holiday Season is Easier Than You Think

Page 9

✦ Grief and the Holiday Season

Page 13



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BECAUSE BEING ABLE TO AGE IN PLACE

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# Rethinking traditional holiday gift-giving to focus on creating lasting memories

By Marie Fricker



Try this experiment with your 12-year-old grandson: “Ryan, do you remember what we gave you for Christmas last year – the gift you begged us for?”

Wait for the question to set in and then notice the blank expression on Ryan’s face as he struggles unsuccessfully to remember a single one of the expensive items that Nana and Papa bought him on December 25, 2023. “I don’t know,” he says, shrugging his shoulders. But I know what you can buy me this year. Here, I made a list.”

Scribbled in crayon on a piece of white construction paper are items like Playstation 5, Taylor Swift tickets, Celtics tickets, a new iPhone 16, and the list goes on.

Maybe it’s time for seniors to put their foot down collectively in 2024 and refuse to be saddled with a mountain of credit card debt for the next seven months. With rising prices throughout the country, it may be time to cut back on the holiday credit card charges and remember the simpler pleasures of celebrating the yuletide.

Baby Boomer children never asked for wildly expensive presents (there were no gaming accessories available). They were content to receive the usual socks, pajamas, and board games under the tree. After dinner, they played football with their cousins and slid down slippery hills on aluminum snow coasters that were the “big gifts” from their grandparents.

Many seniors in today’s technological age feel they have to live up to their grandkids’ expectations of pricey presents like iPads, smartphones and ear buds. But others are avoiding the high-tech pressures and simply enjoying the moment.

“My husband and I have decided not to buy the grandkids elaborate gifts anymore,” said Grace Troiano of Marshfield. “We’re in our 80s now, and just shopping and wrapping presents is a hassle. I’d rather have the family at our house for dinner where everyone brings a dish and we enjoy each other’s company and let the kids walk the beach. And no screen time!”

There are lots of ways for seniors to save money by ignoring their offspring’s grandiose wish lists. They can bake, sew, crochet, or paint a picture that their descendants will likely keep



The Biggars recently returned from an African safari in Kenya with 21 of their family members. Courtesy photo.

forever. They could host a Yankee swap for inexpensive grab gifts or decide to flee the shopping and wrapping frenzy of the season to set sail for calmer waters.

“My parents made a big deal out of Christmases when we were young children,” said Daina Bruns, 56, of Rockland. “But when they got older and became grandparents, they wanted to travel the world and take their kids and grandkids with them. We had family trips everywhere from Australia to their native Latvia, to Alaska, Germany, Italy, Greece, France, and all of the Caribbean islands. We might be having cocktails on a veranda on Christmas Day in Hawaii, but we were always together as a family, and I will never forget those memories.”

Dedham seniors Cheryle and Douglas Biggar are ardent believers in the value of multi-generational experiences as well. The parents of four grown children and grandparents of 10, the Biggars recently returned from an African safari in Kenya with 21 of their family members.

“This was an ‘epic vacation’ for our 52nd anniversary,” said Cheryle, 76, a retired reading specialist at the Dedham Public Schools. “We love traveling with the whole family. We take the kids to Turks and Caicos every February school vacation, and we’ve brought them to Hawaii, Costa Rica, and just about everywhere we go. Doug and I don’t need any fancy jewelry or cars. We live frugally so we can see the world with our loved ones. I’m 76 and Doug turned 78 on Thanksgiving and we intend to keep going as long as we can. We’re very blessed.”

If European or Caribbean travel is out of your financial reach, why not plan a mini multi-generational outing for your family? Even a short day trip, like visiting the aquarium, going to the Museum of Science, eating at a Chinese buffet, or skating at the Frog Pond in the Public Garden will leave lasting memories long after gifts are forgotten.

There are those seniors, however, who still

love the excitement and bustle of crowded shopping malls in the Christmas season.

“I admit I get a lot of joy out of buying things for my seven grandchildren, said Barbara Miller, 68, of Walpole. “When my husband was alive, he would try to rein me in from spending too much money on holiday gifts, but that’s exactly what I want to do. That’s what makes me happy.”

Barbara Demilt, 70, of Holbrook, was recently at the Derby Street Shoppes in Hingham looking for Black Friday deals.

“My boyfriend is Jewish, and I’m Italian, so we celebrate both Hannukah and Christmas,” said Demilt, who was buying a holiday village for her granddaughter Lily. “He thinks I go overboard at Christmas, spending so much on the grandkids, but I just can’t say no. To be honest, I don’t want to.” ∞





# Seniors & the Holidays: Five Ways to Make Them Memorable

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



The holidays will soon be upon us, so it's the perfect time to begin planning your celebrations. Remember, this time of year can be lonely for seniors. So, as you make your holiday plans, think about how you can include the beloved seniors in your life. Here are five ways to make the holidays memorable for seniors:

## 1. Spend an Evening by the Fireside

Nothing is quite as cozy as an evening by the fireside, if you have one or have access to one. So why not make it part of your holiday celebration? After all, the fireside is a perfect place to watch a holiday movie, share your favorite memories, read stories, or play board games.

