



SOUTH SHORE SENIOR News

For Boomers and Beyond

PRICELESS

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Stephen Martin, center, led the performance of Orpheus Reborn on stage at Scituate Heritage Days a few years ago. [Courtesy photo]

Former Orpheus band member finds the time to look back to the '60s: 'Those were exciting times'

By Carol Britton Meyer

Fans of “Can’t Find the Time” – a memorable song performed by Orpheus that made the Billboard Magazine “Hot 100” list in 1969 –

will be pleased to know that band member Stephen Martin is still into the music scene, continuing to write songs and produce music for himself and other local musicians.

“I wouldn’t like to live in a world without music,” Martin told the South Shore Senior News. “When I have something to say, I say it to music.”

Martin, now an ageless 79-year-old, wrote 15 songs that were recorded by Orpheus, but he didn’t perform with the four-member band until the release of their fourth and final album, singing and playing the guitar and harmonica.

“I played the cowbell on the first album,” he recalled.

“Can’t Find the Time” was featured on the band’s first album, “Orpheus,” and also was recorded as a single. Surprisingly, the single “bombed” in 1968 but became a hit when re-released the following year, due to a greater promotion effort.

When asked what he thinks
Cover Story continued on page 2



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BECAUSE BEING ABLE TO AGE IN PLACE

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made the song so popular, Martin said it was a “different sound at that time. Some people said we sounded a bit like the band Chicago because of our four- and five-part harmonies. Our music was something new that no one had heard before.”

Sunshine pop

Martin recalled that the music played by Orpheus was dubbed “sunshine pop” at the time, and the band was part of the Boston Sound scene.

The name “Orpheus” came from Greek mythology. Orpheus was a Thracian bard, legendary musician, prophet, and a renowned poet.

Martin moved to San Francisco in 1973 – a couple of years after Orpheus broke up – playing in bands for 14 years before moving to Rhode Island with his family. He moved to Hull in 1991.

Three of the former band members and Martin formed Orpheus Reborn, which performed new original songs along with some of the most popular earlier tunes, from 2004 to 2008.

“We had to perform ‘Can’t Find the Time,’ even though we had performed it a thousand times before [because of its popularity]!” he said.

Looking back 56 years since Orpheus was formed, Martin recalls that those were exciting times. “There were 180,000 garage bands in the United States in the late 1960s, and there was a social revolution going on. At the time, I was in for the fun and not the money,” he said.

Martin is still in touch with former Orpheus member Harry Sandler and recently saw Jack McKennes at a celebration of life for Snake Gulliksen, another band member. Bruce Arnold passed on some time ago.



Growing up in Worcester, Martin started off as a singer-songwriter at the age of 16, when he wrote “When I Was Young.” The first instrument he played was the ukulele, transitioning to a baritone ukulele and then to a guitar.

“I enjoyed performing as part of Worcester’s great music scene,” he said. “There were [and still are] lots of places to play.”

Creating a mini-Haight-Ashbury

After visiting San Francisco during the summer in the late 1960’s – “the summer of love with flowers in my hair,” Martin quipped – “I was so impressed with Haight-Ashbury that when I returned to Worcester I created my own mini version, Congress Alley, with 300 people living there. Orpheus’s first album included a song of the same name. Congress Alley was a creative scene for musicians, artists, poets, writers, and activists.”

Martin and his wife, Kathe Donlan, have hosted the Catbird Cafe coffeehouse, which raises funds for the New England Wildlife Center in Weymouth, for the

past 18 years.

The Cafe is now virtual (since the pandemic) attracting performers from all over the world. Martin serves as emcee and sings and plays the guitar during the open mic, performing both original songs and covers. For part of that time, he worked as special projects manager for the wildlife center.

Besides raising funds for NEWC, Martin co-founded Lakota Kidz in the early 2000s to help the people living on the Pine Ridge Reservation in South Dakota pay for heat.

“The winters are hard there,” Martin said.

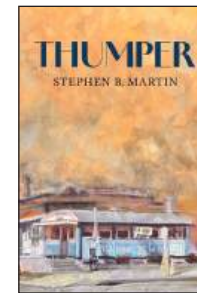
He was also co-founder of Musicians for the Greater Good, “which put on concerts to benefit various progressive organizations and candidates and other causes until this year,” Martin said.

Keep an open mind to new music

His message to South Shore Senior News readers is to thank them and other fans for their support of Orpheus in the late 1960s.

“Their being there was essential to our success,” he said. “I would encourage them to not close their minds to the music that’s happening today while still enjoying the music of yesterday, including ‘Can’t Find the Time,’ to bring back memories.”

During the past 15 years, Martin, a former journalist, has produced eight CDs in addition to his first novel, “Thumper” – which he refers to as “autobiographical fiction” – about “a precocious troubled kid navigating the travails of



growing up in a fractured family in a gritty New England factory town in the 1950s,” according to a review by Dominican University of California Professor Robert L. Bradford.

“My first job was as a copy boy for the Worcester Telegram & Gazette,” he recalled, noting that his writing is influenced by Jack Kerouac. “I always wanted to write a novel, and when I stopped working for the wildlife center, I got that chance,” he said.

Martin is currently working on an audio version of “Thumper” and is writing a sequel, “Thumper Grows Up,” which he hopes to finish this year.

‘Keep creating’

“Creativity, especially for people in my age bracket, is important,” he said. “Keep creating, whatever it is – whether writing, painting, writing poetry, collecting shells, doing jigsaw puzzles, or gardening. Society still has a need for what we do, and it’s important to be part of a community.”

