



# SOUTH SHORE SENIOR News

For Boomers and Beyond

PRICELESS

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## Octogenarian pianist still knows how to put on a good show



By Marie Fricker

Archie Richards, 88, lives in a retirement community in Concord, N.H., but his passion for classical music and the piano has allowed him to entertain

thousands of toe-tapping seniors on the South

Shore and beyond. Although he still drives, Archie, a widower for the last eight years, hops trains, buses, and taxis to get him to his Bay State shows on time.

He has already booked 21 “gigs” through March and hopes to have more than 60 concerts in 2025. He brings his dramatic, crescendo-building, Chopin etudes and sonatas as well as sing-along favorites like “Give My Regards to Broadway,” and “June is Busting Out All

Over” to such venues as the Goddard House in Brookline, the assisted living residence at Pen-niman Hill in Hingham, the Cohasset, Scituate, and Marshfield senior centers, Newbridge on the Charles in Dedham, the Compass on the Bay Memory Care facility in South Boston, and many more.

Whether Archie is playing a serious classical piece by Rachmaninov, or the mellow tones of

Cover Story continued on page 2



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BECAUSE BEING ABLE TO AGE IN PLACE

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Cover Story continued from page 1

Frank Sinatra, his audiences are mesmerized by his keyboard prowess and knowledge of his craft. The seniors who attend his performances are enamored with what they see and hear as Archie's agile fingers glide seamlessly across the ivory keys, creating a feast for the senses that lasts until he takes his final bow to a standing ovation.

According to Jessica Souke, assistant director of the Scituate senior center, Archie has been "wowing" audiences at her facility for years.

"I had 60 seniors sign up for his performance in December, and everyone left in a great holiday mood," said Jessica. "Archie is an accomplished and passionate pianist and educator and we appreciate learning about the music he loves."

"Archie is outstanding, not only because of how he plays complicated pieces," said center volunteer and attendee Mary Sheehan. "He also stands in front of the piano before he begins each selection and gives us a snapshot of the composer's inspiration behind that particular musical masterpiece. You could hear a pin drop while he's talking."

Al Fricker, 74, of Scituate, a piano player himself, has become an ardent Archie Richards fan after attending two of his recent concerts.

"The idea that you can enjoy a classically trained pianist of Archie's caliber for a \$5 fee at your local senior center is absolutely amazing," said Al. "He plays like a piano prodigy for a man of his age. He's way out of my league."

At almost 90 years old, Archie says it may be a "freak of nature" that he is still able to play the complicated works of his beloved composers, but he isn't stopping yet.

"I don't have top musical talent, but I am an expert at practicing," said the pianist, writer, and former Boston stockbroker.

"I go to bed at 7:00 every night, then get up a few hours later and practice drills on the piano in our auditorium from 10 p.m. until 2 a.m. I spend 50 minutes on pure exercises for my fingers," he says. "It isn't easy to play 40,000 notes at a rapid pace during a one-hour classical concert for seniors. That's why I never stop



**KEYED UP.** Eighty-eight-year-old Archie Richards loves performing at local senior centers, engaging the crowd with many familiar and favorite songs. At a recent appearance in Scituate, Richards encountered a fan, fellow piano player Al Fricker.

practicing. That's my talent."

Tongue-in-cheek humor is another staple of Archie's performances.

"I tell four jokes during breaks in my sing-along music," he said. "Here's my favorite – A woman named Zsa Zsa Gabor had been married nine times. 'I'm a wonderful housekeeper,' she

said. 'Every time I leave a man, I keep his home!' 'I love that one.'"

For more information, or to book a concert for seniors, contact Archie Richards at 603-717-5692 or email [archier71@gmail.com](mailto:archier71@gmail.com). ∞

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# The heart of compassionate care: A reflection on the Irish spirit in home health care

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



For many of us in the Irish community, caregiving is not just a profession – it's a calling. Rooted in our culture is a deep respect for family, faith, and the responsibility to care for one another. At Celtic Angels Home Health Care, these values guide our mission every day as we provide compassionate, high-quality care to seniors and those in need.

March is a special month for the Irish, as we celebrate St. Patrick's Day and reflect on the rich traditions of our heritage. It is also a time to honor the strength, resilience, and kindness that define our people. Whether it's through a warm smile, a gentle hand, or simply listening to someone's story, the spirit of the Irish is alive in the way we care for others.

As a nurse and business owner, I have witnessed first-hand the impact that compassionate home care can have on families. The ability to keep loved ones in the comfort of their own homes, surrounded by familiar settings and cherished memories, is a gift. Our dedicated team of caregivers ensures that those we serve not only receive medical attention but also the emotional and spiritual support they need.

The role of faith in caregiving is undeniable. It provides strength during difficult times, offers solace in moments of uncertainty, and reminds us of the greater purpose in our work. Many of our clients and caregivers share stories of how their faith has carried them through life's challenges, reinforcing the belief that love and care are among the greatest blessings we can offer.

This March, as we celebrate St. Patrick's Day, let us also take a moment to appreciate those who dedicate their lives to caring for others. Whether



it is a family member, a professional caregiver, or a neighbor offering a helping hand, their kindness and generosity embody the very best of our community.

May we continue to uphold the values of faith, family, and compassion, ensuring that the Irish spirit of caregiving remains as strong as ever.

