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Cover story... Cruising French canals



By Victor Block

In the 17th century, King Henry IV of France decreed that a giant ditch be dug across the country connecting the Atlantic Ocean and Mediterranean Sea. Soon, barges pulled by horses or people transported raw materials, grain, textiles and – this being France, wine – through the channel.

That waterway was the first of an elaborate network of canals that criss-cross the countryside, passing over aqueducts and through tunnels, and navigating locks that enable them to climb up and down hills.

I recently followed one of these routes, but the formerly no-frills working boat in which I rode had been transformed into a luxurious floating hotel and gourmet restaurant. It carries 12 passengers, stopping each day to allow travelers to explore an inviting variety of attractions.

I was sailing with French Country Waterways, an American-owned company that operates luxurious passenger barges along canals in four regions of that country.

The Nenuphar on which I traveled was built in the 1930s to serve as a working boat. Today, it rivals multi-starred hotels in which I've stayed. Cherry wood paneling, brass fittings, and lovely provincial furnishings set the tone. Cabins have a private bathroom and individual heat and air conditioning controls. The lounge invites relaxing on comfortable sofas and chairs, and offers a well-stocked complimentary bar.

The food and wine served aboard the barge vies for admiration with the magnificent scenery through which the boat passed. Think foie gras with brioche and apple. Picture confit duck, braised red cabbage, and haricot verts (green beans).

Then there's the French claim that no lunch or dinner is complete without wine. We were offered vintages representing many of the country's wine-growing districts, often from grand cru (great growth) and premier cru (first growth) vineyards.

The wines were chosen directly from the properties of the growers and the final list is selected during an annual tasting of estate-bottled labels. Among my favorites were a richly colored pinot noir from the Gevrey-Chambertin region that, to my tongue, provided hints of ripe strawberries. Intense, oaky Meursaults, and Puligny-Montrachet, which I was told and my palate searched for, offer suggestions of ripe citrus and florals along with nutty notes.

As the vessel moves slowly along canals,



those on board face a welcome choice of alternatives. Relax and watch other boats pass by. Step ashore at one of the locks the boat traverses and walk, or pedal a provided bicycle, to the next lock. Go to the front deck and watch the barge navigate through one of the locks that raise or lower the water level.

Because the canals climb hills and run through valleys, locks handle changes in elevation. These devices allow boats to rise up, or drop down, to the level of the next stretch of the channel.

The canals provide passengers with views of lovely rolling vineyards and lush farmlands along with charming villages. Typical, yet with unique distinctions, is Montargis.

Due to its many canals and bridges – I was told it has 131 overpasses – the town is known as “the Venice of the region,” and has been listed as one of the most beautiful places to visit in France. Its Medieval downtown area, bridges and canals are decorated with a multitude of flowers. Strolling through the town during a shore excursion, I spotted a house with “1337” above its front door – the year it was built.

Sancerre is an enchanting ancient hilltop wine village. Outside of the peak summer tourist months, it's a sleepy place similar to other small towns where few people are seen walking along its steep, narrow streets. Houses sport ancient doors, wrought iron balconies, and steeply pitched roofs.

History-rich villages, inviting vineyards and world-class food and wines greet visitors to France with open arms. Taking in these attractions during a canal barge cruise adds a welcome way to enjoy much that the popular destination has to offer and, to me, the boat cruise alone is worth the cost.

Fares for French Country Waterways cruises include all of the on-board gourmet meals and fine wines, a memorable dinner at a starred Michelin Guide restaurant, around-the-clock snacks and open bar, shore excursions and more. For more information, log onto fcwl.com or call 800-222-1236.

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



NAVIGATING THE FUTURE

Why you need to create a personalized plan balancing wants and needs



By Mark Friedman

"By failing to prepare, you are preparing to fail." — Benjamin Franklin

Most of us want the same thing as we age: to stay comfortable, safe, and connected in the place we call home. But successful aging doesn't just happen by chance. It requires a plan – one that balances what you want with what you truly need.

Why a personalized plan matters

Researchers have found that four areas – often called the 4Ms – play a central role in aging well: What matters most, Mentation (memory and thinking), Mobility, and Medication. Focusing on these areas helps you maintain independence while addressing risks that could get in the way.

In fact, decades of studies involving more than 100,000 seniors reveal that there are more than 225 potential risk factors that can make aging at home difficult. Identifying and addressing those risks early makes it far easier for families to have open conversations and set up the right support system before a crisis occurs.

Key risk areas to watch

- Safety: Hidden hazards in the home – rugs, lighting, stairs – can put independence at risk. A safety plan creates a safer environment tailored to your needs.
- Autonomy: Independence is the goal. That means consistently meeting personal needs across many areas of daily life, from mobility to nutrition.
- Medical condition management: Chronic

health issues require clear systems for medication, appointments, and follow-ups.

