



SOUTH SHORE ^{SENIOR} News

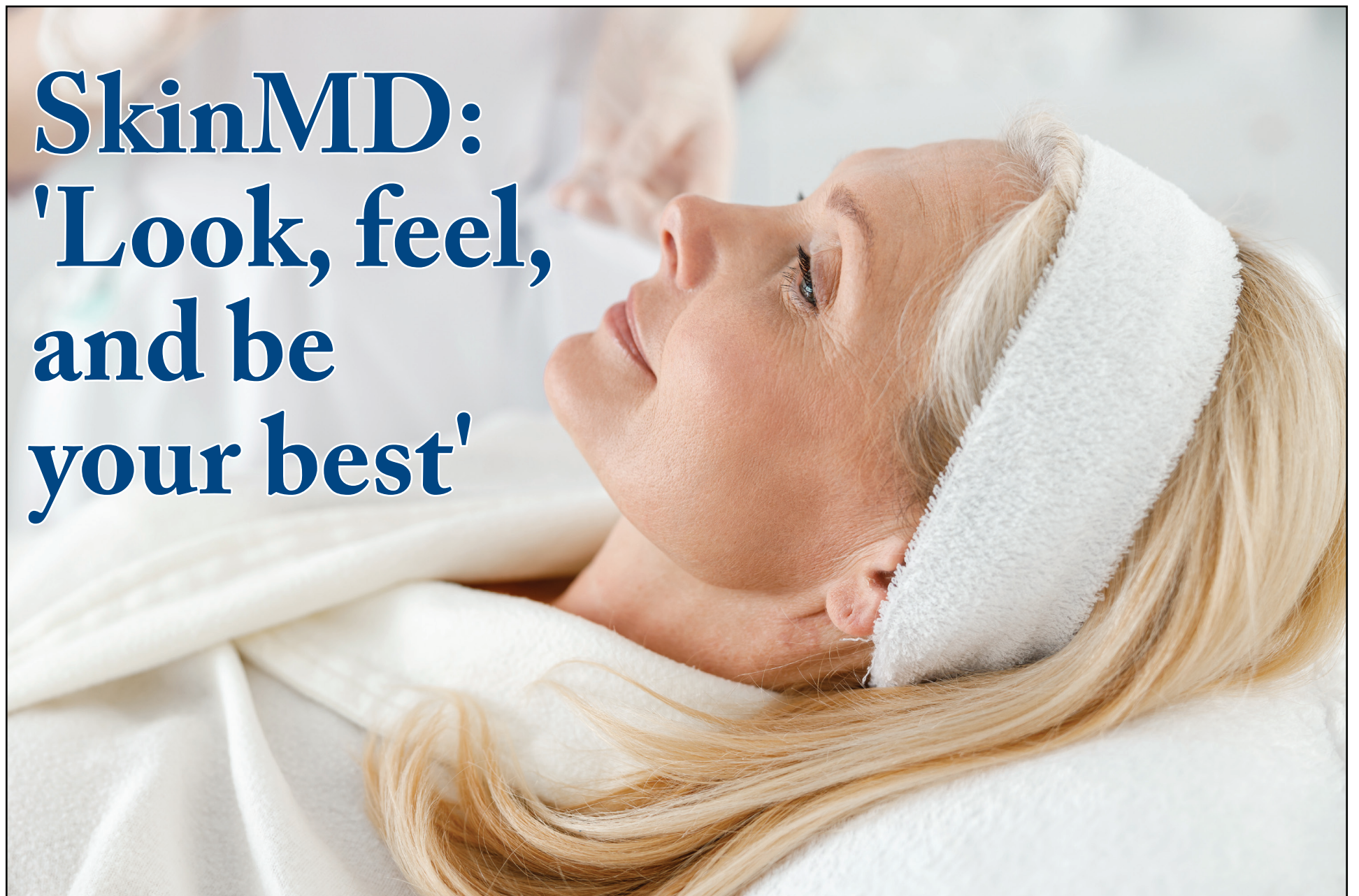
For Boomers and Beyond

PRICELESS

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Vol. 23 Issue 07



SkinMD: 'Look, feel, and be your best'

By Carol Britton Meyer

As the saying goes, you're as young as you feel, and while not the fountain of youth, SkinMD of Hanover provides services that create "happy patients who feel good about how they look and feel," whatever their stage of life.

This is one of 10 state-of-the art SkinMD clinics and a surgery center in the greater Bos-

ton area offering personalized care and building trust among patients – from teenagers to those who are in their sunset years, both men and women. Their most senior patient is 92 years old.

SkinMD focuses on becoming a patient's "esthetic and skincare partner, embarking on a lifelong journey together to help them 'look,

feel, and be their best," aging well as they continue to enjoy the pleasures life has to offer.

With the arrival of summer and fun-at-the beach time, SkinMD is offering "summer glow-ups" for all ages – from radiant skin treatments to hair restoration, body sculpting, and wellness boosts – offering the "ultimate lineup to help

Cover Story continued on page 14




Care and comfort at a moment's notice.