Wishing you a blessed and joyful St. Patrick's Day.  
Sláinte!

**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

## You don't want to be caught dead without a great obituary



By Steven V. Dubin

I'm old enough now that I'm starting to think of what people will say at my funeral. Or, as my old business partner Jim Farrell often said, "I'd like to offer the rebuttal to your eulogy."

I'd like to think many would say, "I liked having coffee with the guy – except for all the slurping noises."

Or, "Steve made me laugh, I just didn't know when he was being serious."

Maybe: "Sure he was a pain in the butt, but he made me think in a completely different way."

So, in this cheery vein, I recently read a meandering, bittersweet book authored by the obituary writer for a small Alaskan newspaper. (Yes, both Alaska and the newspaper still exist. For now.)

Titled "Find the Good," the writer Heather Lende takes a completely different approach to summarizing the lives of her friends and neighbors. Instead of a factual punch lists of life achievements and milestones, she meets with the families of the deceased to discuss the "good" things they did for others and the little things that made them who they were.

Lende notes, "We are all writing our own obituary every day by how we live. The best news is that there's still time for additions and revisions before it goes to press."

So, do I care what school you went to? Or where you grew up? What clubs you belonged to? Where you worked?

I guess so. But, in addition to all that, I'd like to know that you nursed a squirrel back to life as a child and never forgot it and how fragile nature is. That you owned a snowblower and, without so much as a wave or a nod, also cleared the driveways of neighbors. Or that you like to dance to Motown or just about anything when at the grocery store.

Oh, yeah, and maybe include some final wishes, too.

"Steve requests that you remember all the catastrophic adventures of losing car key, kayak paddle, and occasional children, and how those stories slowly turned into humorous tales. He asks that everyone raise wave a pickleball paddle, tell a bad joke, and never waste a good parking spot. In lieu of flowers, give some money to someone who really needs it."

May you live forever. But be prepared to be remembered well. Do a quick draft of your obit today.

*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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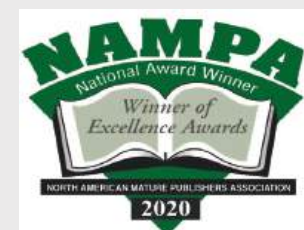
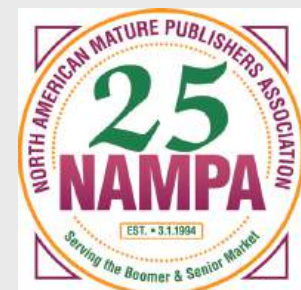
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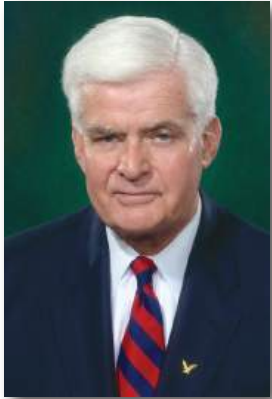
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# HOME EQUITY WEALTH MANAGEMENT

## Federal program helps seniors unlock home equity and pursue financial goals Home Equity Conversion Mortgage may be a good choice for some older homeowners



By George A. Downey

Homeowners 62 and older should consider the potential benefits a Home Equity Conversion Mortgage (HECM) reverse mortgage may provide. Designed for those who want to age-in-place, this program is unique.

### Why it's important

Rising prices and market volatility present real and growing challenges, especially to aging homeowners with limited resources. Home equity, one of the largest assets of most homeowners, might provide a solution. Home equity is illiquid and commonly overlooked in financial plans. However, it could be a game-changer through a reverse mortgage. Reverse mortgages convert a portion of home equity to cash and/or credit line to increase and potentially extend available resources without selling, moving, or taking on unwanted monthly payments.

### What's available?

Elderly homeowners are encouraged to explore the potential benefits a reverse mortgage might provide. Loan amounts are calculated on: (1) current home value, (2) age of youngest owner (one must be 62 or older), and (3) current interest rates.

The calculated maximum loan amount can help pay toward the balance of current mortgage(s) owed, property liens, and loan origination expenses. Net proceeds will be available in cash and/or credit line as the borrower chooses. Among other benefits, no monthly mortgage payments are required to help relieve limited retirement incomes.

### Are HECM reverse mortgages a good fit?

The Home Equity Conversion Mortgage (HECM) has terms and benefits that are established up front at closing. To learn more, contact the author, George Downey, or another CRMP (Certified Reverse Mortgage Professional) for more information and discover if a reverse mortgage could be a good fit for you and why.

### Reverse mortgage benefits

- Potentially no monthly payment obligations. Voluntary payments are permitted, but not required. Keep in mind, like with other mortgage loans, interest will accrue on the amounts borrowed. That means your balance goes up over time, increasing the amount you have to pay, and you have less and less equity in your home.

- Increased liquidity. Because it is a loan, withdrawals are received income tax free.
- Credit line growth. The undrawn balance of the credit line grows (compounding monthly) at the same rate charged on funds borrowed, providing more funds for future needs.
- No maturity date. Repayment is not required until no borrower resides in the property.
- Non-recourse loan. If the balance owed on the loan is more than what the home is worth, the remaining balance is covered by the mortgage insurance paid by the borrower, not the heirs.
- Protection against real estate and/or financial market declines.
- Borrower obligations (to keep the loan in good standing) include:
  - Keeping real estate taxes, homeowner's insurance, and property charges current.
  - Providing basic home maintenance.
  - Continuing occupancy as primary residence.

