



Helping residents thrive is the mission of The Atrium at Faxon Woods, Quincy's only dedicated memory-care community



By Marie Fricker

Pat D., 82, a resident of The Atrium at Faxon Woods in Quincy, starts her morning with a healthy breakfast in the dining room of the assisted living community operated by Benchmark Senior Living. New England's largest senior living provider, Benchmark has 32 communities throughout the Commonwealth, including The Atrium, which offers an

award-winning program for people like Pat with memory impairment.

"We have an amazing chef, and everything is home-cooked and delicious," said Pat, who is also president of the community's resident council. She opts for cereal and fruit today in lieu of eggs or bacon for cholesterol concerns, but looks forward to fancier fare for dinner.

"I honestly haven't had a single dish here I didn't like," said the octogenarian. "And I don't ever have to worry about cooking or going food shopping."

After a leisurely breakfast, Pat reviews The Atrium's list of upcoming events. "Our roster of daily activities is always enticing," she said. "We can tend the beautiful new spring gardens around our courtyard, walk the grounds, or take a community bus trip to Castle Island or Scituate and stop at Dunkin' Donuts for coffee."

"We have our own 'movie theater' with popcorn, and get to enjoy musicians, entertainers and holiday parties throughout the year," she said. "I can do an exercise class, listen to a lecture or just enjoy some down time, and that's fine, too. I love it here."

Corinne LaPointe is the executive director of The Atrium, which is nestled high on a hill in a residential neighborhood across from Walmart and Faxon Park and includes distant views of Boston Harbor. The Atrium is the only community in Quincy dedicated exclusively to the unique needs of people with Alzheimer's, dementia, and other types of memory loss.

"Our goal is to provide emotional support, encouragement and a sense of belonging for every resident as well as their family members," said Lapointe, who has a master's degree in speech language pathology and has worked as a clinician specializing in geriatrics, dementia, dysphagia, and progressive neurological disorders for more than 12 years. "I strive

Cover Story continued on page 14



The staff at The Atrium at Faxon Woods in Quincy – led by Executive Director Corinne LaPointe, left, and Director of Community relations Bernadette Adams – works closely with families to design a living situation for their loved ones with the goal of helping each resident thrive.



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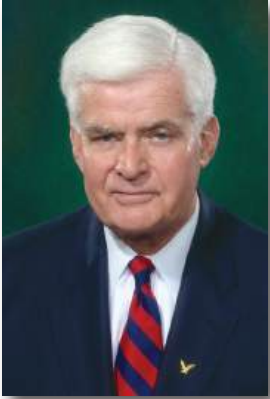
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HOME EQUITY WEALTH MANAGEMENT

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



By George A. Downey

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

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

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

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

Reverse Mortgage benefits

- Improved cash flow: No monthly loan payments required.
- Increased liquidity: Withdrawals are received income tax-free.
- No title or change of home ownership.
- Credit line growth: The undrawn balance of the credit line grows (compounds monthly).



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• No maturity date: Repayment not required until no borrower resides in the property.

• Non-recourse loan: No personal liability for borrowers or heirs.

• Protection against real estate and/or financial market declines.

• Terms and funding guaranteed while good standing maintained.

• Borrower obligations (to keep the loan in good standing) limited to:

• Keeping real estate taxes, homeowner's insurance, and property charges current.

• Providing basic home maintenance.

• Continuing occupancy as primary residence.

What to do? Older homeowners should learn if they are eligible and how potential benefits might apply to their situation. While HECMs provide significant financial and other benefits for many, it may not be a suitable solution for others. Suitability requires thorough consideration of financial and non-financial considerations to assure suitability.

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

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

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

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

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NAVIGATING THE FUTURE

Critical questions need to be asked – and answered – to craft a plan for successful aging



By Mark Friedman

The importance of proper planning to craft a plan for aging in place cannot be understated. Deciding how to best care for ourselves or supporting someone heading into the fourth quarter of life is not the time to just “wing it.” It’s doubtful that General Eisenhower, on the eve of D-Day, looked at a map and said, “Let’s just land our troops wherever tomorrow and see what happens.”

Some of the planning may seem obvious, like investing to improve safety via home modifications and installing smart upgrades. And if more support is needed, think about homecare as a short-term strategy while you do the detailed planning.

But now it is time to plan.

Simple steps to get started

1. Define what matters most to you as you age (priorities), and how various factors impact those priorities. For example, your geographic location plays a role (what is most important about it – friends, family, healthcare access, climate, etc.). No matter the location, lifestyle is a key component. How do you want to spend your day, and how do you prioritize activities to make it meaningful?
2. Set your priorities (wants), then prioritize tradeoffs and consider how your needs impact them.
3. Discuss with your “circle of care” so they understand both their role and how you want decisions to be made on your behalf.

Below are examples of wants and needs to help guide discussions and assessments to address both in your care planning. Remember, creating a plan must begin with defining what you want – your priorities and reconciling them with what you need. This provides context for decision-making and documenting your plan going forward.

