



# SOUTH SHORE SENIOR News

For Boomers and Beyond

PRICELESS

MARCH 2026

Distributed FREE to Boston's South Shore communities since 2002

Vol. 24 Issue 03

*Spring is on the way!*

## In this month's edition...

- A Visit to Mar-a-Lago ... Page 2
- Living in the Middle ... Page 3
- A Heart for Service ... Page 5
- The Power of Connection ... Page 12



 **SENIOR  
Helpers®**

Care and comfort at a moment's notice.

**SOUTH SHORE  
781-421-3123**

[SouthShoreMA@SeniorHelpers.com](mailto:SouthShoreMA@SeniorHelpers.com)  
[www.SeniorHelpersSouthShore.com](http://www.SeniorHelpersSouthShore.com)

**BOSTON METRO  
617-500-6999**

[Boston@SeniorHelpers.com](mailto:Boston@SeniorHelpers.com)  
[www.SeniorHelpersBoston.com](http://www.SeniorHelpersBoston.com)

BECAUSE BEING ABLE TO AGE IN PLACE

**IS THE BEST CARE AND COMFORT OF ALL**

# Presence of the president adds extra excitement to everyday life in Palm Beach neighborhood



By Victor Block

I visited President Trump at Mar-a-Lago – sort of.

I could have been driving along any street in the United States. The sun was shining, traffic was light, and there was no indication that I was passing through anything other than an ordinary neighborhood.

Suddenly everything changed. Police cars were everywhere: Slowly patrolling the streets, parked along sidewalks, driving into, and out of, a gated community. Police officers crowded the pavement and spilled out into the narrow road I was following.

Welcome to Mar-a-Lago, a lavish estate with a storied history known today primarily as the home of Donald J. Trump.

That ornate estate was built (1924-1927) for businesswoman and society figure Marjorie Merriweather Post. Nestled on a barrier island in Palm Beach, Florida, it was acquired in 1985 by then-real estate investor Donald Trump, who used it as his residence.

Ten years later, he converted it into the Mar-a-Lago Club, an exclusive members-only institution with guest rooms, a spa and other hotel-style amenities. When they are there, members of Trump's family stay in private quarters in a closed-off area of the grounds.

During his first presidency, Trump visited Mar-a-Lago frequently and held meetings there with international leaders like Japanese prime minister Shinzo Abe and Chinese president Xi Jinping.

The name Mar-a-Lago means “sea to lake” in Spanish. The estate extends from one side of Palm Beach Island to the other, touching both the Atlantic Ocean and Lake Worth Lagoon. The property is said to span 126 rooms and extend over an acre and a half.

Ms. Post, who died in 1973, willed the estate to the United States government to serve as a Winter White House for presidents and visiting foreign dignitaries. The property was declared a National Historic Landmark in 1980 because it exemplified “the baronial way of life of the wealthy who built mansions in Florida during the Florida land boom of the 1920s.”

I asked several residents of the area what it's like to live near such a legendary property that is visited by heads of state, leading political figures and other known dignitaries. The response of most of them was surprising: a big yawn.

“We don't usually know who's there,” one young man told me. “All it means for locals is traffic jams,” a 60-something woman explained.

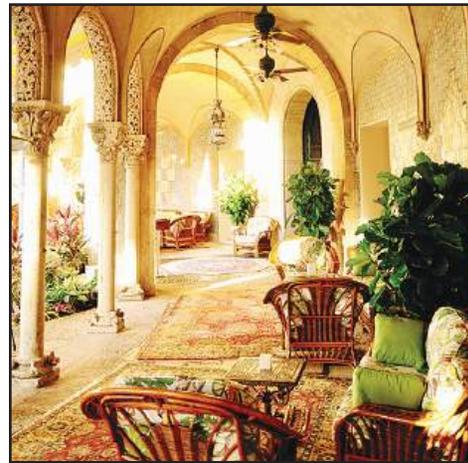
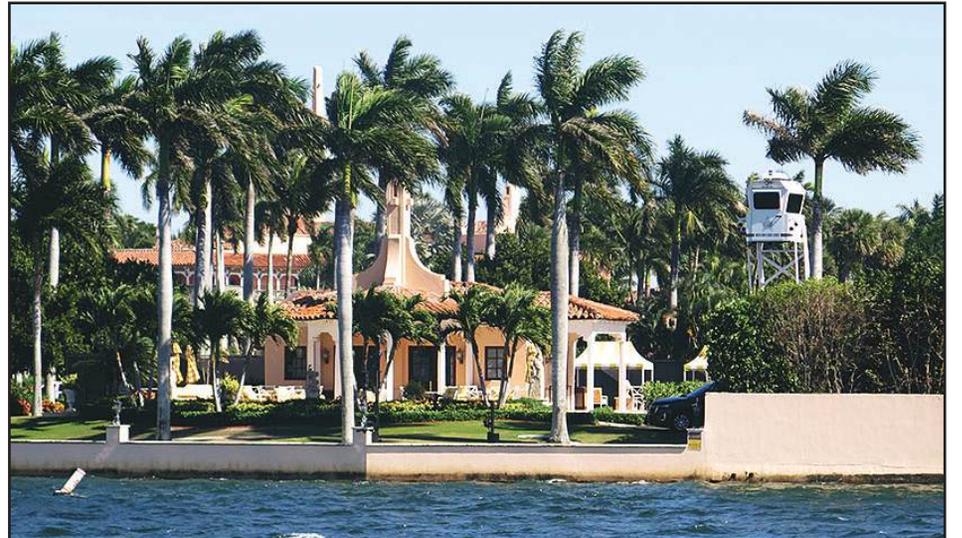
“I voted for Trump but if I'd known how much his being president would mess up traffic here, I would have voted differently,” admitted a well-dressed gentleman.

For visitors to the Palm Beach area, Mar-a-Lago offers an intriguing diversion from the sun, sand and surf attractions for which the destination is best known. Worth Avenue, a shopper's dream, is lined by upscale boutiques, designer stores, and art galleries.

Waterfront settings offer a choice of inviting stretches of sand fronting deep blue water. Golfers have a choice of over 100 courses, including six at the PGA National Resort.

History buffs and culture lovers will appreciate Palm Beach's legacy of luxury and splendor. Must-see spots include the Henry Morrison Flagler Museum, the historic Breakers Palm Beach hotel and the Society of the Four Arts, which encompasses an art gallery, concert hall and gardens.

Mar-a-Lago adds a unique touch which combines historical tidbits, opulent architecture and a lovely semi-tropical setting.



In addition, if you're lucky – or unlucky, depending upon your politics – an opportunity to see a motorcade leave or arrive which includes a car transporting the president of the United States.

**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. ∞

## Living in the middle: When you're 62, still working full speed, and supporting your aging parents



By Mark Friedman

At 62, I imagined I would be easing into a different chapter – mentoring, traveling, enjoying grandchildren, perhaps scaling back professionally. Instead, like a growing number of us, I live in the “middle,” holding together three worlds at once: my careers, my immediate families, and my parents now in their 90s whose needs are no longer occasional – but ongoing.

As both an owner of an in-home senior care agency and an adult child supporting 90-year-old parents through increasingly complex aging challenges (together with my siblings), I live this tension daily. What follows is not theory. It is the lived reality of standing on both sides of eldercare – as a provider and as son.

### The scenario: When aging stops being abstract

At 90, aging is no longer about “slowing down.” For some it is about fragility, unpredictability, and cumulative loss. Some individuals experience falls that don't quite result in fractures but are a predictor of what comes next, which can include reduced confidence and possibly another fall. Medication lists may grow longer, or we forget or chose not to take meds. Hospitalizations may be labeled “minor,” yet each one leaves less physical and cognitive reserve.

For the adult child, the shift is subtle, at first a few more doctor's appointments. A little more oversight of finances. Some safety modifications at home. Then oversight becomes coordination. Coordination becomes management. Management becomes responsibility.

Responsibility rarely fits neatly into a calendar. It arrives at 3:30 a.m. with a confused phone call. It appears during your board meeting or while you are driving to the airport for a much-needed vacation. You become the care coordinator, medication monitor, transportation director, and emotional anchor – all while maintaining your professional and family roles. And, I am lucky. I have willing parents, engaged and actively involved siblings. We did the planning and the roles and responsibilities of who does what.