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

**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](mailto:gdowney@thefederalsavingsbank.com), [www.thefederalsavingsbank.com/georgedowney](http://www.thefederalsavingsbank.com/georgedowney) ∞



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# SENIOR FITNESS

## Keep your head aligned through proper strength training



By Rita La Rosa Loud, B.S.

If you are like me, you would like to maintain your height and posture throughout your lifespan to avoid mal alignments like Dowagers hump (humped shoulders), kyphosis (rounded upper back), and swan neck (forward head lean). These are just some examples of spinal deformities typically seen among the elderly and unfortunately now even among young adults and teens.

Other postural problems arising from everyday activities like working on your computer, playing video games, reading books and magazines, looking down and texting on your iPhone, even positional sleeping habits, can contribute to straining the muscles in your neck and upper back. Thankfully, postural abnormalities are preventable, which simply means keeping your head and ears over your shoulders by developing strong neck muscles.

A strong neck can act as a shock absorber, preventing injuries to the head, shoulders, and neck from, for example, a serious vehicular accident. A fit neck may also prevent stiff or pulled neck muscles from occurring in an athletic event or a simple weekend sporting activity. Fortunately, the neck responds very well to proper strengthening exercises.

### Anatomy of the neck

The muscles of your neck allow you to hold your head up. They make it possible for you to position your head forward, backward, and in rotation. The muscles in the back of your neck allow you to move your head

and neck up from a forward position or back from a vertical position. If you have access to a neck extension machine, it can help strengthen these muscles. The muscles in the front of your neck help keep your neck and head vertical. They also bend the neck and head forward, sideways, and in rotation. The neck flexion machine can help strengthen these muscles.

A well-conditioned neck is synonymous with strong neck bones and less likely to succumb to degenerative conditions like osteoporosis. To be able to hold up your head, which can weigh up to 12-16 pounds, all day is no easy task and unless the muscles in your neck are strong, the cervical vertebrae will gradually weaken and will no longer be able to effectively support your head in an upright position.

If you have no restrictions or limitations in your neck, develop resilient neck and shoulder muscles that can withstand sudden movements and survive serious accidents. Try training the various neck muscles through a full range of slow-controlled movements using well-designed resistance equipment.

### Neck strengthening exercises

If you do not have access to a four-way neck machine, there are easy isometric neck strengthening exercises (flexion, extension, lateral flexion/rotation, retraction) where you apply light resistance using your hand through symptom-free range of motion. Dr. Donald A. Ozello, D.C. demonstrates manual isometric cervical spine strengthening exercises in his six-minute YouTube video that counteracts forward/downward head posture, reestablishing proper head, neck, and shoulder alignment.

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**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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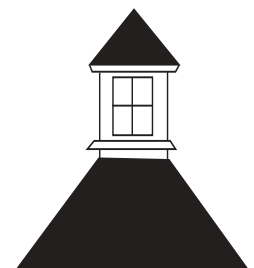
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# Better sleep, better health: A guide for seniors

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



Did you know that more than half of older adults experience sleep disturbances? While changes in sleep patterns are common with aging, they are often dismissed as an unavoidable part of getting older – and when the sleep issues are addressed, the solution typically falls back to the status quo: a prescription sleep medication (despite mounting evidence of their potential risks and failure to address the root cause). The good news? There are effective, natural solutions to help improve sleep that don't involve taking yet another medication.

## Why sleep matters as we age

Sleep is an active and essential process that supports memory, cognitive function, and overall health. Often described as the brain's "housekeeper," sleep clears out toxins, consolidates memories, and restores energy levels. However, as we age, sleep patterns shift. Older adults tend to spend less time in deep, restorative sleep and experience more frequent awakenings throughout the night. This fragmented sleep can contribute to daytime fatigue, cognitive decline, increased fall risk, and even worsened symptoms of chronic conditions like arthritis or menopause-related hot flashes.

Poor sleep can also impact mental health, increasing the risk of anxiety and depression. On the other hand, prioritizing healthy sleep can improve mood, enhance focus, boost immune function, and support overall longevity.

## Tips for better sleep

According to the National Sleep Foundation, adults 65 and older should aim for seven to eight hours of sleep per night. Here are some strategies to improve sleep quality:

- **Stick to a routine:** Go to bed and wake up at the same time every day, even on weekends. This helps regulate your body's internal clock.
- **Limit stimulants:** Caffeine, nicotine, and alcohol can all interfere with sleep quality. As

we age, our bodies metabolize these substances differently, making it harder to fall and stay asleep.

- **Create a sleep-friendly environment:** Keep your bedroom cool, dark, and quiet. Invest in a comfortable mattress and pillows.

- **Practice relaxation techniques:** Deep breathing, meditation, and gentle stretching can help calm the mind before bedtime.

## A natural approach to better sleep

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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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# Social work: Making a positive difference in the lives of seniors and the community

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



During March, we celebrate Social Work Month and the many contributions of social workers.

Social workers are dedicated to helping people and communities thrive. Social workers also help people of all ages cope with life's challenges. A major part of a

social worker's job is advocacy. Social workers stand up for equal rights of all people and work to ensure that services are provided to all who need them.

