



# SOUTH SHORE SENIOR News

For Boomers and Beyond

PRICELESS

APRIL 2025

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Vol. 23 Issue 04



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BECAUSE BEING ABLE TO AGE IN PLACE

IS THE BEST CARE AND COMFORT OF ALL

# Accessory Dwelling Units provide needed housing and additional options for seniors



By Steve Feldman

To address the housing shortage in the state and skirt not-in-my backyard resistance toward new development, the Commonwealth now allows Accessory Dwelling Units (ADUs) in single-family zones.

For South Shore towns, both the state and many municipalities hope that ADUs play a major role in easing the housing crisis. ADUs add housing units for homeowners and renters without adding much burden to town infrastructure, resources, and environmental protection. Local officials on the South Shore encourage homeowners to better understand ADUs.

An Accessory Dwelling Unit can be attached to one's existing home or sit completely separate, as long as the structure meets setback, parking, septic, and other local requirements. An ADU must have its own separate entrance that meets local building codes and cannot exceed 900 square feet (the size of a small, two-bedroom house).

In situations involving seniors (who my wife, Beth Davis, and I serve), an ADU can function as their own living environment on the same lot as the "main" house. For example, an ADU might be occupied by a senior couple whose grown children live in the other "half."

Or, an ADU can be rented to help meet the rising cost of home ownership for seniors. Tenants might also include caregivers who live on-site to provide assistance to seniors aging in place within the main home. In lieu of paying market-rate rent, the tenants might deliver services that include shopping for seniors, taking them to doctors and other appointments, and/or performing basic yardwork and light maintenance on the main home and the ADU.

An Accessory Dwelling Unit cannot be used for short-term rentals such as Airbnb income. This dwelling must tie into the property's septic system or possess its own separate system on the lot. An ADU might even provide "incinerating toilets" that burn waste to ashes, and are not dependent on a septic system and its leaching field.

For a video on building an ADU, visit [www.youtube.com/watch?v=phxH-MYit8E](http://www.youtube.com/watch?v=phxH-MYit8E)

An ADU owner must record a document at the county registry of deeds stating that the unit is an accessory to the main dwelling. For single-family homes, two parking spaces are generally required for the ADU and two for the main home.

How to get started:

- Consult with the town's planning department or inspectional services.



Accessory Dwelling Units are now allowed in every town in Massachusetts. Some ADUs are creative, like this retrofitted Airstream ADU from Innovative Spaces.

- Hire an architect and/or a general contractor who can design the space to meet town requirements.
- Lean on the town's inspection services to guide you on what is legal and not.

Beth and I advised one client on how to convert his two-story barn to house both his ADU and two cars. Imaginative homeowners are investigating the use of prefabricated tiny homes. (You can even search for tiny homes on Amazon).

Fans of vintage Airstreams are investigating the restoration of these classic trailers for use as ADUs, which tie into their septic and water supply. If they remain on wheels in your yard and not on a foundation, you may be able to obviate the need for town permits and approvals, and, if desired, use them to explore the country when not serving as an ADU, says one excited Airstream renovator. This may be an exciting option for 55+ retired individuals, although Airstreams only provide 150-200 square feet. To learn more about Airstream as ADUs, visit [www.innovsb.com/learn/airstream-as-adu-alternative](http://www.innovsb.com/learn/airstream-as-adu-alternative).

Accessory Dwelling Units are less taxing on a town's resources than conventional new construction and don't require the building of additional roads.

Is an ADU part of your future?

**About the Author:** *As real-estate agents at Plymouth's Keller Williams Realty, Steve Feldman and his wife, Beth Davis, are Seniors Real Estate Specialists, a designation provided by the National Association of Realtors. As 55+ seniors themselves, they moved from a large Boston Victorian 10 years ago to seek a new lifestyle in a smaller home beside the ocean in Plymouth. ∞*

**Most South Shore Seniors will opt to stay in place without retrofitting their homes**

**5** **Five reasons** why baby-boomers should rely on a Senior Home Coach to help plan your next move/lifestyle...

1. As Senior Real Estate Specialists, Beth and Steve have extensive experience counseling 55+ homeowners on the best move for their next life-stage. We're happy to talk even if you are at the "just-thinking" stage.

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# NAVIGATING THE FUTURE

## What does it mean to age in place, and how do you know if it's right for you?



By Mark Friedman

We can buy cream to reduce wrinkles. We can undergo plastic surgery to alleviate sagging jowls. We can do a tummy tuck to minimize our figure. But no matter what we do, there is one undisputed fact

we cannot avoid – we will continue to grow older. That is the one thing over which we have no domain. But we can exert significant control on where and how we grow older.

The Centers for Disease Control and Prevention (CDC) defines aging in place as “the ability to live in one’s home and community safely, independently, and comfortably, regardless of age, income, or ability level.” This can include bringing in care and making home modifications, such as installing walk-in showers and access ramps. It can be providing access to healthcare services and transportation options, as well as establishing a strong network with social connections. In short, the goal of aging in place is to enable older adults to age on their own terms and remain in familiar surroundings.

