South Shore Senior News
For Boomers and Beyond
PRICELESS
AUGUST 2026 Distributed FREE to Boston's South Shore communities since 2002 Vol. 24 Issue 08

# Scituate gym specializes in helping seniors make all the right moves

**By Marie Fricker**

If you're a spandex-sporting Gen Xer or a muscle-bound Millennial looking for a place to pump up your biceps, Magill and Gardner's physical therapy and fitness center at 28 New Driftway in Scituate may not be your first choice. The smaller, more intimate gym may, however, be just the right recipe for seniors who simply want to keep their bodies in motion, stay strong and live a healthy life.

Under the care of the center's owner Brian O'Neil and his PT associate Kevin Gardner, people recovering from knee and hip replacements, injuries, or illnesses are given individualized care and an exercise regimen for their specific needs.

"Our goal is to work with a person until he or she is in less pain, and has more range of motion," said O'Neil, whose rehab services are traditionally covered by Medicare and other insurances for a period of time under a doctor's prescription. "When patients 'graduate' from our physical therapy sessions, they have the opportunity to join the gym for a monthly, quarterly or yearly fee with discounts for longer terms," he said. "Many private insurers will reimburse the cost of their membership for up to $150 a year."

The list of strength training equipment in the Magill and Gardner workout space is extensive, although not overwhelming as it often can be in larger fitness venues. The equipment includes Cybex weight machines, treadmills, ellipticals, stationary and recumbent bikes, rowers, chest and leg presses, hand weights, balance stations, and three stretching tables.

"Our PT patients have access to everything they need to strengthen their legs and bodies," said O'Neil, who purchased the physical therapy practice from its former owners, William Magill and Kevin Gardner, in 2024. "Our aim is not necessarily to achieve weight loss for our clients as it is to support healthy aging, promote bone density, and help seniors and others to improve their balance and prevent falls."

A contingent of Magill and Gardner "regulars" have been working out at the gym for more than 20 years (The business began in Cohasset in 1984).

"Twenty-four years ago, my late husband received physical therapy from Kevin for back problems," said Mary Considine, 83, a Scituate grandmother of nine. "He convinced me to join the gym and I'm so glad that I did. I work out four to five days a week and keep my body moving. This place is for made for us. It's a totally non-intimidating environ-

*Cover Story continued on page 4*

*Barbara and Tom Keefe work out together.*

*Brian Keating loves the camaraderie.*

*Mary Considine keeps an active lifestyle.*

# Retirement Dreams – or Nightmares

## Making new friends as a senior – friendship has no expiration date

**By Steven V. Dubin**

I recently came back from my annual camping trip – yes, we still use tents – with the three families I have been sharing this outdoor adventure with for almost 30 years.

At this point, many of the kids and all of the wives do not join us, but this hardly deters three grumpy aging men from reminiscing and making up better stories about our past. We also commiserate about the opportunities and fears of the future.

I have been lucky in holding on to many old friends. Although they may feel less lucky. And additionally, to that, I understand the value of leaving the door open to someone else who can add light to my life.

I mention this because I hear from many of my aging friends that they feel isolated and have trouble finding new buddies.

Perhaps this will shed some light on new ways to meet new folks.

**Tips for making new friends as a senior**

Whoever invented the phrase "you can't teach an old dog new tricks" clearly never watched a group of seniors master smartphones, pickleball, or the fine art of winning at trivia night. The truth is, making new friends doesn't have an age limit. In fact, retirement can be the perfect time to collect delightful new companions.

Think of friendship as gardening. Some flowers bloom early, while others wait for just the right season. Your friendship garden may simply be entering its most colorful chapter.

Start by saying "yes" a little more often. Yes to the neighborhood coffee gathering. Yes to the library lecture about local history. Yes to the community center's watercolor class – even if your first masterpiece resembles a startled potato. Shared laughter over imperfect art is an excellent icebreaker.

Become a "regular" somewhere. Whether it's a café, walking trail, bookstore, farmers market, or senior center, familiar faces gradually become friendly faces. Before long, the person who once nodded politely may be saving you a seat or asking how your tomatoes are growing.

Remember that everyone enjoys feeling interesting. Ask questions. People light up when invited to share stories about their grandchildren, favorite vacation, beloved pet, or the world's best apple pie recipe. Listen with genuine curiosity. You may discover a fellow traveler, amateur historian, or secret ukulele player.

Don't underestimate the magical powers of hobbies. Join a gardening club, choir, knitting circle, book club, bridge group, or pickleball league. Shared interests provide ready-made conversation, sparing everyone from awkward discussions about the weather – unless, of course, you're all passionate amateur meteorologists.

Volunteer if you can. Helping at a food pantry, museum, hospital, animal shelter, or community event introduces you to kind-hearted people who already share one important quality: a willingness to give. That's fertile ground for meaningful friendships.

Keep your sense of humor polished and ready for use. If you accidentally call someone by the wrong name, simply smile and confess that your brain has more memories stored than your first computer. Most people appreciate a little self-deprecating laughter, and smiles have a remarkable way of shrinking social distance.

Technology can lend a helping hand, too. Video chats, neighborhood social groups, and community Facebook pages can introduce you to local events and people. Just remember that online conversations are wonderful appetizers, but face-to-face visits are often the main course.

Be patient with yourself. Friendships, like slow-cooked soup, usually improve with time. Not every conversation becomes a lifelong bond, and that's perfectly fine. Some people become dear friends. Others simply brighten your Tuesday mornings.

Finally, don't wait for invitations to magically appear in your mailbox carried by friendly bluebirds. Be the one who suggests coffee, a walk in the park, lunch after class, or a visit to a museum. Many people are quietly hoping someone else will make the first move.

Life has a delightful way of introducing us to wonderful people when we stay open to possibility. So, straighten your sun hat, lace up your walking shoes, practice your warmest smile, and step out into the world. Your next good friend may be just one cheerful "hello" away – and chances are, they're hoping to meet someone just like you.