Examples of wants:

- **Independence:** The ability to perform daily activities with minimal assistance.
- **Family connection:** Regular visits and/or communication with family and friends.
- **Quality of life:** Opportunities to engage in hobbies, interests, and activities that bring joy and fulfillment.
- **Convenience:** Services like grocery delivery, house cleaning, or meal delivery to ease daily tasks. **Comfort and security:** Loved ones

to have open, honest conversations about the changes that are occurring and how to implement a support system for successful aging at home. The result is a comprehensive, highly personalized care plan that includes support for family, community, and caregivers.

- **Cognitive engagement:** Allows us to share critical data with our clients and clinicians that will have an impact on outcomes by delivering a clear, concise message to the clinicians. We do this by opportunities for mental stimulation through classes, puzzles, or social activities.
- **Adventure:** Identifying key areas of concern and opportunities for travel or day trips to explore new places or visit favorite spots.

Example of needs:

- **Healthcare access:** Regular medical check-ups, medication and chronic condition management, and specialist consultations.
- **Mobility assistance:** Help with walking, using a cane or walker, or modifications to the home for safety.
- **Nutrition:** Access to healthy meals, assistance with meal preparation, or dietary planning.
- **Physical activity:** Opportunities for exercise tailored to individual abilities to promote mobility and strength.
- **Personal care:** A safe and comfortable living environment that reflects personal preferences. Help with bathing, grooming, dressing, and hygiene.
- **Social engagement:** Programs and services that foster social connections to combat loneliness and isolation.
- **Transportation:** Reliable means of getting to appointments, errands, or social activities.
- **Mental health support:** Counseling, support groups, or companionship to address feelings of isolation or depression.

Planning is the key factor, but it can’t happen in a vacuum. All members of your circle of care should be involved so they can help you achieve what matters the most to you and what tradeoffs you are willing to make to achieve these goals? As they say, the devil is in the detail, so make those details count.

Once this is completed, you are ready to start the process with appropriate professionals to document and organize all of the legal, financial, and decision-making processes. You can refer to our “Aging Advantage Guide: Handling Difficult Conversations” (visit <https://guide4aging.com/>) for our recommended checklist of critical documents (medical, health and wellness, care, financial, and legal, etc.). Don’t forget to review you plan regularly and update as needed when health and/or needs change.

Eisenhower made the decision to land at Omaha Beach because his planning told him it was the best route to success. Your planning should not be considered any less important.

About the Author: Mark Friedman is the owner of Senior Helpers Boston and South Shore. Passionate about seniors and healthcare, the goal of his agency is to set a new standard in home care in Massachusetts – first by delivering an exceptional homecare experience in a combination of highly trained and high-touch caregivers, and second by becoming a significant connection for elders to resources and services in the 75 communities his company serves. Contact Mark at MFriedman@SeniorHelpers.com or visit www.SeniorHelpers.com/SouthShoreMA. ∞



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Retirement Dreams – or Nightmares

Hey, old man! What would you like me to call you?



By Steven V. Dubin

A friend of a certain age, and similar to mine, dropped by for a cup of coffee. As he told me of his recent adventure in the wilds of Idaho, he referred to “an old coot.”

Wow. I thought and vocalized, “Hey, Geoff, at what point do you think that people might describe us as old coots?”

“Here’s my guess: Maybe starting five years ago?”

We both laughed. It got me to thinking.

We old guys are often portrayed in media and everyday speech as:

- **Grumpy or out-of-touch:** Think of the “get off my lawn” stereotype.
- **Stubborn or resistant to change:** Consider complaints about technology like “I’d rather use a rotary phone than a smahhhht phone.”
- **Sexist or racist relics:** Some narratives paint old men as holding onto outdated or problematic views.

This dynamic leads to a variety of nicknames people use for old men ranging from affectionate and playful to offensive.

Brings me back to when my grandson was born a year ago and I was asked which grandpa moniker I’d prefer. After some thought, I suggested Big Papi. It reflects my love for baseball, has a nice regional connection, and connects me to

someone else who can’t remember anyone’s name.

But I digress. Here are some of the ways that people refer to older men.

Classic & Affectionate

- Gramps
- Grandpa
- Pop/Pops
- Old-Timer
- G-Pa
- Daddio
- Pawpaw

Funny & Playful

- Geezer
- Fogey/Old Fogey
- Ancient One
- Silver Fox
- The Fossil
- The Relic
- Captain Cranky
- Yoda

Cool & Respectful

- The OG
- Boss Man
- Chief
- Legend
- The Don

Gentlemen, let me know what you prefer. Me, I prefer Steve.

