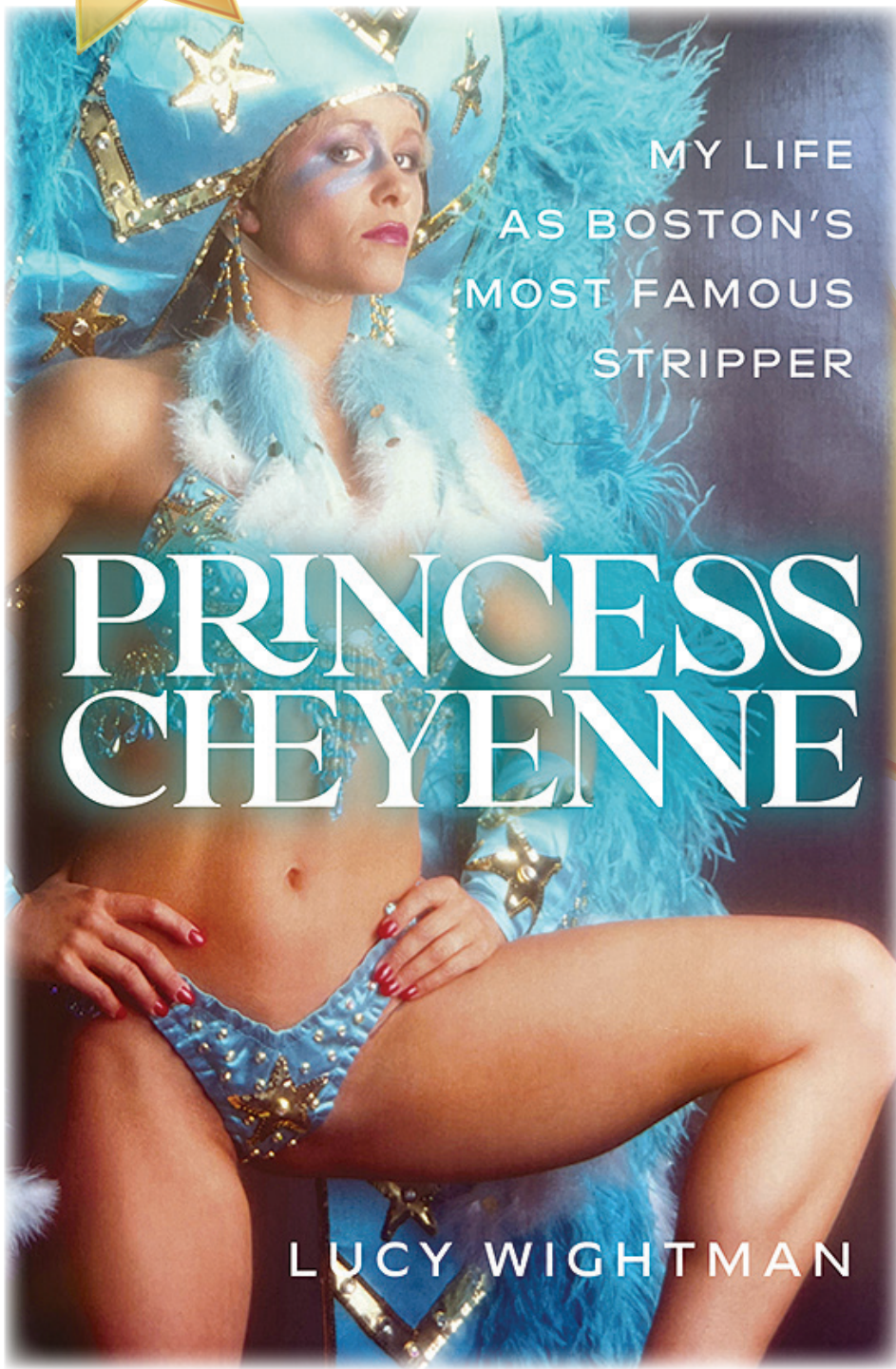




## BOSTON'S 'MOST FAMOUS STRIPPER' BARES ALL IN NEW MEMOIR



By Susan Ovans

Lucy Wightman, the exotic dancer dubbed “the thinking man’s stripper” and “the socialite stripper” when, at age 18, she took Boston by storm in the late ’70s, has penned a memoir.

Boston-based Hamilcar Publications released the book, “Princess Cheyenne, My Life as Boston’s Most Famous Stripper,” on June 17, the day before its author celebrated her 66th birthday.

Wightman was born Louise Fitzgerald Johnson, the only child of an ill-fated union between a debutante determined to live by the lofty expectations of her wealthy social set and a Harvard grad Dad who had pedigree, but no real money and little ambition.

Lucy was whip-smart and willful from the start. Her parents were frequently startled, but never truly surprised by their daughter’s wayward path from the green pastures of Lake Forest, Illinois, and New Canaan, Connecticut, to Boston’s infamous Combat Zone, where she spent 11 years baring all at the Naked i Cabaret on lower Washington Street.

Her father, Wolcott Howe Johnson, known as Skipper, was nonchalant when his daughter became the literal poster child of the

city’s adult entertainment district.

Her mother, Ellen Fitzgerald Reeves, was not amused. When she was dying in 2021, she gave reluctant approval to her daughter telling her story in print.

“You can write your book now,” Wightman, in a recent interview, laughingly recounted her mother telling her, “not that you wouldn’t do it [without approval], anyway.”

At the height of her Princess Cheyenne celebrity, Warner Brothers bought the rights to her life story. Wightman said she attempted to write a memoir then but, as she was only in her 20s, “I didn’t have any inner-selfness. I was too young. Also, I wasn’t as starstruck with myself.”

Audiences were certainly starstruck from the first time she – without shoes, without makeup, and clad in “Bloomingdale’s coordinated lingerie” that she haltingly shed – graced the Naked i’s Pussy Galore Stag Bar.

