South Shore Senior News

For Boomers and Beyond

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Retirement Dreams – or Nightmares

Beep. Beep. Thoughts from the road on escaping our East Coast sensibilities

By Steven V. Dubin

Sometimes my best ideas come to me as I remove myself from traditional brainstorming venues and sessions.

On a recent trip to the Midwest to visit friends, families, and the great rolling landscape, I had a number of thoughts – in addition to "Where the heck is the next bathroom?"

My first thought was, as an amateur deer tracker, where and when do the deer really reveal themselves. For example, deer very rarely appear anywhere near the deer crossing signs. Send me a photo, not AI doctored, that shows a deer posing next to a deer crossing sign and I'll send you venison for two.

Perhaps these signs work as a warning to deer rather than motorists. Good news is that I saw eight live deer during my recent vacation and only one deceased by the roadside.

Apparently, deer are drawn to the road for sunshine and the vegetation it produces. Perhaps they also like to show off all their majestic beauty.

It only seems fair that there should be parking and an opportunity to pet the deer. A simple glance is not enough for me.

My other deer thought is how great it would be to be a deer. You spend your whole life meandering through the woods and grazing. Never a care about what outfit to or what your schedule might be for the day.

The other thing that struck me as we traveled was the different tone of customer service that we received.

In Baltimore, which I consider the beginning of the South, waitstaff couldn't be more friendly and helpful. There were lots of references to sweetheart, honey, and darling. Service was quick and attentive.

In South Bend Indiana, the opposite occurred. There was more of an attitude of "Why are you bothering me and invading my space?" than "How can I help you?" I could almost hear the wise-guy refrain of "What? What? What are you looking at? Hey?"

Then there is the Iowa coffee klatch in the back of a convenience store. All are welcome to join the conversation and hard-core coffee. The trick is to not get eye contact, or you will have to bring these people home.

Overall, I would say that travel to the heartland is a great escape from our East Coast sensibilities. Both a cleansing and a reset.

I'd love to hear your travel adventures and insights as well. 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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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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Massachusetts home care licensing: An important first step, but only a first step

By Mark Friedman

Massachusetts is taking an important and long-overdue step toward protecting older adults and their families by moving toward licensing home care agencies. The Commonwealth should be commended for recognizing that organizations sending caregivers into the homes of older and potentially vulnerable residents should be subject to meaningful standards and oversight.

For too long, Massachusetts has lacked comprehensive licensing of private-pay home care agencies. Proposed regulation can begin to change that by establishing requirements in areas such as background screening, training, consumer protections, insurance, and agency accountability.

I've spent years working in home care, and I'm pleased Massachusetts is finally taking this important step. Establishing a regulatory floor is meaningful progress, but experience has taught me that families need to understand an important distinction: Licensing establishes a floor. It does not establish a standard of excellence.

A license tells consumers that an agency has satisfied the minimum requirements established by the Commonwealth. It doesn't necessarily tell them how far beyond those requirements an agency goes to protect its clients or ensure the competency of its caregivers.

The title 'aide' doesn't tell you how someone was trained

One important example is the person actually providing the care. The proposed framework doesn't establish a single professional qualification that everyone called an "aide" must possess. Massachusetts already has established training and competency standards for Certified Nursing Assistants and Home Health Aides, but families shouldn't assume that every person described as an aide or caregiver has one of those qualifications.

At Senior Helpers Boston and South Shore, we made the decision to use these established standards rather than create our own definition of a qualified caregiver. We only hire CNAs and HHAs to provide care. Before entering our orientation program, every newly hired caregiver must also pass a 50-question version of the Home Health Aide written examination. We want caregivers to demonstrate foundational knowledge before orientation begins, rather than use orientation as a substitute for it.

When it comes to background checks, it's important to know what's actually checked

Background screening provides another example of the difference between minimum compliance and a higher standard. Families will increasingly hear that caregivers are "background checked," but it is worth asking what that actually means.

Our screening includes Massachusetts CORI, a multi-state criminal background search covering 42 reporting states, additional searches based upon prior ZIP codes when necessary, motor vehicle records, FACIS health care sanction screening, drug screening, reference verification and E-Verify. Several screenings are repeated annually, and we check the federal Office of Inspector General exclusion database monthly.

The principle is straightforward. A background check performed when someone is hired only tells us what was known at that moment. Circumstances can change. We believe screening should therefore be viewed as an ongoing safety responsibility.

Training matters, but so does demonstrating competency

Training deserves similar scrutiny. Completing required training hours isn't necessarily the same as demonstrating competency.

Every Senior Helpers Boston and South Shore caregiver completes our six-unit Senior Gems dementia training program based on the work of dementia educator Teepa Snow. Caregivers also receive education in fall-risk management, infection control and bloodborne pathogens, elder abuse, nutrition, medication support, end-of-life care and comfort medication support, and care documentation. Training includes written testing and a hands-on Activities of Daily Living assessment in a skills lab designed to replicate a home environment.

There is a meaningful difference between attending a class, demonstrating knowledge through testing and demonstrating the ability to perform a skill. Families should understand how an agency evaluates all three.

Good care starts with understanding the person

Finally, families should evaluate how an agency determines what care an older adult actually needs. At Senior Helpers Boston and South Shore, our intake process is nurse-led and uses our Life Profile assessment to examine three critical areas: safety, medical condition management, and autonomy and independence.

We consider mobility, fall risk, cognition, environmental risks, relevant medical conditions, medications, nutrition and changes caregivers should recognize and report. Just as importantly, we assess what the older adult can continue doing independently. Good home care shouldn't simply do things for people. Whenever possible, it should help them maintain their abilities, choices and independence.

Massachusetts deserves credit for moving home care regulation forward. A meaningful licensing system can help protect consumers by establishing basic standards for agencies providing care to older adults.