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.* ∞


South Shore Senior News

**Published by**
**Hull Times Media Group**
**412 Nantasket Ave., Hull, MA 02045**
**781-925-1515**
**www.southshoresenior.com**
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www.facebook.com/SouthShoreSeniorNews

***In loving memory of Patricia Abbate***

Publisher/Owner: Thomas Foye
Editor: Christopher J. Haraden
Typesetting/Design/Production: Cheryl Killion

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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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# Five steps to prevent caregiver privilege or obligation from becoming caregiver burnout

**By Mark Friedman, with contributions from Dr. Tara Kfoury and Bob Stephen**

**Part two of two parts**

Caregiving rarely becomes overwhelming because of a single event.

More often, it is the accumulation of hundreds of small responsibilities, decisions, interruptions, and worries that gradually wear people down. One doctor's appointment becomes three. A medication reminder becomes medication management. A concern about driving becomes a discussion about safety and independence.

Many caregivers find themselves operating in a constant state of reaction.

"More than 60% of caregivers experience burnout, according to the Cleveland Clinic," says Dr. Tara Kfoury, a Boston-area trauma expert. "The chronic stress and continuous vigilance associated with caregiving can negatively affect a caregiver's mental, emotional, and physical health."

The challenge is that stress is not created solely by caregiving tasks. Much of it comes from uncertainty, poor communication, unclear expectations, and the feeling that you are carrying the responsibility alone.

Families cannot eliminate every challenge that comes with aging. They can create systems that reduce chaos, improve communication, and make caregiving more sustainable.

**1. Build a Circle of Care before you need one**

One of the most common mistakes families make is waiting until a crisis occurs before discussing care needs.

A fall, hospitalization, medication error, or sudden change in health often forces families into rushed decisions at the worst possible time. Emotions are high. Information is incomplete. Everyone is reacting.

Every older adult should have a defined Circle of Care. That circle may include adult children, spouses, neighbors, physicians, financial advisors, attorneys, home care providers, senior living professionals, and trusted friends.

The goal is simple: know who does what before something goes wrong.

- Who schedules appointments?
- Who manages finances?
- Who communicates with physicians?
- Who responds during an emergency?

Clear roles reduce confusion and prevent one person from becoming the default caregiver for everything.

"Those starting from privilege have the opportunity to have important discussions before the stakes get too high," Stephen says. "Issues along the way, such as discussions about driving or thinking about future housing, give the caregiver, care recipient, and other members of the care team time to get on the same page. The care recipient can share their wishes and discuss with their family or care team. The group then can get aligned not only on the next actions but on what the goals are, staying at home for example, and who is best suited for each of the necessary roles."

A plan will not eliminate stress, but it can eliminate much of the uncertainty that creates it.

**2. Stay current and stay organized**

Many caregiving crises are not truly unexpected. Small warning signs often appear weeks or months before a larger problem develops.

- Missed medications
- Changes in mobility
- Increasing forgetfulness
- Weight loss
- Social withdrawal

Most caregivers are juggling appointments, therapy schedules, prescription refills, insurance issues, transportation arrangements, work obligations, and family commitments. Trying to keep all of that information in your head is exhausting.

A shared calendar can become one of the most valuable tools in the caregiving toolbox.

Track appointments, medication renewals, follow-up visits, care schedules, and important family responsibilities. Just as importantly, pay attention to changes in your loved one's physical, emotional, and cognitive health.

The goal is not perfection. The goal is awareness. Problems are easier to solve when they are small.

**3. Give yourself permission to have limits**

Many caregivers carry a tremendous amount of guilt.

- They feel guilty when they are tired.
- They feel guilty when they need help.
- They feel guilty when they take time for themselves.
- They feel guilty when they cannot do everything.
- The reality is that every caregiver has limits – time limits, financial limits, physical limits, and emotional limits.

Ignoring those limits does not make someone a better caregiver. It often creates an exhausted caregiver. Be honest with yourself and with others.

If you cannot take your parent to every appointment, say so. If you cannot safely provide hands-on care, say so.

If work, distance, health concerns, or family obligations affect what you can realistically do, acknowledge those realities. Recognizing your limitations is not failure. It is responsible planning.

"As caregivers move deeper into burden, we often are asked at my non-profit for tips on self-care," Stephen adds. "While there are often respite services or classes for caregivers, most do not have time. What we've found very powerful is giving caregivers the permission to take 5 or 30 minutes for themselves to take a step back and enjoy a favorite song, dance, or calm breathing."

Protecting your own health is part of protecting the person you care about.

**4. Create a signal that means 'I need help'**

Caregivers often wait far too long before asking for assistance. Many worry about burdening others. Others convince themselves they can handle just one more problem. By the time they ask for help, they are already overwhelmed. The data speaks for itself, according to Stephen: "Almost 15 million family caregivers feel alone. Not only does this isolation lead to health issues but it contributes to taking on more of the burden. We often hear, 'I wish I had not kept everything to myself. It turns out there were people who had experienced the same things and could have helped me.'"

Families can avoid this by agreeing on a simple phrase or signal that communicates when support is needed. It does not have to be a literal safe word. It could be:

- "I need coverage."
- "I'm reaching capacity."
- "I need someone to step in."
- "This is becoming too much for me to handle alone."

The phrase matters less than the agreement behind it.

Everyone should understand that when the signal is used, support is needed. No guilt. No judgment. No lengthy explanation. Just help. Small interventions at the right time often prevent larger crises later.

**5. Have a backup plan and know where to find expertise**

Many families assume they will know what to do when a crisis occurs. Most do not.

Caregiving often requires navigating medical, legal, financial, housing, and emotional challenges that families have never encountered before. Preparation matters.

- Know who you will call if your parent falls.
- Know who can provide transportation.
- Know which physician should be contacted after hours.
- Know where to turn for home care, care management, rehabilitation services, elder law guidance, dementia support, and senior living advice.

