



# SOUTH SHORE SENIOR News

*For Boomers and Beyond*

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## Celebrate Love

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# Starting over after 50 is not a crisis – it is a powerful opportunity



By Junie Moon

Starting over after 50 can feel both exhilarating and unsettling. It is a new chapter, a fresh beginning, and a moment that invites reflection, courage, and choice. While some people refer to this phase as a midlife crisis, I see it very differently. I call it a midlife opportunity.

It is an opportunity to come home to who you are now and to consciously design the next chapter of your life. This is especially true for those navigating what has become known as Gray Divorce – the growing number of people choosing to leave long term marriages later in life. These decisions are rarely impulsive. They are often the result of years of reflection, growth, and a deep knowing that the relationship no longer aligns with who someone has become.

This stage of life is fundamentally different from earlier decades. What mattered in your 20s, 30s, or even 40s may no longer fit. Priorities shift. Values evolve. The way you see love, partnership, and yourself changes. This can feel freeing, and it can also feel disorienting when stepping back into life and relationships again.

Many people who are newly single later in life feel hopeful about starting over. There is a desire to create something healthier, more aligned, and more fulfilling. Sharing life with a compatible partner who shares similar values can be deeply meaningful. The challenge arises when people rush back into dating or relationships without taking time to understand what shaped their past experiences.

Research supports why this matters. According to data compiled from the U.S. Census Bureau and the National Center for Health Statistics, approximately 40% of first marriages end in divorce. For second marriages, that number rises to around 60%. Third marriages see even higher divorce rates, approaching 70%. These trends point to a simple truth: starting over without addressing deeper patterns often leads to repeating them.

What I see often is that people focus on what they do not want and what they will never tolerate again. While that clarity is important, it is not enough. Without examining emotional patterns beneath the surface, familiar dynamics tend to reappear in new forms. People pleasing, self-abandonment, difficulty expressing needs, or quietly giving up parts of oneself can resurface even with a very different partner.

Starting over with awareness is what creates a different outcome.



Dating later in life adds another layer. Many people have not dated in decades. The landscape has changed, and so have the people navigating it. Expectations are different. Communication styles are different. While dating can be enjoyable, many experience it as exhausting or discouraging. There is often a longing to meet someone organically alongside uncertainty about how to engage with modern dating tools in a way that feels grounded and aligned.

When used intentionally, online dating can be one of the most effective tools available. The challenge is that very few people are truly prepared to use it well. Without emotional readiness and clarity, it tends to magnify blind spots and unresolved issues. That is why preparation matters more than strategy.

There is another group of women I see often, women whose lives feel rich and complete, and who still feel a longing for partnership. They love their lives and quietly keep the desire for a special someone at arm's length, even as it remains present.

These women have meaningful careers, strong friendships, passions, and independence they worked hard to build. On the outside, life looks full. And in many ways, it is. Yet beneath that fullness lives a desire for deeper connection. Not from a place of lack, but from a desire to share life with someone in a way that feels mutual and supportive.

Often, this longing is not fully acknowledged. There can be unconscious fears about vulnerability, loss of autonomy, or disrupting a life that feels stable and hard earned. Many have spent years operating from strength and self-reliance. Those qualities have served them well. Yet intimacy asks for openness, presence, and the willingness to be seen.

This is where intentional inner work becomes essential.

Creating an extraordinary second half of life is not about fixing yourself. It is about understanding yourself. It is about recognizing patterns, clarifying desires, and choosing from alignment rather than habit. When this work is done first, dating and relationships become clearer and far less draining. Choices feel grounded. Boundaries come naturally. Red flags are recognized early. What once took years of trial and error can unfold with much greater ease.

The goal is to build lives they genuinely love before prioritizing partnership. From that foundation, relationships become an enhancement rather than a distraction. Love is chosen consciously, without self-sacrifice or compromise.

This approach is not theoretical. Only after stepping back from dating and doing this work did I meet my soulmate, with a clearer understanding of what I was choosing and why. That moment was not luck. It was preparation meeting opportunity.

Starting over after 50 can be one of the most powerful chapters of life. When approached with intention, honesty, and self-trust, it becomes a time of clarity, connection, and deep fulfillment. And that is what makes this chapter such a profound opportunity.

**About the Author:** Junie Moon is a relationship coach with more than 30 years of experience working with adults over 50. She works with clients navigating love and partnership later in life through her practice at [www.lovecoachjuniemoon.com](http://www.lovecoachjuniemoon.com). ∞



# NAVIGATING THE FUTURE

## From planning to action: Bringing your aging plan full circle



By Mark Friedman

Over the past several months, this column has focused on one core idea: successful aging does not happen by accident. It happens when individuals and families take time – before a crisis – to think

through how they want their aging journey to unfold.