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

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

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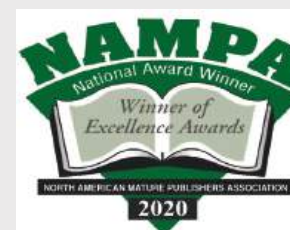
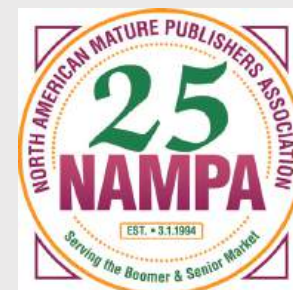
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The Publishers also produce a podcast entitled “My Generation,” which covers a wide range of topics of interest to seniors, from dating to downsizing and everything in between. The podcasts air on the 1st and 15th of every month and audio archives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

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**By Maria Burke, RN
Owner - Celtic Angels
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Our RN case management program will provide a Registered Nurse to make all the necessary medical and in-home health care arrangements to ensure a smooth transition from their hospital stay to their home, including medication management, occupational and physical therapy needs, rehabilitation equipment ordering, and more.

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We will assign one of our RNs to stay with your loved one, administer the proper medication at the proper and prescribed doses for as long as your loved one needs it.

For more information on how an RN can provide medical assistance while your loved one stays in their own home or facility, give us a call: 781-331-0062 or visit us at www.celticangelsinc.com.

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

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SENIOR FITNESS

Prevent muscle loss, avoid fat gain with circuit strength training



By Rita La Rosa Loud, B.S.

There are countless reasons older adults should engage in some form of resistance exercise. During the aging process, muscle loss occurs and is accompanied by a variety of health issues (sarcopenia, metabolic rate reduction, fat gain, diabetes, metabolic syndrome, cardiovascular disease, bone loss, and all-cause mortality). Fortunately, strength exercise is recognized as an effective activity to achieve and sustain healthy body weight, body composition (muscle/fat ratio), and fitness level over time.

Reasons to strength train

Without regular resistance exercise, aging leads to two issues: A loss of five to seven pounds of muscle per decade and a gain of 15-17 pounds of fat per decade. Hence, less muscle leads to a reduction in metabolism, which is by and large responsible for fat weight gain. As strength training builds muscle, it also increases your resting metabolic rate, which allows you to burn calories all day long, even when you are not exercising. Indeed, building muscle with strength training in effect ensures fat loss!

Westcott strength training studies

The good news is that resistance exercise requires little time to fit into your daily routine. Roughly speaking, 20-25 minutes of circuit-style strength training performed twice weekly can do the job! In our large 10-week study, we found that 1,600 younger and older adults increased mus-

cle mass by more than three pounds after doing only one set of 12 resistance machine exercises, with no significant differences between the age groups (Westcott et al., 2009). We also conducted a 24-week study using the same basic resistance training exercises resulting in approximately six pounds of lean muscle (Westcott, et al., 2008). Thank goodness, resistance exercise can rebuild muscles at any age.

Circuit-style strength training

A circuit strength workout requires 20-60 seconds of brief recovery between consecutive strength exercises. With this high-effort training approach, more calories burn, a product of the anaerobic/aerobic energy systems that require additional energy renewal post-workout. In other words, you get more bangs for your buck!

The strength-circuit exercises

To build a strong musculoskeletal system, our comprehensive circuit strength machine-based program includes all major muscle groups of the upper and lower body. Simply put, front/rear thighs and buttocks (leg extension/leg curl/leg press), inner/outer thighs (abduction/adduction), chest (chest press), upper back (mid row and pulldown) and shoulders (shoulder press), front arms (biceps curl) and rear arms (triceps extension), lower back (lower back extension), midsection (abdominal curl), and torso (rotary torso).

Research clearly has established that resistance exercise can help prevent fat gain and muscle loss to which inactive (sedentary) aging adults are subject. More importantly, the increase in lean mass (muscle) and decrease in adipose tissue (fat) experienced by physically active older adults who regularly participate in resistance training reduces their risk of age-related health challenges like diabetes, metabolic syndrome, and cardiovascular disease.

Quincy College's Wayne Westcott, Ph.D. Center for Health and Fitness

If you are seeking a supervised, time-efficient, comprehensive, safe, and effective circuit strength training program to help improve your body composition, that also includes flexibility, endurance, and functional exercise, call 617-405-5978. We are located at Presidents Place, 1250 Hancock St., Quincy. Street parking and a garage are available.

About the Author: Rita La Rosa Loud holds a B.S. in Exercise Physiology with additional education in Sports Medicine and Athletic Training. She is NASM Certified and has been actively involved in the fitness industry for more than 35 years. She is also an author and writes fitness-related articles for various publications. Currently, she is a fitness researcher and directs the Wayne Westcott, Ph.D. Center for Health and Fitness at Quincy College. She can be reached at 617-405-5978. ∞

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Bright minds, natural paths: A new era of wellness in Braintree

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



At Your CBD Store Braintree, we've always believed in the power of nature to support well-being. But in recent months, we've taken a bold step forward. We're evolving into a full healthy alternatives wellness center – a space where natural, plant-based solutions and preventive care are at the forefront of everything we do.

For me, this journey is deeply personal. I come from the mindset of "Doesn't it make sense to take care of the body before something happens, rather than trying to fix it after something happens?" This approach has guided our expansion and our growing lineup of wellness products designed to help you feel your best – naturally.

