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Celebrating America's 250th birthday: Events across the country offer something for every interest



By Victor Block

A crowd gathered in Philadelphia recently to enjoy a reenactment of George Washington's commissioning and wreath-laying at the tomb of the Unknown Revolutionary War Soldier.

Nearby, people were allowed to board a collection of historic ships to sail along the Delaware River.

Other folks have been climbing into an Air-stream travel trailer that is making a year-long cross-country tour. Once inside, they're recording stories that tell their family history, honor a local hero, or simply describe what it means to them to be an American.

These are among examples of activities being planned, and undertaken, to celebrate the 250th anniversary of the founding of the United States during 2026. They recall the moment when the Founding Fathers, who had gathered in Philadelphia, declared independence of the 13 American colonies from Great Britain.

This historic event joined together disparate people with equally diverse backgrounds. It includes in Virginia, where Jamestown was established in 1607 as the first permanent English settlement in the New World, the Plymouth Colony in Massachusetts, which was created in 1620, and Maryland, founded by Lord Baltimore in 1632.

These and other states, and cities, have planned a yearlong list of festivities to recognize and honor this special birthday. Some are solemn and serious, others less so. All will attract people from near and far who are seeking to recall and commemorate the nation's birth and its past accomplishments. Wherever you live, whatever your interests, there's likely to be a choice of exciting and educational events that you may wish to take in.

Those activities in Philadelphia were kicking off a yearlong party. At the Museum of the American Revolution, located just steps away from Independence Hall, immersive galleries, interactive exhibits, and theater experiences relate compelling stories of the people and events that helped to spark the American rebellion.

Celebration of the birth of the U.S. Navy and Marine Corps in the self-proclaimed City of Brotherly Love got underway this fall with a parade of ships along the Delaware River, a Toast to the Navy gala, and a gathering at the tavern that was the birthplace of the Marine Corps.

States also will get into the action. A web-based hub has been posted which helps residents of, and visitors to, Delaware locate sites associated with the semiquincentennial remembrance. It includes a three-day Revolutionary War driving itinerary; a calendar of events listing special exhibitions and other related activities, and an overview of places with strong ties to the Revolutionary War. Among these are Cooch's Bridge, site of the only significant military action in the state, and the Grand Opera House, former location of a hospital that treated wounded from both sides during the fighting.

A road trip through Massachusetts is like an immersion in history. Our state kicked off the fetes by reliving the Battle of Lexington when – on April 19, 1775 – the British sent 700 soldiers from Boston to destroy ammunition and other supplies and the town's militia confronted them, leaving eight colonists dead. George Washington then wrote "The first blood was spilt," and the American Revolutionary War had begun.

After Lexington, the British marched to Concord to ransack more military equipment. Among displays in that town's museum is the iron-and-glass lantern that Paul Revere famously carried during his "midnight ride," which is recalled in the familiar poem written by Henry Wadsworth Longfellow.

Events in Philadelphia and along the Delaware River recalling and recounting the genesis of the U.S. Navy aren't the only water-related ac-



Independence Hall – National Historic Park, Philadelphia, PA



Tomb of the Unknown Revolutionary War Soldier, Philadelphia, PA



American Cruise Lines – American Symphony

tivities planned. American Cruise Lines, the largest river cruise company in the country, will launch an array of extended sailings throughout the year in honor of the nation's founding. They will include Great United States, Spring Across America, and Civil War Battlefields itineraries.

Whether you prefer to wander by water, mull over museum displays, or check out places where important chapters of U.S. history were written, numerous opportunities will abound throughout the country to celebrate the nation's special birthday.

For information about 250th anniversary events throughout the United States, log onto america250.org.

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. ∞*

Be an educated consumer in making senior living decisions: Understanding the options



By Mark Friedman

As we move into our later years, one of the greatest gifts we can give ourselves is the ability to make informed, confident decisions about our future. Yet many older adults find the world of senior care

confusing, overwhelming, or something best avoided until absolutely necessary. Taking the time to understand your options before a crisis forces quick decisions can help you preserve independence, maintain control, and ensure your choices reflect your values.

Most seniors fall into one of three groups: Those with no urgent needs, those with progressive health or mobility changes, and those who experience a sudden event, such as a fall or hospitalization, that requires immediate support. Wherever you are on this spectrum, understanding the range of senior care solutions available today can help you design an aging plan that supports safety, comfort, and the quality of life you deserve.

Why education and planning matter

Planning ahead does not mean giving up independence. In fact, it is the foundation of independence. When you clearly understand what matters most to you – your preferences, priorities, routines, and definition of a good day – you are better equipped to choose settings and services that protect those deeply personal goals.

A helpful starting point is the four key questions:

1. What type of care do I need?
2. Where do I want to live?
3. What will it cost?
4. What resources do I have to support me?

With these guiding questions in mind, let's explore today's most common aging options. Each offers a different blend of independence, support, safety, and lifestyle.

Home care: Staying in the comfort of home

For many older adults, "home" is far more than a physical space; it is emotional comfort, familiarity, and identity. Home care allows seniors to remain in their homes while receiving personalized support. Services can include help with bathing, dressing, grooming, meal preparation, medication reminders, laundry, errands, transportation, and companionship. Care can range from a few hours a week to around-the-clock assistance.