For anyone in this role, you are no longer simply a son or daughter. You are the safety net, the caregiver, the caretaker.

### The view from the adult child: Love, guilt, and the myth of balance

From the outside, the adult child may be very capable but possibly burning out. We have navigated careers, raised families, built businesses. We know how to manage complexity. Eldercare is not simply a logistical challenge. It is emotionally draining.

There is guilt when work demands attention, but you are not physically present, when you engage outside help, or when you feel resentful. There is exhaustion – the mental load of remembering appointments, monitoring medications, watching for cognitive shifts, anticipating the next crisis. And, there is the hardest truth: you cannot fully succeed in every role simultaneously. You will miss something. You will disappoint someone. You will feel stretched thin.

The myth is that better time management will create perfect balance. The reality is that caregiving at this stage is less about balance and more about tradeoffs. Every week requires decisions about where your attention goes. Over time, the definition of success shifts. Success becomes preventing crises instead of reacting to them. It becomes preserving dignity rather than preserving perfection. It becomes accepting help instead of carrying everything alone.

### The view from the aging parents: Fear, loss, and the fight for control

It is easy to focus only on the burden from the adult child's perspective. But at 90, aging carries its own quiet grief.

There is loss of physical certainty. Loss of peers. Loss of independence. Loss of familiar roles. For parents who once made decisions, managed households, and cared for others, accepting help can feel like surrender. When a child reviews finances, questions driving, or manages medications, what feels like “support” to the child can feel like “erosion” to the parent.

Resistance is often misunderstood. It is not simply stubbornness; it is fear – fear of losing control, of being a burden. Parents may oscillate between gratitude and defensiveness. One day they thank you deeply. The next day they push back.

Understanding this duality changes conversations. When you recognize that resistance is grief in disguise, your tone softens. Decisions become collaborative. Language shifts from “You can't” to “How do we make this safer together?” Dignity becomes the central goal.

### The combined learnings: How it changes me as a son and an agency owner

Living on both sides of eldercare has reshaped how I think about responsibility and support.

As a son, I have learned that control is an illusion; preparedness is not. Waiting for a crisis is the most expensive strategy emotionally and financially. Engaging outside expertise is not a failure of family; it is an extension of reach and capability.

As an agency owner, I see adult children differently. They are not simply decision-makers. They are professionals and parents silently carrying enormous weight. They are often exhausted before they ever call for help.

The past 17 years in eldercare prepared me, but this deeper hands-on has taken this to a new level. We must support the entire family system, not just the senior. We communicate proactively. We normalize caregiver stress. We design care plans that preserve autonomy wherever possible while reducing risk.

Most importantly, I have confirmed that the goal must be to build a circle of care strong enough that no one person collapses under the weight.

For the adult child in their 60s, this role is both privilege and pressure. It is a privilege to stand beside parents who have reached 90. It is pressure to help them age safely, respectfully, and with dignity while still living your own life.

There is no perfect balance. There is only intentional design – honest conversations, shared responsibility, professional support when needed, and compassion for yourself.

Caring for aging parents is not simply an obligation. It is an opportunity. It clarifies values. It deepens empathy and patience.

There is not a single aspect of supporting my parents that has been a surprise. I have supported countless families during the last 17 years, having provided approximately 2 million hours of care for more than 1,500 individuals and their families. And yet, the most difficult step is admitting that love does not require doing everything yourself. I am forever grateful to the team effort I have with my siblings. But not everyone has a team.

This has been the most valuable learning for me as a professional, my agency and I must constantly strive to be the best, most reliable member of your team. Our own capabilities and skills combined with that of our partners in care can change the trajectory of aging for you or your loved one. The middle years may not be easier than we expected. Approached thoughtfully, they can be more meaningful than we imagined. This is the privilege of care and one I personally am thrilled to be blessed with. Our learnings are your resources.

**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](http://www.SeniorHelpersBoston.com). ∞

# Retirement Dreams – or Nightmares

## Everything I needed to know I learned from a two-year-old



By Steven V. Dubin

Up! Up! Up!

Moses, my nearly two-year-old grandson, made it very clear. He wanted to move from here to there.

Wow.

What if we all communicated so directly? And we all asked for help when

we needed it.

It got me thinking (not an easy transition for me).

What are the other simple life lessons that Little Mo has taught me?

Grab a hand, or at least one finger, as you attempt a new challenge like climbing on the sofa, riding a skateboard, walking along a ledge.

Stare long and stand close. Moses closely observes what others are doing. Especially other kids. What are they doing, playing, expressing. It might be useful. Always entertaining.

Out! Out! Out!

Similarly, marvel at nature. Get a good view from your largest window. Watch dogs and people walk by, the wind in the trees, trucks that go beep, beep, beep.

Ya, No!

These two phrases say it all. No need for a lecture.

Never eat your meal until you've thoroughly checked out what others are having. Could be better. And they are likely to share.

Ball! Ball! Ball!

There is joy in play. Could be as simple as kicking a big rubber ball or throwing a ping pong ball with an eyeball on it.

Apple! Apple! Apple!

Celebrate your favorite foods. Don't forget bananas or booberries.

More! More! More!

Ask. You might get it.

Take time to wake up from a nap. Feel free to be red-faced and sleepy for a few minutes before making eye contact and joining the human race again.

Don't worry so much about drools, drips, drops and stains. Live in the fast lane. Enjoy life.

Let someone read to you. Find a book you like. Have them do it over and over. And over.

Get hurt, feel hurt. Let it out. Pout. Cry. Melt down, if necessary. Stoicism is way overrated.

Dance for joy. For entertainment. For community. Sometimes you don't even need music.

I'm sure there are many more lessons in the offing. One visit at a time.

What have you learned from a small person in your life?

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. ∞*



## YOUR MESSAGE COULD BE HERE!

Reach thousands of loyal readers every month.

Call now for details! 781-925-1515 or email:

tom@southshoresenior.com



# SOUTH SHORE SENIOR NEWS

Published by

My Generation Media

412 Nantasket Ave., Hull, MA 02045

781-925-1515

[www.southshoresenior.com](http://www.southshoresenior.com)

[info@southshoresenior.com](mailto:info@southshoresenior.com)

[www.facebook.com/SouthShoreSeniorNews](https://www.facebook.com/SouthShoreSeniorNews)

*In loving memory of Patricia Abbate*

Publisher/Owner: Thomas Foye

Editor: Christopher J. Haraden

Typesetting/Design/Production: Cheryl Killion

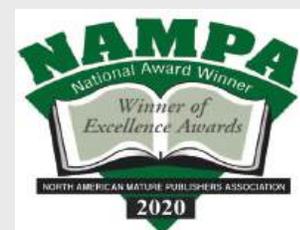
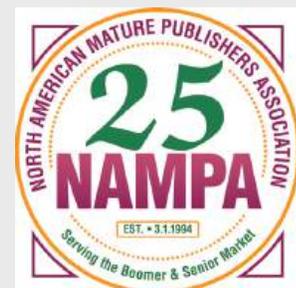
We have been serving the towns and communities south and southwest of Boston in 45 cities and towns since 2002. Published every month, our paper is available free to more than 100,000 seniors (the over 50 population) via controlled circulation. My Generation Media, publisher of *South Shore Senior News*, assumes no responsibility for errors, but will reprint in a subsequent edition corrections to that portion of an advertisement or article in which an error occurs.

All advertisements are run at the discretion of the publisher. Reproduction of the contents of *South Shore Senior News* is prohibited, without the permission of the Publisher. Reprints are available. All editorial and advertisements within this newspaper are provided for general information only and should not be treated as a substitute for the medical advice of your doctor or other health professionals or licensed legal or financial advisors.

The Publisher is not liable for the contents of any external Internet sites listed, nor does it endorse any product or service mentioned or advised on any of the sites. Always consult your doctor if you are in any way concerned about your health. Advertising and articles appearing in *South Shore Senior News* do not necessarily carry the endorsement of the paper. *South Shore Senior News* is printed 12 times per year with a deadline of the 15<sup>th</sup> of the preceding month. Distribution is first of the month. Advertising rates are subject to change without notice. Contributed articles are accepted for review and potential publication.