Social workers may be found in many different settings, from healthcare and mental health to education, local and state government, and social-service agencies.

Social workers assist individuals and families in navigating the various challenges of life in different ways. For example, a social worker can help patients in hospitals or rehabilitation facil-

ities transition back to their home or community. A social worker can help determine if an individual can resume activities of daily living in their home. Will the individual need short-term caregiver support for assistance with mobility, bathing, dressing or meal preparation? Or will the individual require long-term assistance and daily home care? A social worker evaluates current and future needs and puts a plan in place. Social workers also:

- Help individuals and families navigate housing and other community resources
- Provide mental health care for adults and children
- Assist those who are experiencing food insecurity or malnutrition
- Work to prevent, and address, neglect or abuse
- Assist with foster care programs
- Help individuals manage and cope with chronic illness or disease.

Old Colony Elder Services (OCES) has a team of licensed social workers who can provide guidance on a wide range of life changes and challenges. OCES is proud to provide independent, conflict-free assessments, care coordination, administrative support for in-home

and community-based long-term services through many different programs, including in-home behavioral health counseling. Working alongside OCES's licensed social workers are care managers, protective service workers, administrative staff, and an extensive network of providers.

OCES's expansive services offer support through more than 20 different programs, including a nutrition



program with healthy meals planned by a Registered Dietician, a healthy living program that includes management of chronic health conditions, and a family caregiver support program that provides caregiving resources. OCES provides community housing with supportive and congregate options. Our money management program offers budget and health insurance guidance, and the protective services program helps prevent, eliminate, or remedy situations involving the abuse of an elder.

Essentially, social workers provide guidance about a wide range of life changes and challenges – helping to prevent issues while presenting options for the future.

Join us as we celebrate social workers who are dedicated to making a positive difference in the lives of so many in our community.

OCES is the largest provider of in-home and community-based services for older adults and people living with disabilities in the southeastern part of Massachusetts. We invite you to visit our website, [www.ocesma.org](http://www.ocesma.org), to learn more.

**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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For a complimentary consultation, contact Korey at [korey@koreywelch.com](mailto:korey@koreywelch.com) or **(781) 367-3351**



# Senior Living. Senior Solutions. Made Simple. Seniors have more mortgage options



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

Lending institutions want to lend to seniors and offer many options. The variables include financial goals, income, and homeownership status.

Here are some key options:

## 1. Reverse mortgage (Home Equity Conversion Mortgage – HECM)

You don't have to be Tom Selleck to understand the advantages of this relatively new, but solid concept.

- Available to homeowners aged 62+.
- Converts home equity into cash.
- No monthly payments; loan is repaid when the home is sold or the owner moves out.
- Requires FHA-approved lenders and counseling.

## 2. Refinancing an existing mortgage

You might already have an amazingly low rate, 2%-4%. If not, it may be worth looking at.

- Lower interest rates can reduce monthly payments.
- Can switch from an adjustable-rate to a fixed-rate mortgage.
- Possible cash-out refinance for home improvements or medical expenses.

## 3. Home equity loan or Home Equity Line of Credit (HELOC)

There is likely cash in your home. Want to tap that equity?

- Borrow against home equity.
- Home equity loans provide a lump sum with fixed payments.
- HELOC works like a credit line, with flexible withdrawals and payments.

## 4. Senior-specific mortgage programs

This may be a good fit if you are not employed but thrive on other

income sources.

- Some lenders offer mortgages tailored for seniors with retirement income considerations.
- May allow alternative income verification (pensions, Social Security, investments).

## 5. Downsizing and new home loans

Size matters. Especially if you have to clean it, heat it, and walk it. What are your options?

- Sell current home and buy a smaller, more manageable home.
- May qualify for a conventional, FHA, or VA loan (if eligible).
- Some seniors use a reverse mortgage for purchase (HECM for purchase) to buy a home without monthly payments.

## 6. Veterans Administration loans (for veterans and spouses)

There are many veteran and spouse programs.

- No down payment required.
- No private mortgage insurance (PMI).
- Competitive interest rates.

Would you like recommendations based on a specific situation?

**Sell Smarter!** 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. ∞*

## Super Dental Care for Seniors



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

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

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

the services that are important to seniors:

- **Dental implants (including mini-implants)**
- **Removable dentures**
- **Veneers and laminates**
- **Periodontal care**
- **Oral cancer screenings**
- **Annual comprehensive review**
- **And much, much more.**



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](http://Toothboss.com) and book your appointment online.



1121 Main Street  
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781-335-0604  
[Toothboss.com](http://Toothboss.com)

*"Caring for others has always been my passion. I began my journey in healthcare as a Certified Nursing Assistant (CNA), where I gained firsthand experience in providing compassionate care to seniors and individuals with disabilities. Seeing the challenges families face in finding reliable, high-quality home care inspired me to create Divine Living Homecare – an agency dedicated to delivering exceptional, personalized care that enhances quality of life while allowing individuals to remain safely in their homes."*

*Christine Andrade – Founder & CEO  
Divine Living Homecare*



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We proudly serve clients across Massachusetts, ensuring that families receive professional and compassionate support tailored to their loved one's needs.