She embodied the “Nude College Girl Revue” promised in red capital letters on the club’s marquee. In short order that slogan was replaced by “FEATURE ATTRACTION PRINCESS CHEYENNE,” the first dancer that management heralded by name, promoting her nightly show

Cover Story continued on page 12



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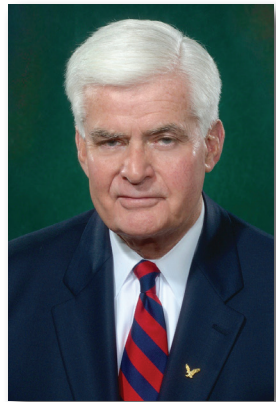
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# HOME EQUITY WEALTH MANAGEMENT

## The Home Equity Conversion Mortgage: A unique loan for older homeowners

*Federally insured Home Equity Conversion Mortgage provides special terms to accommodate retirement incomes*

By George A. Downey



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

### Why it's important

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

However, a HECM converts a portion of home equity to cash and/or a line of credit to increase and extend financial security without selling, moving, or taking on unwanted monthly payments.

### Are HECMs safe?

HECM terms and funding are protected by federal (HUD/FHA) insurance, guaranteeing performance as long as the loan remains

in good standing. Then, regardless of any future adverse changes that might affect the economy, financial markets, or real estate values, the loan terms and funding are assured, even if the lender goes out of business.

### HECM Benefits

- Improved cash flow: No monthly loan payments required.
- Increased liquidity: Withdrawals are received income-tax-free.
- No title or change of home ownership.
- Credit line growth: The undrawn balance of the credit line grows (compounds monthly).
- No maturity date: Repayment not required until no borrower resides in the property.
- Non-recourse loan: No personal liability for borrowers or heirs.
- Protection against real estate and/or financial market declines.
- Terms and funding guaranteed while good standing maintained.
- Borrower obligations (to keep the loan in good standing) are limited to:
  - Keeping real estate taxes, homeowner's insurance, and property charges current.
  - Providing basic home maintenance.
  - Continuing occupancy as primary residence.



### Education is essential

Older homeowners should learn if they may be eligible and how potential benefits might apply to their situation. While HECMs provide financial and other benefits for many, they may not be a suitable solution for others. Suitability requires thorough consideration of financial and non-financial considerations. Consultation with a HECM specialist is highly recommended. Contact the author for more information.

**Other considerations:** \*<https://fred.stlouis-fed.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), [www.thefederalsavingsbank.com/georgedowney](http://www.thefederalsavingsbank.com/georgedowney) ∞



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# NAVIGATING THE FUTURE

## The Sandwich Generation: Navigating care for kids and aging parents

By Mark Friedman



If you're raising children while also supporting aging parents, you're not alone. You're part of the Sandwich Generation – an increasing number of adults balancing the intense responsibilities of caring for two (or more) generations at once. It's a deeply personal, often overwhelming journey, especially here in Boston and the South Shore, where time and resources are always in short supply. At Senior Helpers Boston and South Shore, we understand that the key to managing this stage of life isn't about doing more, it's about building the right Circle of Care.

**The power of a well-built Circle of Care.** Effective care doesn't happen in isolation. It takes a coordinated network of support – what we call a *Circle of Care* – that includes family members, professional caregivers, healthcare providers, community services, and trusted advisors. When this circle is strong and connected, it eases the burden on family caregivers and improves quality of life for everyone involved.

But when the circle is weak, when communication breaks down, roles are unclear, or care is reactive instead of proactive, stress multiplies. Small issues escalate. And caregivers often end up stretched to the breaking point.

**Making the logistics of care manageable.** From coordinating doctor's appointments and school pickups to managing medications and meal prep, the day-to-day logistics of multigenerational care can feel relentless. Having nursed, evidence-based services designed to be part of your extended care team relieves pressure, improves continuity, and gives you breathing room.

In our agency, our proprietary Life Profile assessment, which examines more than 225 factors related to risk, ability, and goals, we craft a care plan that aligns with your parent's health needs and your family's realities. We support everything from routine in-home care to more complex conditions like dementia, Parkinson's, and recovery from surgery or hospitalization.

Technology also plays a role. Integrating smart, unobtrusive technology like AI-powered wellness monitoring can give greater you peace of mind in concert with strong human connection.

**Managing the emotional load.** Caregiving is as emotional as it is logistical. Feelings of guilt, worry, and emotional fatigue often come with the territory, especially when watching a parent decline while trying

to be fully present for your kids.

That emotional weight is real, and we don't ignore it. Practices like that embedded in our Age Friendly Care at Home certification emphasizes person-centered support for your loved one and for you. This requires caregivers trained not just in physical care but in compassion, communication, and preserving dignity through all stages of aging.

It must focus on helping families make informed decisions without pressure, ensuring that as your loved one's needs evolve, your Circle of Care and plan of care evolves, too.

**Balancing the financial realities.** Let's not forget, caregiving also brings financial challenges. You may be juggling college savings, mortgage payments, and medical expenses while trying to budget for in-home care.

Core to success is realistic, flexible solutions that reflect both their goals and their limits. By exploring options and being transparent about costs, your provider must help you get the most value from every care dollar without sacrificing quality or peace of mind.

**You're not alone.** Being part of the Sand-

wich Generation can feel isolating, but with a strong Circle of Care, you don't have to carry the burden alone.

Senior Helpers Boston & South Shore is here to strengthen your circle. Whether you need a few hours of weekly support or around-the-clock care, we're here to give your family relief, confidence, and the freedom to breathe again. Call us at 617-500-6999 or use the form on our website to start a conversation. Let's build a Circle of Care that works for your whole family – today and for the future.

**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



## Third act and encore careers: Why senior citizens are punching the clock again

By Steven V. Dubin

Retirement, as it turns out, isn't for everyone.

Some people spend a few months blissfully gardening, perfecting their pickleball dink, or binge-watching British crime dramas, only to discover that daytime television is not quite the life purpose they imagined.

