South Shore Senior News

For Boomers and Beyond

PRICELESS

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Celebrate the holiday season around the world with the best local flavors and traditions

By Victor Block

Model boats are decorated with brightly glimmering lights. Women sprinkle water scented with basil around their house, which they believe will keep bad spirits away. Families dine on spit-roasted pork and fried pastry.

This is Merry Christmas as it's celebrated in Greece. People around the world welcome this special day in a variety of ways, some familiar and others less so. These include festivities that are focused on Santa Claus and those that stress the Christ in the holiday's name.

Given the seafaring history of Greece, it's not surprising that decorated ships are an old tradition. That includes small model vessels which have been displayed in homes when sailors returned from sea voyages. Christmas also is welcomed by many Greeks with a toast of ouzo, the country's anise-flavored spirit that is the country's national drink.

Food often is a focus of Christmas merriment, and the list of typical fare is long and varied. Carp is the main dish at some holiday meals in Poland. Some people buy a filet, while others adhere to the time-honored practice of purchasing a live fish several days in advance and letting it swim in a bath tub before it is cooked and consumed.

Colonel Sanders would feel at home in Japan, where fried chicken at KFC and other fast-food restaurants is a holiday favorite. Other imports from the United States include exchanging cards and presents. Christmas in ways is more like Valentine's Day, a romantic time for couples to spend time together. Sake rice wine is the traditional holiday, and anytime, beverage in the Land of the Rising Sun.

In Germany, many families attend Mass on December 24 and bring gifts for the Christkind (Child of Christ). Christmas trees have been used since the late Middle Ages. Most people have a real tree that traditionally is decorated with wooden ornaments and real candles. The libation of choice comes from the wide selection of outstanding local beers.

An impressive feature of holiday celebrations in Germany is the famous Christmas Markets. Most cities have at least one, and some are based upon a theme like angels or medieval times. The market in Frankfurt dates back to the 14th century and that in Cologne can attract more than four million visitors.

Some time-honored ways of celebrating Christmas were brought to Canada immigrants from a number of countries. Given the cold winter climate, skiing, ice skating, and tobogganing are popular pastimes if the ground is covered by snow.

An annual extravaganza in Toronto is the Santa Claus Parade, which first took off in 1905 and now attracts more than a half-million people. Lavish floats, marchers, bands, clowns, and – of course – Santa and Mrs. Claus wind through the city along a 3.5-mile route.

In contrast to the snow and shivering cold of Canada is warm winter weather south of the equator. That includes Australia, where, as in other countries that previously formed the British Empire, some practices – like Boxing Day, which takes place on December 26 – are observed.

Less familiar are the facts that Santa at times has been depicted as wearing Australian-style clothing, including a wide-brimmed Akubra hat and flip-flops and riding in a sort of pickup truck pulled by kangaroos. Some Aussies go to a beach to swim in the ocean and it's not unknown for Santa to come ashore riding a surfboard.

Argentina and South Africa share a Southern Hemisphere location with Australia, so sand and surf are more closely associated with Christ-

Travels with Vic… *continued on p.14*

Navigating the Future

The privilege of care: Lessons from 16 years of navigating aging as a professional and with family

By Mark Friedman

In April 2019, South Shore Senior News published my column entitled "Navigating the future: Plans, preparations and a guy about to get on a plane." It was all about an early discussions with my parents about their plan for aging. At that point we (my parents and siblings) had only started to define who helps with what, and defining what "what" actually meant.

Even with 10 years of professional experience in senior care, looking back I still had a lot to learn. I can say with humility and gratitude that I've learned so much more. My original "Ten Steps to Success" have stood the test of time, but personal experience has added a depth and breadth to what it means to truly plan for aging and support those who are in the journey.

During the past several months, I have written for the South Shore Senior News based on content from our Aging Advantage Guide – strategies and tools to help clients and their families navigate senior care. I have also had the opportunity to lecture and give webinars on this and the underlying topics:

• **What really is an aging plan?** How to start, what to include, and what to do when you're in or near a crisis.

• **Understanding and meeting the challenges of caregiving**. Seeing the caregiving landscape clearly and understanding its emotional and practical realities.

• **Handling difficult conversations**. Expanding planning beyond wills, estates, and finances to include family expectations, roles, and care preferences.

• **Navigating care and the caregiving journey**. Exploring services, providers, and options that fit both your needs and your wants.

• **Creating a personalized plan for aging**. Reconciling what matters most to you (wants) with what your circumstances require (needs).

After years of guiding clients and families, and being in the same situation, here are my top five lessons about aging well and caregiving with purpose:

1. Most people never clearly define what they want. When I ask older adults, "What matters most to you as you age?" the answers are often vague. Few have written down their priorities or thought through what tradeoffs they're willing to make under certain conditions. Yet these details are essential; they shape every care decision ahead.

2. Supporters and support systems can't follow what they don't understand: We often complete our powers of attorney and health-care proxies, but rarely provide an "instruction manual" for how those roles should be carried out. Our loved ones may have the authority to act, but not the guidance they need to act in alignment with our wishes. Clarity here is an act of love.

