



SOUTH SHORE^{SENIOR} News

For Boomers and Beyond

PRICELESS

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Across the South Shore, seniors are helping seniors through the 'power of love'

Cover Story on page 2



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Cover Story *continued from page 1*

By Carol Britton Meyer

Seniors Helping Seniors prioritizes hiring active seniors to provide a wide range of in-home care services to their less-active counterparts, meeting their needs in a “graceful and respectful manner,” according to Michael Salerno, co-owner of the Weymouth franchise with his life partner, Michelle Sonia.

The program aligns caregivers and care recipients based on abilities and needs. Available services include companionship and socialization, light housekeeping, reading or watching a favorite television program together, meal preparation, memory-loss support, transportation, relief of family caregivers, personal care, and daily living assistance, among others – all within a friendly, compassionate atmosphere.

“We’re here to help folks who are aging, baby boomers coming of age, and the sandwich generation with children who are also caring for their parents or other older family members,” Salerno said.

The Weymouth franchise covers the South Boston to Humarock area and everything in between.

‘People want to age gracefully’

“Ideally, people want to age gracefully, and Seniors Helping Seniors helps clients do that by keeping their minds active and engaged and getting them out into the community whenever possible,” he said.

Salerno left a banking career and Sonia left one as a management consultant to take advantage of this opportunity after deciding they would like a change of pace.

“We were both looking for new opportunities and a way to get involved in the local community and to make a positive impact closer to home,” Sonia said. “We started working with an entrepreneurial consultant and got to know our different strengths, which complemented each other. This enabled us to bring our best skills together to start a Seniors Helping Seniors franchise,” which seemed to be the best fit from among a number of other business opportunities.



Michael Salerno and Michelle Sonia

“We just fell in love with the program, which is all about mature adults helping other mature adults with their daily living needs,” Salerno said. “Seniors tend to be more empathetic to the challenges that they and fellow seniors may face.”

The foundation was already in place while allowing Sonia and Salerno to make the business their own and the freedom to be creative in their approach.

It’s all about meeting clients where they are. “Being a caregiver is an opportunity to give back and to build relationships, which goes far in cultivating initial trust and rapport,” they agree.

Spirit of diversity

The program matches clients and caregivers in the spirit of diversity, based on similarities in age, health, language, background, and life experiences to provide the most comfortable environment for everyone involved, with a focus on physical, emotional, and social well-being.

“We’re hoping to hire 100 caretakers over the next two years,” Sonia said.

In addition to helping around the home, Seniors Helping Seniors caregivers bring cheer and companionship and help active seniors remain independent, allowing them to live the life

they want in the comfort of their homes.

“Our caregivers help our clients blossom,” Salerno said.

Sonia said a woman asked about becoming a client because she was looking for companionship. As it turned out, she decided to become a caregiver instead, giving back to others while satisfying her own need for more socialization.

Seniors Helping Seniors encourages those who are currently homebound to get out into their communities with their caregivers to experience the beauty that surrounds them and to pursue both old and new interests.

The program was founded in 1998 by husband-and-wife team Kiran and Philip Yocom. Kiran, who grew up in India, later worked to advance humanitarian efforts alongside Mother Teresa. The brand became a franchise in 2006, building upon the foundation of providing loving care to seniors.


‘Good communication is the key’

The “power of love” theme sets Seniors Helping Seniors apart from other senior-care agencies. “Good communication is the key,” Sonia said.

Salerno and Sonia have met with every council on aging and senior center director in their territory and also reached out to senior living communities such as Linden Ponds, with very positive feedback, including from the overall community.

In addition, they are seeking opportunities to partner with local fitness centers, senior-living communities, and other organizations to host a senior prom and other events to help seniors in the area get to know each other and to add to their enjoyment of life. For more information, visit www.shsboston-southshore.com, email info@shsboston-southshore.com, or call 781-626-4800. The Weymouth office is located at 534 Main St., Unit 1. ∞

An open house at Seniors Helping Seniors is planned for Friday, September 5, from 3 to 8 p.m. at 534 Main St., Unit 1, in Weymouth.



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NAVIGATING THE FUTURE

As parents age, have the difficult conversations before there is a crisis



By Mark Friedman

Looking back, I remember the tough conversations my parents use to have with me. They guided me on eating right, managing my money, taking care of my health, and choosing whom to trust. Now,

I find myself on the other side of those same conversations – with them. Except this time, I am the one in the “authority” role.

It is one of life’s most delicate role reversals: the child becoming the caregiver – or perhaps more accurately, the care supporter – of their parents. And as with all role shifts, it is complicated and often painful. My father once put it plainly: “I’ve always done these things for us with your Mom. Now, I’m feeling out of control.”

That moment gave me pause. I realized that while I had always tried to do things *with* my parents and not *to* them, I needed to be even more mindful of how I supported them. This is not just about reaching a practical outcome – it’s about making sure everyone “survives” the process with dignity and respect intact.