- Burden of care: Caregivers need support, too. A good plan recognizes their limits and helps prevent burnout.
- Quality of life: Life is about more than safety – it's about meaning. Activities that foster belonging, purpose, and enjoyment are just as important as medical care.

Building your plan: Wants vs. Needs

When creating a plan, start by naming your wants – the things that make life enjoyable. Then balance them against your needs – the essentials that support your health and independence.

Examples of Wants:

- Staying independent in daily tasks
- Regular family connection
- Opportunities for hobbies or travel
- A safe, comfortable home that reflects your style
- Mental stimulation through classes, puzzles, or social activities

Examples of Needs:

- Access to doctors and specialists
- Help with mobility, nutrition, and personal care (ADLs)
- Transportation to appointments and social events (IADLs)
- Consistent social engagement to prevent isolation
- Support for mental health and emotional well-being

Asking the right questions

Planning requires tough but important conversations with family and your "circle of care." Ask yourself and your loved ones:

- What matters most to me as I age?
- What tradeoffs am I willing – or not willing

– to make?

- Do my expectations line up with my family's?
- What financial or geographic factors need to be considered?
- Who will make decisions if I cannot, and how will disagreements be resolved?
- Aging goals often come down to maintaining two sets of abilities:
- Activities of Daily Living (ADLs): things like bathing, dressing, eating, and walking.
- Instrumental Activities of Daily Living (IADLs): tasks like managing finances, preparing meals, or arranging transportation.

Recognizing where support is needed helps shape a plan that preserves independence while adding safeguards.

The payoff of preparation

It may feel overwhelming to weigh wants against needs, or to consider risks. But think of your plan as a GPS for aging well – a guide that helps you anticipate challenges and avoid wrong turns. With the right plan, you and your family gain clarity, reduce stress, and ensure that everyone is working toward the same goals.

The bottom line? Planning isn't about fearing the future. It's about setting yourself up to live the years ahead with dignity, independence, and joy.

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

Bermuda or Bust – Cruising tips for senior citizens



By Steven V. Dubin

My wife is threatening to arrange a surprise cruise from Boston to Bermuda this spring to celebrate my 70th birthday and my daughter's 30th birthday. This will involve family and friends. Raise your hand if you are

one of them.

Whoops! There goes the surprise.

If you haven't been to Bermuda, put it on your bucket list. Scratch out the jumping out of an airplane, biking across Russia, hiking across China.

Bermuda is the prettiest place I've even been – flowers and modest homes of bright pastel colors, such as yellow, pink, coral, peach, and green. And Bermuda has the most beautiful beaches I've even seen.

If you love a never-ending buffet, sunning by the saltwater pool and lots of B-level entertainment nightly, cruising is the best way to get there.

Here's a collection of tips just for seniors to make the most of a cruise vacation:

1. **Pack smart...ish.** Bring half the clothes and twice the medications. Nobody remembers what you wore, but everyone appreciates when you're not asking if they've seen your antacids.
2. **The buffet strategy.** Pace yourself. Day one: Shrimp. Day two: Prime rib. Day three: Pants with elastic waistbands.
3. **Deck chair diplomacy.** Rise early to stake your claim. Your towel is your flag of victory – just don't forget where you planted it.
4. **Elevator etiquette.** The elevators fill up fast. Make friends by saying, "I only panic in elevators occasionally."
5. **Shore excursion wisdom.** When in port, always ask: "How far is it, really?" Get that in miles. A "short walk" in cruise guide-speak can mean "Bring your orthopedic shoes and a snack."
6. **Navigating the ship.** If you get lost, just keep walking until you find either food or



music. Bonus: You'll rack up 10,000 steps before dinner.

7. **Dancing at sea.** Whether you're busting out the cha-cha, or the slow sway while holding onto the railing, remember – you're not clumsy, the ship is just "helping you free-style."

8. **Formal night secrets.** You don't need tux tails or sequins. Just a big smile and a napkin to catch the lobster butter.

9. **The Golden Rule.** What happens on the cruise... becomes the story you tell your grandkids, slightly exaggerated, for the next decade.

As my Irish friends say, "May the wind be always at your back and the sun shine warm on your face."

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

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

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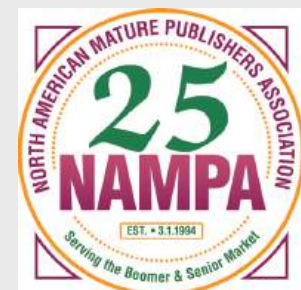
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The Publishers also produce a podcast entitled "My Generation," which covers a wide range of topics of interest to seniors, from dating to downsizing and everything in between. The podcasts air on the 1st and 15th of every month and audio archives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

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Reimagining home health care marketing through conversation

By Maria Burke, RN

Owner - Celtic Angels Home Health Care



In today's crowded digital landscape, families searching for quality home health care don't just want another brochure or sales pitch – they want answers. At Celtic Angels Home Health Care, we've taken

a fresh approach with our clients by creating a conversational Q&A series designed to build trust, clarity, and confidence with prospective clients.

