



SOUTH SHORE SENIOR News

For Boomers and Beyond

PRICELESS

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hello SUMMER



Richard W. Green photo

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BECAUSE BEING ABLE TO AGE IN PLACE

IS THE BEST CARE AND COMFORT OF ALL

'Evenings Under the Stars' concert tickets on sale at South Shore Conservatory

Tickets are on sale for The Shore Conservatory's Evenings Under the Stars open-air concert series in the Carr Amphitheater, One Conservatory Drive in Hingham. The series is a celebration of the rich traditions that have shaped our culture and imagination – bringing to life the enduring art of storytelling, the spirit of American history, and the beloved music of the Great American Songbook.

On Saturday, July 11 at 7 p.m., Conductor Nick Palmer and Atlantic Symphony Orchestra musicians bring favorite stories and fairy tales to life through music. "Harry Potter: A Night of Symphonic Magic" features unforgettable selections from the beloved Harry Potter films, alongside magical favorites from "Hook," "E.T.," and classical fairy-tale masterpieces such as "Swan Lake" and "The Magic Flute." This immersive concert is fun for all ages. Audiences are encouraged to dress in their enchanted wizard robes to experience wonderment as SSC transforms its Hingham campus into Hogwarts. One hour prior to the concert, there are family-friendly activities on the grounds, as well as food from Mom On the Go. At a ticketed pre-concert reception, guests may meet the performers and enjoy student performances in Cox Hall.

Evenings Under the Stars celebrates America's rich musical heritage on Saturday, July 18 at 7 p.m., with "American Landscapes: 250 Years of Song," featuring the Pilgrim Festival Chorus and Artistic Director Bill Richter. One of the South Shore's premier choruses, PFC presents a powerful concert that traces the soundscape of America through song – from stirring anthems to reflective works inspired by the American experience.

The final concert, Sinatra Under the Stars, features 16-piece big band "A Swingin' Affair" on Saturday, July 25, at 7 p.m. Artistic Director Steve Bass, alongside "Ol' Blue Eyes" vocalist Donnie Norton, rocks

the Carr Amphitheater with an unforgettable night of music from the Great American Songbook, featuring favorites from Rat Pack era crooners such as Frank Sinatra, Bobby Darin, and Dean Martin. This swingin' evening also welcomes guest vocalist Sarah Bass, singing selections from the Ella Fitzgerald songbook.

Parking for the July 11 concert is off campus at the Hingham school bus depot/Carlson Field, 19 Fort Hill Street. Shuttle buses provide transportation to the Carr Amphitheater from 5:30 p.m. to 6:55 p.m. prior to Saturday night concerts. Return service follows the performance. Limited on-site handicapped parking is available for all concerts and must be requested by 5 p.m. the day prior to the concert by calling 781-285-5248 or emailing tickets@sscmusic.org. Parking for the July 18 and July 25 performance is on-site.

Tickets to South Shore Conservatory's Evenings Under the Stars performances are on sale now at <https://sscmusic.org/premier-concerts>. Pavilion seating is \$50 per person, lawn seating is \$25/person. Children nine and under may attend for free. The Carr Amphitheater is located at One Conservatory Drive in Hingham. Learn more about South Shore Conservatory at sscmusic.org or find South Shore Conservatory on Facebook or Instagram.

The South Shore Conservatory is a community school for the arts on Boston's South Shore, welcoming individuals of all ages and abilities. With campuses in Hingham and Duxbury, SSC's arts-based programs provide a creative path for a lifetime of learning, from childhood through adulthood, through outstanding faculty and nationally-celebrated programming in music instruction, ensembles, dance, early childhood education, creative arts therapy, performance, and community and school partnerships. ∞

Nantasket Beach concert series fills the air with music every Sunday in the summer

Summertime means another season to enjoy the music at the Bernie King Pavilion. The concert series opened on Memorial Day weekend and continues through Labor Day.

Concerts are scheduled on Sundays from 2 p.m. to 4 p.m. Special performances will take place on Independence Day and Labor Day in addition to the regular Sunday series.

Every Sunday, you will find both the old and the young enjoying the music from the American Songbook, so you can swing, foxtrot, cha-cha, waltz and line dance, or just listen to beautiful music by the sea. Some have been coming for years and drive long distances. Most come because it brings back lots of good memories.

The volunteer group organizing the event each year needs support to keep it going. Donation information to pay the musicians is below.

Without donations from attendees, it wouldn't be possible to have professional musicians at the pavilion throughout the season for a total of 18 performances. That's an ambitious schedule. Please consider making a donation in advance of the events, and consider asking your local business to donate.

You can donate by mail (checks payable to Music by the Sea) or contact either one of the co-directors:

Gina Pag at The Snippery, 428 Washington Street, Braintree, MA 02184. She can be contacted at thesnippery@gmail.com or 781-367-604; Louis Altieri, 302 Linden Ponds Way, #508, Hingham, MA 02043. He can be contacted at altlou@msn.com or 781-331-6162. Donations also can be sent to the Hull Chamber of Commerce, in care of Jim Pitrolo for Music by The Sea, PO Box 140, Hull, MA 02045.

Your entire donation goes toward the expenses of the events, as Betty Moore, Gina Pag, and Lou Altieri are not compensated for their work in organizing the concerts.

Also, senior parking passes are available online from the Department of Conservation and Recreation. Massachusetts residents 62 or older are eligible for a discounted lifetime parking pass. This pass covers the cost

of parking at most state parks, including the Nantasket Beach Reservation. Passes can be ordered by mail by visiting www.mass.gov/doc/dcr-senior-parking-pass-application/download to fill out the application. Send in the completed form with a check or money order payable to the Commonwealth of Massachusetts and copy of your photo ID Department of Conservation and Recreation, State Transportation Building, 10 Park Plaza, Suite 6620, Boston, MA 02116

MUSIC BY THE SEA AT NANTASKET 2026 SCHEDULE

Concerts are on Sundays from 2 p.m. to 4 p.m.