One standout product I'm especially passionate about is a product called Luminate, a simple, refreshing drink mix designed to support brain health and mental clarity. If you've ever struggled with brain fog, low energy, or the feeling that your mind just isn't as sharp as it used to be, this plant-based supplement may be worth exploring.

Luminate contains a carefully selected blend of nootropics and adaptogens – natural ingredients known to support focus, memory, and

stress resilience. Key ingredients include Lion's Mane mushroom, Rhodiola, Sage, Ashwagandha, and Cordyceps. It also contains 80 mg of naturally derived caffeine from Coffee Berry, providing a gentle lift in energy and alertness without the jitters that can come from synthetic sources. One clinically studied herb, Alpinia Galanga, has been shown to heighten alertness in as little as 30 minutes.

The best part? It's as easy as mixing a stick pack into a glass of water. Customers often report feeling clearer, calmer, and more focused within 20-30 minutes, and those benefits only compound with consistent use.

For Cynthia Gomper, this product became something extraordinary.

Her husband, David, who lives in a memory-care facility after experiencing progressive dementia since COVID, had been losing touch with familiar faces and places. One day, she brought him a Luminate drink, not expecting anything dramatic. But within an hour, something shifted.

"It was like turning on a light switch," Cynthia recalls. "All of a sudden, he looked at me and said, 'Cynthia! You're my wife!'"

That evening, David enjoyed a long dinner with family and friends. He was alert, cracking old one-liners, and stayed up two hours past his usual bedtime. It was a moment of connection

Cynthia will never forget, and one that she's since shared with caregivers and others navigating the challenges of cognitive decline.

David now receives Luminate regularly, and Cynthia hopes more families will consider its potential to support those dealing with brain fog, aging, or even dementia.

While individual experiences may vary, stories like Cynthia's speak to the possibilities of natural, plant-powered wellness solutions.

If you're curious about how Luminate, or any of our growing selection of health-focused products, might support you or your loved one's wellness goals, we invite you to stop by. Our knowledgeable team is here to guide you through natural alternatives tailored to your needs.

Let's take the next step together toward clearer minds and healthier lives – naturally.

This statement has not been evaluated by the Food and Drug Administration. This product is not intended to diagnose, treat, cure, or prevent any disease.

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





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More house for your money – negotiating the best possible deal



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

Selling a home is one of the largest financial decisions most people will ever make, and for seniors, it often comes with an added layer of emotional and logistical complexity. Whether you're helping a parent, a loved one, or making the move yourself, the process deserves both sensitivity and smart strategy.

As a 25-year industry veteran who is both a licensed real estate broker and mortgage broker, I've worked with countless seniors and their families to help them make the most of this major life transition – financially, emotionally, and practically. I also charge just a 1% listing commission fee, which recently saved a Falmouth seller \$56,000 on the sale of their \$2.8-million home.

This guide will walk you through how to approach a home sale or purchase with confidence and show you how working with the right professional can make all the difference.

Key considerations before negotiating

1. What are the senior's goals? Understanding why the home is being sold helps shape every decision:

- Are they downsizing to simplify life?
- Moving to assisted living or closer to family?
- Looking to cash out to support retirement?
- Hoping to pass wealth to loved ones?

Each goal calls for a slightly different strategy.

2. Don't assume – evaluate the home's value. Get a professional appraisal or comparative market analysis (CMA) to know what the home is truly worth. Understand the local market: Is it a buyer's or seller's market? The answer will shape your negotiating leverage.

3. Involve the right people

Senior sales often require a collaborative effort. You may need:

- Support from family or legal representatives.
- A real estate agent with deep experience helping seniors.
- A power of attorney if the senior can't attend closings or sign documents.

Smart negotiation strategies

Set a realistic asking price. Pricing too high can lead to longer market times and unnecessary stress. Pricing smartly attracts serious buyers and stronger offers.

Highlight the home's strengths. Single-level living, updated systems, and quiet neighborhoods can all be strong selling points, especially if your likely buyer is a family or someone looking for accessible living.

Understand buyer motivations. Different buyers prioritize different things:

- Investors want speed and price.
- Families may value condition, layout, and timing.

Knowing what the buyer wants helps you craft the right counteroffer.

Negotiate more than just price. There are many deal points beyond the dollar figure:

- **Closing date:** Seniors may need more time to move or prepare for the next chapter.
- **Fixtures and furniture:** Consider including certain items for convenience.
- **Repairs:** Instead of fixing everything, offer repair credits to avoid the hassle.

Stay alert for scams. Seniors are often targeted by "quick sale" cash buyers offering far below market value. Never sign anything without having a trusted professional review it.

Legal, financial, and logistical tips

- **Estate planning:** Coordinate with an estate attorney if the home is part of an inheritance or long-term plan.
- **Taxes:** Seniors selling a primary residence may be eligible for up to \$250,000 (individuals) or \$500,000 (married couples) in capital-gains exclusions.
- **Mortgage strategy:** As a licensed mortgage broker, I can help structure the financing side for any new purchase or reverse mortgage planning.

