



# SOUTH SHORE SENIOR News

For Boomers and Beyond

PRICELESS

JANUARY 2025

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## Ringling In the New Year!



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# Some final thoughts from the Wicked Smart Investor

By Laura Sorgi

I don't profess to be a wicked smart investor, but as a fellow CPA and a lifelong friend of the original wicked smart investor, Christopher Hanson, hopefully I can write a column to live up to his high standards.

Christopher Hanson grew up on a quiet dead-end street in Braintree. He was the 12th child of 13 of Ann "Nancy" Hanson and the late Frederick W. Hanson, DMD. He had eight sisters and four brothers and was a fiercely proud uncle of his nieces and nephews. We grew up in the same neighborhood, where we played endless games of Old Maid, kickball, and "kick the can" in the yards before retreating home at dark.

He was a devoted son to his nonagenarian mother and would often post photos and stories singing her praises. He delighted in relaying well wishes and heartfelt messages from his friends to his mother. He loved his large family and especially enjoyed family gatherings surrounded by his siblings and their children.

He attended Archbishop Williams High School in Braintree and went on to graduate from the Isenberg School of Business at UMass Amherst, and earned an MBA from Babson College. He was a CPA and worked in finance his whole life as a financial advisor, and loved to give out financial advice informally to family and friends. He was also a talented writer, as he wrote this column for the South Shore Senior News.

He often expressed his admiration for the loving care nurses provide to their patients. He was especially proud of his favorite nurses, his Mom and sisters Margaret and Patty. This admiration turned out to be prophetic, as all his sisters (including non-RN sisters) took such loving care of him in his final days at his sister Patty and brother-in-law Mitch's home. He died in September after a brief illness.

He kept his illness private to most; in fact, he didn't tell me until I texted him numerous times telling him I was worried and asking him what was going on. You see, Chris was the type of friend who, if you asked him a question on text, he would respond immediately. He also would text quite often and say "Call me, I have some juicy news for you." Thus, when his texts became infrequent and his responses were one-word answers, I became worried.



Christopher Hanson, the Wicked Smart Investor. File photo

Fortunately, my years of financial and tax discussions with him provide me with some financial and not-so-financial advice that I would like to share with you, his trusted readers.

**1. Take care of those you love and take advantage of the power of compounding interest and investing.**

Chris told me that he had started an investment account for one of his nephews that he helped care for. He would collect cans when walking and invest the money in the stock market in a small brokerage account for his nephew's future. He was amazed at how the account had grown with sensible stock picks. The lesson he hoped to instill was to invest consistently, no matter how small, and you will be thrilled with the value of your portfolio as the years progress. (On a side note, as an added benefit to society, recycle your cans. If you don't care to recycle, give them to someone else who will).

**2. Live below your means.** Chris loved clothes, but he loved even more the thrill of purchasing a designer suit or tie at a thrift store. He loved to tell the story of the Burberry raincoat or the Brooks Brothers jacket that he scored used for a fraction of the price. There are many bargains out there; you just have to hunt. Don't buy expensive labels that you can't afford to attempt to impress people. Chris was happier telling the true story of the bargain than purchasing something he could not afford at full price.

**3. Buy a book of stamps and keep it in your drawer.** Chris would often send cards and delighted in making someone's day by receiving a card from him. He would send a birthday/holiday card to my elderly mother and when I called to thank him he would respond, "Can you just please send a card back to my mother?" He believed that for less than a dollar, you could make anyone feel really special with a personal note in the mailbox.

**4. Attend your high school reunion and reconnect with friends.** Chris had already told me that he had started to plan his 40th reunion for AWHHS in the fall of 2025. He wanted to ensure that it was held in the most welcoming location that would ensure a large turnout. When I told him that my sister held her 50th reunion in the AWHHS cafeteria, he asked me to send photos and asked many questions to ensure that it would be the perfect location for his classmates. He wanted it to be affordable, but nice too. I assured him that it would be.

**5. Don't make every decision on finances alone.** When I visited him in his final days, he sat up and asked me, "What do you think of parents who immediately sell their home and downsize when their youngest child moves out?" I responded that I could see the pros and cons of selling quickly. He replied that it was shortsighted and a little selfish. He said that life was very difficult for young people these days and they needed a soft place to land, as many boomerang back home. Always wanting to debate him, I asked, "But don't you think young people just need to have more grit?" He replied, "Yes, but it is important for children to know that if they fail, they can always go home to regroup." I admitted that it is a wonderful and altruistic act for a parent to help give their children a leg up to save and get ahead in these challenging times. Sometimes it is a better decision to make a decision based on emotion, even if it might be costly for a short time.

**6. Pay a compliment, as it doesn't cost you.** Chris loved Facebook and often posting positively about his family (especially his nieces and nephews) and friends he ran into. Saying something nice to someone and being kind is priceless, and in this world of hostility and negativity, it is needed now more than ever.