Approaching these conversations mechanically – without regard for the very real feelings of lost independence – would have made success impossible. It’s easy to talk in broad categories like finances, legal documents, healthcare, and overall well-being. But the details matter. And those details are often what trigger the most emotion.

Here is just a subset of questions that families eventually need to answer together:

- How are all assets being held and documented? Are there named beneficiaries, or are they held jointly?
- Are powers of attorney in place, and if so, what are their limits, and how are they activated? Do the named individuals know your wishes, and are those wishes written down?
- Are any assets in trust, and who are the trustees?
- What provisions have been made to minimize probate or tax burdens?
- Are recent tax returns (at least the last three years) readily available and well organized?
- Where is documentation for all accounts – owners, locations, numbers, and signers – kept?
- Have estate distribution plans or charitable gifts been established?
- Are health-care documents complete and accessible? For example: Do Not Resusci-

tate (DNR) orders, health-care proxies with backups, medication lists, medical records access, and a full list of physicians with contact information.

- Beyond forms and directives, have wishes around quality of life, care priorities, and decision-making processes been discussed? Who has the authority to decide, and how should disagreements be resolved?

Even the conversation about personal effects matters: Is there a safe or safe deposit box? Who has the keys or combination? Are online accounts, usernames, and passwords securely stored? Is the following documentation kept safe and easy to locate:

- Driver’s license
- Social Security card
- Birth certificate
- Passport
- Health insurance and Medicare cards
- Contact list of close friends and advisors

These are not easy topics. They are emotional, sometimes uncomfortable, and often feel premature, until the day comes when they are suddenly urgent. The regret of not asking the

right questions in time is something no family wants to carry.

Above all, remember this: When adult children step into the role once held by their parents, it is not about control. It is about partnership, respect, and patience. Honoring that balance is the key to preserving relationships while navigating these necessary conversations.

If you’d like guidance in creating a complete plan for your aging journey – or that of a loved one – reach out to us or follow our social media series, “A Minute of Care.”

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



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Retirement Dreams – or Nightmares

Get away while you can, and get the most out of it



By Steven V. Dubin

Ahhhhh, just got back from a getaway trip to the Cape. Not far from my Plymouth home, but a world away.

Just crossing the Sagamore Bridge seemed like ascending into a quieter, wilder universe. The sweep-

ing drive along Route 6A allowed me to exhale. I even put down my cellphone and allowed the panorama to wash over me.

Why don't we do this more often? Could be day trip. Better yet, a long weekend.

If we don't do it now, then when?

Here are some thoughts on the art of the weekend getaway – a delightful chance to swap the daily newspaper for a map (remember those?), the recliner for a cozy inn, and the humdrum for a hum of adventure. Here are some whimsical tips for seniors plotting their next two-day escape:

Pack like a mischievous magician. Slip in the essentials, of course – but tuck in one or two surprises. A favorite snack, a jaunty scarf, or even that “just in case” deck of cards. Half the fun of traveling is pulling unexpected delights from your bag.

Take the scenic route. Highways get you there faster, but country roads give you stories. Leave time for detours – whether it's a roadside farm stand, a quirky antique shop, or a diner boasting the world's best pie. (Spoiler: They all do, but it's worth testing the claim.)

Choose charm over chain. Instead of a predictable hotel, pick a B&B with creaky floorboards and a host who insists you try their “secret recipe” pancakes. Every innkeeper has a tale, and sometimes the stories are the best souvenir.

Curate a “getaway soundtrack.” Trade your usual talk radio for a playlist of old favorites, road-trip classics, or even a mystery audiobook. Suddenly, the ride itself becomes part of the adventure. Or, get really crazy and actually talk to each other.

Adopt the two-ice-cream rule. Declare that any trip under 72 hours requires at least two ice cream stops – one for nostalgia, one for experimentation. (Ginger? Cape Cod Mud? Why not!)

Plan just enough – but not too much. Yes, make dinner reservations, but also leave wiggle room. Some of the best adventures happen when you wander into the town square and follow the sound of fiddles or laughter.

Collect odd souvenirs. Forget postcards – bring back something silly: A feather from a trail walk, a pebble shaped like a heart, or the menu from that café where you lingered too long over coffee. Given that we live in 900 square feet, I often bring home photos to add to my rotating photo frame.

End with a toast. On the last evening, raise a glass (sparkling water, wine, or root beer float – it all counts) and toast the fact that you're still adventurers at heart.

Drop me an email and let me know your favorite getaway havens and traditions. Perhaps we can share the insider delights. 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. ∞*

Furry friends – and their people – are invited to a Pet Parade at The Current

The Current South Shore in South Weymouth is celebrating Assisted Living Week this September in a fun and memorable way! Furry friends and their people are encouraged to participate in a Pet Parade hosted by the senior living community on Saturday, September 13 at 10 a.m..

“We're a pet-friendly community and we know pets are a big part of the family” said Director of Marketing Wendy Wichroski. “Pets are the center of attention in our world every day and will be highlighted and celebrated during Assisted Living Week at The Current.”