***Navigating the Future…*** *continued on p.4*

## All the right moves

ment for seniors to work out and stay active."

Longtime gym members and former PT patients Barbara and Tom Keefe of Scituate are "young octogenarians." Both retired South Shore teachers, they have been members of Magill and Gardner for decades.

"For us, it's a convenient comfortable home away from home," said Barbara. "Tom and I work out three days a week all year long. We have so many old friends here, but new ones are always welcome."

*Brian O'Neil, owner and physical therapist.*

Brian Keating, 73, of Cohasset, made the decision to join the gym four years ago after completing physical therapy programs following shoulder and knee replacements.

"I do everything cardio, and love the camaraderie here," said Keating, picking up two one-pound dumbbells. Of course, the guys only talk about cars, or who had this or that body part removed or replaced. After a certain age, our warranties run out and we have to make a few repairs. I guess this is a good place for the tune-up."

**Epilogue:**

Two "70-something" women rush in to the Magill and Gardner fitness center just before closing.

"Good to see you ladies," says Laurie, the smiling receptionist at the front desk. Remember, we close at 7:00."

One woman mounts a stationary bike. Her tired legs get a second wind as she pedals a mile uphill. The other stands shakily on a wobble board but then corrects her balance, and moves onto a small wood ramp feeling the tight stretch of her calves, melting the tension of the day.

The gym is working its magic, and age doesn't seem like much of a factor anymore.

For information about physical therapy or a membership at Magill and Gardner, contact Brian O'Neil at 781-545-8114. ∞

## Navigating the Future *Continued from page 3*

Expert guidance can prevent poor decisions, unnecessary hospitalizations, family conflict, and caregiver burnout. Just as importantly, every caregiver needs a backup caregiver. What happens if you become sick? What happens if work demands your attention? What happens if you need a vacation, a weekend away, or simply a break? Caregiving is rarely a sprint. For most families, it is a marathon measured in years.

The strongest caregiving plans are not built around one exhausted person carrying the entire load. They are built around a network of people and resources that can adapt as needs change. Caregiving will always involve stress. That comes with loving someone whose needs are increasing. The goal is not to eliminate stress entirely.

The goal is to create enough structure, communication, support, and expertise that the privilege or obligation of caring for someone you love does not become an unsustainable burden, and the burden does not become trauma.

**About the Authors:** *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.*

*Dr. Tara Kfoury is the founder of Boston-based RIVER Educational Consulting, and a transformative behavioral specialist dedicated to supporting the mental emotional, and therapeutic well-being of children, adolescents, veterans, and first responders and their families. She helps individuals recognize and overcome mental health and behavioral challenges that hinder success in daily life, empowering them to navigate their experiences, build resilience, and create a meaningful path forward.*

*Bob Stephen has more than 30 years of experience with healthcare and family caregiving and supported millions of family caregivers through his role leading family caregiving efforts at a leading aging-focused nonprofit.* ∞

# Embracing AI while keeping compassion at the heart of care

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

At Celtic Angels Home Health Care, we've always believed that exceptional care begins with exceptional communication. As technology continues to evolve, we're excited to explore new ways to make it even easier for families to connect with us when they need help most.

Over the coming months, we'll be introducing an AI-powered virtual assistant on the Celtic Angels website. Think of it as a friendly guide that's available 24 hours a day, seven days a week to answer common questions, explain our services, provide information about home care options, and help visitors quickly find the resources they're looking for – even outside of normal business hours.

For many families, the decision to seek home care comes during stressful or emotional moments. Waiting until the next business day for answers can add unnecessary anxiety. Our new website assistant will provide immediate responses to frequently asked questions, helping families feel informed and supported whenever they reach out.

Most importantly, AI will never replace the compassionate people who make Celtic Angels special. Technology cannot offer a reassuring smile, a caring conversation, or the experience of our nurses, caregivers, schedulers, and office staff. It simply allows us to respond more quickly, streamline routine inquiries, and ensure our team has even more time to focus on what matters most – providing exceptional, personalized care.

As we continue to invest in innovation, our mission remains exactly the same: treating every client and family with dignity, respect, kindness, and compassion.

At Celtic Angels, we're combining the best of modern technology with the timeless value of human connection – because that's what great care is all about.

**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.* ∞

# Power training can be a valuable part of an older adult's exercise program

By Rita La Rosa Loud, B.S.

What is power training?

If you regularly follow my senior fitness column, you've heard plenty about strength training and may wonder, "Do I need power training, too?" It's a fair question!

So, what is power training? Why should seniors care? Muscle power is the ability to use strength quickly. In other words, it is defined as strength plus speed. It matters because many ordinary daily movements are not just about being strong – but about being able to move safely, efficiently, sturdily, particularly, fast enough when needed, for instance:

- Getting up from a chair
- Climbing stairs
- Reacting swiftly to maintain balance

**What slows down aging?**

Aging is normal, but it affects people differently. Some older adults notice changes in strength, balance, or mobility sooner than others. Clearly, we cannot stop aging, but we can age better by understanding what causes physical decline such as:

- Loss of muscle mass and strength
- Slower reactions and coordination
- Less activity, which speeds decline, and
- Nervous system changes that slow muscle response

**What's the good news?**

First, the challenge: Without regular activity and resistance exercise, muscle loss can weaken tendons, ligaments, and bones. Over time, this may contribute to sarcopenia (muscle loss), dynapenia (strength loss), and kratopenia (power loss). (Source: ACSM Sept/Oct 2025).

- Research purports that muscle power may decrease with age more quickly than strength.

Now, the encouraging news: Strength and power training can help slow or reverse many of these changes while improving everyday function.

**What are power exercises for seniors?**

Before adding power exercises, build a base of strength first (MacMillian, J. (2026). Strength & Conditioning Journal).