Chris Hanson, "Chrigger," The Wicked Smart Investor, is gone from our physical world, but he will live on in his stories and all the hearts of the many family and friends who knew and loved him. He was a wonderful son, brother, uncle, and friend to many. May he rest in eternal peace. Fittingly, the family requested that donations may be made in his memory to his beloved high school: AWHHS Office of Advancement, 40 Independence Avenue, Braintree, MA 02184. All donations will support the Chris Hanson '85 Summer Math Institute as well as the naming of a mathematics classroom, ensuring his lasting legacy at AWHHS. ∞

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# Overcoming the January Blues: Nurturing joy and wellness for seniors

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



As the festive glow of the holidays fades, January can feel stark and challenging, particularly for seniors who might experience feelings of loneliness or sadness. The “January blues” are common, but there are many ways to help our loved ones transition from the holiday season with grace to find comfort and joy in the quieter months of winter.

At Celtic Angels Home Health Care, we believe that every season holds the potential for happiness. Here are some practical tips to help seniors overcome the January blues and embrace this time of renewal.

## 1. Stay connected

After the hustle and bustle of the holidays, many seniors feel a drop in social activity. Staying connected is crucial for emotional well-being. Encourage regular phone or video calls with family and friends or explore local senior centers that offer activities to keep spirits high. If transportation is a concern, organizations like ours often help facilitate these connections.

## 2. Maintain a healthy routine

A predictable daily routine can provide a sense of purpose. Encourage balanced meals, adequate hydration, and regular physical activity, even if it's just a daily walk or light stretching.

Maintaining sleep schedules is also vital; restful nights can improve mood and energy.

## 3. Embrace winter hobbies

January is an excellent time to explore indoor activities that engage the mind and body. Crafting, puzzles, learning a new skill, or reading a compelling book can bring excitement to the day. For tech-savvy seniors, online courses or virtual museum tours can open doors to enriching experiences.

## 4. Seek the light

Seasonal affective disorder (SAD) can amplify the January blues, particularly in areas with limited sunlight. Encourage seniors to sit by a window or take a short walk outdoors during daylight hours. Light therapy lamps are another effective way to combat the winter doldrums.

## 5. Practice gratitude and mindfulness

Gratitude practices, such as keeping a journal or sharing daily moments of joy, can help seniors focus on the positives. Gentle mindfulness exercises or meditation can also reduce stress and foster a sense of peace.

## 6. Reach out for support

It's essential to recognize when professional support is needed. Feelings of sadness, withdrawal, or hopelessness should not be ignored. Celtic Angels Home Health Care offers compassionate caregivers who can provide companionship, assistance with daily tasks, and emotional support, helping seniors feel valued and cared for year-round.

## 7. Looking ahead with optimism

January marks the start of a new year – a

time to set intentions and embrace possibilities. Whether through reconnecting with loved ones, nurturing hobbies, or simply finding beauty in the season, every senior deserves to feel hopeful and supported.

At Celtic Angels, we are honored to care for our clients with the same love and attention we would give our own families. Together, we can help seniors navigate the January blues and rediscover joy in life's quiet moments.

For more information about our services or to find additional resources, please visit our website or contact us directly. Let's ensure every senior feels cherished, not just during the holidays but throughout the year.

**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

## New Year Transitions, part deux



By Steven V. Dubin

Over the course of 30-plus years in working with small business clients, my firm has worked with a number of business owners transitioning toward retirement. For many, it's a process that can take years to put in place.

It's part of the reason we became a Vested Business Broker to help small business owners with this process.

**Why it matters.** Many business owners decide to sell their business when they are ready to retire. And by "ready to retire," that can mean ready to not do what they do to earn a living anymore. That kind of approach can be psychologically undermining, and you may look at selling your business as something you have to do. And that can put you at a disadvantage in negotiating with a new owner.

**Going deeper.** A longtime PR Works client and South Shore Senior News contributor, Dr. Richard Wolfert, DMD of The Toothboss, recently began his transition to retirement. He's planning on it taking place three to five years from now.

That's right. Three to five years.

For a non-family owned business, that's a reasonable timetable for a succession plan.

For The Toothboss, his plan started by finding a dentist who is aligned with his values as a practitioner, Dr. Jonathan Alihosseini, DMD. He's also known as Dr. J. The good doctor will begin work at The Toothboss on January 8. He will work Wednesdays from 7 a.m. to 11:30 a.m.

The modest schedule gives both doctors a chance to see if the arrangement is a good fit with both patients and staff.

**Ramping up.** What I've learned as a PR

consultant and brought to my new role as a business broker is that planning to sell your business does not mean you slow down. Far from it. Our PR firm has worked with many firms on campaigns to raise the profile of their business to attract more and better buyers. And that can take some time.

**An example...** Several years ago, our firm worked with a company called Boston Pack and Ship. Two former UPS franchise owners started the firm. Specializing in customized packaging and creating larger items, the pair had a unique offering. One of the partners also wanted to sell the business in five years.

We put together a PR program supported by search engine optimization for their website. Supported by some major hits in local and business press and dramatically improved search engine performance, the pair generated enough buzz to sell their business within three years.

**Transition plans.** Enhancing value is but one part of a transition plan. There are many other components involving staffing and operations. That's why working with a business broker can be one of the more important decisions you make in starting your transition to retirement. For more information on the services we offer in that regard, please contact me at 781-582-1061.