But who is the ideal candidate to age in their home? There are questions that must be considered, such as their current situation vs. their future needs. Will there be minor “upgrades” or a complete “upgrade” as the years pass by? How much will that level of support they now need now increase in the future? And who can help provide support to them (family, friends, or professional caregivers)? Who will pay for services?

This is also where health enters the picture and the question of how long that person will stay healthy and independent (hearing, eye-

sight, mobility)? How will they manage changes to their health and evolving needs? Does the individual have any chronic conditions or disabilities that may affect their ability to live independently at home? Can they navigate their home safely, including stairs, narrow doorways, and uneven surfaces? How is their cognitive health; can they manage daily tasks, remember important information, and make sound decisions regarding their health and safety? Do they have any conditions that could affect their cognitive function, such as Alzheimer’s or another type of dementia?

Good health is important, but only in the context that it allows you to safely undertake activities of daily living (ADLs), such as bathing, dressing, toileting, eating, and maintaining personal hygiene. You must evaluate the ability to independently perform the daily living activities that most of us take for granted, such as using the telephone, preparing meals, managing household finances, taking medications, doing housework and laundry, going shopping, and managing transportation.

One must also consider the home environment. Is it suitable and safe for aging, or can it be made suitable? Consider factors such as accessibility, narrow doorways, stairs, safety features, and potential modifications that may be required to accommodate any physical limitations. Pay particular attention to the bathroom, kitchen, and bedroom.

Unless you want to see an 80-year old shoveling snow, find out who is responsible for all the care and maintenance of the home, including gardening and snow removal. Are there family members, friends, neighbors or community resources nearby to provide ongoing support or on an as-needed basis? And, most importantly, are those you depend on aware of your needs and expectations?

Everything we discussed so far is paramount to safely aging in place, but much of it comes with a cost. A plan for successful aging must evaluate both the senior’s and decision maker’s financial situation, and determine if resources exist to support aging in place. Consider the costs associated with home modifications, healthcare expenses, and any potential long-term care needs (e.g. in-home, transportation support, etc.) Do they have transportation options? Can they easily access essential services, such as healthcare providers, grocery stores, and community resources, via public transportation or ride-share services?

These questions can seem overwhelming, and in some cases feel insurmountable. But they are key in assuring that the person aging at home is put in the best position possible to thrive in their environment, safely and securely. ∞



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# Retirement Dreams – or Nightmares

## You are not alone. How to break out of social isolation



By Steven V. Dubin

It is easy to burrow deep into a novel, a multi-season Netflix series, or the silo of another kind. Easy, not healthy.

Avoiding social isolation as a senior is crucial for mental, emotional, and physical well-being. Here

are some practical tips to stay connected and engaged:

### Stay socially active

- Connect with family and friends: Schedule regular phone calls, video chats, or in-person visits with loved ones.
- Join a senior group: Look for local senior centers, clubs, or community groups that offer social events.
- Attend social events: Participate in religious gatherings, town hall meetings, or neighborhood activities.

### Engage in hobbies and activities

- Try a new hobby: Painting, gardening, knitting, or puzzles keep the mind engaged and provide conversation topics.
- Join a book club: Many libraries and online groups offer book discussions.
- Take a class: Enroll in art, music, dance, or exercise classes at community centers or online.

### Use technology to stay connected

- Learn to use social media: Platforms like Facebook and Instagram help seniors keep up with family and friends.
- Video calls and messaging: Apps like Zoom, FaceTime, and WhatsApp make virtual meetups easy.
- Online games and forums: Play games or join forums related to your interests to connect with others.

### Get involved in the community

- Volunteer: Help at a local charity, food bank, or school to give back and meet new people.
- Adopt a pet: A pet can provide companionship and help start conversations with others.
- Join a walking group: Walking clubs provide exercise and social interaction at the same time.

### Consider senior living options

- Look for social-friendly housing: Some senior living communities offer group activities and events.
- Try a roommate or shared living: Living with others can reduce loneliness and provide companionship.

### Prioritize mental and emotional well-being

- Practice self-care: Stay active, eat well, and maintain a routine to boost mood and energy.
- Seek support when needed: If loneliness or depression set in, talk to a therapist, support group, or trusted friend.
- Get outside: Nature and fresh air can improve mood and encourage social interaction.
- Reach out. You may be surprised how delighted others are to reach back.