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.

**OUR READERS ARE OUR CUSTOMERS – OUR  
ADVERTISERS ARE OUR PARTNERS; DEVELOPING BRAND  
IDENTITY THROUGH THE EYES OF THE CUSTOMER!**



# A heart for service and a gift for connection: Meet Rubya Miranda



By Maria Burke, RN, Founder and CEO,  
Celtic Angels Home Health Care

Behind every thoughtful schedule at Celtic Angels Home Health Care is a deep understanding of people – their needs, routines, and the comfort that comes from consistency.

For Rubya Miranda, scheduling coordinator at the Weymouth office, this understanding is personal, purposeful, and rooted in genuine care.

In her role, Rubya ensures that each client is carefully matched with

the caregiver best suited to support their unique needs. It's a responsibility she approaches with both precision and compassion. Her goal is always the same: to create dependable schedules that bring comfort, continuity, and peace of mind to the families Celtic Angels serves. For Rubya, scheduling isn't just about logistics; it's about relationships.

Rubya's journey with Celtic Angels began not behind a desk, but in the field. She first joined the organization as a caregiver, working directly with clients and their families. When the opportunity arose to step into an office role, she was truly excited to grow with a team that leads with heart. That hands-on experience continues to shape how she approaches her work today.

Having walked in the shoes of both caregiver and coordinator, Rubya brings a unique perspective to every scheduling decision. She understands the challenges caregivers face, the importance of trust for families, and the difference a well-matched caregiver can make in a client's daily life. This dual insight allows her to balance empathy with efficiency, always with the well-being of everyone involved at the forefront.

Originally from Brazil, Rubya moved to the United States in 2001 in search of new opportunities and a better future. Today, she lives in Braintree with her husband and their two children, building a life centered on faith, family, and gratitude. Her personal journey has deeply influenced her outlook, instilling resilience, appreciation, and a strong sense of purpose.

Outside of work, Rubya treasures time spent with her family and friends. She is also deeply connected to her church community, which she describes as a source of grounding and strength. These relationships keep her centered and remind her daily of the values that guide her both personally and professionally – kindness, service, and commitment to others.

Those values shine through in her work at Celtic Angels. Whether she's responding to a last-minute scheduling need, supporting a caregiver through a transition, or ensuring a client's routine remains stable, Rubya approaches every task with patience and care. Her calm presence and thoughtful communication help families feel supported and caregivers feel valued.

Rubya believes that trust is built through consistency and compassion – principles she strives to uphold in every interaction. Her dedication helps ensure that Celtic Angels remains not just a provider of care, but a trusted partner for families navigating some of life's most sensitive moments.

Celtic Angels is proud to have Rubya Miranda as part of its Weymouth team. Her journey from caregiver to scheduling coordinator is a testament to the organization's commitment to growth, opportunity, and heart-centered leadership. Most of all, it reflects Rubya's own calling: to serve others with empathy, reliability, and grace – one carefully crafted schedule at a time.

**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. ∞*




**Celebrating 20 Years of Exceptional Home Care!**



For two decades, **Celtic Angels Home Health Care** has provided compassionate, top-quality care to families across Massachusetts. Our dedicated nurses and caregivers treat every client like family—*because to us, you are.*



As we celebrate 20 years of excellence, we want to give back to the community that has trusted us with their loved ones.

**LOOKING FOR RELIABLE HOME HEALTH CARE?**

Mention this ad when you call and receive a **RAFFLE TICKET FOR A BEAUTIFUL GIFT BASKET** – our way of saying **THANK YOU** for 20 incredible years!

Call us today at (781) 331-0062 or (781) 662-8700 or visit [www.celticangelsinc.com](http://www.celticangelsinc.com) to receive your free gift.

Let's make the next 20 years even better — **because your family deserves the best.**

*No purchase necessary.*



231 Washington St • Weymouth, MA 02188  
60 Dedham Ave., Suite 105 • Needham, MA 02492

# SENIOR FITNESS

## Daily stretching for adults and seniors – whether dynamic or static – supports overall physical health



By Rita La Rosa Loud, B.S.

Prior to exploring advantages exclusively with flexibility training, Westcott and La Rosa Loud's conclusive studies combining strength training with stretching demonstrated a 20% increase in strength ("Stretching for Strength," Fitness Management, May 1999; June 2000). Our research also showed greater improvement

in joint flexibility than those who performed strength training only ("Innovative stretching approach helps adults and seniors stay limber and strong," April 2025, pg. 6). Combining stretching and strength exercise is both effective and time-efficient.

### Traditional stretching methods

Dynamic and static stretching are two popular stretch techniques that prepare the muscles for daily physical activities. Dynamic stretching uses active movements to keep your muscles flexible and make day-to-day activities easier to do. Static stretches held for 30 to 60 seconds improve muscle flexibility, range of motion, and joint stability. Both approaches support your overall physical health.

### Advantages of stretching

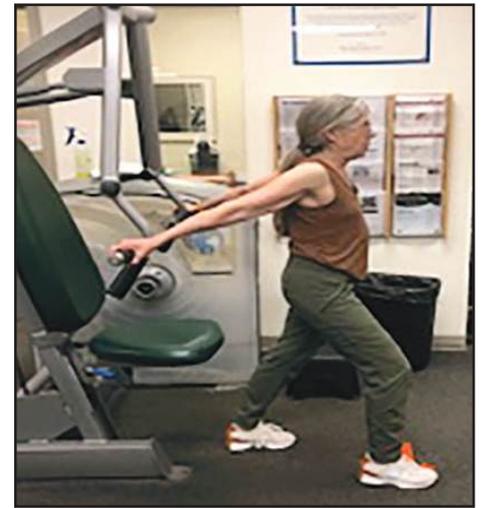
Incorporating regular stretching boost serotonin levels, which regulate mood, reduce stress, enhance mental lucidity, improve sleep, and essentially quality of life. Keeping muscles flexible and strong supports proper body alignment, improves balance and coordination, and helps avoid risk of injury, e.g., from falling. Also, habitual stretching primes muscles for a variety of physical, recreational, and athletic engagement by maintaining muscle length and flexibility. Subsequently, daily stretching makes movements of daily life and sport activities much easier to perform with minimal pain and discomfort.

### Supplemental stretching bonuses

Participation in daily stretching (dynamic or static), enhances overall physical health and mental well-being. Daily stretching alleviates tight muscles due to everyday stress and anxiety. Here's an example. Bombarded by nerve-wracking news and world events, Francine's neck and shoulders stiffen followed by a blinding headache. Certainly, muscle tension



Mat Static Upper/Lower Back/Hips/Ribs Stretch



At-Machine Static Chest Stretch

leads to lingering pain, discomfort we would rather live without. Good news! Targeting those areas with daily stretching reduces muscle stiffness and relieves tension headaches.

Consistently stretching tight hips, back, neck, and shoulders increase flexibility throughout the body. Often these tense muscles contribute to poor posture and lower back strain. For instance, stretching taut hip flexors is helpful in alleviating chronic back pain.

A complete stretching regimen creates greater blood flow to muscles. The increase in blood flow promotes muscular relaxation and enhances circulation that eases post-workout soreness. So, your daily activities of living and favored physical activities can be safely and effectively done with ease.

Stretching improves posture, alignment, flexibility, spinal mobility, movement range, and sport performance. It reduces stress, back pain, muscle tension, headaches, and lowers injury risk. Stretching also improves mood, mental clarity and overall well-being. For more bangs for your buck, blend resistance training with stretching to enhance muscle strength. Stretching programs are offered at local YMCAs, senior wellness establishments, and community health and fitness facilities.

The Wayne Westcott, Ph.D. Center for Health and Fitness at Quincy College has an adult fitness program that includes resistance training, cardio, stretching and functional exercise. 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).