Add some holiday snacks and mulled cider, and you have a wonderful holiday memory in the making. And don't worry, you can participate in this activity even if you don't have a fireplace. Electric fireplaces are a good alternative, or simply stream a fireplace on your TV.

## 2. Tour the Lights

If you are able to go out, take a tour of the holiday light displays in your neighborhood. It's always fun to see the decorations. Many towns also have light displays that are set up for families to drive through, creating an easy way for

seniors to participate in the holidays.

While you're out, grab some hot chocolate or another warm drink. That way, you stay nice and toasty while you're viewing all the incredible light displays.

## 3. Be Crafty

Many seniors love to do crafts, so it's a perfect holiday activity. And you can choose a craft that takes your loved one's limitations into consideration. Plus, you'll end the day with a lovely memento to keep in addition to your memories.

So why not make your own decorations, create gifts for family and friends, or design a wreath for your door? Alternatively, try scrapbooking your favorite holiday memories. Or make homemade cards to send to loved ones. There's always a fun new idea to try!

## 4. Bake Cookies

Baking holiday cookies is a cherished tradition in many families. Try having everyone in the family choose their favorite recipe, or opt for traditional holiday cookies.

You'll have even more fun if you decorate your cookies. Use cookie cutters to make fun or special shapes and decorate them with icing. Then, enjoy them at your holiday gathering or give them as gifts to family and friends.

## 5. Share a Meal

Often, the highlight of the holiday season is a large family meal. It's a time to come together, enjoy one another's company, and reflect on the holiday. So make time to share a meal together, in whatever way fits best for your family.

Remember that many seniors spend the

holidays alone. So if your senior loved one has friends nearby who won't be attending their own gatherings, consider inviting them to share your meal. It's a wonderful way to make memories and spread holiday cheer.

Do you need assistance making the holidays memorable for the beloved senior in your life? Whether it's providing transportation to a holiday gathering, helping with crafts, or caring for your loved one's medical needs while you prepare your holiday celebration, the dedicated staff at Celtic Angels are always happy to help.

Learn more about our services at [www.celticangelsinc.com](http://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](http://www.celticangelsinc.com) or call 781-331-0062. ∞*



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# Retirement Dreams – or Nightmares

## Use it or lose it. Daily doses do wonders



By Steven V. Dubin

What a surprise.

At age 68, I realized my mobility and strength were not what they once were.

I may be trapped in my head as a 17 years old, but the rest of my body seems to disagree.

Given the circumstances, I hatched a plan to reach out to physical therapists to build core strength and enhance range of motion.

I ended up getting help from Margaret and Frannie at Beth Israel Deaconess Hospital-Plymouth, Rehabilitation Services, Cordage (referred to by locals as Cottage) Park.

Seven sessions and four weeks later, I have a 20-minute morning routine of a handful of stretching and strengthening exercises.

Now, I underscore that I am not a medical professional – just an aging athlete holding on to an active life. I strongly suggest that you reach out to a physical therapist or personal trainer to develop an appropriate routine for you.

Here is a quick peek at some of the things that seem to slowly bringing the “umph” back into my daily routine.

### Neck stretches

Sit or stand tall and slowly tilt your head to the right, bringing your right ear toward your shoulder. Hold for 10-15 seconds, feeling a stretch along the left side of your neck. Repeat on the left side.

### Shoulder rolls

Roll your shoulders forward in a circular motion for 5-10 repetitions, then reverse and roll them backward. Try to keep your arms relaxed at your sides.

### Chest opener

Stand or sit with your back straight. Clasp your hands behind you and gently pull them back to open up your chest. Hold for 10-15 seconds.

### Seated torso twist

Sit up straight with your feet flat on the floor. Place your right hand on the back of your chair and gently twist to the right, looking over your shoulder. Hold for 10-15 seconds and repeat on the other side.

### Ankle circles

While sitting, lift one foot slightly off the floor and rotate your ankle in a circle 10 times in each direction. Switch to the other ankle.

### Seated forward bend

Sit on a sturdy chair with your feet hip-width apart. Slowly bend forward from your hips, reaching your hands toward your toes. Stop when you feel a gentle stretch and hold for 10-15 seconds. Come back up slowly.

### Hip flexor stretch

Stand behind a chair and hold onto it for balance. Take a step back with one leg and bend your front knee slightly. Keep your back leg straight and your heel down, feeling a stretch in the front of the hip. Hold for 10-15 seconds, then switch sides.

### Standing calf stretch

Stand facing a wall or chair. Place your hands on it for support and step one foot back, keeping the leg straight and heel on the ground. Bend your front knee until you feel a stretch in the back calf. Hold for 10-15 seconds, then switch sides.

### Hamstring stretch

Sit on the edge of a chair and extend one leg out straight, keeping the foot flexed. Hinge forward at the hips and reach toward your toes (or as far as comfortable). Hold for 10-15 seconds, then switch legs.

### Side bend

Sit or stand with your feet shoulder-width apart. Extend one arm overhead and gently lean to the opposite side, reaching with the arm. Hold for 10 seconds, then switch sides.