Martin and Donlan have been married for 30 years.

“I love her so much. I’m very happy for the first time in my life,” Martin said. “She’s basically my agent and keeps the world away, which is important to me. She’s my soul mate.”

For more information and to order a book, visit www.stephenbmartin.net. ∞

Quincy offers grant funding to city’s senior residents for home renovations

If you are a Quincy resident aged 62 or older and need help paying for renovations to improve your home, you may qualify for a grant from the city.

The City of Quincy has developed a grant program to assist residents pay for interior and exterior modifications. You can be either a homeowner or a renter and must meet eligibility requirements: Age 62+ and your income cannot exceed 80% of the area median income (AMI)

Examples of work eligible under the program include, but are

not limited to:

- Ramps, grab bars interior/exterior
- Stair lifts for the interior or exterior
- Bathroom Modifications
- Walk-in shower
- Tub cuts
- Railings
- Windows
- Roofs

For more info about the grant and eligibility, contact Housing Programs Manager Sherry Zou in the City of Quincy Office of Healthy Homes: 617-745-7168 or szou@quincyma.gov. ∞

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Navigating the winter months in New England as we age

By Maria Burke, RN

Owner - Celtic Angels Home Health Care



Winter in New England brings a unique set of challenges, particularly for aging adults. The cold temperatures, icy sidewalks, and shorter daylight hours can increase health risks and make daily routines

more difficult. However, with proper planning and precautions, seniors can stay safe and comfortable throughout the winter months.

One of the most critical aspects of winter safety is preventing falls. Snow and ice can create hazardous conditions, increasing the risk of slips and fractures. Ensuring that walkways are properly shoveled and salted, wearing non-slip footwear, and using assistive devices like canes with ice grips can significantly reduce these risks.

Staying warm is another essential factor. Older adults are more susceptible to hypothermia, so dressing in layers, keeping the home adequately heated, and using warm blankets at night can help maintain body temperature. It's also important to be mindful of heating costs and explore assistance programs if needed.

Another concern during the winter months is social isolation. Cold weather and difficult travel conditions can make it harder for seniors to stay connected with family and friends. Regular check-ins, virtual visits, and community programs can provide social engagement and emo-

tional support.

Proper nutrition and hydration should not be overlooked. Dry indoor air and decreased thirst sensation can lead to dehydration, which can cause various health complications. Eating warm, nutrient-rich meals and drinking plenty of fluids help maintain overall well-being.

As an RN and advocate for senior health, I encourage families to take proactive steps in preparing for winter. By planning ahead, maintaining safety measures, and ensuring access to necessary resources, we can help aging adults navigate the season with confidence and comfort.

If you or a loved one need assistance during the winter months, reach out to a trusted home health care provider. Together, we can ensure that seniors remain safe, warm, and connected, no matter the challenges that winter may bring.

About the Author: Celtic Angels Home Health Care is a privately owned Home Health Care Agency that was founded by Maria Burke, a Registered



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



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Retirement Dreams – or Nightmares

Foreclosure, one of the scariest words to any homeowner – but there is help available



By Steven V. Dubin

Seniors on fixed incomes can get behind on their mortgage. Or they get behind on the property taxes.

Most people ignore the initial letters from the bank. They hunker down and avoid the bad news. Foreclosure is fright-

ening and anxiety-laden.

But there is a way to remedy foreclosure. A new local and free nonprofit service helps you do so.

Michael Russell, founder of Hope 4 Hardship and a Dartmouth, Massachusetts resident, was a victim of foreclosure himself. He seemingly had it all – a successful family real estate business, every afforded opportunity, a happy and healthy family. Unfortunately, his excessive lifestyle led to divorce, foreclosures, short sales, bankruptcies, and shame.

Twelve years later Michael got back on his feet, resurrected his real estate career, bulked up his credit score to 800+ and began advising others on how to avoid foreclosure. No charge. Paying it forward.

Now Russell is also the president/owner of Century 21 Signature Properties, one of the most productive Century 21 offices in Massachusetts. He has now helped more than 100 homeowners with foreclosure solutions.

Russell affirms, “So look, there are two inalienable truths about mortgages and homes. There is no bank in the country that wants to foreclose on a property. And there is no homeowner in America who wants to be foreclosed on.”

Thus, the bank is delighted when the homeowner reaches out to remedy the situation.

The first challenge is that the initial letters from the bank are onerous. Second, when that notice is recorded with Land Court, it becomes public knowledge. That triggers a whole bunch

of people and companies who try to capitalize on the misfortune of others. The homeowner is inundated with phone calls, mail, and people knocking on their door. These predators want to buy the property for cheap, or suggest strongly that they sell their property, or convince them that file for bankruptcy.

Russell asserts, “Just because the foreclosure notice was recorded does not mean that any of those the these things need to happen. After exhausting every effort to retain the property, those three options may become a way to avoid foreclosure, but not that early in the game, and that’s really what I’ve tried to create. We provide an opportunity to help people exhaust every single human possibility for them to stay in their home.”

Hope 4 Hardship helps craft a reasonable applications for assistance. They describe the hardship that is happening. Then banks have two buckets – one to help the homeowner retain their asset and the other to disperse of the asset.

Russell notes that 70% of the time, home retention options are available.