- You stay in the environment you know and love.
- Care is entirely one-on-one and tailored to your needs.
- You maintain control over routines, meals, and lifestyle.
- Support can increase gradually as needs change.

What to consider:

- Home modifications – like grab bars, stairlifts, or improved lighting – may become necessary.
- Socialization requires intentional planning.

Independent living: A maintenance-free lifestyle with social connection

Independent living communities offer private apartments or cottages with amenities such as dining rooms, housekeeping, fitness centers, social activities, and at times, transportation. They are designed for active older adults who want convenience, community, and a maintenance-free lifestyle.

- Freedom from home repairs and daily chores.
- Built-in social opportunities to reduce isolation.
- A safe environment with emergency response systems.
- Access to amenities that support physical and emotional well-being.

What to consider:

- Personal care is not included.
- Costs vary widely depending on location and amenities.
- A future move to assisted living or supplementing with home care may be necessary if health needs increase.

Assisted living: Support with daily activities

Assisted living offers a blend of independence and personal care. Residents live in private apartments but receive assistance with bathing, dressing, medications, and mobility. Meals, housekeeping, and activities are included.

- Limited 24/7 support for daily tasks while preserving a level of autonomy.
- 24-hour staffing improves safety and peace of mind.
- A full calendar of activities supports social engagement.

What to consider:

- Costs are typically private-pay.
- Some needs may exceed what assisted living can regulatorily provide.
- Residents may still need private home care if needs increase above supported levels of care.

Memory care: Safety and specialization

Memory care communities serve individu-

als with Alzheimer's disease or dementia. They offer secured environments, structured routines, and caregivers trained in cognitive support.

- A secure setting reduces wandering risk.
- Specialized programming supports cognitive function.
- Higher staff-to-resident ratios improve safety.

What to consider:

- Costs are usually higher than assisted living.
- Transitions can be emotionally challenging.

Skilled nursing and rehabilitation: When medical care is required

Skilled nursing facilities, often called nursing homes, provide 24-hour medical oversight, rehabilitation therapy, and long-term nursing care.

- Highest level of medical support.
- Access to physical, occupational, and speech therapies.
- Structured environment with safety and supervision.

What to consider:

- Clinical, less home-like than other options.
- May involve shared rooms.
- Costs are high. Typically private-pay unless under a Medicaid payment option.

Continuing care retirement communities (CCRCs): One campus for life

CCRCs offer independent living, assisted living, (potential memory care) and skilled nursing on one campus, allowing residents to move between levels of care as needs change.

- One move for life, minimizing disruption.
- Predictable access to different levels of care.
- What to consider:
 - Entrance fees can be substantial and may or may not be recoverable as contracts vary widely and require careful review.
 - Long-term commitment may limit flexibility.

Be an empowered consumer

Aging is not simply a medical journey; it is a life journey. By understanding your options, defining your preferences, and planning early, you give yourself the gift of control. You ensure that the next chapter of your life is shaped by wisdom, dignity, and choice – on your terms. Remember, an educated ager is a successful ager!

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

Turning age 70: Is it only a number?



By Steven V. Dubin

In 2026 I'll turn 70.

That's a big number.

Unless you are a sea turtle. Or an elephant. Or a redwood.

Compared to the cosmos, it is but a spec of time.

What do I have to show for this many times around the sun?

I have three kids who are self-sufficient, good partners to their loved ones, exemplary friends, and great company.

I have a wife who still calls me "Honey."

I have many friends who go as far back as kindergarten. And many of them will still join me for bad Chinese food.

I have the time to read good books, take long walks and play pickleball to my heart's content.

I have the perspective to let comments and body language roll off my back.

I comfortably and freely speak back to the TV and loudly advise my favorite teams, actors,

and musicians.

I have the good health to take on almost any task. Just don't ask me to do heavy lifting on my own.

I wake up anticipating a good day.

I appreciate the simple things. That I can breathe clearly through both nasal passages. That the air is crisp. The clouds are forming amazing patterns.

But that's enough about me.

How about you? How do you reflect upon your advanced years? What have you learned? What do you appreciate?

I look forward to hearing from you! Please email me at SDubin@PRWorkZone.com.

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




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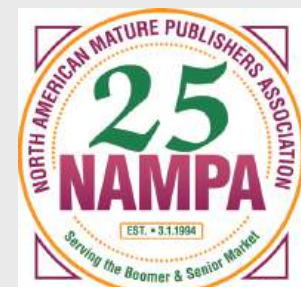
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The Publishers also produce a podcast entitled "My Generation," which covers a wide range of topics of interest to seniors, from dating to downsizing and everything in between. The podcasts air on the 1st and 15th of every month and audio archives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

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Welcoming 2026 with gratitude, hope, and heart



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

As we turn the page from 2025 to 2026, I find myself thinking less about resolutions and more about gratitude.

In my work, I have the privilege of stepping into people's homes at some of the most tender moments of their lives – when a loved one is aging, recovering, or nearing the end of their journey. Year after year, I am re-

minded that true strength doesn't always look like big, dramatic gestures. More often, it looks like quiet, everyday acts of love.