*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](mailto: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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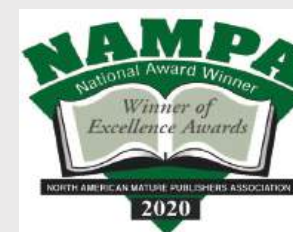
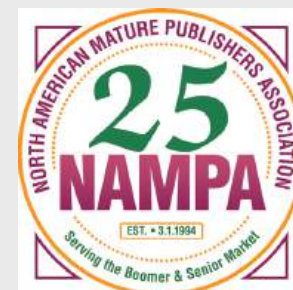
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# The gift of caring: The kindness of small gestures can make a tremendous impact

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



As we welcome the warmer weather and the promise of spring, we also embrace the spirit of renewal, reflection, and community.

At Celtic Angels Home Health Care, we are deeply honored to serve the Irish-American community and beyond, providing compassionate, high-quality care to those who need it most.

This time of year, is a time to honor our heritage, faith, and traditions. It's a reminder of the values that have guided us for generations – kindness, generosity, and the deep-rooted commitment to family and community. These are the same values that inspire our work every day, ensuring that our clients receive the care and dignity they deserve.

Caring for an aging loved one is both a privilege and a challenge. Many families face the difficult decision of how best to support their parents or relatives as they age. At Celtic Angels, we understand these challenges first-hand, and our dedicated team of nurses and caregivers

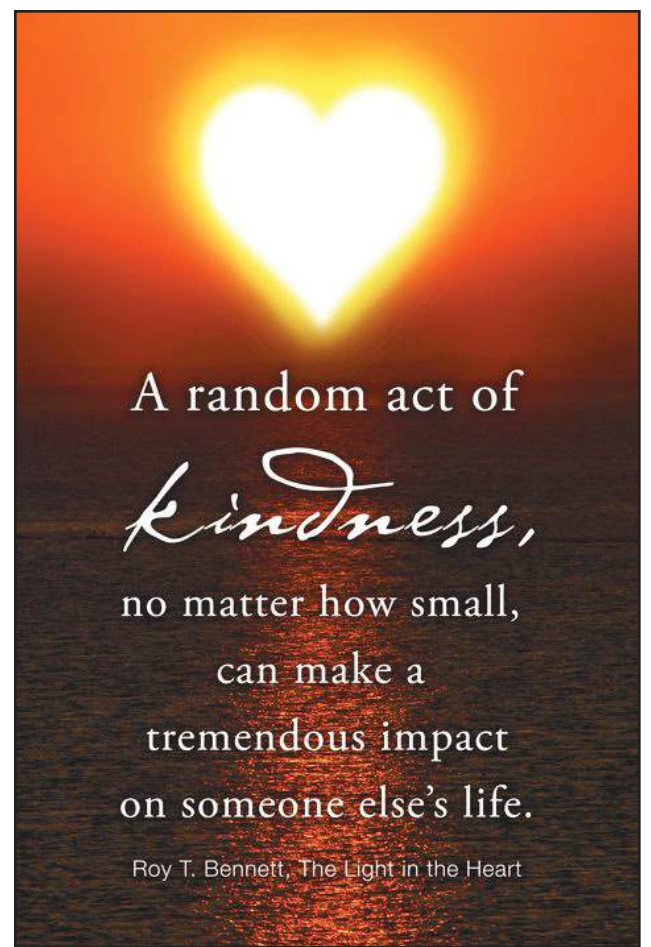
is here to provide guidance, support, and exceptional in-home care tailored to each individual's needs.

As we move into this season of renewal, I encourage families to take the time to check in on their loved ones. Small gestures – like a phone call, a visit, or even a shared cup of tea – can make a world of difference. If you find that a family member needs additional support, know that you are not alone. Our team is always here to provide the resources, expertise, and compassionate care that your loved ones deserve.

This spring, let's celebrate the bonds that connect us, the resilience of our community, and the beauty of giving care from the heart. May this time of renewal bring you joy, health, and many blessings in the days ahead.

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 max-*



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tremendous impact  
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Roy T. Bennett, *The Light in the Heart*

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# SENIOR FITNESS

## Innovative stretching approach helps adults and seniors stay limber and strong



By Rita La Rosa Loud, B.S.

Ever notice people leave flexibility exercises to the end of their workout, or skip stretching completely due to lack of time and space? You may even have watched someone in the free weight room walk over to a machine to lean against it to stretch. Perhaps you have observed an individual carrying a mat to a quiet corner only to be crowded by others seeking the same

inconspicuous spot to stretch.

Stretching can help us all stay active, limber, and independent into our golden years. However, most fitness facilities have limited space or may not have a designated stretch area; hence locating the place and finding the time to stretch is challenging. Here is how we solved this space and time problem by providing a time-efficient, convenient, comprehensive fitness program that includes an innovative stretching approach that motivates and works extremely well with our active older adult members.

### At-machine stretching

While stretching is characteristically offered in traditional group exercise classes, integrating stretching as part of a machine-based strength workout fits perfectly into our private fitness center, adding minimal time to the overall workout. Specifically, static stretches are held for

20 seconds after completing the strength exercise on or at the machine. An example is the seated leg curl strength exercise followed by a seated hamstring (rear thigh) stretch performed right at the machine (see photo). Then it's on to the next strength machine.