### Safety tips

Move slowly and focus on breathing. Stretch to the point of mild tension, but not pain. Use a chair or wall for support if needed.

*If you know of a senior who is doing something interesting with their retirement, I look forward to hearing from you! Please email me at SDubin@PRWorkZone.com*

**About the Author:** Steven V. Dubin is the founder of PR Works, a lightly used public relations firm based in Plymouth which helps small to mid-sized nonprofit organizations and for-profit companies navigate the overwhelming options of advertising. Steve lives in Plymouth with his wife, Wendy. He is a contributing author to “Get Slightly Famous” and “Tricks of the Trade,” the complete guide to succeeding in the advice business. He recently authored “PR 101,” an E-book. ∞



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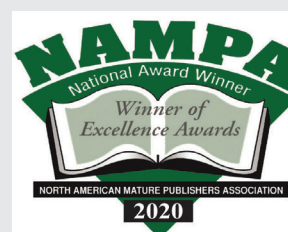
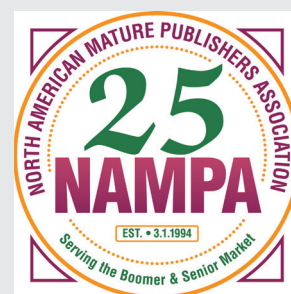
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The Publishers also produce a podcast entitled “My Generation,” which covers a wide range of topics of interest to seniors, from dating to downsizing and everything in between. The podcasts air on the 1st and 15th of every month and audio archives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

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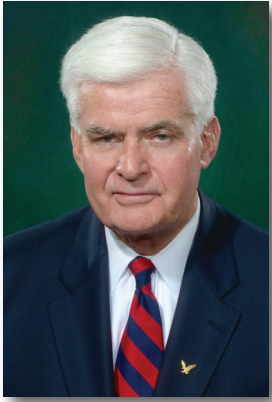
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# HOME EQUITY WEALTH MANAGEMENT

## Rethinking reverse mortgages – How home equity may improve your financial future



By George A. Downey

Skyrocketing prices on just about everything have stressed retirement incomes, depleted savings, and threatened financial security. Additionally, home prices have spiked to historic levels – bad news for buyers, but good news for older homeowners that want to age in place.

It's good news because increased home equity helps provide eligible borrowers access to more funds through the U.S. Department of Housing and Urban Development (HUD)/Federal Housing Administration (FHA) insured Home Equity Conversion Mortgage (HECM) reverse mortgage program.

ing Administration (FHA) insured Home Equity Conversion Mortgage (HECM) reverse mortgage program.

**Why it's important .** One of the biggest fears across America is running out of money in retirement. The ability to tap into home equity to supplement existing resources may help improve financial well-being and could ease anxiety.

The terms of HECM reverse mortgages are usually guaranteed by federal insurance and are uniquely designed to help accommodate reduced retirement incomes and changing circumstances.

**HECM advantages .** The federal insurance, which is paid by the borrower at closing and annually, usually guarantees the loan terms and helps ensure funding will be provided if the loan is in good standing.

Loan terms are typically locked in at closing to help ensure funding won't be diminished by financial market or economic changes, real estate price declines, or lender failure.

**Borrower obligations for good standing .** To maintain good standing with the loan, borrowers must ensure they adhere to all the loan requirements, including:

- Keeping real estate taxes, homeowner's insurance and property charges current
- Providing basic home maintenance
- Continuing occupancy as primary residence

### Diving deeper – HECM benefits

- Potentially no monthly payment obligations. Voluntary payments are permitted but not required. Keep in mind, like with other mortgage loans, interest will accrue on the amounts borrowed. That means your balance goes up over time, increasing the amount you have to pay, and you have less and less equity in your home.
- Increased liquidity. Because it is a loan, withdrawals are received income-tax-free.
- No title or change of homeownership.
- Credit line growth. For loans in good standing, the undrawn balance of the credit line typically grows (compounding monthly) at the same

rate charged on funds borrowed, helping to provide more funds for future needs.

- No maturity date. Repayment of a loan in good standing is not required until no borrower resides in the property.
- Non-recourse loan. If the balance owed on the loan is more than what the home is worth, the remaining balance is covered by the mortgage insurance paid by the borrower, not the heirs, upon death of the borrower.
- Terms and funding honored if good standing is maintained.

**What to do? .** Older homeowners should learn if they are eligible and how potential benefits might apply to their particular circumstances. While HECMs helps provide significant benefits for many, it may not be a suitable solution for others. Suitability requires thorough consideration of financial and non-financial considerations, which is done with a qualified HECM specialist.

Consultation with a certified reverse mortgage consultant (CRMP) is recommended. CRMPs are exam-tested, experienced, and bound by the Code of Conduct and Professional Responsibility of the National Reverse Mortgage Lenders Association (NRMLA).

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

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## 'Tis the season to restore health and build new habits

By Rita La Rosa Loud, B.S.



By and large, we gain about five to seven pounds of fat during the Christmas season. Add to that the undesirable weight gains we experience during Halloween, Thanksgiving,

New Year's, and even Valentine's Day. Yet it may surprise you that the holidays could be the best time to break unhealthy behaviors and build healthy traditions.

