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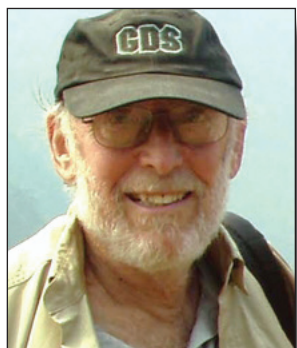
PRICELESS

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## Go west, young man: Exploring the Lewis and Clark Trail by river cruise



By Victor Block

In the early 19th century, two men led an expedition through part of the unexplored western region of the United States. During their two-year journey, they covered more than 4,000 miles, dis-

covered and cataloged hundreds of unknown plant and animal species, and interacted with members of Native American tribes.

I recently retraced part of the Lewis and Clark route, traveling aboard the American Cruise Lines' Harmony. It's one of that company's fleet of luxury ships that follow more than 50 itineraries along rivers, bays, and oceans in, or just offshore of, the United States. The itinerary included the Columbia and Snake Rivers in Washington State and Oregon, with stops to explore towns and historic sites.

The Lewis and Clark Expedition was commissioned by President Thomas Jefferson after the Louisiana Purchase of 1803 to check out the newly acquired territory and find a route through the western half of the continent to the Pacific Ocean.

Our introduction to the story came during a guided tour of the National Lewis and Clark Historic Park in Astoria, Oregon. Exhibits include a replica of Fort Clatsop, where the explorers spent the winter of 1805-06, and the



Dismal Nitch, a cove where the expedition was pinned down for six days by a fierce storm.

Displays at the Lewis and Clark Interpretive Center are focused upon the travelers' stay along the Pacific Coast during that winter. The story is told by timeline panels, paintings, photographs, and the words of members of the group who kept journals.

Equally absorbing displays await visitors to the Columbia Gorge Discovery Center. The life-sized replica of a Columbian mammoth provides evidence that those mammals once lived in the area. Exhibits trace 10,000 years of indigenous native history, which make the Columbia Gorge one of the oldest sites of human habitation in the Western Hemisphere.

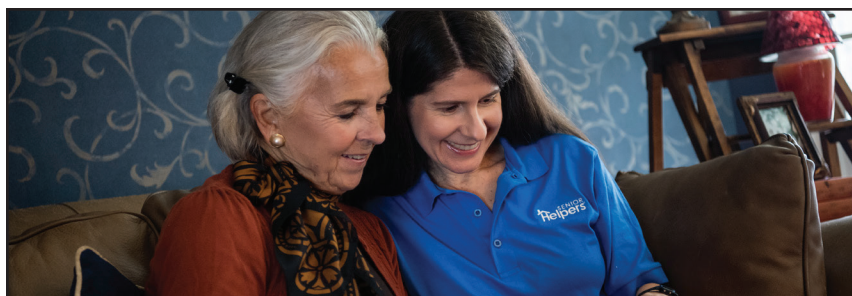
The Columbia and Snake Rivers are tamed by dams that generate hydroelectric power, assist navigation, and provide flood control and

irrigation. Our passages through eight of them were special events that prompted many passengers, including me, to observe the action. The captain guided the ship into the narrow locks, a massive door behind us closed, the vessel slowly rose as water flowed into the chamber and we resumed our journey much higher than when we had approached the dam.

Explanations of lock operations were among onboard presentations that kept passengers involved. Others included detailed descriptions of each day's shore excursions and a tour of the ship's pilot house.

One highlight was a series of presentations by David Stephens, an expert in natural history, native culture, and art, who combines information with entertainment. Dancing and sashaying across the floor, he elucidated topics as di-

*Cover Story continued on page 12*



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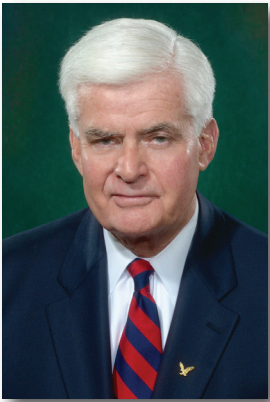
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# HOME EQUITY WEALTH MANAGEMENT

## Home equity: The overlooked asset that can be a flexible funding source to increase financial security and lower stress



By George A. Downey

According to a summary of the recent JP Morgan “Guide to Retirement” from Shannon Hicks of HECM World, “the home equity in your primary residence may be used” as part of a long-term care or retirement income strategy, noting that credit availability and home value may fluctuate. While it doesn’t name reverse mortgages directly, this is an unmistakable nod to home equity conversion options, including Home Equity Conversion Mortgages (HECMs).

While JP Morgan stops short of naming reverse mortgages outright, the report frames home equity as a viable, if underutilized, financial tool. Financial advisors and retirees alike should take the next step by integrating reverse mortgage solutions into broader retirement discussions.

Reverse mortgages aren’t for everyone – they require careful evaluation of fees, longevity, estate goals, and eligibility. But for the right homeowner, at the right time, they can unlock dignity, flexibility, and peace of mind in retirement.

It’s time to stop thinking of home equity as a last resort and start seeing it for what it can be – a cornerstone of resilient retirement planning.