**WINDROSE** at weymouth  
Specialized Memory Care Assisted Living

Call to schedule your visit today:  
**781-331-5555**

670 Main Street • South Weymouth, MA • [windroseweymouth.com](http://windroseweymouth.com)

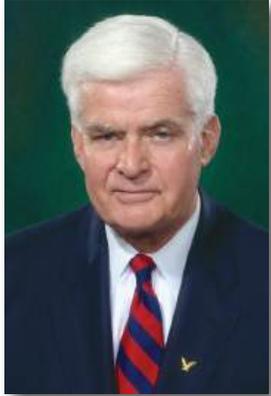
**YOU DON'T NEED TO REPLACE YOUR ROOF**

- Not ready to replace your roof?
- Save thousands vs. a roof replacement
- Extend the life of your roof for another 5 to 15 years with a warranty.
- Fraction of the cost of a new roof.
- Free roof assessment.
- Solar panels – no problem.
- Most insurance companies accept Roof Maxx as an alternative to a new roof.
- 5-Star Google Reviews.
- Backed by science, trusted nationwide
- FDA approved organic treatment.
- Official Roof Maxx® rejuvenation treatment
- USDA-certified, 100% plant-based oil
- Used on over 100,000 roofs nationwide
- Safe for people, pets & landscaping
- Extend roof life without replacing it
- Licensed & Insured

**ROOF MAXX OF QUINCY**  
[www.getroofmaxx.com](http://www.getroofmaxx.com)  
Robert Anderson • 617 276 5695  
[randerson@roofmaxx.com](mailto:randerson@roofmaxx.com)

# HOME EQUITY WEALTH MANAGEMENT

## Condo leaders should pay attention to reverse mortgages to protect the entire community



By George A. Downey

Reverse mortgages aren't just loans for older residents. They help keep HOA fees paid, budgets stable, and unit sales marketable. They also help avoid unnecessary legal challenges. In Massachusetts, where age is a protected class, being cooperative and proactive with reverse mortgage requests is a simple way to support residents and protect the community's longterm financial health. Condominium leadership today faces two big pressures.

1. Keeping the building "financeable" so buyers can get traditional mortgages, and
2. Keeping the association financially stable even as operating costs climb and owners feel the squeeze.

Both FHA federally insured HECMs and private proprietary programs are often overlooked tools that can help solve both challenges and why leadership should not ignore them.

### Reverse mortgages help keep the project from slipping into "nonwarrantable" status

When Fannie Mae or Freddie Mac label a condo "nonwarrantable," owners suddenly can't sell easily, buyers struggle to get loans, and values fall. This usually happens when associations show signs of financial strain – like high delinquencies, underfunded reserves, ongoing litigation, or safety/maintenance problems.

**Here's the opportunity:** Reverse mortgages give older owners access to funds they already have (dormant home equity) making possible:

- Fewer delinquent accounts dragging down HOA financials
- Healthier reserves and more predictable budgeting
- Lower litigation risk from unpaid fee collections
- A better profile when lenders review the project

And because HECM approvals require HOA documentation – like appropriate insurance, budgets, and evidence of financial stability, the association aligns with many of the standards that keep the project warrantable.

Proprietary reverse mortgage lenders also check many of these same financial indicators, meaning their involvement encourages the same healthy behaviors. Their requirements are less stringent but not insured.

### Reverse mortgages help owners and the association stay financially sound

Many associations underestimate how strongly reverse mortgages support their bottom line.

• With HECM (FHA) reverse mortgages: Federal rules require borrowers to keep condo/HOA fees fully paid and current, since they're officially classified as "property charges." HUD even lets servicers add pastdue HOA fees into repayment plans, making it easier for residents to catch up.

There's also the LESA (Life Expectancy SetAside), which functions like a builtin reserve, so taxes, and HOA dues are automatically paid on time. Many borrowers choose this; some are required to enable owners to stay current, and the association benefits with fewer delinquencies. HECM closings also require dues to be current and may collect upcoming charges at settlement. That's instant cashflow stability for the HOA.

• With proprietary reverse mortgages: Even though these products are private, they provide greater loan amounts (up to \$4 million), have fewer requirements, but are not insured like the FHA HECM.

### In Massachusetts, reverse mortgages can help prevent costly superlien situations

Massachusetts gives associations a very strong legal tool: the superlien under M.G.L. c.183A §6, which elevates six months of unpaid fees (plus some costs) ahead of a first mortgage. It works – but it's still stressful, timeconsuming, and disruptive. Reverse mortgages often prevent arrears from getting to that point. When older owners have access to equity, there are fewer legal steps, less tension between neighbors, and better financial reporting for lenders reviewing the project.

### Cooperation reduces scrutiny and MCAD disparate impact risks

This part surprises many boards: In Massachusetts, age (40+) is a protected class in housing, enforceable through the legal system, including MCAD.

If an association creates policies that make it difficult, or impossible, for older owners to use tools designed for them (like reverse mortgages), those policies could have a disparate impact on a protected group, even if the board never intended any discrimination. Massachusetts courts and MCAD consider effects, not intentions.

Examples of risky association behaviors:

- Refusing to complete lender questionnaires
- Delaying paperwork processing or charging excessive fees
- Imposing unique or burdensome requirements only on reverse mortgage borrowers
- Discouraging reverse mortgages outright

Being proactive and cooperative isn't just kind – it's smart association and risk management.

**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 ∞*



## Homecare Express

Family-owned medical equipment retail store located in Hanover.



We carry a full line of medical equipment, with rental options available.

Hospital Beds, Lift Chairs, Scooters, Power Wheelchairs, Walkers/Rollator Home Accessibility Equipment, and much more!

781-826-9999 • [www.HomeCareXpress.com](http://www.HomeCareXpress.com)

**\$75**  
OFF  
Lift Chair

**MARCH SAVINGS!**

REDEEM WITH THIS COUPON

Homecare Express,

10 East St. (Rt. 53), Hanover, MA

Call: 781-826-9999 [HomeCareXpress.com](http://HomeCareXpress.com)

Expires 03.31.26

# A thoughtful goodbye – and a responsible handoff to a new healthcare provider

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



Over the years, many of my patients have shared this similar story. They arrive for a medical appointment, sometimes after waiting weeks or even months, only to be told their doctor is no longer there. The physician has retired, moved on, or left the practice. Often with little notice.

As I've been in the process of finding my replacement over the last year, that's something I've made more than a mental note about.

It's easy to show how patients in that particular moment can feel unsettled. Trust takes time to build. A long-standing relationship with a clinician isn't just about convenience; it's about history, understanding, and confidence in the care you're receiving. When that continuity disappears unexpectedly, it can leave people feeling confused, anxious, or even abandoned.

As I prepared to retire, I thought a great deal about that experience from the patient's perspective. I've always believed that stepping

away responsibly means planning ahead, communicating clearly, and putting patients first every step of the way.

Healthcare of any kind works best when there is continuity of care. Your records matter. Your history matters. And just as important, the philosophy and standards behind your care matter. That's why, rather than simply closing a door, I focused on ensuring there is a thoughtful transition in place. I'm sure most doctors feel the same way.

In most cases, the clinician taking over the practice has been carefully vetted. This wasn't a rushed decision or a last-minute handoff. Time was spent reviewing credentials, clinical approach, and patient care philosophy. The goal was simple: to make sure the care patients receive moving forward aligns with the care they've come to expect.

Yes, a change in physician can feel daunting. But it doesn't have to be disruptive. When done properly, a transition can be seamless, particularly when it comes to dentistry. Your dental records remain intact. Your treatment plans don't vanish. And the knowledge built over years of care doesn't disappear overnight.

If there's one thing I hope readers take away from this column, it's this: you deserve clarity

and communication when your healthcare provider changes. Whether it's a dentist, physician, or specialist, it's reasonable – and important – to ask questions. Who selected the new clinician? Will your records transfer smoothly? Who do you contact if you have concerns?

These are not inconveniences. They are part of being an informed patient.

As for me, it has been a privilege to serve the greater South Shore community. Dentistry has allowed me to build relationships, earn trust, and care for generations of families. That's something I don't take lightly – and it's why this transition matters so much to me. It's why I took a good amount of time and even walked away from one deal. And then I found the right person to carry on The Toothboss level of care.

Her name is Dr. Qian Lin, DMD. She officially took over The Toothboss on Wednesday, February 18. I feel quite confident that my patients are in very capable hands.

Retirement marks the end of one chapter, but it doesn't mean the story stops. Care continues. Patients continue. And the responsibility to do right by them should never end simply because a clinician steps away.