Like some of you, I have given in to unhealthy eating habits when surrounded by delectable temptations, particularly at family and holiday gatherings. Along with a sense of guilt, predictably, I end up feeling unwell. Breaking away from old habits and replacing them with healthy ones guarantees the new habits will last you for a lifetime. Moreover, it is not only changing your eating habits and how you prepare meals, but participating in structured exercise programs at the same time. A great example of the proof is in the pudding is our 2017 Nutrition Exercise Weight Loss Maintenance Study (below) conducted around public holidays. The results may astound you. First, let's address doable changes resulting in less weight gain during these challenging seasons. The good news is, you don't have to give it all up!

### Doable food adaptations

Rather than revamping your entire holiday meals, desserts, and sweets, why not substitute fewer processed ingredients in place of high-calorie, highly processed foods. The alternative version(s) will likely taste just as scrumptious. For example, when drawn to several goodies or highly caloric adult beverages, limit your intake to just one. Better yet, drink seltzer with fresh lemon or lime and a dash of juice to quench your thirst. Even with minor changes such as these, you will experience fewer calories, less weight gain, and feel more energized than usual during these celebratory moments.

### Easy exercise solutions

Engage in aerobic activity. A 30-minute leisurely stroll around your neighborhood, especially after a hefty holiday meal, will help you to burn those extra calories. Even better, make it your daily routine.

Participating in a basic strength program just twice a week strengthens muscles and bones and especially increases resting metabolism, so you can burn even more calories. Better yet, why not train on a consistent basis? Including these

two fitness components (aerobics, resistance exercise) all through the holidays will help you to avoid too much of a good thing.

Here are our study results done during holiday festivities and throughout the year:

### Westcott's proven results

Westcott's research revealed moderately decreased calorie consumption, and increased protein intake coupled with basic strength and endurance exercise is most effective for reducing body weight and improving body composition. Over six months, participants lost 14 lbs./fat, added 4 lbs./muscle, for an 18-lb./improvement in body composition and physical appearance. During the nine-month maintenance phase, subjects trained two to three days a week for 40-50 minutes and continued to lose fat and add muscle for enhanced health and fitness!

### Special holiday helper

Quincy College's Wayne Westcott, Ph.D. Center for Health and Fitness is offering during the month of December an affordable four-week holiday program in strength and aerobic exercise to help you get through the holidays. Located at Presidents Place, 1250 Hancock St., Quincy. Call 617-405-5978 for cost and

registration details. 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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# Give the gift of relief this holiday season with CBD



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



At Your CBD Store Braintree, we're celebrating by sharing the transformative benefits of CBD – an all-natural way to find relief, better sleep, and relaxation during the bustling days of December and beyond.

Our plant-based CBD products serve as safe, effective alternatives to heavy medications, offering comfort and peace of mind without the risks often associated with long-term pharmaceutical use. With every purchase, you're giving yourself or a loved one the gift of comfort.

For those new to CBD, cannabidiol is a natural compound derived from the hemp plant that supports the body's endocannabinoid system, which helps maintain balance and well-being. Unlike THC, CBD doesn't produce a "high," making it ideal for those seeking clarity along with the science-backed benefits of the hemp plant. Whether managing holiday stress, winter blues, or lingering discomfort, CBD naturally supports the body, especially when disrupted by chronic illness, age, or environmental factors.

Understanding CBD's potential benefits is key, which is why Your CBD Store Braintree focuses on consumer education. We offer third-party-lab tested formulas, including clinically proven sleep products, award-winning topical relief creams, and USDA organic CBD tinctures – all designed to match your specific needs and potentially change your life or that of a loved one.

As we close out the year, here are a few heartfelt stories from customers who've experienced life-changing benefits with Sunmed CBD:

## 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."* – D.M. Raishart

## Smart and sympathetic

*"I love this store because they are very knowl-*

*edgeable about all of their products, and they have never steered me wrong."* – J. Vallance

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

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

## Excellent sleep all night

*"So thankful laws are changing to use the goods in this to do great things and help people have a better quality of life."* – C. Vetra

## Amazing!

*"I recommend this brand to anyone I can. I am so glad I came across Sunmed several years ago as this CBD is the only thing that works for my dogs and myself."* – M. Evans

## All I know, it just works

*"I have a lot of physical issues and go around in a lot of pain. With this cream, I get a lot less pain, and*

*with no side effects. So grateful."* – M. Tusher

This December, give yourself or someone you love the gift of relief. Visit Your CBD Store Braintree to explore our full selection of products and find the perfect wellness gifts that will last well beyond the holiday season. Mention this article to take advantage of our special December discounts.

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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# Protecting older adults: Spotting and avoiding scams



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

As a Realtor and advocate for older adults, I have seen first-hand how critical it is to protect seniors from scams. My very own parents have fallen prey to scams, so getting the word out is near and dear to me.

Unfortunately, many older adults are targeted by fraudsters who prey on trust and financial stability. These scams often exploit urgency and emotion, making it crucial for seniors and their families to recognize the tactics used. With the holidays coming up, it's a wonderful time to discuss the importance of staying alert and, unfortunately, suspicious. Take the time to do this with the entire family incorporated as a teaching moment. Better to be safe than sorry!