But families shouldn't stop their evaluation at, "Are you licensed?"

They should also ask: What qualifications do you require of every caregiver? What background checks do you perform and how often? How do you test caregiver competency? What dementia training is required? Who assesses my loved one? How do you determine the appropriate care plan? And what professional oversight continues after care begins?

Licensing can tell us whether an agency has met the Commonwealth's minimum requirements to operate.

Quality is determined by the standards an agency chooses to meet beyond those minimum requirements and how consistently it follows them.

Massachusetts is taking an important first step by establishing the floor. For families choosing care for someone they love, understanding what lies above that floor remains just as important.

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.* ∞

Scituate's Front Street Art Gallery presents 'When the Sky Breathes…' exhibit

The Front Street Art Gallery presents "When the Sky Breathes…", a contemplative exhibition by painter Cathy McCarthy and photographer Peggy Roth Major. The show runs from Wednesday, August19 through Sunday, September 13. The two women reveal the sky as a living presence constantly shifting, gathering, and releasing across water, land, and the horizon. Through quiet, atmospheric images, their work explores moments of stillness and change, inviting viewers to pause and notice the subtle poetry of the clouds and sky above. Pick out a painting or a photograph that brings the changing sky into your home.

Peggy Roth Major has shown her work in many local and national arts festivals and exhibits, receiving Best in Show, Excellence and Blue Ribbons. She uses primarily natural light with digital mirrorless cameras. She also creates sculptural works in clay, using both mediums as a way of sharing her inner visions with others. She has lived in Scituate for most of her adult life finding much of her daily inspiration in the land and sea around her. Peggy is a member of the North River Arts Society, the Scituate Arts Association, the South Shore Art Center, and the Front Street Art Gallery.

Cathy McCarthy studied graphic design and illustration at UMass-Dartmouth and continued her studies in fine art at the Corcoran in D.C. and UVM in Vermont. While in the D.C. area, Cathy worked in galleries and was the co-owner of Creative Framing, a frame shop and gallery, while beginning her career as a freelance artist. Some of her most treasured accomplishments are the public art projects that she worked on including murals in California and Vermont. Cathy spends most of her creative time in her Marshfield studio. Her work has won many awards locally.

Front Street Art Gallery, a juried cooperative gallery of more than 20 local artists and artisans, is located at 124 Front Street, Scituate Harbor. Visit www.frontstreetartgallery.com for more information.

Storm Brewing by Peggy Roth Major

Seaside Sky by Peggy Roth Major

The Storm by Cathy McCarthy

Marsh Gold by Cathy McCarthy

Back to school, back to balancing: When responsibilities for kids and aging parents collide

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

September has always been a month of transition. Children head back to school, routines return, fall activities begin, and family calendars quickly fill with practices, appointments, meetings and commitments.

But for a growing number of adults, there is another responsibility on that calendar: caring for an aging parent or loved one.

Often called the “sandwich generation,” these adults find themselves caring for children while simultaneously helping an older parent remain healthy, safe, and independent. And while summer may offer a little more flexibility, the return of the school year can make that balancing act considerably more difficult.

A morning that once involved getting children off to school may now include checking whether Mom took her medication. An afternoon filled with sports practices may also require getting Dad to a medical appointment. Even a simple trip to the grocery store can become another item on a long list of responsibilities.

The challenge isn’t necessarily a lack of willingness to help. Most family caregivers want to be there for the people they love. The challenge is that there are only so many hours in a day.

Recognizing when a little help could make a big difference

September can be a good time for families to reassess how an aging loved one is managing at home. Are meals being prepared regularly? Is medication being taken correctly? Has personal hygiene become more difficult? Is Mom or Dad becoming isolated during the day? Are household chores or errands becoming overwhelming?

Sometimes the signs are subtle. A refrigerator with very little food, unopened mail accumulating on a table, missed appointments or a parent wearing the same clothing repeatedly can indicate that additional support may be helpful.

And importantly, needing help doesn’t necessarily mean an older adult needs to leave the home they love.

Professional in-home care can provide assistance with everyday activities such as meal preparation, companionship, transportation, light housekeeping, and personal care. Even a few hours of dependable support can make an enormous difference – not only for the person receiving care, but for the entire family.

From doing everything to being present

There is another benefit that families sometimes overlook.

When adult children are responsible for every task associated with an aging parent’s care, their relationship can gradually become centered around a checklist: Did you eat? Did you take your medication? Did you shower? Did you make your doctor’s appointment?

Having additional caregiving support can allow family members to step out of the role of full-time coordinator and return to something much more meaningful: simply being a daughter, son, spouse, or grandchild.

As families settle into their fall routines, it may be worth asking one simple question:

Does our current caregiving arrangement still work for everyone involved?

If the answer is “not quite,” that doesn’t mean the family has failed. It may simply mean the family’s needs have changed.

At Celtic Angels Home Health Care, we believe families shouldn’t have to choose between caring for their children, meeting their own responsibilities and making sure an aging loved one receives the attention and companionship they deserve. Sometimes, having another caring set of hands is exactly what helps everyone find their balance again.

Questions? Call us at 781-331-0062 or visit www.celticangelsinc.com.

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.* ∞

Managing spinal curve with stretching and strengthening exercises: A client's success story

By Rita La Rosa Loud, B.S.

For seniors managing scoliosis, a well-rounded fitness program is especially important. Key elements include resistance training, flexibility work, core strengthening, correction of muscular imbalances, and postural support exercises. That's exactly what 76-year-old Sheryl Goodman did. Through targeted stretching and strengthening exercises, she improved her posture and spinal alignment.