JUNE

June 7: Play it Again Band

June 14: To be announced

June 21: Magic Moments – '50s, '60s & '70s dance

June 28: Bob Sinicrope – Swing Trio

JULY

July 4: Special Independence Day concert to be announced

July 5: Judy and Barry DeRossi, formerly of Four Guys in Tuxes

July 12: To be announced

July 19: Gina and the Jazz Notes

July 26: The Smoking Jackets with Amanda Carr

AUGUST

August 2: Magic Moments

August 9: Blue Moon Dance Orchestra

August 16: Play it Again Band

August 23: Ray Cavicchio and the Fabulous Therese

August 30: The Defenders Concert Corps Band

SEPTEMBER

September 6: Dave & Marcia Burbank Duo from DB Orchestra

Labor Day, September 7: Judy and Barry DeRossi, formerly of Four Guys in Tuxes ∞

NAVIGATING THE FUTURE

The privilege of care: The hidden burden on working family caregivers



By Mark Friedman

It is a blessing to be able to support my parents. In concert with my siblings, we fill the gaps as things get harder. Yet, when people ask what we do, we do not introduce ourselves as family caregivers. Most working family caregivers do not introduce themselves this way. We are executives, teachers, nurses, contractors, salespeople, office managers and small business owners. We are also daughters, sons, parents, spouses and siblings trying to keep an aging

parent safe while keeping our own careers intact and on pace.

This has become one of the quietest workforce issues in America. AARP and the National Alliance for Caregiving estimate that 63 million American adults provided ongoing care to an adult or child with a medical condition or disability in 2025. Nearly 59 million were caring for an adult. This means almost one in four American adults is now a family caregiver.

The demands are more than occasional. It is often weekly, daily, and unpredictable. We caregivers spend an average of 27 hours a week providing care, and 24% of us provide 40 or more hours a week. Nearly 30% have been caregiving for five years or longer.

This is the part most employers miss. Caregiving does not happen after work. It interrupts work.

A parent falls. A medication is missed. A doctor calls. A hospital discharge happens with little notice. You sit at work trying to concentrate on a critical project and wonder: Are your parents awake? Did they rest? Did they take their medications? Do they remember their 2 p.m. appointment? The working caregiver is suddenly managing two jobs, one paid and one deeply personal.

Seven in 10 working-age caregivers, ages 18 to 64, are employed while also providing care. Among all caregivers, 60% are employed. The impact shows up in the workday. In the 2025 AARP/NAC report, 56% of working caregivers reported going in late, leaving early, or taking time off during the day to provide care. Eighteen percent reduced hours or moved from full-time to part-time work. Sixteen percent took a leave of absence. Nine percent received a warning about performance or attendance. Nine percent gave up working entirely.

That is absenteeism, presenteeism, and career disruption wrapped into one family crisis.

A separate AARP and S&P Global workforce study found that 67% of family caregivers have difficulty balancing their jobs with caregiving duties. Twenty-seven percent shifted from full-time to part-time work or reduced hours. Sixteen percent turned down a promotion. Sixteen percent stopped working for a period of time, and 13% changed employers because of caregiving responsibilities.

These numbers explain what many families already know. Caregiving can quietly reshape a career. Some employees use vacation days for medical appointments instead of rest. Some decline advancement because travel or longer hours are no longer realistic. Some avoid telling a supervisor what is happening at home because they fear being seen as distracted, unreliable, or less committed. That fear is not imagined. About half of employed caregivers who are not self-employed say their supervisor is aware of their caregiving responsibility.

Family caregiving is also becoming more complex. More than half of caregivers now perform medical or nursing tasks such as managing medications, injections, catheters, or vital signs. Only 22% received training for those medical or nursing responsibilities.

That should stop us.

America is relying on unpaid family members to perform tasks that

are increasingly clinical, emotional, financial and logistical. Many are doing it while trying to remain productive employees. The economic value is enormous. AARP's 2026 Valuing the Invaluable report estimated that 59 million family caregivers caring for adults provided 49.5 billion hours of care in 2024. That work was valued at more than \$1 trillion, the equivalent of 23.8 million full-time workers.

Yet most caregivers still experience this burden privately. They are not asking for special treatment. They are asking for reality to be recognized.

Employers need to understand that eldercare is no longer a fringe benefit issue. It is a retention issue, a productivity issue and a leadership issue. Flexible schedules, remote work options, caregiver navigation support, respite resources, and manager training are becoming workforce necessities.

Families need the same recognition. Waiting for a crisis is not a plan. A fall, hospitalization, or diagnosis can turn a manageable situation into an all-consuming one overnight. I remind the families that I work with that caregiving is a relationship that needs to be in balance – the need for support and the capability to provide support

The better path is preparation. Families need to identify risks early, clarify roles, understand what the older adult wants and determine what level of support is truly needed. That means looking honestly at safety, medical needs, independence, burden of care, and life engagement.

Working caregivers are carrying more than tasks. They are carrying worry, responsibility and love.

America's aging population will make this burden more visible. The question is whether families, employers and communities will respond before more caregivers are forced to choose between caring for someone they love and protecting the career they worked hard to build.

Solving the challenge of caregiving is a personal passion. Every day, my team at Senior Helpers Boston and South Shore supports families struggling with these challenges, helping them find the balance between giving care and receiving care so both sides have stability and success. If we can help you or your family, do not hesitate to call us.

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. ∞

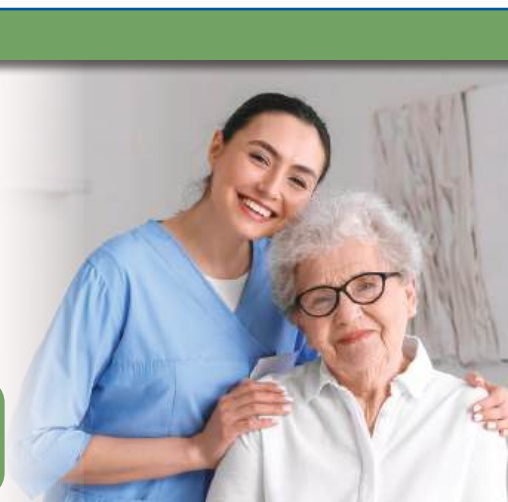


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Retirement Dreams – or Nightmares

Woof. Meow. Pet Adoption could bring you a new friend



By Steven V. Dubin

There's something magical about the soft thump of a tail against the floor or the gentle purr of a cat curled up nearby. For seniors, adopting a pet isn't simply about having an animal in the house – it's about inviting joy, companionship, and a little daily mischief back into life.