- Strength training builds the foundation through movements such as squats, deadlifts, and presses.
- Power training adds speed to that strength with exercises such as fast chair stands, quick step-ups, medicine ball throws, band punches, and quick step drills.

*At left, Patricia Leavitt, 69, performs deadlifts to build strength. At right, Sheila Doucette, 67, executes speed band punches to develop power.*

**What do studies show?**

Research continues to show that muscle power – not strength alone – is closely linked to how well older adults move and function day to day. (Antifrail: Why Muscle (Power) Matters in Aging, ACSM Sept/Oct 2025).

- Power tends to decline faster with age than strength.
- Power training can improve mobility and help reduce fall risk.
- Improved power may support greater independence and quality of life.

**Why does power training matter?**

When introduced safely and appropriately, power training can be a valuable part of an older adult's exercise program. It may help seniors:

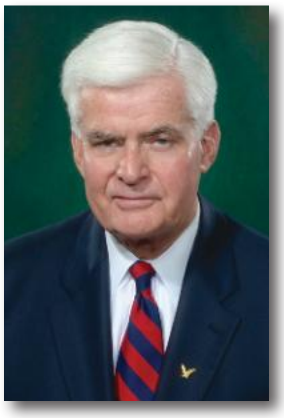
- Improve mobility and everyday function
- Support balance, independence, and confidence, and
- Promote healthy aging, longevity, and overall quality of life

Build strength and power in the Wayne Westcott, Ph.D. Center for Health and Fitness at Quincy College adult group fitness program. It includes resistance training, cardiovascular exercise, stretching, balance work, and functional movements. 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.* ∞

# Home Equity Wealth Management

## Your home may be your largest retirement asset. Is it working for you?



**By George A. Downey**

For many retirees, financial planning focuses on savings, investments, pensions, and Social Security. Yet one of the largest assets many older homeowners possess – the equity in their home – is often overlooked. Over the years, rising home values have created substantial equity for many retirees, sometimes exceeding the value of their investment accounts. While home equity can provide emotional security, it may also offer financial flexibility that deserves consideration as part of a comprehensive retirement plan.

That does not mean everyone should use their home equity. Rather, it should be evaluated objectively alongside other financial resources. Retirement today presents challenges that previous generations faced to a lesser degree, including longer life expectancies, rising healthcare costs, inflation, and market volatility. As a result, many financial professionals encourage retirees to examine all available assets when developing retirement income strategies. Home equity is one of those assets.

Unfortunately, many homeowners dismiss the idea of accessing home equity because of outdated perceptions about reverse mortgages. Today's reverse mortgage programs differ significantly from those of the past. Reverse mortgage programs are subject to extensive regulations, including mandatory independent counseling, and stronger consumer protections, features, and options than earlier versions. Like any financial tool, however, a reverse mortgage is not appropriate for everyone.

That distinction is important. A reverse mortgage should never be chosen simply because a homeowner qualifies. Instead, it should be evaluated based on whether it supports the individual's circumstances, financial goals, lifestyle needs, and long-term retirement plans. For some homeowners, it will not be the right solution. For others, it may offer meaningful benefits.

Potential uses can include increasing monthly cash flow, establishing a source of funds for unexpected expenses, reducing the need to draw from investments during market downturns, paying off an existing mortgage or other debt, funding home modifications that support aging in place, or providing greater overall financial flexibility.

The most important step is making an informed decision. Many retirees regularly review their investment portfolios, insurance coverage, tax strategies, estate plans, and retirement income projections. Yet relatively few receive a formal evaluation of how their home equity fits into the broader retirement picture.

An objective review does not obligate anyone to obtain a reverse mortgage. In many cases, the evaluation may reveal that another strategy is more suitable. However, understanding available options allows homeowners to make decisions based on facts rather than assumptions.

As with any financial decision, homeowners should carefully weigh the advantages, disadvantages, costs, risks, and alternatives. Reverse mortgages should be considered alongside other retirement planning tools – not viewed in isolation or only as a last resort.

If you own your home and have accumulated significant equity, consider asking a trusted financial advisor or qualified mortgage professional whether your home equity may be eligible and suitable for consideration in your retirement planning discussions. The goal is not to convince you that a reverse mortgage is the right answer. The goal is to ensure that one of your most valuable assets has been carefully evaluated before important financial decisions are made.

Retirement planning is ultimately about making informed choices. Investments, income strategies, tax planning, and home equity all deserve careful attention. Your home has likely helped you build wealth throughout your life. The question is not whether a reverse mortgage is right for you – it is whether your home equity has received the thoughtful consideration it deserves as part of your overall retirement plan.

You're welcome to contact the author for more information.

**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* ∞

# How the Social Security Administration is making the SSI program more efficient


**By Delia De Mello, Social Security**

Millions of Americans rely on Supplemental Security Income (SSI) to help meet their basic needs. Last year, the Social Security Administration created the SSI Improvement Team to make the SSI program more efficient. The team's goal is to speed up SSI processing, reduce payment errors, use more automation, and help recipients better understand and comply with program rules. By working efficiently, using new technology, and making our rules simpler, we can handle SSI claims faster and more accurately.

SSI is a complex program, and it takes a lot of resources to run. It also accounts for a large share of payment errors. The new team is working with experts inside and outside the agency to find ways to improve the SSI program. They have reviewed more than 215 suggestions and are putting the best ideas into action.

Some important improvements include:

- **Payroll information exchange (PIE):** Now fully in place, PIE lets us record monthly wage reports for SSI recipients. This helps prevent payment errors and removes the need for recipients to report their wages.
- **Financial institution checks:** We now obtain more data for all new SSI claims to spot assets that could affect SSI eligibility, helping avoid overpayments.
- **Clearer policies and easier reporting:** Recipients can now upload documents online, and rules about resources and reporting are easier to understand. Interviews now include clear instructions about reporting responsibilities and penalties.
- **Simplified guidance:** Instructions for in-kind support, child support documentation, and settlement awards are now clearer, making it easier for recipients and employees.
- **Better call routing:** Directing certain workloads to SSI specialists in our offices who can complete the caller's request immediately.