The previous strength machine (seated leg curl) exercise serves as a localized warm-up for the specific stretch (hamstring) that follows, so exercisers can stretch with little fear of injury. Merging stretching at a strength machine is a unique and time-efficient way to involve this essential physical fitness component.

Moreover, in three separate studies, we discovered that at-machine stretching, together with strength training, increased our older adult participant's muscle strength by approximately 20% compared to those who did not stretch!

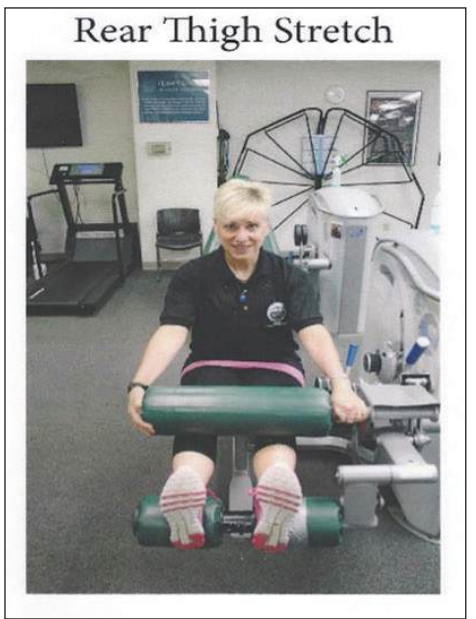
### Importance of stretching

As we age, we tend to move a little more slowly because our bodies feel stiff and are inflexible. Getting in and out of our vehicles, climbing out of bed, even standing up after sitting is noticeably more difficult. This functional decline is due to both an inactive lifestyle and loss of flexibility that leads to, according to research, less effective performance in normal activities of daily living. Research has also shown quality of life scores improve when we enhance our musculoskeletal flexibility. Indeed, seniors older than 60 who continue to stretch manage to maintain their range and flexibility. So, it is never too late to reap the benefits of a sensible, well-designed, at-machine stretching program.

*People are saying: "The stretches are the best part of the program. They feel so good;" "I can't imagine not doing them;" "I'm more flexible now than I was when I started the program."*

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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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# Spring into wellness: Refresh your health routine with CBD

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



Spring is a season of renewal – a time to shake off the winter blues, refresh your routine, and embrace new habits that support your well-being. As flowers bloom and the days grow longer, it's the perfect opportunity to focus on your health, mobility, and overall vitality.

## A fresh start for your health

Warmer weather invites us to be more active. Whether it's morning walks, gardening, or stretching outdoors, gentle movement can do wonders for flexibility and circulation. Pairing physical activity with proper hydration and a nutrient-rich diet helps set the foundation for a healthier season ahead.

Spring is also a great time for a wellness

check-in. Are you getting enough rest? Managing stress effectively? Taking care of your joints and muscles? Small adjustments to your routine can make a big difference in how you feel daily.

## How CBD supports your springtime wellness

CBD (cannabidiol) is a natural way to support overall wellness, helping you ease into an active and refreshed lifestyle this season. Here's how it may help:

- **Supports joint and muscle comfort.** Enjoy the season without stiffness slowing you down. CBD's natural properties may help soothe and relieve aches, making it easier to stay active.

- **Enhances relaxation and stress relief.** As life picks up pace in the spring, CBD can support a sense of calm and balance, promoting overall well-being.

- **Improves sleep quality.** Longer days and changes in routine can sometimes affect sleep patterns. CBD may help regulate sleep cycles, ensuring you wake up feeling refreshed.

With a variety of premium CBD products – from topicals to clinically proven supplements – it's easy to find an option that fits your lifestyle.

Always consult with your healthcare provider before trying CBD to determine what works best for you.

## Refresh your routine with Sunmed

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Our third-party-tested, high-quality CBD products are designed to support your journey to feeling your best this spring and beyond.

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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. ∞



## SOCIAL SECURITY UPDATE

# Social Security Fairness Act means retroactive payments, higher monthly benefits for some



By Delia De Mello, Social Security

The Social Security Administration is making progress toward implementing the Social Security Fairness Act. Through March 4, the SSA has already paid 1,127,723 people more than \$7.5 billion in retroactive payments. The retroactive payments are the re-

sult of the repeal of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO), which reduced the payouts to recipients who were eligible for both a public pension and Social Security benefits. The average retroactive payment so far is \$6,710.

"President Trump made it very clear he wanted the Social Security Fairness Act to be implemented as quickly as possible," said Lee Dudek, acting commissioner of Social Security. "We met that challenge head on and are proudly delivering for the American people."



The WEP and GPO provisions reduced or eliminated the Social Security benefits for more than 3.2 million people who receive a pension based on work that was not covered by Social Security (a "non-covered pension") because they did not pay Social Security taxes.