And so, a growing number of senior citizens are heading back to work – not because they have to, but because they want to. It makes them sane, solvent, and relevant.

Some call them “encore careers.” Others refer to “act three.”

Mike Dwyer, founder of Emplana Career, specializes in helping seniors navigate shifting workplace dynamics, advancing technology, and the aftershocks of corporate restructuring.

He speaks to those ambitious individuals ready for their next chapter, yet unsure how to stay current or map out a meaningful path ahead in a world full of automation and bots.

Dwyer, a Hingham resident with offices in Boston, brings actionable insights, from how to fight back against impersonal job searches, to strategies for entering new roles without starting over, and the importance of authentic networking.

“I am the wrong guy to talk to if you need counseling about whether you want to work or not. That might be a better conversation for spiritual or financial advisor,” notes Dwyer, adding: “But if you have a burning desire to do something meaningful and interesting, I can assess what you have, develop what you don't, and get some good shots on goal.”

It turns out that when the pressure of climbing the corporate ladder, raising a family, and paying off mortgages is behind you, work starts to look a little different. It can actually be... fun. Additionally, work can be meaningful and a chance to give back.

The Emplana Career approach offers practical tools for career retrospection, planning, and connection that are especially relevant as seniors look to align deeply with organizations or causes that match their values and work style.

Urgency is critical to many. You can receive personal coaching or utilize the Emplana Career Workbook and Tool Kit. In five days, the Emplana Career Workbook and Tool Kit can help provide readers with a new perspective, new direction, and new opportunity. Dwyer put together a 60-page career workbook released for Amazon Kindle. It takes the form of a five-

day, Monday-to-Friday, set of guided activities that move from career retrospection to exploration to developing a short-term plan.

Either route you choose, what ties these encore careers together isn't necessarily money (although extra cash never hurts), but meaning. A chance to learn, contribute, and occasionally remind younger generations that, yes, vinyl records sound better and no, nobody needs another app for that.

About 15 years ago, a friend innocently asked Mike Dwyer to look at his resume. And somehow that became an occasion to do more than the usual supportive critique and morphed into a conversation along the lines of “would it make sense for you to look at this or that direction?”

That deepened Dwyer's interest in workplace issues – how people navigate their careers and a personal challenge on how he might continuously prepare to help people with their careers.

Looking for a fresh start? A new gig? A new reason to be?

It might be worthwhile to have a conversation with Mike Dwyer. I did. To hear a recent South Shore Senior Network podcast featuring Mike Dwyer, click on <https://southshoresenior.com/2025/07/senior-encore-harvest-your-dreams/>.

He can also be found at [www.EmplanaCareer.com](http://www.EmplanaCareer.com) or email [mikedwyer@emplanacareer.com](mailto:mikedwyer@emplanacareer.com).

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

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



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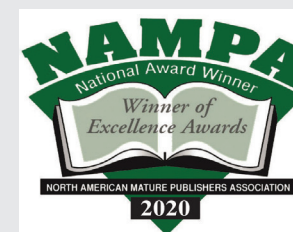
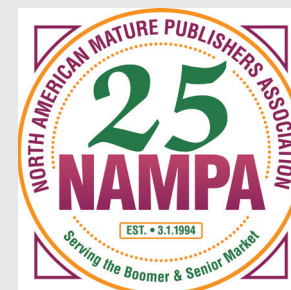
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The Publishers also produce a podcast entitled “My Generation,” which covers a wide range of topics of interest to seniors, from dating to downsizing and everything in between. The podcasts air on the 1st and 15th of every month and audio archives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

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# Hearts that give: The charitable work of Celtic Angels



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

At Celtic Angels Home Health Care, caregiving doesn't stop at the doorstep. It extends into the community, the region, and the hearts of those in need. Giving back has always been a cornerstone of our vision, and through the years, Celtic Angels has quietly but powerfully supported numerous charitable organizations doing

life-changing work.

From local food pantries and senior centers to global health missions and nonprofits supporting children and families in crisis, the Celtic Angels team believes in sharing their blessings with others. This commitment is not just financial – it's personal.

Many staff members volunteer time, resources, and talents to causes close to their hearts.

Among the organizations supported in recent years:

- **The Irish Pastoral Centre of Boston:** Supporting immigrant families and seniors with services, community, and care.

- **St. Vincent de Paul Society:**

Offering direct assistance to those in financial hardship.

- **The Alzheimer's Association:** Funding research, education, and support for families affected by dementia.

- **Local women's shelters and outreach programs:** Providing essentials and a fresh start for women and children in need.

We have always believed that giving is a natural extension of caring. As caregivers, we witness first-hand how a small act of kindness can change a person's day or their life.

Whether it's sponsoring a fundraising event, quietly delivering a holiday meal, or simply offering prayer and encouragement to those in crisis,

Celtic Angels lives up to its name. The impact may not always make headlines, but it is felt in countless lives touched by their grace.

*"When we give from the heart, we're not just offering help – we're honoring the divine in one another. True care is a spiritual act."*



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**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

## Favorite squat exercises for seniors to enhance quality of life and develop confidence



By Rita La Rosa Loud, B.S.

I've grown to appreciate squats even more as I've entered my senior years. Squats are versatile exercises that can be tailor-made for fitness levels of all ages, including seniors. Whether performed with just body weight, supported against a wall, or using machines, squats maintain muscle mass and bone density as we age. In

the absence of regular resistance exercise, many older adults will lose lean muscle tissue and therefore are at an increased risk of developing various physical and health-related impairments. Muscle loss leads to sarcopenia, while bone loss causes osteopenia or osteoporosis (see September 2022 article, "Diddly squat! There is something to it!").



### Squat exercise benefits

Squats not only strengthen the lower legs, hips, and buttocks, but also promote balance, stability, and overall mobility – key components for maintaining function and independence in daily activities of life. Older adults merging squat variations into a standard resistance exercise program experience enhanced quality of life,

more confidence, and reduced risk of falling or injury, a major worry for seniors. Squat exercises also increase joint stabilization, build endurance in the legs and good news! It is easily performed anywhere.