Listen to the recent South Shore Senior News podcast and you’ll be more optimistic about the foreclosure process and resolutions that are available. Visit <https://southshoresenior.com/category/podcasts/>.

To contact Michael Russell, call 508-501-9214 or visit www.Hope4Hardship.org

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 and Spotify.

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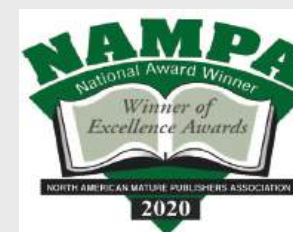
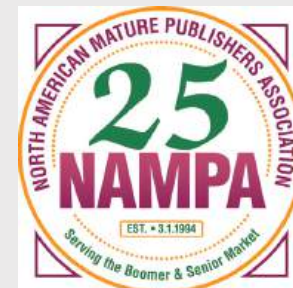
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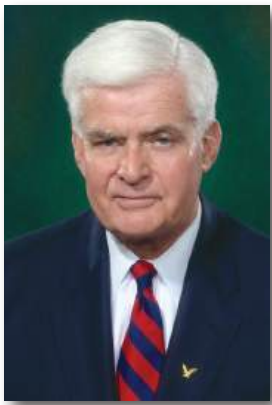


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HOME EQUITY WEALTH MANAGEMENT

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



By George A. Downey

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

Why it's important. Rising prices, volatile markets, longevity, and other risks threaten aging Americans. Home equity, the largest asset of most, might provide a solution. Because home equity is not liquid, it is commonly overlooked as a financial resource.

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

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

Reverse Mortgage benefits

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

What to do? Older homeowners should learn if they are eligible and how potential benefits might apply to their situation. While HECMs provide significant financial and other benefits for many, it may not be a

suitable solution for others. Suitability requires thorough consideration of financial and non-financial considerations to assure suitability.

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

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

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

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





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SENIOR FITNESS

Experiencing low back pain? Full range movements and strength training can help

By Rita La Rosa Loud, B.S.



At the age of 21, I was involved in a major car crash and sustained multiple injuries, especially to my lower back. Due to fear of triggering debilitating spasms in my lumbar spine, for years I avoided full-range low back exercises. In retrospect, I suffered unnecessarily. Fast forward to my 30s: My trepidation was eased after participating in Dr. Wayne Westcott's Nautilus back strengthening fitness program. His research among others proves that strength (resistance) training performing full range of motion can alleviate low back pain (see December 2023 article, "Oh My Aching Back"). People who are sedentary, not physically active, underfit, or do not engage in regular resistance exercise may suffer from lumbar pain and possibly a few other health conditions and physical ailments. In fact, statistically 50-80% of American adults experience lower back pain and discomfort for one or all these reasons.

Full range vs. part range

Full range exercise movements are optimal for increasing muscle strength, as opposed to less than full range (or partial range) exercise

movements. Also, research has shown that full range strength exercise enhances joint flexibility. To maintain and increase joint mobility, prevent muscle imbalances, and reduce injury risk with strength training, you should exercise at a full range (pain-free) range of motion.

Nautilus back study

The physical therapists at General Motors Powertrain Plant in Defiance, Ohio, one of our nation's largest automobile production plants, conducted a low back study with subjects who all had low back pain. The autoworkers participated in a basic Nautilus strength training program for approximately three months. At the completion of the study, favorable improvements included decreased low-back pain as evaluated by the Oswestry scale, increased muscle strength, and increased joint flexibility.

Nautilus One strength equipment

The Nautilus One strength machines at our fitness center are designed to emphasize the extensor muscles of the low back, namely the erector spinae, unlike most gyms, which accentuate the hip extensors. The Nautilus One includes a CAM, which automatically adjusts the resistance throughout the movement range and muscle force patterns, matching muscle and resistance force more accurately throughout each exercise movement. We have found

that our adult and senior members respond favorably to the strength training equipment, have a positive exercise experience, and those participants formerly with low back issues express feeling less pain and discomfort.



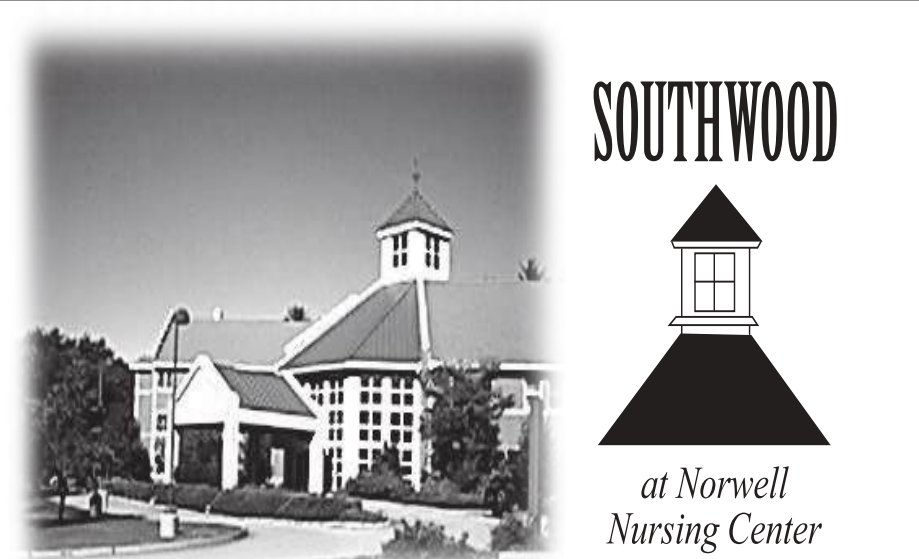
Low Back machine start position



Low Back machine end position

Wayne Westcott, Ph.D. Center for Health and Fitness at Quincy College. Experiencing pain and discomfort in your lower back? Consider our supervised, group fitness program on well-designed, senior friendly, Nautilus One strength equipment. Program includes endurance, flexibility, and functional training. We are located at Presidents Place, 1250 Hancock Street, Quincy. Book a tour, try a free training, or find out how to register. Call 617-405-5978. Street parking is available, and a parking garage is next to the building.