In earlier columns, we explored what an aging plan really is, why a well-informed circle of care matters, and the broad range of issues that deserve attention long before decisions are forced by circumstances. We discussed aging in place, the realities of caregiving, how to navigate care options, and why difficult conversations are not something to avoid – but something to prepare for.

This article is designed to bring all of that work together and help you take the next step: defining your priorities and tradeoffs so that, when action is required, decisions are made under your direction – not in the middle of a crisis.

### Why most decisions still happen in crisis

Despite best intentions, most families still make aging decisions during moments of upheaval.

- A medical incident changes daily function overnight.
- A fall raises safety concerns that can no longer be ignored.
- The loss of a spouse alters both emotional and practical support.
- Or, there is an undeniable change in physical or cognitive ability.

What is striking is that many people have done far more planning for what happens after they pass – wills, estates, and legal documents – than for the years leading up to that point. Yet it is those years that often bring the greatest complexity, stress, and need for thoughtful decision-making.

The purpose of an aging plan is to prevent those moments from becoming unmanaged emergencies.

### An aging plan is not a single decision

As we discussed earlier in this series, an aging plan is not just a will, a financial plan, or a future housing decision. It is broader and more personal than that.

An aging plan:

- Means different things to different people
- Involves emotional, practical, and relational considerations

- Requires ongoing conversations with yourself, your partner, and your circle of care
- Forces clarity around tradeoffs between what you want and what you may need

This is why there is no “one-size-fits-all” solution. The plan must reflect your values, your priorities, and your tolerance for change.

### Wants, needs, and the tradeoffs between them

One of the most important concepts we have introduced in this series is the relationship between wants and needs.

You have wants: independence, privacy, familiarity, control.

You have needs: safety, support, health management, connection.

The more clearly you document the tradeoffs you are willing to make between these two, the more effectively your support can unfold your way.

For example, you may want to remain at home, but recognize that accepting help with transportation or personal care is a reasonable tradeoff. You may want minimal disruption, but understand that certain changes buy you time and independence in the long run.

When these preferences are documented in advance, your circle of care is no longer left guessing. Decisions are made with confidence rather than conflict. And, decisions are made the way you want them to be made.

### Moving from concepts to an actionable plan

In previous columns, we outlined:

- How to think about aging in place
- What the caregiving landscape really looks like
- Why difficult conversations are essential
- How to evaluate care and service options

This final step is about integration.

The most effective aging plans are based on evidence-based methods that help define care needs objectively while honoring personal preferences. These approaches look at the major factors that consistently drive success – physical function, cognitive health, environment, support systems, and social connection – and use them to create a plan that can adjust over time.

Rather than reacting to change, this creates a “smart plan” that evolves as needs change, allowing for thoughtful transitions instead of rushed decisions.



### Empowering your circle of care

A recurring theme throughout this series has been the importance of a well-informed circle of care. This final step gives that circle the clarity it needs to act appropriately on your behalf.

When priorities, preferences, and tradeoffs are documented:

- Care decisions are aligned with your wishes
- Family stress and conflict are reduced
- Professionals can support you more effectively
- Actions are taken with intention, not urgency

This is not about giving up control. It is about preserving it.

### The bottom line

Planning for aging is not easy. It requires honesty, reflection, and a willingness to address topics many of us would rather postpone.

But the alternative – having decisions made for you during an uninformed crisis – is far more difficult.

The work you do now allows you to remain the driver of your next chapter. It ensures that when change comes, it is met with preparation, clarity, and respect for both your wants and your needs. Aging is inevitable. How you experience it is not.

**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](mailto:MFriedman@SeniorHelpers.com) or visit [www.SeniorHelpersBoston.com](http://www.SeniorHelpersBoston.com). ∞



# Retirement Dreams – or Nightmares

## Friends? The importance of maintaining the connection

By Steven V. Dubin



As I was laughing louder than appropriate in a quiet restaurant, I realized my two friends Mike and Mike didn't care. They were happy to be laughed with, laughed at.

That is the power of friendship. I'm told my therapist friend, Doctor Bob, another long-term lunch companion, loneliness, especially among older men, is an epidemic. Men don't tend to keep in touch, maintain bonds.

At a certain age, a man's friendships can begin to resemble a sock drawer. Some socks are single, some are tattered, some make you smile.

Long-term friendship for male senior citizens is not only a comfort – it's a secret ingredient for living well, laughing often, and keeping life from shrinking into a quiet armchair in the corner.

The trick is remembering that friendship, like a good lawn, needs a bit of regular tending. You can't just plant it in 1978, my college graduation year, and assume it will still be thriving half a century later. Life happens. People move. Knees creak. Schedules change.