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# Affordable dental care options for seniors

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



Traditional Medicare doesn't cover routine dental services, but there are affordable dental care options available to seniors.

## A pound of prevention...

Beats an ounce of the cure. It may be a cliché, but it can hold true with dental care in your later

years.

The best way to keep dental costs low is through regular preventive care. That starts with the following self-care:

- Flossing at least once a day; some seniors do it after every meal.

- Brushing twice a day for two minutes each time; after every meal works, too.

- Fluoride rinses are also a great idea for preventing issues.

- Minimize or eliminate your sugar intake. If you do eat something sugary, brush afterward or, at the very least, rinse your mouth out with water.

These efforts are in no way a substitute for routine cleanings and exams by your dentist. Those should continue twice a year at minimum, as early detection of dental issues can prevent more expensive treatments down the road.

## Dental discount plans

Many dental practices offer affordable cleaning and exam packages for seniors, making it easier to stay on top of oral health. At my practice, we offer The Toothboss Discount plan, which includes two cleanings per year, X-rays, and other routine services for a nominal fee (there's also a periodontal plan). Dental work beyond the scope of the discount plan – e.g., fillings, crowns, dentures or more – are offered at a reduced rate.

## MassHealth and other public assistance programs

If you qualify, MassHealth (Massachusetts Medicaid) provides coverage for a variety of dental services, including exams, cleanings, fillings, extractions, and dentures. The Massachusetts Dental Society Foundation also offers financial assistance and resources to help seniors receive the care they need.

## Senior-focused dental insurance plans

Many private insurance companies offer supplemental dental plans tailored to seniors. The primary benefit to these plans is that in addition to 100% coverage on preventive services, they provide partial coverage for more extensive treatments like crowns and dentures. Be thorough when choosing this kind of plan and review carefully the coverage details, provider networks, and annual maximums.

## Community health centers and dental schools

Some local community health centers provide dental services on a sliding fee scale based

on income. This can be an option for seniors on a fixed budget. Some dental schools in the area, Boston University or Tufts University come to mind, offer high-quality care at reduced costs. Dental students are supervised by faculty members while providing treatment, ensuring patients receive professional and thorough care.

## Financing and payment plans

If you need dental work that will necessitate out-of-pocket costs, some dental practices offer flexible financing options and payment plans. Some practices accept credit cards like CareCredit, which offer zero-interest payments for a certain period of time (typically six months).

## No care is not an option

Please do not make the mistake of staying away from the dentist to avoid a potentially large bill. The impact your oral health has on your overall health is documented fact. If you have an issue that needs dental work, delaying can (and most likely) create additional issues. Or worse.

At the very least, if you know you need dental work and are concerned about making the payment, have a conversation with your dentist. Most will listen and, in some cases, can come up with a payment option that can work for your budget and your care.

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](http://www.toothboss.com). ∞



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# Ethics in real estate: Putting care for the seller before the sale



By Leon Merian, SRES®

As a Senior Real Estate Specialist (SRES), I often tell my clients, “Before we talk about selling your home, let’s talk about you.” It’s a statement that surprises many people, but it speaks to the ethics that should guide every real estate professional working with older adults.

For many seniors, selling a home is not just a financial decision, it’s an emotional and often complex life transition. The house they’ve lived in for decades holds memories, history, and meaning. In some cases, the move is not entirely by choice but driven by necessity – health concerns, financial pressures, or changing family dynamics. This is why working with a real estate professional who prioritizes ethics over transactions is crucial.

## Beyond the sale: Understanding the full picture

One of the most important principles I uphold is not rushing to put on my “Realtor hat” until I know the person or family is fully supported in their transition. Before discussing real estate, I ensure that my clients have the right resources in place, including:

- **Elder care attorneys** to help with estate planning, wills, trusts, and any legal protections needed for financial and healthcare decisions.
- **Move managers:** Professionals who specialize in assisting seniors with decluttering, downsizing, and moving with dignity.
- **Aging-in-place experts** for those who may not be ready to move but need home modifications to continue living safely in their current residence.
- **Senior placement specialists:** When the decision has been made to transition to assisted living or a continuing care community, these experts guide families toward the best fit.

Real estate is just one piece of a much larger puzzle. A true ethical Realtor does not see the transaction as a one-size-fits-all solution but instead listens first and ensures the client’s well-being is the top priority.

## The ethical dilemma in real estate

Unfortunately, not all Realtors approach senior transitions with this level of care. Too often, I’ve seen agents push for a sale without considering the person’s best interests. In some cases, families are vulnerable, facing overwhelming decisions, and they put their trust in a professional who may be more focused on closing a deal than ensuring the transition is handled with integrity.

## Warning signs to look for

If you or a loved one are considering selling a home, be mindful of these red flags when choosing a Realtor:

- 1. Pressure to list immediately.** Ethical agents take the time to understand your situation. If an agent is pushing to get the house on the market before assessing your needs, proceed with caution.
- 2. Lack of resources.** A knowledgeable SRES should be well-connected with elder care professionals. If they can’t provide referrals or guidance beyond real estate, they may not be the best fit.
- 3. Ignoring the senior’s wishes.** The decision to sell belongs to the homeowner. If the agent is primarily engaging with family members and not the senior, ethical concerns should be raised.
- 4. No discussion about alternatives.** Selling a home is not always the best or only option. A trustworthy agent will explore all possibilities, including staying in place with modifications or considering a gradual transition plan.