Emotional considerations

Let's be real – this isn't just a financial transaction. It's often the sale of a home filled with decades of memories. Give yourself or your loved one space and time to grieve, reflect, and prepare. A good agent will never rush the process unnecessarily.


The bottom line: Who you work with matters

Most seniors will buy or sell a home only once or twice in their lifetime. You deserve to work with someone who treats your money – and your time – with care.

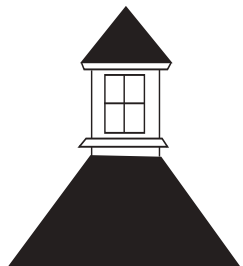
With 25 years of experience, dual licensing as a mortgage broker and real estate broker, and a fair 1% listing fee, I offer a level of value that's rare in this industry. You won't be pressured, and you won't be hit with outrageous commissions. Just straight-up expertise, honesty, and respect for your goals.

If you're considering a sale or purchase and want someone in your corner who's truly on your side, I'd be honored to help.

About the Author: *Korey Welch, owner of Boom Realty and Senior Mortgage Broker (NMLS: 14991) with Loan Factory (NMLS: 320841), is a licensed mortgage broker/real estate broker based in Rockland. For more than two decades, Korey has been helping seniors determine the best fit. For a complimentary consultation, contact him at korey@koreywelch.com, 781-367-3351. ∞*



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Older Americans Month encourages seniors to 'flip the script on aging'

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



Join us to celebrate Older Americans Month this May!

The Administration for Community Living (ACL), which leads the nation's observance of this special month, has announced that this year's theme, "Flip the Script on Aging," will focus on "transforming how society perceives, talks about, and approaches aging."

The National Council on Aging (NCOA) reports that by 2030, all Baby Boomers will reach age 65 or older; by 2040, this demographic is expected to make up 22% of the American population.

The 'rocking chair' notion

Many older adults are living longer than their grandparents and parents. However, there is still a belief among some that growing older means it's time to slow down and step back from things – which means being less involved.

The mindset of being "too old" to participate in and contribute to society is a misconception that both older and younger generations must constantly dispel.

Here are several ways that older adults can flip the script on aging:

- **Stay engaged in the community.** Attend lo-

cal events, from farmers' markets, parades and local art displays to free concerts on the town common. Become more active with your local Council on Aging (COA), which offers recreational and educational activities as well as plenty of opportunities to socialize. COAs offer activities such as crafts, games, events, special-interest clubs, fitness classes, and more. For older adults who no longer drive or who are unable to utilize public transportation, many COAs even offer transportation to and from their sites.

- **Share your knowledge and ideas.** Share your talent or hobby. For example, display your photography or artwork. Knitters might teach a group how to knit or woodworkers may share how to build a birdhouse. Have a knack for gardening? Share your knowledge of plants with others or join the local garden club and take part in your town's beautification process.
- **Keep learning.** Learning new things is another way to stay engaged. Consider your interests. From art, literature, and languages to music, technology, sports, and more. Perhaps attend a free presentation, online class or in-person event. Not sure where to start? Your local library or COA is a great resource.
- **Get involved through volunteering.** Volunteering not only helps those you serve; volunteering is also beneficial to you as it keeps you engaged and connected to others. Much research has shown that volunteering can improve physical and mental health, especially in older adults. Getting involved in the



FLIP THE SCRIPT ON AGING: MAY 2025

community provides a sense of belonging. Older adults who stay engaged in the community are less likely to experience loneliness and social isolation.

Food pantries, animal shelters, senior-service agencies, disaster services organizations, advocacy and human rights organizations and many other nonprofit organizations often rely on volunteers to help fulfill their missions. For example, Old Colony Elder Services (OCES) has many volunteers who help ensure the distribution of nearly 2,000 meals each weekday to recipients as part of its Meals on Wheels nutrition program. OCES has plenty of opportunities for you to get involved.

Older adults make a difference

Every day, older adults make a positive difference in the lives of others and their communities through their conversations, contributions, and outreach.

At OCES, we continually strive to dispel misconceptions about aging. We recognize, support, and empower older adults. Join us in celebration of Older Americans Month.

OCES supports the independence and dignity of older adults and individuals with disabilities by providing essential information and services that promote healthy, safe living which positively impacts our community. For more information, visit www.ocesma.org.

Sources: Administration for Community Living. (2025, February 10.) Older Americans Month 2025.

<https://acl.gov/oam/2025/older-americans-month-2025>

National Council on Aging. (2024, June 1.) Aging in America. Get the facts on older Americans.

<https://www.ncoa.org/article/get-the-facts-on-older-americans>

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



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ELDER LAW MYTH BUSTERS

Why transferring your house to your children to avoid nursing home costs can be a bad idea

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



Myth or fact? It's a good idea to transfer my house to my kids for \$1 so that the nursing home doesn't take it.

This is a myth!