Instead of overwhelming people with technical jargon, Celtic Angels addresses the real questions families ask when considering care for their loved ones.

The Q&A series explores practical concerns, such as:

- Can I select my caregiver?
- Does insurance pay for services, and which insurance typically covers home care?
- How does scheduling work?
- What should I be looking for in a home health care agency?
- What if I don't like my caregiver, or if they don't show up?
- Who supervises the caregivers, and is there nursing involvement?
- Can the caregiver drive my Mom to appointments?
- What's the difference between a live-in and hourly caregiver service?
- What is Nurse Case Management, and when might it be needed?

By answering these questions directly on social media, in newsletters, and on community platforms, Celtic Angels is committed to being a service provider but also as a trusted advisor. The goal isn't simply to market – it's to educate, reassure, and create a dialogue.

When families see their exact concerns addressed in a straightforward, compassionate way, they feel seen and supported. That connection builds trust and loyalty before a single caregiver even walks through the door.

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 situa-

tion 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

Put one foot in front of the other – the importance of walking



By Rita La Rosa Loud, B.S.

Why you should walk

Among its numerous benefits, walking is easy, effective, and enjoyable. It is an activity that increases endorphins, helps to reduce fat, expend calories, and especially strengthen and condition the cardiorespiratory system (heart, lungs). Whether an apparently healthy senior or you require a walking aid, not only can you saunter just about anywhere or anytime, but there's also a variety of ways to engage in normal, even specific walking routines – stroll, uphill climbing, stair climbing, interval walking (alternating slower speed with faster speed), or hiking.

Certainly, all activity is valuable. Nevertheless, I regard walking as a stepping stone complementing standard fitness programs like resistance training, stretching, and aerobic exercise. Resistance exercise builds muscle strength, bone density, and core musculature. Flexibility exercise improves posture, and aerobic exercise enhances the cardiovascular system. These fitness components develop balance, reduce fall risk, and equip seniors for various walking challenges.

Walking with a buddy

Start by pairing up. Invite a friend, co-worker, neighbor, family member, perhaps a grandchild to go for a leisurely walk with you. Having someone to go for a stroll with, even for just 10 minutes around the block, a park, by the beach, or a shopping mall is mutually motivating, socially gratifying as well as physically energizing and mentally calming. You will feel happier and healthier, plus it will keep you accountable, especially worry-free, and my friend, that positive frame of mind can last for hours.

Walking with a pet

Hoofing it (pun intended) with a pet, a little walking buddy, for 30 minutes, results in – according to research – a colossal 85% energy rush. Not to mention walking a dog amidst nature's foliage and fresh air uplifts

your disposition in just five minutes. Also, walking outdoors helps exercise your muscles as you move up and down hills.

Using a walking stick; Using a cane

Putting one foot in front of the other isn't just for the able-bodied. Mature adults who experience posture issues such as forward head lean, an unstable gait because of uneven hips, or unsteadiness resulting from balance and stability concerns, may require support while out on a jaunt. Practice walking for brief intervals on level surfaces offered at local YMCAs or community track. Utilize a walking stick or cane and if appropriate, an upright walker (preferably) to walk more safely and effectively and build musculoskeletal strength with resistance exercises.

30-minute sample walking workout

With any walking program, one must warm up and cool down. Above all, bring a water bottle. The first 3-5 minutes should be at an easy pace (light effort). The following 3-5 minutes, go for a brisk walk (moderate effort). Next, pick up your speed (high effort) for a challenging 3-5 minutes. Then, cool down at the same intensity as your warmup for the last 3-5 minutes to complete your walking workout.

To prepare for your walking adventure, consider the adult group fitness program at the Wayne Westcott, Ph.D. Center for Health and Fitness at Quincy College for resistance exercise, aerobics, flexibility, functional training. The center is located at Presidents Place, 1250 Hancock Street; call 617-405-5978 to tour, inquire about complimentary training, or obtain registration procedures. Street parking is available; a parking garage is next to the building.

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



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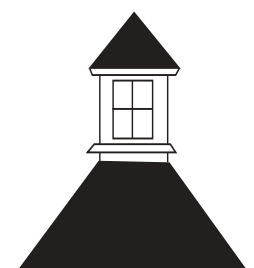
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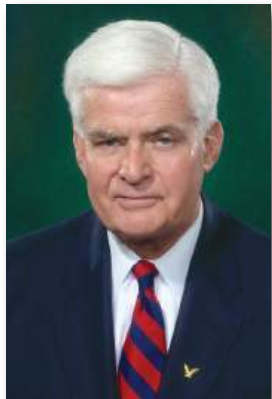
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HOME EQUITY WEALTH MANAGEMENT

Condominiums approved for reverse mortgages reduce legal risk and increase value



By George A. Downey

Reverse mortgages are financial products that enable older homeowners to convert part of their home equity into cash without having to sell their property or make mandatory monthly mortgage payments. In condominium associations, reverse mortgages can play a unique role in maintaining property values and avoiding claims of disparate impact from older residents.