Below are three of my favorite squat variations that are effective and



safe for the older generation, which one can expect to take part in our Quincy College health and wellness facility:

### Machine-based squats

Our Nautilus One Leg Press machine, a lower-body resistance exercise, is a type of alternative

machine-based squat exercise. Like a squat, it involves hip and knee extension with the primer-mover muscles being hamstrings, gluteal, and quadriceps – all important muscles for preventing falls.



### Seated wall squats

The seated wall squat, an isometric alternative to traditional body-weight squats, provides support and stability for the knees and hips while engaging the legs and core (midsection, hips, and lower back). These muscles are essential for sitting, standing, walking, and participating in many

sports. Per British Journal of Sports Medicine, July 25, 2023, researchers concluded static isometric exercise involving engaging muscles sans movement, is the best way to reduce systolic and diastolic blood pressure. The seated wall squat or machine-based squat is modification of a body-weight squat for those with knee and hip concerns.

### Body-weight squats

A traditional body-weight squat is the sit-to-stand, multi-muscle group squat exercise that targets the legs, hips, and back, specifically, the quadriceps (front thigh), hamstrings (back thigh), gluteal (hips, and buttocks). Performing mini (half range) squats versus deep (full range) squats can ease knee and hip stress.

### Wayne Westcott, Ph.D. Center for Health and Fitness at Quincy College

To improve balance, posture, stability, and more, engage in a supervised, adult group fitness program that includes resistance training, aerobic activity, flexibility, and functional exercise. 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](mailto:Rita.larosaloud@quincycollege.edu). ∞

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# What I wish my senior patients knew about oral health



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

In more than 40 years as a dentist, I've come to appreciate the unique challenges seniors face when it comes to oral health, which is why it surprises me a bit when some of my older patients are surprised to learn that their mouths need just as much attention now – if not more – than they did when they were younger. That's why in a perfect world, I'd sit down with every senior I could find and chat about dental care. Here are five things I'd want them to know:

### 1. Losing teeth as you age is not normal

Many people assume that losing teeth is just a part of getting older. It's not. Your natural teeth can last a lifetime with proper care. Tooth loss usually results from preventable issues like gum disease, untreated cavities, or worn dental work. So, if you notice loose teeth or bleeding gums, don't wait. Get it checked out ASAP!

### 2. Dry mouth is more than just annoying

Medications or medical conditions cause dry mouth. Sure, it's annoying. It also increases your risk of cavities and gum disease because saliva helps wash away bacteria and food particles. If your mouth feels dry often, talk to your dentist. Making simple adjustments – e.g., sipping water frequently, using a humidifier, or trying over-the-counter saliva substitutes – can make a big difference.

### 3. Patients with dentures

Having dentures does not mean you can skip dental visits. Far from it. Dentures need to be cleaned daily, and your gums and mouth still require regular checkups. If your dentures don't fit right, they can cause sore spots, infections, or even bone loss in the jaw over time. Another concern: Some

think because they have no teeth left, there's no need to have X-rays taken. There are plenty of diseases of the jaws (like cancer) that can go undetected without a regular checkup every year or two. A full denture wearer need not be seen every year, but 10-20 years or never is taking a chance some type of pathology of the jaw will not be detected in a timely fashion. So keep your regularly scheduled checkup, so your dentist can check the fit, clean the appliance, and monitor your overall oral health.

### 4. Gum disease is silent and serious

Gum disease doesn't always cause pain, particularly in the early stages. It's largely why it's often overlooked. Left untreated, it can lead to tooth loss and is even linked to heart disease, diabetes, and stroke. If your gums bleed when you brush, feel tender, or seem to be pulling away from your teeth, tell your dentist.

### 5. Regular checkups are still important

"I feel fine – I don't think I need a cleaning." I've heard that more than a few times. It's a trap, as some oral health problems don't show symptoms until further along. A regular dental exam helps us catch issues early, before costly complications set in. Even if you have no issues, a professional cleaning can remove plaque and tartar that you simply can't reach with a toothbrush or floss.

**The bottom line.** Getting older doesn't mean giving up on your smile. In fact, maintaining your oral health is a vital part of staying healthy overall. For seniors, I've seen how a healthy mouth can boost confidence, support good nutrition, and even help prevent serious illness. If it's been a while since your last dental visit – or if you have questions about your current care – don't hesitate to reach out. Your smile is worth it.

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

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# Things to know about prescription refills when traveling



By Patricia Prewitt, My Personal Rx Adviser

After writing the article about traveling with medications, I thought about some friends who travel out of the country for more than 30 days at a time. Here are some good things to know about the process of managing prescription refills.

**How soon may I pick up my prescription refill for a medication I take routinely?**

For most maintenance medications (like blood pressure or cholesterol drugs), you can typically refill your prescription when you have used about 75-80% of the medication. This usually means around 5-7 days before your current supply runs out. Your insurance plan may also have refill timing limits, so check with your pharmacy.

How soon can I refill a prescription that is a controlled substance?

Controlled substances (such as opioids or ADHD medications) follow stricter refill rules. These are often regulated by state and federal laws. Generally, you cannot refill a controlled medication more than two days before the scheduled refill date. Your pharmacist can give exact timing based on your prescription and location.

**How can I obtain a refill sooner if I am going on an extended vacation out of the USA for over 40 days?**

Request a "vacation override" from your insurance company or prescriber. Your pharmacy may also help with this. You'll typically need documentation of your travel dates and may need approval from both your doctor and insurance provider to obtain more than a 30-day supply. Some medications may already be dispensed in a 90-day supply, so this might not be an issue.

**How do I transfer my prescription to a different pharmacy?**

Call the new pharmacy and provide them with your current prescription information and the name of the previous pharmacy. They will handle the transfer for you. Note that certain medications, especially controlled substances, may require a new prescription from your doctor.