The agency continues to pay remaining retroactive payments and is ready to begin paying higher monthly benefit payments beginning in April for people's March benefit.

**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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# SENIOR LIVING. SENIOR SOLUTIONS. MADE SIMPLE.

## In-law or out-law apartment? Finding the right in-law apartment for you



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

Yes, it would be a delight to live right next door to your children, your grandchildren, or a trusted loved one. The in-law apartment might be a good fit. But where do you start?

Finding the right in-law apartment requires considering space, accessibility, privacy, and budget. Here are some tips to help:

### Determine your needs

- Space requirements: How many rooms do you need?
- Consider bedroom, kitchen, and bathroom needs.
- Accessibility: Is there stair-free access, wider doorways, and safety features?
- Privacy: Decide how much separation is needed from the main home (private entrance vs. shared spaces).

### Search in the right places

- Online listings: You can scan sites like Zillow, Craigslist, Apartments.com, or local Facebook Marketplace.
- Realtor assistance: Our real estate office can help you. We can help find legal in-law apartments.
- Community boards: Local town halls, senior centers, and churches often have rental listings.

### Verify zoning and legal rules

- Check local zoning laws: Some areas have restrictions on in-law apartments or accessory dwelling units (ADUs).
- Ensure it's legal: Confirm proper permits, safety standards, and separate utility setups if required.

### Consider costs and utilities

- Rent and utilities: Determine if utilities (electricity, water, internet) are included or separate.
- Maintenance responsibilities: Ask who handles repairs, lawn care, and snow removal.
- Renovation costs: If modifying an existing space, get quotes for necessary updates.

### Visit and inspect the apartment

- Separate entrance: Ensure easy access without disturbing the main household.
- Lighting and safety: Look for adequate lighting, smoke detectors, and emergency exits.
- Noise levels: Check for soundproofing if it's a basement or over-the-garage unit.

### Plan for comfort and aging needs

- Single-level living: Avoid stairs if mobility is a concern.
- Bathroom modifications: Consider walk-in showers, grab bars, and non-slip flooring.
- Emergency system: A medical alert or smart home device can provide added security.

Would you like help finding listings or recommendations for in-law suite modifications?

Would you like recommendations for specific products or solutions?

**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](mailto:korey@koreywelch.com), 781-367-3351. ∞*

*"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."*

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# Recognizing those who give of themselves is the goal of National Volunteer Month this April

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



April is National Volunteer Month – a time to celebrate individuals who generously donate their time and effort to make a difference in the lives of others and in our communities.

At Old Colony Elder Services (OCES), we are grateful for all of our volunteers who assist us in providing essential services to older adults, individuals with disabili-

ties and others throughout the 23 communities we serve in Plymouth County and surrounding towns.

OCES has more than 800 dedicated volunteers supporting several programs. Volunteers for the money management program assist older adults and individuals with disabilities with bill-paying, reconciling bank statements, and in special cases negotiating debt with creditors.

The majority of OCES volunteers serve our nutrition program. With the help of more than 600 Nutrition Program volunteers, OCES delivers more than 2,200 nutritious meals every weekday, 550,000 meals each year, to older adults affected by food insecurity and social isolation in our service area as part of its Meals on Wheels Program.



cans Act (OAA) Nutrition Program, the federal legislation that provides funding for nutrition services for seniors and helps support programs such as Meals on Wheels.

## Food insecurity is on the rise among older adults

As the number of older adults experiencing food insecurity continues to rise, the need for senior nutrition services and Meals on Wheels increases. Essentially, more nutrition program and Meals on Wheels volunteers are needed to help serve, pack, and deliver the meals. Meals on Wheels volunteer drivers deliver 15-20 meals a day, Monday to Friday, to older adults in our service area.

## Volunteers make a difference

Interested in helping others? Consider joining OCES's volunteer team and enhancing people's lives in your community. Opportunities include volunteering at one of our meal sites or delivering meals for two hours, at least one to two days a week. For more information, contact the OCES volunteer department, 508-584-1561.

OCES is a nonprofit organization providing in-home and community-based services for older adults and people living with disabilities in Southeastern Massachusetts. For more information about all volunteer opportunities, visit [ocesma.org/get-involved/volunteer-opportunities](http://ocesma.org/get-involved/volunteer-opportunities).

*Source: Meals on Wheels America. (n.d.) The escalating issue of senior hunger. <https://www.mealsonwheelsamerica.org/learn-more/the-issue>*

**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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# ELDER LAW MYTH BUSTERS

## What is probate, and why should you want to avoid it?

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



What is probate? When people talk about estate planning, they often say that you want to “avoid probate,” but what does that mean? In order to answer this question, you first need to understand what probate is.