## A Realtor’s role: Guide, not just salesperson

An ethical real estate professional understands that their job goes far beyond listing a home. When working with older adults, the approach must be rooted in compassion, patience, and integrity. Here’s what that

looks like in action:

### 1. Listening first, selling second

Before any discussion of property value or marketing plans, an ethical Realtor asks:

- What are your biggest concerns about moving?
- What support do you need to make the best decision?
- What does an ideal transition look like for you?

### 2. Acting as an advocate, not just an agent

An ethical Realtor helps seniors and their families navigate the entire transition process, not just the home sale. This may mean:

- Connecting them with trusted professionals who can assist in legal and financial matters.
- Helping them understand all available living options.
- Ensuring they are making a move because it’s right for them, not because of external pressures.

### 3. Protecting seniors from financial exploitation

Older adults are sometimes targeted by scams, predatory buyers, or dishonest real estate practices. A responsible Realtor educates their clients about:

- Red flags in unsolicited offers or aggressive cash-buyout schemes.
- Understanding their rights in real estate transactions.
- Ensuring full transparency in contracts, fees, and potential conflicts of interest.

## Why ethics matter more than ever

The senior population is growing rapidly, and with it comes an increasing need for honest, ethical professionals to guide older adults through major life changes. Realtors who specialize in working with seniors must understand that real estate is not just about property – it’s about people.

A home is not just an asset to be sold. It is the setting of a lifetime of experiences. The decision to move is one of the most significant transitions a person can make, and it deserves to be handled with the highest level of integrity, patience, and care.

For older adults and their families, choosing the right Realtor can make all the difference. A truly ethical real estate professional will prioritize the client’s needs above their own commission, ensuring that the journey is one of empowerment, not pressure.

If you or someone you love is considering a move, my best advice is this: Work with someone who sees you as a person, not just a transaction. Ethics in real estate is not just about following rules – it’s about doing what’s right.

Let’s meet for coffee and discuss your real estate goals for tomorrow or 10 years from now! ∞

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# When facing challenging times, you are stronger than you think



**By Susan Drevitch Kelly,  
Life Transition Coach**

When you experience the profound loss of someone you love deeply, it is, no doubt, one of the most tragic and overwhelming events you have ever had to deal with in your life. But, you are stronger than you think, stronger than you realize, at this most difficult and challenging time.

Research by many psychologists tells us that human beings are “hard-wired” to cope. This ability to cope with any extreme adversity and tragedy, such as the profound loss of someone you deeply loved, is what psychologists call resilience.

Human beings are, by our very nature, resilient creatures. It is this human trait that enables you to survive your loss, and eventually thrive once again. Ernest Hemingway once wrote: “The hardest lesson I’ve had to learn as an adult is the relentless need to keep going, no matter how shattered I feel inside.”

Resiliency is essential to recovery from your loss and the eventual rebuilding of your life in this “new world” that you’ve entered without your loved one.

Here are some things you can do to regain and strengthen your resilience during this tragic time in your life:

- Learn how to manage your emotions and feelings by creating positive thoughts and turning off negative ones. We are what we think. Our minds can create thoughts that can bring us joy or sadness. This is a choice you will make many times each day.

When a negative feeling or thought comes to mind, acknowledge it and try to replace it with a thought, memory, or vision of something positive, perhaps envision some favorite thing you did with your loved one, for example.

- Develop habits that will help you increase your feelings of gratitude, contentment, and peace, without diminishing how deeply you miss your loved one. For example, start a gratitude journal, making note of three things you are grateful for at the start or the end of each day. This will help your mind create positive thoughts and feelings.

- Work at preventing new fears, anxieties, and “what ifs” from creeping into your thoughts and creating roadblocks that will only prevent you from enjoying the life you have. Embrace the good that still remains in your present life.

Learn how to be present in the moment and enjoy the simplest of things: a cup of warm tea, the sun shining thru the clouds, a bird singing outside your window, a hug from your grandchild. Meditation, mindfulness, and visualization are some helpful practices to calm yourself and train yourself to “be present” in the moment you are experiencing.

- Acquire the ability to manage any strong negative feelings such as anger, guilt, or regret, so that these emotions don’t close you off from your family, friends, neighbors and community. While grieving, it sometimes seems easier to just isolate yourself from the people in your life who are actually your anchors as you drift through this difficult grieving process.

At the core of what enables you to be resilient during this challenging time is your relationships. Research has documented that grievors who cope best are those able to find comfort in ongoing relationships as well as new connections. The latter is why so many grievors find participation in a grief support group so helpful with their healing process.

- Commit to taking action, even a small one, a baby step, to increase your feeling of being in control, rather than feeling helpless in the healing process, and feeling like your grief is controlling you. That action could be saying “yes” to someone offering to help you, or conversely, saying “no” to

an invitation to do something you really don’t want to do.

- Establish rituals to keep your loved one’s memory alive. Researchers have found that creating and participating in rituals returns a feeling of control to grievors, and they tend to experience lower levels of grief.

Try finding small ways to do this: lighting a candle on special days and holidays, carrying an object that reminds you of your loved one, cooking a favorite dish and share with family, collecting special rocks on beach walks, planting a memory garden, and the list goes on.