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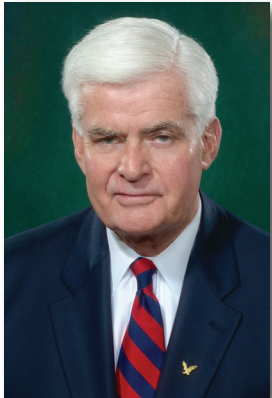
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HOME EQUITY WEALTH MANAGEMENT

Home equity credit lines threaten older homeowners

Lurking payment increases can shock HELOC borrowers



By George A. Downey

A standard, but long-forgotten, term in Home Equity Lines of Credit (HELOCs) is the reset provision. Traditional HELOCs feature attractive terms including low or no upfront costs and minimum interest-only payments for a set period, commonly 10 years. At that time (the reset date), the terms change: (1) the credit line is closed to future withdrawals, and (2) the monthly payment is increased to repay the balance by the maturity date.

Why it's important.

Mandatory payment increases can overburden retirement incomes and limited savings. Refinancing may not be an option if borrowers are unable to qualify for more stringent "ability to pay" regulations lenders are

required to document. Inability to refinance or make the higher payments may require the lender to call the loan and commence foreclosure.

Solution.

Homeowners 62 and older should consider the unique terms a HUD/FHA insured Home Equity Conversion Mortgage (HECM). Designed for those who want to age in place, this program eliminates monthly payment obligations among other benefits cited below.

Rising prices, volatile markets, and longevity risks are increasing retirement challenges. Home equity, properly used, might be a resource to improve financial security. Because home equity is not liquid, it is commonly overlooked as a financial resource. However, HECMs could be a solution and should be evaluated.

Are HECMs safe?

HECMs are protected by federal (HUD/FHA) insurance guaranteeing performance as long as the loan is in good standing. Then, regardless of what change may occur in 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: Monthly payments are not required.
- Increased liquidity: Withdrawals are received income-tax-free.
- Credit line growth: The undrawn balance of the credit line grows (compounds monthly).
- No maturity date: Repayment not required until no borrower resides in the property.
- Non-recourse loan: No personal liability.
- Protection against real estate and/or financial market declines.
- Guaranteed terms while good standing is maintained.
- Borrower obligations (to keep the loan in good standing) limited to:
 - Keeping real estate taxes, homeowners' 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, they may not be a suitable solution for others. Suitability requires thorough evaluation of financial and non-financial circumstances. Consultation with a Certified Reverse Mortgage Professional is recommended.

HECM considerations:

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

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

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

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NAVIGATING THE FUTURE

The Circle of Care: A team-based approach to support and well-being



By Mark Friedman

What is the Circle of Care?

Just as it takes a village to raise a child, ensuring the well-being of an older adult or individual receiving care also requires a coordinated and compassionate team. The Circle of Care is a structured, collaborative network of individuals – both personal and professional – who work together to support the care recipient's health, safety, and quality of life.

Each member in the Circle plays a defined role, with responsibilities that align with their expertise, relationship to the recipient, or caregiving capacity. This approach fosters shared responsibility, open communication, and a unified approach to decision-making and problem-solving.

Why the Circle of Care matters

No single person can – or should – shoulder the entire burden of caregiving alone. The Circle of Care emphasizes teamwork, communication, and contingency planning as essential components of sustainable caregiving.

Each caregiving situation is unique. The Circle is customized to meet the care recipient's situation, which may include medical, emotional, financial, and daily living needs, as well as the caregiver's current life circumstances. Importantly, this approach accounts for emergencies and changing circumstances by identifying backup support – designated “substitutes” – to ensure continuity of care.

Asking for help or hiring professional caregivers isn't a weakness; it's a strength. In fact, integrating external expertise can often improve outcomes for both the caregiver and the recipient.

Understanding the needs of the care recipient

A well-functioning Circle of Care starts with a thorough understanding of the care recipient's needs, including:

- Medical conditions and treatment plans
- Physical limitations and mobility concerns
- Cognitive abilities and mental health status
- Emotional and social well-being
- Personal preferences and values

Caregivers may assist with daily activities (e.g., bathing, dressing, meal prep), manage medications, provide companionship, and coordinate with healthcare providers. A comprehensive care plan, developed collaboratively, helps align everyone's efforts. This plan should include regular health

monitoring, medical communication, and flexibility for adjustments.

Supporting the caregiver: A vital priority

Caregivers are the backbone of any care system, and they must not be overlooked. Chronic stress, emotional fatigue, and physical exhaustion can lead to burnout if self-care is not prioritized.

Caregivers should:

- Take regular breaks
- Delegate responsibilities within the Circle
- Maintain personal health through exercise, hobbies, and social connection
- Seek emotional and mental health support when needed

Also critical are financial and legal planning tasks, such as understanding insurance, managing expenses, designating a power of attorney, health care proxies, and HIPAA release.

Leveraging technology and tools

Technology can play a vital role in supporting both care recipients and caregivers. Consider using:

- Medication management apps
- Online support communities
- Educational websites and videos
- Smart home devices to improve safety and independence

These tools can streamline communication, increase efficiency, and reduce stress for everyone involved.

Best practices for communication in the circle

Strong communication is the foundation of any successful Circle of Care. To enhance coordination:

- Agree on primary communication channels (phone, email, text, apps)
- Create and share a master contact list for all Circle members
- Set expectations for response times and availability
- Schedule regular check-ins to share updates, ask questions, and align priorities
- Use clear, concise language and actively listen to others
- Respect everyone's input and foster a non-judgmental, collaborative environment
- Set clear roles and responsibilities for how decisions are made and who has a role in what types of decisions that need to be made.