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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Celebrate self-love this February: A guide to health, wellness, and CBD

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



February is here, and with Valentine's Day around the corner, love is in the air. But amid the chocolates and flowers, let's not forget one of the most important kinds of love: self-love. For seniors, prioritizing health and wellness is a gift that keeps on giving.

The importance of self-love

Self-love isn't about vanity – it's about valuing yourself enough to prioritize your well-being. By caring for your body and mind, you're better equipped to handle life's challenges and enjoy healthy relationships. Aging brings unique hurdles, but it also provides opportunities to embrace healthier habits and improve your quality of life.

Proactive health and wellness

Caring for your well-being means adopting a holistic approach to health. Stay active with activities like walking, swimming, or yoga to improve strength and flexibility. Pay attention to your nutrition by focusing on whole foods, lean proteins, and heart-healthy fats, like those in fish and nuts. Mental health matters, too – meditation, journaling, and time with loved ones can reduce stress and promote happiness. Finally, be sure to stay hydrated and keep up with regular check-ups to catch potential health issues early.

How CBD can support your health goals

CBD (cannabidiol) has gained attention in recent years as a natural remedy that can complement a proactive approach to health and wellness. Derived from the hemp plant, CBD is non-intoxicating and interacts with the body's endocannabinoid system, which helps regulate functions like sleep, pain, and mood.

Here's how CBD might benefit seniors:

- **Promotes relaxation:** Life can feel overwhelming at times, and stress takes a toll on our overall well-being. CBD has been shown to

help reduce stress and feelings of anxiousness, promoting a sense of calm and relaxation.

- **Provides joint and muscle relief:** Many seniors experience discomfort in their joints and muscles. CBD has natural relieving properties that may help alleviate pain and improve mobility.
 - **Enhances sleep quality:** A good night's sleep is essential for maintaining energy and focus. CBD may help regulate sleep patterns, making it easier to fall asleep and stay asleep.
- CBD products come in various forms, such as oils, creams, and capsules, making them easy to incorporate into your daily routine. Always consult your healthcare provider before starting any new supplement, including CBD, to ensure it's safe and appropriate for you.

Self-love is a lifelong journey

This Valentine's Day, take time to celebrate yourself – whether it's a walk in the fresh air, a

quiet evening with a good book, or trying CBD to support your goals. Every small step toward self-care makes a difference.

Stop by your local Sunmed | Your CBD Store Braintree this February and bring in the attached coupon to receive 20% off your first purchase. With many different formulas, including award-winning relief creams, and USDA-organic tinctures, our third-party-tested products are designed to fit your unique wellness journey.

By nurturing your health, you improve your life and set an example of resilience and love for those around you. Celebrate yourself this February – you deserve it!

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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Selling the family home?

Putting some lipstick on it



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

What should I do to maximize the selling price of my home? This is one of the most common and important questions I hear from seniors who are selling their nest egg and moving to something more manageable, closer to the kids, or more affordable.

Preparing your home for sale requires focusing on improvements that maximize appeal while staying cost-effective. Here are critical fixes to address before listing your home:

Curb appeal

- **Landscaping:** Trim hedges, mow the lawn, and add fresh mulch or flowers for a welcoming entrance.
- **Exterior maintenance:** Pressure wash siding, clean windows, and touch up peeling paint. Ensure the front door and mailbox are in good condition.
- **Roof and gutters:** Repair or replace damaged shingles and clean out gutters.

Interior repairs

- **Walls and paint:** Repaint walls with neutral colors to appeal to a wide audience. Repair cracks, holes, or scuffs in the drywall.
- **Flooring:** Replace or refinish worn-out floors. Clean carpets or replace them if they are stained or old.
- **Doors and windows:** Ensure all doors and windows function properly. Replace broken locks, fix drafts, and consider upgrading to energy-efficient windows if feasible.

Kitchen and bathroom updates

- **Minor upgrades:** Replace outdated fixtures, cabinet handles, and faucets. Re-grout or re-caulk around sinks, bathtubs, and showers.
- **Deep clean:** Ensure all surfaces sparkle, including appliances, counter-

tops, and tiles.

- **Lighting:** Replace old or dim light fixtures with modern, brighter options.

Lighting and electrical

- Replace burned-out bulbs and ensure all light fixtures match in style and brightness.
- Fix loose outlets, faulty wiring, or outdated switches.

Plumbing

- Repair leaks, running toilets, or dripping faucets. Ensure water pressure is consistent throughout the home.
- Inspect and service the water heater if necessary.

Decluttering and depersonalization

- Remove personal items (family photos, personal collections) and excess furniture to create an open and inviting space.
- Organize closets and storage areas to showcase their size.

Safety issues

- Address hazards such as loose handrails, uneven steps, or missing smoke and carbon monoxide detectors.
- Repair or replace cracked driveways or pathways.