If you would like to attend or participate in this special event with your furry BFF, call The Current South Shore at 339-499-1008.

The Current South Shore is located at 1435 Main St. in South Weymouth. This senior living community offers independent living, assisted living and memory care for those 60 or older. For more information, visit www.TheCurrent-SouthShore.com. ∞



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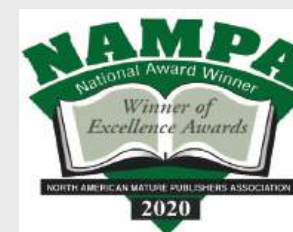
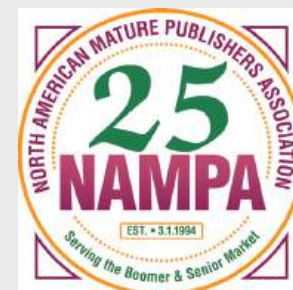
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The Publishers also produce a podcast entitled “My Generation,” which covers a wide range of topics of interest to seniors, from dating to downsizing and everything in between. The podcasts air on the 1st and 15th of every month and audio archives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

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Does insurance pay for home health care? Here's what you need to know



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

Navigating the world of home health care can be overwhelming, especially when it comes to figuring out how to pay for it. At Celtic Angels Home Health Care, we want to make the process as clear and stress-free as possible for our clients and their families. One of the most common questions we're asked is: "Does insurance cover home health care?"

The good news is: **Yes, in many cases it does.** Celtic Angels proudly accepts several types of insurance plans to help ease the financial burden of in-home care. These include:

- **Long-term care insurance:** This type of policy is specifically designed to cover services that assist with activities of daily living such as bathing, dressing, and mobility. If you or a loved one has a long-term care policy, we can work directly with the insurer to coordinate services and submit required documentation.
- **Workers' compensation:** If a workplace injury results in the need for home health care, workers' compensation insurance may cover services such as skilled nursing, rehabilitation support, and assistance with daily living tasks. We're experienced in managing care plans for injured workers and working with case managers and insurance adjusters.
- **Veterans Affairs (VA) benefits:** For eligible veterans and their families, VA benefits can help cover a wide range of home health care services. We're honored to work with the VA to support those who've served our country with high-quality, compassionate care.
- **Private insurance:** Every plan is different, so we're happy to review coverage details and help you understand your options.

At Celtic Angels, our experienced team will guide you through the insurance process, verify your benefits, and work to minimize out-of-pocket costs wherever possible. We're here to help you focus on what matters

most – your health, comfort, and peace of mind.
If you have questions about whether your insurance is accepted, don't hesitate to contact our office. We're just a phone call away and always happy to help.

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



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SENIOR FITNESS

Is resistance exercise what it's cracked up to be?



By Rita La Rosa Loud, B.S.

Ever since exercising as a teen while watching Jack LaLanne on TV in my parents' living room, resistance exercise remains my preferred workout. Although all methods of physical movements are important (strength, aerobics, flexibility, sports conditioning, balance, functional training), each have distinct purposes and advantages. Yet I appreciate the copious health and fitness benefits of resistance workouts above all other training modes. People of every age can improve physical condition and well-being by engaging in this very important activity. Here are several significant health and fitness outcomes of strength training supporting resistance exercise is what it's cracked up to be!

Attain healthy weight and body composition

Dieting results in fat loss, which is beneficial, but also muscle loss, which is detrimental. Muscle loss is associated with lower metabolism, leading to fat regain. Our 10-week studies show performing 20 minutes resistance training twice weekly on strength machines results in losing 8 lbs. of fat and adding 2 lbs. of muscle. To achieve healthy weight and body composition stick to sensible eating plans and regular resistance exercise.

Boost resting metabolic rate

Strength-trained (metabolically active) muscle recharges metabolism by 5-9% for three whole days post-exercise session, corresponding to expending 100 more calories daily for a person's strength training two times per week, and that doesn't include the extra calories utilized during workout sessions.

Build bone mineral density

Research has proven adults who consistently strengthen muscle and bone by doing resistance exercises reverse the onset of osteoporosis. Adults in our nine-month study who did strength training and took protein, calcium, and Vitamin D supplements, saw a 1% increase in bone density, while the control group had a 1% decrease.

Regulate blood sugar levels

Being overweight/obese is linked to Type 2 diabetes, inevitably affecting one out of three Americans by the middle of the century. Performing regular (high-intensity) resistance exercise is recommended for prediabetics/diabetics by the American Diabetes Association, as it can prevent/manage this disease due to the positive effects on blood sugar regulation.

Improve blood pressure and blood lipids

35-45% of Americans experience major risk factors of cardiovascular disease (high blood pressure/blood cholesterol). Resistance exercise results in reduced resting blood pressure and beneficial effect on blood lipid profiles. As evidenced in Westcott's study of more than 1,600 adults in 10 weeks of strength training, subjects reduced to 5 mmHg systolic, more than 2 mmHg diastolic blood pressure readings, add in decreased LDL (bad) cholesterol greater than 20%, and increased HDL (good) cholesterol greater than 20%.