Keep all essential information, such as care plans, appointment schedules, and medical history accessible through a secure, shared document or care management platform. Always safeguard sensitive data and follow privacy laws (e.g., HIPAA).

Fostering a supportive environment

A successful Circle of Care is built on mutual respect, appreciation, and trust. Recognize each member's contributions, no matter how big or small. Express gratitude frequently, and celebrate shared successes. When everyone feels valued, they're more likely to stay engaged and committed.

The Circle of Care isn't a one-size-fits-all solution – it's a dynamic, evolving system that adapts to the needs of the care recipient and their support team. When well-structured and thoughtfully coordinated, it enhances quality of life for the recipient and sustainability for the caregiver.

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



Aging gracefully under the stars: Camping tips for senior citizens

By Steven V. Dubin

I just returned from my 28th consecutive Father's Day camping trip to Nickerson State Park in Brewster.

At one time, the camping weekend included three bustling and growing families, car loads of kids, neighborhood friend, a pile of bikes, and cartons and cartons of food. Now we are essentially down to three cranky old Dads who are delighted to be in the woods with some peace and quiet and an occasional visit from an adult child or a fresh new grandchild.

What is better than spending a weekend with old friends telling and retelling stories around the campfire? And there is the added bonus of coming home stinking of campfire and itching for a comfortable bed.

Here are some thoughts about the joys of camping and the great outdoors for seniors.

Just because you've traded late nights at the disco for early-bird specials doesn't mean your sense of adventure has to retire. In fact, camping might just be the perfect way to reconnect with nature, your loved ones, and perhaps your long-neglected ukulele. Before you lace up those orthopedic hiking boots and hit the trail, here are a few senior-friendly, slightly whimsical camping tips to ensure your outdoor escape is more "aaah" than "ouch."

1. Choose the right campsite (Translation: One with flush toilets)

When you were 22, a patch of dirt and a log to lean against might've sufficed. At this stage, however, comfort matters. Look for campgrounds with level ground, accessible trails, and – yes – actual bathrooms. Bonus points if there's a camp store nearby selling marshmallows, bug spray, and aspirin. Here is a link for MA options: www.visitma.com/things-to-do/outdoors/camping/

2. Upgrade your sleeping arrangements

Sleeping on the ground is a young person's sport. Invest in a good-quality air mattress or a memory-foam camping pad. Better yet, consider a pop-up camper or RV. Me, I'm cheap, so I am still tent camping with some choice bedding.

3. Pack like a pro (or a scout leader)

Forget "packing light." At this age, it's "packing right." Bring layers for those chilly nights, a sun hat for your midday constitutional, and a chair so comfortable it practically hugs you. Don't forget medications, a flashlight with fresh

batteries, and a good book. (Preferably one with large print – your eyes have earned the break.)

4. Embrace senior-friendly activities

You might leave the rock climbing to the whippersnappers, but there's plenty you can enjoy. Nature walks, birdwatching, campfire storytelling, and identifying constellations are all excellent, low-impact options. Bonus: You can impress younger campers by casually dropping phrases like, "I remember when Pluto was still a planet."

5. Prioritize safety (because you're too wise to be foolish)

Keep a whistle around your neck. Carry a walking stick. Stay hydrated. And let someone know where you're going if you wander off to commune with the chipmunks. Remember, it's not paranoia – it's preparedness. Besides, no great campfire story ever started with, "Everything went exactly as planned."

6. Bring the right company

Camping is always better with good company. Whether it's grandkids, old friends, or a partner who doesn't snore too loudly, choose companions who appreciate nature, laughter, and a well-timed nap. Bonus points if someone knows how to make s'mores.

7. Don't forget the creature comforts

Who says you can't have a bit of luxury in the great outdoors? Bring your favorite pillow, a Thermos of your special tea blend, and maybe a portable speaker loaded with your favorite golden oldies. Remember, nature's soundtrack is lovely, but sometimes "Dancin' in the Moonlight" under actual moonlight is unbeatable.

So go ahead – grab that sun hat, load up the cooler, and head for the hills. Because adventure has no expiration date, and neither does your sense of humor.

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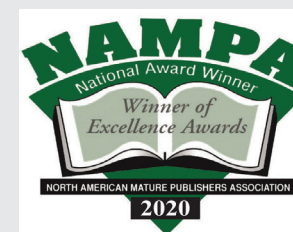
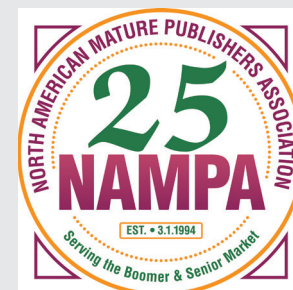
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The Publishers also produce a podcast entitled "My Generation," which covers a wide range of topics of interest to seniors, from dating to downsizing and everything in between. The podcasts air on the 1st and 15th of every month and audio archives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

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Staying well: Why regular medical visits matter for seniors



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

As we journey through the later chapters of life, maintaining good health becomes not just a goal, but a daily commitment. For seniors, regular check-ins with a trusted medical team are essential – not only for treating illness, but for preventing it. These visits offer more than prescriptions and blood pressure readings. They provide connection, guidance, and peace of mind.