**Why it’s important.** Rising prices, volatile markets, longevity, and other risks threaten aging homeowners. 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 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 while the loan is in good standing. Then, regardless of what adverse conditions, if any, occur to 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, 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](mailto:gdowney@thefederalsavingsbank.com), [bwww.thefederalsavingsbank.com/georgedowney](http://bwww.thefederalsavingsbank.com/georgedowney) ∞



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# NAVIGATING THE FUTURE

## Overwhelmed with caregiving? You are not alone



By Mark Friedman

I once saw a quote that read, "It's OK to ask for help. I give help when others need it, and ask for help when I need it."

To me, that sums up the rigors of caregiving perfectly. You are not alone.

With AARP reporting that almost 90% of seniors want to remain in their homes even as their need for help with Activities of Daily Living (ADL) increases, is it any wonder that the challenges for caregivers can sometimes be overwhelming? Trying to balance work and family responsibilities can, and often does, have significant impact on caregivers' personal and professional lives, as the bulk of these responsibilities have been picked up by the "sandwich generation." These workers are 35-64 and responsible for caring for both children under 18 years old and aging parents.

Financial pressures on households can make it hard to afford outside help, even if they can find professional caregivers. According to the US Bureau of Labor Statistics, approximately 1.8 million caregiving jobs (nursing assistants, home health aides, and childcare workers) are currently open. But much of that caregiving still falls squarely on the already burdened shoulders of a family member.

It's estimated that 53 million adults in the

United States are caring for a spouse, elderly parent, relative, or a special-needs child. These caregivers are predominantly women (56% vs. 44% male) and find themselves devoting on average of 26 hours per week to providing support. That number really doesn't jump out at you until you factor in that many are holding down full-time employment. So how do they juggle these two important worlds?

Nearly half of all caregivers have never even had a conversation about their caregiving responsibilities with their employer, and many have simply taken a leave of absence, and in some cases, even a demotion in order to accommodate their caregiving schedule. Some have taken the drastic step to leave the workforce. And the result of this juggling act? Working caregivers are twice as likely to experience their own disability-related leave of absence.

These sandwich generation caregivers often struggle to balance work and family responsibilities. It can, and often does, negatively impact the caregiver's physical, mental, and financial health. And that financial impact can be devastating. Half of all caregivers live paycheck to paycheck, with 33% earning less than \$50,000 per year, and 27% having less than \$1,000 in their savings account. Finally, 40% of caregivers have said their responsibilities have had a negative

impact on their household's financial security and that they spend an average of 26% of their income on caregiving activities.

And the health ramifications aren't much better, with 41% reporting low overall well-being compared to 31% on non-caregivers. In addition, 47% have experienced increased anxiety, depression, or other mental health issues in the past year – 62% more than non-caregivers.

Caregiving takes its toll, but it does not have to. The key is having open and honest discussions about caregiving responsibilities so both the caregiver and care recipient understand the challenges. Consider respite care (i.e., short-term support) to alleviate periods of high need or stress. Identify the areas of most difficulty and invest in reducing the complexity and obstacles in those areas. Lastly, think through ways to build out a circle of care to share the burden. In future articles, we will discuss the circle of care and how to craft one to support caregiving and caregivers.

**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](mailto:MFriedman@SeniorHelpers.com) or visit [www.SeniorHelpers.com/SouthShoreMA](http://www.SeniorHelpers.com/SouthShoreMA). ∞



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# Retirement Dreams – or Nightmares



## Hey, is this on? Join open mic night at the Center for Active Living in Plymouth

By Steven V. Dubin

So, you want to be a star? Or at least dabble a bit.

The Center for Active Living (CAL) in Plymouth offers a safe haven open mic

night for those brave enough to give it a shot.

Previous open mic night entertainers have included comedians, musicians, singers, poets, and dancers. (Personally, I'm considering brief and stylish interpretive dance – "Ode of Old Age.")

Upcoming dates include June 17 at 5:30 p.m. and July 8 at 5:30 p.m. From July on, the open mic night will be set for the second Tuesday of the month at 5:30 p.m.

Host and organizer and champion of the monthly event Beth Hadfield, who is the activity coordinator of the CAL, said "No one has ever been booed off the stage. Or viciously heckled. We want to provide a safe and comfortable haven to perform. Everyone is cheered and encouraged."

Typical crowds are 15-25 people. Enough to

be seen and heard. Not so many that it feels like the Roman Coliseum.

Each performer is given up to 10 minutes. If you'd like to be added to lineup, RSVP to Beth Hadfield at 508-830-4230 or BHadfield@Plymouth-MA.gov.

Bring our own CD if you'd like accompaniment.

The Center for Active Living is located next to Plymouth North High School at 44 Nook Rd.