Why it matters

Older condominium owners' rights are activated if HOA policies or practices unintentionally discriminate against protected groups, which include older residents, under fair housing and consumer protection laws.

Disparate impact claims arise when association rules or lending practices disproportionately affect individuals based on age, race, disability, or other protected characteristics, even if there is no explicit intent to discriminate. For example, some condominium associations have policies or practices that inadvertently disable eligibility for reverse mortgage financing. These policies, while seemingly neutral, can exclude older residents potentially triggering disparate impact claim exposure.

Reduce legal risks and increase value

HOA boards can help mitigate these risks. Facilitating access to reverse mortgages increases the ability for older unit owners to remain in their homes and maintain financial stability. This inclusive approach demonstrates a commitment to fair-housing principles and reduces the likelihood that association policies will be perceived as discriminatory or exclusionary.

Reverse mortgages can enhance financial security for aging owners facing economic challenges, such as rising association fees, property assessments, unexpected expenses, or who just want funds for other purposes. By providing an alternative source of funding, reverse mortgages help residents meet their financial obligations without resorting to selling their units or seeking external assistance. This not only benefits individual

homeowners, but also contributes to the overall stability and value of the condominium community.

Enabling reverse mortgages as an option within condominium associations can serve as a proactive measure to offset disparate impact claims.

By fostering greater financial inclusion and supporting residents from various backgrounds, associations can uphold fair housing standards and create a more equitable living environment for all members.

Other considerations for reverse mortgages: *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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Smiles are worth celebrating – being a dentist is like a country song

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



Confession: I love country music. There's something about the way country music tells life's stories with honesty, humor, and a touch of heartache. Honestly, being a dentist isn't all that different from writing or singing a country song – especially here on the South Shore, where community and connection matter so much.

Every smile has a story

Country songs are all about storytelling – falling in love, losing a friend (even a furry friend), raising a family. Dentists, too, see stories every day, especially from senior patients. There's that chipped tooth from a long-ago Red Sox game. The dentures that let them finally enjoy corn on the cob at the Marshfield Fair. Or the crown that brings back the confidence to smile in family photos. Every visit carries its own melody.

Heartache and healing

Much like country music, there's plenty of heartbreak in dentistry. Toothaches can certainly make you sing the blues. The good news? Just like a country song often ends with resilience and hope, a trip to the dentist can offer

healing. Whether it's relief from pain, a brighter smile, or advice on keeping your teeth healthy as you age, dentists provide the happy ending after the hard part.

The local connection

Think about your favorite country singers: Many come from small towns where everyone knows their name. The same goes for dentists here on the South Shore. We're not just healthcare providers; we're your neighbors. You see us at the grocery store. We sponsor your kid's Little League or soccer teams. As a dentist who also happens to be a senior, I know how much I value that sense of trust and community. It's one thing we've tried to develop at our practice. We want our patients to know we care about them as people, not just patients.

Grit, patience, and practice

While there might be one or two overnight sensations in country music, most performers spend years practicing guitar chords and perfecting their voice. Dentists follow a similar path. Years of schooling, steady hands, and an eye for detail prepare them for the precise work of fillings, dentures, implants and utilizing new,

cutting-edge technology. Behind every smooth performance – whether on stage or in the dental chair – is hours of preparation you don't always see.

Smiles and twang

At its heart, both dentistry and country music are about lifting people up. A good song leaves you humming, just as a good dental visit leaves you smiling. For seniors, that might mean regaining the ability to enjoy favorite foods, feeling more confident in social settings, or simply being free of discomfort.

A chorus we can all sing

You're probably wondering where's all this coming from. Well, yours truly, The Toothboss, recently commissioned an original country song about our practice. It's called "Toothboss of My Heart." It's a playful reminder that smiles are worth celebrating – and that dentistry, like music, is about connection, joy, and making life a little brighter. Stay tuned for an upcoming column where we will debut the song and video. For hard-copy newspaper readers, you'll be able to check it out on our website and social media.

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

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Grief and grace – How losses large and small help us remember what truly matters in life

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



September 11th was on my mind for obvious reasons this past month. It was my first experience with national tragedy, and it changed the shape of our country in ways we're still reckoning with. But honestly, the day I've been thinking about even more is September 12th.

For one beautiful day, everyone in the United States seemed just a little bit kinder. We felt, in our bones, a kinship that couldn't be broken by politics, race, religion, or any of the other things that so often cloud our relationships.