Sheryl's early scoliosis diagnosis

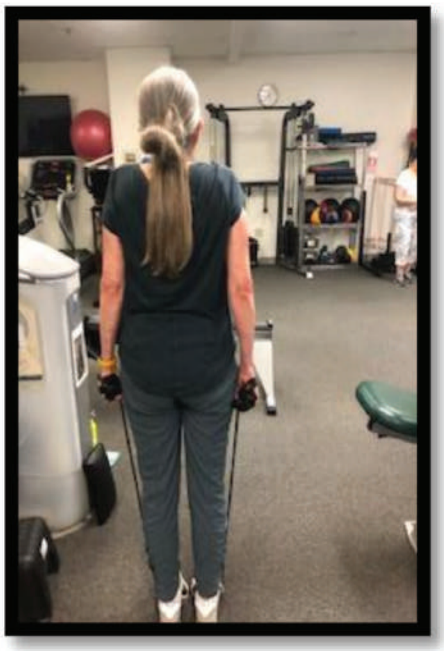
Scoliosis is when the spine curves sideways, referred to as a S or C shape. These deviations are located anyplace along the spine, typically, in the mid-back or lower spine. Incidentally, this asymmetrical condition can occur at any age. Sheryl's scoliosis journey began at age eight, when her mother noticed that one side of her handmade clothes was always shorter. After a pediatrician referred Sheryl to Boston Children's Hospital orthopedics, she was diagnosed with scoliosis, a sideways curvature of the spine in her lower back and neck. Thus, Sheryl underwent physical therapy sessions and repeated X-rays twice yearly. At puberty, her curves remained stable, so she was discharged from care.

Sheryl stays active through scoliosis

For more than 50 years, Sheryl remained happily pain-free while enjoying horseback riding, ice skating, tennis, golf, and even running the New York Marathon! Plus, in her mid-30s, she became an avid yoga enthusiast. But, 10 years ago, sciatica and balance issues emerged, leading her back to physical therapy where she was encouraged to build strength at a gym by her physical therapist. Consequently, three years ago, she joined our center for health and fitness and now trains six months a year in Quincy and six months at a gym in Atlanta. According to Sheryl, "I credit both fitness facilities for their personalized approach, diligent instruction, encouragement, support, and hands-on corrections. It truly takes a team!"

Sheryl builds strength, flexibility, and spinal support

To support her strength, posture, comfort, and lessen her pain, Sheryl combines Nautilus strength training with guided stretching. Her resistance training routine helps build muscle, strength, endurance, bone mineral density, and improves body composition (muscle, fat ratio) while easing muscle tension and pain. She also uses a Stretch Mate, mat-based flexibility exercises, and At-Machine stretches to improve flexibility and range of motion. To address the unevenness of her spine, and correct muscular imbalances, Sheryl also focuses on unilateral movements (one side at a time) and includes core stabilization exercises to support her spine. Currently, she practices Pilates in Massachusetts and in Georgia. For scoliosis specific exercises: 2018 Charles L. Blum, DC, drcharlesblum.com.



Shoulder Elevation

Shoulder Depression

What scoliosis research shows

Clinical studies clearly indicate scoliosis-specific exercises can correct muscular imbalances, improve spinal alignment and posture, reduce pain, delay progression, and above all enhance quality of life.

"I am straighter and stronger than ever!" she says. "Maintaining that and minimizing the often-present back pain are my lifelong goals." Sheryl performs a resistance-band shoulder shrug, an exercise that strengthens the upper back, neck, and shoulders and improves posture.

Sheryl's bone mineral density report

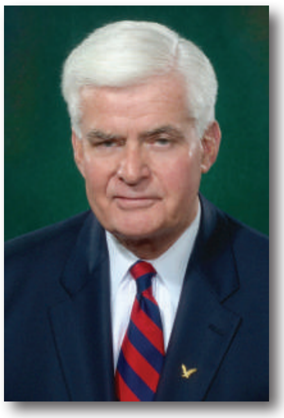
Strengthening the entire musculoskeletal system of both the upper and lower body alike can help counter the direction of the curve while also building bone mineral density. According to Sheryl's most recent Emory Healthcare of Atlanta, Georgia report, she has osteoporosis but not osteopenia. However, between April 23, 2025 and April 2, 2026, she significantly increased her total spine bone density by 4.3%. More good news: Sheryl's regular exercise routine appears to be paying off, as both her right and left total hip measurements remained stable during the same period.

Build strength and improve posture and alignment 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

Rethinking home equity in a changing retirement landscape: Doing what's best to meet your goals



By George A. Downey

For generations, many homeowners followed a familiar financial philosophy: work hard, pay off the mortgage, preserve the home, and leave it untouched for as long as possible. Home equity was viewed as something to protect – not as a financial resource to use during retirement.

That philosophy deserves respect. It helped many families build security and create an inheritance for future generations. However, the financial circumstances facing today's older homeowners are changing so significantly that some long-held assumptions may deserve a thoughtful second look.

We are experiencing two developments at the same time. First, home values – and therefore the amount of wealth held in home equity – have increased substantially in many communities. Second, older homeowners are confronting growing pressures on their monthly cash flow and available savings.

The cost of food, utilities, insurance, home maintenance, property taxes, transportation, healthcare and caregiving has increased. Many retirees are living longer than previous generations and must make their savings last for an uncertain number of years. Others are helping children or grandchildren, managing unexpected medical expenses, or trying to make their homes safer and more suitable for aging in place.

These pressures can create an unusual financial imbalance. A homeowner may have substantial wealth invested in the home but limited income or accessible savings available to meet everyday needs. In other words, someone can be "house rich" while still experiencing real concerns about cash flow and liquidity.

Liquidity simply means having money available when it is needed. A home may represent considerable personal wealth, but that wealth generally cannot be used to pay a medical bill, replace a roof or supplement monthly income unless the homeowner sells, borrows against the property, or uses another home-equity strategy.