So, the first rule of senior friendship is simple: show up. Show up for coffee, for a walk around the block, for the Tuesday lunch at a bad Chinese restaurant. Consistency turns casual companionship into something durable.

Then there is the underrated art of doing things together. Men, in particular, bond through shared activities. It might be a weekly card game, a fishing trip that never quite produces fish, or a standing date to watch the Red Sox while arguing about whether the bullpen is cursed. These rituals become the scaffolding of friendship. You don't even have to talk much; just being in the same place, doing the same familiar thing, creates a sense of belonging that's as warm as a well-worn flannel shirt.

Of course, real friendship also means be-

ing willing to talk when it matters. Many men grew up in a time when feelings were treated like loose change – best kept in your pocket and not rattled in public. But long-term friendship benefits from a little emotional courage. Sharing worries about health, family, or the strange fact that you can only play pickleball every other day, at best. You don't have to become honest.

Another key is welcoming new people into the mix. Old friends are treasures, but new friends bring fresh stories, new jokes, and sometimes better restaurant recommendations. Joining a senior center, a walking group, a hobby club, or even a volunteer organization creates opportunities to expand your circle. Think of it as adding new spices to a stew that's already pretty good.

Humor, naturally, is the glue that holds it all together. Laughing about aching backs, forgotten names, or the mystery of where you put the remote keeps things light and joyful. A shared laugh can bridge any awkward moment and remind everyone that growing older doesn't mean growing dull.

In the end, maintaining long-term friendship as a male senior citizen isn't about grand gestures. It's about phone calls, coffee cups, shared jokes, and the simple act of caring enough to keep in touch. Like that sock drawer, it may never be perfectly organized, but when you reach in and find something warm and familiar, you'll be glad you kept it all these years.

How about you? How do you keep your friendships alive? What do you do with your buddies?

I look forward to hearing from you! Please email me at [SDubin@PRWorkZone.com](mailto: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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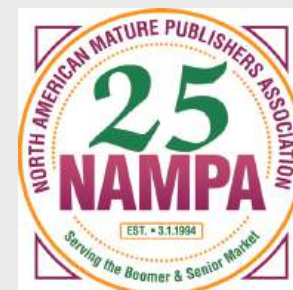
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The Publishers also produce a podcast entitled "My Generation," which covers a wide range of topics of interest to seniors, from dating to downsizing and everything in between. The podcasts air on the 1st and 15th of every month and audio archives can be found at [SouthShoreSenior.com](http://SouthShoreSenior.com) and Spotify.

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# When should I hire an RN Case Manager for my mom?



Questions & Answers with Maria Burke, RN,  
Owner, Celtic Angels Home Health Care

**Q: I'm caring for my aging Mom and starting to feel overwhelmed. At what point should I consider hiring an RN Case Manager?**

**A:** This is one of the most common – and important – questions I hear from adult children. In short, the right time to hire an RN Case Manager is before things feel like they're spiraling out of control.

Many families wait until there's a crisis: a fall, a hospitalization, a confusing discharge plan, or a sudden decline in health. While RN Case Managers are incredibly valuable during emergencies, they are often even

more effective when brought in earlier – when proactive planning can prevent those crises altogether.

**Q: What exactly does an RN Case Manager do?**

**A:** An RN Case Manager is a registered nurse who oversees and coordinates all aspects of a senior's healthcare and support needs, including medical review, appointment coordination, physician communication, personalized care planning, and ongoing monitoring. Most importantly, they serve as a clinical advocate whose sole focus is the client's well-being.

**Q: Are there specific signs that suggest it's time to bring one in?**

**A:** Yes. These include multiple medical conditions, recent hospitalizations, medication confusion, memory loss, safety concerns, family disagreements about care, or caregiver burnout. If you're unsure of the next step, it's often the right time to ask for support.

**Q: Can an RN Case Manager help even if my Mom is still living at home and relatively independent?**

**A:** Absolutely. RN Case Managers help families plan ahead, identify risks early, and put supports in place so seniors can safely remain at home longer, with better outcomes and less stress.

**Q: What's the bottom line for families?**

**A:** Hiring an RN Case Manager isn't about giving up responsibility – it's about gaining confidence, clarity, and peace of mind.

**About Celtic Angels Inc.:** *Celtic Angels Inc. is a trusted provider of high-quality, in-home care services across Massachusetts. Founded and led by Maria Burke, RN, the organization offers companion care, personal care, RN Case Management, and thoughtfully integrated advanced technologies to support individuals living with Parkinson's disease, Alzheimer's, and other neurological conditions. ∞*

## Meet Kerrin Allan, Client Care Manager

As client care manager for Celtic Angels Home Health Care in Needham, Kerrin Allan guides clients and their families from the very first call through a smooth and successful start of care. She remains closely involved throughout the care journey, ensuring every client receives the highest quality of service and compassionate attention.