Thank you for allowing me to be part of your healthcare journey.

**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). ∞



**Seniors In-Home Care**  
*Helping Seniors by Seniors*



**Companionship & Socialization • Light Housekeeping**  
**Meal Preparation • Transportation • Memory Loss Support**  
**Relief of Family Caregiver • Personal Care**  
**Daily Living Assistance & More!**

**Do you or a loved one need a little help? Are you interested in joining our diverse team of caregivers? We want to hear from you!**

📞 781-626-4800      📍 534 Main Street, Unit 1  
🌐 [shsbostonsouthshore.com](http://shsbostonsouthshore.com)      Weymouth MA 02190  
✉ [info@shsbostonsouthshore.com](mailto:info@shsbostonsouthshore.com)



## Seniors Living

Independent Living | Assisted Living | Memory Care



**MOVE BY THE END OF THE YEAR AND LOCK IN 2025 RATES!**

Call **339-499-1008** to schedule a private consultation and tour.

**LEARN MORE ONLINE**  
[TheCurrentSouthShore.com](http://TheCurrentSouthShore.com)

**THE CURRENT SOUTH SHORE SENIOR LIVING**

1435 Main Street  
South Weymouth

# When facing the grief of heartbreaking losses, vulnerability can be heroic

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



Recently, many of my dearest friends have suffered profound losses. Bearing witness to so much grief in such a short period of time has been heartbreaking, but unexpectedly, it has also been deeply inspiring.

I have been some version of a caregiver since I was 10 years old. I babysat my much younger sister and the neighborhood kids. I worked as a lifeguard. I cared for people with disabilities and later for the elderly. Caregiving has always felt natural to me. I am good at it, and I have always been comfortable in the role.

So when, this January, one friend, then two, then three, and then members of my own family shared their losses with me within the span of two days, I felt a sudden jolt. I can help right now. I can show up. I can take care of these extraordinary people I love. As heartbroken as I was, I was also overwhelmed with gratitude. Gratitude for the things I still had in my life that others I love had just lost, and gratitude that I was in a position to be present for others and remind them that they were not alone.

And I did. I still am. Grief does not operate on a schedule, and I am here for the long haul. Over the course of this month, though, a new kind of gratitude has taken root. I am deeply grateful to have such courageous people in my life, people who are teaching me how to be vulnerable.

I am a born caregiver. I am also absolutely terrible at letting myself be cared for. I do not know if it is the result of being raised by not one but two strong, independent mothers, or the fact that Beyoncé's "Independent Women" topped the charts at a formative time in my life, but I will exhaust myself handling everything alone before making a single phone call asking for help. As I write this, I am waiting for a rental car after mine broke down, despite the fact that three people offered to come pick me up. I did not want to bother them. They are busy.

For most of my life, I have considered this self-sufficiency a strength. Sometimes it is.

There are moments when there truly is no one to help, and you simply have to carry on. I move through the world with the confidence that, short of a wildebeest attack, I can handle whatever comes my way. But grief and loss are different. This month has shown me that doing those things alone is not strength. It's just lonely.

Grief is one of the few experiences that unites every human being. Like joy, it has the power to bind us together if we allow it. Allowing it, however, requires courage. Sadly, emotional vulnerability is often treated as weakness. Vulnerability can be frightening. You are exposing your deepest hurt and hoping that people will respond with kindness. Too often, we avoid this risk with distant platitudes such as, "We are hanging in there," "Taking it day by day," or "It is what it is." We stay in the safe, shallow end of the conversation pool rather than risking any deeper dives.

But none of my friends took the safe option. They were honest. They were raw. They let themselves be seen in their pain, even when it was uncomfortable.

That kind of vulnerability is heroic. Emo-

tional honesty is a risk. It invites awkwardness, silence, and even rejection. But like any hero who steps forward despite the danger, that courage is contagious. Those of us who witness it feel inspired and, strangely, comforted.

Grief is universal. When we share it honestly, we give others permission to do the same. My friends showed me that when my own losses come, as they have before and will again, I do not have to endure them alone. I may be a cry-in-the-shower and put-your-big-girl-pants-on-kind-of-person by habit, but that does not serve anyone, least of all me.

After a month spent bearing witness to people brave enough to grieve openly, I can only hope some of their strength has rubbed off on me. So the next time you are struggling, reach out. It may feel frightening, but it is also heroic.

**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). ∞*



**Stay Connected to the South Shore Senior News!**

Like us on Facebook — [facebook.com/southshoreseniornews](https://facebook.com/southshoreseniornews)



America's Choice in Home Care®  
**Visiting Angels**  
LIVING ASSISTANCE SERVICES

**Serving the South Shore community for over 25 years.**  
RN Supervised

**"In Home Care for Seniors" really means we provide care wherever they call home...**

- ADL Care
- Companionship
- Respite
- Housekeeping
- Live-In Care
- Alzheimer's Care
- Fall Prevention
- Medication Reminder

**At Home & In Assisted Living**

**(781)834-6355**

[visitingangels.com/southshore](https://visitingangels.com/southshore)

## How proper preparation can create a stress-free process for selling your house this spring



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

Spring is nature's way of saying, "Let's begin again." And for many senior citizens, that whisper of warm air and birdsong may also be saying, "Let's simplify."

If you're preparing to put your home on the market this spring, think of it not as packing up memories, but as polishing them for their next chapter.

### Start with a gentle 'memory walk'

Before the bubble wrap comes out, take a slow stroll through your home. Room by room. Chair by chair. Photograph by photograph. This isn't about decluttering just yet; it's about honoring the life lived there. Every home has a heartbeat. Buyers can feel it. The trick is to let them imagine adding their own rhythm.

When you're ready, begin with what professionals lovingly call "editing." Remove excess furniture to create space and light. You don't have to strip the home of personality, just turn down the volume a notch. A piano can stay. Six end tables? Perhaps not.

### Declutter like you're curating a museum

Think of your home as a gallery exhibit titled: "Charming, Spacious, Move-In Ready."

Clear countertops. Thin out closets (buyers always peek). Tidy bookshelves. If you haven't used something in a year, ask yourself whether it's meant for your next chapter or someone else's yard sale treasure.

Invite grandchildren over to "shop" for sentimental items. Pass along heirlooms with stories attached. Downsizing can be a celebration, not a subtraction.

### Safety first (buyers notice!)

Senior homeowners often adapt their homes for comfort – grab bars, stair lifts, ramps. These features are practical and wonderful. However, if your likely buyers are young families, consult your real estate agent about which items to remove and which might appeal to multi-generational households.

Fix the small things: dripping faucets, squeaky hinges, loose railings. Spring buyers are energized and observant. A \$20 repair can prevent a \$2,000 negotiation.

### Let the sunshine in

Spring is your best co-listing agent. Wash the windows until they sparkle. Replace heavy winter drapes with lighter panels. Add a pot of cheerful flowers near the front door. Daffodils practically shout, "Welcome home!"

And curb appeal matters, especially after a long winter. Rake leftover leaves, edge the lawn, plant early blooms. The outside sets the tone for everything inside.

### Neutral, but not boring

You don't need to repaint the entire house beige (unless it truly needs freshening). Soft neutrals photograph beautifully and help buyers imagine their own furniture in place. Remove overly personal décor – family portraits can be replaced temporarily with landscapes or mirrors.

Buyers aren't rejecting your memories; they're trying to picture theirs.

### Bring in reinforcements

This is not a solo mission. A trusted real estate agent can suggest smart updates that deliver return on investment. A professional organizer can make downsizing less overwhelming. A stager can transform familiar rooms into magazine-worthy spaces.

And don't forget: hiring movers early – especially ones experienced with senior transitions – can reduce stress dramatically.

### Emotion is part of the equation

Selling a longtime home can stir up nostalgia. That's natural. Allow space for it. But also make room for anticipation. Perhaps you're moving closer to grandchildren. Perhaps you're simplifying to travel more. Perhaps you're trading snow shovels for sunshine.

Spring is about fresh starts. Preparing your home for market is simply another way of saying, "I'm ready."

So open the windows. Let the breeze in. And remember: you're not leaving your memories behind. You're carrying them forward – lighter, brighter, and ready for whatever blooms next.