This does not mean every older homeowner should use home equity. It does mean that home equity should no longer be automatically excluded from a complete retirement-planning discussion.

For those who wish to remain in their homes, the important question may be changing from "How can I avoid touching my home equity?" to "Could some careful use of my housing wealth improve my financial security, independence or quality of life?"

Depending on individual circumstances, the possibilities could include refinancing, a home-equity loan or line of credit, downsizing, selling and purchasing a more suitable home, or considering a reverse mortgage. Each choice has different qualifications, costs, risks and long-term consequences. Some alternatives require monthly payments, while others may reduce the equity remaining in the home. The appropriate answer will depend on the homeowner's age, income, health, property, family considerations and future plans.

The purpose of reconsidering home equity is not to encourage borrowing or promote one particular financial product. It is to encourage informed planning. A decision to preserve all available equity may be entirely appropriate – but it should be an intentional decision based on present circumstances rather than an automatic continuation of past assumptions.

Older homeowners may also want to reconsider what financial security means to them. Is the primary objective to leave the home or its full value to heirs? Is it to remain independent, comfortably and safely, for as long as possible? Is it to maintain an emergency reserve, reduce financial anxiety, pay for care, or protect other investments from being depleted too quickly?

There is no single correct answer. Family members may have different expectations, and emotional attachment to the home can be powerful. That is why these conversations should occur carefully, before an urgent need or financial crisis limits the available choices.

A good starting point is to list current income, regular expenses, savings, debts, anticipated home repairs, healthcare needs and personal goals for the coming years. Homeowners should then discuss the alternatives with trusted family members and qualified financial, legal, tax, and mortgage professionals. Independent counseling may also be appropriate before making a significant decision.

Most importantly, homeowners should ask questions until they understand how each choice could affect monthly cash flow, ownership responsibilities, taxes, public benefits, estate plans, and the equity that may remain in the future.

The world in which earlier retirement traditions were formed is not the same world older homeowners face today. Longer lives, higher costs, greater care needs, and unprecedented amounts of housing wealth have changed the financial landscape.

The home should still be respected as a source of shelter, stability and personal meaning. But for some people, it may also be an overlooked resource that can support the very purpose for which it was built: a safer, more secure and more independent life.

When circumstances change, thoughtful people reconsider their assumptions. And sometimes, when we change the way we look at our home, the financial possibilities we see can change as well.

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* ∞

Social Security Update

Getting SSI and still working? What you need to know to keep your benefits secure

By Delia De Mello, Social Security

When you receive Supplemental Security Income (SSI) and work, reporting your wages to Social Security accurately and on time is important to ensure you receive the payment for which you are eligible. Reporting your wages to us helps ensure that your SSI payments are calculated correctly and prevents overpayments or underpayments. Understanding the process and requirements for reporting can help avoid potential payment issues.

SSI payments are based on financial need, and any earned or unearned income can directly impact the monthly payment amounts. Recipients are required to report their wages by the 10th day of the month after they receive them. However, we encourage recipients to report wages by the sixth day of that following month.

Any other changes, such as starting a new job, getting a pay raise, or leaving a job, must be reported within 10 days after the end of the month in which the change occurred. Not reporting these changes accurately and on time may result in penalties, including a reduction in payments. Following these reporting requirements helps ensure that your SSI payments are correct and uninterrupted.

How to report your wages:

- Wages can be reported to us on your behalf through the Payroll Information Exchange (PIE). For more information, visit www.ssa.gov/ssi/spotlights/spot-pie.htm.
- Use your personal *My*SocialSecurity account at www.ssa.gov/myaccount.
- Use the SSA Mobile Wage Reporting app, available as a free download from either the Apple or GooglePlay stores.
- Use our toll-free telephone wage reporting system at 866-772-0953.

Want a reminder from us to report your wages? Be sure to sign up for monthly SSI wage reporting email or text reminders at https://public.govdelivery.com/accounts/USSSA/subscriber/new?topic_id=USSSA_541

Want to have your wages reported to us for you? You may not have to report your wages every month if we receive them through PIE. To sign up for this, you can complete and submit the SSA-8240 form online, over the phone, or to the local Social Security office. You must continue to report your wages monthly using another reporting method until you receive a notice that we are receiving your wages through PIE.

Before using any of our automated wage reporting applications, or, if you already use one and you change employers, you must contact us and provide your employer's information and their employer identification number. You can call us Monday through Friday, 8 a.m. to 7 p.m. at 800-772-1213 (TTY 800-325-0778) or contact your local Social Security office.

You can get additional information about reporting your wages on our SSI Wage Reporting webpage at www.ssa.gov/ssi/reporting/wages. We also invite you to read our publication, What You Need to Know When You Get Supplemental Security Income, at www.ssa.gov/pubs/EN-05-11011.pdf.

Please share this with anyone who might need this information.

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* ∞

Making it grand: Five tips for transitioning routines to support back-to-school schedules

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

National Grandparents Day is a special day dedicated to honoring grandparents and recognizing the important roles they play in our families and communities. It is celebrated each year on the first Sunday after Labor Day, which falls on September 13 this year.

Through their guidance, life experiences, unconditional love, and encouragement, grandparents often help shape the lives of their grandchildren while providing comfort, support, and cherished memories. Grandparents who live in another state or country can stay connected with their grandchildren through phone calls, video chats, email, and social media. Some grandparents live nearby and enjoy spending time with their grandchildren regularly, whether by visiting often or caring for them after school until a parent returns home from work. Some even live with their grandchildren and provide full-time care. Regardless if they live near or far, one thing is for certain: they care about their grandchildren's well-being.