*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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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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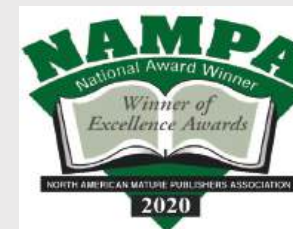
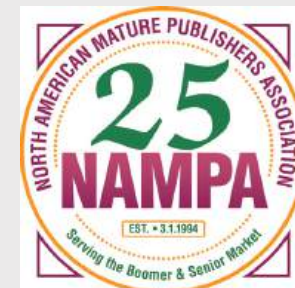
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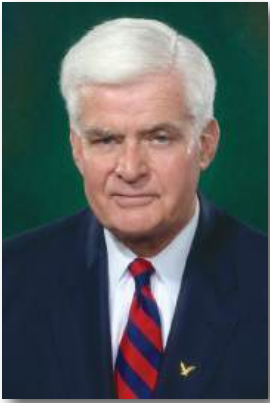
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# HOME EQUITY WEALTH MANAGEMENT

## HELOC payment surprises threaten homeowners

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



By George A. Downey

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

### What's happening

Unfortunately, the favorable terms that made them appealing change at a "reset date," usually between five and 10 years. When that occurs, the credit line is closed, and monthly payments are increased to

pay the balance off by the maturity date, which can pose challenges for some.

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

### Why it matters

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

### A Quincy story

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

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

### Reverse mortgage: A unique solution with additional benefits

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

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

### Reverse mortgage overview

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

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# SENIOR FITNESS

## New Year's Resolutions – the historic roots of planning to be better next year

By Rita La Rosa Loud, B.S.



**Ancient Babylonians.** Before heralding New Year Resolutions, how about a little history (Sarah Pruitt, History.com) behind this popular tradition that occurred some 4,000 years ago

by the ancient Babylonians. In honor of the new year, they were the first to record a 12-day religious celebration known as the Akitu. This festival transpired mid-March when crops were planted, a new king was crowned, and Babylonians vowed to repay their debts and loans to the pagan gods. In keeping with their promises, they were shown favor the coming year. If not, Babylonians feared untold displeasure by the gods.

**Ancient Rome.** Circa 46 B.C. in ancient Rome, Julius Caesar ascertained January 1 as the beginning of the new year naming it after Janus, the god of two faces. It was supposed that Janus lived in doorways and arches. Romans credited this deity gifted with hindsight of the preceding year and foreseeing the upcoming year. Hence, sacrifices were offered to Janus by

the Romans with guarantees of good behavior for the following year.

**Early Christians.** Day one of the new year was, for early Christians, a time to reflect on yesteryear's shortcomings and then resolve to rectify them in the future. To celebrate the new year, in 1774, John Wesley, an English clergyman and originator of Methodism, established the Covenant Renewal Service, known as watch night services. These observances on New Year's Eve and Day were comprised of Scripture readings and chanting of hymns.

**Modern Day America.** As per a 2024 Forbes Health One Poll survey, New Year's resolutions typically lasts up to four months (8% stick with it for a month, 22% persist for two months, another 22% last about three months, and 13% top off at four months). Obviously, many who declare New Year's resolutions rarely keep their pledge. And, we have all, admittedly, been there. On an optimistic note, in the same poll of 1,000 U.S. adults, 48% specified improving fitness as a top priority and 43% reported gym membership for maintaining accountability. Instead of proclaiming arduous goals that set us up for failure and disappointment, avow reasonable intentions for developing healthier habits and im-

proving physical fitness, not in the short term, but for a lifetime of health and wellness success.

The key is to set S.M.A.R.T. goals.

S.M.A.R.T. goals definitions:

**Specific** goals are clear and explicit.

**Measurable** goals are precise criteria that measure progress toward goal success.

**Achievable** goals are attainable and not impossible to achieve.

**Realistic** goals are within reach, and are applicable to your purpose in life.

**Timely** goals have clearly defined start and end timelines that create a sense of urgency.

Quincy College's Wayne Westcott, Ph.D. Center for Health and Fitness trainers will help you set and achieve smart health and fitness goals, step-by-step, not only for the New Year, but for a lifetime! We offer supervised strength, endurance, flexibility, balance and functional training at your pace and fitness level. Located at President's Place, 1250 Hancock St., Quincy; 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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# New year, new routines: Reclaim your well-being with Sunmed

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



What do you want to reclaim this year? Whether it's time with grandkids, days with less pain, nights of deep rest, or a more mindful outlook, one thing is clear: health and well-being are the foundation for it all.

When we don't feel our best, it's hard

to be present, live fully, or enjoy the company we love most. Some challenges may be unavoidable, yet small changes to our daily routines can bring us one step closer to reclaiming our well-being.

That's where Sunmed comes in. We're here to empower your health and wellness journey with more than 150 premium, science-backed formulas for better sleep, pain relief, energy, focus, and even pet wellness. As a proud part of the South Shore community, we're dedicated to helping you find the all-natural support you need to thrive – no matter your stage of life.