**How do I transfer my prescription to CostPlusDrugs mail-order pharmacy?**

Visit [www.costplusdrugs.com](http://www.costplusdrugs.com) and follow the instructions for setting up an account. This requires a credit card on file as well as intake documents for safety protocols. It is likely that you will need a new prescription sent directly to CostPlus. It is important to proactively check the website to make sure that your medication is available.

**What happens if my medical provider wants me to stop taking a particular prescription?**

My suggestion would be to call or visit your pharmacy to notify them of the change. Automations will often trigger reminder phone calls to pick up a prescription. You may be able to cancel the order on some reminder-call systems. It is especially important to notify mail-order services of cancellations to avoid auto shipping and billing. Refunds for prescriptions are generally not allowed.

*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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# ELDER LAW MYTH BUSTERS

## Myth or fact? 'I can get forms on the internet for my estate plan; I don't need to go to an attorney'



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

This is a myth!

Creating an estate plan is a very personal journey that should be led by a professional. Just like the dangers of using "Dr. Google" to determine why your foot hurts and every article says you are dying, using "Attorney Google" to create your estate plan can have some disastrous results.

The biggest issue with using a template downloaded from the internet to create your estate planning documents is that you do not know if the information you are getting is state-specific. Massachusetts has different laws as to how estate planning documents are created and executed versus many other states. For example, a will in Massachusetts must be written and have two witnesses over the age of 18. Without those requirements, a will in Massachusetts is invalid. Other documents, like trusts and health care proxies need to have specific language in them to trigger the powers needed to assist you with your decision-making if you are unable to do so.

Another issue when using "Attorney Google" is the correct wording of documents. You may word how you want your estate to be distributed in

an unclear or vague way that can cause issues down the road. An attorney is going to know the precise language to use in order to make your desired distribution clear.

Maybe you want to specifically leave someone out of your will. An attorney is going to know the precise statutory language to use to make sure there is no question as to whether that particular person should be included in your distribution.

Lastly, an attorney is going to know questions to ask you to make sure all bases are covered and can think of things to include to make sure there are no unanticipated issues with your estate plan. An attorney may ask you a lot of "what-if" questions to make sure that if some of the people you chose to distribute to pass away, the documents dictate where your assets should go instead. Any attorney is also likely to ask you if anyone who would receive assets from you is receiving state or federal benefits that could be jeopardized by an inheritance, and the right language to use to keep that from happening. "Attorney Google" is not going to know to anticipate these scenarios.

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 to ensure your estate plan is complete.

**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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## Selling the family home: A life transition filled with memories and meaning

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



### Selling the family home: Emotional and financial considerations

For many older adults, the decision to sell the family home marks one of life's most significant transitions. It's a move that carries not just financial implications, but a host of deeply personal emotions. After years – or even decades – of living in a single place, packing up and moving on is rarely just about bricks and mortar. It's about memories, independence, and preparing for the next chapter.

#### The emotional side of letting go

A family home is often a repository of memories. Birthdays, holidays, milestones, and ordinary moments all become woven into the walls of a house. Letting go of a home can feel like leaving behind a piece of oneself. Seniors frequently describe feeling a mixture of sadness, nostalgia, and uncertainty when the "For Sale" sign goes up.

Adding to this, adult children often have their own attachments to the home where they grew up. Conversations about selling can stir up unexpected emotions, both for the home-

owner and family members. Some seniors also worry about losing their sense of independence or facing loneliness in a new setting.

Recognizing and honoring these emotions is essential. Taking time to reminisce, involving family in the process, and focusing on the opportunities that come with a move, whether it's simplifying life, being closer to loved ones, or accessing better healthcare, can help ease the transition.

#### Financial factors to consider

Beyond the sentimental value, selling a home requires careful financial planning. First and foremost, understanding the current market is key. Is it a seller's market or a buyer's market? Are home values in the area rising, or is it better to sell sooner rather than later?

Tax implications are another important factor. Many seniors benefit from the capital gains tax exclusion, which allows individuals to exclude up to \$250,000 (or \$500,000 for married couples) of profit on the sale of a primary residence if they've lived there for at least two of the past five years. However, for homes that have significantly appreciated in value, it's worth consulting with a tax advisor.

Then there's the question of what comes next. Will the proceeds from the sale cover the cost of a smaller home, condo, or rental? Will it support future healthcare or assisted living needs? Seniors should carefully assess ongoing living

expenses, property taxes, association fees, and proximity to services and family when choosing their next residence.

Finally, the cost of selling itself should be considered. Realtor commissions, potential repairs or upgrades to attract buyers, moving expenses, and legal fees can quickly add up. That's why it's worth noting that I offer a full-service real estate experience for just a 1% listing commission, saving my clients tens of thousands of dollars compared to traditional broker fees. In fact, I recently sold a \$2.8-million home, saving the seller \$56,000 in listing commissions alone. With more than 25 years of experience in both real estate and mortgage, I'm here to help seniors maximize their equity and make smart, financially sound transitions.

#### Moving forward

Selling the family home is both a financial decision and an emotional journey. It's a time to reflect on the past while thoughtfully planning for the future. With clear communication, professional guidance, and a little patience, this life transition can become an opportunity for new beginnings – one where memories are carried forward, and new ones are waiting to be made.

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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# August is fall prevention and National Wellness Month

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



August marks National Wellness Month, a time to focus on physical, mental, and emotional health, and encouraging individuals to prioritize their overall well-being.

Self-care is the intentional act of supporting your own well-being' this is not just helpful, it's essential!

Did you know that stress can play a major role in how you feel overall? The following are steps you can take to reduce stress and develop healthier habits that can positively impact your health and happiness.

**Strive to eat healthy meals and snacks.** Limit sweets such as baked goods, candy and regular soda as they often contain a high amount of sugar. Adopt a diet that is well-balanced and rich with various fruits and vegetables.