### The most important step: Hire the right agent

All of the preparation in the world means very little if you hire the wrong listing agent. In today's market – especially after the recent National Association of Realtors lawsuit changes – I am seeing some listing agents charge 3% to 3.5% of your home's sale price just to list the property, and that doesn't even include the buyer agent fee. On a \$700,000 home, that could mean paying more than \$35,000 simply to put your home on the Multiple Listing Service (MLS).

In my opinion, that is excessive – and unnecessary.

The truth is, the MLS is the gateway to the largest marketing platform your home will ever see. Once your property is on the MLS, it is syndicated to Zillow, Realtor.com, Redfin, and hundreds of other websites. In today's internet-driven, billion-dollar real estate industry, the playing field is leveled. The brokerage name on the sign does not determine exposure, listing the home on MLS does.

For more than 25 years, I have been helping sellers list their homes for just a 1% listing commission, saving families tens of thousands of dollars while still providing professional photography, marketing, open houses, and full-service representation. Don't be fooled by the big corporate Kool-Aid-drinking agents trying to get you to pay "big-box store" commission rates to get results. There is a better way to sell, and if interested in how you can sell smarter, I can help.

Selling your house 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. ∞*

**YOUR MESSAGE COULD BE HERE!**

**Reach thousands of loyal readers every month.**

Call now for details! 781-925-1515  
or email: tom@southshoresenior.com

# Monthlong celebrations provide an opportunity to honor both women and social workers

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



*“Civilization is a method of living, an attitude of equal respect for all men.” – Jane Addams*

March is both Women’s History Month and Social Work Month! In recognition of both, we’re honoring dedicated women in the social work profession.

Did you know? Historically and currently, women make up the majority in the social work profession. Statistics show that social work will continue to be a field largely led and shaped by women in the years ahead. According to the 2023-2024 Annual Survey of Social Work Programs published by the Council on Social Work Education, the majority of bachelor’s, master’s, and doctoral social work graduates were female.

Social work is important because it benefits society as a whole. Social workers play a vital role in helping individuals cope with life’s challenges, while also raising awareness of critical issues and advocating for those in need. Among the women who pioneered social work were activist and Nobel Peace Prize winner Jane Addams, who co-founded Hull House in 1889, a settlement house in Chicago providing social services. Mary Richmond, who was a practitioner and the author of the book “Social Diagnosis,” is considered the founder of the social work profession and “the mother of social casework.”

Frances Perkins, a social worker and the first

female U.S. Secretary of Labor, was key in the design of the Social Security Act in 1935. Dorothy Height, a social worker, women’s rights and civil rights activist, was the recipient of many awards over her lifetime of service, including the Presidential Medal of Freedom and the Congressional Gold Medal.

According to the Bureau of Labor Statistics, there are more than 810,000 social workers in the United States; with a 6% job outlook for the next decade, social work is one of the fastest-growing professions in the nation. Social workers are found in many different settings, from health care facilities and social services agencies to mental health facilities, schools, corporations and government.

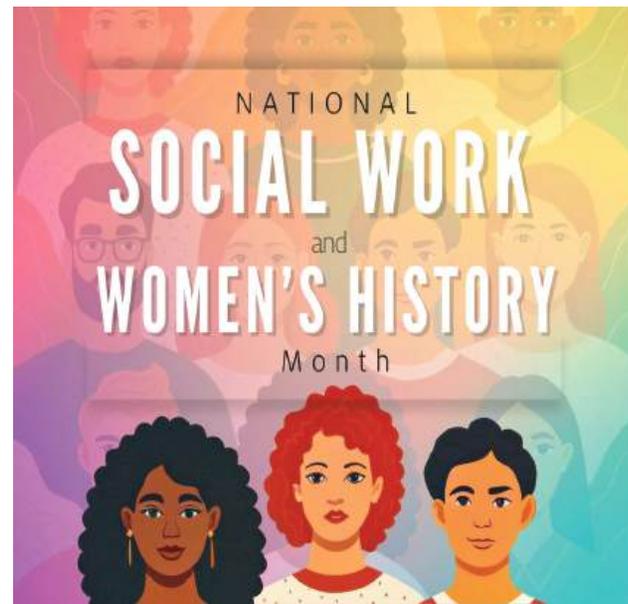
Did you know? At Old Colony Elder Services (OCES), women make up the majority of OCES’s team of licensed social workers, providing individuals with guidance about a wide range of life changes and challenges. OCES social workers can assist with issues related to physical or mental health, housing, financial hardships, and other challenges that older adults and people living with disabilities may face.

Social workers support millions of individuals every day as they navigate life’s challenges and strive to live to their fullest potential.

Join OCES to celebrate Women’s History Month and Social Work Month and appreciate all social workers who help improve the lives of individuals and families.

Sources:

• Council on Social Work. (n.d.). Annual Survey of Social Work Programs. <https://www.cswe.org/research-statistics-0a2756984f2446870d->



b6e935f0e44221/annual-survey-of-social-work-programs/

• Bureau of Labor Statistics, U.S. Department of Labor, *Occupational Outlook Handbook*, Social Workers, at <https://www.bls.gov/ooh/community-and-social-service/social-workers.htm> (visited January 21, 2026).

**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 27 Aging Services Access Points (ASAPs) and Area Agencies on Aging (AAAs) 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). ∞*

## Want a home and mortgage without the BIG FEES?



**LIST FOR 1%  
BUY SMART!  
SELL SMARTER!**

Korey Welch, Owner of Boom Realty and Sr. Mortgage Broker (NMLS: 14991) with Loan Factory (NMLS: 320841), is a licensed Mortgage Broker/Real Estate Broker based in Rockland, MA.

For more than two decades, Korey has been helping seniors determine the best fit.

For a complimentary consultation, contact Korey at [korey@koreywelch.com](mailto:korey@koreywelch.com) or **(781) 367-3351**

**B•OM**  
REALTY  
**LOAN FACTORY**

## SOUTHWOOD

*at Norwell  
Nursing Center*

# Exceeding Expectations in Healthcare

501 Cordwainer Drive, Norwell, MA 02061  
TEL: 781.982.7450 • FAX: 781.982.7451

# The power of connection: A simple handwritten note can make a profound difference



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

As we grow older, one of the most powerful contributors to health and happiness isn't found in a prescription bottle or a fitness plan – it's connection. Meaningful social interaction plays a critical role in the emotional, mental, and even physical well-being of senior citizens. That's why initiatives like National Write a Letter to an Elder Day are so important. They remind us that something as simple as a handwritten note can make a profound difference.

## Why social connection matters for seniors

Research consistently shows that social isolation among older adults is linked to increased risks of depression, anxiety, cognitive decline, and even heart disease. According to organizations like AARP and the National Institute on Aging, loneliness can be as harmful to health as smoking or obesity. On the other hand, seniors who maintain regular social contact tend to experience better memory retention, improved mood, and a stronger sense of purpose.

For many seniors, especially those living in assisted-living or senior-care communities, daily routines can sometimes feel repetitive or isolating. Family members may live far away. Friends may have moved or passed on. A simple letter, a visit, or even a brief conversation can provide reassurance that they are seen, valued, and remembered.

## The power of a handwritten letter

In today's digital world, handwritten letters carry a special kind of warmth. They take time. They require intention. They feel personal. That's the heart behind National Write a Letter to an Elder Day. The day encourages people of all ages to reach out to older adults through letters and cards – small gestures that can brighten someone's entire week.

For seniors, receiving a thoughtful note can:

- Spark joyful memories
- Encourage storytelling and reflection
- Reduce feelings of loneliness
- Reinforce a sense of community and belonging

For children and young people, writing to elders fosters empathy, respect, and intergenerational understanding.

## Bringing generations together in Weymouth

This year, I had the privilege of working with fifth-graders at Thomas V. Nash Elementary School in Weymouth to celebrate National Write a Letter to an Elder Day. The students poured their hearts into writing letters filled with kindness, curiosity, jokes, and encouragement.

We talked about what it might feel like to be older and living away from family. The students asked thoughtful questions: What were their favorite childhood games? Did they have pets? What advice would they give a fifth-grader? Many included drawings, colorful decorations, and even riddles to make their letters extra special.