We're also focusing on timely reviews for young adults turning 18 to prevent payment errors. Finally, we're working to modernize systems, automate tasks, and reduce the burden on recipients.

Some improvements will take more time, but we are committed to keeping the public updated. For more information about the SSI program, visit our Understanding Supplemental Security Income (SSI) page at www.ssa.gov/ssi/text-understanding-ssi.htm.

Help us spread the word by sharing this information with your family, friends, and on social media.

**About the Author:** *Delia DeMello, metropolitan public affairs specialist, has been with the Social Security Administration since 1986. For information, call 800-772-1213 or visit www.socialsecurity.gov* ∞

# Focus on self-care to manage stress, illness, and life's challenges during National Wellness Month

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

Did you know that it's National Wellness Month? This month, we celebrate physical, mental, emotional, and spiritual health.

It's all about making self-care a priority, fostering healthy habits and reducing stress.

**What is self-care?**

Self-care is about taking proactive steps to support your physical, mental, and emotional well-being, helping you better manage stress, illness, and life's many challenges.

Try to practice self-care each day by making healthy habits a priority. Here are a few ways to practice self-care:

- Eat a well-balanced diet that includes a variety of fruits and vegetables.
- Make your health a priority by scheduling and attending regular medical appointments.
- Find time to exercise on a regular basis as it will not only keep you physically healthy, but it can improve your mental health as well.
- Develop a healthy sleeping habit. Try to get around 7-8 hours of sleep at night. Having a routine of going to bed and getting up at the same time every day will help.
- Make time for an enjoyable activity or a project that you look forward to.
- Embrace positivity. Make it a habit by focusing on something good as well as the things you are thankful for each day.

**Reducing stress is key**

When it comes to self-care, reducing stress is imperative. Many factors can contribute to increased stress levels, including traffic, work deadlines, financial concerns, and health challenges. These are often stressful challenges that are more difficult to control. However, consider "stressors" that are more easily managed, such as daily tasks, planning tasks ahead can help reduce overall stress. Here are a few examples:

- Make mornings less hectic by preparing the evening before for the next day's work/activities. For example, choose your complete outfit, including shoes, the night before to help make your morning routine easier and less stressful. Place your keys, coat, water, snack, bag/backpack and other items you'll need in one place. This can help reduce the stress of rushing to find everything you need and get out the door on time.
- Consider making several nutritious meals for the week ahead of time and freezing them. You will have fewer meals to prepare, and more time for self-care.

Exercise can also help reduce stress. For example, walking for 30 minutes a few days a week not only helps you stay strong and active, but it also causes your body to release chemicals that can improve your mood and lower stress.

**National falls prevention month**

Exercise also plays a role in fall prevention, as it improves balance and increases strength and flexibility. Not sure which type of exercise would be appropriate for you? Talk with your health care provider about starting an exercise program that will help you build strength and improve your balance so you can reduce your risk of falls.

September is National Falls Prevention Month. It's important to know that most falls can be prevented. In addition to exercising, which helps you maintain strength and improve balance, there are a few other ways to prevent falls.

Did you know? Falls often happen at home, making it important to create a safer living environment to help prevent them. Start by reducing clutter and removing trip hazards such as shoes, books, and throw rugs. Keep your rooms well-lit and install nightlights in hallways, bathrooms, and bedrooms. Consider having grabbers installed in the bath or shower for added support. Some chronic health conditions and medications can cause dizziness and increase your risk of falling so be sure to discuss any concerns with your physician.

Wondering if you are at risk of falling? Visit the National Council on Aging's (NCOA) website to take their "Falls Free Checkup" quiz: www.ncoa.org/tools/falls-free-checkup.

Learn more by visiting our website, ocesma.org/events or by contacting OCES' Healthy Living Program at 508-584-1561.

Sources: National Council on Aging (NCOA), www.ncoa.org/article/6-steps-to-help-prevent-falls-in-older-adults and www.ncoa.org/tools/falls-free-checkup

**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.* ∞

# Your prescriptions or your health coverage have changed. Now what?

**By Patricia Prewitt, My Personal Rx Adviser**

Often, sticker shock arises when a new medication is prescribed. It's frustrating to have no idea what the cost may be. It can be even more surprising when a routine medication is no longer covered, or jumps dramatically in price.

**What are steps to take when coverage seems to have changed?**

First, make sure that your prescription plan information is correct. Computer updates may default to old information. Most of these errors tend to occur from one calendar year to the next. Mid-year glitches happen when plans update coverage on July 1.

For example, if you have a common name, or share a birthday with someone of the same name, computer files can more easily get transposed.

Second, think back – did you receive a notice in the mail that coverage was changing? For Medicare Part D enrollees, if your plan is making a negative formulary change such as removing a drug, moving it to a higher tier, or adding prior authorization, they must notify affected members at least 30 days before the change takes effect. (Reg 42 C.F.R 423.120)

**What can I do?**

Plan members are allowed to request a one-month supply of the medication under the old rules. This allows time for contacting the prescriber to see if a covered or less costly alternative is available.

**Is there anything my prescriber could do to help?**

If insurance denies coverage, services such as CoverMyMeds can help push an approval. This may take 5-10 business days depending on the complexity of the clinical data.

**What is the benefit of having my medications approved by the insurance plan?**

For Medicare Part D enrollees, once you have met your annual deductible and out-of-pocket costs reach $2,100 the plan will cover remaining costs until the end of 2026. Costs for approved medications accrue towards meeting those deductibles.

I recently worked with a Medicare client to help her understand that despite her high initial costs for approved use of a GLP1, she was financially better off using her plan. Direct pay cash of $299 per month x12 months=$3,588, vs $2,100 out of pocket capped.