CBD, a nonpsychoactive hemp compound, is our best-selling supplement for a reason – it helps address a wide range of health concerns without the side effects and risks of long-term pharmaceutical use. Many of our customers come to us after exhausting all other options. We invite you to stop by and discover how CBD supports the body's systems, helping restore balance disrupted by chronic stress, trauma, illness, toxins, and aging.

At Sunmed, every product is crafted with care and third-party tested to ensure the highest quality and safety. From our USDA-certified organic tinctures to our award-winning topical relief cream and clinically proven sleep gummies, we offer trusted options for every health and wellness need. Step into our store to explore these formulas with the guidance of our knowledgeable team, enjoy free samples, and find natural solutions that fit seamlessly into your routine – helping you to feel your best and take meaningful steps toward your New Year's goals.

Below are just a handful of customer testimonials who have come to visit us at our Braintree storefront:

## What they offer is THE best

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



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# Senior Living. Senior Solutions. Made Simple.

## Downsizing doesn't have to be a downer – how to make the transition to a new home



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

Downsizing to a smaller home can be a liberating experience for seniors, offering the opportunity to simplify life, reduce maintenance, and enjoy a more manageable living space.

Here are some practical tips to make the transition smoother:

### Plan ahead

- **Start early:** Begin the downsizing process well before your move date to reduce stress.
- **Set goals:** Decide how much space you'll have and what you'll need to live comfortably.
- **Make a floor plan:** Create a layout of your new home to visualize where furniture and belongings will go.

### Decluttering and sorting

- **Take it one room at a time:** Focus on one area to prevent feeling overwhelmed.
- **Sort items by category:** Label piles as Keep, Donate, Sell, and Discard.
- **Be honest:** If you haven't used or needed something in over a year, consider letting it go.
- **Downsize duplicates:** Keep only one of each essential item.

- **Digitize documents and photos:** Scan and store important papers and photos electronically.

### Prioritize sentimental items

- **Select key keepsakes:** Choose a few meaningful items and consider gifting others to family members.
- **Create memory books:** Compile favorite photos and stories into compact albums.

### Selling or donating items

- **Host a garage sale:** Sell items you no longer need and earn extra cash.
- **Use online marketplaces:** Platforms like Facebook Marketplace, eBay, or Craigslist can be useful.
- **Donate to charity:** Contact local organizations to give items a new life.

### Transitioning to the new home

- **Measure furniture:** Ensure larger pieces fit into the new space before bringing them.
- **Think multifunctional:** Opt for furniture with dual purposes, like storage ottomans or foldable tables.
- **Personalize the space:** Bring favorite decorations to make the new home feel familiar and comfortable.

### Enlist help

- **Involve family or friends:** They can offer emotional and practical support.
- **Hire professionals:** Consider moving companies or senior move managers who specialize in downsizing.

### Adjusting after the move

- **Take time to settle:** Unpack and organize at your own pace.
- **Join the community:** Participate in neighborhood activities to build new connections.

Downsizing can be a positive change that brings freedom and simplicity. Taking it step by step ensures the process is less daunting and more rewarding. Let me know if I can help you directly or share my trusted resources.

### Sell smarter!

Also, be very careful when engaging a real estate agent. I have seen a lot of bad advice given by other agents regarding the National Association of Realtors lawsuit settlement changes, which are costing buyers and sellers a lot of money.

If you are looking to buy or sell, please reach out to me. I only charge a 1% listing agent fee and am routinely saving sellers tens of thousands of dollars in listing fees. I just sold a \$2.8-million dollar home in Falmouth and saved the seller \$56,000 in listing fees compared to if he listed with another agent.

**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. ∞*

## Super Dental Care for Seniors



Meet Dr. Richard Wolfert, DMD, owner operator of The Toothboss, a dental practice located at 1121 Main Street (Rt. 18) in South Weymouth. Dr. Wolfert named his practice The Toothboss based on the nickname he received while in the U.S. Navy serving on the USS Midway (CV-41).

Since 1992, The Toothboss has provided oral care for individuals and families on the South Shore. More than 100 of those patients have been coming to The Toothboss for more than 30 years.

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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.

For more than two decades, Korey has been helping seniors determine the best fit.

For a complimentary consultation, contact Korey at [korey@koreywelch.com](mailto:korey@koreywelch.com) or

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# Serving your community: Join the movement on the Martin Luther King, Jr. National Day of Service



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

On January 20, we honor the life and legacy of Dr. Martin Luther King, Jr., civil rights leader and activist. Martin Luther King, Jr. Day is a special holiday designated as an official National Day of Service that encourages volunteerism.

Volunteering helps those you serve, strengthens the community, and is beneficial to you by keeping you engaged and connected to other individuals and your community. Much research has shown that volunteering can improve physical and mental health, especially in older adults, and can reduce stress.

Did you know? Nonprofit organizations – food pantries, animal shelters, senior service agencies, disaster services organizations, advocacy and human rights organizations, and many others often rely on volunteers to help them fulfill their mission.