When parents are unable to raise their children, grandparents are often the ones who step up to take care of their grandchildren and provide them with a sense of security. They once again become responsible for daily activities such as preparing meals, helping with homework, attending sports and other activities, and managing busy schedules.

With a new school year under way, below are five tips to help grandparents transition routines to support back-to-school schedules for their grandchildren:

Set expectations. For grandparents raising grandchildren, setting a schedule helps set expectations for everyone in the household. This way, grandchildren will know what to do when they get home from school or activities. They know what time dinner is, when homework should be completed and when it's time for bed. Having a routine not only helps keep grandchildren on track but also helps grandparents better manage their time to keep stress levels to a minimum.

Calendars are a critical tool. Writing everything down on a wall calendar is one of the best ways to keep track of school projects, due dates, after-school activities, sports, medical appointments, and much more. Keep the wall calendar in a central location where anyone can check it. You may also want to maintain a calendar on your phone/device so you can make updates when you're away from home and set reminder alerts.

Planning meals and snacks. With all the juggling involved in managing school, homework, and daily activities, planning meals and snacks ahead of time is imperative. Choose a day of the week to plan out meals. Jot them down and at the same time, add the ingredients for each meal to your grocery list. Be sure to plan for snacks as well, to ensure fresh fruit and other nutritious options are on hand for the week. Keep the grocery list near the refrigerator so you can easily add items as needed. Don't want to bring a paper list to the store? Consider taking a picture of the list with your phone before heading out the door.

Ask for assistance. When everyone in the household pitches in, it becomes a team effort. Consider asking grandchildren to help with age-appropriate tasks, such as setting the table for dinner. The oldest can set out the tableware, while the youngest can be in charge of placing a napkin by each plate. By working together, grandchildren not only learn how to complete household tasks but how to work together as a team.

Everything in its place. Grandparents who care for their grandchildren full-time are often "on the clock" from the moment the day begins. With busy schedules, every minute counts, so setting out essentials like keys, wallets, backpacks, water bottles, shoes, and other everyday items the night before can help mornings run more smoothly. Encouraging grandchildren to put their belongings in a designated spot each evening also helps build lifelong organizational habits.

While grandparents are often a source of strength and stability for their grandchildren, they need support of their own. Access to helpful resources, community programs, and a strong support network can make a meaningful difference as they navigate the rewards and challenges of raising their grandchildren.

Old Colony Elder Services has a Family Caregiver Support Program that empowers grandparents raising grandchildren by providing resources and support to help with caregiving. OCES provides one-on-one support to grandparents and creates a personalized plan outlining available resources appropriate to their caregiving situation.

Learn more about how OCES' FCSP helps navigate one of life's challenging but most rewarding jobs. Visit ocesma.org or call 508-584-1561.

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.* ∞

Are you curious about the CMS Bridge program for GLP-1s?

By Patricia Prewitt, My Personal Rx Adviser

The GLP-1 medications for weight loss are all over social media promoted by celebrities and others impressed with their quick results. Who doesn't want to look great at an upcoming reunion or wedding? Patients have been clamoring for prescriptions only to find the costs prohibitive, unless the medical need is for Type 2 diabetes, moderate to severe sleep apnea, and or/fatty liver disease. The Centers for Medicare and Medicaid Services (CMS) recently announced a new short term access program called the CMS Medicare Bridge to help Medicare subscribers with a more affordable option.

Why won't prescription plans approve these products for weight loss? GLP-1 medications are new, expensive, and were tested in clinical trials for specific chronic and concerning medical conditions (not weight loss) for FDA approval. Lifestyle or "vanity" prescriptions are considered non-medical in nature. Prescriptions for weight loss, hair loss, some skin products, and sexual health products are out-of-pocket costs for anyone-regardless of their prescription plan.

What is the new Medicare GLP-1 Bridge program? As of July 1 2026, CMS announced a short-term access program for patients with Medicare Part D coverage for certain GLP-1 products. The program operates outside of traditional Medicare Part D plan coverages. Eligible patients must meet certain criteria to qualify, and have a valid prescription for a specific GLP-1 product. Claims must be submitted through a specified central processor that manages prior authorization, claims processing, and pharmacy payments.

Which specific GLP-1 products are covered? Foundayo (orforglipron) Tablets, Wegovy (semaglutide) tablets and injection, and Zepbound (tirepatide) Kwikpen. The single dose Zepbound pen and vials are not covered.

What's the price? When properly processed, the cost is a flat $50 a month. Only one month at a time may be obtained. The costs will not apply to any insurance premiums or deductibles.

What are the CMS Medicare Bridge program qualifications? The patient must be over 18 and certain body mass indexes (BMI) criteria must be met. The full criteria can be read here: https://www.cms.gov/medicare/coverage/prescription-drug-coverage/medicare-glp-1-bridge.

For general weight loss, a documented body mass index (BMI) of at least 35 or higher is required. For lower BMI numbers 27-34 (overweight) additional medical criteria must be met related to a diagnosis of uncontrolled hypertension, chronic kidney disease, heart failure, pre-diabetes, peripheral artery disease, or a previous myocardial infarction or stroke.

Who is excluded? If Medicare Part D patients have received coverage under their Medicare Part D plan, coverage must continue to be submitted through that plan. Certain Medicare private fee-for-service subscribers are excluded from the CMS Bridge unless they are also enrolled in a stand-alone prescription drug plan.

Can people not on Medicare access this program? No. The CMS Bridge is a short-term access program only for Medicare subscribers.

At the pharmacy counter: If the prescriber has initiated Rx access through the CMS Medicare Bridge program, the cash price should be $50 at check out. If it is not, ask for the tech to reprocess using the GLP-1 CMS Medicare Bridge to process.