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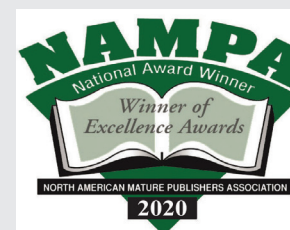
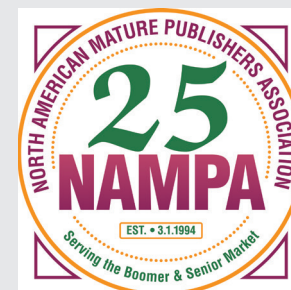
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The Publishers also produce a podcast entitled "My Generation," which covers a wide range of topics of interest to seniors, from dating to downsizing and everything in between. The podcasts air on the 1st and 15th of every month and audio archives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

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# Protecting your loved one's wishes: The legal essentials every caregiver should know



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

As caregivers, we pour our hearts into making sure our loved ones are safe, healthy, and comfortable. But one of the most important – and often overlooked – aspects of caregiving is ensuring that their legal wishes are clearly documented and protected.

A key legal issue that every caregiver and family member should prioritize is having current and comprehensive healthcare directives in place. This includes essential documents such as a healthcare proxy, durable power of attorney, and advance directives (also known as living wills).

Why is this so important? Without legal documentation, family members may face unnecessary stress, conflict, or even court involvement during a medical crisis – especially if a loved one becomes unable to communicate their wishes. Decisions about treatments, hospital transfers, or even end-of-life care can become painful and divisive if there's no clear legal guidance.

As a registered nurse and home-health care provider for more than two decades, I've seen first-hand how much smoother and more compassionate the caregiving journey can be when these legal matters are addressed early. I always encourage families to sit down with an elder law attorney and ensure the following are in place:

- **A healthcare proxy** who is legally empowered to make medical decisions on your loved one's behalf.
- **A durable power of attorney** to handle financial and legal matters, which is especially important as health declines.
- **Advance directives** that clearly outline treatment preferences, including life-sustaining interventions, should the person be unable to speak for themselves.

June is Elder Law Month, and it's the perfect time to take this proactive step. Having these documents in order is not just about legality – it's about peace of mind, dignity, and honoring your loved one's values in every stage of their care.

Don't wait for a crisis. Have the conversation now. Get the paperwork in place. And know that by doing so, you're giving your loved one the gift of clarity, compassion, and control over their future.

If you're unsure where to begin or need guidance navigating the legal and emotional aspects of caregiving, Celtic Angels Home Health Care is here to help. Contact us today for compassionate support and expert resources to protect your loved one's future.

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



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# SENIOR FITNESS

## Strategies to lower risk of foot and ankle sprain injury



By Rita La Rosa Loud, B.S.

Susan, age 65, and her husband, Ralph, age 72, enjoy mountain hiking together. However, Susan lives with chronic pain in her right ankle. Nevertheless, on their annual camping trip, she insisted on walking their favorite trail and like on most pathways, they contended with hilly terrain scattered with branches, leaves, sticks, and stones. Midway through the challenging excursion, Susan lost her footing and reinjured the weak ankle. Naturally, it was difficult to return to the campsite. Once at the emergency ward, the checkup revealed a twisted ankle. In addition to RICE (rest, ice, compression, elevation), it was suggested she stretch and strengthen the lower extremities (legs, foot, and ankles) to heal and prevent this from recurring. This was the missing link.

Like Susan, have you ever experienced one or more unresolved painful foot or ankle injuries? Then, join the club. These two medical issues are common among Americans, particularly the elderly. Older adults are at an increased risk of sustaining such injuries due to the natural decline in muscle mass and weakening of bone strength associated with aging. Additionally, nonexistence of physical activity and conditioning exercises – particularly resistance exercise – further contributes to this susceptibility.

Though there are numerous foot conditions seniors complain about; among the most common are plantar fasciitis (for more on this syndrome see our May/June 2020 issue, “The Agony of the Feet”) and ankle sprains, the focus of this article.

**Ankle sprain.** The ankle structure consists of the lower leg bones (tibia, fibula, and talus foot bone). The bones are held together by strong ligaments that stabilize and prevent the ankle joint from shifting in any direction. Ligaments mutually function with well-developed calf muscles, making it possible for us to stand upright, walk comfortably, easily climb, even jump on both level and uneven surfaces, and maintain our balance. In Susan’s case, she may have overstretched or torn ligaments when her foot slipped and rolled either on the outer side of the ankle (inversion sprain), or the inner side of the ankle (eversion sprain).

Ankle sprains cause pain, stiff muscles, and swelling. Follow RICE protocol for the first 24-48 hours and avoid vigorous exercises until symptoms are resolved. It is essential, however, to keep moving to maintain ankle flexibility and rebuild strength and balance. The calf strength and stretch exercises described below can help prevent risk of repeated sprain.



**Calf strength exercise.** Perform calf raise to strengthen foot and ankle muscles. Stand upright and hold onto a chair/wall/pole for support. Slowly lift heels. Pause at the top to contract the calf muscles. Lower heels slowly. Repeat 10-15 times.

**Calf stretch exercise.** Place hands shoulder level on a wall/pole. With legs hip-width apart, extend one leg back 12 inches, front knee bent, back leg straight, toes forward and heels grounded. Feel a gentle stretch in the calf. Repeat the opposite leg. Hold 10-30 seconds.