Those letters were delivered to residents at a local senior-living facility, creating a bridge between generations. While the students may never fully know the impact of their words, I have no doubt that smiles were shared and hearts were lifted.

## Small acts, lasting impact

Programs like this remind us that connection does not have to be complicated. It doesn't require grand gestures. It starts with intention – with choosing to reach out. Intergenerational activities benefit everyone involved. Seniors feel valued and remembered. Children gain perspective and compassion. Communities grow stronger.

National Write a Letter to an Elder Day serves as a beautiful reminder that we all have the ability to combat loneliness in simple, meaningful ways. Whether through a handwritten letter, a phone call, or a visit, we can ensure that older members of our community feel connected, appreciated, and loved. Because at every stage of life, we all need to know that we matter.

**About the Author:** Michelle Sonia is the president and CEO of Seniors Helping Seniors Boston South Shore. Michelle grew up in Hanson and lives in Weymouth. She was valedictorian at Notre Dame Academy and holds a bachelor's degree from Harvard University and a master's degree from the University of North Carolina at Chapel Hill. Having worked in management consulting for more than 15 years, she is now excited about making an impact on her community. For more information, visit [www.shsbostonsouthshore.com](http://www.shsbostonsouthshore.com), email [info@shsbostonsouthshore.com](mailto:info@shsbostonsouthshore.com), or call 781-626-4800. ∞

## Super Dental Care for Seniors



Meet Dr. Richard Wolfert, DMD, owner operator of The Toothboss, a dental practice located at 1121 Main Street (Rt. 18) in South Weymouth. Dr. Wolfert named his practice The Toothboss based on the nickname he received while in the U.S. Navy serving on the USS Midway (CV-41).

Since 1992, The Toothboss has provided oral care for individuals and families on the South Shore. More than 100 of those patients have been coming to The Toothboss for more than 30 years.

The Toothboss provides the essential services like cleanings, X-rays, fillings, etc. Yet we also deliver

the services that are important to seniors:

- Dental implants (including mini-implants)
- Removable dentures
- Veneers and laminates
- Periodontal care
- Oral cancer screenings
- Annual comprehensive review
- And much, much more.



We work with all major dental insurance providers except Mass Health.

The Toothboss also accepts CareCredit.

For more information and to schedule an appointment, call 781-335-0604 or visit [Toothboss.com](http://Toothboss.com) and book your appointment online.



1121 Main Street  
South Weymouth, MA 02190  
781-335-0604  
[Toothboss.com](http://Toothboss.com)

**Charisma Realty**  
*If real estate is the question Charisma is the answer.*

**Kendall Wright Salluce – Owner/Broker**  
Andrea Cohen, Elsa Buccini, Heather Thompson, Danielle Deeb,  
Michelle Kundicz, Rich Marani, Janet McKenna

With over 35 years of experience Charisma Realty is one of the longest running real estate companies in Hull. Our agents serve all over the South Shore bringing their knowledge and expertise to every buyer and seller.

535 Nantasket Avenue, Hull • 781-925-0910 • [www.charismarealty.com](http://www.charismarealty.com)

# ELDER LAW MYTH BUSTERS

## Placing your home in a trust is a proactive step to protect your family and your assets



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

Do I really need to put my house into a trust?

Yes! You absolutely should and this is why:

In Massachusetts, putting your home into a trust is one of the most effective estate planning strategies available to homeowners. Whether you live on the South Shore, Cape Cod, or

anywhere across the Commonwealth, transferring your property into a properly structured trust can provide significant legal, financial, and practical advantages for you and your family.

### Avoiding probate

One of the primary reasons Massachusetts homeowners create a trust is to avoid probate. Probate is the court-supervised process of distributing as-



sets after someone passes away. In Massachusetts, probate can be time-consuming, public, and costly. Even relatively straightforward estates may take months to settle, and more complex ones can take a year or longer.

When your home is placed into a revocable trust, it no longer passes through probate upon your death. Instead, the successor trustee you have named can transfer or manage the property according to your instructions immediately. This saves time, reduces legal fees, and spares your loved ones from unnecessary administrative stress during an already difficult period.

### Maintaining privacy

Unlike probate proceedings, which are public record, a trust is private. When a will is probated in Massachusetts, details about your assets and beneficiaries become accessible to the public. By placing your home into a trust, the transfer of property occurs outside the court system, preserving your family's privacy. For many homeowners, especially those with substantial property equity, privacy is a key concern. A trust helps ensure that sensitive financial information remains confidential.

### Planning for incapacity

A trust is not just about what happens after death – it also protects you during your lifetime. If you become incapacitated due to illness or injury, your successor trustee can step in to manage or sell the property without the need for a court-appointed conservator. Without a trust, your family may have to petition the probate court for authority to manage your real estate, which can be both expensive and emotionally draining. A trust provides continuity and clear authority, helping to avoid court intervention.

### Medicaid and long-term care planning

In Massachusetts, long-term care costs can be substantial. For homeowners concerned about nursing home expenses, certain types of irrevocable trusts can help protect a primary residence while preserving eligibility for MassHealth benefits, provided they are in place prior to the five-year look back period. Because Massachusetts has specific rules regarding asset transfers and look-back periods, careful planning is essential. A properly drafted trust can safeguard your home for your heirs while addressing potential long-term care cost concerns.

For Massachusetts homeowners, placing a house into a trust is not just a legal technicality – it is a proactive step toward protecting family, preserving assets, and ensuring peace of mind.

**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. ∞

**SENIOR Helpers**  
Senior Care, Only Better.

**Aging Advantage Guide**  
Strategies and tools to help clients and their families navigate senior care.

CHAP  
Great Place To Work  
Certified

Scan, Share, Simplify

**DO YOU HAVE QUESTIONS ABOUT YOUR PLAN FOR SUCCESSFUL AGING?**

Call Today and Ask For Your Complimentary Aging Advantage Guide!

**SOUTH SHORE**  
781-421-3123  
[SouthShoreMA@SeniorHelpers.com](mailto:SouthShoreMA@SeniorHelpers.com)  
[www.SeniorHelpersSouthShore.com](http://www.SeniorHelpersSouthShore.com)

**BOSTON METRO**  
617-500-6999  
[Boston@SeniorHelpers.com](mailto:Boston@SeniorHelpers.com)  
[www.SeniorHelpersBoston.com](http://www.SeniorHelpersBoston.com)

# Managing your prescriptions: Navigating 'lifestyle' medications in 2026



By Patricia Prewitt, My Personal Rx Adviser

What are "lifestyle" medications?

Insurance companies often categorize certain drugs as "lifestyle" products. These typically include treatments for hair growth, skin care, men's and women's sexual health, and weight management. Because insurers often view these as "quality-of-life" prescriptions – not medically necessary for acute illnesses or for chronic medical conditions, they are frequently not covered, leaving the consumer to pay a high retail cost for the product.

## Are there any strategies to save money on these high-cost lifestyle prescriptions?

First: Comparing prices between pharmacies makes sense. Retail prices for the same medication can vary a lot among traditional pharmacies.

Second: Visit the drug manufacturer's website directly for coupons. Many offer copay cards or one-time savings offers.

Note for Medicare users: While federal law often restricts the use of manufacturer coupons for covered drugs, some brand-name lifestyle products offer separate savings programs for those paying cash. One of my clients was able to reduce her monthly women's health Rx from \$227 down to \$87 by using a manufacturer-direct offer.

Third: Since many insurance plans have dropped coverage for the popular GLP-1 products, some pharma manufacturers have responded by offering patients direct access with significant discounts through their websites. This is a major shift to the market in the past four to six months.

Traditional insurance coverage may still be obtained for GLP-1s if patients meet certain medical criteria, and utilize their insurance plans prior authorization procedures.

## What are the practical considerations?

Before you switch to a direct-to-consumer website or a cash-pay model, keep these points in mind:

- **Insurance and taxes:** When you pay cash, these costs do not count toward your insurance deductible. They may not qualify as deductible medical expenses for tax purposes. Always consult with your CPA or tax preparer.

- **Digital requirements:** These services require a computer or smartphone, an individual online account, and a credit card.

- **Prescriber access:** Visits are via the internet – inquire how side ef-

fects or dosing changes would be managed.