I have had many clients come to me recently and ask me if transferring their home directly to their children is a good estate planning move. More often than not, the answer is no, this is a very bad idea. Transferring your home to your loved ones to avoid it going to a nursing home may seem like a good idea, but there are some unintended consequences associated with this transaction.

First, if you are worried about long-term care costs, any transfer of any asset to any other person comes with a five-year look-back period from the date of the transfer. This means that from the day you transfer your house, you need to stay out of the nursing home for at least five

years for the transfer not to count against your eligibility for long-term care benefits.

Second, if you give away an asset for less than fair market value, this is considered a gift and there are tax consequences to that transaction. The recipient of your gift receives the asset at your tax basis and all of the untaxed gains that come with it. If they later sell the asset, they would be responsible for all of the tax on the gain, not just from the time they received the asset. As an example, if you purchased your house in 1980 for \$50,000 and you gift it to your children who sell in 2025 for \$700,000, they will owe capital gains taxes on \$650,000. If they inherit the house from you, through a trust or a will, they get the stepped-up basis to your date of death value. This can be huge tax savings for your children. Additionally, you, as the gift giver, may need to file a gift tax return reporting the gift.

Third, giving away an asset to someone else puts them in control instead of yourself. Once it's gifted, you don't make the decisions anymore. If it's a house and you want to borrow from the equity, the new owners need to sign onto that



equity loan, too. What if they have bad credit and now you don't qualify? What if they have bad credit and now their creditors attach your home? What if your married children get divorced?

These consequences can be avoided with the correct estate plan. It is possible to protect your home from having to be sold if you need long-term care, but you want to do it in a way that does not trigger unintended tax consequences or put it at risk of other's creditors.

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

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



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Broken heart, broken pottery – A unique model for healing after loss



By Susan Drevitch Kelly,
Life Transition Coach

thing even stronger, and perhaps more beautiful, than the original piece of art.

It is believed that Kintsugi may have originated when a Japanese shogun sent a damaged Chinese tea bowl back to China for repairs in the late 15th century. When it was returned, repaired with metal staples, its “ugliness” was considered by some Confucian scholars to be inspirational and Zen-like, as it connoted “beauty in broken things.” Collectors became so enamored with the new art form that some were accused of deliberately smashing valuable pottery so it could be repaired with the gold seams of kintsugi.

In addition, Kintsugi correlates with the Japanese philosophy of mushin (“no mind”), which encompasses the acceptance of change as a natural aspect of human life. Not only is there no attempt in Kintsugi to hide the damage, but the repair is literally illuminated with the use of lacquer mixed with powdered gold, silver, or platinum, a kind of physical expression of the “mushin approach” to life.

This art form also relates to the Japanese philosophy of Wabi Sabi, which celebrates the imperfections in life. Wabi literally means alone and Sabi means the passage of time. It encourages that you embrace the imperfect in your life and shift your mindset to focus on the good parts of life, your strengths, resilience and ability to endure.

Given the interconnections between this ancient art form and Japanese life philosophies, we can begin to view all of this as a metaphor for your life after a profound loss, and a model that can be used to understand your healing process.

The important lesson in exploring Kintsugi is that sometimes in the process of repairing something that is broken, you can actually create something unique, beautiful and more resilient. It treats the breakage and repair as part of the history of an object, rather than something to disguise.

When you suffer the loss of someone you loved so very dearly, your life feels shattered. The world as you once knew it has been blown up, and your heart feels broken beyond repair. Oftentimes, you may try to hide your profound sadness, your brokenness, your emotional and mental scars.

As a grief model, Kintsugi suggests that you can show your scars and treat them as part of who you are now, as part of your life story. Living with your loss and moving forward is what makes you who you are in a

“new world” without your loved one.

Kintsugi is a way to reframe your grief journey. After your profound loss, you may feel like your life was broken into a million pieces, just like a shattered piece of pottery, but you can put the pieces of your life back together. As Kintsugi teaches, it will look different but you can become stronger, more resilient and beautiful in a different way.

This ancient art form and philosophical approach to life is also a metaphor for hope. It is the opportunity to reframe, reconstruct and redefine who you are now, in the present, and who you will become in the future. Your heart, your life, will not be as it was before. However, the breakage of your former self and life creates a chance for new possibilities.

Spring has arrived, and with it so many signs of rebirth, renewal, and new beauty. It is a perfect time to embrace Kintsugi and restart your life.

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. ∞



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Korey Welch, Owner of Boom Realty and Sr. Mortgage Broker (NMLS: 14991) with Loan Factory (NMLS: 320841), is a licensed Mortgage Broker/Real Estate Broker based in Rockland, MA.