Imposter scams are particularly common. On the South Shore, some seniors were recently contacted by individuals pretending to be their grandchildren, claiming to be in urgent trouble and requesting immediate payments through wire transfers or gift cards. These emotional scams can lead to quick, unverified actions. I strongly suggest coming up with a family "safe word" so if someone says or claims to be a family member, ask for the "safe word" (i.e. French fries or a unique question, such as where their last vacation was or what color car Grandma drives – something/anything to verify you're communicating with whom you think you are).

Door-to-door home improvement scams are another issue, as seen in Hingham, where unscrupulous contractors took deposits for roof repairs and vanished without completing the work. Door-to-door solicitation, especially today, should be addressed with caution, unless I'm asking if you'd like to sell your house!

Medicare scams have also been reported in Quincy, where fraudsters posing as representatives requested personal information under the guise of updating Medicare details, leading to potential identity theft. Real estate and rental scams are also prevalent, such as one in Marshfield, where a senior was tricked into wiring money for a non-existent rental property. These examples are just the tip of the iceberg; however, the point is that there are numerous variations of scam attempts.

Spotting scams requires vigilance. Be cautious of urgency, unverified identities, unusual payment methods like gift cards or wire transfers, sending a bank check overnight and offers that seem too good to be true. To protect yourself, verify information before acting, avoid sharing personal details with unsolicited callers, and rely on trusted professionals for services like home repairs or real estate. If the person requesting information gets frustrated and makes you feel uncomfortable, that is a red flag! If you suspect a scam, report it to the Massachusetts Attorney General's Office or your local police department.

By staying informed and sharing knowledge with others, we can build a safer community for our seniors. If you have questions about safeguarding your finances or housing options, feel free to reach out to me – I'm here to help. Together, we can navigate these challenges safely and confidently, but bottom line, when in doubt, check it out!

Please tune into my radio show on WMEX on December 3 at 6 p.m. when Plymouth County District Attorney Timothy J. Cruz will be on to address scams. ∞

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# Healthier eating during the holiday season is easier than you think

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



The holiday season is upon us. Spending time with family and friends, celebrating traditions, and sharing memories make the holidays truly special.

Something else that makes holidays special are delicious meals and sweet treats!

It can be challenging to avoid overindulging during the holidays, especially if there are festive gatherings or events that involve a lot of food.

Wondering how to enjoy treats in a healthier way so you can begin the New Year looking and feeling your best? Here are a few helpful tips:

- Calories count, so try to use them wisely. If the wonderful holiday meal includes a side dish that you eat regularly during the year, pass on it. Choose a different side dish or save those extra calories for dessert.
- Sweet beverages and holiday cocktails can be high in calories, too. If you're going to drink soda, eggnog, wine, or a cocktail, try

to limit your consumption to one. Consider low calorie beverages such as seltzer water or unsweetened iced tea.

- Don't fill up on appetizers. Consider limiting yourself to one or two hors d'oeuvres. Feel free to indulge in crudites (raw vegetables), but go light on the dipping sauce.
- Be sure to leave room for dessert. By avoiding second helpings and not filling up on rolls, crackers, cheese, or too many hors d'oeuvres, you likely won't feel too full to really enjoy your dessert.
- It's OK to indulge in the foods you enjoy during the holidays, but there's a balanced way to do so. Moderation is key. Keep in mind that one helping is enough. Practice portion control, eat slowly, and savor your food.

## Nutrition and your health

Eating a nutritious and well-balanced diet is one of the keys to good health. As we get older, nutrition plays an even larger role in overall health and well-being. By developing a nutrition strategy and planning meals in advance, older adults are more likely to eat meals with the vitamins, minerals, fiber, protein, and other nutrients that are so important.

Did you know that there are programs available to assist older adults who are uncertain



about how to plan nutritious meals? Nutrition education and individual medical nutrition therapy through the nutrition department at Old Colony Elder Services (OCES) can help.

To learn more about OCES's nutrition services, visit [ocesma.org/programs-services/nutrition](http://ocesma.org/programs-services/nutrition) or call 508-584-1561.

Happy holidays from OCES!

**About the Author:** Nicole Long is the Chief Executive Officer of Old Colony Elder Services (OCES). Founded in 1974, OCES is a private, non-profit organization proudly serving greater Plymouth County and surrounding communities. OCES is designated as one of 25 Aging Services Access Points (ASAPs) in the Commonwealth of Massachusetts. OCES's mission is to support the independence and dignity of older adults and individuals with disabilities by providing essential information and services that promote healthy and safe living. The agency offers a number of programs to serve older adults, individuals with disabilities, their families and caregivers. For more information call 508-584-1561 or visit [www.ocesma.org](http://www.ocesma.org).



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# Cold weather does impact your oral health

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



You dress warmer, bundling up in layers. You may increase your vitamin intake, loading up on Vitamin C. Yet one area of winter prep you might overlook are your teeth and gums. Truth be told, cold weather can have an impact, especially for

seniors, who may already be managing age-related dental concerns.