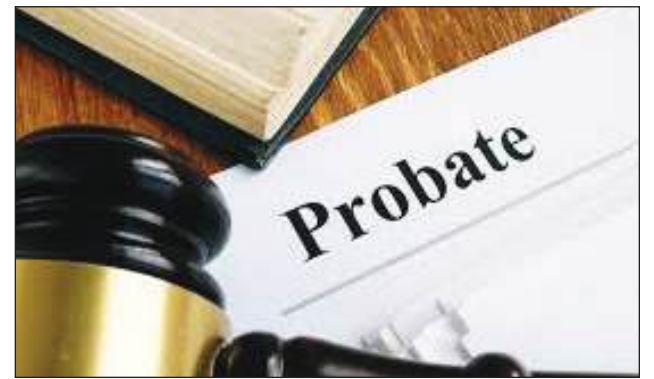
The Probate Court is the court in Massachusetts that handles the distribution of money from estates and domestic relations issues. Probate is the process of the Probate Court approving a will as valid or approving a petition to determine a decedent’s heirs at law if they did not have a will. Both procedures get you to the same place – a court-approved way to distribute money after someone has passed away.

The reason why many people say to “avoid probate” is because the process can be long and drawn out and the filings can be confusing to the average person. After filing the initial petitions to tell the court the decedent did or did

not have a will, the court issues a citation that has to be published in the newspaper and mailed out to all interested parties. This process can take a few months. This processing time and notice to others is what people are usually trying to avoid. Time is money, and if there is real estate involved in the estate, then there can be some serious carrying costs associated with the timing of the court process. Additionally, noticing other people of the probate process opens it up to their potential meddling and objections, further delaying the approval of the petitions.

Once you have gone through these initial steps and the court has approved the petitions, the court issues Letters of Authority that authorize someone to act on behalf of the decedent’s estate and start the actual process of cashing out and distribution assets. There is potential for additional court filings if real estate needs to be sold.

Just because someone died does not necessarily mean their assets have to go through probate. If assets were titled jointly with someone else, or if there are named beneficiaries, then those assets will not have to go through the probate court in order to be cashed out. Additionally, completing your estate plan and utilizing trusts can also help “avoid probate.”



An elder law attorney can help you to review your unique situation and best advise you as to how you can avoid a lengthy and public probate process. Elder law attorneys will walk through the assets you own and review different ways you can achieve the goal of “avoiding probate.”

**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. ∞



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# 10 suggestions for seniors looking for a new dentist



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

Changing dentists at any age can present challenges. As a senior, it can be even more unsettling, particularly if you've been with a dental practitioner for a long period of time. As a senior, I can relate. Here are some things to keep in mind if you're in the market for a new dentist.

## 1. Look for a dentist experienced in senior oral care

Seniors often have specific dental concerns, such as dry mouth, gum disease, tooth wear, poorly fitting dentures, and dental implants. So, you want to work with a dentist who has some experience treating older adults and addressing those kinds of issues and needs.

## 2. Insurance and/or affordable payment options

If you have insurance, you want to make sure the dentist accepts yours. Short of that, inquire about senior discounts, in-house membership plans, or payment options. At my practice, we offer the Toothboss Discount Plan, which covers the basics (e.g., cleanings, X-rays, examination) for a nominal fee, and a reduced rate for cavities and other procedures.

## 3. Convenience and access

Is transportation an issue for you? Is mobility a concern (e.g., wheelchair accessibility, elevator). If so, those items should be part of your screening process, as well as a comfortable waiting area.

## 4. Ask for recommendations and/or read online reviews

Referrals from friends, family, or even your primary care physician are good starting points for your search. You might also want to look at online reviews for feedback. Some criteria to take note of: The dentist's communication style, office environment, and a reputation for providing quality care.

## 5. Emergency care services

In 40 years as a practicing dentist, I can assure that dental emergencies can happen at any age and at any hour of the day. Ask in advance whether the dentist you're checking out offers emergency appointments or has an after-hours contact in case of urgent dental issues. In my case, the after-hours contact number is on my answering machine and it's my personal cell phone. Thankfully, most patients only use the number for "real" emergencies and not for something that can wait to be managed during regular practice hours.

## 6. Schedule a consultation before committing

If you can schedule a meet-and-greet consultation with a dentist you're considering, do it. Many dentists, including yours truly, are amenable to these types of initial consultations. It's a great way for prospective patients to get to know the dentist and the staff and view the office. Having a 10–20-minute discussion about your dental needs with the dentist goes a long way to ensure you make the right choice.

## 7. Preventive and specialized services

Do you presently have or will be in need of gum disease treatment, dental implants, or denture maintenance? These are common issues with senior patients. You want to look for a dentist who manages these services and emphasizes "preventive care."

## 8. Communication and "bedside manner"

A good dentist should take the time to explain procedures, listen to your concerns, and do their best to put you at ease. This is even more crit-

ical if you experience anxiety about dental visits. Take your time and do some preliminary research to find a dentist with a gentle, patient-centered approach.