Quincy Animal Shelter, Polkadog, and TLC Supply invite the public to Pet Adoption Day on Saturday, June 13, from 10 a.m. to 1 p.m. The event will take place at the TLC Supply showroom and superstore, 48 Arnold Street in Braintree. The family-friendly event will feature adoptable animals from Quincy Animal Shelter, special treats from Polkadog Bakery, and friendly staff on hand to help families find their new companion.

Come and meet adoptable dogs and cats from Quincy Animal Shelter. Adoption counseling and on-site support will be available.

For more information about the event, visit www.tlcsupply.com or call 617-773-0055.

A pet has a marvelous way of turning ordinary moments into memorable ones. Morning walks become mini adventures. A trip to the kitchen suddenly includes a furry "assistant" hoping for a snack. Even watching television feels cozier when there's a warm bundle snoozing beside you like a fuzzy little foot warmer with opinions.

One of the greatest benefits of pet adoption for seniors is companionship. Dogs, cats, birds, and even rabbits possess a special talent



for making people feel needed and loved. A pet doesn't care about gray hair, creaky knees, or whether you remember how to program the remote. They simply adore being near their person. That kind of unconditional affection can ease loneliness and brighten even the rainiest Tuesday afternoon.

Of course, choosing the right pet matters. Energy levels, living arrangements, and health considerations should all play a role. But for many seniors, opening the door to a furry companion means opening the door to more laughter, comfort, purpose, and love.

After all, life is simply better when someone is excited to see you every single time you walk into the room – especially if they have whiskers.

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

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



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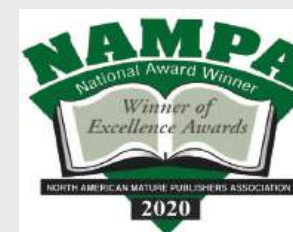
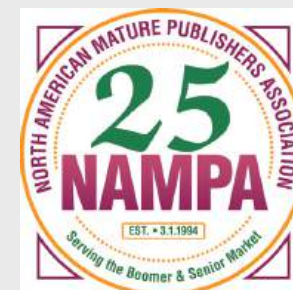
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The Publishers also produce a podcast entitled "My Generation," which covers a wide range of topics of interest to seniors, from dating to downsizing and everything in between. The podcasts air on the 1st and 15th of every month and audio archives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

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Summer starts with peace of mind: Helping older adults stay safe, independent, & engaged

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



As June brings warmer weather, longer days, and opportunities to spend more time outdoors with family and friends, it also serves as a gentle reminder to check in on the health, safety, and well-being of the older adults we love.

Summer can bring unique challenges for seniors – including dehydration, heat sensitivity, medication interactions with sun exposure, and increased fall risks during outdoor activities. It's also a season when adult children may notice subtle changes while visiting parents or loved ones: unopened mail, missed medications, difficulty preparing meals, memory lapses, or reduced mobility. These small observations often provide valuable insight into whether additional support may help maintain quality of life.

At Celtic Angels Home Health Care, we encourage families to think of care not as giving up independence, but as preserving it. In-home support can help older adults remain safely in the comfort of their own homes while receiving assistance tailored to their individual needs. Whether that means companionship, help with meals and transportation, personal care, medication reminders, or guidance through complex health situations with nurse case management, having support in place can often reduce stress for both seniors and their families.

This June, consider setting aside time for a meaningful conversation with your loved one. Ask how they're feeling, what activities they hope to enjoy this summer, and whether there are ways to make daily life easier and safer. A small conversation today can create greater confidence, comfort, and peace of mind for the months ahead.

Because home isn't just a place – it's where comfort, dignity, and independence come together.

Celtic Angels Home Health Care offers compassionate care and trusted support while helping families throughout Greater Boston and the South Shore.

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. ∞*



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Essential information on strength training for older adults – how to get the best results



By Rita La Rosa Loud, B.S.

As a fitness research director, I frequently hear questions from older adults wanting to improve their health and well-being through exercise. Many are particularly curious about the benefits and practical aspects of strength training.

Below are some common inquiries.

Why should older adults do strength training?

Seniors should do resistance exercise regularly to build and maintain muscle, strengthen bones, and boost metabolism. Consistent strength training also improves balance, lowers risk of falls, supports daily independence, and enhances overall quality of life. Studies show that without regular resistance exercise after age 50, people may lose muscle (10 pounds per decade) and bone density (30% per decade) and see a drop-in metabolic rate (4% per decade). Strength training helps reverse these effects.

Is walking just as good as strength training for building muscle?

Walking is beneficial for cardiovascular fitness, general health, and weight control. But it is not as effective as resistance training for building muscle, fortifying bones, and increasing resting metabolism. On average, dependent on bodyweight, walking burns 65-135 calories per/mile; contingent on intensity, resistance training boosts metabolism 14-24 hours post-exercise. Nonetheless, performing both strength training and aerobic activity is recommended for overall physical conditioning.

bic activity is recommended for overall physical conditioning.

What are the optimal number of days per week should older adults' strength train to build muscle?

Training twice a week is as effective as three times for building strength and lean muscle in seniors. More importantly, for older adults, it allows for proper recovery from intense workouts. Although one weekly session can promote some muscle growth, the strength gains are notably lower compared to two sessions per week. Hence, twice a week training is ideal for the mature population.

Is it true strength training contributes to weight loss?