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

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



Traveling abroad with your prescriptions – planning ahead helps avoid unnecessary delays

By Patricia Prewitt, My Personal Rx Adviser



Have you ever wondered how to travel with prescriptions when leaving the United States? Here are some practical tips to know before you go:

- Check with the foreign embassy of the country you are visiting or passing through. Check to make sure your medications are allowed, particularly prescriptions for medical marijuana. You may need an import license or permit to travel with certain medications. A Schengen Certificate may be required.
- Bring plenty of medicine for your trip. Include a few extra days' worth in case of delays.
- Carry a letter of necessity from the doctor. It should describe your medical condition, and list prescription drugs with their generic names.
- Keep medications in their original, labeled containers.
- Bring the prescriptions with you in a carry-on bag to avoid loss or delay for checked baggage. (check TSA guidelines)
- Be aware that entering a country with a prescription medication, even if legally obtained in the U.S., could be illegal and result in your detention or arrest overseas.
- It is also recommended to carry a copy of your official immunization record when traveling abroad.

Find information about the Schengen Certificate here: www.schengeninsuranceinfo.com The certificate is generally good for 30 days of travel in the Schengen area, which includes 29 countries.

Are there any medications to be particularly aware of that might cause problems? Controlled substances such as stimulants (like Adderall or Ritalin), opioids (such as oxycodone and hydrocodone), benzodiazepines (such as Xanax, Valium, or Ativan) are controlled substances in many countries that often require special documentation. When traveling with these meds, you must carry a valid prescription with you and po-

tentially a Schengen Certificate or similar documentation. Even certain over-the-counter medications like pseudoephedrine and products with codeine are legal in the U.S., but banned in some European countries like Greece and Belgium. Medical cannabis regulations vary widely among countries. Check the website for each country you will be traveling to, or through, to verify any special requirements for traveling with your medications.

How do I obtain the documents I need from my health care provider? Plan in advance with your personal provider, or utilize a travel clinic service associated with your health plan. Alternatively, there are private health travel services such as Passport Health. These services, including any vaccinations you need for foreign travel, might not be covered expenses by your insurance.

What else? Check TSA <https://www.tsa.gov/travel/travel-tips> for specific guidelines about traveling with medications. Consider enrollment in the Smart Traveler Enrollment Program (STEP) at <https://travel.state.gov> to receive email updates from the local U.S. embassy or consulate. It's a free service that can alert you to travel advisories for the country you are visiting.

Have a safe and enjoyable trip!

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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Bad breath? Common causes and how to fix it



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

Bad breath, or halitosis, is a common concern, particularly as we age, and especially when it goes beyond the occasional bout of morning breath. Understanding the causes can help you take the right steps to freshen your breath and maintain a healthy mouth.

What are the common causes of bad breath?

1. Dry mouth. Saliva is essential for washing away food particles and bacteria in your mouth. Many medications or medical conditions – or simply aging – can reduce saliva production. That creates the perfect setting for bacteria to thrive, leading to unpleasant odors.

The Fix: Hydrate, chew sugar-free gum, or use an alcohol-free mouth rinse designed for dry mouth. If dry mouth persists, talk to your dentist about saliva-boosting treatments.

2. Bad oral hygiene. Plaque and food particles left behind after eating can break down and produce foul-smelling bacteria. If you're not brushing and flossing regularly, or you're not doing those things effectively, these bacteria accumulate, leading to bad breath, gum disease, and even tooth decay.

The Fix: Brush your teeth twice a day with fluoride toothpaste and floss daily. Brush your tongue, as bacteria can collect there as well. You might want to consider using an antibacterial mouthwash for added freshness.

3. Gum disease. Not to scare you, but persistent bad breath can be an early warning sign of gum disease (gingivitis or periodontitis). When bacteria build up along the gumline, they can cause inflammation, infection, and a strong, unpleasant odor. If left untreated, gum disease can lead to tooth loss and other health complications.

The Fix: Regular dental check-ups and professional cleanings are essential; at least twice a year. Many seniors get their teeth checked three times. If you notice red, swollen, or bleeding gums along with bad breath, see your dentist ASAP for treatment.

4. Diet and lifestyle habits. Some foods like garlic, onions, and coffee contain strong-smelling compounds. These can linger in your mouth and even enter the bloodstream, which can affect your breath. Smoking and excessive alcohol consumption can dry out the mouth and leave behind lingering odors.

The Fix: Try limiting those strong-smelling foods before and during social occasions. Be sure to drink plenty of water. That will help wash away food particles. If you smoke, quitting will significantly improve your breath and overall health.

5. Medical conditions. Sinus infections, acid reflux, diabetes, or kid-

ney and liver disease are just some of the conditions that can cause bad breath and that have nothing to do with your dental care.

The Fix: If you take good care of your teeth and your bad breath persists, talk to your dentist or doctor to rule out any medical concerns.

A cure? Probiotics for fresh breath

There's been research showing that certain probiotics, like streptococcus salivarius K12, can help fight bad breath. In a nutshell, the good bacteria compete with odor-causing bacteria in your mouth and throat. This helps maintain a healthier oral environment. You can find lozenges or mouthwashes that contain S. salivarius K12. These can help balance oral bacteria and provide long-lasting fresh breath.

Additional Breath Tips for Seniors

- **Use a tongue scraper:** Cleaning your tongue can remove bacteria and freshen your breath.
- **Eat crunchy fruits and vegetables:** Apples, carrots, and celery help clean teeth naturally and stimulate saliva production.
- **Schedule regular dental check-ups:** Again, seeing your dentist twice a year can help detect and treat any issues before they worsen.