**Drink water.** Staying hydrated is important. According to the Centers for Disease Control and Prevention (CDC), dehydration may cause overheating, mood change, unclear thinking and more.

**Develop healthy sleep habits.** Try to get approximately eight hours of sleep each night. Going to bed and getting up at the same time every day will help you get into a routine.

**Make time for fun.** Take part in an activity or project that you enjoy and look forward to doing.

**Exercise on a regular basis.** Walking is a good form of exercise as it helps you maintain mobility. Try to walk for 30 minutes a day, at least three times a week. (Be sure to check with your health care provider first.) Exercise not only keeps you physically healthy but it can also improve your mental health since it reduces stress hormones and can improve your mood.

When it comes to self-care, older adults should also make **fall prevention** a priority.

In the U.S. one in four older adults report falling each year, according to the CDC.

For older adults, maintaining strength and having good balance are key to fall prevention. There are a few specific exercises that can help you build your strength and improve your balance. Talk with your health care team about strength and balance exercises that would be best for you.

In addition to staying strong and improving your balance, there are other measures that older adults can take to help prevent falls.

Be sure to have regular health check-ups, including vision and hearing exams. Chronic health conditions such as arthritis and diabetes, as well as vision or hearing loss are factors that can increase fall risk. Additionally,

be sure to check your medications as some have side effects that can make you tired or lightheaded which may increase your risk of falling.

Old Colony Elder Services (OCES) offers several programs that can help you improve and maintain health and well-being. For example, OCES' Healthy Living Programs include Healthy Eating for Successful Living in Older Adults, A Matter of Balance, and Fall Prevention programs.

To learn more about OCES' programs and other resources that are available, visit [ocesma.org](https://ocesma.org).

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**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).*

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

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## Cover Story *continued from page 1*

times in bold-faced ads.

The petite blonde learned to apply makeup and strut in high-heeled boots. To complement the Princess Cheyenne moniker bestowed upon her by club management, she commissioned a be-spoke costume designed by the legendary Hedy Jo Star and fashioned from lavish beadwork and ostrich feathers by Star's husband, Buzzy.

Princess Cheyenne was just one of many alter egos Wightman assimilated with wit and style over the course of her career. Audiences – among them businessmen, construction workers, fishermen, and fetishists of all varieties – couldn't get enough. Customers like detective writer Robert B. Parker and attorney Alan Dershowitz sought her company and her banter.

Dershowitz "wasn't a regular, but he knew the owners and the club was like his local bar," Wightman said. "He asked the most interesting questions, which is why I liked him so much."

Wightman's memoir counters the stereotypical depictions of a stripper's life as sad, seedy, and dangerous. The Naked i's management was "very protective" of dancers, she said. Customers "couldn't be disrespectful and be a regular."

Her 11-year career spanned 1977-1988. When Wightman arrived on the scene, the Sexual Revolution was in full swing nationwide. "I correlated being naked as nothingness," she said. "I didn't think of it as sexy. I spent summers with my father's family at Blackstone Lake in Canada, where everyone except my mother took communal baths we called soapies. We dropped our towels on the dock, lathered up, and rinsed in the lake water."

Wightman saw nudity as unexceptional, but her clamoring public was mesmerized. The local press paid court. Soon "The Princess" was enjoying local lunch dates at Legal Seafoods with Norma Nathan, who posted regular updates in her Boston Herald column. Wightman was seen gallivanting around town with Evening Magazine TV host Marty Sender and Boston-Boston nightclub owner Patrick Lyons.

She hosted a radio show on progressive rock station WBCN that cheerfully offered up sex and relationship advice, cheekily scheduled opposite sex therapist Dr. Ruth Wertheimer's syndicated show on NBC. Wightman wrote articles for Boston Magazine and the Phoenix, the city's iconic alternative weekly newspaper.

"I had a lot of fun," she said. "It was all very positive. Even when the media poked fun at me, I didn't really notice. The media was already writing their own story, anyway, perpetuating the story line about my toney background."

The national press took note. Wightman made the pages of Playboy several times, although she was never invited to founder Hugh Hefner's notorious mansion. She was a guest on Phil Donahue's pioneering (and eponymous) daytime talk show, and on The Tomorrow Show with Tom Snyder, although she admits she didn't know who he was.



"I worked nights and I didn't own a TV then," she shrugs and laughs.

Wightman laughs easily and wittily describes herself as "barely famous" for her Princess Cheyenne turns, but she was famous enough that rock star Cat Stevens broke their engagement in the pages of People magazine.

Wightman was a 16-year-old student when she first attended a Cat Stevens concert in New Haven. A month later, she staked out a Manhattan restaurant/bar and ended up sharing a bed at the Pierre Hotel with her rock idol.

In 1979, Wightman again challenged fate, traveling to Stevens' London office, hoping to renew the acquaintanceship.

She was 19 and had been performing at the Naked i six nights a week for a year.

Stevens, a recently converted Muslim who had adopted the name Yusuf Islam, had given up secular music.

Improbably, the two fell in love and became engaged, although the relationship – as Wightman tells of it in her memoir – was less than idyllic.

Less than 90 days after he called off their engagement, Yusuf married a Muslim woman at a mosque in London.

In yet another strange twist of fate, Yusuf, who has resumed performing and now goes by Yusuf/Cat Stevens, is releasing his own memoir, "Cat on the Road to Findout" in October.

Wightman said she doesn't know if he'll include her in his autobiography. "Given his long-term marriage, he'd be wise to leave me out," she said.

Asked what he'd think of his role in her book, she looked pensive. "It was always important to present himself in a good light. I was respectful of him, but I told my story. People can take from that what they will."

The same week as his memoir is scheduled to be released, Stevens will be playing two shows at the Boston Wang Center.

Would she like to see him?

"I don't know. He always said we would never be untethered, no matter what the future held."

"The ties aren't broken and never will be," she quotes Stevens in her book.