Buyer beware: Social media platforms are exploding with testimonials for non-regulated compounded versions of GLP-1s. Even some gas stations and convenience stores are selling research grade peptide products! All prescription medications have risks and benefits. Initiation of any new therapy should be discussed with the prescriber for potential interactions with any other prescriptions, and known side effects. The drug class carries a Black Box warning related to thyroid C-cell tumors.

Recap: This new access program for Medicare enrollees could be beneficial for some subscribers. As with all medications, monitoring by a US-based licensed prescriber is advised to check for side effects and to make dosing adjustments.

Content provided is for education 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* ∞

Like in the desert, there can be life within our grief, if we are close enough to see it

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

I have always lived by the coast. I have traveled across the country, and it is a beautiful one from coast to coast, but I have always been drawn to water. There is something about being near it that feels familiar to me.

So when my best friend invited me to celebrate her birthday in New Mexico, I was happy to go, but I couldn't quite understand the appeal of traveling to the desert.

I had driven through the desert a few times. It was beautiful to look at, but I remember thinking there wasn't really anything there. Just rocks and sky.

Flying into Albuquerque, I looked out the window and saw nothing but brown. It looked desolate.

Then I spent some time there.

We stayed in a hotel in the high desert north of Santa Fe, and on our first morning, we went for a hike. I was blown away.

I knew the desert was beautiful, but I had never really noticed how full of life it was.

There were so many different kinds of hardy little plants, each one adapted to survive in a landscape that seemed, from above, almost incapable of sustaining anything. Those plants supported an entire ecosystem of birds, lizards, cows, horses and countless creatures I probably never even saw.

The landscape I had seen from the airplane window had seemed barren. Up close, it was anything but.

It was alive.

Abundant, complicated, resilient life was growing in a place I had mistaken for empty.

As someone who works in hospice, I couldn't help but see the lesson in that.

Loss is devastating. I don't think there is a word that adequately captures what losing someone we love does to us. It is monumental. It changes the shape of our lives. Anyone who tells you otherwise is either lying or hasn't experienced it yet.

Grief can make our lives look barren, too.

When I was in my 20s, I had a friend who, after a years-long fight with breast cancer, decided she was done. She wanted to enjoy the life she had left without nausea, hospital visits and the constant demands of treatment.

I understood her decision, but understanding it didn't make losing her any easier.

It felt like a part of my life that had always been an oasis was drying up, leaving nothing but dust in its wake.

Before she died, my friend and I had completed a yoga teacher training together. In her memory, her husband started a nonprofit that offered free specialized yoga classes to women in various stages of breast cancer.

Of course, I volunteered.

And from that loss came my students.

They were some of the strongest women I have ever known. Each one arrived with a story, and each one left something with me.

One woman, who was in the final stages of her disease, taught me that pain and anger do not necessarily have to come together.

Another, who had gone into remission while holding down a job and raising two young children, taught me the true meaning of "buck up."

They all taught me something I still carry with me today: I am lucky every day I swing my legs out of bed.

At the time, I could only see what I was losing. I couldn't yet see what would grow from it.

That is one of the strange things about grief. We tend to think that when someone dies, everything connected to them dies, too. Sometimes it does. There are pieces of our lives that disappear with the people we love, and we are right to mourn them.

But sometimes something else happens.

Sometimes life finds a way to grow in the space they leave behind.

It may not look like the life we had before. It may not be easy to recognize at first. It can be harder to find. It can have sharp edges.

It can be pricklier.

But it is there.

There is life in the desert.

There can be life in grief, too.

Sometimes we just have to get close enough to see 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.* ∞

Fall Prevention Awareness Month: How a safer home can still feel completely like home

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

September is Fall Prevention Awareness Month, a good reminder for all of us to take a fresh look at the places where we live. But when it comes to helping an older parent, spouse, neighbor or friend stay safe at home, there is something just as important as preventing a fall: making sure that person continues to feel independent and in control of his or her own life.

For many older adults, home represents far more than four walls. It is where they raised a family, celebrated holidays, welcomed grandchildren and built decades of memories. The chair by the window, the familiar route from the bedroom to the kitchen, the garden out back, or even the well-worn rug in the hallway can all be part of what makes home feel like home.

That is why conversations about safety sometimes become more difficult than families expect. An adult son or daughter may notice a dimly lit hallway, an unsteady step on the stairs or a loose rug and immediately think, "We need to fix this." The parent may hear something very different: "You don't think I can take care of myself anymore."

Both people come from a place of love. The challenge is finding a way to make a home safer without making someone feel as though decisions are being made for them. A good place to begin is with a question rather than an instruction.

• Instead of saying, "You shouldn't be using those stairs anymore," try asking, "What would make you feel more comfortable using the stairs?"

• Instead of immediately removing familiar belongings, talk together about whether a pathway could be cleared or a rug secured.

Ask what activities and routines are most important to the person. Maybe it is making coffee every morning, getting out into the garden, walking to the mailbox, preparing Sunday dinner, or simply being able to move around the house without depending on someone else. Then look for ways to help those things continue safely.

Often, small changes can make a meaningful difference. Better lighting in hallways and stairways can improve visibility. Keeping commonly used pathways free of clutter can make moving around the house easier. Appropriate footwear can provide better stability. Regular vision checks, conversations with a healthcare professional about medications, and activities that support strength and balance can also play an important role in reducing fall risk.

Just as important, however, is the way these changes are introduced. Whenever possible, make changes with an older adult rather than for them. That distinction matters.

One of the misconceptions about aging is that independence means doing everything entirely on your own. In reality, most of us rely on other people throughout our lives. We ask for rides, hire someone to repair our homes, share responsibilities with family members, and lean on friends when we need an extra hand.

Accepting a little assistance as we grow older is no different. Sometimes companionship, transportation, help with errands, meal preparation, or another set of hands around the house can make it possible for an older adult to continue living the life they choose. And that is really what independence is about.