There are many different types of volunteer opportunities. It's important to seek an opportunity that resonates with you – your passion and purpose – and that also fits your schedule. Below are some examples of volunteer opportunities:

- Reading to preschool-age children
- Mentoring middle and high school students
- Delivering meals to homebound seniors
- Helping with maintenance/upkeep of a community space or building
- Providing care for animals in an animal shelter
- Helping to build a new home for a family in need
- Driving/accompanying older adults to medical appointments
- Becoming an ambassador or greeter for an organization or program

Old Colony Elder Services (OCES) has hundreds of volunteers who provide essential services to older adults, individuals with disabilities, families, veterans, and others throughout the 23 communities we serve. Nutrition program volunteers deliver Meals on Wheels to homebound recipients daily. Volunteers for the money management program help older adults balance their checkbooks, reconcile bank statements, and pay their bills on time.

OCES also has volunteers in the Retired and Senior Volunteer Pro-

gram (RSVP) of Plymouth County, part of AmeriCorps Seniors, the federal agency for volunteering, service and civic engagement. These volunteers help local businesses such as Beth Israel Deaconess Hospital, food banks, South Shore Community Action Council, veterans services, South Shore Habitat for Humanity, and others.

Not sure how to become a volunteer? Or are you currently a volunteer seeking a new opportunity? OCES has a volunteer center, located at 204 South Meadow Road in Plymouth, where program staff can assist in your search for volunteering opportunities that fit your skills and interests. Visit OCES's website, [www.ocesma.org/volunteer](http://www.ocesma.org/volunteer), to learn about volunteer opportunities or fill out an application.

You may also search for opportunities by visiting the Volunteer Match website at <https://www.volunteermatch.org>.

Volunteering strengthens our ties to one another and to our communities. Join the movement on Martin Luther King, Jr. National Day of Service, and make a difference in the lives of others and the community.

For more information about volunteer opportunities throughout Plymouth County and surrounding communities, visit OCES's website, [www.ocesma.org/volunteer](http://www.ocesma.org/volunteer), or contact OCES's volunteer coordinator, 508-584-1561 or [volunteerdept@ocesma.org](mailto:volunteerdept@ocesma.org).

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



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# New Year transitions – taking the first steps toward retirement



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

At 9 a.m. on January 8, 2025, I'm inviting new patients (and current ones) to my practice to meet the new dentist at my practice, Dr. Jonathan Alihosseini, DMD.

## Why it matters

Dr. J (as Jonathan likes to be called) will work Wednesdays, 7 a.m. to 11:30 a.m. He's the first dentist besides yours truly to be on staff since I bought the practice more than 30 years ago.

## Going deeper

Hiring Jonathan represents a step many of you have been through or are currently engaged in: transitioning to the next phase of life. For me, it's a big adjustment, the first step of a three- to five-year approach to retirement.

Many of my current patients have been coming to the practice for more than 60 years (when the previous owner was here). So, finding somebody who shares similar values and philosophies as it pertains to dental treatment and patient care is hugely important. Jonathan and I seem very much aligned in that regard and we're excited about the possibilities having an additional dentist on staff would bring.

## Why so long?

People have asked me why three to five years, why not sooner? There's the obvious about making sure my patients will be in good hands. There's

also our staff. Our office manager, Beverly, started with us in 1999. Similarly, our hygienists have also been here for a number of years.

## And then there's me

Planning for retirement and actually being ready are two separate things. I'm fortunate enough to have the choice. For a number of professions, that's not always the case. Some of you may have experienced that.

So, as the transition begins, I will have a better feel for things and whether it's closer to three or five years.

## Dental implants: A comparison

One of my longtime patients recently completed the process of getting a dental implant. It took more than a year.

Is that unusual? Yes and no.

A dental implant requires enough bone under the gum to place the implant for which the tooth will be "installed." This patient did not have enough bone, so a graft had to be placed. The graft needs six to eight months to mature into real bone. And sometimes it takes a second graft to make the site ready for an implant to be placed.

This patient required two grafts, which extended the process. Most of the time, a tooth is removed, and a graft is placed, and the site is ready in eight weeks for the implant to be placed then another three months to allow the bone to "fill in" around the implant before a tooth can be fabricated and placed. Total time from start to finish on a one tooth replacement is normally six months.

That patient was in last week for an appointment and shared how well the implant worked out. He said he often forgets he has an implant – except when flossing and brushing.

In many ways, I hope for a similar smooth transition when it finally is time to put down my probe.

## Meet and greet

If you're in the market for a new dentist, you're welcome to attend the meet-and-greet with Dr. Jonathan Alihosseini, DMD on January 8. Please contact my office at 781-335-0604.

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

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# Keeping safe & secure at home



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

I recently interacted with a couple who were mobile and able-bodied, however, there were multiple safety concerns in their daily living that helped form the basis for this article.

As we get older, staying safe and comfortable in the homes we love becomes more important than ever. A few simple changes can make a big difference in preventing accidents and ensuring peace of mind. Whether you've lived in your

home for decades or you're starting to notice things that could be improved, there are steps you can take to make your home safer and more manageable without major disruption.