It's the daughter who stops by every night after work, even when she's exhausted.

It's the son who rearranges his schedule to make sure Mum isn't alone at important appointments. It's the neighbor who checks in with a cup of tea and a warm hello.

And it's the caregivers – our nurses, CNAs, and home health aides – who show up day after day with gentle hands, calm voices, and open hearts. They are, in every sense of the word, angels.

As we welcome 2026, I'd like to offer a few reflections and gentle invitations for the year ahead:

1. Give yourself permission to ask for help. So many family caregivers think they have to "do it all." You don't. Reaching out for support doesn't mean you're failing your loved one; it means you're ensuring they receive the best care possible while also protecting your own health and well-being. No one is meant to carry this alone.

2. Cherish the small moments. The big milestones are important, but it's the little things that stay in our hearts: sharing a favorite song, hearing a story you've heard a hundred times but still makes you smile, holding a loved one's hand in comfortable silence. These are the memories that become treasures.

3. Take care of the caregiver, too. You can't pour from an empty cup. This year, I encourage every caregiver to claim something just for themselves – a quiet walk, a cup of coffee with a friend, a book before bed, a support group, or a few hours of respite care. Your needs matter, and honoring them makes you a stronger, more present caregiver.

4. Remember that dignity and independence are priceless. For many older adults, being able to stay in their own home, surrounded by familiar comforts and memories, means everything. Whether families choose professional home care, help from relatives and friends, or a combination, the goal is the same: to keep our loved ones safe, respected, and deeply cared for.

As I look ahead to 2026, my heart is full of appreciation – for the families who trust us, for the older adults who share their wisdom and life stories, and for the incredible caregivers who give so much of themselves every day. You are the reason we at Celtic Angels do what we do.

From my home and our Celtic Angels family to you and yours, I wish you a New Year filled with peace, good health, and moments of genuine connection. May 2026 bring you comfort when times are hard, support when you need it most, and plenty of reasons to smile.

Happy New Year, and thank you for letting us be part of your journey.

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

Simple strategies will help you succeed in implementing your New Year's fitness resolution



By Rita La Rosa Loud, B.S.

You may be one of countless seniors who at the beginning of each year make New Year resolutions that fade as time passes. While setting goals can be effective, the problem is most people often set unrealistic goals. By embracing a few simple strategies, you can achieve practical objectives to help create a meaningful, manageable, and satisfying life transformation without the pressure of customary New Year resolutions.

Be an exercise enthusiast

Exercising regularly is a common New Year's resolution, yet a study revealed only 12% succeeded. On a brighter note, research has shown that people who perceive themselves as exercisers are 44% more likely to maintain a consistent exercise routine. Seeing yourself as someone who exercises can motivate you to work out regularly.

Mark your calendar

Prioritize your physical activity like any other health-related or medical appointment to sustain regular exercise. Putting this scheduling system into practice will make it easier to stick with your desired New Year intentions.

Set sustainable goals

Shoot for a sensible target, one that you can adhere to and complete. Instead of vague ambitions like, "I want to lose weight," specifically aim

to drop say, 10-15 lbs. in three-to-six months with the aid of a nutritionist. Or maybe you desire to exercise; then join an affordable community exercise program for older adults.

Alter your mindset

Thinking about the big picture is important, but can be overwhelming. Shift your mindset to act by saying, "I can go outside for a short walk" rather than waiting for ideal conditions or motivation.

Applaud incremental wins

Modest actions are essential to maintaining resolutions. Undertaking too much at once can sidetrack anyone from reaching their goal(s). If you plan to exercise every day, you will burn out and lose motivation. Take small steps to increase your chances of success. Starting with two days weekly, then progressing to three or more, is a colossal win!