At Seniors Helping Seniors Boston South Shore, we see every day that a small amount of support can make a big difference. Because our caregivers are seniors themselves, they often understand the importance of preserving familiar routines and respecting the choices of the person receiving care. The goal is not to take over. It is to help.

Fall Prevention Awareness Week, September 21-25, is an excellent opportunity for families to have these conversations. Walk through the home together. Look at lighting, walkways, stairs and other areas that might present a challenge. But while you are looking around, remember to ask an equally important question: "What is most important to you that you want to keep doing?" Because preventing a fall is important. But the larger goal is helping the people we care about continue to move confidently through the home, community and life they love.

A safer home can still feel completely like home.

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.* ∞

Elder Law Myth Busters

It's back-to-school season: A good time to review and update your estate plan

By Elizabeth A. Caruso, Esq.

As summer winds down and families settle back into their school-year routines, it's a good time to think about more than school supplies and schedules. Use those new highlighters and red pens to review your estate plan and make sure it still works for you.

Estate planning isn't something you do once and forget. Life changes, and your estate plan should change with it. A back-to-school review can help you make sure your wishes are still accurately reflected and that the people you've chosen to help carry them out are still the right choices.

• **Start with the people named in your documents.** Have your children or grandchildren reached adulthood? Have relationships or family circumstances changed? You may want to review the beneficiaries named in your will, trust, retirement accounts, and life insurance policies. Beneficiary designations are especially important because they can determine who receives those assets, regardless of what your will says.

• **Review your decision-makers.** Your estate plan may name someone to make financial decisions if you become unable to do so, as well as someone to make health-care decisions on your behalf. Do your choices for who to serve still make the most sense? Are those individuals still willing and able to serve?

• **Check for major life changes.** A marriage, divorce, death in the family, birth of a grandchild, significant change in finances, or the purchase or sale of property may all be reasons to revisit your plan. Even without a major event, an occasional review can help identify outdated provisions.

• **Make sure important documents are accessible.** A current estate plan is most useful when your loved ones know where to find it. Consider organizing your will, trust, powers of attorney, health care documents, insurance information, and financial records in a secure location. Let trusted family members know how to access what they may need.

Think of your estate plan as a household document that needs occasional maintenance – much like checking the batteries in your smoke detectors or cleaning out a closet. The back-to-school season provides a natural annual reminder to take a fresh look.

If it has been several years since you reviewed your estate plan, or if your family or financial circumstances have changed, consider scheduling a conversation with an elder law attorney. A little time spent reviewing your plan today can provide greater confidence and help your family know what to do when it matters most.

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.* ∞

When it comes to real estate commissions, are you selling a house or buying your agent a boat?

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

I like boats. I just don't think you should have to buy your real estate agent one when you sell your house. Yet judging by some of the listing commissions I still see being charged today, apparently not everyone agrees with me.

Recently, I was representing buyers who wanted to make an offer on a condominium. Certain disclosures needed to be signed and submitted with our offer, but the listing agent had not attached the correct documents to the MLS listing.

I asked her to send them over.

Instead, she accidentally sent me her entire listing package with the seller.

Now, if you know me, you already know there was absolutely no chance I wasn't going to look through it with a fine-toothed comb.

And what I found nearly made me fall out of my chair.

The seller had agreed to pay the listing agent a 4% listing commission. Not 4% total – 4% just to list the property.

On a roughly $350,000 condo, that equals about $14,000 to the listing brokerage. The seller had also agreed to compensate the buyer's agent another 2%, or approximately $7,000.

Total potential commission? $21,000 on a $350,000 condominium.

At that point, I wasn't sure whether the seller was selling a condo or putting a down payment on the agent's new boat.

The devil is in the details. Here is the important part: the sellers agreed to it. They signed the listing agreement, and there is a good chance they believed that was simply what it cost to sell a home.

That is exactly why homeowners need to shop around.

You compare prices when you buy a car, replace a roof, or install a heating system. Yet when selling what may be the largest asset you own, some people are handed a listing agreement with a percentage written on it and simply ask, "Where do I sign?"

Ask questions.

What am I getting for this fee? What marketing is included? Are professional photographs included? Who handles negotiations? How much am I paying the listing brokerage? And what does all of this equal in actual dollars?

Because "4%" sounds a lot less dramatic than: "I'm paying you $14,000." Now we're speaking English.

Good agents should be paid. I'm a real estate broker. I absolutely believe good agents deserve to be compensated. There is tremendous value in an experienced professional who can properly price a property, market it, negotiate offers, navigate inspection and appraisal issues, and keep a transaction together until closing.

But there is a difference between getting paid well for professional expertise and charging an enormous percentage simply because that's what the industry has traditionally charged.

A 2% listing fee? I can understand the conversation. Three percent? Four percent?

In today's market, you're going to have to explain to me exactly what you're doing that costs that much. Preferably with charts.

Your house isn't harder to sell just because it's worth more. This is something I have been saying for years.

The core work involved in selling a $300,000 home and a $2 million home is remarkably similar. You determine the price. You prepare the property for market. You hire a photographer. You put it in MLS. You market it online. You schedule showings and open houses. You negotiate offers. You deal with inspections, appraisals, attorneys, and deadlines. And you get the transaction to closing.

Does a $2 million MLS listing take six times longer to enter than a $300,000 listing? Does the photographer suddenly charge six times more? Does the yard sign require a crane?

Of course not.

There can certainly be properties that require specialized marketing or additional attention, particularly at the luxury level. But the basic mechanics of selling the property don't suddenly multiply because the value of the home increased.

The work doesn't double. The paycheck does.

And that's the part I've never understood about traditional percentage-based commissions.

If a home sells for $300,000 and an agent charges 3%, that's $9,000.