Certain areas of the home –like stairs, kitchens, and bathrooms – tend to be trickier as we age. Here are a few easy ways to make them safer:

- **Stair safety:** Stairs can be a challenge, especially at night. Motion-sensor lights can brighten the stairway automatically when you approach, while secure handrails on both sides give you extra support. Adding non-slip treads can also help prevent slips. A motorized seat is also a tool to help you stay put in your home.

- **Kitchen improvements:** Overflow valves for your sink can stop accidental flooding if the water is left running. If you find yourself reaching for items in cabinets or drawers, labeling them clearly can make it easier to find what you need.

- **Bathroom safety:** Bathrooms can pose the highest risk for falls, but small changes make all the difference. Grab bars near the toilet and in the shower, non-slip mats, or even a walk-in tub can help you feel secure.

- **Better lighting and decluttering:** Make sure your home is well-lit, especially in hallways, staircases, and other tricky spots. Adding brighter lightbulbs, under-cabinet lighting, or nightlights can make it easier to see and move around safely. At the same time, keeping floors free of

clutter, loose rugs, and cords will help prevent trips and falls.

- **Technology for peace of mind:** Simple tools like fall-detection devices, monitored alarms, or voice-activated assistants can help you get immediate help if needed and give you added confidence as you go about your day.

## What to look for this holiday season

If you had family visit this holiday season, it's a good time to take a closer look at your home to see where improvements could help. Did the stairs feel a little more challenging? Are certain rooms too dark to navigate safely? Are kitchen or bathroom fixtures becoming more difficult to use? Taking the time to notice these details now will allow you to make changes that improve your safety and comfort.

Don't hesitate to ask for a second set of eyes. Family members may notice things like a loose railing, cluttered walkway, or expired food in the fridge that could be addressed quickly. Together, you can make adjustments to ensure your home is as safe and welcoming as possible.

## When you need more support

Sometimes, small changes are all you need to feel safer at home. Other times, additional help may be required. If you find yourself feeling overwhelmed by maintenance, struggling with certain tasks, or worried about long-term safety, reaching out to a professional can make all the difference. Whether it's a home assessment, exploring aging-in-place solutions, or considering downsizing, there are resources available to help.

I work with older adults every day to help them feel safe and confident at home. I can connect you with trusted professionals for home repairs, modifications, or caregiving services. If you're considering whether your current home still works for your needs, I can help you explore options to stay or make a change that better suits your lifestyle.

The goal is to keep you safe, comfortable, and thriving in the place you call home. By making small adjustments now and reaching out for support when needed, you can enjoy peace of mind for years to come.

If you'd like to talk about ways to make your home safer or explore housing options, I'm here as a resource. Together, we can make sure your home works for you – today, tomorrow, and beyond.∞



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# ELDER LAW MYTH BUSTERS

## Thinking about transferring ownership of your home to a child? Think about this first...

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



Happy New Year! Here at Elder Law Myth Busters, I want to start off the new year busting the myth in the number-one question I receive from clients: “I can just transfer my home to my child right?” Yes, you sure can, but here are three reasons why you should not do that and what you should do instead.

1. If you give away an asset for less than fair market value, there are tax consequences to that transaction. You, as the gift giver, potentially need to file a gift tax return reporting the gift.

If the amount gifted is very large, then a federal gift tax may be owed, but at minimum, the amount of the gift will be from your lifetime exclusion. Additionally, the recipient of your gift receives the asset at your tax basis, meaning the amount you paid for it plus improvements, and all of the untaxed gains that come with it. If they later sold the asset, they would be responsible for all of the tax on the gain, not just from the time they received the asset.

2. Giving away an asset to someone else puts them in control instead of yourself. Once it’s gifted, you don’t make the decisions anymore. If it’s a house and you want to borrow from the equity, the new owners need to sign onto that equity loan, too. What if they have bad credit and now you don’t qualify? What if they have bad credit and now their creditors attach your home?

3. If you are worried about long-term care

costs, any transfer of any asset to any other person comes with a five-year look-back period from the date of the transfer. This means that from the day you transfer your house, you need to stay out of the nursing home for at least five years for the transfer not to count against your eligibility for long-term care benefits. Otherwise, it is a disqualifying transfer and you are penalized.

These consequences can be avoided with the correct estate plan. It is possible to protect your home in a way that does not trigger unintended tax consequences or put it at risk of another’s creditors and start the five-year look-back period.

An elder law attorney can walk you through these options and help you protect your home in a way that also protects you.

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

## What’s new for Medicare in 2025?

By Patricia Prewitt, My Personal Rx Adviser



Many of you may be hoping to see savings in 2025 with the new \$2,000 out-of-pocket cap for Medicare enrollees. The Kaiser Family Foundation estimates that close to 7 million Medicare beneficiaries will experience significant savings in 2025.

You may be wondering, “What’s the catch?” since health care rules are complicated.

It is important to understand that Medicare Part D plans define the \$2,000 out-of-pocket as it relates to “covered expenses.” Let’s define what that means. Prescriptions must meet the following criteria:

1. Included in the plan’s formulary: This is the list of drugs covered by the plan, categorized into tiers.

*Real world:* This is why it is so important to check the Medicare Part D Plans during open enrollment from October 15 through December 7 to verify that your plan covers your medications.