Routine visits with primary care doctors, specialists, and other healthcare providers play a vital role in early detection of common conditions such as high blood pressure, diabetes, heart disease, and even cognitive changes. Many health concerns are far more manageable when caught early. Regular screenings, medication reviews, and preventive care are tools that can help seniors continue doing the things they love – gardening, traveling, volunteering, and spending precious time with family and friends.

But the benefits go beyond the physical. Regular interactions with healthcare providers also can support emotional and mental well-being. These visits are opportunities to discuss sleep, appetite, memory, energy levels, and feelings of anxiety or depression – all of which are just as important to overall health. For many older adults, knowing they have a supportive care team helps reduce stress and empowers them to be active participants in their wellness.

Even if you're feeling fine, don't skip that annual checkup. Health can change subtly and quickly, and staying connected to your providers ensures you're not navigating those changes alone. If mobility or transportation is a challenge, there are more options than ever: home visits, telehealth appointments, and community-based health outreach programs can help bridge the gap.

Loved ones and caregivers play a critical role, too. Encourage the seniors in your life to keep their appointments, offer to attend with them, and help keep a record of medications and symptoms. A second set of ears and a hand to hold can make a world of difference.

Taking care of your health is one of the most empowering things you can do as you age. Regular visits with your healthcare providers help you stay independent, active, and engaged in the life you love.

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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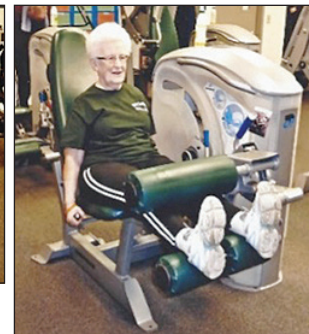


By Rita La Rosa Loud, B.S.

Alongside our younger, middle-aged, and older exercise devotees, we are proud to have amongst us, a “super ager!” That is, according to clinical studies, elders past 80 with reasoning and physical abilities resembling individuals 20-30 years younger. Just like our physically active, socially busy, 95-year-old participant, Gladys Petkun, more mature individuals can take steps to stay healthy and potentially live longer.

Still, based on Dr. Wayne Westcott’s extensive research in strength training, Gladys is not the only senior citizen to exhibit such exceptional longevity. But for now, let’s see how Gladys maintained bone density and improved her whole-body structures (muscles, bones, tendons, and ligaments) with resistance exercise. Here is Gladys (above right) executing meticulous form on our senior-friendly machine-based Nautilus equipment.

Gladys began strength training at our Quincy College fitness facility in 2009 at the young age of 80. Diagnosed with osteoporosis, she was advised by her osteopath to engage in some form of resistance exercise to build up her muscles and bones. After listening to Dr. Westcott’s presentation on the benefits of strength training, Gladys joined our comprehensive basic circuit training program and has faithfully attended twice a week since. Throughout her fitness journey, Gladys regularly underwent DEXA scans, which progressively exhibited improved bone mineral density. Ultimately,



Gladys strengthened her musculoskeletal system, and what is truly remarkable, avoided further bone loss without the use of prescription medication.

Westcott’s research study at Quincy College examined the effects of a basic exercise program on muscle, bone, and resting blood pressure (25 minutes machine resistance training, 25 minutes endurance, and post-exercise protein shakes). After nine months training twice a week, the exercise/protein shake group increased muscle mass by 5 lbs., increased bone density by 1%, reduced systolic blood pressure by 10 mmHg, and reduced diastolic blood pressure by 5 mmHg (all beneficial results). The no-exercise and no-protein-shake control group showed decreased muscle mass and bone density, accompanied by higher blood pressure levels (all detrimental results).

Our study revealed that basic strength and endurance programs with a post-exercise protein shake may reverse muscle loss (sarcopenia), bone loss (osteoporosis), and significantly reduce blood pressure readings in seniors. Bear in mind that people over 50 lose up to 10 lbs. of lean muscle and roughly 20% of bone density every decade. Hence, two brief weekly strength and endurance exercise sessions, followed by consuming a protein shake, are an excellent investment in better health and fitness in our golden years.

Are you ready to transform your perspective on physical fitness? Then join this supervised, adult group fitness program on well-designed strength and cardio equipment at the Wayne Westcott, Ph.D. Center for Health and Fitness at Quincy College. Our program includes strength training, aerobic activity, flexibility, and functional training. Located at Presidents Place, 1250 Hancock Street. Call 617-405-5978 to arrange a tour, inquire about complimentary training sessions, or obtain information on registration procedures. Street parking is available; a parking garage is next to the building.

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

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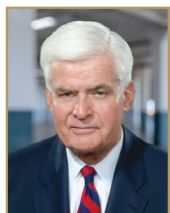
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Finding relief this summer: How natural wellness can help ease stress for you and your pets

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



As summer rolls in and the days stretch longer, many of us look forward to time outdoors, joyful gatherings, and of course, Fourth of July fireworks. But while these celebrations can bring people together, they also bring loud, unpredictable noise that can trigger anxiety in both people and pets. For veterans, individuals managing chronic stress, and animals with noise sensitivities, the Fourth of July isn't always a welcome experience.

That's where natural wellness alternatives come in.

At Your CBD Store Braintree, we've long championed plant-based options like CBD to help people and pets manage anxiety, promote rest, and find everyday relief – without the side effects of conventional medications. CBD, a natural, non-psychoactive compound derived from hemp, works by supporting the endocannabinoid system, which plays a role in regulating stress, mood, and sleep.