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

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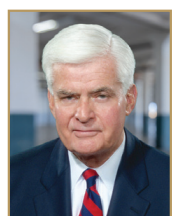
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# A smarter way to fill the gaps in your diet – good nutrition to protect long-term health

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



If you've ever walked down the supplement aisle feeling overwhelmed by choices that overpromise and underdeliver, you're not alone. That's exactly why Your CBD Store Braintree has transformed into a full healthy alternatives wellness center, where every product is carefully selected for real results.

This evolution comes from a simple belief: It's better to care for the body before issues arise than scramble for a solution after the fact. We've brought together natural, plant-based products designed to support energy, focus, immunity, and overall well-being – with prevention at the core of it all.

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According to the Centers for Disease Control and Prevention (CDC), only one in 10 American adults eat enough fruits and vegetables daily. That gap in nutrition has a ripple effect on the immune system, heart health, and even skin resilience, especially as we age. It's not

just a matter of diet choices, either. Much of the produce at grocery stores is picked before it's ripe, shipped long distances, and often loses a significant portion of its nutritional value before it ever hits your plate.

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The Superfood Powder is clinically proven to support heart health by helping maintain healthy blood pressure, cholesterol levels, and artery flexibility. It's been shown to boost immune function and increase antioxidant levels in the bloodstream to fight oxidative stress. And for those focused on aging gracefully, studies show it also improves skin hydration, circulation, and elasticity – especially in middle-aged women.

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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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## Planning an Accessory Dwelling Unit: Being right next door



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

Here's a thoughtfully professional yet slightly whimsical guide to planning an accessory dwelling unit:

Accessory dwelling units – affectionately known as ADUs, granny flats, in-law suites, or backyard cottages – are gaining popularity for good reason. Whether you're dreaming of a cozy retreat for guests, a rental opportunity, or a private office away from the bustle of the main house, planning an ADU requires careful thought and a little creative spark.

Here's a guide to help you navigate the process with clarity and just a hint of charm:

### Understand local regulations

Before you draw up plans or pick out charming window boxes, research your local zoning ordinances and building codes. Every municipality has its own rules about ADU size, placement, occupancy, and utilities.

### Key questions to answer:

- Is an ADU allowed on my property?
- What are the size limits and setback requirements?
- Are there parking or height restrictions?
- What permits and inspections are required?

**Pro tip:** A chat with your local planning department can save you from costly surprises later.

### Define the purpose

What is your ADU's destiny? A long-term rental? A guest cottage? A studio where you'll finally write your novel? Knowing the intended use will shape the design, layout, and amenities.

**Fun suggestion:** Give your ADU a nickname during the planning

phase – “The Nook,” “Studio 42,” or “The Hedgehog's Hideaway” – to make the process feel more personal and engaging.

### Set a realistic budget (with a cushion for the unexpected)

ADUs can be surprisingly cost-effective or unexpectedly pricey, depending on size, finishes, and site conditions. Build a clear budget that includes:

- Design and architectural fees
- Permits and impact fees
- Construction and materials
- Utility connections (water, sewer, electrical)
- Landscaping and exterior features

**Wise words:** Always tuck away an extra 10-20% for the delightful unpredictability of construction projects.

### Design for efficiency and delight

Small spaces demand clever design. Maximize every inch by incorporating:

- Multi-purpose furniture
- Built-in storage
- Lots of natural light
- A connection to outdoor space (a petite patio, anyone?)


**Whimsical touch:** Don't be afraid to add a unique design element – a round window, a tiny reading nook, or a bold front door color can give your ADU character without breaking the budget.

**Plan for utilities and access.** (A not-so-glamorous but crucial step). Consider how your ADU will connect to water, sewer, electrical, and gas lines. Will it share systems with the main house or be entirely separate? Ensure safe, convenient access for future occupants – pathways, lighting, and privacy screening are all part of a thoughtful plan.


**Think long-term value.** Even if you're building it for one purpose now, consider how an ADU might evolve over time. Flexible layouts and durable materials can ensure your cozy cottage remains an asset for years to come.

**Final thought.** Planning an ADU is equal parts practical strategy and creative adventure. Embrace both. Keep a notebook of ideas, visit inspiring tiny homes, and savor the process. After all, you're creating not just a building – but a story.

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



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# Let's talk about mail-order pharmacies – the 90-day supply



## By Patricia Prewitt, My Personal Rx Adviser

About 13% of Americans are using a mail-order pharmacy such as ExpressScripts, CVS Caremark, or Optum Rx to fill prescriptions. Sometimes insurance companies and pharmacy benefits managers may require or incentivize the use of mail-order pharmacies for maintenance medications for chronic conditions. TriCare for military members and veterans programs heavily promote home mail delivery. People who live in more rural areas with limited access to pharmacies often benefit from these services.

Mail-order delivery is thought to reduce healthcare costs.

What is meant by incentivize? Often this means that a 90-day prescription filled using a mail order pharmacy (three-month supply) may cost the customer less than the price of filling a 30-day (one month) prescription at a local pharmacy. For example, if your monthly (30-day supply) copay charge for a medication is \$20, the prescription plan might offer a 90-supply via mail order at only \$40 for 90 days (vs. \$20 x 3 months=\$60), saving you \$20. That's \$80 over the course of a year.

