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Thanksgiving season is an opportune time to explore the nation's Native American history



By Victor Block

In the 17th century, members of the Mahican Native American tribe migrated to Massachusetts. Today, there are two federally recognized tribes in the

state, the Mashpee Wampanoag and Wampanoag Tribe of Gay Head (Aquinnah).

During the autumn of 1621, Wampanoag Indians joined English immigrants to celebrate a successful harvest. That is remembered as the "First Thanksgiving," although no one used that term at the time.

The peaceful and friendly setting gave way to fighting and, eventually, the subjugation of Native Americans. Today, Thanksgiving for some tribes is marked not as a celebration but rather a reminder of the negative impact of European colonization on Indigenous people.

Visitors to some reservations may relive that historic pre-Thanksgiving story through dance, song, and other presentations. They also may delve into the diverse customs and cultures of Native American tribes, and recapture intriguing chapters of America's past. While these places are well worth a visit at any time of year, they become significant during November, which is designed as American Indian Heritage Month.

Members of the Blackfeet tribe who inhabit its reservation in Montana are believed to be so named because of the color of their moccasins. Historical sites and a museum relate their story, and eight large lakes and Glacier National Park, which straddles the U.S.-Canada border, add to the magnificent landscape.

The Navajo Nation, which sprawls across three southwestern states, is the largest Native American reserve, covering an area about the size of West Virginia. It encompasses Monument Valley, a region of sandstone buttes that is sacred to the Navajo people, and other magnificent handiworks of Mother Nature.

Other attractions are smaller in size but not interest. The Blackwater Draw is a stream channel that runs from New Mexico to Texas. Early people visited the area to hunt for bison, wolves, and other animals whose remains have been excavated in archaeological digs. Generations of some of the earliest New World inhab-

Travels with Vic... continued on p.4



NAVIGATING THE FUTURE

Four factors to guide care decisions and help you make the right choices for your situation



By Mark Friedman

Having a personalized plan – as we discussed in last month's article – is one of the most important steps you can take to age well. Once you've outlined your priorities, values, and preferences, you'll find it much easier to navigate the four key factors that truly drive care decisions. Most people don't start this process until something major happens – a fall, a new diagnosis, the loss of a spouse, or a noticeable change in daily capabilities. But whether you're planning ahead or responding to change, these four factors will help you build a clear, holistic path forward that adapts as your needs evolve.

Factor 1: What type of care do I need?

Start by asking what kind of help you truly need – and want. Do my current needs affect my lifestyle or the people I depend on? Can my family or others in my circle of care safely meet those needs, or is professional support required? If professional care is needed, what kind? Home care, adult day services, assisted living, or skilled nursing? Each option offers different benefits, costs, and levels of support.

Factor 2: Where will I live, and what are the tradeoffs?

Your living environment plays a major role in quality of life and safety. What are my options for aging in place, and what modifications might make my home safer? If I move, which settings – independent living, assisted living, or another model – fit my lifestyle and budget? Should I plan based on today's needs or anticipate future changes? If I have a partner and we have differ-

ent abilities, how do we plan together?

Factor 3: What do my options cost?

Finances often shape care decisions more than anything else. What is my realistic time horizon – how long do I expect to need support? What does each option actually include, and what's billed separately? What will my insurance cover, and where might I need private funds? How do I protect assets for my spouse or heirs while ensuring I receive the care I need?

Factor 4: What resources are available?

You don't have to do this alone. Who in your personal network or circle of care can help coordinate or deliver support? Which professional or public programs might be available? Do benefits or services vary by town or state?

Six steps for making confident care decisions

Even if you find yourself in the middle of a crisis, you can still take control by following these six practical steps:

Step 1: Do an honest assessment of needs.

- Physical health: Do I need help with personal care, medical tasks, or daily routines?
- Cognitive health: Have I noticed changes in memory or decision-making that affect safety or independence?
- Emotional well-being: Am I socially connected or beginning to withdraw?
- Safety and home environment: Can I manage household tasks safely and comfortably?

Step 2: Reflect on wants, priorities, and tradeoffs from your plan.

Step 3: Assess what's already in place.

Step 4: Identify gaps and constraints.

Step 5: Weigh your options.