General cleaning

- Perform a deep clean, including baseboards, vents, and behind appliances.
- Eliminate odors from pets, smoking, or mold.

HVAC and insulation

- Service the HVAC system to ensure it works efficiently and quietly.
- Seal drafts and improve insulation in key areas to boost energy efficiency.

Pest control

- Address any pest infestations, and ensure there are no signs of pests, such as droppings or nests.

Would you like guidance on specific updates for your property or a budget-friendly strategy?

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 home in Falmouth and saved the seller \$56,000 in listing fees vs. 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. ∞*



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Taking steps to improve your heart health during American Heart Month

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



Did you know? Heart disease is the leading cause of death for men and women in the United States, according to the U.S. Centers for Disease Control and Prevention (CDC).

February is American Heart Month, a time to bring awareness to heart disease and lifestyle changes that can help reduce your risk for this serious disease.

It's important to know the risk factors for heart disease; the major factors are high blood pressure, high blood cholesterol, and smoking. According to the CDC, other factors include diabetes, obesity, physical inactivity, and an unhealthy diet.

Know your numbers. Do you know your cholesterol level? How about your blood pressure? These numbers help provide a clearer picture of your overall health and risk factors for heart disease. Your physician or healthcare team can check your cholesterol and blood pressure. Based on your results, they will advise you of

the next steps to take and how often you should have blood pressure and cholesterol screenings.

Healthier food choices. Eating a diet that is high in saturated fats and trans fats (which may be found in fried foods, some baked goods, and snack foods) can raise your cholesterol and your risk for heart disease. Too much sodium can increase blood pressure, which can also increase your risk for heart disease. Many highly processed foods such as packaged snacks and instant products are high in sodium, as are some canned vegetables and breads. Be sure to check nutrition labels for saturated fat, trans fats, and sodium content. Consider swapping foods such as French fries, pastries, or chips for healthier options as fresh fruits, vegetables, and whole grains. The nutrition program at Old Colony Elder Services (OCES) offers nutritional counseling and dietician services for those in need of nutrition assistance or resources. Learn more by visiting ocesma.org/programs-services/nutrition.

Stay active. A lack of physical activity can increase your risk of heart disease. Exercise can help you maintain mobility, strength and balance. According to the CDC, older adults need at least 150 minutes of physical activity each week. This could be 30 minutes of walking or cycling at least five days a week. You could even exercise in two, 15-minute sessions over the

course of a day. Your doctor or healthcare team can recommend the best exercises for you.

Don't smoke. If you smoke, quit. If you don't smoke, don't start. For information and resources on how to quit smoking, visit the American Heart Association's website: www.heart.org/en/healthy-living/healthy-lifestyle/quit-smoking-tobacco/help-i-want-to-quit-smoking.

Volunteer. Research shows that volunteering is beneficial to your health. Volunteering provides a sense of purpose and boosts your social connection to others. It can also help increase physical activity and reduce stress.

Looking to help others and contribute to your community while realizing the health benefits of volunteering? Learn more about volunteer opportunities by visiting OCES' volunteer page, ocesma.org/get-involved/volunteer-opportunities.

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

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How well do you want to know your dentist?



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

Last month, I mentioned a meet-and-greet at my practice for our new dentist Dr. Jonathan Alihosseini, DMD, or Dr. J, as he goes by. The questions asked were probably more revealing than the answers Dr. J provided.

Why it matters

Sure, there were questions about Jonathan's approach to dental care. For example, he prefers a conservative approach, offering treatment in phases rather than trying to do too much all at once. Yet, there were just as many questions that could be deemed personal.

Going deeper

For example, visitors asked Jonathan where he grew up (Salem), where he went to grade school (St. Joseph's in Medford), high school (Malden Catholic), college (UMass-Lowell) and dental school (Boston University's Goldman School of Dental Medicine). Even more interesting, he was asked when he decided he wanted to become a dentist. Jonathan said it was his dream since he was 11 years old.

And that got me thinking.

The reason why

Many Toothboss patients have been coming to this practice for 30, 40, 50, and even 60 years. I've been a familiar face for them for most of that period. I went through a similar onboarding as Jonathan did some 34

years ago. For more people than I probably realize, knowing me and our staff is just as important as the dental treatment they receive.

So, the more personal questions made sense until I thought about it a little more. Then I realized that most people don't know as much about me.

The Toothboss

My family moved around a lot in my early years, bouncing around from Braintree to Longmeadow to Norwell and finally to Hingham, where I went to high school. I attended UVM for my undergrad and went to Tufts for my dental training. I also was a member of the military and retired from the National Guard in 2015 as a full "bird" colonel after 33 years of military service.

I have three brothers and a sister. I'm the baby.

My upbringing and The Toothboss

Bouncing around so much as a kid made it difficult to make and keep friends. In many ways, I view treating patients as a form of friendship. You also get to learn a lot about people and vice versa, which is kind of why it's taken me this long to bring in another dentist.

I value my relationships with patients like I would like that of a friend. And I want to make sure the care they receive from my ultimate successor is as good or better than what I can provide.

All that from Day 1

Jonathan did well on his first day. He was personable in responding to questions and with the care he imparted on the patients he did see. It would not surprise me in the least if we went from meet-and-greets to Dr. J's calendar extending beyond Wednesdays.

For now, we'll say phase 1 of the transition was a success.