3. Everyone needs a Plan B: Too many families rely solely on "Plan A." For example, an adult child may be named as health-care proxy, but what if she's unavailable, overwhelmed, or unwilling when the time comes? Having a designated backup or alternate decision-maker prevents crises and reduces guilt or conflict.

4. The equation of care must stay balanced: I call this the equation of care: Caregiving = Care Receiving. What we expect others to do for us must match what they're able and willing to provide. Open dialogue about these limits is essential. When that balance tips too far in either direction, both sides suffer emotionally and physically.

5. Caregiving is a privilege, not a burden: In our field, professionals often talk about the "burden of care." I've come to reject that phrase. Caring for another person – or allowing someone to care for you – is a privilege. It's not just what we do that matters, but how we do it. Compassion, empathy, and respect transform every task, from helping with medications to simply sitting and listening. When we approach care as a privilege, the entire experience changes. It becomes a shared journey, one that honors dignity, strengthens relationships, and enriches both lives. Whether you are a care recipient or a caregiver, start with one essential step: communicate with clarity, detail, and respect. Have honest conversations about your expectations and your limits. In the end, it's these conversations – not the paperwork – that create the strongest foundation for aging well.

About the Author: *Mark Friedman is the owner and Chief Education Officer of Senior Helpers Boston and South Shore. Passionate about seniors and healthcare, the goal of his agency is to change the trajectory of aging for his clients and their families first by delivering an exceptional homecare experience in a combination of highly trained and high-touch caregivers, and second by providing education and guidance with and connection to resources and services in the 43 communities his company serves. Contact Mark at MFriedman@SeniorHelpers.com or visit www.SeniorHelpersBoston.com.* ∞

Retirement Dreams – or Nightmares

Pickleball is life. Or is it? We want to hear your stories about the game

By Steven V. Dubin

What? Pickleball? This could be your next sport.

Isn't that like shuffleboard? Or bingo?

Yes, I was a tennis snob for a long time. Until my knees, shoulders and hips begged me to reconsider.

Then I really needed a new way to whack a ball without putting so much stress on my joints.

I stepped over to the dark side.

Key rules. First, never hit an overhead into someone's genitals.

Second, once you play pickleball, never stop talking about pickleball. Regardless of the body language or verbal cues of your audience. Yammer on!

Third, never leave a newbie behind. Everyone gets to play and is welcome. The 85-year old with two knee braces, the 20-something who just loves the idea of wearing a sweatband and vibrant colored sneakers, and the neighborhood kid with a plywood paddle.

Sure, you may not want to spend the whole afternoon with these people, but you welcome them in for a game or two and keep rotating through.

Put your paddles up on the rack and take your chances. A single game typically lasts 15 minutes or so. You don't get too attached, frustrated or serious.

In one session, I typically play for 1-2 hours, I meet just enough people so that I have no chance of remembering their names.

I'll admit it. At first I'd go home and ad their first names to a spreadsheet and add a quick description – "Guy with two different-colored eyes and screams when he hits the ball." Or "Gal with an aqua blue, floppy sombrero and matching wrist bracelets."

There are more than 900 people on my Plymouth Forges Field/TeamReach pickleball app. And that's only one of the groups I belong to.

That's a lot of names to remember. A lot of levels of athleticism. A lot of humanity.

It's like that Forest Gump quote, "It's like a box of chocolates. You never know what you are going to get."

In future articles perhaps we will explore other critical pickleball topics – nicknames (earned and self-assigned), doubles partners (friend or foe), etiquette (don't do as I do), gear (does the paddle make the player?), in or out (line calls that define you) and more.

Your pickleball stories? Please share them. And remember, they don't have to be interesting, humorous or relevant. That is the beauty of pickleball. 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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Heart and home: Elaine Conroy's 18-year journey of compassion at Celtic Angels

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

When Elaine Conroy first joined Celtic Angels Home Health Care in 2007, she thought it would be a short-term position – just a few months helping out in the office while her children were older and more independent. Nearly two decades later, Elaine is one of the heartbeats of the company – a trusted confidant to families, a compassionate listener to clients, and a mentor to new caregivers.

Born in England to Irish parents and raised in Dorchester, Elaine came to the United States at age 12 along with her three sisters. She attended St. Gregory High School and later studied communications at Quincy College before working in downtown Boston as a personnel and HR manager. After marrying and raising her two children, Jenn and Thomas, her path took an unexpected turn that would shape the next chapter of her life.

"I met Maria Burke back in 2007," Conroy recalls. "I thought I was going to be a home health aide working nights, but Maria asked me to help in the office. I never thought I'd still be here 18 years later. I absolutely love what I do."

At Celtic Angels, Conroy serves as a client care manager, handling many of the company's client intakes, including hospice care. Her approach blends professionalism with deep personal empathy.

"We're a team of strong women with a purpose," she said proudly. "We get things done, no matter what it takes. I know each of my clients, and I check in with them weekly. I cry with them, laugh with them, and celebrate their milestones."