Elicit solid support

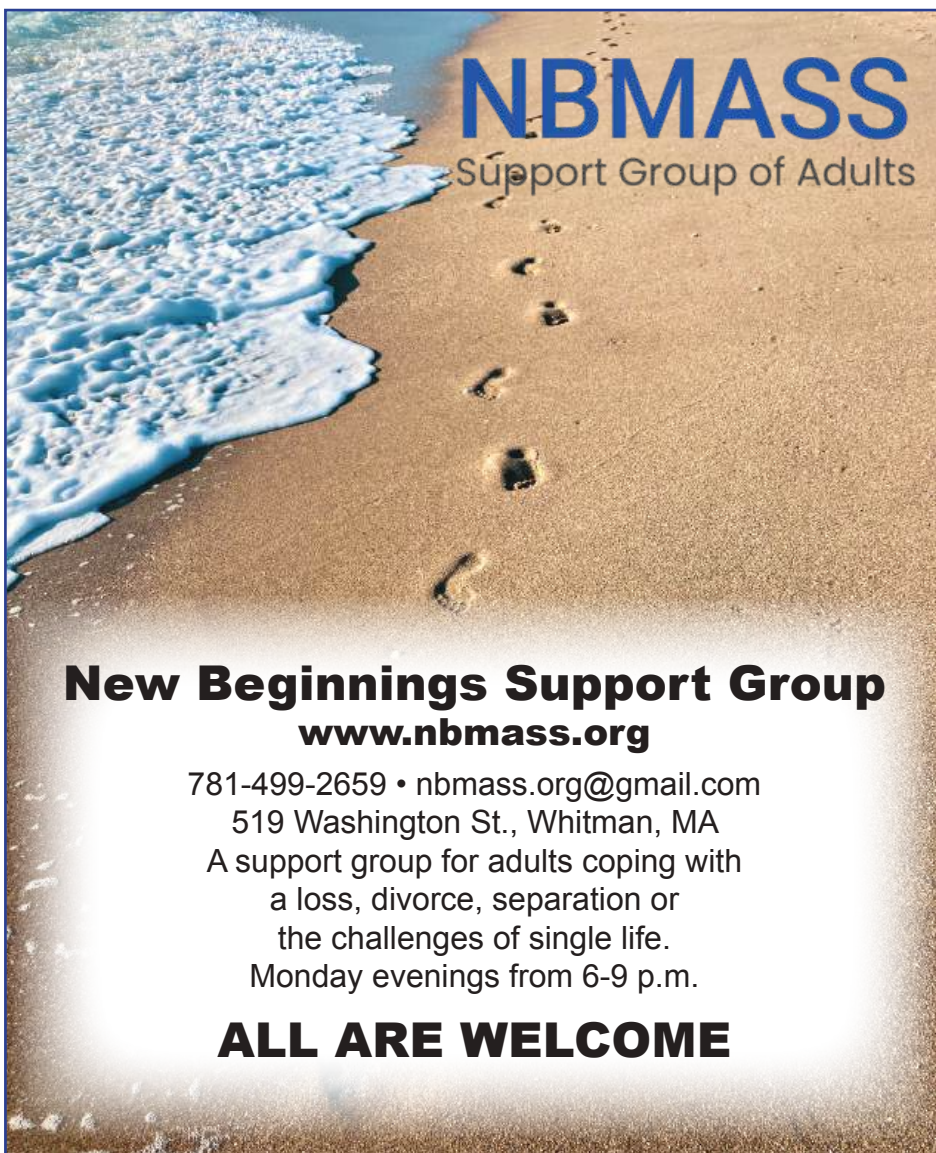
Here are a few ways to obtain reinforcement. You can exercise with a partner for accountability, join a group for camaraderie; arrange environment for success, e.g., (1) establish consistent training timetables, (2) keep healthy snacks on hand, (3) prepare easy meals on workout days, and (4) synchronize phone reminders to keep you on track.

Celebrating self-worth

What's holding you back is not what you think, like skipping workouts or snacking on sweets. Accept that everyone encounters challenges along the way. Stand by the time and effort it takes to complete resolutions. When enthusiasm wanes, give yourself a little pep talk. Get back on the horse, embrace incremental successes, trust you're capable, and at the end of the year, revel in health and fitness headway you made.

The Wayne Westcott, Ph.D. Center for Health and Fitness at Quincy College offers for your fitness journey any time of the year with our 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. ∞



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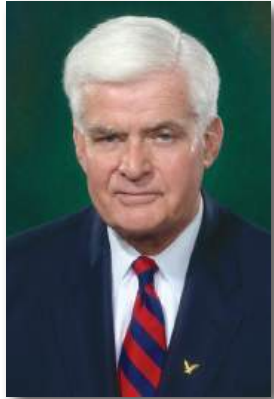
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HOME EQUITY WEALTH MANAGEMENT

Federal limit on reverse mortgages increases in 2026, helping to finance the higher cost of living



By George A. Downey

Homeowners aged 62 and older have an incredible opportunity to turn their home equity into financial freedom. The federally insured Home Equity Conversion Mortgage (HECM) program lets you access your home's value without selling or moving – ideal for those who want to age in place with confidence.

Effective January 1, 2026, the FHA national lending limit increased to \$1,249,125, giving older homeowners even greater access to their

home equity.

Why consider it?

Rising costs, market uncertainty, and longer lifespans can strain retirement plans. For most Americans, home equity is their largest asset, yet it often sits untapped. A reverse mortgage changes that by converting part of your equity into tax-free cash or a growing line of credit – without monthly payments.

Is it safe?

Absolutely. Backed by HUD and FHA, HECM loans guarantee your terms and funds as long as you meet basic obligations like living in the home, paying property taxes, insurance, and maintaining your home. Even if markets dip or lenders close, your benefits remain secure.

Basic benefits:

- No monthly mortgage payments
- Income tax-free withdrawals
- Keep your home title – no maturity date
- Growing credit line for future needs
- Non-recourse loan—no personal liability

What's next?

Explore your eligibility to see if and how this program fits your goals.

A Certified Reverse Mortgage Professional (CRMP) can guide you through every step, ensuring it's the right choice for you.

Your home has worked hard for you – now let it return the favor. Take control of your financial future today!

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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Fluoride: Friend or foe? Setting the record straight about this cavity-prevention substance

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



Happy 2026. It may be a new year, but in dental circles and mainstream press there's a story that continues to surface about one specific topic:

Fluoride.