Step 6: Make your choices and revisit them over time

For many, the hardest part of the decision is place – where to live and receive care. Essentially, you're comparing current place vs. different place and asking, "Based on my needs and wants, what is the right place for me?" If you stay where you are, what changes or support would make your home safer and more functional? If you move elsewhere, what type of community or residence best fits your balance of needs, lifestyle, and budget? As life evolves, your definition of the "right place" may change. Keep your plan flexible. Do your homework: Learn what "OK," "good," and "great" options look like for your situation. There will always be tradeoffs between comfort, cost, and availability.

Making care decisions is deeply personal and often emotional, but preparation brings confidence. When you've done your homework, reflected on what truly matters, and built a supportive network, you'll be ready to take your next step with clarity and peace of mind. Aging well isn't about perfection; it's about planning ahead, adjusting along the way, and staying true to what matters.

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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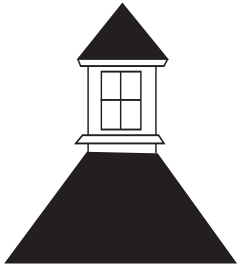
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Retirement Dreams – or Nightmares

Pie season – vote for your favorite and share your personal pie stories!



By Steven V. Dubin

It's that time of year again.

Right. Pie time!

I try to make pie a year-long focal point. I often get sidetracked by ice cream, pumpkin muffins, toasted marshmallows and more.

Back to pie. What pie must you have on your Thanksgiving table? What is your back up? Your second slice? What should be banished completely?

Me, I'll eat almost any pie. Sweet potato, pumpkin, mincemeat, apple, berry (too many to tease me), lemon meringue, chocolate cream, custard, Boston cream, strawberry rhubarb.

According to recent polls and sales data, pumpkin pie is the most popular Thanksgiving pie, followed closely by apple and pecan. While pumpkin pie received 23-29% of the vote

in a recent Sherwood News and Midwest Living poll, apple pie accounts for nearly a third of all U.S. pie sales in general and is a close second for Thanksgiving. Pecan pie is often in the top three, with some sources citing it as the second most popular for Thanksgiving.

I'd love to hear your pie preferences. Please forward your answers to the email address noted at the end of this crusty article.

I'd also like to hear your personal stories tied to pie. How your favorite aunt always filled the house with the sweetest smell. Grandma did her own take on Shoofly pie. Dad picked his own berries for a killer pie.

Pie picks? Pie stories? 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. ∞*

Travels with Vic

Continued from page 2

itants hunted and camped along the waterway.

Ancient petroglyphs are the attraction at the Judaculla Rock in North Carolina. That boulder is decorated by some 1,550 carvings that have been dated back to 200 to 1400 A.D. The etchings include stick-like figures, ring designs, and claw-like imprints. Sculpted impressions indicate where extractions were made to fashion bowls and pipes.

By far the most momentous site is the Mesa Verde National Park in Colorado. Its 600 cliff dwellings and other structures comprise the largest archaeological preserve in the United States.

Beginning around 7500 B.C., Mesa Verde (Spanish for garden table mountain) was a seasonal habitat for Puebloan Indians who lived by hunting, gathering, and subsistence farming. Around the end of the 12 century A.D., they began to construct the first cliff dwellings. Soon after, they left the area.

A popular time to engage in Native American culture is during periodic powwows that take place throughout the year. That word is derived from the Narragansett People's term for "spiritual leader."

These gatherings provide opportunities for Indigenous people to socialize, dance, sing, story tell and honor their cultures. A recent listing

of these events taking place in Wisconsin includes art and craft displays, birchbark canoe building, basket weaving, and pottery making.

Tour operators provide a convenient way to experience Native American culture, with the added benefit of knowledgeable guides. Redwood Yurok Canoe Tours introduce participants to the Yurok tribe, the largest in California. They travel in dugout canoes through remote spots along the Klamath River, the second longest in the state whose abundant fish population has been a major source of food for the tribe for centuries.

The Kootenai in Idaho, Washington, Montana, and Canada are known as the Water People because of their skills related to lakes and rivers. A descendant of Native American royalty who leads Water People Tours introduces her charges to the tribe's history and lifestyle.

If you're planning to visit a Native American reservation, check first to learn if it welcomes guests and what, if any, rules or restrictions are in place. Remember that you are a guest in the tribal nation's homeland, so enter it with a feeling of respect and a quest for learning.