September 11th, 2001, was my first day of sophomore year. I went to a small school, and every year our principal would gather all 350 of us for a start-of-year talk. That year, she had the impossible burden of telling a room full of adolescents that it appeared two planes had intentionally flown into the Twin Towers.

I'm lucky, I suppose, that she also reminded us of something deeper: that this was Ameri-

ca. That we had survived two world wars, four presidential assassinations, and an actual civil war. This act of violence and cowardice, she said, would not break us.

Of course, I didn't believe her. I was 13. It felt like the world was ending.

But then it didn't.

After a strange, terrifying, and horrible day, the sun still came up in the morning.

I'll always be grateful to my principal for planting that seed in my head: This will not break us.

I think that's why, even at a young age, I noticed the dignity, solidarity, and kindness that shone through the nation on September 12th. The trauma we had endured seemed to bring out the very best in us. Of course, the world moved on, and people are people, but that feeling never left me.

Grief is brutal. It hurts. It's heavy. It's exhausting. But it doesn't have to be a bad thing.

Loss, whether as collective as 9/11 or as personal as losing someone you love, shakes our sense of safety. It's awful. But seen through the right lens, it can also be

clarifying. It can remind us of what truly matters. It can put everything else into perspective.

Losing a parent can teach us to cherish the one we have left. Helping a friend through the loss of a sibling can make us grateful for our own. Even the very thing we grieve often becomes, in memory, more vivid and meaningful.

Like so much in life, grief is painful, but it is also a gift. We cannot grieve what we do not love. And who among us wouldn't benefit from remembering just how much love we have in our lives?

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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Scan, Share, Simplify



Maybe it's time to think about selling the family home. Here's how to get started

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



Maintenance is becoming a bit much. Utility bills are escalating. The old place just feels a bit rambling.

Here are some practical, up-to-date tips for selling the family homestead in today's market, with a mix of strategy and sensitivity since it often carries emotional weight:

1. Start with a reality check

Sell smarter: Keep more of your equity and get real about pricing. Don't get gouged by big-box offices that charge 3% to list your home. Thanks to the recent NAR lawsuit changes, you've got options, and you don't need to give away your hard-earned equity. I only charge a **1% listing commission fee**, saving you thousands while still delivering full professional service. With more than 25 years of experience, I provide an accurate market analysis so you'll know exactly what homes are selling for today, not inflated numbers from Uncle Joe's sale 10 years ago.

2. Declutter with purpose

Buyers want to imagine their future, not

your decades of holiday knickknacks. Keep a few tasteful pieces that show the warmth of the home, but pack away the rest. (Bonus: You're halfway packed for moving day!)

3. Update strategically

You don't need a full kitchen remodel. Small fixes – fresh paint, modern light fixtures, new cabinet hardware, and tidy landscaping – often bring a big return.

4. Stage the memories, not the mess

Highlight the best features: The porch where everyone gathered, the sunny garden, the cozy fireplace. You're not erasing history, just presenting it in a way buyers can see themselves adding to it.

5. Get the paperwork in order

Deeds, surveys, permits, warranties – gather everything now so you don't hit a speed bump mid-sale.

6. Price to attract, not to chase

Overpricing leads to sitting on the market and price cuts. Underpricing can spark bidding wars. Your agent can help you hit the sweet spot.

7. Be flexible with showings

The more eyes on your property, the faster it moves. Keep it clean, open blinds, and maybe bake some cookies if you really want to pull at heartstrings.

8. Consider the tax angle

Talk to a financial advisor about capital gains, inheritance issues, and how the sale might affect your retirement plans.

9. Lean on professionals

Beyond your agent, think about home inspectors, real estate at-

torneys, and possibly an estate planner – especially if multiple family members are involved in the decision.

10. Manage the emotions

Selling a homestead isn't just a financial transaction. It's letting go of a chapter. Allow space for the memories, but keep your eyes on the opportunities ahead.

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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Ageism Awareness Day offers a chance to fight stereotypes, prejudices, and discrimination

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



What is Ageism?

The World Health Organization defines ageism as “the stereotypes (how we think), prejudice (how we feel), and discrimination (how we act) toward others or oneself based on age.”

Ageism is one of the most pervasive forms of prejudice and shows up in everyday life in the way people interact, the biases held against different age groups, and the constant stream of negative messages about aging normalized by society.

For instance, the belief that you are “too old” to learn something new or take part in an activity reflects a damaging self-perception of aging; this is one of the ways ageism takes hold. Jokes about old age or forgetfulness also reinforce and nor-

malize harmful stereotypes about growing older. Speaking to an older person in a condescending tone or making casual age-related comments are everyday examples of ageism in action.

As research has demonstrated, ageism is ever-present in several settings. It is found in media, entertainment, and advertising, as well as in healthcare facilities and workplaces. According to the Ageism Fact Sheet compiled by the American Society on Aging Ageism & Cultural Advisory Council, ageism can impact us at any age, and can impact someone we care for or ourselves.