**Can I ask in advance if a medication is covered by my plan?**

Yes, this would be a good tactic. There are several professional apps, such as Coverage Search and Fingertip Drug Coverage, that help clinicians identify formulary status. However, they will not show an exact price.

**What if I decide to pay cash for the prescription, not use my insurance plan?**

Sometimes, this can be a smart choice. Savings cards like GoodRx, SingleCare, and TrumpRx offer lower cash prices on some medications than traditional insurance plans. Mark Cuban's CostPlusDrugs and Amazon pharmacy offer low cost generics via mail.

Direct-to-consumer programs for prescriptions from pharmaceutical manufacturers are becoming more prevalent. These programs operate outside of the traditional insurance plan model and costs will likely not accrue toward any insurance deductible.

Those who routinely itemize medical expenses for a tax deduction would need to seek the advice from a CPA/tax advisor as to how these cash pay expenses are treated, as laws vary by state.

*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* ∞

# Being present for a loved one can be the most impactful way to comfort those grieving a loss

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

There is something uniquely painful about watching someone you love grieve.

When someone we love is hurting, every instinct tells us to fix it. We search for the right words. We offer advice. We try to distract them, cheer them up, or remind them of all the reasons they will be OK. We do these things because we love them, but grief has a way of making all of our usual ways of helping feel strangely inadequate.

One of the hardest lessons I have learned is that grief is not a problem to solve. It is an experience to survive.

When someone is grieving, they are living in a world that no longer makes sense. The future they imagined has changed without their permission. They are trying to figure out who they are in a life that suddenly looks different. No amount of encouragement can speed that process along.

That realization can leave those of us standing beside them feeling helpless.

The truth is, loving someone through grief requires a different kind of strength. It asks us to tolerate our own discomfort instead of rushing to erase theirs.

I first encountered this idea in high school when I read "The Invitation" by Oriah Mountain Dreamer. Of everything in that beautiful poem, one line has stayed with me for years: "I want to know if you can sit with pain, mine or your own, without moving to hide it, fade it or fix it."

At the time, I thought it was simply a lovely sentiment. Years later, after sitting with grieving families, walking beside friends through unimaginable loss, and experiencing grief myself, I finally understood what those words were asking of us.

Sometimes the greatest gift we can offer is simply our presence.

I remember sitting with families throughout my career who apologized for crying. They would say, "I'm sorry," between tears as if grief were something embarrassing. I always tried to remind them there is nothing to apologize for. Grief is often part of the package when you love someone and there is no need to be ashamed of it.

I frequently find myself telling someone who is dealing with loss that the boat may be leaking but we're in it together. Whatever form a person's grief takes, our role as friends and family is just to be there reminding the person we love that they are not alone.

That often looks much quieter than we imagine.

It can be sitting in silence and ignoring the urge to fill every empty space with words, or remembering the anniversary everyone else forgot.

It also means accepting that grief is inconsistent.

One day your friend may laugh until they cry over an old memory. The next day they may cancel plans because getting out of bed feels impossible. Neither day is more real than the other. Grief is full of contradictions. It is possible to feel grateful and devastated, hopeful and angry, peaceful and heartbroken all in the same afternoon.

There is another part of this that we do not talk about enough. Loving someone through grief can be exhausting. Watching someone suffer without being able to change it can leave you emotionally drained. You may find yourself grieving the person they used to be before loss changed them.

Give yourself permission to acknowledge that. Supporting someone else does not require pretending that you are unaffected.

Take breaks. Spend time with people who refill your own emotional cup. Continue living your life without feeling guilty for experiencing joy. Loving someone in grief does not mean climbing into the darkness with them. It means carrying a flashlight while they find their way.

Grief eventually changes shape. It rarely disappears, but it becomes something people learn to carry. If you continue showing up with patience, consistency, and compassion, your presence becomes part of that healing.

Greif takes patience, both with a loved one you are supporting and with yourself. People often avoid grief when they can because they don't know what to do.

Sometimes it simply looks like doing exactly what that poem has been asking all along: sitting with pain, without trying to hide it, fade it, or fix it.

**About the Author:** *Meghan Fitzpatrick is a 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. 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.* ∞

# National Senior Citizens Day: Celebrating the heart of the South Shore

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

On August 21, our nation celebrates National Senior Citizens Day – a day established by President Ronald Reagan to honor the generations of older adults whose hard work, sacrifice, and wisdom have shaped the communities we call home. Here on the South Shore and throughout Greater Boston, that celebration feels especially meaningful.

Our communities were built by the people we now call "seniors." They are the teachers who inspired us, the police officers and firefighters who kept us safe, the nurses who cared for us, the veterans who defended our freedoms, the tradespeople who built our neighborhoods, the entrepreneurs who opened local businesses, and the volunteers who have spent decades giving back.

Their stories are woven into the fabric of every community from Southie and Dorchester to Weymouth, Hingham, and beyond. National Senior Citizens Day gives us an opportunity to pause and recognize not only what older adults have accomplished, but what they continue to contribute every single day.

One of the greatest misconceptions about aging is that it marks the end of purpose. In reality, many older adults continue to mentor younger generations, volunteer in their communities, care for spouses or grandchildren, and share a lifetime of knowledge that benefits us all.

At Seniors Helping Seniors Boston South Shore, we see this every day. Our caregivers are seniors themselves – people who understand the joys and challenges of aging because they are experiencing them, too. That shared life experience creates something unique: authentic friendships built on empathy, trust, and mutual respect. We believe home care should be about more than completing tasks. It should help people feel understood, valued, and connected while remaining independent in the homes they love. Those beliefs are at the heart of everything we do.

Yet National Senior Citizens Day is also a reminder that many older adults quietly face challenges that deserve our attention. Loneliness and social isolation affect thousands of seniors across Massachusetts. Families are often balancing careers, raising children, and caring for aging parents all at once. Health concerns, transportation challenges, and the risk of elder abuse or financial exploitation can make growing older more difficult than it should be.