## Increased tooth sensitivity

Many seniors experience heightened teeth sensitivity during the colder months. Particularly if your teeth's enamel – the protective outer layer of the teeth – has worn down over time. So, exposure to cold air might result in a sudden, sharp pain to your teeth.

If you have receding gums, which can also occur naturally with age, you may also experience this as sensitive roots to your teeth can react to temperature extremes, increasing discomfort.

## The Fix

Consider breathing through your nose when you're outside to limit cold air from directly contacting your teeth. If you're experiencing this type of sensitivity, a toothpaste specifically designed for sensitive teeth can help reduce sensitivity over time. Your dentist can also offer recommendations or treatments if tooth sensi-

tivity becomes more severe, so don't hesitate to bring it up at your next checkup.

## Dry mouth and dehydration

Drier winter air and indoor heating can cause dehydration. If you're a senior and already dealing with dry mouth as a side effect of medications, winter can exacerbate this issue. Since saliva plays an important role in protecting teeth by washing away food particles and neutralizing acids, decreased saliva production caused by dry mouth can increase the risk of cavities and gum disease. It's not exactly great for your breath, either.

## The Fix

Drinking more water in the winter months is a start. Some people find it helpful to use a humidifier in your home as it adds moisture to the air and can alleviate dryness in both the mouth and throat. Sugar-free lozenges or chewing sugar-free gum can also stimulate saliva production, helping to keep your mouth moist and comfortable.

## Cold weather cravings

Winter often brings cravings for hot drinks, comfort foods, and holiday sweets. In moderation, these things are fine. As a senior, you want to be mindful of the potential impact on your teeth and gums. Hot coffee, tea, or cocoa can stain your teeth, especially if consumed frequently. And we all know what sugary treats can do – create cavities.

## The Fix

One simple solution: Rinse your mouth with water after enjoying hot beverages to help prevent staining and reduce acidity. Try to limit sugary foods and brush your teeth after eating them to reduce the risk of cavities. Green tea is a nice option, offering a comforting, antioxi-

Does Cold Weather Affect Our Teeth?



dant-rich alternative that's gentler on teeth.

## How winter is good for your teeth...sort of

Cold weather can mask the early signs of dental issues, like mild toothaches or sensitivity. Sometimes these symptoms can go unnoticed until they worsen. By scheduling a checkup early in the year in winter, you give your dentist a chance to catch any issues early and offer tips for keeping your teeth and gums healthy throughout the season.

## New year, new you?

The start of the new year is a good time to review your oral hygiene routine. For seniors, here's a standard protocol:

- Use a soft-bristled toothbrush and fluoride toothpaste (aging teeth and gums can be more vulnerable to harsh brushing).
- Brush twice daily, and don't forget to floss – plaque buildup can increase during winter; flossing helps keep it under control.

## Conclusion

By following some or all of these simple steps, you can help prevent cold-related discomfort and support your overall oral health. It's as simple as addressing tooth sensitivity, staying hydrated, and maintaining a balanced diet. By making these a priority, you ensure that your smile stays bright, comfortable, and healthy, even through the chilliest months.

**About the Author:** Dr. Richard Wolfert, DMD is the owner of The Toothboss, 1121 Main St., South Weymouth. For more information, call 781-335-0604 or visit [www.toothboss.com](http://www.toothboss.com). ∞



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# Hamel-Lydon Chapel & Cremation Service presents Compassionate Service Awards

Hamel-Lydon Chapel & Cremation Service of Massachusetts appreciates the special care and dedication that frontline healthcare workers provide for their patients and families. In the spirit of compassionate service, Hamel-Lydon is proud to honor individuals by granting the Compassionate Service Award to 10 dedicated and caring healthcare providers.

The 2024 Compassionate Service Award recipients and their

respective organizations are: Allison Stenstream and Felicia Souto of Old Colony Hospice in West Bridgewater; Bernadette Bernard and Margarete Desir of Dr. Ruth McLain Hospice Home in Braintree; Feng Ping Mai and Lihong Lei of South Cove Manor in Quincy; Cecilia Howard, Elizabeth Roman, and Kathryn Camargo of Care Dimensions in Danvers; and Erin McComiskey of Tufts Medical Center in Boston.

Each of the 10 recipients received a certificate recognizing their compassionate service and were awarded \$500 by Hamel-Lydon Chapel & Cremation Service. Their respective healthcare organizations were also presented with a \$250 check in honor of each award winner.

Hamel-Lydon Chapel offers

its Compassionate Service Awards annually and accepts applications on a rolling basis or throughout the year. Recipients of the award are announced in the fall of each year. Visit <https://www.hamellydon.com/hamel-lydon-compassionate-service-award> for more information. ∞

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# Wondering what to do with unused medications? Here are your best options

By Patricia Prewitt, My Personal Rx Adviser



Have you ever wondered what to do with unused or no longer needed prescriptions?

I recently had a family member pass away, and along with grieving, there are the practical tasks of "What do we do with ...?" Safe medication disposal was clearly a

task on our list.