According to a 2019 case series published by the National Institutes of Health, CBD helped reduce PTSD-related symptoms in veterans, offering a safe, effective option during high-stress seasons like this one. And it's not just people who benefit.

Sunmed's pet-specific formulas have brought calm to dogs during storms and fireworks, offering a gentle alternative to sedation. As one customer, Vikki B. from Caryville, shared:

"Pup relief" Sunmed's pet product provided the calming action we needed to give our pup relief during storms and really helps when holiday celebra-

tions in the area include fireworks. We give her the recommended dose for her weight, before we know the storms or the fireworks start, and she will lay calmly rather than pacing the floor and panting the entire time the storm or fireworks continue. After trying other things that we felt weren't the best for her well-being (anxiety medicine prescribed by the vet knocked her out for a few hours), it was a relief to find this option that worked for her with no side effects.

For humans, the benefits of CBD stretch beyond just calming nerves. Our customers frequently share how Sunmed products have transformed their sleep, improved pain management, and even helped shift emotional weight:

"Awesome sleep aid" For the first time in decades – literally two decades – I can sleep through the night and wake up feeling rested. – Peter T., Washington, US

"Great for pain management" We order the Full Spectrum Neuro for our 96-year-old mother who has benefited significantly. Thank you. – Howard C., Altoona, US

"I love this stuff" I used to sit around in my feelings and become depressed at night. Since using these products, I feel like the weight is off my shoulders and I can actually relax. – Julia, St. Petersburg, FL

"Afternoon chill" These products seem to help take the edge off the afternoon after working. Helps me to center and live in the moment more rather than dwell on stressors. – Emily J., Laingsburg, US

These stories are just a glimpse into the real impact these products are having on our customers' quality of life.

Whether you're managing stress, struggling with sleepless nights, or looking for a natural solution to everyday discomfort, we're here to help you explore what's possible. Sunmed's third-party tested, award-winning line includes USDA-certified organic tinctures, veterinarian-formulated pet products, and clinically studied formulas for sleep, pain, and mood.

Come in for a free consultation, sample our bestselling formulas, and enjoy 20% off your purchase when bring in our ad. Let's find the right wellness tools for you and your loved ones –furry friends included.

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

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Managing prescription coverage changes during the year



By Patricia Prewitt, My Personal Rx Adviser

I recently saw a notice that several prescription benefits companies are no longer covering newer diabetes medications as of July 1. Insurers can issue mid-year formulary changes that may impact your prescription coverage. Mid-year changes can be quite confusing for both patients and providers.

What are mid-year formulary changes from a prescription benefits plan? Some prescription

benefits companies will implement changes during any given year to their drug formulary coverage list. If you are a consumer who carefully chose your plan at the beginning of the year, it can be quite frustrating to receive a notice that your prescription coverage has changed after only six months.

What is the drug formulary list? The formulary is a specific list of medications that a prescription plan covers at various prices, according to their own plan rules. Every prescription plan must offer at least two choices for therapeutic coverage of diseases and/or conditions.

Formularies have tiers that determine how much a patient will pay. Tier 1 is the lowest cost generics, Tier 2 may be higher cost generics, and sometimes preferred brand-name medications. Tier 3 may be non-covered generics, or non-preferred brands. Tiers 4, 5, and higher typically are for very expensive specialty medications.

Why do prescription insurance companies have formularies? With so many medications available, it's unrealistic to expect every one to be covered. Insurers negotiate tier placement, pricing and rebates with the drug companies annually. The pharmacy benefit managers (PBMs) like

CVS CareMark, OptumRx, and Humana claim to reduce costs by managing drug tiers and prices, but there's little transparency about how these savings impact consumers at the pharmacy counter.

How will I learn about a change to my prescription coverage? By law, you should receive a 60-day notice in the mail that a medication will no longer be covered by the plan. A patient is allowed to have a 60-day "transition supply" to allow continuation of treatment in the short-term.

Pay special attention to these change notices, and tell your doctor's office. Start the process to continue coverage, or ask to change your prescription to a more affordable product.

Why would an insurance carrier drop the coverage of a medication? Sometimes reports of side effects are a cause for concern. For example, when long-acting single agent asthma inhalers had a strict labeling change, many PBMs switched their preferred formulary coverage for asthma inhalers to products with a better safety profile for patient protection.

What if I want to continue with the medication? If your provider can provide documentation that the specific medication is "medically necessary," the carrier may allow continuation on the same medication for the balance of the year.

Realistically, what are some steps I can take if my medication is no longer covered at an affordable price? If obtaining a prior authorization or letter of medical necessity doesn't work, investigate the manufacturer website to learn about qualifications for patient assistance. Check savings cards like SingleCare/GoodRx/WellRx or others for a lower cash price with the coupon. Find out if CostPlusDrugs offers the medication at a favorable direct price.

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

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



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Exploring senior housing options: Finding the right fit for every lifestyle



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

As people age, their housing needs often change. Whether driven by health concerns, a desire for a simpler lifestyle, or the need for increased care, seniors and their families frequently explore a range of housing options designed specifically for older adults. Understanding the different types of senior housing is crucial to finding the right environment for safety, comfort, and community. Here's an overview of the most common senior housing choices available today.