- **New prescriptions:** You cannot simply transfer your old refill; you will need a new prescription from your doctor sent directly to the online service.

- **Planning ahead:** Factor in shipping times so you don't run out of medication.

- **Remember:** Most of these services do not allow returns and do not handle controlled substances.

Is this a case of 'buyer beware'?

With the rise of telehealth, it is easier than ever to get prescriptions online. Consultation fees for independent telehealth online services are rarely covered by insurance. Lifestyle prescription products are heavily marketed on television, and social media sites such as Facebook and Instagram. Programs often push for monthly prepaid subscriptions. How comfortable are you with internet-only health services?

Prioritize your safety by ensuring the website is reputable, and a licensed pharmacy is providing the prescription product. Consult your primary physician before starting any new prescriptions. Inform your primary care physician of the new medications obtained through online services.

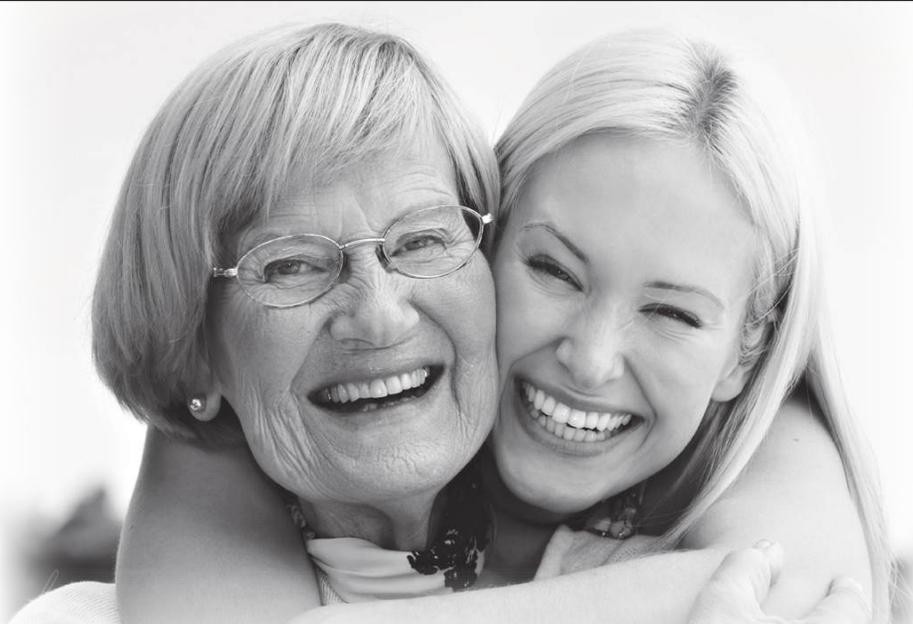
*Content provided is for educational purposes only and is not intended as a substitute for advice from a qualified medical professional. The opinions expressed within are those of the author.*

**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 ∞



*South Shore's  
Preferred Nursing &  
Short Term  
Rehabilitation Center*

50 Recreation Park Drive  
Hingham, MA 02043  
TEL: (781) 749-4982  
FAX: (781) 740-4283



*Live vibrantly.*

Compassionate care in a home-like environment: short- and long-term rehabilitation, skilled nursing, respite care and Medicare and Medicaid certified.

**Life Care Center**  
of the South Shore  
Joint Commission accredited

781.545.1370 • 309 Driftway | Scituate, MA 02066 • LCCA.COM

32400



Providing the highest quality comfort and compassionate Hospice & Palliative Care to patients and their families since 1979!

When it comes to hospice care, you have a choice and those who know hospice, choose Old Colony Hospice.

[www.OldColonyHospice.org](http://www.OldColonyHospice.org)  
**1-800-370-1322**  
 501(c)3 Non-Profit





## Home Sweet Home Health Services



The South Shore's  
In-Home Care &  
Visiting Nursing Services



781.773.8337  
[www.hshhealth.com](http://www.hshhealth.com)

Scan with camera to view website and see our award for Best of the South Shore-Runner Up



Kendra M. O'Toole, Esq., LL.M.  
 Michelle M. Reed, Esq., LL. M.  
 Elizabeth A. Caruso, Esq.

80 Washington Street  
 Building S, Unit 102  
 Norwell, MA 02061

781-971-5900  
[www.legacylegalplanning.com](http://www.legacylegalplanning.com)

**Estate Planning · Elder Law · Probate**

## EMBRACE PEACE OF MIND IN RETIREMENT WITH THE NEW REVERSE MORTGAGE



Rediscover the potential peace and confidence that comes with financial security in retirement by tapping into the equity of your home.

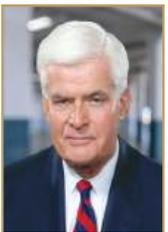
**THE FEDERAL SAVINGS BANK**  
 Home Begins Here.

### WHY CONSIDER THE NEW REVERSE MORTGAGE?

- Increase near and long-term cash flow
- Monthly mortgage payments are optional
- Reduce the risk of running out of money
- Enhance liquidity with access to additional funds

### YOUR NEXT STEP TOWARD YOUR RETIREMENT OPTIONS

Curious if a reverse mortgage is the right choice for you? Join me for a no-obligation discussion. We'll explore how a reverse mortgage could be integrated into your future, with a real-time demonstration of its benefits.



**REACH OUT TODAY - DISCOVER YOUR RETIREMENT FUTURE!**

**GEORGE DOWNEY**  
 Regional Senior Vice President, NMLS# 10239  
 Direct (781) 843-5553 | Cell (617) 594-3666  
[gdowney@thefederalsavingsbank.com](mailto:gdowney@thefederalsavingsbank.com)  
[www.thefederalsavingsbank.com/georgedowney](http://www.thefederalsavingsbank.com/georgedowney)

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.

Member **FDIC** 

## Award Winning Care IS HAPPENING HERE!

Webster Park's foremost Rehabilitation Program delivers Physical, Occupational and Speech Therapy **7 DAYS A WEEK**. Our Rehab Professionals craft individualized Rehab regimens utilizing the most advanced technology and latest treatment modalities.



*New!*  
**Pulmonary Program with full-time Respiratory Therapist on staff!**



**WEBSTER PARK**  
 Rehabilitation & Healthcare Center

**781.871.0555**  
 56 Webster Street, Rockland MA 02370  
[www.websterparkhealthcare.com](http://www.websterparkhealthcare.com)






# ADULT FAMILY CARE PROGRAM

Do you know a person with disabilities who:

- cherishes independence?
- needs companionship?
- would like to be part of a family?
- is not able to live on his/her own?



This program is a **sensitive** and **economical** alternative for persons **16 years of age or older** who are faced with the prospect of no longer being able to manage alone.



144 MAIN ST. • BROCKTON

**508.584.1561**

**www.ocesma.org**



**HAMEL-LYDON CHAPEL**  
 &  
 CREMATION SERVICE OF MASSACHUSETTS  
*Pre-Planning • Funerals • Cremations*



*24-Hour Lines*

**(617)472-5888**

**(800)696-5887**

**\*\*\* Best of Quincy Funeral Home Award, 6 Consecutive Years, 2019-2024 \*\*\***

## FUNERAL SERVICES

- ∞ Direct Cremation Plans, *starting at \$1,795* ∞
- ∞ Veteran Funeral Service Benefit Packages ∞
- ∞ Funeral / Memorial Service / Celebration of Life ∞
- ∞ Church or Funeral Chapel Services ∞
- ∞ Traditional Chinese and Vietnamese Funerals ∞
- ∞ International Funeral Shipping ∞
- ∞ Burials – Casket Selections ∞
- ∞ Cremations – Urn Selections ∞

## ADDITIONAL SERVICES

- ∞ Funeral-Pre-planning and Arrangements ∞
- ∞ Personal Needs Account Spenddowns ∞
  - ∞ Funeral Consultations ∞
  - ∞ Cemetery Concierge ∞
  - ∞ Burials at Sea ∞
- ∞ Sea Scattering of Cremains ∞

**Directors: Christopher P. Goulet, Sr. & Michelle Lydon**

**650 Hancock Street, Quincy, MA 02170 • HamelLydon.com**