Kerrin's role centers on intake, care coordination, caregiver matching, documentation, and maintaining ongoing service excellence. Her warm, collaborative approach helps families feel supported and confident in their loved ones' care.

A graduate of Bridgewater State University with a bachelor's degree in social work, Kerrin brings more than 15 years of experience supporting vulnerable populations – including the homeless, disabled, and elderly. Throughout her career, she has been a passionate advocate for the rights and well-being of others, participating in advocacy days at the Massachusetts State House to elevate the voices of those she serves.

Kerrin's dedication, empathy, and deep understanding of client needs make her a vital part of the Celtic Angels family. ∞





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# SENIOR FITNESS

## A senior's journey: Prevailing over double hip replacement

An inspiring conversation with Ann Harrington, age 65

By Rita La Rosa Loud, B.S.



**Did you always struggle with your weight?**

I've suffered from arthritis in both hips for a decade and was uncomfortable with the extra weight on my body. My doctor persuaded me to lose weight and get in shape in preparation for hip surgery and recovery process. I joined an adult fitness program, changed my diet, lost 40 pounds, kept up my exercise, and reduced an additional 20 pounds.

**What motivated you to integrate fitness and better nutrition into your life?**

My incentive came from aging and poor fitness. Having largely participated in low-impact aerobics, I never considered lifting weights. After reading articles about resistance exercise and hearing from seniors who benefited from strength training and eating better, I was convinced.

**Besides your career, what other responsibilities do you have?**

As a full-time Realtor and business owner, my typical work week is 60 hours. I organize a biannual clothing drive, participate in my community high school theater alumni association, and am a mother of three adult children, grandmother to one, plus come from a large Dorchester family.

**What advice would you give others who**

**say they have no time to exercise?**

Start with baby steps and incorporate into your golden years the three W's – water, walking, and weight training. Make time to exercise, especially muscle-building exercise. Before I started resistance training, I focused on cardio but saw little weight loss. It was strength training twice a week that made all the difference. Consequently, I can comfortably walk miles carrying my 27-pound granddaughter and effortlessly take her up and down stairs.

**Are you pleased with the outcome of the hip replacement surgeries?**

Due to following my surgeon's exercise and nutrition advice, I was overjoyed when he found me healthy and fit enough to undergo not one, but two successful surgeries in the same year.

**What was the recovery like both times?**

My surgeon explained hip replacement recovery typically takes four weeks, but because I'm physically fit, I recovered in just two weeks for each surgery.

**How quickly did you return to exercising?**

After three weeks of physical therapy, daily home exercises, guidance from trainers, and encouragement from class members, I resumed strength training at my fitness facility within six weeks.

**How has your life changed after the surgeries?**

My posture and gait greatly improved. I can walk farther and stand longer without hip pain and am now able to get in and out of chairs easily, allowing me to enjoy kayaking this summer.



**What are your health and fitness goals?**

My lifelong goal is to remain fit through consistent exercise and a healthy diet. Resistance training improved my balance and strength, so despite past hip pain and joint instability, I can now walk on sand and swim in the ocean instead of just a pool.

The Wayne Westcott, Ph.D. Center for Health and Fitness at Quincy College helps you build muscle, strengthen muscles and bones in our adult fitness program (resistance exercise, 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](mailto:Rita.larosaloud@quincycollege.edu). ∞



  
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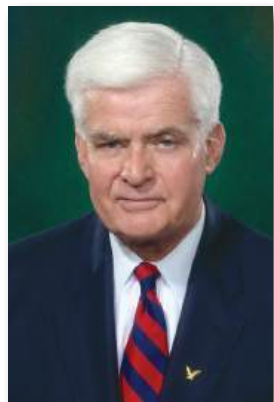
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# HOME EQUITY WEALTH MANAGEMENT

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

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



**By George A. Downey**

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

### Understanding the basics

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

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

### Benefits of a reverse mortgage

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

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

### Benefits of HELOCs

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

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

### Conclusion

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

Both options are designed to help you leverage your home's value, but the right choice depends on your financial goals, comfort with payments, and circumstances. Both options offer valuable ways to access your home's equity. By understanding the differences and focusing on your unique needs, you can choose the solution that delivers the greatest benefit and peace of mind.

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

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

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# The worst time to ignore dental problems? The winter months – no question about it

By Dr. Richard Wolfert, DMD  
The Toothboss, [www.toothboss.com](http://www.toothboss.com)



For seniors, cold weather, icy sidewalks, and shorter days make it tempting to delay dental visits. Yet when it comes to your oral health, winter is the worst time to ignore small problems.