Over the years, Conroy has continued her education at various colleges, including Boston University and Northeastern University, studying communications and human resources.

Her favorite moments are the ones filled with joy and recovery.

"When someone gets discharged from rehab or starts feeling stronger, it makes me so happy," she said. "That's what this job is all about – helping people get better."

Yet Conroy doesn't shy away from the emotional side of her work.

"Some days are hard," she admits softly. "When I know someone is nearing the end, I always say a prayer on my way to see them. I just ask that they don't suffer."

Outside of work, Conroy finds joy in simple pleasures: Weekends spent with her husband, Kevin, antiquing up Route 1 in Maine, visiting seaside towns, and sampling lobster rolls along the way. She also cherishes her two grandchildren, Maeve and Shawn, who fill her weekends with laughter and love.

"My life is full, between my family, my clients, and the amazing people I work with," Conroy said. "Helping others is almost selfish because I get so much satisfaction from it. When people are upset, I can calm them down, and they're so grateful. It's incredibly rewarding."

Asked what advice she would give to anyone considering a career in home health care, she doesn't hesitate: "Dive right in. There's nothing more rewarding than helping people. It's fulfilling on every level."

As she celebrates 18 years with Celtic Angels, Elaine Conroy has no plans to slow down.

"I can't believe how fast the years have gone," she said. "As long as I love what I'm doing, I'll keep doing it – maybe another 18 years!"

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.* ∞

Stay active through the holiday season with the home-based kitchen island workout

By Rita La Rosa Loud, B.S.

Would you believe that your kitchen island or counter can serve as more than just a place for cooking or preparing meals? Throughout this Christmas holiday, it can double as a stable and effective workout station for muscle strengthening. Utilizing this convenient household feature makes it easier to squeeze in quick workouts, helping you stay active, healthy, and fit during the busiest season of the year.

Seven-minute workout

Make it a daily habit to get fit during the holidays. Start with this express body weight strength routine while at your kitchenette island/counter.

Posture tips

Keep eyes forward, neck and shoulders relaxed, back straight, and abdominals pulled in.

Warm-up

Set timer for two minutes. Face six inches away from the island/counter. Arms fully extended, hold onto the top for balance and support. With feet slightly apart facing forward, march in place for 30 seconds, then step side-to-side for 30 seconds. Next alternate side leg kicks for 30 seconds. Lastly, turn right holding on to island/counter with your right hand. Lift switching knees for the remaining 30 seconds. Choose any or all movements based on your fitness level.

The exercises

Be sure to hold on to the island/counter throughout the exercises to stabilize your body

• **Push-ups** focus on chest, triceps, shoulders, and like a plank, your core, which are muscles that include abdominals, hips, and lower back. Place extended arms on the counter's edge, stand far enough to keep your body straight, and avoid letting hips drop or lower back arch. With back straight, flex (bend) elbows and lower chest toward the edge of the island/counter. Pause, then push your body back to starting position. Repeat 10 times.

• **Biceps curl** targets the front arm (biceps, forearms) muscles. Stand erect, facing six inches away from island/counter; hold on with right arm. Grasp a dumbbell or water bottle with left hand by your side, palm inward. Slowly curl weight toward your shoulder, turning palm upward as you lift. Pause for a moment, then return dumbbell down by your side. Repeat 10 times per arm.

• **Calf raises** target lower leg (calf) muscles. Stand upright 6 inches away from island/counter, feet apart, pointed forward. Knees fully extended, slowly rise on to tippytoes, heels in line with arches. Pause momentarily, then slowly lower heels back to floor. Repeat 10 times.