One of the ways to combat ageism is by raising awareness and recognizing Ageism Awareness Day on October 9. Take a stand against ageism – fight stereotypes, prejudices, and discrimination based on age; and work to build age-inclusive communities. Learn more about ageism and what you can do about it on ASA's Ageism Awareness Day webpage at <https://asaging.org/ageism-awareness>.

Old Colony Elder Services provides information and services that promote healthy, safe

living which positively impacts our community. For more information, visit ocesma.org

Sources: World Health Organization. (2025, April 28). Ageing: Ageism. <https://www.who.int/news-room/questions-and-answers/item/ageing-ageism>

American Society on Aging. (n.d.). October 9 is Ageism Awareness Day. <https://asaging.org/ageism-awareness/>

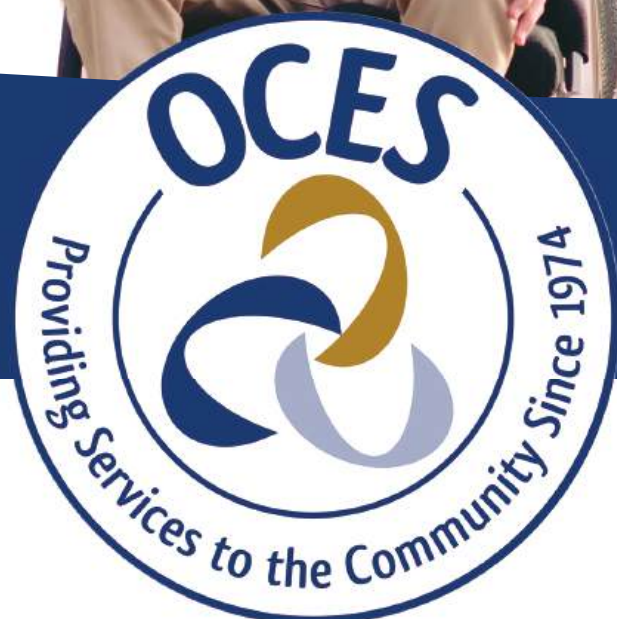
American Society on Aging. (n.d.). Ageism Fact Sheet. <https://asaging.org/wp-content/uploads/2025/08/Ageism-Awareness-Day-Fact-Sheet-2025-1.pdf>

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

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ELDER LAW MYTH BUSTERS

Myth or Fact? An irrevocable trust estate plan is the best plan for me

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



To find out whether this is a myth or a fact for you, you'll have to read this whole article!

I want to use this opportunity to highlight a few points about irrevocable trusts that sometimes make my clients think twice about using them. If you are also thinking twice at the end of this, you likely fall into the myth column.

Irrevocable trusts, for the most part, are utilized in Massachusetts to start the five-year look-back period for assets not to count on toward Medicaid eligibility. There are other uses for irrevocable trusts as part of an estate plan, but they are few and far between. These trusts need to be crafted very carefully to make sure that they meet the requirements to start the

look-back period. Some of the requirements, like not being able to borrow against the equity and not being in control of the assets, can be deterring factor when considering whether to use this type of estate plan.

First and foremost, if an asset has a loan against it, like a mortgage, it cannot be transferred into an irrevocable trust without paying off or restructuring the loan. This is because in order to transfer an asset to an irrevocable trust, you need to give away the beneficial ownership. If there is a loan on the asset, giving the asset away can trigger the due-on-sale clause. For many people it is not feasible, or desirable, to pay off a loan in order to transfer an asset to an irrevocable trust. The flip side of the loan issue is that if an asset is already owned outright, and the asset is then transferred to an irrevocable trust, you are unlikely to be able to utilize the equity in that asset in the future. Most banks will not lend to irrevocable trusts.

Even if an asset is owned outright, you may not be comfortable with giving up control of

the asset to someone else in order to start the look-back period. By giving up control, I mean you are transferring the asset to an irrevocable trust, but you cannot be the trustee (manager, person in charge) of the trust and you cannot be the beneficiary. This means you need to truly trust the people you create this trust with and you are entrusting them with the management of assets.

If the asset you transfer into the trust is your primary residence, you are trusting the management of your home to someone else and trusting that they won't kick you out of the house. Now this is clearly an extreme example, but for a lot of people, this lack of control is a deterrent to an irrevocable trust.

An elder law attorney can help you understand your options for an irrevocable trust based on your own personal situation. Only you can know your comfort level with the irrevocable trust requirements.

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 announces new executive leadership team



By Delia De Mello,
Social Security

Social Security Administration Commissioner Frank J. Bisignano recently announced his executive leadership team and organizational changes designed to strengthen

accountability, improve performance, and modernize service delivery.