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. ∞*



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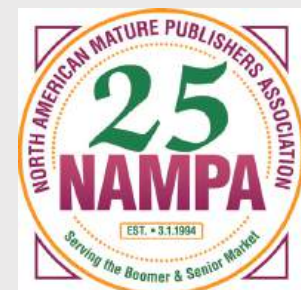
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The Publishers also produce a podcast entitled "My Generation," which covers a wide range of topics of interest to seniors, from dating to downsizing and everything in between. The podcasts air on the 1st and 15th of every month and audio archives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

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The growing appeal of in-home health care: Compassion meets innovation

By Maria Burke, RN

Owner - Celtic Angels Home Health Care



As autumn settles across New England, many families are taking stock of their loved ones' well-being – and increasingly, they're discovering that quality care doesn't have to mean leaving the comfort of home.

In-home health care has evolved far beyond its traditional role of post-hospital recovery. Today, it represents a dynamic blend of clinical excellence, technology, and human connection, meeting patients where they feel safe in familiar surroundings, surrounded by the people and routines that matter most.

Why families are choosing care at home

Aging adults and individuals managing chronic illness are opting for in-home services for a simple reason: It preserves dignity and independence. Instead of moving to a facility, clients receive assistance tailored to their exact needs – whether it's skilled nursing, medication management, or personal care – all while maintaining control over their daily lives.

In addition, home-based care can reduce hospital readmissions, improve recovery times, and lower stress for both patients and family members. It also enables loved ones to stay actively involved in the care process, fostering trust and peace of mind.

Technology is transforming the experience

Advances in health technology – from wearable monitors to telehealth visits – are redefining how care is delivered at home. Remote patient monitoring now allows nurses and care managers to track vital signs in real time, while secure communication platforms make it easier than ever for families to coordinate with caregivers.

These innovations not only improve safety and outcomes but also empower caregivers to focus on what matters most: Personalized, compassionate interaction.

A human connection that matters more than ever

While technology enhances the process, the heart of home health care remains the people – skilled professionals who bring empathy, patience, and warmth into each visit. In an era where health care can feel impersonal, in-home caregivers remind us that healing is deeply human.

Looking ahead

As Massachusetts' population ages, demand for qualified home health aides, nurses, and case managers continues to grow. For those seeking meaningful, flexible work in a high-demand field, the home care industry offers both purpose and stability – qualities as steady and reassuring as a fall afternoon.

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

Follow this fitness formula for a flatter stomach this fall



By Rita La Rosa Loud, B.S.

For quicker belly fat reduction and visible abs, try these tips alongside the exercises from my May 2023 “Melt Your Belly Fat: A Three-Step Series” article.

Develop a lifestyle plan

Truthfully, it takes planning and discipline to lose weight, particularly where you readily store adipose tissue (fat) from hard-to-reach areas such as midsection (belly), hips, and buttocks. Simply put, it does not happen overnight. But with an optimistic mindset and committed determination, in time you can whittle your waist, hips, thighs, torso, and arms.

End dieting

Abandon bouncing from diet to diet, losing weight only to regain it and then some. Instead, choose to engage in physical activity. Research indicates that a 30-minute after-dinner walk burns extra calories and above all advocates performing resistance exercises to build muscle and accelerate fat loss.

Eat properly

Nourish your body with wholesome foods. Consume a balanced, clean diet comprised of fruits, veggies, nuts, legumes, whole grains, lean meats, and dairy. Eating nutritionally helps you lose weight and reveals your abs.

Hydrate day and night

Sip cold water throughout the day. Cool temperatures spark metabolism to burn additional calories. Studies estimate most women do not drink the recommended daily eight ounces. If you exercise intensely, that clearly isn't enough. But do not drink too much of it. Although consuming a gallon of ice water can help with the slimming effect, it also can have a negative health effect. Ask your doctor about your optimal water intake. Hydration helps control appetite and keeps you feeling fuller longer. Plus, drinking cold water boosts fat loss and helps slim your waistline.

Clear out junk foods

Limit empty calories, sugary beverages (alcohol and sweets), and highly processed foods. With these basic lifestyle changes, it will become considerably easier to exclude (not entirely) foods that cause weight gain. You'll feel healthier, have more energy, and your appearance – including your abs – will improve.

Snooze to lose

A good night's regular sleep routine helps to lower body fat more rapidly. According to research, maintaining more than seven hours of sleep per night, preferably 8.5 hours, results in quicker weight loss. Incorporate sleeping in your fat-loss toolbox. Take a 30-minute nap and watch the fat, including your belly fat, melt away.