Looking for a new dentist? Give us a call at 781-335-0604.

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



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Introducing Empowered Aging Community: A new resource for older adults and their families



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

As a Realtor with the Seniors Real Estate Specialist (SRES) designation, I've worked closely with older adults and their families, often during life's pivotal transitions. Over time, I've realized that my role frequently extends beyond real estate. I often find myself leaving my "Realtor hat" at the door to connect families with resources they need – whether it's to age in place a bit longer, navigate elder care options, or

prepare for downsizing.

That's why I'm thrilled to launch the Empowered Aging Community, a new Facebook group designed to provide older adults and their families with trusted information, meaningful connections, and support. This group is a safe space for members to connect with trusted professionals, ask questions, and share experiences.

Why Empowered Aging Community?

The needs of older adults are diverse, deeply personal, and often complicated by the overwhelming nature of change. From managing the complexities of aging in place to exploring housing options, it's critical to have guidance and reliable resources. Empowered Aging Community bridges this gap by connecting members with industry experts and tailored solutions. Whether you're navigating these changes for yourself or helping a loved one, the group provides a network of support to make the process smoother.

A Realtor on the front lines

I've seen first-hand the challenges older adults face both personally and professionally. Conversations that start with selling a home often uncover broader needs: managing the logistics of downsizing, ensuring a home is safe, or addressing legal and financial concerns. For instance, a homeowner might wish to stay in their home longer but needs help modifying it for safety. Others may be overwhelmed by the idea of moving after decades in the same place.

These experiences inspired me to create a resource that goes beyond buying and selling. Empowered Aging Community focuses on meeting

people where they are, ensuring they feel supported and never alone in their journey.

What makes this group different?

Empowered Aging Community isn't just another Facebook group. It's a hub for trusted advice and shared knowledge. Members will find:

- **Q&A sessions with industry experts:** Get answers from professionals on the spot, or we will follow up with the answers.
- **Shared stories and tips:** Learn from others' experiences to make your own journey easier.
- **Practical resources:** Access tools, guides, and checklists to help you take the next step confidently.

As the group grows, my hope is that it becomes more than a place for information – it will be a community of encouragement and empowerment.

How to join Empowered Aging Community

Joining is simple. Search for Empowered Aging Community on Facebook and click "join group." Once inside, you'll gain access to a wealth of resources, expert advice, and a supportive network.

If you're an older adult looking for solutions, a family member seeking guidance, or simply someone wanting to learn more about navigating life's transitions, this group is for you.

Let's navigate this journey together

Aging is filled with changes and challenges, but it's also an opportunity to grow and thrive with the right support. Empowered Aging Community was created to make these transitions easier, offering clarity and confidence every step of the way.

If you need additional support or have questions beyond the group, feel free to reach out to me directly. Together, we can craft a plan tailored to you and your family's needs. ∞



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

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

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

the services that are important to seniors:

- **Dental implants (including mini-implants)**
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The Toothboss accepts all major dental providers and offers the TBD plan for those without dental coverage. For more information and to schedule an appointment, call 781-335-0604 or visit Toothboss.com and book your appointment online.



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Navigating medication costs in 2025 – how to make sense of all the prescription plan options



By Patricia Prewitt, My Personal Rx Adviser

With the arrival of 2025, you may be noticing changes to copays or coverage for your medications. I hope these changes are working in your favor. Here are a few reasons why changes occur:

Formulary negotiations: Brand-name manufacturers of medications negotiate their placement on insurance formularies annually, which can result in tier and price changes for the consumer.

Higher-tier generics: Pharmacy benefit managers (PBMs) like CVS-Caremark/ExpressScripts often review high-cost generic medications and may move them to higher tiers, or eliminate coverage, increasing costs for the patient.

Why prices vary. Think about how prices are different for the same household item at Target, Walmart, and other stores. One store might have a sale, or the customer might have a manufacturer's coupon to reduce the cost. For medications, it's not uncommon for two people taking the same medication to pay different prices, depending on the insurance plan. This can be true for all types of prescription plans, including government-sponsored and traditional types of commercial insurance.

Prescription pricing is not transparent, since there are so many entities involved. Factors include the plan's formulary tier, PBM rebates, pharmacy pricing, supply chain costs, average wholesale price, acquisition costs, and more. These factors, along with processing rules specific to commercial prescription insurance plans, Medicare Advantage Plans, and Medicare Part D plans, result in lots of pricing confusion for both health care providers and patients.

When to use a savings card. A friend recently discovered that a monthly medication would cost \$38.51 using her Rx plan benefit. Checking GoodRx, she found a price of \$17.44 – a \$20+ savings! But the sav-

ings didn't stop there. I suggested she check SingleCare, and she found an even lower price of \$9.31.

Now, the choice was up to her how she wanted to pay for her prescription. SingleCare showed a price of \$7.40 at a different pharmacy, but it required transferring the prescription. Consumer education is key. There are now many options to save money that bypass Rx insurance.

Practical tips for using savings cards. Compare prices: Always compare savings card prices to the cost of filling the needed Rx using your prescription plan. Prices change frequently and vary by medication, zip code, and store.

In general, I have found savings cards work best for generically available products used to treat chronic diseases that are priced at \$15 or more for a 30-day supply.

Do prescriptions filled using a savings card count toward my prescription insurance plan deductible? No. These costs will not usually be accrued towards a deductible. You are not using your insurance! Using a savings card turns your purchase into a direct-to-consumer transaction.