"I am proud of the leadership team we have at SSA. By combining the knowledge and experience of long-term career employees with new perspectives and talent of recent appointees, we are aligning our organization with today's priorities and tomorrow's opportunities," Bisignano said. "I am confident their expertise and dedication position the agency to deliver a pristine control environment, optimal efficiency, and world-class service to the American people."

The updated leadership team and organizational structure will ensure SSA continues to meet the needs of more than 300 million Americans the agency serves every day. These

changes build directly on SSA's recent customer services successes, like reducing average wait time on the national 800 number from 30 minutes last year to single digits last month, shortening field office wait times by 30%, and giving Americans 24/7 access to their mySocialSecurity account, when previously the website was down 29 hours a week.

The new leadership team will be tasked with accelerating these gains, ensuring that anyone interacting with the agency continues to experience timely, reliable, and high-quality service across all channels.

Here are the new members of the Social Security Administration executive leadership team: Chief of Staff and Chief Risk Officer: Chad Poist; Chief Actuary: Karen Glenn; Chief Communications Officer: Nicholas Perrine; Chief of Disability Adjudication: Jay Ortis (Acting); Chief of Field Operations: Andy Sriubas; Chief of Processing Centers: Mark Quinlan; Chief of Digital Services: Stephen Evangelista; Chief Human Capital Officer: Florence Felix-Lawson; Chief Information Officer (Core Business Functions): Michael L. Russo; Chief Information Officer (Technology and Cus-

tomers Products): Aram Moghaddassi; Chief of Law, Policy, and Legislative Affairs: Mark Steffensen; Chief Financial Officer: Thomas Holland; Chief of Security and Resiliency: Jessica Taylor.

To enhance the Administration's focus on operational excellence and to foster a structure that brings leadership closer to the frontlines, the functions previously under operations will be realigned into three distinct areas: Field operations, processing centers, and digital services.

SSA is also consolidating all security functions into a single, integrated organization, which will be responsible for providing strategic direction and oversight of information security, physical and protective security, as well as personnel security and suitability programs.

For more information about SSA's communications, initiatives, and accomplishments, visit the agency's "Communications Corner" at ssa.gov/news.

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 ∞

Preparing a ‘hospital go-bag’ for your loved one eases the stress of a medical emergency

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



A recent piece on NPR’s “All Things Considered” raised an interesting topic for our senior population. The host interviewed a pharmacist from Vermont who had created a “hospital go-bag” for his 93-year-old father. The intent was to

make sure that his father was prepared in case a medical issue arose that required a trip to the emergency department or a prolonged inpatient stay.

We all know more and more seniors want to age at home, and to make that successful, proactive planning can go a long way. The “hospital go-bag” can be as simple as a labeled backpack that stays in an obvious place in the home, such as a mud room or entryway. It can offer peace of mind to the senior as well as their loved ones. Contents may include:

- Key information like the person’s name, address, date of birth, next of kin/emergency contact, and health insurance details
- Medical details, such as diagnoses, medications by name and dosage, and any allergies
- Personal hygiene items (e.g., toothbrush and

toothpaste, deodorant, razor, brush or comb)

- Spare pair of glasses, hearing aid batteries, and/or denture case
- Clothing (e.g., extra underwear, socks, sweater/light jacket)
- Legal documents (e.g., health care proxy, DNR, advanced directive, copy of ID)
- Leisure items such as a book, puzzle, or deck of cards
- Information about pets/whom to contact to care for them
- Any other items that would make someone comfortable and calm (e.g., religious trinket, special scents, music, a photograph)

Create a schedule – for example, at the start of every season or corresponding to an important date like a birthday or anniversary – to check the contents of the bag to ensure everything is up to date and refresh as needed. It is also important to evaluate the home for safety, especially for first responders to be able to enter and treat the senior if necessary. Ensure there are clear pathways free of clutter throughout the home, identify and remove tripping hazards, and check for adequate lighting.

Professional services are also available to help assess the home and develop recommendations to improve safety. These may include adding grab bars, checking smoke and carbon monoxide detectors,



using a medical alert system, and looking for fire and/or burn hazards (e.g., faulty appliances, hot water heater too high). Occupational therapists or visiting nurses may also have ideas to share.

Hopefully, these tips to prepare for a medical emergency 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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Is your adult child on your company health plan? Here is how they can save money on prescriptions

By Patricia Prewitt, My Personal Rx Adviser



Topics for this column often come from real-life questions I receive when teaching a consumer education class, or questions from friends or referrals. Recently, a working Mom called with questions about prescription savings options for her adult child still being covered through the family's commercial insurance.

One of the benefits of the Affordable Care Act is the ability to have offspring remain on the commercial health insurance plan of working parents until turning 26. However, parents do not necessarily have visibility to prescription costs and health records due to HIPPA and privacy laws.

How can I best address complaints about high prescription cost concerns, while respecting the privacy of my son/daughter? They pay for their own prescriptions.