If essentially the same service is provided on a $1 million home, that same 3% becomes $30,000. At $2 million? $60,000.

Did the job suddenly become almost seven times harder? Or did the house simply become more valuable? For many longtime South Shore homeowners, property values have increased tremendously over the years. That's wonderful – but that appreciation belongs to the homeowner. I don't believe an agent should automatically receive a dramatically larger paycheck simply because your investment went up in value.

The math gets ugly fast. Consider a $750,000 South Shore home.

A 3% listing fee is $22,500.

A 4% listing fee is $30,000.

At $1 million, those numbers become $30,000 and $40,000 – and that could be before any compensation the seller agrees to provide toward a buyer's agent. At $40,000, I don't just want a yard sign. I want the lawn mowed and my car detailed before every open house.

There is no trophy for paying the most. Nobody gives you an award at closing because you paid the highest commission in the neighborhood. There is no plaque that says: "Congratulations! You paid $18,000 more than necessary." The money simply comes out of your proceeds.

For seniors, that could be money for moving expenses, property taxes, retirement, your next home, your grandchildren, or simply money that remains in your bank account.

Shop around. Interview more than one agent. Compare their experience, marketing plan, strategy and fees.

Don't be intimidated because somebody works for a giant national company or has their picture on every bus bench between Boston and Cape Cod. Ask what they are going to do for you. Then ask what it costs.

I've been in the mortgage and real estate business for more than 26 years, and my philosophy is simple: sellers should receive professional, full-service representation without unnecessarily giving away tens of thousands of dollars of their equity.

My listing fee is 1%, including professional marketing, photography, MLS exposure, online distribution, open houses, negotiations and transaction management.

You shouldn't have to choose between good service and keeping your money.

The bottom line. Selling your home is a business transaction. Treat it like one.

Read the listing agreement. Understand the percentages. Convert them into real dollars. Ask questions and compare your options.

Sometimes the devil really is in the details.

And sometimes, when you finally do the math, you realize you're not just selling your house.

You're buying your agent a boat.

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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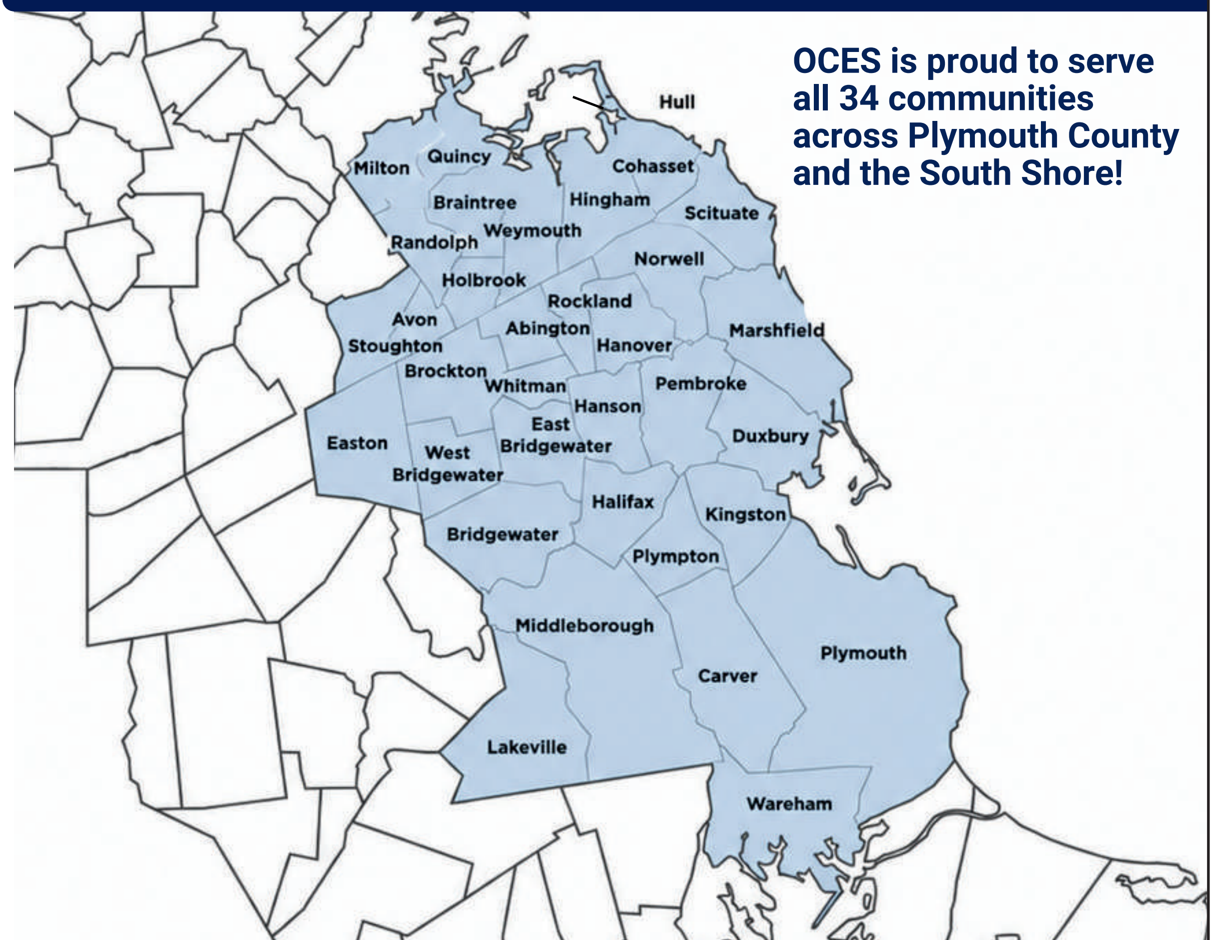

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