Enhance emotional/mental health

Adults in our 10-week basic resistance training studies exhibited improvements in mental and emotional health, namely physical self-concept, total mood disturbance, depression, fatigue, positive engagement, revitalization, tranquility and tension.

There are numerous positive health and fitness benefits by doing 20-30 minutes of resistance exercise just two times a week!

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

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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. ∞



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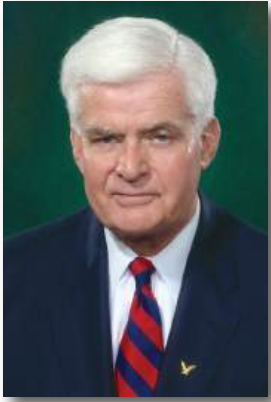
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HOME EQUITY WEALTH MANAGEMENT

Reverse mortgages vs. HELOCs – What each could mean for you

Choosing the right way to access home equity can make a significant difference in your financial well-being



By George A. Downey

Two popular options are reverse mortgages and home equity lines of credit, or HELOCs. Each provide distinct benefits and experiences. Here's a clear comparison to help you decide which solution best fits your needs.

Understanding the basics

Reverse mortgage: A loan available to homeowners aged 62 or older that allows you to convert part of your home's equity into cash and/or a line of credit. Monthly payments are not required and repayment is not due until you sell the home, move out, or pass away.

Home equity line of credit: A revolving line of credit secured by your home's equity. You can borrow as needed, make monthly payments, and repay the balance over time. HELOCs are available to homeowners of various ages and typically require ongoing payments.

Benefits of a reverse mortgage

- No monthly payments: You won't have to worry about monthly loan payments, freeing up your budget for other priorities.
- Stay in your home: Continue living in your home while accessing its value.
- Flexible funding options: Choose lump sum, monthly payments, or a line of credit, whatever suits your lifestyle.
- Protection against market risks: Your funding is assured even if financial markets or real estate values decline. Further, you can never owe more than the property value at the time of repayment.

What this means for you: If you're looking to increase and extend retirement finances, a reverse mortgage can improve cash flow and provide additional funds without the stress of monthly payments.

Benefits of HELOCs

- Access funds as needed: Draw only what you need, when you need it – ideal for ongoing expenses or unexpected costs.
- Lower initial costs: HELOCs often have lower upfront fees compared to reverse mortgages.
- Interest-only payments: During the draw period (typically seven to 10 years), you may only need to pay interest, helping manage cash flow. After the draw period, the credit line is closed and payments increased to repay the balance by the maturity date.
- Flexibility for all ages: No age restrictions. HELOCs are available to a wider range of homeowners.

What this means for you: If you want flexible access to funds and are comfortable with monthly payments, and the ability to afford higher payments later, HELOCs offers control and convenience.

Conclusion

- Reverse mortgage: Enjoy greater financial freedom and less stress about making payments. You can focus on enjoying your home and retirement.
- HELOC: Benefit from a revolving credit line that adapts to your changing needs. You can use funds for home improvements, education, or emergencies.

Both options are designed to help you leverage your home's value, but the right choice depends on your financial goals, comfort with payments, and circumstances. Both options offer valuable ways to access your home's equity. By understanding the differences and focusing on your

unique needs, you can choose the solution that delivers the greatest benefit and peace of mind.

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

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



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Artificial Intelligence in dentistry: Helpful or hurtful?



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

A patient asked me about artificial intelligence (AI) in dentistry the other day. It reminded me of a story a copywriter friend once shared about parenting his children. His advice to them was simple: Before doing something, ask yourself, “Is this helpful or hurtful?”

I have found that question surprisingly useful when evaluating new dental technologies, especially those that incorporate artificial intelligence. In my practice, I only adopt tools that clearly fall on the “helpful” side of the equation, both for patients and for our clinical team.

That mindset has led me to invest in three recent technologies that use AI in smart, meaningful ways:

Intraoral scanner

If you’ve ever had a crown, bridge, or nightguard made in the past, you may remember the unpleasant tray of goop you had to bite into. That’s now a thing of the past. Our intraoral scanner uses AI to capture precise 3D images of your teeth and gums.

This allows us to create detailed digital models that can be sent directly to our dental lab, with no discomfort and faster turnaround times. It also improves accuracy as digital scans reduce the chance of errors or remakes, meaning fewer appointments and a smoother experience overall.

Even better, these digital scans can often be sent straight to your insurance company, helping to streamline your claim and, in some cases, speed up coverage approval.

Pearl AI

Pearl AI is a radiographic analysis tool that uses artificial intelligence to review and annotate dental X-rays. When we take a new image of your teeth, Pearl highlights areas that may need attention – anything from potential decay to early signs of gum disease.

Just to be clear, AI does not make a diagnosis. That’s still on me, the dentist. Pearl acts more like a second set of eyes, helping them to spot things that might need a closer look. It’s especially helpful for screening periodontal issues and even oral cancer. The end result? More confidence in our treatment planning and more transparency in how we communicate findings to patients.