Wightman's mother found the singer-song-

writer unsuitable for her daughter, protesting, "... you can't marry a man with no sense of humor."

Fortunately, she could never have the same complaint about the next famous man to claim Wightman's heart: the comedian-performance artist Andy Kaufman.

Kaufman had found fame in 1975, during the first season of TV's Saturday Night Live. He expanded his audience playing the character Latka Gravas on the hit sitcom Taxi from 1978 to 1983.

In 1981, Kaufman assumed a variation of that character's persona to inveigle a meeting with "zee plencess" at the Naked i.

She had no idea who he was but agreed to meet him for lunch at the now-defunct Seventh Inn macrobiotic restaurant in Park Square.

Soon the pair were inseparable. In her book, Wightman recounts many madcap antics, indulging their love of movies, ice cream, and performance art, as well as his obsession with amusement parks.

"We spent the next four days touring Massachusetts to visit amusement parks: Lincoln Park in Dartmouth, Paragon Park in Hull, Whalom Park in Lunenburg, among others. We rode bumper cars, scramblers, tilt-a-whirls, carousels, and roller coasters. Each attraction was a fresh opportunity for mischief."

The shared mischief came to an abrupt halt when Kaufman contracted an aggressive form of lung cancer. He died in 1984 at age 35.

"Princess Cheyenne" is not just Wightman's story. It's a tale of Boston writ large – people, places, events, sights, and even smells – over the course of a decade, told with assurance by a gifted narrator. (Wightman is a Mensa member whose IQ tested at 138.)

Writing the book was not fun, she says. "I wrote and wrote and wrote..." over the course of five years. "Once it became a story, I let go of expectations. I found my stride and my pace."

She did enjoy the research, which "came easily and helped jog my memory."

"Memories can be different from reality, of course. But it's honest and respectful."

She recently saw some tapes of her shows, rare because cellphones did not exist when she was performing. "When I saw all the strobe lights, all the beautiful fabrics of the costumes, I got goosebumps."

Unfortunately, she says, she does not have photographs of most of her iconic costumes, the Pink Panther and Wonder Woman, among them.

"If anyone does have them, I'd love to see them."

With the publication of her book, she's eager to share reminiscences and readers' views. She's also available for speaking engagements and can be contacted at [princesscheyenne.com](http://princesscheyenne.com).

Having spent many years living on the South Shore "in all the H towns – Hanover, Hingham, Hull – as well as Scituate," she now lives on Cape Cod.

Her book is available in both digital and print formats online at Amazon and Barnes & Noble. ∞

# Staying or selling? How to know when it's time to move



By Leon Merian, SRES Realtor, Compass

For many older adults, the question of whether to stay in the home they've loved for decades or move to something new isn't just about square footage or property taxes – it's emotional, personal, and often tied to identity. After all, this is the home where holidays were hosted, kids were raised, and life was lived. But as needs change with age, so too should the conversation about whether your current home still supports the life you want.

If you've found yourself or a loved one asking, "Should I stay, or is it time to go?" – you're not alone. It's one of the most common questions I hear from older adults, and it's not always an easy one to answer. But with some thoughtful reflection and the right resources, the decision becomes much clearer.

One of the first things to evaluate is whether your current home supports your physical needs today, and whether it will tomorrow. Are there stairs that are becoming harder to manage? A bathroom that lacks grab bars? Is the laundry in the basement? Even if you're getting by now, it's worth thinking about how your mobility might change in the next five to 10 years.

There are wonderful aging-in-place professionals and contractors who can assess your home and recommend modifications. In many cases, thoughtful changes like stair lifts, walk-in showers, and improved lighting can make a big difference. But if extensive renovations are required, the cost and disruption may tip the scales in favor of moving.

Every home requires work, but some more than others. If you're feeling overwhelmed by yard work, snow removal, repairs, or general upkeep, that's a sign to pause and reassess.

I often ask clients: If you had to take care of this house on your own for the next 10 years, would you want to? If the answer is no – or if you're relying on family members or neighbors for more and more help – it may be time to explore simpler, more manageable housing options.

Another critical consideration is social connection. Are you still connected to your community? Do you have friends or family nearby? Are you getting out regularly and engaging with others?

As we age, our social circles can shrink. If you've lost a partner, have fewer local friends, or feel disconnected from your neighborhood, moving to a community that offers activities, social opportunities, or proximity to family can be transformative. I've seen clients thrive after relocating, not because they found a newer kitchen, but because they found connection.

Let's also talk about finances. For many older adults, the home is their largest asset, and it may be underutilized. Downsizing can free up significant financial resources that can be used to support retirement, healthcare, travel, or helping children and grandchildren.

On the other hand, staying put can be the more affordable option, especially if the mortgage is paid off and taxes are manageable. The key is to run the numbers honestly. A good financial planner or real estate advisor can help you weigh the costs of staying versus selling. I can help make those introductions as I leave my "real estate hat" at the door until everything else is taken care of.

There are also local and state programs that offer tax deferrals, home improvement grants, or reverse mortgage options to help seniors stay in their homes longer. It's not always an either/or – sometimes there's a third option worth exploring.

Beyond logistics and dollars, there's also the emotional piece. Are you emotionally ready to let go of the place you've called home? Are you attached to the memories in the walls, or are you feeling burdened by the "stuff" that comes with it?

It's okay to be sentimental. I always say, you're not getting rid of memories, you're making space for new ones. Sometimes, working with a professional organizer, move manager, or a patient real estate agent can make

the process less overwhelming and more empowering.

If you're leaning toward selling, timing can be everything. The real estate market, interest rates, and demand in your neighborhood all play a role. A trusted local agent can help you understand your home's current value and whether now is a good time to list.

But remember: the right time isn't just about the market. It's about when you feel ready –logistically, financially, and emotionally.

So, should you stay or should you move? There's no one-size-fits-all answer. Some people thrive staying right where they are with a few modifications and some support. Others feel a huge sense of relief and freedom when they downsize or relocate to a community that better fits their current lifestyle.