Why?

Dental issues don't arrive suddenly, especially for senior citizens. They start quietly: a little tooth sensitivity, occasional bleeding gums, or mild discomfort when chewing. During the winter months, those minor symptoms can, pardon the seasonal pun, snowball quickly if left untreated.

## Cold weather can trigger tooth sensitivity

Have you noticed sharp pain when breathing in cold air or sipping hot coffee? Cold temperatures can make tooth sensitivity more noticeable, especially if enamel has worn down or your gums have receded with age. You might think it's just a seasonal nuisance. In reality, it could be an early sign of decay or exposed tooth roots.

Ignoring that sensitivity won't make it go away. Winter conditions can make it worse.

## Dry mouth is more common in winter

Indoor heating dries out the air. For seniors already experiencing dry mouth due to medications or health conditions, it can deplete your mouth even more of needed saliva. Saliva plays a critical role in protecting teeth by neutralizing acids and washing away bacteria. So, when saliva production drops, the risk of cavities and gum disease rises significantly.

If you're not keeping your regularly scheduled appointment with your dentist in the winter months, dry mouth can quietly lead to tooth decay that may not be noticeable until it becomes painful.

## Dental problems don't hibernate

"It can wait until spring."

That's one of the most common misconceptions seniors have about dental problems. Unfortunately, cavities, infections, and gum disease don't slow down in cold weather. More likely, delaying care can turn a simple fix into a more complex and costly procedure later.

How?

A small cavity can become a root canal.

Mild gum inflammation can progress into periodontal disease.

What could have been addressed quickly may require more time, expense, and discomfort down the road.

## Winter is actually a smart time for dental care

Many dental offices have more availability during the winter months. That makes it easier to schedule appointments that fit your routine. Addressing issues now also means fewer surprises as you head into spring and summer, when you're more likely to travel and be more active.

Regular exams during winter also allow your dentist to screen for issues that become more common with age, including gum disease, oral infections, and oral cancer.

## Don't let winter get in the way of your smile

Your dental health is an important part of your overall well-being. Painful teeth can affect nutrition, sleep, and quality of life, especially during the colder months, when staying healthy matters most.

If you've been putting off visiting your dentist because of winter weather or a busy schedule, consider this your reminder: small problems are much easier to treat when caught early. Taking care of your smile now can help you stay comfortable, confident, and healthy all year long.

In between dentists? Give our office a call. We'd be happy to fit you into our winter schedule.

**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](http://www.toothboss.com). ∞



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# The weight of knowing what's ahead can compound the grief of impending loss

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



One of the unexpected gifts of working in hospice is the way it gently dismantles assumptions you didn't even realize you were carrying.

Dementia is usually framed as a thief.

It steals memories, language, recognition, independence. And for families walking alongside it, that framing often feels painfully accurate. There is anticipatory grief layered on top of daily loss, and it can be relentless.

But from where I sit, there is another truth living alongside that one.

Many hospice patients with dementia are blissfully unaware of their impending death. They do not know what their bodies are doing. They are not counting days. They are not rehearsing goodbyes or mourning futures that won't happen. They are simply here.

And because they don't know, they are not grieving in the way many people without dementia do.

I've sat with patients who understand their prognosis and are deeply distressed by it. They grieve the loss of independence, the loss of roles, the loss of time. Their minds race ahead to everything they will miss, and that grief can be sharp, heavy, and all-consuming.

By contrast, many patients with advanced dementia are spared that particular kind of sorrow. Their emotional world is often smaller, quieter. Not empty – just focused. A warm blanket. A familiar song. A hand to hold. The comfort of routine. The safety of now.

There is something profoundly instructive in that.

It reminds me how much our emotional suffering comes not from what is, but from what we know – or think we know – about what is coming next.

Grief is real. It is necessary. It is the price we pay for love. But it is also, at least in part, a product of our mind's ability to time-travel. We replay the past. We anticipate the future. We live everywhere except the moment we're actually in.

This week, I was with a support group and one of the participants said something that I think will inspire me for years to come. In speaking of his loss, he said, simply, that he's been trying to stay in the day he's in.

Not stay positive.

Not stay busy.

Not stay strong.

Just stay in the day he's in.

That, I think, is the lesson dementia teaches us if we're willing to listen. This day, too, shall pass – the good and the bad – so stay in the day you are in.

Patients with dementia don't have the luxury – or the curse – of looking too far ahead. They live in fragments of presence. And while dementia is cruel in countless ways, presence is not nothing. Presence can be peaceful. Presence can be enough.

Of course, this doesn't mean dementia is easy. It doesn't erase the heartbreak families feel as they watch someone they love change before their eyes. The grief simply shifts locations. Often, it moves outward – into spouses, children, caregivers – while the person with dementia re-

mains relatively unburdened by it.