Exercise regularly

Consistently strength train all major muscle groups twice weekly for 20 minutes to reduce abdominal fat and improve muscle tone in other areas of your body. Muscles are metabolically more active than fat and training elevates resting metabolic rate (calories burned at rest), contributing to sustained fat loss. Restoring lost muscle increases metabolism, burns calories, reduces fat, and strengthens bones. Individuals who strength train lose more abdominal fat than those who avoid resistance exercises.

Preserve healthiness

Adhere to a nutritive diet, ensure sufficient sleep, maintain adequate hydration, and engage in physical activity, especially resistance exercise. Enjoy long-term improvements in physical fitness, overall mental and physical well-being. And say “Hello” to a fitter, flatter tummy!

The Wayne Westcott, Ph.D. Center for Health and Fitness at Quincy College can help you build muscle, boost metabolism, lose fat, and strengthen bones in our adult group fitness program: resistance training, endurance; flexibility exercises. Located at Presidents Place, 1250 Hancock St., Quincy. Call 617-405-5978 to tour, inquire about complimentary training and 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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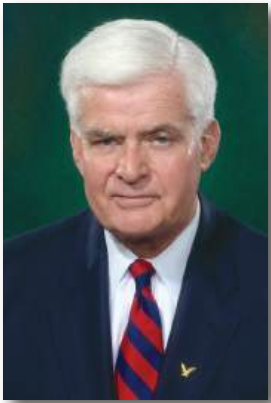
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HOME EQUITY WEALTH MANAGEMENT

Financial advisors have duty to help seniors understand if a reverse mortgage will help them achieve their goals



By George A. Downey

Home equity, older homeowners' largest asset, is not liquid and seldomly a consideration in planning practices. However, reverse mortgages change that and obligate financial advisors to know the potential and advise clients accordingly.

Reverse mortgages are financial products that enable older homeowners to convert a portion of home equity into cash and/or credit without having to sell their home or make mandatory monthly mortgage payments, among other benefits. In financial planning, the ability to increase resources with additional cash from home equity can improve and extend planning objectives.

Why it matters. In today's evolving retirement landscape, financial advisors face growing pressure to deliver strategies that ensure long-term security for aging clients. Yet, one of the most underutilized and misunderstood assets – home equity – remains largely absent from traditional planning conversations. This oversight is no longer acceptable.

Reverse mortgages are not suitable for all older homeowners. However, when appropriate, they can increase financial security and reduce the fear of running out of money in retirement. Unfortunately, too few financial advisors have received reverse mortgage training or understand their potential. This failing conflicts with their fiduciary obligations to be adequately informed when advising clients what to do, or refrain from doing, in their planning.

As reverse mortgages emerge as a powerful tool to unlock liquidity

from homeownership, advisors have a fiduciary duty to understand and explain how these products can enhance retirement outcomes. Informed guidance on reverse mortgages is not just beneficial, it's essential.

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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Recognizing the profound impact of smaller losses helps stabilize the 'Jenga tower' of grief

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



I was sitting in a class about compassion fatigue last week when something the instructor said struck me. She was describing how burnout often creeps up, not because of one major crisis, but from the steady weight of many small demands, the constant giving, the emotional strain, the little pressures that never quite let up.

As I listened, I realized how similar that can be to grief.

When we think of grief, most of us picture something enormous: A death, a tragedy, a clear before and after. But grief doesn't always arrive in one devastating blow. Sometimes it comes quietly, through a series of smaller losses that don't seem big enough to name, at least not on their own.

It's losing a job that once gave you purpose. Then selling the home where you built years of memories. Then a close friend moves away. Sometimes the loss is even one we chose, like taking a new job in a different city, downsizing, ending a relationship, or letting go of something that no longer fits. Even when those

choices are right, they still leave space where something used to be. Each change asks us to give up a piece of comfort or identity, and over time those pieces add up.

Grief, in those times, feels like a Jenga tower. One block comes out and you steady yourself and keep going. Another block goes and you wobble but manage. Then another, and another, until one day something small, a rainy morning, a forgotten photo, or a familiar song, makes the whole thing tremble. You find yourself wondering why it suddenly feels like too much.

The truth is, we don't always recognize or give ourselves permission to grieve those smaller losses. We tell ourselves it's just a job, it's just a move, I should be fine. But unacknowledged loss doesn't vanish, it stacks. The more pieces we remove without tending to them, the more fragile we become.

Often we only notice the toll once we're already unsteady. We feel tired, irritable, disconnected, or just vaguely sad for reasons we can't quite name. That's not weakness. It's accumulated grief. It's what happens when we carry change after change, loss after loss, without pausing to feel their weight.