2. “Covered” must be deemed as medically

necessary for the condition, and prescribed by a licensed health care provider.

*Real world:* Certain covered products (the expensive ones) may require a prior authorization for an approval. Once approved, the medication would be considered a “covered expense” subject to \$2,000 out-of-pocket cap.

3. To qualify as a “covered expense,” prescriptions must typically be filled at pharmacies that are in the plan’s network.

*Real world:* A non-traditional pharmacy such as [www.costplusdrugs.com](http://www.costplusdrugs.com) would not be considered in the network.

What are excluded products?

Not every medication or therapeutic class of treatment has formulary coverage. For example, many plans exclude lifestyle medications. Some examples are products for hair growth, skin conditions, or hormone therapy. Lifestyle products are generally excluded from coverage by standard commercial plans, too.

*Real world:* For prescriptions that are not covered by your plan, make it a habit to check savings cards for a lower price option vs using your plan.

How does a prescription plan choose which products to cover?

General Medicare rules require plans to cover at least two drugs in each therapeutic drug class that treat the same condition. This two-drug minimum ensures some level of choice for the prescriber and the patient. Plans often prefer certain drugs over others.

There are certain “protected classes” that Part D plans must cover substantially all of the

medications. They are antidepressants, antipsychotics, anticonvulsants, immunosuppressants, anticancer medications, and HIV/AIDS medications.

What else?

Not every medication will qualify as a covered expense. If it is not covered, your out-of-pocket costs will not be calculated toward the new \$2,000 annual cap.

If you choose to use a prescription savings alternative like a savings card program (GoodRx/SingleCare/etc.) or a direct-to-consumer option, this is a “cash pay” option not processed by your insurance plan. Your costs will not accrue to your prescription plan out-of-pocket cap.

This area of health care is changing rapidly, and will continue to evolve. I do hope that many of the readers here will experience lower costs in 2025 with this new \$2,000 out-of-pocket cap.

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

# Navigating your way to the sixth stage of grief in the new year

By Susan Drevitch Kelly, Life Transition Coach



So many books have been written about grief, presenting a variety of theories and models on the cycles of grief and loss, all with the intent to try to help us understand what has happened and our reactions to it.

Probably the most well-known and recognized is the Five Stages of Grief model, developed by Swiss psychiatrist Elisabeth Kübler-Ross. This “blueprint” was based on her work with terminally ill cancer patients and the common stages they experienced with the progression of their diagnosis and anticipated death. She introduced this groundbreaking model in her book, “On Death and Dying,” first published in 1969.

These five stages, which Kubler-Ross describes as shock and denial; anger; regrets and guilt; profound sadness and depression; and acceptance, aren’t intended to tell us exactly how our grief will unfold and progress. Instead, the idea of the stages is to provide a framework to help us make sense of the physical, emotional, mental, and spiritual reactions that are commonly experienced during the grief process.

Fifty years later, in 2019, a newer model, with the addition of a sixth stage of grief, was developed and introduced by David Kessler, a protégé of Kubler-Ross, with the release of his book, “Finding Meaning.” Kessler, who studied under Kubler-Ross and co-authored her final book, “On Grief and Grieving,” has become recognized as one of the world’s foremost experts on grief. Kessler believes that there was always an implied finality to the fifth stage of grief, acceptance, which was never intended.

Acceptance of our loss, the acknowledgement of this new and difficult reality, is not easy and can actually be extremely painful. And acceptance doesn’t mean that we are suddenly OK with our loss, or that the grieving process is now over, something our family and friends may assume or hope for. The reality is that our grief will lessen in intensity over time but it will never be completely over.

Kessler feels that this sixth stage of grief, finding meaning and purpose, is actually crucial to the healing process. He believes that if you allow yourself to move fully into this sixth stage, you can begin to find a path forward from your loss. Just as with all of the other stages of grief, this sixth stage, meaning and purpose, will be unique to you. It can take many shapes and forms.

Only you can find your own meaning. Perhaps your grief will be replaced by gratitude for the time you did have together. Or maybe your focus will shift from your loss to the wonderful love shared and the beautiful memories created. In this stage, you will begin to appreciate the fragility, brevity, and value of life and can use this stage as a springboard into some kind of shift of priorities or change in your life.

This is the beginning of a new year, and a perfect time to think about creating a new path forward to finding a new you. Navigating your way into this sixth stage will help you recover, redefine, rebuild, reconstruct your life. Loss is part of the human experience, something that happens to you in life, while meaning is what you make happen with your life after loss. Meaning is finding a way to sustain your love for the person you lost while moving forward and figuring out how to live after loss.

May this new year be a new beginning for you.

**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 [sdkelly@gmail.com](mailto:sdkelly@gmail.com). ∞



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# Exploring the spiritual side of Florida, all in the shadow of Walt Disney World



By Victor Block

January, my wife Fyllis and I agree, is a good time to visit Florida. After arriving in the tiny town of Cassadaga, the choices we faced were as intriguing as they were varied. Did we prefer a

healing circle or spiritual counseling? A séance or a class in ancient wisdom teachings?