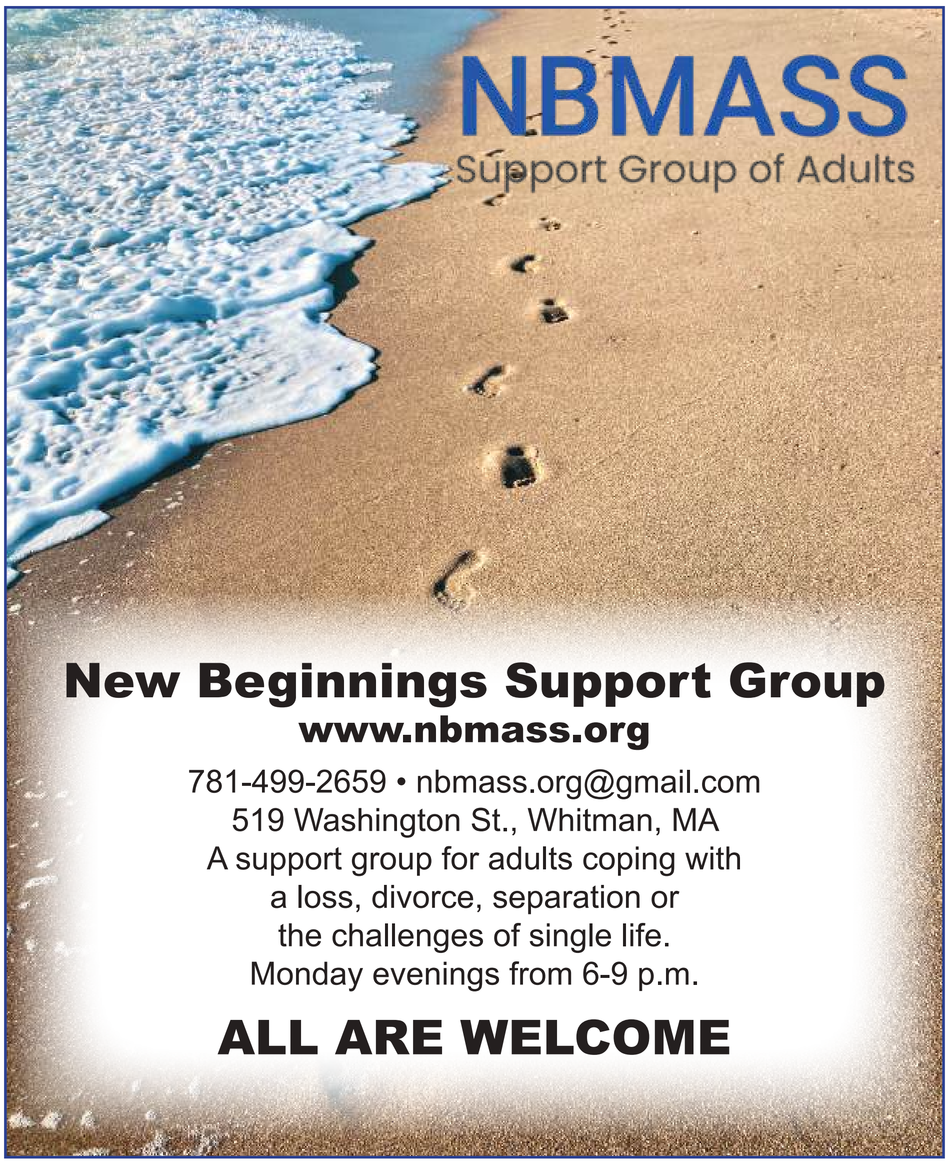
• **Body-weight squats** target hips, thighs, and buttocks. Stand tall 12 inches away from island/counter with arms straight resting on worktop. Place feet shoulder-width apart. With eyes forward, bend knees and sit back as you lower hips to desired level (mini or full squat). Pause prior to returning to standing position. Repeat 10 times.

Stretch and relax

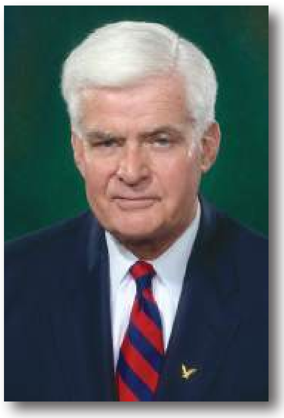
Stretch after each exercise or at the end of your workout. Gently hold each stretch for 30 seconds and breathe throughout for best results.

The Wayne Westcott, Ph.D. Center for Health and Fitness at Quincy College offers support to help you get through the holidays. Consider joining our supervised adult group fitness program (resistance exercise, aerobics, flexibility, functional training). We are 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.* ∞



Unlocking your home's hidden wealth: Reverse mortgages vs. HELOCs – what every homeowner should know



By George A. Downey

As retirement approaches, many homeowners find themselves rich in home equity but short on cash flow or access to funds when needed. Fortunately, two powerful tools can help: Reverse mortgages and home equity lines of credit (HELOCs). Understanding the difference could be the key to a more secure and comfortable retirement.

Reverse mortgage: A lifeline for older homeowners

If you're 62 or older, a reverse mortgage allows you to tap into your home's value without monthly loan payments. You can receive funds as a lump sum, monthly income, or a flexible line of credit. Best of all, repayment isn't due until you sell, move out, or pass away.

Basic considerations:

No monthly payments = less financial stress.

Stay in your home while enjoying its value.

Protection from market downturns – you'll never owe more than your home's value.

Flexible access to funds for healthcare, living expenses, or peace of mind.

This option is ideal for retirees looking to stretch their savings and enjoy financial freedom without selling their home or taking on unwanted debt payments..

HELOC: Flexible credit for all ages

A HELOC is a revolving credit line secured by your home. You borrow as needed and make monthly payments, often interest-only during the initial draw period (typically 7-10 years). After that, payments increase to repay the balance by the maturity date.

Basic considerations:

Lower upfront costs.

Access funds as needed.

No age restrictions.

Great for short-term needs like renovations or emergencies.

HELOCs offer flexibility, but they require discipline and the ability to manage increasing payments later or the ability to repay the balance when the draw period ends.

Which is right for you?

If you're retired or nearing retirement and want to improve cash flow without monthly payments, a reverse mortgage may be the better fit. If you're younger or comfortable with monthly payments and want ongoing access to funds for a limited time, HELOC might be the better choice.

Both options unlock your home's equity, but your choice should reflect your financial goals, lifestyle, and comfort with repayment.