The good news is that creating a more age-friendly community doesn't always require grand gestures. It starts with simple acts of kindness. Check in on an older neighbor. Invite a senior to join you for coffee. Offer a ride to a medical appointment. Visit a local nursing home. Volunteer at your Council on Aging. Better yet, ask an older adult to share their story. You may be surprised by what you learn and by how much those conversations enrich your own life, because communities thrive when every generation stays connected.

As our population continues to age, we all have a role to play in ensuring that older adults remain active, engaged, and respected members of our neighborhoods. Aging should never mean becoming invisible. Every senior deserves to be treated with dignity, compassion, and the recognition that their experiences continue to matter. That philosophy closely reflects our mission of building genuine human connections and helping seniors age safely, comfortably, and with purpose.

This August 21, I hope you'll join me in celebrating the remarkable older adults who have helped make Boston and the South Shore such extraordinary places to live.

Say thank you. Listen to a story. Spend an hour together.

Because the greatest gift we can give our seniors isn't simply our admiration – it's our time.


And perhaps that's the greatest lesson they continue to teach us: that a life well-lived is measured not just by what we accomplish, but by the relationships we build along the way.

**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.* ∞

# Myth or fact? Retirement account beneficiaries are determined by who is named in your will or trust

**By Elizabeth A. Caruso, Esq.**

Myth or fact?

I had my will drafted to distribute my retirement accounts to my children, so it doesn't matter who is written as the beneficiary on the accounts.

Myth!

Beneficiary designations on assets override anything written in a will or trust regarding those assets. Read on for the how and the why.

Do you know who's listed as the beneficiary on your old 401(k)? What about that life insurance policy you bought back in the '90s? Or the checking account you opened decades ago?

If you're not sure, you're not alone, but you might want to find out soon. I have surprised several clients in the past could of weeks with this information: your beneficiary designations and account ownership can completely override your will or trust.

Accounts like retirement plans (401(k)s, IRAs), life insurance policies, annuities, and payable-on-death (POD) or transfer-on-death (TOD) bank accounts pass directly to whoever is named as the beneficiary on the account paperwork, regardless of what your will says. These are called "non-probate assets" and they skip the whole probate process entirely because they have designated beneficiaries. The only assets that are subject to probate are assets in the decedent's name alone.

The same goes for how an account is titled. If you own a house or bank account jointly with someone with rights of survivorship, that asset goes straight to the surviving co-owner the moment you pass, no matter what your will says.

Imagine an elderly woman updates her will to split everything evenly among her three grandkids, but her old life insurance policy still lists her late husband's name as the beneficiary, with her son as the backup. Her will means nothing here. That policy goes exactly where the paperwork says, to the son, whether she wants it to or not. Even worse, imagine a scenario where a married couple gets divorced, but never updates beneficiary designations away from the ex-spouse.

The good news is, this is completely within your control.

Here's a simple checklist:

- Make a list of every account you own: bank accounts, retirement accounts, insurance policies, annuities.
- Call or log in to check who's currently listed as beneficiary on each one.
- Update anything outdated, especially after a divorce, remarriage, death in the family, or birth of a child.
- Double-check joint ownership on real estate and bank accounts to make sure it reflects what you actually want.
- Review your list every few years, or after any major life change.

A little bit of homework now can save your family a ton of headache later. Your will and trust are important tools, but they're not the whole picture. Beneficiary forms and account titling are quiet but powerful tools in their own right and they have the final say on many of your most valuable assets.

When you meet with an elder law attorney, these are the types of discussions you will regarding beneficiary designations and how they may match or differ from estate distributions.

**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.* ∞

# Why you don't need the most expensive yard sign on the South Shore to sell your home

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

There are some beautiful yard signs on the South Shore.

Some are blue. Some are red. Some have glamour shots of the agent. Others feature the logo of a giant national real estate company, presumably to remind everyone that the office has locations in 47 states and enough agents to fill Gillette Stadium.

But have you ever stopped to consider what that yard sign may actually be costing the homeowner?

On a $750,000 home, a 3% listing commission equals $22,500.

That is one expensive yard sign.

For $22,500, it should probably be made of solid gold. It should light up at night, shovel the driveway during the winter, and personally explain to every neighbor why the house is priced where it is.

Yet sellers continue paying enormous listing commissions because they have been conditioned to believe that this is simply what it costs to sell a home.

It isn't.

**What are you actually paying for?**

A good real estate agent provides valuable services. Your home should be professionally photographed, properly presented, placed in the Multiple Listing Service, distributed across the major real estate websites and actively marketed to potential buyers.

Your agent should also advise you on pricing, prepare the property for the market, communicate with interested buyers, negotiate offers, manage inspections and appraisals, and help keep the transaction together until closing.

That work deserves to be compensated.

The question is whether it deserves to be compensated at $20,000, $25,000 or even $30,000 just on the listing side of the transaction.

Did the photographer take three times as many pictures because your home is worth more?

Did the MLS charge the agent $20,000 to enter the listing?

Did Zillow send a special limousine to deliver the property to its website?

Of course not.

Yet under the traditional percentage-based model, the more your home is worth, the more the agent earns, even when the basic process of marketing and selling the property remains largely the same.

That is a terrific arrangement for the agent. It may not be such a terrific arrangement for you.

**Buyers aren't waiting for the Sunday newspaper**

Years ago, real estate agents controlled access to information. Buyers relied on them to learn which homes were available, obtain property details and schedule showings.

Today, buyers carry the entire housing market in their pockets.

The moment a property is entered into the MLS, it is distributed across the internet. Buyers receive alerts on their phones. They view photographs, study floor plans, check the neighborhood and sometimes know a home has hit the market before the yard sign has even been installed.

That does not mean the agent is unimportant. It means the agent's value is no longer based on being the only person who knows a home is for sale.