None of these suggested actions or ways of thinking will completely take away the pain of your loss. And just as your grief experience is unique to you, what creates a state of well-being will be different for everyone. But what we do know is that there are things you can do to ease the pain of your grief journey, strengthen your resilience, and help you in your healing and recovery process.

I will leave you with this hopeful quote from Albert Camus: “In the midst of winter, I found there was, within me, in invincible summer. And that makes me happy. For it says that no matter how hard the world pushes against me, there’s something stronger, something better, pushing right back.”

**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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# Want to learn how to save money on prescriptions with traditional commercial insurance?

By Patricia Prewitt, My Personal Rx Adviser



I am surprised by how many people with traditional commercial insurance plans don't realize that manufacturer-sponsored programs are an easy way to save on out-of-pocket Rx costs. Monthly costs for brand name medication is often \$25-\$35 (Tier 3) \$50-\$75 (Tier 4) or more for specialty prescriptions.

## Overview of pharmaceutical manufacturer savings programs

Most pharmaceutical companies offer manufacturer brand-name savings cards or programs for people covered by commercial insurance, currently about 48% of the population here in the U.S. It is estimated that only about 22% of eligible consumers opt-in, although that number is growing as more people learn how these programs function.

These are the patent-protected advertised products that you may see on television, or in magazines, or promoted in digital media or on the radio.

Copay cards/brand programs are marketing efforts designed to both help make newer (expensive) medications more affordable to patients. Prescribers may be more willing to try a newer medication if they believe it treats the medical condition more effectively than an older product. Loyalty to a brand medication can be created when a product works well and is affordable for the consumer. Years ago, a physician's office might hand you a physical card or coupon voucher. In today's world, those with internet skills can find these cards/programs by visiting the company's website.

## Explain, please?

Simply find the website of the specific brand-name medication (for example, Eliquis) and look for "savings/patient programs" among all the product information. Double check the website to make sure you are not being redirected to a copycat site, or the website of a competitor product. Follow the links to see if you may be eligible, complete the form, and wait for the brand-name card to be delivered electronically to your email, phone, or digital device.

This card is registered only to you, specifically for that medication. Bring it with you to your pharmacy, and ask that it be added to your prescription record for that medication. Enjoy a reduced out-of-pocket price at check out.

## Why was my friend's savings amount different from mine?

We take exactly the same product. Her new out-of-pocket amount was only \$5 a month; mine was \$15. We had both been paying \$25 a month.

All insurance plans negotiate pricing, rebates, and fees, which impacts the price paid by the consumer. There are hundreds of different plans, all with different rules. How those savings are applied, and how they accrue toward any deductible is based on the rules of the insurance plan. These are not standardized.

## My prescription insurance plan requires that I use a mail-away pharmacy. Can I take advantage of these savings programs?

Most of the companies have a paper-based process that will allow the patient to still save money. Register for the specific product copay card on the website, look for instructions that appear in teeny type to submit documents to a physical processing address for savings. Always keep a copy

of your submission; proof of payment receipts are required.

Once approved, and calculated for the rules of your plan, the patient typically receives a rebate check in six to eight weeks via U.S. mail.

**If I choose to enroll, how long will the savings last?** Each company or product will have its own rules. Sometimes it's for a one-time trial, others are good for up to 12 months. Most companies will reset these offerings annually, based on their negotiations with insurance plans for formulary inclusions, tier placements, and other negotiations that occur behind closed doors.

**What's the catch?** In order to obtain and utilize these programs, you choose to opt-in with personal data, and privacy rules will vary. The company will likely auto-enroll you for product information. Some patients will find this information quite helpful; others may find it annoying.

These programs may be rescinded at any time.

**What else?** Do not confuse these pharmaceutical programs with general savings cards (not insurance) from GoodRx, SingleCare, etc. Manufacturer cards are specifically tied to brand-name products, and the cards work in conjunction with standard traditional prescription insurance plans. These programs cannot be used by enrollees of Medicare/Medicaid or other government prescription plans.

*Content provided is for educational purposes only, and is not intended as a substitute for advice from a qualified medical professional. The opinions expressed within are those of the author.*


**About the Author:** Patricia Prewitt is a local Massachusetts resident who spent more than 30 years in the pharmaceutical industry. Tricia is a consumer education advocate, and loves helping people find ways to save money on their prescriptions. More information and free resources are available on her website at <https://mypersonalrxadviser.com/resources> or call her at 508-507-8840. Favorite Quote: "Act as if what you do makes a difference. It does." – William James ∞


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# ELDER LAW MYTH BUSTERS

## So you have a trust – but what does it do, and what doesn't it do?

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



Not all trusts are created equal. Because of that, what trusts do and do not accomplish will be very specific to your written document, or the one being crafted for you. I'm going to focus this article on

what trusts do not do.

Trusts do not fund themselves. If you create a trust, you must proactively put assets into it. It is not as simple as just writing into the trust how you want certain assets to be distributed upon your death or creating an inventory of your assets and then attaching that inventory to your trust. You must retitle assets that you want to be in the trust to the name of the specific trust. The trust must become the owner of the asset. For real estate, this is executing a new deed. For bank accounts, this may mean opening a new account in the name of the trust and

transferring your funds. The only other way fund a trust is to name the trust as a beneficiary of an account. Many people do this with life insurance policies or retirement plans.