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.*

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How winter weather affects your teeth and gums

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

Winter is coming. No avoiding that. As the temperature drops, we all feel the effects of winter, ranging from dry skin and chapped lips to the occasional chill in our bones. And the older we get, the more we feel it.

But did you know cold weather can also affect your teeth and gums?

For many people, especially older adults, winter brings a few common dental challenges. Fortunately, with a little awareness and care, you can keep your mouth comfortable and healthy all season long.

1. Tooth sensitivity in cold weather

Have you ever felt a sharp twinge when breathing in cold air or sipping a hot drink? That's not unusual. Tooth sensitivity often flares up in winter. It's typically caused by worn enamel or receding gums, which expose the more sensitive parts of the tooth.

Cold air contracts the enamel slightly, making it more reactive to temperature changes. That's why even a deep breath outdoors can trigger discomfort.

What to do: Use a toothpaste made for sensitive teeth and a soft-bristled toothbrush. This will help you avoid further wear. Also, try to breathe through your nose when outside, and avoid extremely hot or cold drinks back-to-back. If the pain persists, your dentist may recommend a fluoride treatment or desensitizing varnish to protect your enamel.

2. Dry mouth from indoor heating

The dreaded combination of dry winter air and indoor heating can reduce moisture levels in your mouth – aka saliva. Saliva helps wash away food particles and bacteria. So, your mouth doesn't produce enough saliva, your risk of cavities and gum problems rises. For seniors, this is an even bigger concern as many medications also cause dry mouth.

What to do: Stay hydrated by sipping water throughout the day. A humidifier for those rooms you're in the most will help add moisture to your indoor air. Another solution: sugar-free gum or lozenges. These can help stimulate saliva flow. Your dentist may also recommend special rinses or saliva substitutes.

3. Chapped lips and cracked corners

Cold winds and low humidity can take a toll on your lips and the corners of your mouth, leading to painful cracking or inflammation, a condition called cheilitis.

What to do: Use a moisturizing lip balm with SPF protection, even in winter. You can stop by The Toothboss as we offer free Toothboss lip balm to patients and guests at the front desk. If cracks don't heal or become sore, see your dentist or doctor; persistent irritation may indicate a fungal infection that needs treatment.

4. Seasonal habits that sneak up on you

The cold winter weather might mean you increase your intake of hot beverages like coffee, tea, and hot cocoa. All three can stain your teeth. Comfort foods high in sugar and starch as well as hot drinks high in sugar also create more opportunities for decay.

What to do: Try to limit sugary snacks, rinse your mouth with water after indulging, and keep up with your brushing and flossing routine. If you're traveling for the holidays, pack a small dental kit so your routine stays on track.

The bottom line. Winter can be tough on your mouth, but with a few adjustments, you can prevent seasonal discomfort and keep your smile healthy year-round. Protecting your teeth and gums now means you'll be ready to greet the new year with comfort and confidence.

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.* ∞

When the experience of loss has no name – dealing with ‘ambiguous grief’

By Jennifer Cooperman
LICSW, ACHP-SW, CDP

Amidst the pain and darkness of loss, we often find comfort and light in the presence of others. We have funerals and rituals that bring people together to share the grief and ease the burden of carrying it alone. But what happens when the loss is not known to others? What if the loss is not clearly defined, or even recognized as a loss by others at all?

“Ambiguous grief” is a term coined by family therapist Dr. Pauline Boss in the 1970s, originally to address grief experienced by families of soldiers who were missing in action. Over the years, multiple clinicians and researchers have expanded the concept of ambiguous grief to other circumstances in which grief occurs. The physical death of a loved one brings a sense of yearning and emptiness which can feel unbearable at times. Yet the pathways forward in coping with death are forged by the universal nature of experiencing death. It helps to know we are not alone. As difficult as it may be, there is predictability in physical death. We know we will not see the person again, we are given relief from our usual responsibilities to grieve, and we know we will be offered comfort by others. Ambiguous grief is complicated by the fact that these conditions are unlikely to be met.

At its core, grief is about adapting to painful change. We grieve when we lose the future we had hoped for. This grief is present when a couple experiences infertility and loses the future they imagined as parents. This grief is present when a spouse has dementia and a life partner is physically present but no longer feels like the same person. This grief is present when divorce occurs and the life one once imagined takes a different course. In these examples, others may not even know of the grief being experienced. There are generally no ceremonies or bereavement leaves to aid in this type of grief.

The first step in coping with ambiguous loss is naming it, and recognizing that the overwhelming feelings are feelings of grief. People often think they are “going crazy.” They may be experiencing insomnia, loss if interest in activities, poor concentration, and crying spells without even recognizing they are grieving. Recognizing ambiguous grief allows us to say to others, “I am hurting, and I need your support right now.” It allows us to take a break when needed in order to mourn. It can be helpful to create rituals and ceremonies that help honor the loss and bring the support of others closer.

Just as there is not one correct way to grieve, there are also different ways in which grief can present itself. The common goal of all grief work is to learn how to integrate the loss into one’s life story. This is true when the loss is obvious and known, as well as when it is not as apparent. All mourners deserve compassion, patience, and understanding.