Grief isn't only about death. It's about any shift that asks us to let go of something familiar. A home, a season of life, a sense of certainty. They all deserve to be acknowledged. When we minimize those expe-



riences, we rob ourselves of the chance to process and adapt.

Whether the loss is large or small, chosen or not, something we loved, needed, or depended on is now gone. Each time that happens, we have to find new balance. If we can learn to notice those shifts as they happen, to pause, name them, and let them matter, we can keep standing a little steadier, with more compassion for the weight we carry and the ways we rebuild.

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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Hot cocoa and sold signs: How to sell your home in the winter without losing your mittens

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



Ah, winter – the season of fluffy socks, snow angels, and endless debates over whether that's frost or freezer burn on your car windshield. While some homeowners burrow in until spring,

the bold and the brave know a little secret: Winter can actually be a wonderful time to sell your home. Yes, even when the driveway's a skating rink and the lockbox is colder than your in-laws' opinion of your decorating skills.

Here's how to turn your winter listing into a warm success story.

1. Turn up the cozy factor

When buyers step inside from the cold, they should feel like they've just entered a Hallmark movie. Think soft lighting, warm throws, the faint scent of cinnamon (not eau de Febreze), and maybe even a crackling fireplace if you've got one. The goal? To make them forget they ever wanted to leave.

Pro tip: Keep the thermostat set at a welcoming temperature – not tropical, not tundra. No one wants to tour in a parka, but melting mascara is equally unflattering.

2. Light it up like a snow globe

Winter's short days mean your home needs to sparkle even when the sun calls it quits early. Open curtains, clean windows, and add extra lighting wherever shadows lurk. String

fairy lights along a porch or mantel for a whimsical glow – just stop before it looks like Santa's off-season storage facility.

3. Show off winter-ready features

If your home is snug as a bug thanks to new insulation, energy-efficient windows, or a recently serviced furnace, brag about it! Winter buyers care deeply about warmth, efficiency, and whether the pipes are plotting against them. A cozy home in January can feel like a promise of fewer headaches in March.

4. Keep it clear (literally)

Shovel. Salt. Repeat. A safe, snow-free walkway is not just good manners – it's good marketing. Buyers who slip on your icy steps may not make it to the living room (or the closing table). A clean entryway, a tidy doormat, and boots tucked away make a strong first impression.

5. Use winter's quiet to your advantage

There's less competition in the colder months – fewer listings, more serious buyers. While everyone else is binge-watching home-renovation shows, your property could be the one that serious buyers are actually scheduling to see.

6. Play up the "New Year, New Home" energy

It's resolution season! People are dreaming of fresh starts, and what better way to symbolize that than with a new address? Lean into the narrative – stage your home to whisper possibility and fresh beginnings. Maybe even add a "New Year, New Nest" tagline to your listing.

7. Bake something – Yes, really

Cookies, pie, banana bread – the scent of comfort makes buyers linger just a little longer. And the longer they linger, the more they fall in

love. (Just keep a plate handy for the open house host, too – Realtors are people, after all.)

Final thought. Selling your home in winter might sound like sledding uphill, but with the right warmth, light, and cheer, your "for sale" sign could soon read "sold!" faster than you can say "pass the marshmallows."

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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Honoring the dedication and selflessness of caregivers during November's national month of recognition

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



November is National Caregivers Month, a time to recognize and honor caregivers.

According to the "Caregiving in the U.S. 2025" report by the National Alliance for Caregiving and AARP, one in four adults provides ongoing care for an older adult, a person with a disability, or someone

living with a serious illness. Since 2015, the total number of adults providing ongoing care has grown by 20 million, reaching an astounding 63 million people.

Do you know a family caregiver? They can be spouses, partners, family members, and loved ones. Adult children may find themselves caring for aging parents, grandparents, or other relatives, while many grandparents take on the role of raising their grandchildren. There are many different caregiving settings. Each caregiver's situation is unique and complex. Caregivers are often juggling work, family, and other responsibilities along with caregiving.

Caregiving can take a financial toll on caregivers. Did you know that one out of every five employees in the U.S. is a caregiver to a family member or loved one? Currently, more family caregivers who work have access to paid leave than in the past. However, the "Caregiving in the U.S. 2025" report reveals that 47% of family caregivers face negative financial impacts as a result of their caregiving responsibilities.