1. Independent living communities

Independent living is ideal for active seniors who require little to no assistance with daily activities. These communities typically offer private apartments, cottages, or condos in a campus-style setting, with amenities like housekeeping, transportation, recreational programs, and dining services. Residents maintain their independence while enjoying a community of peers and optional activities. Independent living is often chosen by seniors looking to downsize, simplify their lives, or enjoy a social, maintenance-free lifestyle.

2. Assisted living facilities

Assisted living bridges the gap between independent living and more intensive care environments. It's suited for seniors who need help with daily tasks such as bathing, dressing, medication management, and meal preparation but do not require constant medical attention. These facilities provide private or semi-private living spaces, 24-hour staff availability, social activities, and meal services. Assisted living offers a balance of independence and support, allowing residents to maintain a sense of autonomy while ensuring their health and safety needs are met.

3. Memory care units

Memory care is a specialized type of assisted living tailored to individuals living with Alzheimer's disease, dementia, or other forms of memory impairment. These units provide a secure, structured environment with trained staff who understand the unique challenges of memory loss. Activities are designed to support cognitive function, and layouts often include easy-to-navigate spaces to minimize confusion. Memory care ensures both the physical safety and emotional well-being of residents facing memory-related conditions.

4. Skilled nursing facilities (nursing homes)

Skilled nursing facilities, commonly known as nursing homes, offer round-the-clock medical care and assistance with everyday activities. These facilities are staffed by licensed nurses and healthcare professionals who provide care for seniors with serious health conditions, those recovering from surgery, or individuals requiring long-term custodial care. Services often include physical therapy, occupational therapy, medication management, and specialized care plans. Skilled nursing is typically the most comprehensive care setting outside of a hospital.

5. Continuing care retirement communities

Continuing Care Retirement Communities (CCRCs) provide a full continuum of care within a single campus, from independent living to assisted living, memory care, and skilled nursing. Residents can transition between care levels as their needs change, eliminating the stress of relocating. CCRCs often require an entrance fee and monthly payments but appeal to seniors seeking long-term stability and the peace of mind that future healthcare needs will be met within the same community.

Conclusion. Choosing a senior housing option is a significant decision that requires careful consideration of personal preferences, health

needs, and financial factors. As a 25-year veteran of both the mortgage and real estate industries, I understand the complexities involved in making these transitions. My goal is to help individuals and families make informed decisions that promote quality of life, independence, and peace of mind throughout the aging journey. If you're considering selling a home as part of this process, I offer professional real estate services at a listing commission of just 1% - a structure that can save sellers tens of thousands of dollars. I'm here to help every step of the way.

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. If you have questions about building an ADU, navigating local zoning, or how it might affect your property value, I'm always happy to help. As a 25-year veteran of the real estate and mortgage business, I bring deep experience and a personal touch to every conversation. And if you're thinking of selling your home, I charge only a 1% listing commission - a model that has saved my clients tens of thousands of dollars. Don't hesitate to reach out. Whether you're building up, downsizing, or just dreaming big, I'm here for you. ∞*



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Myth or fact? 'I have a living will, so I don't need a will or health care proxy'



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

This is a myth! A living will is a completely separate document from a last will and testament or a health care proxy. Read on and I will explain the differences between the documents.

A last will and testament, or a will, distributes assets that are only in the name of the person who died. Any asset that is owned with another person or has a beneficiary designation does not pass through a will. A will is also your opportunity to name a guardian for minor children or disabled adults.

A health care proxy nominates a trusted person to make health care decisions for someone else while they are incapacitated. The incapacity can be temporary or permanent.

A living will is a document that lays out someone's health care choices and preferences. It is a document that is used to guide the nominated health care proxy in reaching their health care decisions for the incapacitated person who nominated them.

As you can see, these are three distinct estate planning documents, but there is an even larger difference among them. Living wills are not recognized by law in Massachusetts. When you create both a will and a health care proxy in Massachusetts, in order for the documents to be legally enforceable, they must be created according to Massachusetts law. There is no law in Massachusetts regarding the creation of living wills, and they are not recognized as legally binding documents. They can be great guidance to a health care proxy regarding the state of mind or important choices for the incapacitated person, but they cannot be relied upon.

An elder law attorney can help you to create an estate plan that caters to your needs and is compliant with Massachusetts laws. Meeting with an elder law attorney can ensure you have all the important documents that you need.

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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Disability Pride Month celebrates ADA enactment, inclusion of people with disabilities in the community

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



Disability Pride Month, observed each July, commemorates the 1990 enactment of the Americans with Disabilities Act (ADA), a landmark law that extended vital civil rights protections to people with disabilities.

The ADA is a federal civil rights law that prohibits discrimination based on disability. Not all disabilities are visible. The ADA protects people with mobility, vision, hearing, intellectual, cognitive, and other disabilities.¹

According to The Centers for Disease Control and Prevention (CDC), more than one in four adults in the U.S. have a disability.² Disability Pride Month recognizes the value of people with disabilities and raises awareness about the importance of disability culture and inclusion.

“We Belong Here, and We’re Here to Stay” is this year’s Disability Pride Month theme that has been selected by The Arc’s National Council of Self-Advocates to promote inclusion and convey the important message “people with disabilities are a vital part of every community.”³

Empowering individuals. Old Colony Elder Services (OCES) is dedicated to removing barriers and creating equity for all by empowering individuals and communities to thrive, age in place, and reach their highest potential in their homes and communities.