About the Author*: Jennifer Fleischer-Cooperman, LICSW, ACHP-SW, is a clinical social worker who has been working in hospice care for more than eight years and as a medical social worker for more than 25 years. You can contact her at jcooperman@oldcolonyhospice.com.* ∞

How to sell your home during the holidays (without losing your cheer or your sanity)

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

Selling your home during the holidays might sound as appealing as wrapping gifts with one hand tied behind your back, but with a little sparkle and strategy, you can turn it into a festive success story. The secret? Embrace the season, stay smart, and sprinkle a little magic where it counts.

1. Don't get snowed by your real estate agent (seriously – this comes first!)

Before you deck a single hall, make sure you're not getting taken for a sleigh ride by your listing agent. With the recent NAR settlement changes, many agents are now charging upward of 3% just to list your home – and that doesn't even include paying a buyer's agent. For a $500,000 home, that's $15,000 gone before the snow melts.

But you don't have to play that game.

I charge a 1% listing commission, period. That means you keep more of your hard-earned equity, whether you're selling a cozy Cape or, like a recent client, a $2.8-million property that saved the seller $56,000 in listing fees alone. During the holidays, when every dollar counts and stress levels already run high, the last thing you need is an agent stuffing their stockings with your money. Choose an honest, experienced broker who works for you, not for their commission check.

2. Deck the halls – but don't deck out the buyers

Yes, it's tempting to transform your living room into Santa's workshop, but remember: buyers need to see the home, not your collection of singing reindeer. A wreath on the door? Lovely. A tasteful tree? Perfect. But the 12-foot inflatable snow globe on the lawn? Maybe skip it this year. Think cozy and classic, like a Hallmark movie before the snowstorm hits.

3. Keep it cozy, not cluttered

Winter gives you the advantage of leaning into warmth and comfort. Light the fireplace (if you have one), drape a soft throw over the couch, and bake something that makes the house smell like cinnamon and nostalgia. But resist the urge to stack gifts in every corner or leave wrapping paper explosions mid-project. Buyers love "homey," not "holiday hurricane."

4. Let there be light (and lots of it)

Winter means shorter days, so lighting is your best friend. Open curtains wide, turn on every lamp, and swap dim bulbs for bright, warm ones. The goal is to make your home feel sunny and inviting, even if it's dark and snowing outside. Bonus: Twinkle lights can make even the gloomiest day feel a little bit magical.

5. Price it right, wrap it tight

Holiday buyers tend to be serious shoppers, they're not casually browsing between cookie swaps. That means if they're looking now, they really need a home. Work with your real estate agent to price your property realistically and competitively. Think of it as wrapping the perfect present: Neat, appealing, and just the right size to make someone smile.

6. Keep showings flexible (and your schedule merry)

Between office parties, school concerts, and last-minute shopping, your calendar might look like a fruitcake – dense and packed. Still, try to stay flexible for potential buyers. Keep your home "show-ready" so you can accommodate last-minute visits. A buyer who wants to see your home on December 23 might just be ready to make an offer by New Year's.

7. Showcase your home's best winter features

Does your house stay toasty even when the wind howls? Do you have energy-efficient windows, radiant heat floors, or a spacious mudroom for snowy boots? Highlight those! Winter buyers will appreciate a home that's as practical as it is pretty.

8. Spread some goodwill (and curb appeal)

Even if your driveway is blanketed in snow, make sure it's clear, salted, and welcoming. Add a festive touch with a simple wreath, a lantern, or a cheerful doormat. You want buyers to feel that "coming home" warmth from the curb before they even open the door.

9. Keep your spirits bright

Selling during the holidays might take a little extra patience, but remember, magic happens this time of year. Somewhere out there is a buyer who'll fall in love with your home, garland and all. Keep the cocoa hot, your heart light, and your listing sparkling.

After all, who says you can't wrap up the year with the best gift of all – a sold sign on your lawn and a fresh start for the new year?

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.* ∞

Reduce your holiday stress and encourage connections by helping others during the season

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

The holidays are here! While this is a time to gather with loved ones, celebrate traditions and reflect on cherished memories, for some it may be bittersweet and a very stressful time of year.

Older adults who are grieving the loss of loved ones or who are separated from family and friends by distance or circumstance may have a difficult time coping and find the holidays to be extremely challenging.

Below are a few tips for managing the holiday season:

Connect with others. Whether you or someone you know is struggling with feelings of sadness or loneliness, reach out to offer support and companionship. Be sure to check in on older family members, neighbors, or friends who live alone to see how they are coping during the holidays.

Give back. In every community there are local organizations that need volunteers, especially during the holiday season. Consider volunteering at the local council on aging, food pantry, animal shelter, or other nonprofit organizations. Helping others can also lift your spirits and bring a greater sense of positivity. Plus, you'll meet new people and feel more connected to your community.

Flip the script and create a new tradition. Even if distance or circumstances keep you apart from family members and friends, try to preserve those bonds. Try starting a new holiday tradition, like celebrating through a phone or video call. This is a great way to stay connected, if your family or friends live in a neighboring state or across the ocean, you could schedule a video call to sing holiday songs, share a meal, or open gifts together.