## 9. Check office cleanliness and technology

When you visit a prospective dental practice, pay attention to the cleanliness of the office. Also, be sure to ask about the practice's use of up-to-date technology, such as digital X-rays and "white" fillings. The newer technology improves the patient experience. You definitely want a dentist who stays current.

## 10. Continuing education and credentials

Much like technology, the science of dentistry is continuously evolving. A good dentist stays current with the latest advancements. Look for a professional who participates in continuing education and insists his or her staff do the same.

**Conclusion:** In our senior years, comfort with our doctors is critical. Take the time to do the research to find a dentist that's right for you. If you are in the Weymouth area and looking for a new dentist, we would be happy to offer an initial meet-and-greet consultation. Just call my office at 781-335-0604.

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



## 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).

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# Grief guilt can be a roadblock to healing. Here's how to overcome those common feelings



By Susan Drevitch Kelly,  
Life Transition Coach

Grief is messy, complicated and there is no easy way around it. As you move through the various stages of grief, you will encounter many obstacles and roadblocks that will drag you back, just when you thought you were making progress with your healing. This backsliding is a very common experience for griever who have suffered a profound loss.

One of these common roadblocks is grief guilt. Whether you were a caregiver leading up to the loss of your loved one, or experienced a sudden, unexpected death, you are most likely experiencing some feelings of guilt, regret, and the long list of “wish I could have’s” or all of the “I should have’s.”

With an unexpected loss, you may reflect back on things you said or did or didn’t say or get a chance to say or do; and, as a caregiver dealing with a prolonged and exhaustive period leading up to your loss, there are probably many questions still swirling in your mind about difficult, perhaps heart-wrenching decisions, you may have had to make.

## A few things to consider about grief guilt:

1. If you experiencing feeling of guilt, you are not alone. Most griev-

ers have some level of guilt associated with their loss. It is more common than you think.

2. Guilt is a complex emotion. It does not always have to be rational to be real. That means even when you realize your guilt is not based on reality, you still may experience it.
3. Guilt is a feeling. It is what you are feeling. You can’t stop feeling guilty just because someone tells you to.

According to the National Science Foundation, our brains process 70,000-80,000 thoughts each day. A few other facts: 80% of our thoughts are negative and 95% of our thoughts are repetitive. Now, that’s a lot of negative, repetitive thoughts for you to process each day. So, it may help you to understand that while you are processing the loss of your loved one, you experience some form of grief guilt.

Guilt is a heavy burden to carry while grieving, and research has indicated that unresolved guilt can complicate your grief and make the healing process much more difficult and prolonged. But there are steps you can take to help you deal with it.

First, you need to acknowledge that grief guilt is a normal grief emotion and don’t let others minimize the validity of your feelings, as irrational as they may be.

Next, you need to examine your feelings and reflect on the possible reasons for your guilt. Research has identified different types of grief guilt, which can help you determine the source of yours:

- **Causation guilt:** You feel responsible for the death of your loved one because of something you did or failed to do.
- **Role guilt:** You feel you were not good enough in whatever the role was in your loved one’s life (spouse, sibling, parent, friend).
- **Survivor guilt:** Feelings that you wish you had died instead of the person who actually did.
- **Coping guilt:** Feeling that you are not grieving well, that you should be doing better, that you’re not coping with the loss.
- **Recovery guilt:** Feeling guilty because you are coping “too well,” because you are not crying as much anymore, or you’re beginning to enjoy yourself, or you are smiling and laughing again, or beginning to go out with friends again and enjoy yourself, and so on.

Next, you need to acknowledge and embrace that although you feel guilty, you are not actually guilty of anything. No one blames you for what happened. No one believes that you could have changed the outcome. And, neither should you.

And, now you need to work on letting your grief guilt go. Some thoughts to help you let go:

- You did the best you could with the information you had at the time.
- You could not have predicted nor controlled the future.
- There were many factors that impacted the outcome well beyond anything you could have done.

And finally, you need to create positive thoughts to replace your guilty thoughts. You need to forgive yourself and practice self-love. Guilt often teaches us things about ourselves and life. Do something positive with your grief guilt experience to help others.

And, one final thought: Consider what your loved one would tell you if you shared how you were feeling. I think you know the answer.

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

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# Do you want to talk to someone about your prescription costs?

By Patricia Prewitt, My Personal Rx Adviser



Prescription coverage, pricing, and insurance rules can be confusing, especially at the start of the year when deductible costs vary widely – from zero (some Medicare Advantage Plans) to \$250 (certain commercial plans) to \$590 (standard Medicare Part D) to thousands for high-deductible plans.

With such a variety of prescription plans and coverage rules, it is simply impossible to offer advice in this column that will work for everyone. Have you tried the usual tactics of asking your pharmacist, or contacted your prescription

insurance plan for clarity about costs? Have you found yourself wondering if there is someone you could just talk to about your medication costs? Are you curious about patient assistance programs, but you have no idea if they might help you? Why not find out by contacting one of these resources who staff their phone lines with live representatives? But before you call...