Dieting alone leads to weight loss. Unfortunately, about 25% comes from muscle, which slows metabolism and causes weight to regain. Research shows dieting with resistance exercises achieves more fat loss and less muscle loss compared to dieting with aerobic activity. Newer studies find combining resistance exercise with higher protein consumption not only reduces fat but also boosts muscle gain.

How much protein should older adults doing regular resistance training consume?

Per Dr. Wayne Campbell, a renowned nutrition researcher, to maintain muscle adults 50 years and older who do regular resistance training should consume at least 0.5 grams of protein per pound of ideal body weight daily, which is 25% more than the recommended daily allowance (RDA) of 0.4 grams of protein per pound of ideal body weight. He further recommends consuming at least 50% more protein than the RDA (0.6 grams per pound of ideal body weight) to build muscle. Research reveals that adults aged 50-80 who eat 0.6-0.7 grams of protein per pound of ideal body weight daily experience muscle and bone gains, fat loss, and improved blood pressure and blood sugar. Build muscle and bone, plus increase metabolism, in the adult fitness program of resistance exercise, endurance, flexibility; functional training.

The Wayne Westcott, Ph.D. Center for Health and Fitness at Quincy College is located at Presidents Place, 1250 Hancock St., Quincy. Call 617-405-5978 to tour, inquire about complimentary training and obtain registration procedures. Street parking is available; a parking garage is next to the building.

About the Author: Rita La Rosa Loud holds a B.S. in Exercise Physiology with additional education in Sports Medicine and Athletic Training. She is NASM Certified and has been actively involved in the fitness industry for more than 35 years. She is also an author and writes fitness-related articles for various publications. Currently, she is a fitness researcher and directs the Wayne Westcott, Ph.D. Center for Health and Fitness at Quincy College. She can be reached at 617-405-5978 or by email at Rita.larosaloud@quincycollege.edu.

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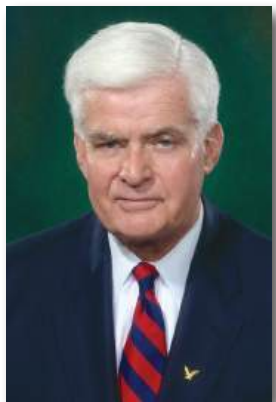

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HOME EQUITY WEALTH MANAGEMENT

Home equity: The overlooked asset that can be a flexible funding source to increase financial security and lower stress



By **George A. Downey**

According to a summary of the JP Morgan “Guide to Retirement” from Shannon Hicks of HECM World, “the home equity in your primary residence may be used” as part of a long-term care or retirement income strategy, noting

that credit availability and home value may fluctuate. While it doesn’t name reverse mortgages directly, this is an unmistakable nod to home equity conversion options, including Home Equity Conversion Mortgages (HECMs).

While JP Morgan stops short of naming reverse mortgages outright, the report frames home equity as a viable, if underutilized, financial tool. Financial advisors and retirees alike should take the next step by integrating reverse mortgage solutions into broader retirement discussions.

Reverse mortgages aren’t for everyone – they require careful evaluation of fees, longevity, estate goals, and eligibility. But for the right homeowner, at the right time, they can unlock dignity, flexibility, and peace of mind in retirement.

It’s time to stop thinking of home equity as a last resort and start seeing it for what it can be – a cornerstone of resilient retirement planning.

Why it’s important

Rising prices, volatile markets, longevity, and other risks threaten aging homeowners. Home equity, the largest asset of most, might provide a solution. Because home equity is not liquid, it is commonly overlooked as a financial resource. However, it could be through a reverse mortgage to increase and extend financial security

without selling, moving, or taking on unwanted monthly payments.

Are HECM reverse mortgages safe?

The HECM reverse mortgage is protected by federal (HUD/FHA) insurance guaranteeing performance while the loan is in good standing. Then, regardless of what adverse conditions, if any, occur to the economy, financial markets, or real estate values, the loan terms and funding are guaranteed, even if the lender goes out of business.

Reverse mortgage benefits

- Improved cash flow: Monthly payments are not required.
- Increased liquidity: Withdrawals are received income-tax-free.
- Credit line growth: The undrawn balance of the credit line grows (compounds monthly).
- No maturity date: Repayment not required until no borrower resides in the property.
- Non-recourse loan: No personal liability.
- Protection against real estate and/or financial market declines.
- Guaranteed terms while good standing is maintained.
- Borrower obligations (to keep the loan in good standing) limited to:
 - Keeping real estate taxes, homeowners’ insurance, and property charges current
 - Providing basic home maintenance.
 - Continuing occupancy as primary residence.

What to do?

Older homeowners should learn if they are eligible and how potential benefits might apply to their situation. While HECMs provide significant fi-

nancial and other benefits for many, it may not be a suitable solution for others. Suitability requires thorough consideration of financial and non-financial considerations to assure suitability.

Consultation with a Certified Reverse Mortgage Consultant (CRMP) is recommended. CRMPs are exam tested, experienced, and bound by the National Association of Reverse Mortgage Lenders Association’s Code of Conduct and Professional Responsibility.

Other considerations. <https://fred.stlouisfed.org/series/CSUSHPINSA>

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

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

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Why cracked and fractured teeth become more common as we age

By Dr. Qian Lin, DMD
The Toothboss, www.toothboss.com



One thing I've seen more often lately in my practice is cracked and fractured teeth, particularly in older adults. Many patients are surprised when it happens, and you can understand why. You may not have had many dental problems for years. Then suddenly, you bite into a piece of toast, a nut, or even something soft, and feel a sharp pain.

The reality is that teeth age just like the rest of the body

Over decades of chewing, grinding, fillings, and daily use, teeth naturally experience wear and tear. Even if you've taken good care of your teeth, you can become more vulnerable to cracking over time. In many ways, it's similar to an older knee or shoulder joint – it has simply worked hard for many years.

Older fillings are a common cause as they can weaken the remaining tooth structure. For example, a tooth that has had multiple fillings

over the years may no longer be as strong as it once was.

Teeth grinding and clenching – often during sleep – can also place tremendous pressure on teeth without you even realizing it.