Stay engaged in your community. Being involved in your community offers opportunities to socialize and provides a genuine sense of belonging. Attend local events such as free community concerts, workshops, or presentations. From your local library to the COA and the YMCA, there are plenty of activities to enjoy, including crafts, games, fitness classes, book clubs, and more.

The holidays can feel overwhelming at times, but having a plan to stay connected and engaged can help you manage stress and maintain balance.

Old Colony Elder Services provides guidance and resources to older adults and individuals with disabilities, their family members and caregivers. Visit ocesma.org or call 508-584-1561 to learn more.

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.* ∞

A look back: Celebrating our heritage on National Roots Day

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

It seems there is a "national day" for just about everything. Some days even have multiple things to celebrate. As we head into the busy holiday season, one of these special days resonates with me – National Roots Day.

If you aren't familiar with this particular festivity, National Roots Day is celebrated on December 23 every year. The day is intended to encourage people to connect with their heritage. This can mean anything from telling stories, researching your ancestors, or creating new memories with loved ones. It seems right, then, that National Roots Day falls within the busy holiday season during which people often gather with friends and family to share traditions.

At Seniors Helping Seniors Boston South Shore, we honor National Roots Day and the meaning behind it every day. We continue the mission of the original founder, Kiran Yocum, and her 14-year dedication to working with Mother Teresa. It is this legacy that drives us to create a team of passionate caregivers who encourage our clients to share their life stories and wisdom. This year to help our clients celebrate National Roots Day, our caregivers have been working on special activities that we hope will provide inspiration to others.

Creating a family tree

On a recent visit, one of our memory-care clients shared with his caregiver that he would like to know more about his heritage. He is very proud of his family, and he wanted help to memorialize their history while he is still able to recall the details. For the last few weeks, the pair have been working on a family tree. Using both personal stories and online resources, they have been able to document several generations of ancestors so that future generations have insight into our client's past.

Sharing traditions

The holidays are a time of joy, but there can also be a sense of loneliness for seniors who may live far from loved ones or who have experienced a loss. One of our caregivers is especially attuned to this need and decided that she would offer to celebrate Hanukkah by lighting the menorah with any of our Jewish clients. Sharing this tradition and helping our clients to meaningfully take part in their faith is something that can bring peace and happiness to our clients as they reflect on their roots. It can also help to create new memories and new traditions to share with loved ones.

Giving back

Reflecting on a time in her life when her family was struggling, one of our clients wanted to find a way to help others during this holiday season. Knowing that there are many people right now with food insecurity, our client and our caregiver paired up to create a neighborhood "food pantry" at the end of her street. They started by providing staples, but soon they decided it would be fun to share family recipes with others. They printed recipe cards, put together kits with the necessary ingredients, and added them to the "food pantry." Our client was able to pay it forward and return the generosity of those who had helped her family in the past.

This year, our family will be celebrating National Roots Day with a new member. Our son was born in September, just days after our open house that many of you attended. It is my hope that Seniors Helping Seniors Boston South Shore becomes an integral part of his roots. Our goal is to improve both dignity and quality of life to help our seniors thrive both physically and mentally. We pair seniors who would like to 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. She was valedictorian at Notre Dame Academy 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.* ∞

Elder Law Myth Busters

Myth or fact? You can gift $19,000 per year with no effect on the five-year look back period for a nursing home

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

This a myth!

For tax purposes, gifts occur all year round, but they are obviously a highly discussed topic at the end of the year for both the holidays and tax planning. Any time money is transferred from one person to another without the exchange of goods, it is considered a gift. Gifts have tax consequences. Many people think the person receiving the gift, the "done," is responsible for any tax consequences because they just got free money, but it is actually the person who gave the gift, the "donor," who is responsible.

This tax responsibility kicks in for individual gifts that are made over $19,000 per person, per year (in 2025). This means that the maximum amount an person can gift to someone else is $19,000 per year before gift taxes are triggered. A married couple with two children can give each of their children $38,000 ($19,000 each from parent) without incurring any gift-tax issues. What if these children are married? Each parent can also gift $38,000 to each of their children's spouses. In this scenario, the parents can gift $76,000 per year to their children and their children's spouse without incurring any gift-tax consequences. Many people utilize this gifting method to reduce their estate tax threshold.

However, there is one catch when thinking about gifting money – the five-year Medicaid asset-transfer rule. This comes into play if a person needs long-term care services in a nursing home. Medicaid has rules and regulations for the qualifications of benefits. One of those rules is that to get benefits, you must financially qualify for Medicaid. In order to qualify, the person needing Medicaid benefits can only have $2,000 in assets. If the person needing Medicaid benefits is married, that spouse still living at home can have $157,920 in assets, plus the home they live in (with equity less than $1,097,000) and a car. To prove you qualify, Medicaid will request your bank statements and review them. Any transaction over $1,500 will be considered a gift unless you can prove it otherwise.