Fluoride has been in the news – and in our water – for decades. Yet even today, dentists still get asked, “Is fluoride really safe?” It’s a fair question. As with any health topic, there’s a lot of information – and misinformation – floating around. So, let’s set the record straight.

Is community water fluoridation safe?

At recommended levels, the answer is yes. Fluoridated water is safe, effective, and one of the simplest ways to reduce cavities across a community. It doesn’t replace the protection you receive from good daily habits: Brushing and flossing twice a day with fluoride toothpaste, eating a low-sugar diet, and seeing your dentist regularly.

Can fluoride ever be dangerous?

Fluoride used in dentistry is very safe. Dentists use fluoride on the surface of your teeth, where it rebuilds enamel and prevents decay. That’s why toothpastes, rinses, and in-office treatments work so well. Swallowing fluoride is also safe. There can be potential for a problem if too much fluoride is ingested by children, as it can cause issues like dental fluorosis. This condition makes teeth a yellow brown and/or greyish color, but the teeth are very strong and

decay resistant. That’s why dentists advise children under six years of age to use only a pea-sized smear of toothpaste and always spit, never swallow.

What about claims that fluoride is a neurotoxin?

Those concerns stem from studies involving extremely high levels of fluoride ingestion. You will not find that level of fluoride in dental products or municipal water. The small, topical amounts we use when brushing our teeth, in mouth rinses, and professional treatments are safe and highly effective at preventing cavities.

Why do some countries ban fluoride?

No countries ban it outright. Some choose not to add it to their water supply, that’s all. Citizens of those countries simply get their fluoride from toothpaste, rinses, or fluoride varnishes. Even if it’s not in the municipal water supply, fluoride remains widely used worldwide as a proven cavity-fighting tool.

Tap water vs. bottled water

Many bottled waters do not contain added fluoride. That doesn’t make them harmful. It

means they don’t have the same cavity-fighting benefit as fluoridated tap water. If you drink mostly bottled water, your dentist might recommend additional topical fluoride to make up the difference.

Why not avoid fluoride altogether?

You could. Yet without fluoride, your teeth are more vulnerable to decay. Used topically and correctly, fluoride remains one of the most effective ways to prevent cavities in both children and adults. For seniors, it’s especially helpful since root exposure and dry mouth can increase your risk of cavities.

The bottom line

Dentists are medical doctors and take an oath and everything. Part of fulfilling that oath is only using technology and treatments that are helpful, not hurtful. Community water fluoridation and topical fluoride use fit that description perfectly. These are very safe, affordable, and effective ways to protect your smile and work particularly well when paired with regular cleanings and good home care.

So, drink up, brush up, and keep smiling. Fluoride is your friend.

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



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The broken road: How trusting in life's plan can help us move on

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



Working with seniors for my entire adult life has blessed me with a sense of perspective most people have to earn through years of hard work and learning the hard way. I have made major life decisions with the wisdom of those much older and wiser than me, because I've always had people much older than me to teach and inspire me. One of the greatest lessons I ever learned came from a resident I cared for at my first grown up job managing an assisted living community.

This resident was a union attorney. He had worked all his life for his retirement at 65 and planned to travel the world after that. Six months after he retired, he was diagnosed with MS. Within a few years he was wheelchair-bound and unable to travel or care for himself and rightly so, he was angry. He had worked his whole life for a future he planned that never came.

In my younger years, I took his story as a warning to get up and do the things I wanted while I still had the time. That mindset has led to many good things in my life, but the older I

get, the more I think about him and how much joy he missed by staying angry. I have come to realize that even more important than seizing the moment, is learning to trust that life will not let any of us live according to the original plan. Life is messy and chaotic and full of X factors that remind us we are not always in the driver's seat. When we attach ourselves to expectation, we set ourselves up to grieve. We even have a word for the grief we feel when something does not come or does not come in the way we hoped. Disappointment.

We feel it in small ways, like looking forward to a holiday tradition only to find it is not as magical as we remembered. But the big disappointments can be dangerous. The resident I cared for lived for years after his illness took his mobility, and he lived in a very nice and active and social community where he could have made new friends and embraced a life he did not expect. That is far easier said than done, but if you look at life the right way, every disappointment becomes an opportunity for grief or for a new adventure.

For example, I met my husband at an airport bar I would never have stepped into if my flight had not been delayed by two hours, ruining both of our Christmas plans that year. I work in a job I love and for an organization I am proud of, mostly because I was laid off from a job I thought I would have for years.

Looking back at

these moments, the message feels simple. Disappointment is not the end of the story. It is the uncomfortable space where the old plan falls apart and something new has a chance to begin. Plans fall apart, flights get delayed, dreams shift, diagnoses arrive, we outlive people we thought we would have forever, and life stops looking like the version we wrote in our heads. It is important to let ourselves feel the grief and disappointment, but after that, it is just as important to let it go and trust that life has a plan for us. If we can loosen our grip on the way things were supposed to go, we leave room for something unexpected to find us. Sometimes the life we never planned ends up being the life that fits us best. And sometimes the detour or the heartbreak is simply the first step toward something new and wonderful, but only if we stay open to the possibility.