And that contrast can be jarring.

But maybe there is something for us to borrow there.

We cannot turn off our awareness the way dementia does. Nor should we try. But we can practice loosening our grip on the future. We can notice when our suffering is coming from 10 steps ahead instead of the ground beneath our feet.

Hospice has taught me that dying is not always the hardest part. Anticipating it can be.

Staying in the day you're in doesn't deny loss. It doesn't minimize grief. It simply acknowledges that right now – this breath, this moment, this ordinary day – may still hold comfort, connection, even quiet joy.

And sometimes, that is more than enough.

**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](mailto:mfitzpatrick@oldcolonyhospice.com). ∞



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## What is in your best interest when it comes to interest rates and choosing a mortgage?

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



For many people, retirement is a time to simplify, enjoy life, and feel secure in their finances. Yet for a growing number of seniors, buying a new home, downsizing, or refinancing an existing one still makes sense. Whether you are moving closer to family, buying a retirement condo, or unlocking equity in a longtime home, choosing the right mortgage is an important decision that deserves thoughtful consideration.

First and foremost, cash flow matters. In retirement, most people live on a mix of Social Security, pensions, and investment income. Unlike working years, there is usually less room for sudden increases in monthly expenses. When evaluating a mortgage, seniors should focus on how the payment fits comfortably within their monthly budget, not just what they technically qualify for. A slightly smaller loan with a lower payment can provide far more peace of mind than stretching for a larger home.

Another key factor is how long you expect to stay in the home. If you plan to live there for many years, a fixed-rate mortgage can offer stability and predictability. The payment stays the same, making it easier to plan long-term expenses. For those who may move again in a few years – perhaps to be closer to adult children or into a senior community – an adjustable-rate mortgage or shorter-term loan might sometimes be worth considering, though these come with more risk if rates rise.

Seniors should also look closely at their existing home equity. Many homeowners who have lived in the same house for decades have built up substantial value. This equity can be used as a down payment on a new home, reducing the size of the mortgage and lowering monthly costs. In some cases, selling a larger family home and buying a smaller one out-

right or with a very small mortgage can free up cash for travel, healthcare, or simply enjoying life.

One option unique to older homeowners is a reverse mortgage. These loans allow homeowners aged 62 and older to convert part of their home's equity into tax-free cash without making monthly mortgage payments. While reverse mortgages are not for everyone and come with fees and long-term considerations, they can be helpful for seniors who want to stay in their homes and need extra income.


Healthcare and long-term planning should also be part of the decision. Medical expenses can increase with age, and having a large mortgage payment can put pressure on a fixed income. It's wise to leave room in the budget for insurance premiums, prescriptions, and potential care needs rather than committing every available dollar to housing.

Finally, seniors should take the time to ask questions and get professional advice. A trusted financial advisor, housing counselor, or mortgage professional can explain options in plain language and help compare costs over time. The right mortgage is not just about interest rates – it is about comfort, security, and the freedom to enjoy retirement without financial stress.

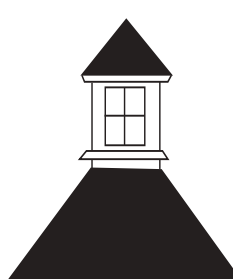
With a little planning and the right guidance, a well-chosen mortgage can support a comfortable, confident, and worry-free next chapter of life.

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.

**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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# Random acts of kindness create positive feelings for the recipient as well as the giver



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

February is a month that celebrates care and compassion, highlighted by Valentine's Day on February 14 and National Random Acts of Kindness Day on February 17.

While Valentine's Day celebrates both romantic and platonic love, National Random Acts of Kindness Day celebrates kind actions for others without the expectation of anything in return.

Random Acts of Kindness Day is a time to spread kindness and positivity to others and your community. Here are a few ways you can do so:

- Before going to the grocery store, consider checking in with a neighbor and offering to pick up any items they may need.
- Send a "Thinking of You" card or text to someone you haven't seen in a while.
- Offer a small gift to someone as a thoughtful, "just because" gesture.
- Pay at the toll booth for the next car in line.
- Shovel a neighbor's snowy walkway.
- Compliment a coworker for their teamwork.
- Consider planting a tree to make a positive impact on the community.

- Allow a shopper with only a few items to check out before you.
- Donate supplies or food to an animal shelter.
- Hold a door open for someone.
- In traffic, allow another driver to merge ahead of you.
- Run an errand for someone.
- At the coffee shop, pay for the order of the person behind you in line.
- Post an inspirational quote or words of encouragement on the refrigerator for family members to find.

Research has shown that helping others not only makes a positive impact in their lives and the community, but it also contributes to your own well-being.