I also see fractures caused by foods people don't think twice about eating. Hard rolls, popcorn kernels, ice, nuts, and hard candy are common culprits. Sometimes it's not one dramatic moment at all. It's simply years of small stresses finally catching up with a tooth.

The symptoms can vary. Some people feel a sharp pain when biting down. Others notice sensitivity to cold drinks or sweets. Occasionally, the discomfort comes and goes and that can make it easy to ignore.

Unfortunately, cracked teeth rarely heal on their own.

If a crack deepens, bacteria can enter the inner part of the tooth where the nerve lives. At that point, treatment may require a root canal and crown to save the tooth. In more severe cases, the tooth may not be repairable.

The good news?

Early treatment often makes a big difference. If you notice pain when chewing, sensitivity that seems new, or a tooth that suddenly "doesn't feel right," it's worth having it evaluat-

ed sooner rather than later. Even a small crack can worsen over time if left untreated.

Can you prevent fractures?

The best way is with regular dental visits. This allows your dentist to identify weakened teeth before they break. If you are somebody who grinds their teeth at night, a custom night guard can reduce pressure significantly. And while it may be tempting, avoiding habits like chewing ice can help preserve tooth strength over the years.

One thing I remind patients is this: needing dental work as we age doesn't mean you've done something wrong. Your teeth work hard every single day and have done so for decades. Sometimes they simply need a little extra care and protection along the way.

Protecting your teeth now can help keep you eating comfortably, smiling confidently, and avoiding bigger dental problems later.

If you think you might have a cracked tooth or just want another opinion, give our office a call to set up an appointment.

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



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The light at the end of the tunnel – understanding the role of faith in dealing with grief



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

In the last couple of months, I experienced an unexpected loss that left me angry in a way I had never felt before. Most of the loss I have encountered in my life and in my work has carried at least some sense of order to it. When an older loved one dies, there is often comfort in knowing they lived a full life. There is peace in believing they are no longer suffering. Even in grief, there can still be meaning woven into the loss.

But losing someone young and unexpectedly is different.

There was no explanation I could make peace with. No comforting narrative. No neat lesson waiting for me on the other side. It felt senseless and unfair and I was furious about it. For the first time in my life, my faith did not feel comforting. It felt fragile.

What surprised me most was not the anger itself, but the people who stepped into it with me.

In my grief, I reached out to friends and colleagues who stood beside me unflinchingly. They did not try to fix it or explain it away. They simply stayed. One of those people was one of the amazing chaplains at Old Colony Hospice. In one conversation, she told me to keep talking to God exactly as I was. Angry, confused, heartbroken. She told me that if I kept talking, eventually God would speak back.

I remember thinking it was a sweet idea, but I did not really believe her.

I also confided in a co-worker who has walked through a lot of life with me. She responded with so much kindness and understanding. After talking with her, I went for a run to try and clear my head. Before I started, I put on a silly pop song she had once told me always motivated her. It was catchy and ridiculous and normally I would have half listened to it while zoning out.

But this time, I really heard it.

The song was about someone who had been changed by pain in a way that could never be undone but was beginning to recognize the beauty in

the person they had become because of it. I had heard that song a hundred times before, but grief cracked something open in me and suddenly the message landed differently. For the first time in weeks, I felt something shift.

Not healing exactly. But perspective.

Faith is easy when life unfolds the way you think it should. It is easy to feel spiritually grounded when the people you love are safe and healthy and everything makes sense. Faith after something falls apart is entirely different. It is messy and angry and full of questions that may never be answered.

But I think that is where real faith begins.

A lump of coal becomes a diamond under pressure. Somehow, through all of this pain, my faith has become clearer and more beautiful than it was before. Not because my grief disappeared, but because it forced me to see what had been surrounding me all along.

My loss shined a light on my gifts. The people who love me fiercely. The co-workers who stop whatever they are doing when someone is hurting. The privilege of working in a place filled with people who understand how to hold each other up through heartbreak.

I realized faith is not the same thing as religion and it is not even necessarily the same thing as God. Faith, at least as I feel it now, is trust. It is like falling from a plane with a professional skydiver strapped to your back. You are not in control and that feeling is terrifying. But there is someone or something wiser than you holding the rip cord, knowing exactly when to pull it so you can land safely where you need to be.

I don't think I could have understood that kind of faith without first questioning everything I believed. Grief forced me into unfamiliar territory where easy answers no longer worked. But somewhere in that uncertainty, I discovered something important. Faith is not about pretending pain makes sense. It is about continuing forward anyway. Sometimes grief does not destroy faith at all. Sometimes it deepens it.

About the Author: Meghan Fitzpatrick is a business development representative at Old Colony Hospice & Palliative Care. She has a strong background in assisted living and dementia care. She is also a trained support group facilitator for the Alzheimer's Association. Her compassion and knowledge make her a vital part of Old Colony Hospice's outreach efforts. She is a trusted resource in the community, connecting with families, providers, and community partners throughout the region and can be reached at mfitzpatrick@oldcolonyhospice.com. ∞

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The 6% commission is dead – so why are sellers paying more than ever?



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

For the past year, consumers have been hearing about the massive changes happening in the real estate industry following the National Association of Realtors settlement.

The public was told these changes would create more transparency, more competition, and ultimately save home sellers money.

But here's the question many sellers are now asking: If the 6% commission model is supposedly dead, why are so many people still paying it?

In some cases, sellers are actually paying more than they were before. Welcome to what I call "The Great Real Estate Fee Shell Game."

What consumers thought would happen

The average homeowner believed the new rules would finally force real estate commissions to become more competitive.

The assumption was simple:

- Buyers would negotiate directly with their own agents
- Sellers would no longer feel pressured to pay inflated commissions
- Overall transaction costs would come down

That sounds great in theory. But theory and reality are often two very different things.

What actually happened

Instead of lowering costs, many large brokerages simply shifted how the fees are structured.