The value is in knowing how to price it, position it, market it, negotiate it and get it successfully to the closing table.

You should pay for knowledge, strategy and execution – not an expensive logo.

**The difference is real money**

Consider that same $750,000 home.

At a 3% listing commission, the fee would be $22,500.

At a 1% listing commission, the fee would be $7,500.

That is a difference of $15,000.

For many seniors, $15,000 is not pocket change. It can help pay for moving expenses, new furniture, several years of property taxes, improvements to the next home, or simply remain in the bank as part of your retirement savings.

It could also be money left to children or grandchildren instead of being handed over at the closing table because someone told you that a higher commission was "standard."

There is no prize for paying the most to sell your house.

No one hands you a trophy at closing. There is no commemorative plaque. You simply receive a closing statement showing how much of your equity went somewhere else.

**Hire the right agent**

The biggest misconception in real estate is that a higher commission automatically means better service.

It doesn't.

Some sellers pay 3% or even 3.5% just to the listing agent and still receive the same basic package: photographs, a yard sign, an MLS listing, and an open house.

The name on the office building does not sell the home. The individual agent's experience, pricing strategy, marketing plan, negotiating ability and attention to detail are what matter.

Before signing a listing agreement, ask exactly what services will be provided. Ask how the home will be marketed. Ask who will personally handle the transaction. Most importantly, ask how much the service will cost in actual dollars – not just percentages.

I have worked in the real estate and mortgage industries for more than 26 years. My listing commission is 1%, while still providing professional photography, floor plans, online marketing, open houses, MLS exposure, negotiation and transaction management.

Full service should mean full service. It should not mean full price simply because that is how things were always done.

**The bottom line**

Selling your home may be one of the largest financial transactions of your life. The equity you built belongs to you.

A great agent should help you protect that equity, not quietly take an oversized piece of it.

So, when you see a real estate sign pop up in your neighborhood, take a moment to admire it.

Just remember: depending on the commission being charged, you may be looking at the most expensive yard sign on the South Shore.

Sell smarter!

**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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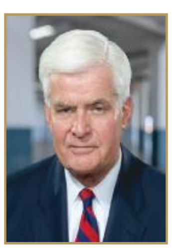

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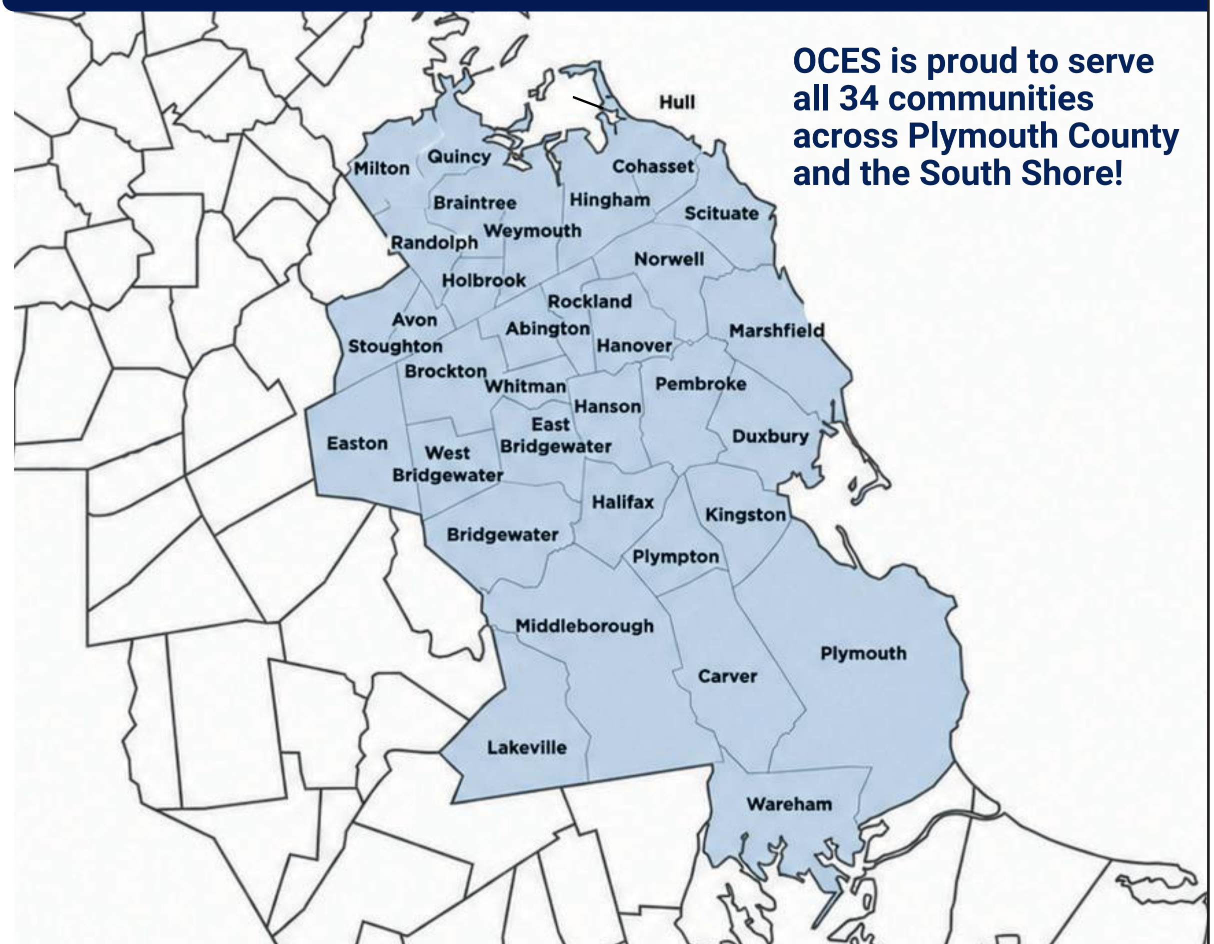


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