Voice-activated dictation

Anyone who’s ever had a periodontal screening knows how clunky the process can feel. Traditionally, the hygienist or I call out a series of numbers – your gum pocket measurements – while a staff member manually enters them into your file.

Now, with our new voice-activated dictation software, those numbers go directly into your chart in real time. It’s more efficient, more accurate, and far less distracting for everyone involved. Patients are often surprised by how much faster the appointment feels and we’re able to focus more fully on your care.

The beauty of all three technologies is that they improve the patient experience without replacing the personal touch that defines our practice. They don’t remove the human element. If anything, each new piece of technology makes us better.

So, is AI in dentistry helpful or hurtful? At our office, it’s a clear win for “helpful.” Especially if it means sparing you from a mouthful of goop.

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. ∞



Aging Advantage Guide

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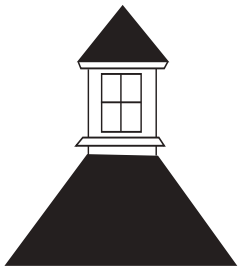
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Aging successfully: Easy ways to help you 'stay young'



By Michelle Sonia, President and CEO
Seniors Helping Seniors Boston South Shore

We all want to age successfully to enjoy our partner, our kids, our grandkids, our pets, our hobbies, traveling the world – not just go to the doctor every week. But what does that mean? How can we achieve this? We will explore strategies to accomplish just that.

Independence. A recent AARP survey found that 85% of older Americans want to age in their home, and this is likely to increase as the baby boomer generation reaches retirement. A few ways to help create a safe environment and enable you to stay in your home confidently as long as possible include: obtaining assistive devices you may need; danger-proofing your home (remove rugs, add grab bars in bathroom, brighter lights, move frequently used objects to easy to reach places), and taking a senior driver course.

Physical health. Staying on top of our physical health can be a challenge at any stage of life, and as we age this becomes even more important. Focus not only on preventive care and any specialized follow up (e.g., chronic conditions) but also ancillary services like dental, vision, and hearing. Finding ways to be physically active – whether at a health club or walking in your neighborhood – will contribute to your overall well-being. It is also important to follow a proper diet and consider nutritional requirements you may have. This includes eating balanced meals and supporting brain health (antioxidants; vitamins B6, B12, folic acid; Omega-3 fatty acids; and brain exercises like puzzles and reading).

Coping skills. Taking time to see the big picture can go a long way to support your emotional and mental well-being. Think of activities

to help you relieve stress, like meditation. It is OK to ask for help; you may even benefit from joining a support group. Letting go of unrealistic expectations and giving yourself grace can help you communicate your goals and limits to loved ones.

Creative expression. Finding outlets to express yourself can enhance the coping skills described above. This may mean taking a class at a local community college, gardening, journaling, or participating in a spiritual community.

Staying involved. We all have days we want to relax at home, but it is also important to maintain social engagement. Think of creative ways to stay connected to friends and family who are far away, such as your own book club or monthly virtual coffee hour. You may enjoy volunteering with a local charity, participating in a community group focused on your favorite hobby, or joining an online network. Most towns across the South Shore have active programming at the senior center or council on aging that can be a great way to meet others and socialize.

Financial security. Managing finances into retirement is challenging. Seek advice from a reputable financial advisor or elder-care attorney to help understand available resources (VA benefits, mortgage options, life insurance, long-term care insurance). Proactive conversations with loved ones and trusted advisers can help to clarify and memorialize your future wishes. Detailed and transparent estate planning – including living will/advanced directive, health care proxy, power of attorney, DNR, and will – is particularly important. You may consider part-time employment to supplement your income.

Hopefully, these tips to age successfully are meaningful for you and your loved ones. Our goal at Seniors Helping Seniors Boston South Shore is to improve both dignity and quality of life to help our seniors age successfully. We pair seniors who would like to get out and stay active – as well as supplement their income – with other seniors in need of services. It's a win-win.

About the Author: Michelle Sonia is the president and CEO of Seniors Helping Seniors Boston South Shore. Michelle grew up in Hanson and lives in Weymouth and holds a bachelor's degree from Harvard University and a master's degree from the University of North Carolina at Chapel Hill. Having worked in management consulting for more than 15 years, she is now excited about making an impact on her community. For more information, visit www.shsbostonsouthshore.com, email info@shsbostonsouthshore.com, or call 781-626-4800. ∞



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Commemorate the anniversary of 9/11 at Allerton House's patriotic BBQ

All South Shore Senior News readers are invited to join the Allerton House in Weymouth for a heartfelt gathering that honors the spirit of 9/11 with food, friendship, and patriotic music. Allerton House Weymouth is commemorating 9/11 with an afternoon of remembrance and community on Wednesday, September 10 at noon.