National Random Acts of Kindness Day encourages acts of kindness on February 17 and serves as powerful inspiration to perform random acts of kindness any day of the year!

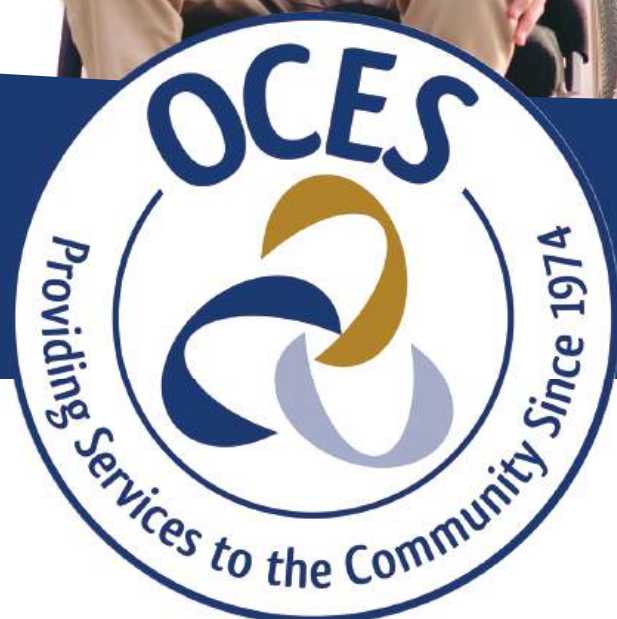
When was the last time you were pleasantly surprised by another's kindness? In recognition of Random Acts of Kindness Day, take a moment this month to perform a random act of kindness. Random acts of kindness are good for the recipient as well as the giver!

**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](http://www.ocesma.org).

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# National Caregivers Day and the importance of self-care

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



This February 20, we celebrate National Caregivers Day. Caregivers come in many forms – from healthcare professionals to family, friends, and community members.

When interviewing caregiver applicants for Seniors Helping Seniors Boston South Shore, I ask them to share examples of their caregiving experience. Often, they gloss over personal examples, but that is really at the heart of our model. In fact, family members serve as the primary caregivers for most older adults and individuals with disabilities in the U.S. Caring for parents, neighbors, and even their children or grandchildren is all not only relevant, but extremely important.

Caregiving is deeply meaningful work, but it can also be physically, emotionally, and mentally demanding. In the United States alone, about 63 million adults – roughly one in four – serve as family caregivers, supporting a loved one with a chronic condition, disability, or long-term care need. Many caregivers spend substan-

tial time providing care: nearly one in four report providing 40+ hours of care per week, and the average family caregiver devotes around 25–27 hours weekly to caregiving tasks. Caregivers often juggle these responsibilities while also holding down jobs, with 6 in 10 caregivers employed on top of their caregiving duties. Over time, this level of commitment can lead to stress and burnout if caregivers neglect their own needs. Nearly half of caregivers in the U.S. are over the age of 50, putting them at increased risk of health challenges themselves. Self-care is not a luxury for caregivers – it's essential to sustaining the strength, patience, and resilience needed to support others.

National Caregivers Day is an important reminder to pause and recognize the vital role caregivers play in families and communities, and to encourage them to prioritize their own well-being. Caregivers often experience financial strain, health challenges, and emotional stress – nearly half report some kind of negative financial impact from caregiving, and many say caregiving responsibilities affect their own health and quality of life. Simple self-care practices – like taking short breaks, asking for help, and setting healthy boundaries – can make a meaningful difference. Connecting with others

who understand the caregiving experience can reduce feelings of isolation and remind caregivers that they are not alone. Taking time to rest, eat well, move your body, and attend to your own medical and emotional needs helps sustain the strength

and patience caregiving requires. Most importantly, caregivers should give themselves permission to be human. On this day, and every day, caregivers deserve appreciation, support, and the reassurance that caring for themselves is not selfish, but essential for providing compassionate, sustainable care to those they love.

One of my goals is to help family members regain precious time with their loved ones. By making time for self-care and asking for help, there is the potential to shift the focus of visits and interactions from chores and errands to quality family time, which can help alleviate caregiver burnout.

Our senior caregivers are the backbone of what we do and an invaluable part of our team. They bring joy and comfort to seniors by delivering compassionate care and assistance with daily tasks that become more difficult with age. By supporting our caregivers as much as our care receivers, we create a community that thrives on empathy and mutual respect. This year, as we celebrate National Caregivers Day, we honor all our caregivers here at Seniors Helping Seniors Boston South Shore as well as the many professionals we collaborate with in the community.