I'm now seeing listing agents charging 2.5%, 3%, and even 3.5% just for the listing side alone. Then, on top of that, sellers are still often encouraged – or pressured – to offer compensation to buyer agents as well.

Do the math.

Suddenly the seller is right back at 5%-6% total commission – sometimes even more once administrative fees, transaction fees, or other junk charges are added in.

And this is happening during one of the strongest real estate markets we've seen in years.

Homes today receive more online exposure than ever before through the MLS and websites like Zillow, Redfin, and Realtor.com.

So sellers should be asking themselves:

Why am I paying more for exposure that already exists?

When the system gets gamed – what concerns me even more is how some transactions are now being structured behind the scenes.

I recently dealt with a situation where an agent created a buyer agency relationship during the transaction, effectively positioning themselves to collect compensation from multiple sides of the deal while increasing the overall cost to the seller.

Technically? The paperwork may have checked out.

Ethically? That's another conversation.

These are exactly the types of situations consumers need to pay atten-

tion to moving forward. The average seller often assumes their agent is fully aligned with their best interests, but whenever compensation structures become too flexible, conflicts of interest can start creeping into the transaction.

At the end of the day, sellers deserve transparency – not commission games.

Bigger office doesn't mean better results

One of the biggest myths in real estate is that a large national brand somehow gives your home more exposure.

The truth is, buyers are finding homes online. The MLS syndicates listings everywhere. Buyers scrolling through homes on their phones don't care whether the listing belongs to a national franchise or a small independent brokerage.

What they care about is:

- Price
- Presentation
- Photos
- Condition
- Location
- Whether the home stands out online

Selling real estate today is a lot like online dating. If the first impression is bad, buyers simply keep scrolling. That's why professional photography, strong marketing, pricing strategy, and negotiation skill matter far more than fancy office buildings and big corporate logos.

What sellers should focus on instead

If you're thinking about selling this spring, focus on these questions:

- What are my actual net proceeds after fees?
- Is the commission structure transparent?
- How is my home being marketed online?
- Is my agent pricing the home strategically?
- Does the value provided justify the fee being charged?

Those questions matter far more than what company name appears on the sign in your yard.

Final thoughts

The real estate industry is changing rapidly, and consumers need to be more informed than ever.

At Boom Realty, I've spent the last 26 years helping sellers navigate this business while avoiding unnecessary costs. That's why I offer a 1% full-service listing commission designed to help homeowners keep more of their equity without sacrificing professional marketing and exposure.

Recently, I sold a \$2.8 million home in Falmouth and saved the seller approximately \$56,000 in listing commission fees compared to what many traditional brokerages were charging.

Same market. Same MLS exposure. Same online visibility. Just a dramatically different outcome for the seller.

The 6% commission may be dead on paper. But unless consumers start asking better questions, many sellers will keep paying it anyway.

Selling smart starts with understanding where your money is really going. Because in this market, you shouldn't just be selling your home – you should be selling smart with Boom Realty.

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. ∞*

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Celebrating Pride Month and honoring diversity to create better futures for all

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



June is Pride Month, a time to honor the 1969 Stonewall Uprising, an event that sparked a global movement for the rights and recognition of the Lesbian, Gay, Bisexual, Transgender, Queer, Intersex, and Asexual (LGBTQIA+) community. Join OCES in remembering this important time in history and in celebrating Pride Month.

As the largest provider of in-home and community-based services for older adults and people living with disabilities in Plymouth County and surrounding areas, OCES aspires to be a culturally diverse and inclusive organization that removes barriers, creates equity for all, and empowers individuals and communities to thrive, age in place, and reach their highest potential.

OCES supports everyone without exception and is proud to support several regional Pride events this month:

OCES offers a monthly LGBTQIA+ Senior Lunch held the first Thursday of each month at 12 p.m. at the Bridgewater Council on Aging community dining meal site. In addition to a delicious, nutritious meal, people can socialize and enjoy SINGO, a fun Bingo-like game with a musical

spin. All LGBTQIA+ older adults are welcome.

Lunch and entertainment are complimentary, but reservations are required and can be made by calling the Bridgewater Senior Center at 508-697-0929. The LGBTQIA+ Senior Lunch is part of OCES' comprehensive nutrition program, which includes community dining and home-delivered (Meals on Wheels) meals. For more information about OCES's nutrition services, visit <https://ocesma.org/programs-services/nutrition>

The Center in Duxbury (formerly known as Duxbury Senior Center) and OCES invite the community to a Pride Disco Celebration on June 18 at 3 p.m. at The Center, 10 Mayflower Street, Duxbury. The Pride Disco Celebration will include music, dancing, and light refreshments. For more information, visit www.town.duxbury.ma.us/center-fka-senior-center.

OCES is proud to participate in the Plymouth Pride Festival, which will be held Sunday, June 28, from 11 a.m. to 5 p.m. at Nelson Memorial Park in Plymouth. This wonderful event will feature music, performers, food trucks, a pet contest, craft and retail vendors, and community resources. Be sure to stop by the OCES resource table during the event. To learn more about the Plymouth Pride Festival, visit www.plymouthprideinc.com/pride2026

OCES is dedicated to creating better fu-

tures for everyone we serve and for the communities around us. If you are looking for LGBTQIA+ resources, here are a few helpful links:

The Massachusetts Mental Health Resource page for LGBTQ+: www.mass.gov/lgbtq-mental-health-resources

NAMI Massachusetts: <https://namimass.org/resources-for-the-lgbtq-community/>

Greater Boston PFLAG: www.gbpfag.org

SAGE, a national advocacy and services organization for LGBTQ+ Seniors: www.sageusa.org

For additional resources and to learn more about OCES' comprehensive programs, services, and events, visit ocesma.org.

About the Author: *Nicole Long is the Chief Executive Officer of Old Colony Elder Services (OCES). Founded in 1974, OCES is a private, non-profit organization proudly serving greater Plymouth County and surrounding communities. OCES is designated as one of 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.* ∞



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Celebrating Pride Month: Honoring LGBTQ+ older adults and their stories



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

Each June, Pride Month offers an opportunity to celebrate love, identity, resilience, and equality. While much of the conversation often centers on younger generations, it is equally important to recognize and honor LGBTQ+ older adults – many of whom paved the way for the rights, acceptance, and visibility we experience today.