Enjoy a delicious BBQ lunch, connect with friends old and new, and sing along to a live patriotic concert filled with favorites tunes. Together, we'll reflect, celebrate, and share the spirit that brings us together. Space is limited, so RSVP today to 781-269-9197 or by filling out the form at www.allertonhouseweymouth.com/event/bbq-lunch-and-patriotic-concert. ∞



SENIOR LIVING. SENIOR SOLUTIONS. MADE SIMPLE.

Downsizing must-haves for seniors



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

Downsizing doesn't have to feel like a loss. It can feel like a grand adventure and an exploration of your heart's desire.

Here are some whimsical "must-haves" for seniors as they feather their smaller-yet-smarter nest:

- **The magic measuring wand (a.k.a. tape measure).** Before the beloved armoire takes a victory lap to the new place, check that it can actually fit through the front door. Nothing deflates moving day like discovering your couch is Cinderella at midnight – too big for the ball.
- **A treasure chest of essentials.** Not everything can come along for the ride. Curate a box of "first-night musts" – favorite mug, cozy blanket, prescription meds, slippers that know your feet like old friends, and perhaps a cheeky stash of chocolate.
- **The Hall of Fame collection.** Keep only the best stories: A handful of photos, that quilt Grandma stitched, the book you've read so many times the pages have become confetti. Downsizing is less about losing things and more about giving VIP status to what matters most.
- **The Goldilocks chair.** Your body deserves a throne. Find a chair that's not too tall, not too squishy, but just right for naps, TV marathons, and storytelling. Bonus points if it reclines like a friendly butler.
- **Light, light, and more light.** In smaller spaces, lighting is everything. Think cheerful lamps, glowing night lights, and maybe even a dramatic spotlight for when you feel like performing your one-person show. ("Welcome to tonight's reading of The Grandkids Don't Call Enough!")
- **A bit of greenery.** Plants are quiet roommates that don't borrow

the remote. A sunny window deserves a potted pal – bonus if it's low-maintenance, like a succulent or a peace lily.

- **A playlist of joy.** Music shrinks no space. Whether it's big-band swing, Motown, or '70s rock anthems, a speaker that fills the room with song makes even a tiny kitchen feel like a dance hall.
- **Hobbies in a box.** The key is portability: Knitting supplies in a basket, crossword books in a drawer, jigsaw puzzles in a neat stack. Small home, yes – but still room for big fun.
- **Tech that doesn't misbehave.** A phone or tablet that's simple enough to answer without a Ph.D. in rocket science. Essential for keeping in touch, scrolling baby photos, and Googling "Do houseplants like jazz?"
- **A dash of whimsy.** A quirky lamp, a wall of silly family photos, a jar labeled "Cookie Emergency Fund." A smaller home deserves a sense of humor – because really, life is more fun with a wink.

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

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Celebrating Grandparents Day and the important role they play as family caregivers

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



Every year, on the first Sunday after Labor Day, we celebrate Grandparents Day! It is a special day to honor and connect with grandparents and pay tribute to them for their involvement in our lives.

Grandparents often play a key role in supporting families, including grandchildren. Some grandparents live far but maintain close bonds through phone calls, video chats, and visits when they can. Others live nearby and are actively caring for their grandchildren. In some families, grandparents step in as primary caregivers, raising their grandchildren in their own homes.

The number of grandparents raising grandchildren is on the rise. While this role can be deeply rewarding – offering grandchildren stability, love, and a strong family connection – it also comes with significant adjustments. Grandparents often find themselves once again managing daily responsibilities such as homework, meals, sports, financial obligations, and busy schedules.

As a new school year approaches, here are a few tips for grandparents to help transition routines with grandchildren:

Calendar collaboration. Take time to review your schedule with your grandchildren's schedule and make notes on your calendars. A large, easy-to-read wall calendar in a central space in the home will help everyone stay on track. It may be helpful to keep a calendar on your device so you can make updates when you are away from home. You can also set alerts to remind you about each event so you can arrive on time. Calendars are a critical tool when it comes to after-school pickup, school project due dates, sports, dance recitals, medical appointments, and much more.

Keep keys and other necessary items in a designated spot. Each day can seem busier than the previous day, especial-

ly for grandparents raising grandchildren. From driving grandchildren to and from school, and to and from activities, grandparents often take on many daily responsibilities. Grandparents are “on the clock” as soon as the day begins. The night before, make a habit of putting your keys, wallet, water bottles, shoes, coat, and any other items that you’ll need the next day in one place. If your grandchildren live with you, take the same steps with each grandchild and help them get everything ready and in place the night before. This can be a game-changer!

Establish routines. For grandparents raising grandchildren, establishing a routine and a schedule sets expectations for everyone in the household. Grandchildren will know their next step once they arrive after school or activities. Should they immediately finish homework? Or do they get a couple hours of “down time” to watch their favorite show, play video games, etc. Do they have chores? When is dinner time and bedtime? Having a routine helps factor everything in, keep everyone on track, and keep stress levels to a minimum.