It is important to note that some prescription insurance plans may also offer a reduced out-of-pocket cost for a 90-day (three-month) supply at a traditional retail pharmacy. This is often a smart choice for many generic medications.

### Here are few of the benefits of using a mail-order Rx service:

- Convenience. Prescriptions are delivered to your door, without requiring a trip to the pharmacy and long lines
- Potential cost savings, based on your insurance plan rules
- Easier compliance with a larger supply, making it less likely you will run out of your medication
- Privacy of home delivery
- Practical for chronic medications used routinely, at the same dose

What are the downsides to using a mail-order service?

Here are a few:

- Shipping delays due to weather or slow postal delivery
- Insurance restrictions that limit your choices
- Risk of errors. Processing insurance changes and credit card errors can occur, and may take longer to fix
- Specialty medications and controlled substances can be problematic
- Changes to doses and stopping auto-renewing prescriptions may be difficult. Postal rules do not allow for the return of medications for credit
- Savings coupons and manufacturer copay savings cards cannot be processed
- It's up to you to stop any prescriptions due a dosing change, discontinuation of the therapy or a death

Non-traditional mail-order pharmacies: CostPlusDrugs by Mark Cuban based in Dallas uses a new direct-to-consumer pricing model that bypasses traditional prescription insurance processing. It can be worthwhile to compare your current out-of-pocket costs of current chronic medications at [www.costplusdrugs.com](http://www.costplusdrugs.com). Amazon and other online entities are back in the market, competing for prescriptions. The non-traditional companies require an online account setup, a credit card, and often a new prescription or visit with an online prescriber. Compare these tasks, prices, and current costs before choosing to make a switch. There are tax considerations for health care costs if you itemize. Consult with a tax advisor and/or financial planner for specifics.

*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 ∞

"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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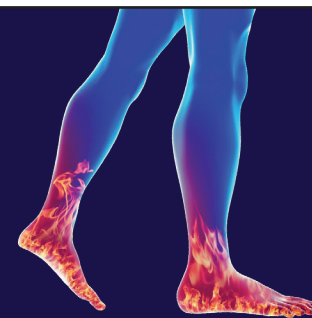
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# ELDER LAW MYTH BUSTERS

## An often-overlooked aspect of estate planning – how to handle a second home

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



With summer swiftly upon us, I wanted to take this month to highlight benefit of estate planning that many people may not think about when crafting their overall plan – the management and distribution of second homes. Some are lucky enough to have invested in or inherited second homes. These second homes often serve as summer vacation destinations for families, but what happens when the original purchaser passes away? Read on to find out!

Just like a primary residence, when the owner of a second home passes away, the property is subject to probate unless the title to that real estate is not held in the person's name individually. If there are joint owners, it will pass to those joint owners who are still living, or if

it's in a trust, it will pass pursuant to the trust. Avoiding probate is everyone's goal when utilizing a trust, but there are other things that can be accomplished with regard to second homes, like continuation of finances, clear rules on the use of the property, and clear distribution of the real estate to the next generation.

A trust can help keep a second home financially viable throughout the original owner's life and then as it is passed on to the next generation. As anyone who owns real estate knows, these properties can get expensive! Setting aside that there may be a mortgage, there are real estate taxes, utilities, homeowners' insurance, and the cost of general upkeep and maintenance. If a trust is funded not only with real estate, but with cash, then there is a pool of money to pay for the expenses of the real estate without the beneficiaries having to come up with the funds on their own. This can eliminate strife between beneficiaries who may be able to afford the expenses and their counterparts who cannot.

A trust can also help create the rules for the use of a second home. If there are multiple people that inherit the real estate, a trust can outline



the usage of the real estate. How much time does each person get at the property? Are you able to get extra time or switch weeks? Will the property be rented out? What happens to the rental money? These are all questions that can be answered with a properly drafted trust that makes everything clear for all parties involved.

An elder law attorney can help you to create a trust that is set up with the necessary language to make the ownership and usage of a second home clear and fair for all parties involved.

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



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# Supporting all residents is the mission of OCES during Pride Month, and all year long

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



The 1969 Stonewall Uprising served as a catalyst for the global movement for LGBTQIA+ rights.

In June, we celebrate Pride Month commemorating this important time in history. Diversity enriches our community. Old Colony Elder Services (OCES) supports the independence and dignity of older adults and individuals with disabilities by providing essential information and services that promote healthy, safe living. OCES aspires to be a culturally diverse and inclusive organization that removes barriers creating equity for all by empowering individuals and communities to thrive, age in place, and reach their highest potential.

OCES supports everyone without exception. There is “no wrong door” when it comes to supporting all. Through more than 20 different programs, OCES offers significant life-supporting care, contributing to an individual’s ability to live within the community as independently as possible for as long as possible while preserving

dignity and quality of life. With a service area of 23 communities, OCES is the largest provider of these in-home and community-based services for older adults and people living with disabilities in Southeastern Massachusetts.