What matters most is that the decision is yours, and is made with clarity, confidence, and support.

If you're unsure where to begin, start with a conversation. Talk to your family. Talk to a real estate professional who understands the needs of older adults. Talk to someone who can offer more than just "market value" – someone who will help you see the whole picture.

As a Realtor who specializes in working with older adults, I've guided many families through this very process with care, patience, and the understanding that this isn't just about a house. It's about your life.

Whether you plan to move next month or in five years, I'd be happy to meet for a cup of coffee and simply talk it through. No pressure; just support, and a plan tailored to you.

Because at the end of the day, the most important thing isn't whether you stay or sell. It's that you feel at home in the life you're building. ∞



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# 'Today was a difficult day' – being there is the best gift to give a grieving friend



**By Toni L. Eaton,  
RN, BSN, MS  
President & CEO,  
Old Colony Hospice  
& Palliative Care**

"Today was a Difficult Day," said Pooh. There was a pause.

"Do you want to talk about it?" asked Piglet.

"No," said Pooh after a bit. "No, I don't think I do."

"That's OK," said Piglet, and he came and sat beside his friend.

"What are you doing?" asked Pooh.

"Nothing, really," said Piglet. "Only, I know what difficult days are like. I quite often don't feel like talking about it on my difficult days either. But goodness, difficult days are so much easier when you know you've got someone there for you. And I'll always be here for you, Pooh."

And as Pooh sat there, working through in his head his difficult day, while the solid, reliable Piglet sat next to him quietly, swinging his little legs ... he thought that his best friend had never been more right." – A.A. Milne

Being present, listening empathetically, and helping with simple things can go a long way when supporting someone who is experiencing grief. Just like Piglet said to Pooh, difficult days are easier when you know you have someone there, someone who cares. Even being there in silence can be comforting.

Helping with simple tasks like bringing meals, running errands, mowing the lawn, and making phone calls can go a long way versus the common but meaningful offer of, "let me know if you need anything."

Being a good listener is helpful and supportive. Allowing the opportunity to share feelings and memories without interruption is another way to support someone experiencing grief and loss.

Patience is a virtue especially during the grief process. Grief takes time and is different for many people. There is no defined period for grief. Allowing someone to share their emotions without interruption, judgment, or comparison is a gift you can easily give someone as they grieve their loss.

In summary, a good way to support someone who is grieving is to be patient, caring and understanding without trying to "fix" their pain. Being there is truly the best gift you can give.

**About the Author:** *Toni L. Eaton has served as president and CEO of Old Colony Hospice & Palliative Care since 2006. With a distinguished background in both nursing and leadership, she brings more than two decades of experience to her role in guiding the organization's mission of compassionate, high-quality end-of-life care. Before joining Old Colony Hospice, she served as a first lieutenant in the US Army Reserve Nurse Corps. Her military service and clinical background have given her deep insight into the complexities of care and the many forms of grief experienced by patients and families. She is a dedicated advocate for accessible, patient-centered hospice and palliative care. She can be reached at 781-341-4145. ∞*

## SOCIAL SECURITY UPDATE

### Report estimates that Social Security trust fund can pay all benefits until 2034



**By Delia De Mello,  
Social Security**

In June, the Social Security Board of Trustees released its annual report on the financial status of the Social Security trust funds. The combined reserves of the Old-Age and Survivors Insurance and Disability Insurance (OASI and DI) trust funds are projected to have enough dedicated revenue to pay all scheduled benefits and associated administrative costs until 2034, one year earlier than projected last year, with 81% of benefits payable at that time.

The OASI Trust Fund is projected to become depleted in 2033, the same year as last year's estimate, with 77% of benefits payable at that time. The DI Trust Fund reserves are not projected to become depleted during the 75-year projection period.

In the 2025 annual report to Congress, the trustees announced:

- The reserves of the combined OASI and DI trust funds declined by \$67 billion in 2024 to a total of \$2.72 trillion.

- The total annual cost of the program is projected to exceed total annual income in 2025 and remain higher throughout the 75-year projection period. Total cost began to be higher than total income in 2021. Social Security's cost has exceeded its non-interest income since 2010.

- If Congress does not act, combined trust fund reserves are currently projected to become depleted in 2034. At that time, there would be sufficient income coming in to pay 81% of scheduled benefits.

"To ensure we serve the public and deliver high-quality service to the 185 million people who work and pay payroll taxes for Social Security and the 70 million beneficiaries who will receive benefits during 2025, the financial status of the trust funds remains a top priority for the Trump administration," said Social Security Commissioner Frank Bisignano. "Congress, along with the Social Security Administration and others committed to eliminating waste, fraud, and abuse, must work together to protect and strengthen the trust funds for the millions of Americans who rely on it – now and in the future – for a secure retirement or in the event of a disability."

Other highlights of the trustees report include:

- Total income, including interest, to the combined OASI and DI trust funds amounted to \$1.42 trillion in 2024. (\$1.29 trillion from net payroll tax contributions, \$55 billion from taxation of benefits, and \$69 billion in interest)
- Total expenditures from the combined OASI and DI trust funds amounted to \$1.48 trillion in 2024.
- Social Security paid benefits of \$1.47 trillion in calendar year 2024. There were about 68 million beneficiaries at the end of the calendar year.
- The projected actuarial deficit over the 75-year long-range period is 3.82% of taxable payroll – higher than the 3.50% projected in last year's report.
- During 2024, an estimated 184 million people had earnings covered by Social Security and paid payroll taxes.
- The cost of \$7.4 billion to administer the Social Security program in 2024 was a very low 0.5% of total expenditures.
- The combined trust fund reserves earned interest at an effective annual rate of 2.5% in 2024.

View the 2025 report at [www.socialsecurity.gov/OACT/TR/2025](http://www.socialsecurity.gov/OACT/TR/2025).

**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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