First, notify the medical providers and cancel any upcoming appointments to avoid no-show charges. It was an unexpected blessing when a longtime cardiologist reached back with a personal phone call. Notify any pharmacies that fill prescriptions to avoid auto-refill charges.

**Now, what to do with all these prescriptions?** Both the Food and Drug Administration and Drug Enforcement Administration provide guidance for the safe disposal of medications. In general, instructions for disposal of specific prescriptions are found in printed package inserts included with the Rx at pickup.

**Find Drug Take-Back Programs:** The DEA sponsors two National Drug Take Back Days in April and October. The program began in 2010

initially as a response to the opioid crisis. Since its inception, more than 9,600 tons of products have been collected at more than 5,000 sites across the USA.

In Massachusetts, these safe recycling repositories are often located at local police stations and in pharmacies or clinics. To find a location, check [www.dea.gov/takebackday](http://www.dea.gov/takebackday).

**What about simply throwing out medications?** Almost all medications, except those on the FDA Flush List can be thrown out in household trash. Here are the steps:

Step 1: Scratch out all personal information on the packaging to protect privacy. Throw the packaging away.

Step 2: Mix the drugs with something undesirable like cat litter, coffee grounds, or dirt. This makes the medication less appealing to pets or children, or anyone who might be searching through trash for drugs.

Step 3: Put the mixture in a zip-lock bag or container with a lid to prevent the mix from spilling and throw it away.

**Wait. What's the FDA Flush List?** Opioids and fentanyl pain patches have a high potential for misuse and abuse. Takeback programs are preferred, but if not available, these products should be flushed to avoid the risk of misuse, accidental death, or overdose. Read more at [www.fda.gov](http://www.fda.gov).

**What about asthma inhalers?** Inhalers are

pressurized and should not be thrown away in the regular trash. Check with your local pharmacy about safe disposal options. Some pharmacies allow you to simply return the old inhaler when picking up the new one.

Towns and cities may have their own guidelines for the disposal of medications.

**Are there any unique ways to reuse expensive medications?** ReMediChain, based in Memphis, has a unique program for reuse of certain cancer medications. This non-profit seeks to match unopened, unexpired medications with cancer patients who need the therapies. The program was created by a team of pharmacists frustrated by lack of affordability for patients, medication waste, and environmental impact.

As you might imagine, this is a complicated endeavor, regulated by state and federal laws. Massachusetts Bill 1208 may allow our state to participate in the future. Read more about ReMediChain or find out how to donate unused medications at <https://donatemymeds.org>.

*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 and the holidays: Navigating the season with a step-by-step approach

By Susan Drevitch Kelly, Life Transition Coach



The holiday season has begun. There are signs of it everywhere you go – the decorations, music, shopping sales, and all of the holiday festivities with family and friends. And yet, this is one of the most difficult and

challenging times of the year to get through in the absence of your loved one.

When you're grieving, it's hard to feel like celebrating anything. And your mind does a great job of reminding you of what used to be. The usual holiday traditions and rituals you developed over time with your loved one are now over. Fond memories of the past will remind you that things are not the same, and never will be quite the same.

Celebrating the holidays without your loved one is like trying to put together a jigsaw puzzle with half the pieces missing. During this time of the year, it is easy to feel overwhelmed with all the invitations, shopping, preparations, and to-do lists swirling in your mind, not to mention all of the questions, thoughts, and feelings you are experiencing. Let's look at some of the steps you can take to help you get through the holidays:

**Step 1: Acknowledge.** You need to acknowledge that the holiday season will never be quite the same without your loved one, and will likely be a painful, challenging, and difficult time of the year. Accept that it will create strong emotions for you – sadness, loneliness, regrets, perhaps even feelings of depression.

**Step 2: Feel.** Honor your feelings and emotions, whatever they are. No one else will feel what you feel, in the same way, with the same intensity. Your grief is unique to you, and so are

your feelings.

**Step 3: Express.** Find a way to express and release whatever you are feeling so they can move from within you to outside yourself. Search for a way that works best for you: talking to a close, trusted friend or a “grief buddy,” journaling, writing a letter to your loved one, sitting in a quiet place alone, taking a walk along the beach. Don't suppress your feelings just to keep everything feel “normal” for your family and friends.

**Step 4: Plan.** This is a really important step in getting through the holidays. Without a plan, you will just go through the motions and acquiesce to the expectations of family and friends. Decide on What? Where? Who? How? When? Remember that this is your plan; there is no right or wrong way to celebrate. Determine what you would like to do, and what you prefer not to do. How will you celebrate? Perhaps this first year, you will pass all together, or perhaps just join everyone for dessert and coffee. Maybe you keep things small. Perhaps you go out this year, or do take-in. The choice is yours.

**Step 5: Take charge.** Steps 4 and 5 are inseparable. Your loss was beyond your control, but not how you chose to celebrate the holidays. This is a good time to reevaluate the holiday traditions and expectations of who hosts, who cooks, desserts, decorations, and all the rest of the routine and ritual that comes with the holidays. Don't be afraid to make changes. Perhaps there are some traditions or responsibilities that you want to skip.

**Step 6: Inform.** Let family and friends know your desires on how you would like to celebrate the holidays. Don't feel pressured to change your plan so that your family won't be disappointed. Decide what's best for you this year.