Caregiving can also take an emotional and physical toll. Caregivers may feel isolated and experience high levels of stress. Caregiving can be a physically demanding role, especially when it involves helping with daily activities such as bathing, dressing, eating, and transferring.

Self-care is key. It is essential that caregivers take care of themselves. It's not uncommon for caregivers to become overwhelmed and experience caregiver "burnout," which can negatively affect their physical and mental health. Self-care must be a priority.

Eat nutritious meals and snacks. Often-times caregivers are so focused on caregiving or pressed for time that they may skip meals or choose less healthy options while on the go.

Keep up with medical and dental appointments. Caregiver health is important. Caregivers should have regular check-ups, pay attention to any symptoms they may have, and heed their health care provider's advice.

Find a way to manage stress. Caregiving can be overwhelming. A daily walk, deep breathing exercises or meditation may be helpful. Caregiver support groups may also be helpful.

Old Colony Elder Services (OCES) has a Family Caregiver Support Program that empowers caregivers by providing resources to help with caregiving. Caregivers who would like to learn more about this program are encouraged to visit ocesma.org or call 508-584-1561.

OCES' Adult Family Care program provides in-home services and care management to support older adults and individuals with disabilities. Its goal is to help people remain independent and live in the setting of their choice (their own home, a family member's or friend's home, elder housing, or a private apartment) while reducing unnecessary hospitalizations or delaying placement in long-term care facilities. Through this program, family caregivers may also qualify for a stipend for the care they provide.

Honoring caregivers. Caregivers make a tremendous, positive impact in the lives of so many others. During National Caregiver Month, OCES is honoring local caregivers and their selfless dedication to caregiving by highlighting caregivers nominated for recognition by family members, friends, associates, and individuals.

Join us in celebrating these local caregivers! Read their stories in this month's special Caregiver Edition of the OCES newsletter available online at ocesma.org/news and on social media



at facebook.com/OCESMA.

Sources:

National Alliance for Caregiving. (n.d.). Caregiving in the US. <https://www.caregiving.org/research/caregiving-in-the-us/>
National Alliance for Caregiving. (n.d.). Caregiving in the US 2025 Toolkit. <https://www.caregiving.org/caregiving-in-the-us-2025-toolkit/>

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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Debunking the myth of the 'hapless grandparent': Many seniors are succeeding in the digital age

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



A recent article in the Harvard Gazette highlighted a new book entitled "Wired Wisdom: How to Age Better Online." I was intrigued to learn more, and once I did, I realized our senior population may also be interested in the key take-

aways.

The two authors – John Palfrey, a visiting scholar at Harvard Law School, and Eszter Hargittai, a thought leader from the University of Zurich – wrote their book to bust myths about senior citizens in the digital age. They posit that the stereotype of the hapless grandparents is inaccurate, especially given that the fastest-growing demographic of Internet users is people 60 and older.

The authors used existing data as well as their own detailed survey of more than 4,000 seniors to formulate their conclusions. A few of their findings are summarized below.

Myth 1: Seniors fall for scams more frequently

According to the authors' research, seniors are actually more skeptical than younger folks when it comes to Internet security. The data showed that seniors are less likely to fall for a scam on an individual basis, but scammers disproportionately target older people, creating a

larger pool of possible victims. On the whole, seniors have more available resources to swindle coupled with possible cognitive decline, making them more vulnerable.

Myth 2: Seniors don't use social media

While seniors may be more cautious about sharing personal information online than their younger counterparts, seniors do use social media. However, seniors are often quicker to abandon social media platforms that don't meet their needs. They are also less likely to fall victim to "fake news," given that they grew up in a time with more skepticism related to news propaganda, according to the authors. From my own experience, we find that our caregivers at Seniors Helping Seniors Boston South Shore are particularly active on social media, often finding their way to our team from Facebook or LinkedIn.

Myth 3: Technology increases loneliness for seniors

Since the pandemic, the use of technology in our daily lives has grown exponentially – from remote work to telehealth and social connections via video. These virtual interactions can be a double-edged sword. They create opportunities for engagement and contact that may not be possible otherwise, but they can also create a sense of isolation and encourage individuals to decrease the amount of time they spend with in-person activities. Nevertheless, the researchers found that the benefits of seniors using tech-

"TOO OFTEN WE HAVE THE IMAGE IN OUR MIND OF A HAPLESS GRANDPARENT OR OLDER PERSON IN OUR LIFE WHO CAN'T TURN ON THE NEW PHONE THEY'VE RECEIVED OR THEY CAN'T FIX THE BLINKING LIGHT ON THE VCR...WHAT WE REALLY WANTED TO DO WITH THIS BOOK IS HELP MAKE SURE THAT THE USE OF TECHNOLOGY IS ACTUALLY A PART OF THRIVING IN OLDER AGE, AND NOT SOMETHING THAT'S A HARDSHIP FOR OLDER PEOPLE."