Because trusts do not fund themselves, they also do not override other estate planning documents. Jointly held assets will still pass to the surviving joint holder. Assets with beneficiary designations will still go to the named beneficiary. Unless the asset is specifically owned by the trust, the trust cannot control its distribution.

Lastly, all trusts are either revocable trusts or irrevocable trusts at their core, and then the complexity of the trust changes from there. Assets owned by both revocable and irrevocable trusts avoid probate. However, only assets in specifically drafted irrevocable trusts start the five-year look back period for Medicaid eligibility. This is a very important distinction that many people miss and why it is critical for you to understand what your trust does and does not do for you.

An elder law attorney can help you to review trusts that have been previously drafted for you, explain to you how they work, and tell you what your trust does and does not do. If you do not



already have a trust, an elder law attorney can work with you to create a trust that fits your needs and goals.

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

## SOCIAL SECURITY UPDATE

### Finding out more about Social Security for school employees and those receiving survivors' benefits

By Delia De Mello, Social Security



The Social Security Administration has released new resources to help you better understand Social Security benefits. We've designed easy-to-use toolkits to provide education about our programs for children and our benefits

for families after the death of a loved one. Our toolkits for school professionals and those eligible for survivor benefits are downloadable PDFs that include ready-to-go communications, such as sample email blasts, newsletter articles, handouts, and social media posts.

The School Professional Toolkit at [www.ssa.gov/marketing/assets/materials/toolkit-ss-benefits-and-ssi-payments-for-children.pdf](http://www.ssa.gov/marketing/assets/materials/toolkit-ss-benefits-and-ssi-payments-for-children.pdf) is for teachers, school counselors, and other educators. The purpose of this toolkit is to educate parents and guardians about the financial help we provide. We make payments to students

with disabilities and to those who have experienced the loss of a parent or have a parent who is receiving retirement or disability benefits.

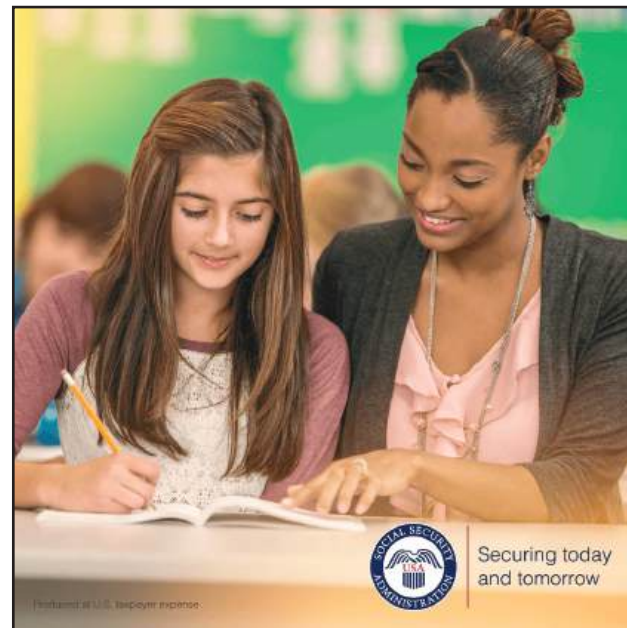
**The toolkit discusses:**

- Eligibility requirements
- How to apply
- How to respond to requests for school records and forms
- Evidence we need from school professionals to determine whether a child with a disability may be eligible for SSI

The Survivors Benefits Toolkit at [www.ssa.gov/marketing/assets/materials/toolkit-ss-survivors-benefit.pdf](http://www.ssa.gov/marketing/assets/materials/toolkit-ss-survivors-benefit.pdf) is for funeral homes, care facilities, and other organizations working with people who have lost a loved one. This toolkit increases awareness about survivors benefits for eligible family members. We make monthly payments to surviving spouses, minor children, adult children with disabilities, and dependent parents of workers who paid Social Security taxes before they died.

**The toolkit discusses:**

- Eligibility requirements
- How to apply



- Evidence we need to process applications

For more information about our toolkits, visit the blog post titled "New Resources for School Employees and Survivors" at [blog.ssa.gov/new-resources-to-educate-school-employees-and-survivors](http://blog.ssa.gov/new-resources-to-educate-school-employees-and-survivors).

Please help us spread the word about our toolkits with your colleagues and others who may find them helpful.

**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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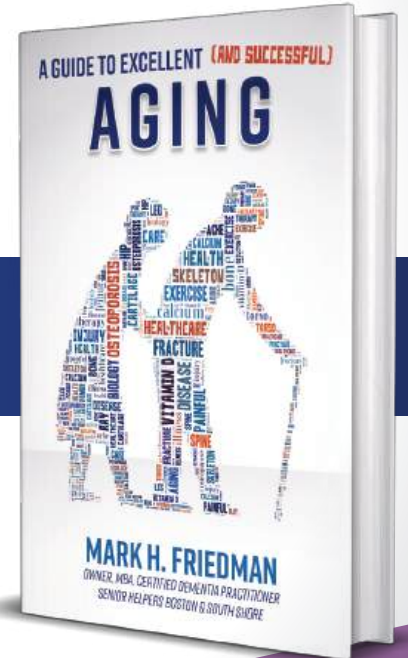
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