**Be prepared:** Be sure to have the names of your prescriptions, doses, and pricing information, along with the prescription insurance coverage information. Be patient; you may have to leave a phone number for a return call when lines are busy.

**What to expect:** A representative is likely to ask you some basic questions about household size, income, and what you have (or don't have) for prescription insurance coverage. These questions determine which program you may qualify for. Be honest. Some programs offered through philanthropic arms of pharmaceutical companies have income guidelines that are higher than you might think, and are not restricted to people 65 and above.

**Here are some options for live help via telephone:**

• **MCPHS pharmacy** (MA residents only): 866-633-1617, M-F, 8:30 a.m. to 5 p.m. Mass College of Pharmacy and Health Sciences Pharmacy Outreach Program offers community support through case managers, licensed pharmacists, and students. This program provides medication ed-

ucation, management, and guidance on cost-saving options through state and federal programs, including Medicare benefits. [www.mcphs.edu/patient-centers-and-clinics/pharmacy-outreach-program](http://www.mcphs.edu/patient-centers-and-clinics/pharmacy-outreach-program)

• **NCOA benefits checkup hotline:** 800-794-6559, M-F, 8 a.m. to 7 p.m. Since 1950, the National Council on Aging has supported older adults. Their secure website, [www.benefitscheckup.org](http://www.benefitscheckup.org), connects individuals to programs that may help reduce costs, including prescription assistance. The site is easy to navigate and designed in such a way that caregivers may easily assist others.

• **Limited Income Net Program** (federal/newly eligible ACA): 800-783-1307. A new hotline for individuals and families newly eligible for expanded benefits under the Affordable Care Act. Wait times may be shorter than the Social Security Administration's Extra Help line (800-722-1213). Visit [www.ssa.gov](http://www.ssa.gov) for details.

Readers of The South Shore Senior News can book a free, 10-minute consultation at 508-507-8840 or book on my website. Please leave your name, callback number, and preferred time. Due to scam/spam calls, I may not answer unknown numbers.

*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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# Open lines of communication make the transition easier: Talking with your children about leaving the family home



By Leon Merian, SRES®

For many older adults, the idea of leaving the family home is emotional and overwhelming. This is where memories were made, milestones celebrated, and life lived for decades. But when the time comes to consider transitioning – whether it's downsizing, moving closer to family, or entering a more supportive living environment – one of the first and most important steps is having an open conversation with our adult children.

This transition isn't just about bricks and mortar. It's about identity, legacy, independence, and trust. If you're an older adult thinking about making a move, or even just exploring the possibility, here are a few key steps to guide the conversation with your children and help turn a potentially difficult discussion into a meaningful, collaborative journey.

## 1. Start early, before it's urgent

Like Mom always said.... plan, plan and plan again! The best time to have this conversation is when it's still a choice, not a necessity. Waiting until there's a health issue, a fall, or a crisis often puts everyone into a reactive mindset. Opening the dialogue early gives everyone time to reflect, understand priorities, and create a plan that respects your wishes and your well-being.

## 2. Be direct about your goals and concerns

Your children may not know how you're truly feeling about the house. Maybe the stairs are becoming harder to manage. Maybe the yard work is no longer enjoyable. Or maybe you just want a fresh start in a simpler space. Share your goals and your worries. When you're honest, you're more likely to receive support rather than resistance.

## 3. Reassure them: This is your decision

One of the most powerful things you can do is reassure your children that you're not being pushed – you're planning. Many adult children feel

guilt or anxiety when their parents move, worrying that they didn't do enough to support them staying in the home. Let them know you're in control of the decision and that this is about making life easier, not giving up independence.

## 4. Involve them, but set boundaries

Adult children can be wonderful sources of help – emotionally, logistically, and even financially. Invite their ideas, ask for their help where appropriate, and let them feel part of the process. But it's also OK to set clear boundaries if the conversation starts to feel like it's no longer about your wishes.

## 5. Bring in professionals to support the plan

This process involves more than just emotions; it includes finances, legal considerations, real estate, healthcare, and logistics. Enlist trusted professionals who understand the unique needs of older adults:

- Senior-focused real estate agents (like me, an SRES)
- Elder law attorneys
- Financial planners
- Downsizing or move managers
- Geriatric care managers

Bringing in experienced professionals can remove pressure from your family and ensure that each step is handled with care and clarity.

Time for coffee!

Your adult children want what's best for you, but they also want to know how to help without overstepping. The first step is simply talking. These conversations can lead to stronger relationships, better plans, and more peaceful transitions.

And remember: You're not losing a home, you're gaining a lifestyle that fits your next chapter.

If you or your family are thinking about making a move, I'd be honored to offer guidance over a cup of coffee – no pressure, just conversation. Let's meet for a coffee to figure out your real estate goals for tomorrow or ten years from now.

Happy spring! ∞

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