For LGBTQ+ seniors, Pride Month is more than a celebration. It is a reminder of courage, survival, and the enduring importance of living authentically.

A generation of strength and resilience

Today's LGBTQ+ seniors came of age during times when discrimination, stigma, and isolation were often part of daily life. Many lived through eras when same-sex relationships were criminalized, workplace protections were nonexistent, and openly expressing their iden-

tity could mean rejection from family, housing instability, or loss of employment.

Despite these challenges, they built communities, advocated for equality, and helped shape a more inclusive world for future generations. Their resilience deserves recognition – not only during Pride Month, but every day.

Unique challenges facing LGBTQ+ older adults

While aging brings challenges for many seniors, LGBTQ+ older adults can experience additional barriers, including:

- Higher rates of social isolation due to estrangement from family or smaller support networks
- Increased concerns around discrimination in healthcare and senior services
- Greater likelihood of living alone without traditional caregiving support
- Financial insecurity caused by historical employment inequality and reduced access to benefits
- Anxiety around entering long-term care or receiving home care where they may fear judgment or misunderstanding

These realities make compassionate, person-centered care especially important.

Why inclusive senior care matters

Every older adult deserves to age with dignity, respect, and safety – regardless of sexual orientation or gender identity.

For senior-care providers, creating inclusive spaces means:

- Leading with empathy and listening without assumptions
- Respecting names, identities, relationships, and chosen families
- Creating welcoming environments where seniors feel emotionally and physically safe
- Understanding that every individual's life story and support system may look different
- Providing care that focuses on the whole person, not just their medical or physical needs

In-home care can be especially meaningful because it allows seniors to remain in familiar surroundings where they feel secure, comfortable, and empowered to maintain independence.

The importance of connection and community

Loneliness affects many older adults, but LGBTQ+ seniors may face heightened isolation, especially if they have lost partners, close friends, or community members over time.

Connection matters. Whether through family, neighbors, caregivers, advocacy groups, faith communities, or social organizations, meaningful relationships improve emotional wellness, reduce stress, and support healthy aging.

A simple act of companionship, conversation, or affirmation can make a profound difference.

Honoring Pride through compassion

Pride Month reminds us that inclusion is not only about celebration – it is about respect, understanding, and ensuring every person feels seen.

As we honor LGBTQ+ older adults this June, we also recognize their stories, sacrifices, and contributions. They have shown extraordinary courage in building lives rooted in authenticity and perseverance.

At its heart, senior care is about preserving dignity, independence, and human connection. By creating communities where all older adults feel safe, valued, and supported, we help ensure everyone can age with pride.

This Pride Month, let us celebrate not only identity, but the wisdom, resilience, and humanity of LGBTQ+ seniors everywhere.

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

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Putting your vacation home in a trust helps protect future generations and avoids probate

By Elizabeth A. Caruso, Esq.



We have a Cape house that I want to leave to just one child; they will share with their siblings. This is fine, right? Wrong!

This is a sure-fire way to bring arguments and turmoil into your family.

For many families, a vacation home, whether it's a cottage on Cape Cod or a lakeside cabin in the Berkshires, is more than just real estate. It's a place full of memories, laughter, and connection. But without proper planning, that beloved spot can also become a source of stress, conflict, and unnecessary expense after you're gone. Placing your second home in a trust is one of the best ways to protect it for future generations while avoiding the pitfalls of probate and family disputes.

Why a trust makes sense

When a property is owned in your individual name, it must go through probate after you pass

away. Probate is the court-supervised process of transferring assets, and it can be time-consuming, public, and costly. Having your vacation home titled in the name of a revocable trust allows it to pass directly to your chosen beneficiaries without court involvement. Having your vacation home titled in the name of an irrevocable trust avoids probate and starts the look-back period for Medicaid eligibility. This means your family gains immediate access and clarity; no waiting, no court filings, and no uncertainty about ownership.

Preventing family disagreements

Deciding who gets to use the lake house in July or who pays for the new roof can get complicated, especially among siblings, but these issues are inevitable. Unless the house is big enough for everyone, disputes over who can use it and when may arise. Additionally, owning real estate means that there are repairs and upgrades that sometimes need to be made.

A carefully written trust can spell out exactly:

- Who may use the home and when (for example, a rotating schedule or assigned weeks)
- Who is responsible for maintenance and expenses
- How major decisions, like renting, selling, or renovating

the property, will be made

- What happens if one family member no longer wants to participate

By putting these terms in writing, you minimize misunderstandings and resentment later.

Keeping the property sustainable

A trust can also ensure the home remains financially sustainable. The document can set aside funds for upkeep or require each beneficiary to contribute an annual amount for taxes, insurance, and repairs. You can even appoint a trustee, a person or professional who oversees management, settles disputes, and keeps things running smoothly.

Creating a trust for your vacation home is not just about avoiding legal red tape; it's about protecting relationships and preserving a meaningful part of your family's story. By planning ahead, you can make sure your children and grandchildren continue to enjoy the property for years to come, without the headaches that come with conflict and uncertainty. An elder law attorney can help you craft a trust that will work for your family's specific circumstances.

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 client@legacylegalplanning.com to schedule a time to discuss your unique situation. ∞

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When it comes to telehealth marketing, 'let the buyer beware' is the best path to success

By Patricia Prewitt, My Personal Rx Adviser



With the explosion of online telehealth companies, I have found myself drowning in a flood of emails/spam for "lifestyle" (weight loss, sexual health, hair loss) prescription products. These companies offer a way for consumers to access prescriptions in a way that might save money when compared to traditional health insurance. This month's column provides consumer education on current regulations that apply to advertising and marketing of prescription medications.