OCES is the largest provider of in-home and community-based services for older adults and people living with disabilities in the southeastern part of Massachusetts. Below are just a few ways OCES supports people with disabilities.

Home-based care, also known as “homecare” services, help people with disabilities remain safe and independent at home. Homecare options include, but are not limited to, care management, personal care, homemaking, and transition support upon discharge from a hospital or nursing facility. Transportation coordination for medical appointments and procedures is also part of homecare services. Whether for short-term needs or for ongoing support, homecare encompasses a wide range of supports and may be provided in an individual’s own home or that of a family member or friend.

Nutrition services. OCES provides home-delivered meals, also known as “Meals on Wheels,” to individuals with disabilities who are unable to shop for groceries or prepare meals on their own. A delicious, nutritious meal is de-

livered to their homes Monday through Friday. The OCES monthly menu is planned by a registered dietitian and includes medically-tailored meals with a doctor’s approval and meals for those who have special diets. In addition to homecare and nutrition services, OCES offers behavioral health, adult family care, community housing programs and more.

OCES supports everyone without exception. Join us in celebrating people with disabilities and honoring the history, culture and achievements of the disability community.

To learn more about OCES, our mission and the resources and services we provide, visit ocesma.org

Sources: ¹ADA.gov. U.S. Department of Justice Civil Rights Division. (n.d.) Introduction to the Americans with Disability Act. <https://www.ada.gov/topics/intro-to-ada/>

²CDC Disability and Health. (2025, April 14). Disability Impacts All of Us Infographic. <https://www.cdc.gov/disability-and-health/articles-documents/disability-impacts-all-of-us-infographic.html#>

³The Arc. (2025, May 19). Why and how to celebrate Disability Pride Month [Blog post]. <https://thearc.org/blog/why-and-how-to-celebrate-disability-pride-month/>

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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It's been a year since I experienced the loss of a loved one – shouldn't I feel better by now?

By Gail M Conley, LICSW ACHP-SW
Old Colony Hospice & Palliative Care



It has been more than a year since my loved one died, shouldn't I feel better by now?

This may be a question you ask yourself or one that others are asking you. People often have the expectation that the grieving process should take a year. After that first anniversary of the death, it is time to move with life, isn't it? Of course you want the unbearable pain and sorrow to be gone, and your friends and family want to see you happy again.

In reality, that first year can be just the beginning of the grieving process. During that year you make it through all the "firsts" – the first birthday, the first anniversary, and the first holiday season without your loved one. You experience that first spring or summer alone. These occasions can bring on intense emotions and longing for the person and the life you had before. You survive that first year, one day at a time, often with the help of people around you who are sensitive and aware of these hurdles. If you are lucky to have supportive friends and family, you may not feel totally alone in your grief.

The following year can be surprisingly hard. Those around you have naturally turned their attention back to their own lives. It is during this second year that people often describe feeling more alone and isolated. It seems impossible that it has been a year since the death occurred, as your grief may, at times, feel as raw as the early days following the death. You may be intensely wishing for the sadness to ease and the hole inside you to fill.

Although you may want to fight against the pain, or avoid it, finding a way to truly accept the loss and move through your grief is critical in healing. The ultimate goal is not to

get rid of grief but to learn to live with it. The phrase "time heals all" suggests that time alone will bring relief. Time may soften the sharp edges of grief, but it is in the active process of grieving or mourning that will ultimately lead to healing. And the process will take time and work, especially if you have lost someone central to your life.

Grief is the term we use to capture the range of feelings we experience after the death of a loved one. Grief work involves actively wrestling with the uncomfortable feelings and thoughts that swirl in our head. It is working toward integrating the loss.

In this second year, you may find yourself facing the big, deeper questions: Who am I now? How do I move forward in my life? How do I hold onto my loved one? Can I find any meaning in the pain of this loss?

These are complicated questions without easy answers. And to be clear, this is intensely hard work. Be gentle and patient with yourself as you go down this path. Find support where you can, whether with close friends and family or professionals. Seek out grief groups. Respect this process as you wrestle with who you are now and what your life will be going forward.

About the Author: Gail M Conley is a clinical social worker who has worked in hospice for five years and has been a psychotherapist working with loss for more than 25 years. Contact her at info@oldcolonyhospice.com.



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"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
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Keeping up with dental care when you're managing other health issues



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

Many seniors deal with chronic health conditions like arthritis, diabetes, heart disease, or mobility challenges. Under those circumstances, it's easy to let dental care slide, particularly with doctor appointments, medications, and energy levels being more of a priority. Truth be told, your mouth is part of your whole body, and staying on top of your dental health can actually help you manage other conditions more effectively.

Your mouth reflects your overall health. It's been said many times in this column and it bears repeating: the health of your gums and teeth can impact conditions like heart disease, diabetes, and even respiratory illness. Let's take gum disease as an example. It's an inflammatory condition, which can spread through your bloodstream. That puts added stress on your body. Poor oral health has also been linked to higher blood sugar levels in people with diabetes, making it harder to manage.

So while you may feel poorly from a chronic condition, taking care of your mouth will protect your overall well-being.

Common barriers for seniors. For many seniors with a chronic condition, daily brushing and flossing can become physically challenging. Arthritis or tremors may make holding a toothbrush difficult. Medication side effects like dry mouth can increase the risk of decay and gum disease. And fatigue from other illnesses may make oral hygiene feel like one more task on a long to-do list.