Clients very commonly think that because the IRS says that they can gift $19,000 per year that these gifts have no other effects. Unfortunately, that's just not true. It's easy to see where one rule has a limit of $19,000 and the other $2,000, with both referring to "gift limits," that these rules may cause conflict for some folks. This is where it is important to meet with an elder law attorney to discuss your specific situation to see where these rules come into play with the plans you have for your estate.

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.* ∞

Medicare in 2026: What changes to costs should you expect?

By Patricia Prewitt, My Personal Rx Adviser

The Inflation Reduction Act of 2022 was designed to lower drug costs, expand coverage, and improve the sustainability of the Medicare program for years to come. At the time of this article, the law remains in place.

What are the new costs for 2026 for Medicare enrollees when it comes to prescription coverage?

Increased deductibles: The maximum annual deductible for Part D Medicare prescription drug plans is expected to rise from $590 to $615 in 2026.

Increased out-of-pocket limits: The out-of-pocket maximum for covered medications increases slightly to $2,100 annually. It remains that if your medication is not covered, or not on Prescription Drug Plan Formulary, your costs may be higher and not be applied to this cap. This generally happens for "lifestyle" prescriptions.

What is expected to remain the same?

Insulin costs for covered insulin products is capped at $35 a month or less.

Spread-out drug payment option continues: If you enrolled in 2025, you will be automatically re-enrolled for 2026. This allows Medicare subscribers to spread annual costs over 12 months, rather than pay a lot all at once in early in the year to meet the $615 annual deductible. It works like setting up a budget plan for utilities, making payments easier on a fixed income.

I've heard prices may be going down for certain medications. What are they?

Under the Inflation Reduction Act of 2022, Medicare was allowed the ability to negotiate prescription prices of certain high-expenditure, single-source drugs without generic or biosimilar competition at that time. The Centers for Medicare and Medicaid Services (CMS) estimates overall impact (according to data pulled from the time period from Jan 1 – Dec 31, 2023) is to lower out-of-pocket costs for 8.8 million Medicare subscribers. The first 10 medications with lower prices fall in the therapeutic areas of cardiology, diabetes, immunologic disorders, and blood cancers.

The following prices are due to go into effect for 2026. All prices are stated as a 30-day supply. CMS Medicare Drug Price Negotiation Program Link: https://www.cms.gov/files/document/fact-sheet-negotiated-prices-initial-price-applicability-year-2026.pdf.

- Cardiology related medications: Xarelto (rivaroxaban) $197; Eliquis (apixaban) $231; Entresto (sacubitril/valsartan) $295.
- Diabetes-related medications: Januvia (sitaliptin) $113; NovoLog Flex pens/various $119; Farxiga (dapagliflozin) $178.50: Jardiance (empagliflozin) $197.
- Immunological conditions: Enbrel (etanercept) $2,355; Stelara (ustekinumab) $4,695.
- Blood cancers: Imbruvica (ibruvicahcp) $9,319

Important to Note: Some of the medications on this list may have generic versions become available during 2026. It is not known how various Medicare Part D prescription drug plans may respond to those market changes.

Content provided is for educational purposes only and is not intended as a substitute for advice from a qualified medical professional. The opinions expressed within are those of the author.

About the Author: *Patricia Prewitt is a local Massachusetts resident who spent more than 30 years in the pharmaceutical industry. Tricia is a consumer education advocate, and loves helping people find ways to save money on their prescriptions. More information and free resources are available on her website at https://mypersonalrxadvisor.com/resources or call her at 508-507-8840. Favorite Quote: "Act as if what you do makes a difference. It does." – William James* ∞

Travels with Vic

Continued from page 2

mas than snow and sleet. Santas dressed in their traditional wool clothing do their best to keep shouting "Ho-Ho-Ho" when they'd prefer to say "hot-hot-hot."

Argentinians are lovers of meat, so it's no surprise that an outdoor barbeque is a staple of activities. So are Christmas trees, usually artificial and sometimes decorated with cotton balls to represent snow. Fireworks at midnight often mark the start of Christmas day and the sky is filled with globos, paper decorations with a light inside that float into the sky.

Some activities there, like trimming a Christmas tree and hanging stockings, may sound familiar. Depending upon where you live in the United States, outdoor activities like beach sunbathing, hiking in a park, or camping may be less likely.

Around the same time of year, Jewish people around the world celebrate Hanukkah, which commemorates the recovery of Jerusalem and rededication of the Second Temple in the second century BC.

In Israel, the streets of Jerusalem glow with candlelight and families display their menorah, a seven-branched candelabrum. Traditional holiday food includes latkes (potato pancakes) and jam-filled doughnuts known as sufganiyot.

In Paris, many Jewish people head for Le Marais district to enjoy Jewish food specialties. In the Alsace region, Jews use a double menorah with space for 16 lights rather than the traditional eight, so a father and son can both light a candle together.

Jewish people have lived in Rome since 160 BC. That city celebrates with a 20-foot-high menorah lit at Piazza Barberini. The favorite Hanukkah treat for Italians is Precipizi, small fried balls of dough sweetened with warm honey.

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.* ∞