One example of OCES’s in-home and community-based services is the nutrition program. This program enhances the quality of life for older adults by providing nutritionally sound and satisfying meals through Meals on Wheels (home-delivered meals) and through community dining meal sites located throughout OCES’s service area.

Community dining meal sites enable older adults to gather, enjoy a nutritionally balanced meal, and socialize. Community dining sites are open to all older adults and provide noontime meals Monday through Friday. These community dining sites offer safe spaces for LGBTQIA+ individuals.

Nutrition education presentations, activities, or entertainment may also be offered during mealtimes at community dining sites. Special meals such as barbecues, A traveling chef, holiday meals, and “grab and go” meals may be featured at select community dining sites. An LGBTQIA+ senior luncheon is offered monthly at the Bridgewater senior center and features singo, an exciting game similar to bingo but with a musical spin.

Meal reservations are required at all community dining sites. For more information about OCES’s nutrition program and to locate a community dining site, visit <https://ocesma.org>.

OCES is proud to participate in this year’s Plymouth Pride Festival that will feature music, entertainment, food trucks, a pet contest, craft and retail vendors, and resources. Visit OCES’s booth during the event on Sunday, June 29, from 11 a.m. to 5 p.m. at Nelson Memorial Park, 235 Water Street in Plymouth. For more information, visit [www.plymouthprideinc.com/pride2025](http://www.plymouthprideinc.com/pride2025).

OCES is dedicated to creating better futures for everyone we serve and communities at large. To learn more about programming at OCES, visit [www.ocesma.org](http://www.ocesma.org). If you need services, contact OCES’s Information and Referral Department at 508-584-1561.

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

## SOCIAL SECURITY UPDATE

### New commissioner promises to ‘protect’ Social Security



By Delia De Mello,  
Social Security

Financial services industry leader Frank Bisignano recently was sworn in as the 18th commissioner of Social Security.

He joins the Social Security Administration from Fiserv, the industry leading payments and fintech company, where he was chairman and CEO.

“President Trump has been clear about Social Security. We will protect it,” Bisignano said. “We will make the Social Security Administration a premier organization.”

The Social Security commissioner oversees the administration of all Social Security programs. Last year, Social Security paid more

than \$1.5 trillion in benefits to more than 72 million beneficiaries.

**About the Author:** Delia DeMello, metropolitan public affairs specialist, has been with the Social Security Administration since 1986. For information, call 800-772-1213 or visit [www.socialsecurity.gov](http://www.socialsecurity.gov) ∞

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# Trusting the process of grief and your individual way of experiencing loss

By Dina Brooks, LICSW, ACHP-SW  
Bereavement Program Manager



If there were ever a time to accept yourself where you are at, losing someone dear to you is that time. Losing a loved one is simply one of the hardest experiences that we, as the human species, endure. Yet, without feeling it could possibly be true, we are also built with a large capacity of resilience to cope with our losses. Believing that is another journey.

Our feelings in grief, especially new, raw grief, can be quite overwhelming and it is difficult to convince ourselves that there will be any way out of these feelings. Belief is the key, even when you can't actually "feel" it yet. Holding

onto that core belief that somewhere inside of you is resilience and the ability to heal can be the touchstone one needs to continue to weather the storms of grief.

Healing cannot be quantified. It is a different experience for each individual, one that is not to be judged or compared, as everyone needs to go about this their own individual way. Having positive support and the balance of alone time is essential to respect one's own emotional and literal limitations during this time, as well as not falling into isolation with the painful feelings of loss.

Hope of healing vs. expectation of what the process should be is also essential as we go through the bereavement period. We may not know exactly where we are going and how we are doing it, but somehow we move through the difficult days. Expecting too much of oneself will only feel frustrating and defeating when we experience a bad day. Expecting too much of oneself during this time is setting a standard that doesn't need to be met, and simply can't be

met, while experiencing a loss. Good and bad moments will fluctuate, good and bad days will come and go without invitation, and most times without warning. Healing occurs naturally and subtly as we persist through the vacillating days.

There is no one path on the journey of grieving; there are many paths. They are varied and they are confusing. The paths overlap; they can lead us off course at times, and they can lead us in surprisingly merciful positive directions when we least expect it. We don't have to accept that our loved one is gone so definitively. That is a personal process that takes time, if ever completed, that unfolds ever so delicately. Accepting what grief and loss throws at us each day is enough to get through, one step at a time, one moment at a time. There is no benefit to judging one's grief and sadness. It is a universal, yet individual and sacred, process that can only be experienced by you in your way, whatever way that may be.

**About the Author:** Dina Brooks is an LICSW and Bereavement Program Manager at Old Colony Hospice. She has experience working in hospice for the past 14 years and can be reached at [dbrooks@oldcolonyhospice.com](mailto:dbrooks@oldcolonyhospice.com) for any questions regarding grief support or hospice. ∞

## Cover Story *continued from page 1*

verse as the Columbia River dams, the life of salmon, and traditions of Native Americans.

My favorite program was a demonstration by members of the Nez Perce people, descendants of Native Americans who were dominant in the region for thousands of years. The male presenter recounted historical tribal tidbits, while his female counterpart described adornments on her clothing, some of which were 200 years old.