If this sounds like you, you're not alone in facing these challenges. The key is finding practical solutions that work with your abilities and health status.

Simple ways to stay on track

- **Switch to an electric toothbrush:** These do most of the work for you

and are easier to grip. Look for one with a wide handle and a timer to ensure a thorough clean.

- **Use floss alternatives:** Floss picks, interdental brushes, or a water flosser provide good alternatives if traditional flossing is too difficult. These options are often easier on the hands and just as effective.

- **Create a care routine you can stick to:** Even if you're not feeling your best, try to brush at least twice a day and clean between your teeth once daily. A good way to stick to your oral care is to set a reminder or pair dental care with another part of your daily routine, like taking medication.

- **Talk to your dentist about your medical history:** Communication with your dentist on the medications you're taking or health conditions you're managing is key. Your dentist can adjust your care plan and offer suggestions to help you stay comfortable.

- **Stay hydrated:** If you're on medication, dry mouth will be a factor and it can increase your risk of cavities. Sip water throughout the day. You also might want to consider using saliva substitutes or sugar-free lozenges to promote moisture.

Regular dental visits matter – even with other priorities. Keeping your dental checkups is even more critical when you're dealing with a chronic condition. Those regular cleanings and exams help catch small problems before they turn into big ones. Many dental offices now offer flexible scheduling, transportation assistance, and accommodations for patients with mobility issues – just ask.

The bottom line. As a senior, or at any age, managing multiple health concerns isn't easy. Your dental care doesn't have to fall by the wayside. With a few adjustments and the right support, you can keep your mouth healthy – and that can make a real difference in your overall health.

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



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Cover Story continued from page 1

you look and feel your best this summer.” This physician-owned and operated medical esthetic practice offers patients the convenience and pricing of a non-physician-owned med spa,” SkinMD owner and founder Dr. Paul Flashner, MD, told the South Shore Senior News.

SkinMD is staffed by highly experienced MDs, including Medical Director Danielle Shanley, nurse practitioners, registered nurses, and medical aestheticians who are leaders in the field of .

Services include laser hair removal, cellulite treatment, facial fillers, fat reduction and contouring, hair and skin regeneration, non-surgical facelifts, tattoo removal, breast augmentation, weight-loss programs, liposuction, and wellness treatments, as well as surgical options – including facial plastic surgery – that can provide dramatic body transformations.

“We know what we are doing and don’t offer services for which our patients are not good candidates,” Flashner said.

A University of Michigan Medical School graduate who trained in surgery and emergency medicine at the Boston University of Medicine, Flashner also completed a fellowship in clinical nutrition at Boston University.

A practicing physician since 1982, he holds active medical licenses in both Massachusetts and California.

Flashner earlier served as medical director for American Laser Skincare, which has 170 clinics around the country. He was later promoted to the role of chief medical officer.

Flashner and Katie Murphy co-founded SkinMD in 2014, with clinics in the Boston



Dr. Paul Flashner and Dr. Danielle Shanley



Alycia Pelletier, Patient Coordinator

area, including the South Shore, currently expanding into Detroit Metro.

Murphy is a seasoned veteran in the esthetics industry, with more than 22 years of experience.

In April 2024, the Norwell SkinMD moved to Hanover after outgrowing the space there.

“The surroundings are beautiful, but the staff, which is friendly and fun, make it happen, and they are passionate about what they do,” Flashner said. “Our patients trust us and are pleased with the results, which can change their lives from the inside out. It’s all about making them feel and look better. Our online review scores are amazing.”

Many patients come to SkinMD through referrals, “sometimes after noticing that a friend all of a sudden looks 10 years younger.”

Flashner’s goal is to build “the largest, most competitive, best group of esthetic providers in the world, one city at a time. It’s a growing, booming business.”

This is a “fascinating industry,” he said. “There’s something new every six months, including less-invasive technology and procedures to bring about satisfactory results without surgery. It’s remarkable.”

With extensive experience in non-invasive facial aesthetics,

SkinMD continues to provide cutting-edge therapies, with results that please their patients through a whole-body approach.

“People just want to look natural,” he said. “They are living longer and want to look good. With the procedures we offer, people will notice that you look better than ever, but they won’t be able to figure out why.”

Feeling good about yourself “starts from the inside, or you will never be satisfied with yourself,” he said. “We’re not defined by how we look. Looking good is important, but we don’t need to stack ourselves up against others.”

At the same time, it’s important to take care of yourself.


“Some people say they feel good on the inside but that’s not how they feel on the outside, and that’s where SkinMD comes in,” Flashner said. However, while beauty and aesthetics are important, “they shouldn’t define who you are.”

In his spare time, Flashner loves to travel. “I’ve been to 40 different countries and to all the states except Alaska. It’s a great way to recharge.”

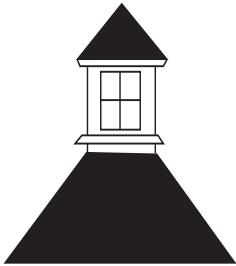
Flashner enjoys spending time with his two daughters, one who is in law school and the other studying to become a veterinarian.

“I love animals and pets and doing activities outdoors, and I love life” Flashner said. “I’ve always been curious about people and what makes them who they are. That’s why I went into medicine.”

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