Let them know the internet can be helpful in searching for brand-name copay savings cards. After registering their personal data on

the online product portal, most companies will simply text a card with the codes to their mobile phone number or email. While some young adults may balk at the use of coupons, they are usually happy to learn it may save them up \$25-\$75 or more per prescription.

What if our employer pharmacy benefits require the use of a mail-order pharmacy?

Mail-order pharmacies generally will not accept or process manufacturer copay savings cards. Individuals can still register for a program for high-cost brand-name products. Somewhere on the brand medication's website will be instructions – likely in tiny text – for participation with a mail-order pharmacy. Follow the instructions to submit proof-of-purchase receipts and paperwork. Once the receipts have been validated, a check will be issued to the recipient for the savings.

It's a similar process to submitting rebate paperwork for a high-value electronics or appliance purchase. Checks in the mail are good! Allow 4-8 weeks for a rebate check to arrive for the person taking the medication.

What advice would you give to young adults moving off of their parents health insurance plans to find a plan that favorably addresses their prescription needs? Licensed independent health insurance agents can ad-

vise young individuals, like they do for people transitioning to Medicare. It is important to choose a plan based on overall needs, including any prescriptions routinely used, not simply the lowest price. The Massachusetts Health Connector, <https://www.mahix.org>, by the Commonwealth of Massachusetts offers plans for health and dental insurance.

What else? Younger people can qualify for patient assistance for certain expensive brand-name medications. They may be at a lower pay scale, and these programs are worth investigating for access to needed medications when out-of-pocket costs are high.

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 ∞

Crossword Puzzle Corner

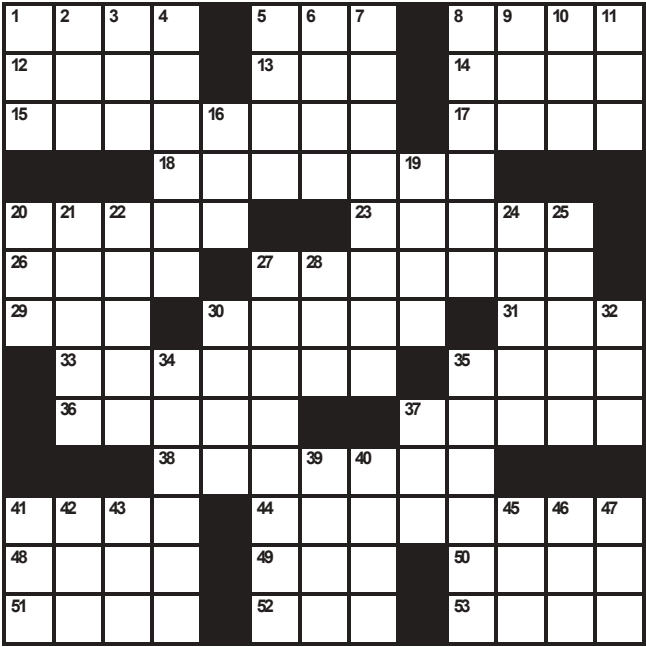
answers on page 8

Across

- 1 Cat's scratcher
- 5 Madam sheep
- 8 Snoozing
- 12 Unthought-out
- 13 Mont Blanc, e.g.
- 14 Therefore
- 15 Represented
- 17 Prompts unpleasantly
- 18 Office wear, perhaps
- 20 Perform penance
- 23 In abeyance (2 words)
- 26 Creative
- 27 Traveled on snow
- 29 Shack
- 30 Dictation whiz
- 31 Razor-billed _____
- 33 Half woman half fish
- 35 Spore bearing containers
- 36 Not humble
- 37 Spruce up
- 38 Work up
- 41 S.A tubers
- 44 Courtesy
- 48 Family member
- 49 .001 inch, for short
- 50 Stage solo

Down

- 51 Singer, Alicia
- 52 Ethan Hunt, for one
- 53 Actor Green of "Buffy the Vampire Slayer"
- 1 Computer monitor, for short
- 2 Nonprofessional person
- 3 Cleopatra's undoing
- 4 Neigh
- 5 Heroic
- 6 Half a fortnight
- 7 From first to last (3 words)
- 8 Poem by Virgil
- 9 Lingerie item
- 10 Grade A item
- 11 _____ and don'ts
- 16 Doctor's charge
- 19 _____ China
- 20 Expression of delight
- 21 The "Donald"
- 22 Aquatic mammal
- 24 Stop
- 25 Draw out
- 27 Sports areas
- 28 Garland
- 30 Complacent



- 32 Siblings
- 34 Coffees
- 35 Spheres
- 37 Mom-and-pop grp. for short
- 39 Cause to fall
- 40 With competence
- 41 Furniture tree
- 42 Pool tool
- 43 One or more
- 45 Incense
- 46 Small songbird
- 47 Exclamation of impatience



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