Did you know? Old Colony Elder Services (OCES) has a Family Caregiver Support Program (FCSP) that empowers grandparents raising grandchildren by providing resources and support to help with caregiving. OCES provides one-on-one support to grandparents and creates a personalized plan that outlines avail-



Grandparents Day 2025

Sunday, September 7

able resources appropriate to their caregiving situation.

Learn more about how OCES's FCSP helps navigate one of life's challenging but most rewarding jobs. Visit <https://ocesma.org> or call 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. ∞



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Why isn't my medication covered by my health plan? What can I do about it?

By Patricia Prewitt, My Personal Rx Adviser



We are all unique individuals, and each of us will respond to prescription medications differently. It can be quite frustrating to find a product that works well, only to discover that the medication is not covered.

Here are the top five reasons why a prescription may not be covered:

1. Lifestyle categories: Medications considered “lifestyle drugs,” such as for sexual function (like Viagra), hair growth, acne or anti-aging (cosmetic use), and weight loss are typically considered “not medically necessary” and are often excluded from insurance carriers drug formularies.

The full retail costs are typically paid by the patient to obtain the prescription. Prices can vary greatly among retail outlets. This is definitely the time to compare prices at different pharmacies. Check out saving card offerings.

2. New to the market: It takes at least 6-12 months or longer for a new product to gain

formulary acceptance with insurance plans. Companies wait for real-world experience to be reported before adding a new drug to their formulary and negotiate with the manufacturer for tier placement and incentives.

Once FDA approvals are in place, companies may give “free trial” cards to medical offices, encouraging clinicians to try the new product for appropriate patients. If a provider wants to try a new medication for your medical problem, ask if they have a “trial coupon” you might use. The trial may be for only a few days or as long as one month. Sometimes samples will be available – just ask!

3. Deductibles: You may not have met your drug plan and/or insurance plan deductible, which can be significant. Until that is met, prescription costs will be significant for any brand-name medications, and can add up for higher cost generics, too. For brand-name medications, search the website for brand offerings. Using a copay card may help to save out-of-pocket costs and may accrue to your deductible.

4. Generic alternatives: When a lower-cost generic is available, insurance plans often refuse to cover the higher-cost brand. This can be a logical policy, unless the generic version uses dyes or has ingredients problematic for the pa-

tient. If you have a problem with side effects for the approved generic, ask your clinician to document the allergy or problem with the generic version, then request a special exemption for coverage.

5. Unapproved Use: Plans reserve the right to deny coverage of a prescription when it is being used “off label,” i.e. for something other than its indication. The diagnosis needs to match the labeling for its approved use. The clinician may be able to make a case for your prescription plan to cover a product. This takes a lot of time, effort, and documentation for an appeal. Often, the patient is required to cover the costs of treatment to continue the therapy.

Always check for savings cards or options on the manufacturer's website if the product is an expensive, brand-name patented product.

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://mypersonal-rxadvisor.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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Myth or fact? MassHealth pays for assisted-living care



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

This is a trick question; partial myth and partial fact, but for the most part, it is a myth.

Seniors today have myriad options to turn to for assistance as they grow older and their needs increase. The home-care industry is bigger than ever and more and more assisted-living facilities are being built in our area every day. There are also long-term care facilities, but these are typically everyone's last resort.

MassHealth is what Medicaid is called in Massachusetts, and it has been a hot topic in the news. For those who qualify, MassHealth will pay for in-home care, assisted living, and long-term care, but the qualifications for each service are very different. Programs under the Community MassHealth umbrella – that is, the senior is still living in the community and not a long-term care facility – have income-based qualifications. Long-term care coverage has income and asset-based qualifications. I'm not going to get into the minutiae of how to qualify for MassHealth in this article; instead, I want to highlight the different levels of care and the general payment options.

Community MassHealth will pay for in-home care. The number one thing I hear from seniors is that they want to stay in their home. Programs under the Community MassHealth umbrella will allow those who qualify to do just that – receive care in their home that allows them to continue to reside where they want. Those who do not meet the income requirements for Community MassHealth can private pay for in-home care.

Many people confuse assisted living and long-term care facilities. Assisted-living facilities are based on a hospitality model. The senior is the guest and the staff is trying to make their experience the best possible. The medical care component of the "assistance" is minimal. It's mostly helping with transfers, dressing, medication management, etc.

In contrast, long-term care is a medical model where the senior receives 24/7 medical care. There is only one Community MassHealth program that pays for assisted living called PACE. This program has regional qualifications, in that it is not offered universally across Massachusetts, in addition to income qualifications. For those who don't qualify, assisted living is entirely private pay. Long-term care is paid by MassHealth for those who meet the income and asset requirements.

An elder law attorney can help you understand your options for senior care based on your health, wishes, and financial situation. Knowledge is definitely power in the senior-care world.

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

SOCIAL SECURITY UPDATE

Social Security Administration celebrates 90 years of service to the American people



By Delia De Mello,
Social Security

The Social Security Administration is proudly commemorating its 90th anniversary, marking its unwavering commitment to the financial security and dignity of millions of Americans. Since

President Franklin D. Roosevelt signed the Social Security Act into law on August 14, 1935, the program has grown into one of the most successful and trusted institutions in American history. At a ceremony in the Oval Office, President Donald Trump signed a proclamation reaffirming his commitment to protect Social Security and celebrating the customer service improvements that have occurred at the agency.