Feedback from my Inbox: Reader LW writes: "I think you should have made it clear that the \$2,000 out-of-pocket cap for Medicare enrollees only applies to prescription drugs and not all Medicare expenses. When I first read it, (January edition, 'What's new for Medicare in 2025?') I thought it was a cap on all out-of-pocket expenses."

From the Author: LW, I agree. I try diligently to provide clarity for readers, not to cause more confusion! Thank you for bringing this to my attention. The new 2025 \$2,000 out-of-pocket cap only applies to the prescription portion of Medicare known as Part D. Medicare Advantage Plans known as Part C Plans, often include drug coverage. It remains to be seen how these new rules will be implemented.

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 ∞

SOCIAL SECURITY UPDATE

Are you age 70 or older? Here's why you should be receiving Social Security benefits

By Delia De Mello, Social Security



Retirement is not one-size-fits-all. It can mean different things to different people. Perhaps you have not applied for Social Security retirement benefits because you're still working or are delaying applying so you can get a higher benefit.

If you're age 70 or older, you should apply now for the benefits you're owed. Your benefits will not increase if you continue to delay apply-

ing for them because you are 70 or older.

Did you know that you can receive benefits even if you still work?

Your earnings can increase your monthly benefit amount – even after you start receiving benefits. Each year that you work, we check your earnings record. It's possible your latest year of earnings is one of your highest 35 years. If so, we will automatically recalculate your benefit amount and pay you any increase due.

The best and easiest way to apply for your benefits is with a personal mySocialSecurity account. You can create your free account at www.ssa.gov/myaccount. Once you create your account, you can get an estimate of how much you might receive each month based on when you

want to start receiving benefits and then apply.

In your account, you can also:

- Access publications, like our fact sheet for workers ages 70 and up at www.ssa.gov/myaccount/assets/materials/workers-70andup.pdf.
- Learn about benefits for your spouse and family members.
- Manage your benefits once you start receiving them.

We're here to help you secure today and tomorrow and we invite you to learn more about applying for retirement benefits at www.ssa.gov/apply.

Please share this information with those who need it.

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 ∞

Emotional Relocation and moving forward in the new year

By Susan Drevitch Kelly, Life Transition Coach



It is a new year and a time when people reflect on the past year, set intentions, and look for a fresh start. For those who are grieving the loss of a loved one, it can be a time to think about moving forward with life.

But how? What is the first step? How do you take the first step?

In order to work through the grieving process and begin to move forward with your life, you need to start to let go of the thoughts, feelings, and fears that are holding you back. You

need to “find a place” for your lost loved one, a place for all of the feelings and emotions, all the memories of the life you created and shared together. This important process is called “Emotional Relocation.”

Emotional Relocation involves creating cherished memories of your loved one who is now physically gone, but still very much alive in spirit. You need to begin a “remembering process” by actively reviving, recalling, and reliving the stories that comprised your relationship, from the very beginning until the end.

It is a process of capturing all of these cherished memories through storytelling, journaling, creating a memory box, and any other method that works for you. This process can be painful as you tell your stories out loud to family and close friends, write memories down in a special journal, write letters to your loved one, or capture treasured items and photos in a memory box. But in going through this process, the memories are transformed into images that can become a very part of your being.

Through this process, you are essentially “relocating your loved one” to your heart and forming a new relationship with them where you can begin to remember them without it being the intense painful process it once was. The emotional bonds can be loosened just enough so they do not hold you back from moving forward and prevent you from thinking about living life again (something your loved one would surely want for you).

This does not mean you forget or leave your loved one behind. It is a way of giving yourself permission to move forward through life in a healthy way.

Your loved one will not be loved any less just because you are capable of loving yourself enough to move forward and forge a new life without them. No one can take away the cherished memories that reside in your heart, and it is a special place that only you can visit to spend time with your loved one.

We know that grieving is a long-term, complex and “messy” process. No one can set a definite date or timeline for its completion, nor provide

a “handbook for healing.” Grieving is a personal and unique process for each person who has experienced a profound loss.

Psychologist William Worden, in his 2009 book, “Grief Counseling and Grief Therapy,” provided a framework of Four Tasks that need to be experienced and achieved by a griever in order to understand their journey of grief, go through the healing process, and reconstruct their life.

These Four Tasks include:

1. Accepting the reality of the loss.
2. Acknowledging and experiencing the pain of your grief, along with all of the other emotions and feelings that come with a profound loss.
3. Adjusting to this “new world” in which your loved one is missing.
4. Finding an enduring connection with your loved one so that you can begin to reinvest in yourself as you embark on rebuilding your life.

Through this process, you will not forget about your cherished past, but will gradually create a delicate balance between remembering your loved one and giving yourself permission to move forward and live a meaningful life. You will continue on with your life the way your loved one surely would have wanted you to do.

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. ∞



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Trust me: The best way to handle property transactions as part of an estate plan

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



Myth or Fact?
“I do not need to put my house into a trust because I have a power of attorney.”

This is a Myth!

Having a valid power of attorney in place is a great to start to having a

comprehensive estate plan, but it will come up short for some real estate transactions. Keep reading to find out why conveying your home to a trust is a much better option.

With regard to selling your home, a power of attorney can be an effective document if you are incapacitated, if, and only if, your named attorney-in-fact has your original signed power of

attorney document. In order to sell real estate under a power of attorney, the original power of attorney document must be recorded with the Registry of Deeds. If the original is not in the possession of the attorney-in-fact at the time of the signing of the deed, the deed cannot be signed. In this instance, the need to petition for a conservatorship at the probate court would be triggered, adding significant time and expense to the sale of the real estate.