About the Author: Meghan Fitzpatrick is one of our Business Development Representatives 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. Meghan's compassion and knowledge make her a vital part of our outreach efforts. She is a trusted resource in the community connecting with families, providers, and community partners throughout the region. Meghan can be reached at mfitzpatrick@oldcolonyhospice.com. ∞

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Welcoming the New Year homebuyers: A whimsical guide to positioning your house for sale after January 1

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



Ah, the New Year – the season of fresh starts, new gym memberships, ambitious decluttering sprees, and, for many eager buyers, the perfect time to find a home that feels like a clean slate wrapped in siding and sensible square footage. As a real estate broker, you know that once the glitter settles from the New Year's Eve confetti, the market resets in a wonderfully predictable way: Buyers are back, motivated, and ready to trade resolutions for real estate.

So how do you position your listing to shine brighter than a disco ball at midnight? Here's your delightfully whimsical roadmap to kicking off a successful post-holiday sale.

1. Don't let a commission Grinch steal your New Year (or your nest egg). Before you stage a single room, make sure you're not letting a commission Grinch swipe your hard-earned equity. Thanks to the recent NAR lawsuit changes, **listing and buyer agent commissions are now separate**, yet many big-name real estate offices are charging **upward of 3% just to list your home**, and that's before a buyer's agent is even in the picture. For seniors and anyone on a fixed income, that's no small lump of coal.

Here's the good news: You have choices. I charge **just a 1% listing commission**, saving sellers **tens of thousands of dollars** while still providing full, professional service. The New Year is about fresh starts, not outdated commission structures quietly stealing your Christmas and your peace of mind.

2. Declare a "resolution-ready" home. Lean into the season. Everyone has resolutions; even houses can have them! Frame your listing as "ready for a fresh start" or "renewed and refreshed for 2026." Encourage the seller to spruce up with intention – minor repairs, freshly touched-up paint, decluttered rooms, and a few stylish organizing bins can transform the home into the poster child for new beginnings. Buyers love feeling like they're walking into a clean chapter, not someone else's forgotten goals.

3. Let there be (winter) light. It may be a darker time of year, but that doesn't mean your listing has to brood like a moody poet. Re-

place dim bulbs, open blinds, and if the house is short on sun, add warm, cheerful lighting. Lamps with soft-white bulbs create an inviting glow that whispers, "stay a while – maybe forever." Pro tip: Avoid lighting that resembles an interrogation suite. Buyers should feel soothed, not confess-y.

4. Embrace the cozy factor. Winter showings offer a superpower that spring and summer homes simply cannot: Coziness. Play it up! If there's a fireplace, make sure it's staged with logs, even if they're decorative. Soft throw blankets (tastefully draped, not "college dorm crumpled"), textured pillows, and a subtle seasonal scent like vanilla or pine create an atmosphere that wraps buyers in a warm hug. Just don't overdo the cinnamon. You want welcoming, not gingerbread ambush.

5. Stage rooms with real-life intent. New Year's is "goal season," so stage rooms with subtle aspirational cues. A neatly arranged desk with a planner can whisper productivity. A reading nook with a cozy chair murmurs self-care. A tidy mudroom suggests organization. Plant these little seeds and let buyer imaginations sprout wildly.

6. Tidy up the curb appeal – yes, even in January. Bare shrubs and crunchy snow do not excuse neglect. Ensure walkways are clear, driveways safe, and the front door freshly cleaned or painted. A winter wreath (tastefully neutral – avoid something announcing "We forgot to take this down since December") creates charm and signals care.

7. Price for momentum, not sentiment. Post-holiday buyers are serious buyers. They've survived December, made their budgets, and are ready to act. Price the home competitively to generate early-year excitement. A well-positioned listing can build buzz quickly, with the added bonus that there's less competition in early winter.

The bottom line: Selling a home after New Year's is about offering buyers a sense of possibility – a charming reset button wrapped in comfort and practicality. With the right staging, the right presentation, and a sprinkle of seasonal delight, you can turn a quiet winter month into a bright op-

portunity.

After all, nothing says "New Year, New You" quite like "new home."

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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MLK National Day of Service



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

Every year on the third Monday of January, we honor the life and legacy of Dr. Martin Luther King, Jr., civil rights leader and activist. Martin Luther King Jr. Day is a special holiday designated as an official National Day of Service that encourages volunteerism.

Volunteering strengthens our ties to one another and to our communities. By volunteering, you can interact with like-minded people who have a passion to help others. Volunteering also enables you to share your knowledge and talents, acquire new skills and gain valuable experience.

There are many organizations that rely on volunteers to help them fulfill their mission, from food pantries and senior service agencies to disaster services and human rights organizations, animal shelters, schools, churches and others.

Did you know? Research shows that volunteering can improve physical and mental health, especially for older adults, and can also reduce stress. Volunteering keeps you engaged and connected to others and to your community.

Join the volunteer movement on Martin Luther King Jr. National Day of Service. You can make a difference in the lives of others and the community.

Don't know where to start? Consider your interests and potential ways that you would like to help others. Think about your passion and purpose.