Adding to the appeal was the ironic fact that this unique destination is located not far from Walt Disney World.

Cassadaga was founded by George Colby, a medium, who claimed his “spirit guide” advised him to establish a spiritual center in Florida. He established the Southern Cassadaga Spiritualist Camp Meeting Association. That neighborhood-sized community sits on some of the low hills in Central Florida. Of its approximately 100 permanent residents, about 75 are spiritualists.

The bookstore/welcome center is the logical place to begin a visit. Its selection of books explores topics ranging from spiritualism, metaphysics and Buddhism to meditation, yoga, and ghosts. Crystal balls and candles share shelf space with Tibetan singing bowls and small statues of angels and fairies.

The names and telephone numbers of mediums and healers who are on duty that day are listed on a board, along with business cards of the certified mediums and healers.

While Fyllis headed for a session with a “certified medium, healer and teacher,” I met with

Reverend Doctor Louis Gates. In addition to providing services to clients, he is pastor of the Colby Memorial Temple.

Our conversation began with a recounting of when the reverend first started to believe in the tenets of spiritualism. That occurred at the early age of three when he said his grandmother, who had died, appeared to him.

His brief description of spiritualism led me to infer that it is a combination of religion, philosophy, and science. The overall message is one of love and hope without a lot of dogma.

While I was receiving an introduction to spiritualism, Fyllis was participating in a session with one of the practitioners who were on duty that day. She came away impressed with a number of the woman’s observations, and said she would adopt a wait-and-see attitude about others.

“I see you traveling a lot for work” fit well with my wife’s role as a travel writer. “You like the outdoors and open space” was in keeping with her love for hiking through woods.

The overriding goal, I concluded, is one with which both believers and any doubters can relate, at least to some extent. For example, I suspect that many people agree with an inspirational saying which we spotted: “Forgiveness lifts heaviness from the burdened heart.”

On the other hand, skeptics might have less faith in another nearby pronouncement we saw, which reads: “I believe in fairies. I do, I do, I do.” After our talking and listening sessions, we strolled around town which, given Cassadaga’s compact size, didn’t take long. A walking tour pamphlet led us to Seneca Park, which is named for George Colby’s spirit guide; a healing area,



and the Fairy Trail Park where, we were told, nature spirits “only show themselves to those who believe.”

We ended our visit at the Cassadaga Hotel for a snack and look-see. Even there, in the midst of its Victorian setting, guests may arrange for a psychic reading, séance, and other services in keeping with the overall purpose of the town. I came to the conclusion that Cassadaga warmly welcomes not only devotees, but the curious and skeptical as well. For more information, visit [www.cassadaga.org](http://www.cassadaga.org).

**About the Author:** *After gallivanting around the U.S. and more than 75 other countries, Retiree Victor Block retains the travel bug. He believes travel offers a wonderful education, and says he still has a lot to learn. He loves experiencing new destinations and cultures, and his stories have won numerous writing awards. ∞*

## SOCIAL SECURITY UPDATE

### Social Security’s FAQ page can answer your important questions



By Delia De Mello, Social Security

There are many online resources about Social Security, but it is important that you visit our official website – SSA.gov – for the most accurate and up-to-date answers. You can find lots of information about our programs and services on our Frequently Asked Questions page at [faq.ssa.gov](http://faq.ssa.gov). We feature the most asked questions at the top of the page, including:

- How can I get help from Social Security?
- How much will the COLA amount be for 2025 and when will I receive it?
- What should I do if I receive a call from someone claiming to be a Social Security employee?
- How do I schedule, reschedule, or cancel an appointment?

- What happens if I work and get Social Security retirement benefits? You can also browse by topic, including:
  - Disability
  - Supplemental Security Income
  - Retirement
  - Medicare

Many of our FAQs are available in Spanish, as well, at [www.ssa.gov/espanol](http://www.ssa.gov/espanol).

Visit our publications library at [www.ssa.gov/pubs](http://www.ssa.gov/pubs) for more detailed information on many important topics. Most publications are available in text, audio, downloadable formats, and in other languages.

Please share this information with your loved ones.

**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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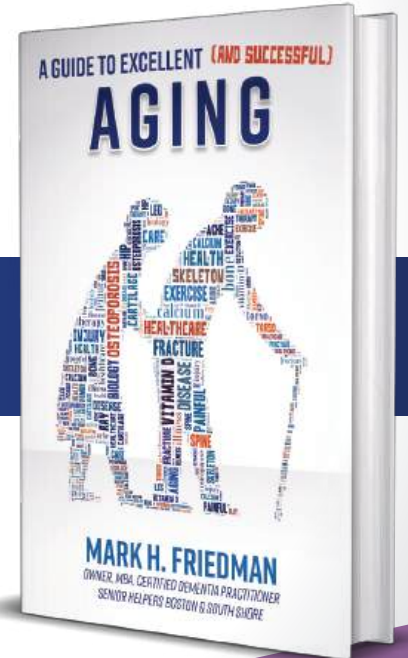
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