~John Palfrey

nology to stay connected with loved ones often outweigh the negatives.

My favorite point from "Wired Wisdom: How to Age Better Online" is the importance of finding balance. Seniors can – and do – have an active online presence, but engagement is still necessary for seniors to thrive. Encouraging seniors to venture out and remain active in their communities can help them maintain that balance. This is why many of our clients seek companionship and socialization when they reach out to us at Seniors Helping Seniors Boston South Shore.

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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ELDER LAW MYTH BUSTERS

Giving thanks for proper estate planning, which reduces stress and gives families peace of mind

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



Instead of a Myth or Fact, this month, in honor of Thanksgiving, I'm going around the figurative dinner table to say why I am thankful for estate planning.

I'm thankful that a proper estate plan can keep my clients out of the probate court. While for me, as a professional, the probate court process is not a daunting process, I fully understand that it can be stressful and overwhelming to most people. Making sure that assets have proper beneficiary designations and/or are properly titled into trust can avoid the unnecessary stress of the probate court. Having powers of attorney and health care proxies in place prior to any potential loss of capacity can keep the stress of the probate out of the lives of your loved ones as well. The bottom line is a well drafted estate plan can significantly reduce the chances that you or your loved ones end up on probate court.

I'm thankful that an estate plan can speak for my clients when they cannot speak for themselves. Maybe you always wanted your granddaughter to have your special heart locket, or you want your son to have your painting of a mountain landscape. More importantly, you know that you want your sister to raise your children if something happens to you or your partner. How would they know these things if you did not communicate them in some way? A proper estate plan includes these specific designations. If you are the parent of minor children or the guardian of someone who is incapacitated, you can specifically name who will continue the job for you. If you have specific personal effects you know you want to be distributed to specific people, you can list that out so that your wishes are carried out. A clear estate plan won't leave your family guessing what you wanted after you are gone.

Lastly, I'm thankful that estate planning gives my clients peace of mind. Many people walk into my office very intimidated by the estate planning process, but by the time we sign their documents, they are so happy they completed the process. The reduction of stress and anxiety when estate planning documents are signed is often palpable. Clients know that we have covered their bases should the worst-case scenarios arise and that their loved ones will

have the proper tools to tackle the administration and distribution of assets in a manner with as much stress reduced as possible.

An elder law attorney can carefully craft

your estate plan to your specific needs that will make you thankful that you went through the process.

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



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Medicare Part D Open Enrollment is here: Open your mail (or email)!

By Patricia Prewitt, My Personal Rx Adviser



By now you have likely received the Annual Notice of Change (ANOC) for 2026 for your Medicare Insurance (supplemental gap or Medicare Advantage) plan, and/or your Medicare Part D Prescription Plan. Take a look at the changes for 2026. In my own case, Rx's that had been a \$10 copay increase to \$15, and the \$15 Tier 2 jumped to \$20.

Some insurance companies have chosen to leave states or regional markets. Industry news sources cite an expectation of rising premiums, and a reduction in those "extra" benefits offered from private Medicare Advantage plans like dental coverage, glasses, and gym memberships.

You can make changes during the Open Enrollment period between October 15 and December 7 2025. Advertising will be quite heavy this fall – buyer beware!

In this time of uncertainty, what actions could I be taking to help control my prescription costs in 2026?

First: Be informed! Open your mail/email to review the changes to your existing Prescription Part D Plan. If you are enrolled in a Medi-

care Advantage (Plan C), review those changes. Make a list of your current Rx's for coverage and tier levels for pricing. Do not assume that medication coverages stay the same in 2026. You might want to change your plan to save money or gain more cost effective coverage.

Use the Medicare.gov Plan Finder tool (<https://www.cms.gov/medicare/coverage/prescription-drug-coverage>) and select 2026 to find which plans cover needed medications at a favorable price. If you are not good with a computer, ask a trusted friend or family member to help you.

What if I don't have anyone and need help? This stuff is too confusing!