This introduction to intriguing aspects of the life of indigenous people was one of many activities that added interesting information, and enjoyment, to the cruise. It was another pleasant surprise among many that made the trip a memorable one.

**If you go.** Outreach from American Cruise Lines began well before the voyage did. I received a flow of information, and when I checked into our hotel the night before boarding the ship, I was handed a folder with my name tag, the itinerary and a wealth of other helpful material.

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dryers are available.

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**About the Author:** After gallivanting around the U.S. and more than 75 other countries, Retiree Victor Block retains the travel bug. He believes travel offers a wonderful education, and says he still has a lot to learn. He loves experiencing new destinations and cultures, and his stories have won numerous writing awards. ∞



# Seven everyday habits that could be harming your teeth



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

It's one of the things about getting older: the habits we have, even the ones that seem harmless, can catch up with you. That's particularly true with our teeth. Yet some of those habits might be more damaging than you think. Even if you're brushing, flossing, and getting regular checkups.

Here are seven routine behaviors to watch out for, along with simple ways to protect your smile:

**1. Sipping coffee or tea all day.** Nursing warm cups of coffee or tea throughout the morning might sound relaxing. It also exposes your teeth to prolonged acid and staining compounds. If you take sugar in your coffee or tea, it makes things much worse and adds to the acidic environment that you are already "bathing" your teeth in. This exposure can soften the enamel of your teeth and lead to premature wear and discoloration.

**Tip:** While you don't necessarily have to switch from your morning cup to a shot of espresso, try to enjoy your coffee or tea in one sitting. Afterward, rinse your mouth with water. If you're enjoying an iced coffee or tea, use a straw to reduce contact with your teeth.

**2. Using your teeth as tools.** Need to open a package? That's what letter openers, scissors, or knives are for. Need to hold your glasses for a moment? How about putting them down in a safe place rather than in your mouth? Using your teeth for anything other than chewing can lead to chips, cracks, or unnecessary wear.

**Tip:** Keep scissors or a small tool handy so you're not tempted to risk a dental injury.

**3. Brushing too hard.** Brushing harder does not get your teeth cleaner. Truth be told, aggressive brushing can wear down tooth enamel and irritate your gums. That can lead to sensitivity and gum recession – and

nothing good comes from recession of any kind.

**Tip:** Gentle circular motions with a soft-bristled toothbrush do the trick much better than brushing as hard as you can. If you're unsure about your technique, ask your dental hygienist for a quick demonstration.

**4. Frequent snacking on sugary or starchy foods.** While this is bad on many levels, it can also do a number on your teeth, especially foods like crackers, chips, or candy. These items keep sugar and starch on your teeth all day long, which feeds bacteria that produce acid and lead to cavities.

**Tip:** If you snack, choose tooth-friendly options like cheese, nuts, or fresh vegetables. Rinse with water or chew sugar-free gum afterward.

**5. Chewing on ice or hard candy.** Chewing ice might seem like a harmless habit. It's also an easy way to cause microfractures in your teeth or break a filling. Hard candy can do the same; never mind the fact it's like bathing your teeth in sugar.

**Tip:** If you have hard candy, let it dissolve naturally in your mouth rather than crunching on it. Avoid chewing on ice altogether. Try chilled water or cold fruit instead.

**6. Skipping flossing.** Among seniors, flossing can be one of the dental-care habits that falls by the wayside most frequently. Unfortunately, even if you brush regularly, skipping floss means you're leaving plaque and food particles between your teeth, and that's where cavities and gum disease often start.

**Tip:** Floss once a day or try interdental brushes or floss picks if traditional flossing is tricky for your hands.

**7. Ignoring dry mouth.** Dry mouth is a common issue among seniors, particularly with certain medications. Dry mouth also becomes more frequent as we age. Ignoring it gives bacteria an environment to thrive in and increases your risk for decay and gum problems.

**Tip:** Stay hydrated, chew sugar-free gum to generate saliva, and ask your dentist about mouthwashes or treatments designed for dry mouth.

**The bottom line.** In my four-plus decades in private practice and in the military, I've seen how even the smallest habits can add up to big problems for your teeth over time. If you have some of the above habits, a few simple changes can go a long way toward keeping your smile strong, healthy, and beautiful.

If you want to know if some of your habits are helping or hurting your teeth, bring it up at your next dental visit. Between dentists? Give my office a call at 781-335-0604 and we'll set up an appointment.

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


## Strike up the band: Satuit Concert Band celebrates 94th season

The Satuit Concert Band, under the direction of conductor Charlie Shaffer, opened the 94th year of free concerts on May 30, featuring a number of middle and high school Scituate musicians performing with the band.

The band's 50+ piece, all volunteer membership includes high school and college students, dedicated amateurs and seasoned professionals. Approximately 12 additional free performances will take place at various venues on the South Shore during the summer months, starting with a Friday night performance on June 20 at the Scituate Harbor bandstand. Several Friday night concerts are also scheduled at Nantasket's Bernie King Pavilion and the Scituate Harbor bandstand. Benches are provided with lots of room for blankets and chairs.