**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](http://www.shsbostonssouthshore.com), email [info@shsbostonssouthshore.com](mailto:info@shsbostonssouthshore.com), or call 781-626-4800. ∞

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## Estate planning in the digital era: Why it matters more than ever

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



When most people hear “estate planning,” they think of wills, trusts, and bank accounts. But in today’s digital world, our lives extend far beyond paper documents and physical property. From online banking and email, to social media, photos stored in the cloud, and even cryptocurrency, much of what we own and manage now exists online. That’s why estate planning in the digital era is more important than ever.

Digital assets are anything you own or use online. This can include email accounts, social media profiles, online subscriptions, digital photos and videos, loyalty points, business websites, and financial accounts accessed through apps. Many people don’t realize that if they don’t plan for these assets, their loved ones may struggle or be completely unable to access them after they’re gone.

Imagine a family unable to retrieve precious photos because no one knows the password, or a spouse locked out of online bank accounts needed to pay bills. In some cases, accounts may be automatically deleted, or companies may refuse access due to privacy laws. Without clear instructions, digital assets can be lost forever.

Estate planning helps prevent this. A proper plan doesn’t just say who gets what, it also explains how to access it. This can include creating a list of digital accounts, safely storing usernames and passwords, or naming a trusted person to manage digital matters. Many estate plans now include a “digital executor,” someone specifically responsible for handling online assets.

Another important reason to plan is identity protection. Unmanaged digital accounts can be vulnerable to hacking or fraud after someone passes away. A clear plan allows accounts to be closed, memorialized, or transferred properly, reducing the risk of identity theft.

Estate planning in the digital age isn’t just for the wealthy or tech-savvy. If you use a smartphone, shop online, or share memories on social media, you already have a digital footprint worth protecting. Taking the time to plan now can save your loved ones stress, confusion, and heartache later. In simple terms, estate planning today is about more than property; it’s about protecting your legacy, both offline

and online. Planning ahead ensures that what matters to you remains secure and accessible, even in a rapidly changing digital world.

**About the Author:** Elizabeth A. Caruso, Esq. is an attorney at Legacy Legal Planning, LLC, in

Norwell. She has been practicing estate planning, probate, and elder law on the South Shore for more than a decade. If this article has sparked questions for you, please feel free to reach out via phone 781-971-5900 or email [elizabeth@legacylegalplanning.com](mailto:elizabeth@legacylegalplanning.com) to schedule a time to discuss your unique situation. ∞



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# Is Medicare's out-of-pocket cap truly saving beneficiaries money?

By Patricia Prewitt, My Personal Rx Adviser



I have been following with interest reports on the impact of the 2025 cap on out-of-pocket prescription costs from various healthcare sources, including government websites. The data is still emerging.

## Remind me, what changed about the out-of-pocket cap in 2025 for Medicare enrollees?

Prior to 2025, there really was no annual limit on drug spending for people on Medicare. Some people were often paying \$5,000-\$10,000+ per year on medications. Costs were unpredictable, and often unaffordable. Starting in 2025, once the \$2,000 cap was reached, a Medicare subscriber would pay \$0 for covered medicines.

**New for 2026:** The out-of-pocket prescription cap increased slightly to \$2,100 annually for covered medications.

## That sounds great; but what's the catch?

If the medication was not covered – like many lifestyle products for sexual health, weight loss, hair loss, and other products excluded from the Medicare Part D Plan formulary – the cap does not apply. It remains very important to understand what is covered under your Medicare Part D prescription plan-or Part C for the Medicare Advantage Plans.

## What else should I understand about this cap?

People are often confused when medications are dispensed or infused in a clinic or hospital setting. Those medications generally fall under the

Part B plan of Medicare, so the cap does not apply to those medications.

What does the data show for real impact? (KFF & Medicare)

Preliminary reports from Kaiser Family Foundation and Medicare estimated about 1.5 million people reached the \$2,000 cap in 2025. Many people saved between \$1,000-\$3,000 annually. Some saved \$5,000 a year or more. For 2026, a Medicare infographic from Centers for Medicare and Medicaid Services predicts 5.3 million Medicare enrollees will benefit in the year ahead.

## Who are the people who benefit the most?

People with cancer, autoimmune disorders, neurological conditions, or lung conditions often have higher medication costs, since newer medications for those conditions are patent protected and expensive.

The Medicare prescription drug cap prevents financial disaster, but it doesn't eliminate the need to be a smart consumer. Generically available medications remain the best way to manage prescription costs over time.

While statistics are interesting, my focus continues to be on pocket book results in real life. I am curious, what is your experience? Did your costs decrease during 2025 for your out-of-pocket prescriptions? If you want to share: [Tricia@mypersonalrxadvisor.com](mailto:Tricia@mypersonalrxadvisor.com).

*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 ∞

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