**Step 7: Ask.** Don't feel guilty asking for help or saying “Yes” to offers of help. You don't need to do everything yourself, all the things you've always done. And, don't overcommit while you are grieving. It's OK to say “No” to things you don't really want to do or feel up to doing. Your



family will understand. The holiday season has its own built-in stresses and demands, and so does grief and loss. When layered together, it is easy to experience physical and emotional overload and feel quite overwhelmed. Be gentle with yourself – you are still healing.

**Step 8: Remember.** You can find great comfort in finding a special and meaningful way to honor the memory of your loved one. You might wear, carry, or use something that reminds you of your loved ones. Consider creating a new and special ritual of remembrance. It can be a prayer, a special toast, the lighting of a memory candle, or sharing stories about your loved one.

You have experienced a profound loss. Your life has been changed forever. And, yes, the holidays will never be the same. But it is also a perfect time to pause, reflect, and honor, with great gratitude and thanksgiving, all of love shared and memories created with your loved one.

Wishing you and your family a beautiful and blessed Christmas season.

**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](mailto:skellya@gmail.com). ∞*

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## ELDER LAW MYTH BUSTERS

# Making sure your gifts are distributed to the people you intend to receive them

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



Myth or Fact? I can gift specific assets in my will to specific people.

This is a Fact!

Gift-giving is always a hot topic of conversation around the holidays, but few people consider the gifting of assets that they already own. By assets already owned, I am referring to tangible personal assets – cars, art, jewelry, family heirlooms, etc. These are assets that can be gifted during life or after death through your will or trust.

If you have very specific ideas as to how you want tangible assets to be distributed, you have two options when incorporating these gifts into your will. They can either be specifically listed in your will or they can be referenced by an outside written memorandum that your personal representative is obligated to follow. In most circumstances, unless I know that there will be conflict

over an item, I suggest going the memorandum route. This way, if you change your mind about the distribution of an item, you can amend the memorandum yourself, as opposed to going back to your attorney for a new will or a codicil (amendment to a will). If you have a trust and you completed an assignment of your personal property to your trust, then you can accomplish the same thing with specific language or a memorandum.

The creation of these specific memoranda does not need to be fancy. It can be a written list, either in your own handwriting or typed out, containing a specific description of the asset and the name of the person to receive the asset. I always recommend that my clients date and sign the list so that if there are changes made to the list, the most recent list can be recognized. I then recommend that client keep that list with their other estate planning documents for easy location should something happen.

It may seem tedious to list out specific items, but specificity and clarity can eliminate questions and conflict after you pass away. Often items gifted in this manner are sentimental in value and the transfer of these items can be emotionally charged. Putting one family mem-



ber in charge of the distribution can be problematic because, without a written instruction, that family member is left guessing how you wanted assets distributed or defending an oral conversation that has no proof. Incorporating these gifts into a simple memorandum can make this process much easier for everyone.

An elder law attorney can review your specific situation, including if your will or trust allows for you to create a specific memorandum gifting tangible assets.

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

## SOCIAL SECURITY UPDATE

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By Delia De Mello,  
Social Security

We hope your holidays are filled with joy and warmth. During this and every season, we want you to know that we are here to serve you. Did you know that our online

services are available to help you do business with us in an easy, convenient, and secure way?

You can create a personal mySocial Security account online to:

- Apply for retirement, spouse, or disability benefits.
- Request a replacement Social Security card.
- Check your application or appeal status.
- Request a name change (in some cases you may have to visit your local office).

If you receive benefits, you can use your per-

sonal Social Security account to:

- Change your address. (Social Security benefits only)
- Change your direct deposit information. (Social Security benefits only)
- Instantly get proof of benefits.
- Print your SSA-1099.

If you do not receive Social Security benefits, you can use a personal mySocial Security account to:

- Get personalized retirement, spouse, or disability benefit estimates.
- Get your Social Security Statement.
- Get instant proof that you do not receive benefits.

You can use these services on the go or from the comfort of your home. Visit [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount) to view the services available to you.

If you cannot use our online services, you may be able to use our automated telephone services by calling 1-800-772-1213. Automated services



are always available.

Have a safe, happy holiday season and know that we are here for you.

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





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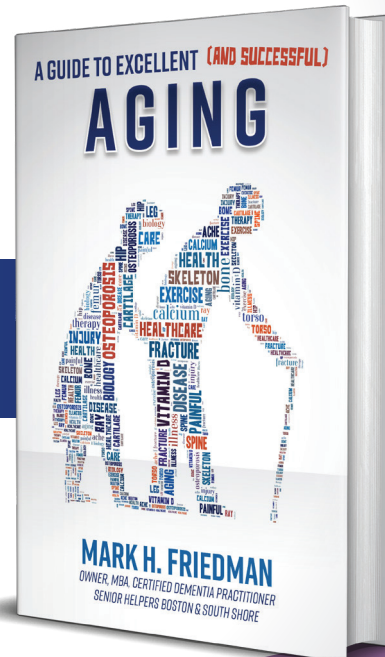


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