Conclusion

You can get your bad breath under control. It's simply a matter of addressing the root causes and maintaining good oral hygiene. As always, talk to your dentist about your concerns. As you can tell, there are plenty of fixes for bad breath.

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. ∞



"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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Building your senior support circle: Who you need before you sell



By Leon Merian, SRES Realtor, Compass

As I am a Realtor, you might expect me to begin with a pitch to sell your home. But in many cases, I intentionally leave my Realtor hat at the door. That might sound surprising, but when it comes to working with older adults and their families, there's something much more important that comes first: making sure you – or your loved one – are fully supported, safe, and prepared for whatever comes next.

Over the years, I've learned that real estate is just one part of a much larger transition. Whether someone is thinking of downsizing, moving into assisted living, or simply preparing for the future "just in case," there are often several other steps to take before a home even hits the market. This is where the idea of a "senior support circle" comes in – a team of trusted professionals who help you make the right decisions in the right order, with care and compassion.

The Realtor who doesn't rush

People are sometimes taken aback when I say, "You might not be ready to sell – and that's perfectly OK." My job, first and foremost, is to help you figure out the big picture.

Is it safe and affordable to stay in your home? Do you need home modifications? Are you overwhelmed by the idea of clearing out decades of belongings? Have you spoken to your family, your attorney, or your doctor?

The real estate part will come when the time is right. But until then, I'm committed to connecting you with the right people who can help you lay the foundation for a smooth and thoughtful transition.

Who belongs in your senior support circle?

1. Geriatric care manager

A geriatric care manager is like a project manager for your aging journey. They assess your needs, help create a care plan, and coordinate services, from medical appointments to in-home help. They're especially helpful for adult children who may not live nearby or who are navigating this for the first time.

2. Elder law attorney

Having the right legal documents in place is essential before any major decisions are made. An elder law attorney helps with wills, trusts, powers of attorney, and more, ensuring that your assets are protected and your wishes are clearly stated.

3. Financial advisor or CPA

Whether it's planning for long-term care or understanding the tax implications of selling a home, a financial expert can help you see the full financial picture. They'll help you avoid costly mistakes and make sure the numbers support your goals.

4. Aging-in-place specialist or contractor

Many people I meet aren't looking to move; they just want to feel safer and more comfortable at home. Contractors who specialize in aging-in-place design can install grab bars, widen doorways, or reconfigure bathrooms to meet your current or future needs.

5. Senior move manager or organizer

The thought of going through a lifetime of belongings can stop people in their tracks. A senior move manager helps with sorting, packing, donating, and even coordinating the move if and when the time comes.

6. Real estate professional (That's me – but not just yet.) When everything else is in place, I step in to handle the sale of the home with dignity and sensitivity. My role is to guide you through the process, minimize stress, and make sure your goals – and your timeline – are honored every step of the way.

Why this approach matters

Selling a home is one of the biggest financial and emotional decisions

many older adults will ever face. It's not just about square footage or market trends. It's about memories, independence, legacy, and security.

That's why I believe it's so important to take a holistic approach. When you surround yourself with the right team, you don't just make good real estate decisions, you make good life decisions.

I've seen first-hand how this support circle can reduce stress, prevent costly missteps, and even bring families closer together. I've also seen what happens when people try to tackle this process alone: rushed decisions, missed opportunities, and unnecessary heartache.

Starting the conversation

If you or a loved one are starting to think about the future, now is a great time to start building your senior support circle. You don't have to wait for a crisis or a last-minute decision. The earlier you start the conversation, the more choices and control you have.

If you're not sure where to begin, I'm happy to help – not as a Realtor with a listing agreement, but as someone who cares about your next chapter. Let's talk over coffee. No pressure, no timeline, just an honest conversation about what you need, what you want, and how to take the next right step.

Because when the time *is* right to sell, I'll be ready – and so will you. ∞

Cover Story *continued from page 1*

very hard to make every day better for our residents and to help their family members understand and navigate the dementia process. I believe they feel that their loved ones are in a secure community with round-the-clock personalized care if they need it."

LaPointe, along with Bernadette Adams, director of community relations for The Atrium, works closely with families to design a living situation for their loved ones with the goal of helping each resident thrive regardless of their ability.

"Although we have 54 private studio apartments that feel like home, our residents are rarely in them because we offer so many group and individualized programs throughout the day in our spacious common areas," said Adams, who is a certified dementia practitioner. "I enjoy working with our team to design a personalized care plan and programs for each resident, as well as with our many healthcare partners to provide supplementary, convenient on-site services.

"But the most rewarding part of my job is seeing residents happy and engaged and the relief on families faces knowing their loved ones are well cared for."

For more information about The Atrium at Faxon Woods, a Benchmark Mind & Memory Care community, visit AtriumAtFaxonWoods.com or call 617-958-2880. ∞



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