"For 90 years, Social Security has stood as a promise kept, ensuring that older Americans, people with disabilities, and families facing loss have the support they need," said Commissioner Frank J. Bisignano. "As we honor this legacy, we are also building a future where service is faster, smarter, and more accessible than ever before."

This year, 72 million beneficiaries will receive more than \$1.6 trillion in payments, making Social Security a lifeline for retired workers, survivors, and people with disabilities and a cornerstone of retirement security across generations.

Since his swearing in on May 7, Bisignano has led a bold, digital-first transformation of SSA's operations, guided by a vision to make the agency a premier service organization. In the first 100 days, he has led SSA to achieve significant improvements:

- Giving Americans 24/7 access to their personal My Social Security account, allowing more than half a million transactions to take place in the first three weeks
- Reducing average wait time on the national 800 number from 30 minutes to single digits
- Shortening field office wait times by 30% and booking more appointments than ever before
- Upgrading phone systems in all field offices, allowing for 30% of all calls to be handled instantaneously through technology
- Enabling 90% of calls to be resolved via self-service or convenient callbacks
- Reducing the initial disability claims back-

log by 26%, from 1.2 million to 940,000 cases

- Decreasing disability hearing wait times by 60 days, reaching historic lows
- Sending more than 3.1 million payments totaling \$17 billion to eligible beneficiaries five months ahead of schedule under the Social Security Fairness Act

Bisignano's modernization agenda emphasizes operational agility, data-driven performance, and a digital-first approach. His leadership has prioritized:

- Integration of technology to streamline phone inquiries and reduce errors
- Strengthening of data security following past breaches, with firm commitments to safeguard beneficiary information and eliminate fraud, waste, and abuse
- Workforce optimization to increase front-line capacity while maintaining service excellence

"Our strategy is clear: serve customer needs quickly and completely, no matter how they contact us," Bisignano said. "We are empowering our workforce and embracing innovation to ensure Social Security properly supports the American people and remains strong for the next 90 years."

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 ∞

The pink bedroom: How memories of special moments help us grieve the loved ones we've lost

By Meghan Fitzpatrick,
Hospice & Palliative Care Representative
Old Colony Hospice & Palliative Care



My grandma was a character. She was born during the Depression and raised during WWII. She was always a survivor. Growing up, she lived with us for long stretches of time, helping my single working mom raise me and filling the house with the smell of food and her loud, Italian personality. Eventually, she was able to go back to her house in Albany, where we always spent our holidays, and I loved it. When visiting her, I got to stay in my Mom's old pink bedroom and I felt like a princess.

I was 17 when grandma had her first fall. It was a familiar story from there. She had broken her hip and the resulting surgery and hospital stay began a slow cognitive decline. By the time I was 25, she needed to move into an assisted-living community. She adapted quickly and

enjoyed herself there tremendously.

At 29, I moved to California. I stayed in touch with phone calls and FaceTime and many, many cross-country flights to visit until COVID happened and made travel impossible to anyone working in senior care. After nine months of missing my family, my boss and I finally worked out a way for me to go and come back without putting anyone at risk. I took a red-eye out and when I landed, my Mom had texted telling me to call. My grandma had passed away while I was in the air. She was 88. She had been on and off of hospice for years. I specialize in dementia. I know how this works. But she was a survivor. I was shocked.


My husband and I rode in silence to our first stop in New Hampshire. I greeted my family there and said nothing about my grandma. I had a lovely afternoon and we went to bed early. Then I cried. I sobbed. I hated myself for abandoning her. I felt all the things I know come with grief. But the thing that kept popping into my head was the pink bedroom from her house in Albany. It had been years since we sold her house to pay for her care. But the image of that bedroom just kept coming back, and every time it did, I cried

harder. I missed the bedroom.

Grief is different with dementia. I hadn't realized that before. My grandma's pink bedroom was the last place I slept before she started to develop symptoms, but there was no time to grieve at the time. Grandma needed care so we set about getting it for her. Loving someone with dementia means continuing to love them while they're here, while simultaneously grieving the person you loved before the dementia. We get frustrated with them because we hope against all hope that they will come back to us. We all have that pink bedroom in our head reminding us of what we've already lost.

My hope in writing this is that when you read it, you will learn what I couldn't at the time – to be gentle with yourself as you love someone through their dementia. You are grieving.

About the Author: *Meghan Fitzpatrick is a business development representative at Old Colony Hospice & Palliative Care. She has a strong background in assisted living and dementia care. She is also a trained support group facilitator for the Alzheimer's Association. Her compassion and knowledge make her a vital part of Old Colony Hospice's outreach efforts. She is a trusted resource in the community, connecting with families, providers, and community partners throughout the region and can be reached at mfitzpatrick@oldcolonyhospice.com. ∞*



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