Most independent medical insurance brokers/agents represent up to 20+ different carriers. They help people review plans and enroll, usually at no cost. Contact your local Council on Aging to book an appointment with specially trained SHINE counselors who work by appointment during open enrollment.

Second: If you are 65 (or will be in 2026) still working, and have employer insurance, make sure your employer plan has "creditable coverage" for prescriptions. Without credible coverage (defined by ACA) future Medicare Med D penalties might be assessed.

Caution for the newly retired: I am required to use a contracted entity (ViaBenefits) in order to maintain my employer retiree health benefits. Follow the guidelines of your former employ-

er to avoid losing access to any accrued retiree benefits.

What else? For Medicare enrollees, in 2026 the out-of-pocket maximum costs for coverage prescriptions is \$2,100. The costs accrued will be determined by each carrier as it relates to copayments, coinsurance, and deductibles for each plan's rules. The standard deductible for Part D prescription plans rises to \$615 in 2026. You may opt-in for a budget plan to smooth prescription costs over 12 months.

Is there any good news? The first 10 medications contracted for cost reductions go into effect in 2026. Check the Extra Help tab on the Medicare.gov website to read about the federal program and see if you may qualify.

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

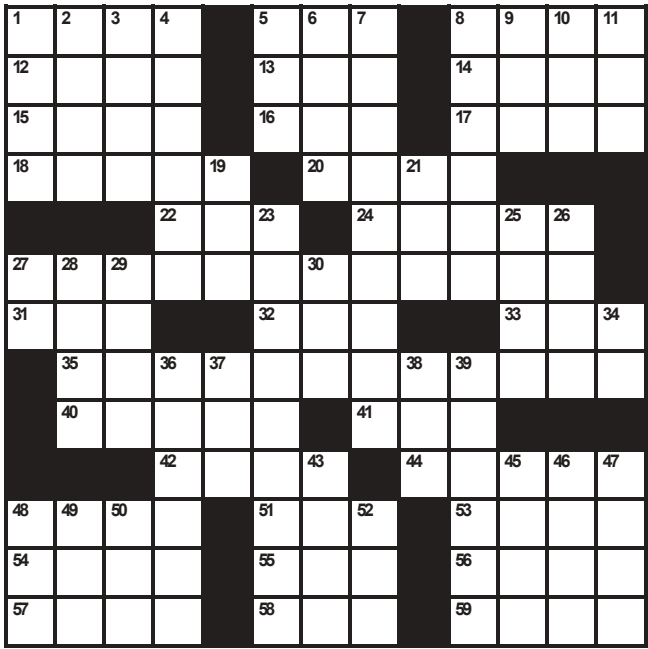
ACROSS

- 1 "Troy" actor, Brad
- 5 Idea of oneself
- 8 Not up
- 12 Light beige
- 13 Hasty escape
- 14 Humdinger
- 15 Base for sauces
- 16 Back again
- 17 Reverse
- 18 Prepare to be knighted
- 20 Canned meat
- 22 Watery film
- 24 Adherent of an Indian religion
- 27 80 year old
- 31 Fraternity letter
- 32 Daybook
- 33 Pen part
- 35 Tender
- 40 As a result of (2 words)
- 41 Street abbr.
- 42 Unpleasant guy
- 44 Birch family tree
- 48 Toward dawn
- 51 U.N. arm, for short
- 53 Fountain order
- 54 Dog pest
- 55 Not a thing

- 56 Bookie's quote
- 57 Greenish blue
- 58 Word on a quarter
- 59 Wyle of "ER"

DOWN

- 1 Benefit
- 2 Desktop symbol
- 3 Real
- 4 Promgoer's rental
- 5 Imp
- 6 Needlefishes
- 7 The eating of raw food
- 8 College graduates
- 9 Hair style
- 10 Vulcan's mind m___ in "Star Trek"
- 11 Two singers
- 19 Part of a relay race
- 21 Balloon filler
- 23 Very cordial
- 25 ___ Point, California
- 26 Troop group
- 27 Connective word
- 28 Neighbor of Libya
- 29 Vegetarian staple
- 30 "___ so fast!"
- 34 To stay the same
- 36 Merry



- 37 Old verb ending
- 38 Fertility clinic stock
- 39 English admiral in history
- 43 Assortment
- 45 Unfashionably dressed person
- 46 Icelandic poem collection
- 47 Precipitate
- 48 Bank method of funds transfer, for short
- 49 Pub pint
- 50 Large quantity
- 52 Long used

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