Overview: Modern advertising law generally does not allow for materially misleading claims, hiding risks, and deceptive marketing practices by companies. The Federal Trade Commission (FTC) and the Food and Drug Administration (FDA) are designed to protect consumers. In real life, consumers should employ critical thinking skills in making decisions about their personal health. All prescriptions have a risk to benefit ratio.

Mass market advertising (internet, TV, email, AI) has dramatically increased, especially for the newer GLP-1 weight loss products. Ads are emotionally persuasive and often hide complicated terms and disclosures, especially given the profit motive. The complexity of financial products, insurance products, medications and health services has only increased,

making it hard for consumers to understand risks and benefits.

How are advertising rules different for pharmaceutical manufacturers than online telehealth companies?

Prescription Drug Ads	Online Health Services Ads
Regulated by the FDA	Regulated by FTC/state laws
MUST disclose major risks	Focus on convenience of service
Can only promote approved use	Advises evaluations/process
Requires scientific support for claims	Cannot use deceptive marketing practices
Fair Balance (pros/cons) rules are strict	More flexibility in messaging

What does this mean for the consumer?

Online health companies that provide access to lifestyle prescriptions operate more like subscription marketing services businesses than traditional medical practices.

What are general things to know before subscribing to an online telehealth company?

Verify the prescriber's US license and their medical credentials. Ask how a diagnosis is made to verify the need for the product. Inquire how tests are ordered, if needed, and their costs. Is the pharmacy licensed, and is the medication manufactured in a licensed facility? Clarify how side effects and dosing changes are handled. Is the health visit via a video live service, live call or via a chat format only?

What about financial questions? Ask if prescription insurance is accepted and processed. Can prepaid services be cancelled without penalties? Ask about all fees, both one-time and ongoing. The advertised price for a product may be only part of the overall cost. Does the prescriber receive bonuses based on customers enrolled? How is privacy of personal health information protected?

What else? Read reviews. Do not rely on Google's first page or the company's website testimonials. Be aware that a review, testimonial, or video may have netted the reviewer free products or a credit on their subscription account in exchange for a good product review.

Modern life is complicated, especially when it comes to health care. The ancient principle of caveat emptor – "let the buyer beware" – still applies today.

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




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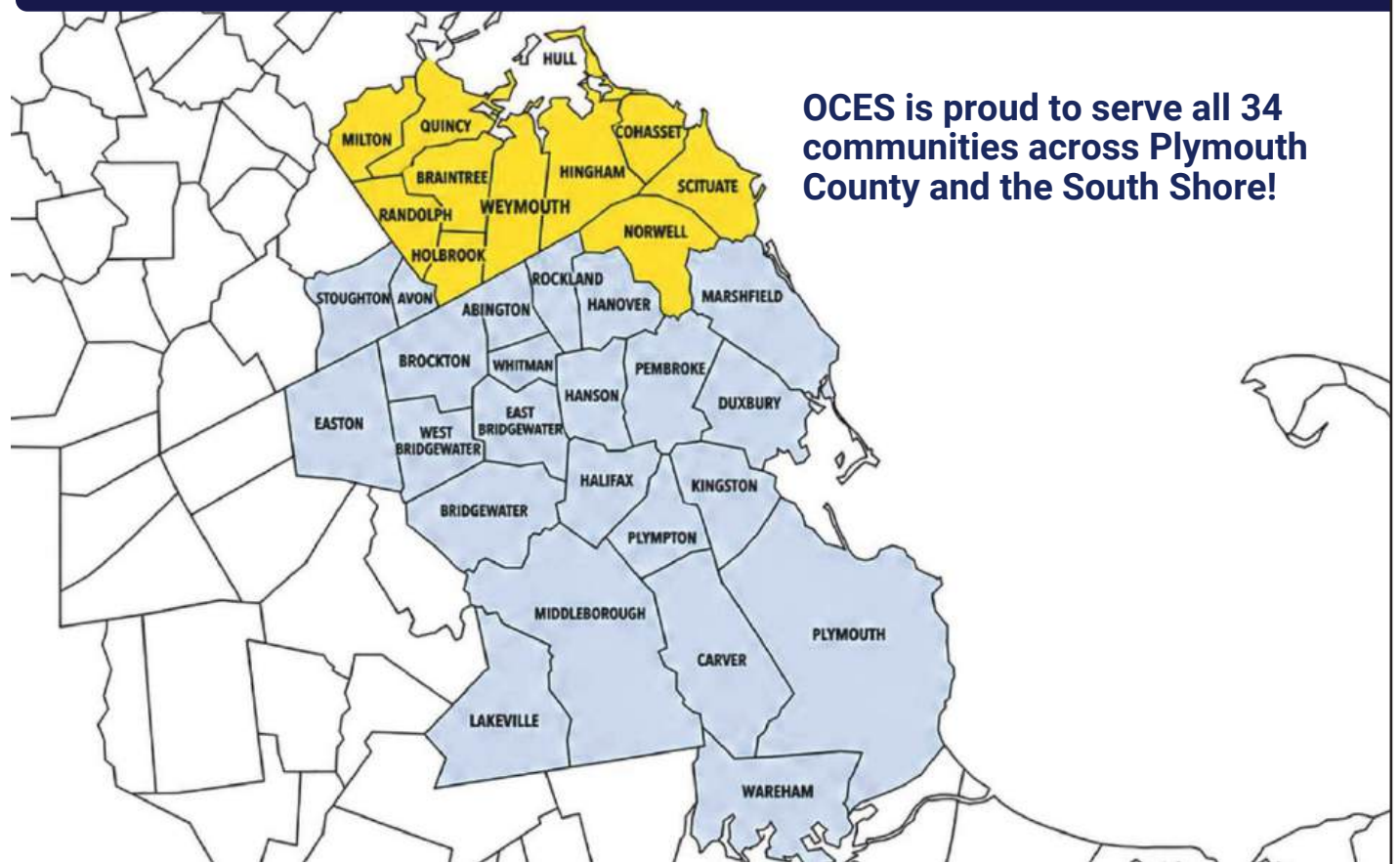
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