As part of the band's commitment to continued education of its student musicians, the band has awarded thousands of dollars in scholarship money to college student musicians. The scholarship monies are provided by the generous donation from the audience (as we pass the hat) at each concert.

For the band's complete free summer concert schedule, visit [www.satuitband.com](http://www.satuitband.com). ∞



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# Stay safe, stay smart: How older adults can outsmart scammers in a digital world



By Leon Merian, SRES Realtor, Compass

As we age, wisdom and experience become our greatest strengths – but even the wisest among us can be caught off guard by today's increasingly sophisticated scams. The digital world offers incredible convenience and connection, but it also presents new opportunities for fraudsters who prey on trust, kindness, and unfamiliarity with technology. Whether it's a phone call claiming to be from the IRS or an email asking for urgent help from a "grandchild," scams have

become more personal, more believable, and more dangerous.

The good news? You don't need to be a tech expert to stay safe. With a few practical strategies and a healthy dose of skepticism, you can protect yourself and your loved ones from falling victim to scams.

## Understanding the most common scams

Let's start with awareness. Here are some of the most common scams targeting older adults in our region:

**1. The grandparent scam:** You receive a phone call or email from someone claiming to be your grandchild in trouble. They may say they've been arrested, had an accident, or lost their wallet, and they beg you not to tell their parents. This scam plays directly on your emotions.

**2. Tech support scams:** A pop-up appears on your screen warning that your computer has a virus. You're urged to call a number where a "tech expert" offers to fix the issue if you pay a fee or give remote access to your device.

**3. Government impersonation scams:** Someone claiming to be from the IRS, Social Security, or Medicare contacts you, threatening fines, suspension of benefits, or legal action if you don't immediately pay or provide personal information.

**4. Romance scams:** These often begin on social media or dating sites. Scammers pretend to be interested in a relationship, then start asking for money under various false pretenses.

**5. Prize and lottery scams:** "You've won!" the email or letter says – but to claim your prize, you must first send money to cover taxes or fees. Once you pay, the scammer disappears.

## Why are older adults targeted?

Scammers assume that older adults are more trusting, less tech-savvy, and sitting on retirement savings. Unfortunately, data supports that these criminals often succeed. According to the FBI's Internet Crime Complaint Center, individuals older than 60 lost more than \$3 billion to scams in 2022 alone – a number that continues to rise.

But don't let these statistics scare you. Let them empower you to become more informed and cautious.

## How to protect yourself

**1. Slow down and verify.** Scammers often create a false sense of urgency. Whether it's a threatening phone call or a desperate plea from a loved one, take a moment. Hang up, call the real number of the institution, or reach out to the person directly through known channels. "Grandparents" set up a code word/phrase to use to verify if it's really your or for your grandchildren.

**2. Never share personal info over the phone.** Legitimate institutions like the IRS, Social Security, or your bank will never ask for personal information like your Social Security number or bank account over the phone or email. When in doubt, hang up and call the official number.

**3. Don't click suspicious links.** Whether it's an email or a text message, avoid clicking on links or downloading attachments from unfamiliar sources. These can contain viruses or lead to fake websites designed to steal your information.

**4. Set up two-factor authentication.** For your email and financial accounts, enable two-factor authentication. This adds an extra layer of security by requiring a second form of identification, like a code sent to your phone, before logging in.

**5. Use strong passwords.** Avoid using your birthday, family names, or "1234." Create strong, unique passwords for each account and consider using a trusted password manager to keep them organized.

**6. Monitor your financial accounts regularly.** Keep an eye out for any suspicious transactions or withdrawals. Most banks allow you to set up alerts for unusual activity, which can help catch fraud early.

**7. Talk about it.** One of the most powerful tools against scams is conversation. Share what you've learned with friends and family. If you think you've been targeted, don't be embarrassed – speak up. Many scams go unreported because victims feel ashamed. You're not alone, and reporting may help prevent someone else from becoming a victim.

## Local resources you can trust

If you're in doubt or think you may have been scammed, reach out to:

- Your local police department
- The Massachusetts Attorney General's Consumer Advocacy and Response Division, 617-727-8400
- Elder Abuse Hotline, 800-922-2275
- South Shore Elder Services
- Your bank or credit card provider's fraud department

Also, the South Shore Senior News and the Hingham Center for Active Living frequently offer talks and workshops on digital safety. Stay connected and attend when possible.

## A final word

Staying safe online doesn't mean living in fear. It simply means staying informed, trusting your instincts, and using the same wisdom you've carried throughout your life. You've weathered changing times, adapted through life's challenges, and supported generations of loved ones. This is just one more way to protect what you've built and continue to thrive in a connected world.

As someone who works closely with older adults in real estate and beyond, I care deeply about helping our community stay empowered. Whether it's protecting your finances, your health, or your home, I'm always here to help guide you or connect you to someone who can. Let's grab coffee and discuss your overall real estate goals for tomorrow or 10 years down the road.

Stay smart. Stay safe. And keep enjoying the good life you've earned. ∞



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