There are many volunteer opportunities available, for example:

- Helping shape a younger generation by reading to children;
- Delivering meals to homebound older adults;
- Caring for dogs, cats or small animals at an animal shelter;
- Helping to build a new home for a family in need;
- Greeting visitors in a nature center or a museum;
- Driving/accompanying older adults to medical appointments.

Not sure how to become a volunteer? Or are you currently a volunteer seeking a new opportunity? Old Colony Elder Services (OCES), the largest nonprofit provider of in-home and community-based services for older adults and people with disabilities in Southeastern Massachusetts, can help. To learn about volunteer opportunities throughout Plymouth County and surrounding communities, please visit OCES' website, ocesma.org/get-involved/volunteer-opportunities. You may also search volunteer opportunities by visiting VolunteerMatch at <https://www.idealists.org/volunteermatch>

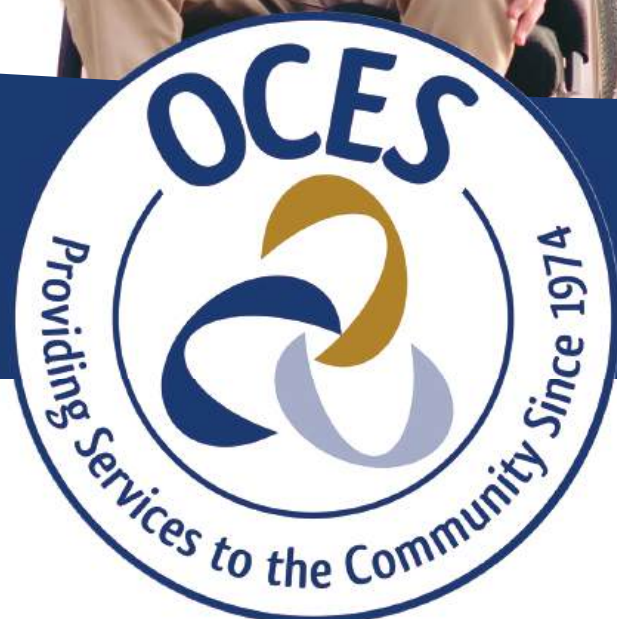
Have questions about volunteering? Contact OCES' Volunteer Coordinator at 508-584-1561 or email volunteerdept@ocesma.org.

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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Simple flu season tips for seniors: 8 everyday health habits that make a big difference

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



With the holidays ending and winter settling in here in Massachusetts, staying healthy takes a little extra care during this time of year, especially for older adults. Seniors face higher risks from the flu, not only because of age-related changes to the immune system, but also because the flu can worsen existing health conditions like diabetes, COPD, or heart disease. Symptoms such as fever, body aches, and fatigue may hit harder and linger longer for older adults. That's why proactive measures are key.

With the right support and a few everyday healthy habits, you can limit your exposure and stay healthier all season long.

Eight healthy habits seniors can start this flu season

When it comes to staying healthy during flu season, prevention is your strongest defense. If you do begin experiencing symptoms like fever,

chills, or cough, it's always important to check in with your doctor. But by building a few simple additions into your daily routine, seniors can reduce the spread of germs and lower their chances of catching seasonal illnesses.

We've rounded up eight everyday habits that are simple, practical, and easy for older adults and their Seniors Helping Seniors caregiver to work into daily life.

1. Wash your hands often: Frequent hand-washing with warm water and soap is one of the simplest, most effective ways to keep germs away.

2. Fill your plate with immune boosters: Eat a nutrient-rich diet filled with fruits, vegetables, and whole grains. A Seniors Helping Seniors caregiver can prepare healthy meals that make it easier to get the vitamins you need.

3. Wipe down frequently handled items: Things like eyeglasses, hearing aids, doorknobs, and remote controls can collect germs quickly. Regularly wiping them down keeps your space cleaner.

4. Keep tissues handy: Carrying tissues with you prevents spreading germs to yourself or others. Also remind yourself to keep your hands away from your face whenever possible.

5. Let in some fresh air: Fresh air helps reduce the concentration of germs indoors. When the weather allows, opening doors and windows for just 10 minutes of airflow a day

makes a difference.

6. Avoid crowds when possible: Choosing off-peak hours for grocery trips or appointments helps minimize exposure. Seniors Helping Seniors caregivers are happy to run errands or provide safe transportation when needed.

7. Incorporate gentle movement into your day: Movement supports both physical and mental health. Try light exercise throughout the day, even if it's only a few minutes at a time.

8. Listen to your body: If something feels off, don't wait to call your doctor. Staying current on vaccines and medications is another vital step, and Seniors Helping Seniors caregivers are happy to assist with reminders and transportation to appointments.

As flu season peaks, it's important for seniors to remember that small steps can make a big impact on overall health. Small daily choices like practicing good hygiene, eating nutrient-rich meals, and taking preventative measures are all powerful tools in fighting off illness.

Having the extra support of a Seniors Helping Seniors caregiver makes these habits easier to maintain. From keeping your home tidy and sanitized, to preparing nourishing meals, running errands during less busy hours, or providing a safe ride to the doctor, our caregivers make staying healthy during flu season less stressful and more manageable.