An additional issue arises if you pass away. This is because a power of attorney is only valid during your life; the document dies with you. As such, if you were only relying on a power of attorney for loved ones to help you with your assets, those assets are now potentially subject to probate. This adds even more time and expense to the sale of real estate than a conservatorship would.

This can all be avoided if the real estate is owned by a trust. If you put your home into a

trust, you can be the trustee – who manages the trust – and the beneficiary, who benefits from the trust. If you as trustee become incapacitated, the successor trustee that you have named in the trust document can step into your place with the need for court intervention. If the real estate in the trust needs to be sold, the successor trustee has the authority to execute all sale documents. Putting your house into a trust has the bonus effect of avoiding probate if you pass away.

Not all trusts are created equal. There are many options for creating a trust, including revocability and distribution structure. An elder law attorney can walk you through these options and help you create a comprehensive estate plan that makes your incapacity or death less burdensome for your loved ones.

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

Natural beauty, wildlife, and white-sand beaches of Naples justify its reputation as ‘Florida’s Paradise Coast’



By Victor Block

One morning, I take a sightseeing drive through a neighborhood of palatial mansions with three- and four-car garages that house top-of-the-line automobiles.

That afternoon, I enjoy an airboat ride through mangrove swamps, where I spot alligators and an aviary-worth variety of birds, followed by time working on my tan at a lovely white sand beach.

Talk about a something-for-everyone kind of place! Naples, nestled among tropical wilderness in the southwest corner of Florida, has variety enough to suit any taste. No wonder it, along with nearby Marco Island and the Everglades, tout themselves as “Florida’s Paradise Coast.”

Begin with its reputation as a playground for the rich. It claims the second-highest number of millionaires in the country.

It’s also the location of some of Mother Nature’s most magnificent creations. For starters, there a choice of white sand beaches fronting Gulf of Mexico waters.

As inviting as they are, the beaches provide only a hint of nature’s showcase, which is reason enough to head for Naples. The northwestern tip of Everglades National Park is a short drive away, and that expansive never-never-land of subtropical wilderness, the largest in the United States,

can fill many an hour, or day, of seeing and doing.

My introduction came during a ride in an airboat, a flat-bottomed, propeller-driven craft that can skim across water only a few inches deep. It provided a twisting, turning journey that was a combination thrill ride and learning experience. As passengers scanned the surroundings for wildlife, our captain offered mini-lectures about the surroundings and creatures that live there.

The ride was much slower during a kayak paddle along narrow, winding openings and tunnels through mangroves in the colorfully named Rookery Bay National Estuarine Research Reserve. Our knowledgeable guide, Samantha, made occasional stops to describe the history of the bay, explain the interaction among its animal life and point out bald eagles, osprey, cormorants, and other resident birds.

Seashells, for which this area of Florida is famous, were the objective of another sojourn by boat. Our destination was one of a number of isolated beaches that are strewn with shells in a variety of shapes and colors. It didn’t take long to gather examples of what once housed mollusks, sea urchins, sand dollars, and starfish. Collectors come from far and wide to take home a sample they may not be able to find elsewhere.

But visitors to Naples need not venture out of town to come face to face with the natural environment. A boardwalk at the Gordon River Greenway is one of several that provide easy access to settings that could be far from human development. It meanders through six different plant communities as it parallels the narrow river. Signs identify trees,

plants, and wildlife and caution strollers to be on the lookout for alligators.

Nature is tamed at the Naples Botanical Garden. Among seven environments in that magnificent setting are areas devoted to Asian, Brazilian, Caribbean and, not surprisingly, native Florida plants and flowers.

Even the Naples Zoo, which was founded as a garden decades before animals were introduced, would be worth visiting for its landscaping alone. It resembles a lush tropical paradise that echoes the rich foliage of its surroundings, where residents live in environments similar to those in the wild, and a proliferation of rare orchids adorns the palm trees.

Different aspects of Naples’ appeals are found throughout the town. Exhibits, photos and dioramas at the Collier County Museum tell the story of prehistoric people and animals – including mastodons, lions and camels – that once lived in the area, along with other chapters in its colorful past. Displays at the Depot Museum range from the role of Calusa and Seminole Indians to sport fishing to the impact that hurricanes have had on the region. For more information, visit paradisecoast.com.

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. ∞*



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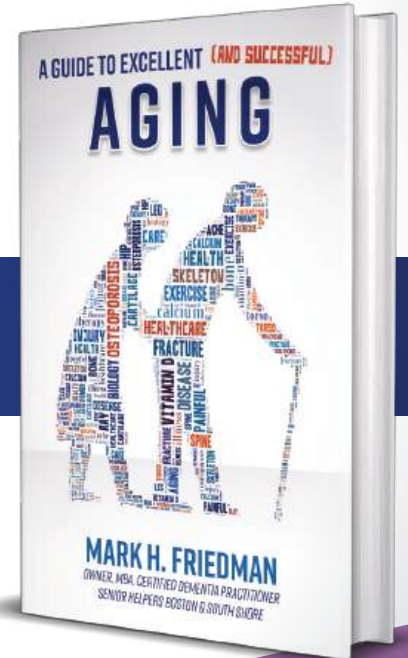
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