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.shsbostonssouthshore.com, email info@shsbostonssouthshore.com, or call 781-626-4800. ∞

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Myth or Fact? I have an estate plan so I'm all set

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



This is a myth! An estate plan is not a “set it and forget it” document. Life changes and the law changes. An outdated plan can be just as problematic as hav-

ing no plan at all.

It's that time of year again – time to start making resolutions about how you are going to improve your life in the coming year. When it comes to financial well-being, one of the most important resolutions is to review your estate plan.

Here are a few reasons why you should make reviewing your estate plan your New Year's resolution:

- **Life changes require updates:** Has your family situation changed? Perhaps a new grandchild has been born, a child has gotten married or divorced, or a loved one has passed away. Any of these events can affect who you want to inherit your assets and who you want to make decisions for you. Your documents should reflect your current wishes and family structure.

- **Asset changes and beneficiary designations:** Did you recently sell a house, open a new investment account, or receive an inheritance? It is crucial to ensure that the titles to your assets are held correctly (e.g., in the name of your trust, if you have one) and that the beneficiary designations on your life insurance policies, IRAs, 401(k)s, and other retirement accounts are up to date. Beneficiary designations override what is written in your will or trust!

- **Legal changes:** Laws are constantly evolving, especially those related to taxes, Medicaid planning, and probate. What was legally sound a few years ago might not be the most effective plan today. An estate planning attorney can ensure your documents comply with the most current state and federal laws.

- **Incapacity and decision makers:** If you become incapacitated, your health care proxy and power of attorney documents name the people you trust to make medical and financial decisions for you. Do you still trust those individuals? Are their contact details current? Reviewing these ensures your wishes regarding your care will be honored.

- **Protecting your heirs:** An estate plan is vital for ensuring your wishes will be honored, your assets are distributed as you intend, and your heirs are protected. Without a proper plan, your estate could be subject to costly and

time-consuming probate court proceedings, and the Commonwealth might dictate how your assets are distributed.

Take a moment this month to pull out your estate plan documents. If you cannot remember the last time you reviewed them, or if you've experienced a major life event since signing them, it's

time to schedule a review with your estate planning attorney. This is a manageable resolution that provides peace of mind for you and your family.

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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Looking ahead to 2026: What you can expect for prescription coverage in the new year

By Patricia Prewitt, My Personal Rx Adviser



The health care market and prescription coverage continue to evolve with policy changes still being formalized. As of mid-December 2025, uncertainty remains as to subsidies and tax credits for employers. The number of insurance plans covering

stand-alone Medicare Part D prescription plans dropped nationally by 22%. Here in Massachusetts, stand-alone Medicare Plan D plans dropped from 16 to 11. The Medicare Advantage Plans (Type C) have continued to gain in popularity. Hopefully, the readers of this publication carefully evaluated choices for 2026 in conjunction with formulary coverage for their own medications lists.

What would I expect to budget for my prescriptions in 2026 on Medicare?

The standard annual deductible for Medicare Part D drug plans increased from \$590 to \$615. Your deductible may be less, depending on your type of insurance prescription coverage. An average monthly premium for a Medicare Part D plan runs about \$35 a month. In 2026, the annual cap for out-of-pocket costs for covered prescriptions is \$2,100. This is good news for many people, as long as your chosen pre-

scription plan covers the medications you need.

What is a good way to budget for high prescription costs at the beginning of the year?

Medicare now allows subscribers to smooth drug costs across the year rather than paying that high deductible cost early in the year. If your medical conditions require brand or high cost products to keep you healthy, choose opt-in for the payment option to spread costs over the course of 12 months.

Why are some of my prescriptions not covered by my Medicare prescription plan?

The list of covered medications, tiers, and formularies changes annually by insurance companies. This is why it is critically important to review plans between October 15 – December 7, the open enrollment period, to make changes that fit your needs. Prescriptions “not covered” most often include lifestyle products for weight management, hair loss, hormones, and sexual health prescriptions. Be prepared to pay the full retail costs for these medications. The out-of-pocket costs typically will not accrue to any deductible.

How would you suggest I pay for expensive, not covered medications?

Shop for the best price you can find. If you have a Health Savings Account, submit receipts for approval to use money you saved for uncovered medical

expenses. Check for savings cards, which may offer some relief. If the product is not a lifestyle medication, there may be a patient assistance program that could help.


What happens if I make a mistake in choosing my prescription plan? Is there anything I can do?

Here in Massachusetts, we have some consumer protections that allow for changes. There is a Medicare Advantage Open Enrollment period from January 1-March 31. A licensed Medicare insurance broker or agent can help facilitate a change or return to original Medicare. There is also a Special Enrollment Period (SEP) that allows changing plans if you have moved, for example.

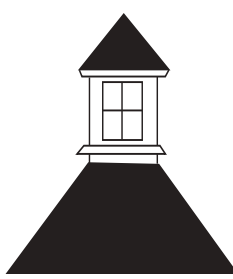
Prescription Advantage, a state entity, may be able to assist with prescription plan changes; call 800-243-4636 (Option 3).

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

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




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