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# Retirement Dreams – or Nightmares

## Send lawyers, guns and money: Creative ways to help a friend in need



**By Steven V. Dubin**

As we know. Life can change. And do so in an instant.

Last month, an old friend of mine was traveling with a group Victoria, British Columbia, Canada. After the introductory group dinner, Mike went to clean up, shower, and get ready for the evening.

As we know, God laughs while we carefully plan.

The next thing Mike knew, he was on the floor of his hotel bathroom. He had slipped in the bathtub. Upon being rushed to the local emergency room, Mike learned that he had five broken ribs and a punctured lung.

Aside from the pain, anguish and disappointment, now he had to deal with a strategic recovery plan. And figure out a way to get home to the East Coast.

Not so fast.

Mike was informed that with a punctured lung, air travel, given a pressurized cabin, was out of the question. He would need a clean X-ray and that would take two to four weeks.

Yikes.

Mike has no family on the West Coast. His entire family and extended support system was on East Coast.

How do you support a friend who is stuck purgatory, in pain and in very uncertain circumstances?

My response was to first call, several times, and provide a sympathetic ear and heart. Of course, I was happy to provide off-colored advice and act as a sounding board.

How would you support a friend in similar need?

My oddball plan was to text Mike a joke, an anecdote/story, or a prayer each day.

I did my best to offer steady, low-pressure support. I wanted Mike to know that I was there rather than leave him with a vague "let me know if you need anything."

What else could I do?

I offered something concrete – arranging a meal delivery, coordinating updates with family, or sending a book, puzzle, or other comfort item.

To make the month feel less endless we planned post-mortems on current movies, ball games, or short calls, and keep sharing ordinary life, too.

I'd love to hear your aging 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.* ∞







# South Shore Senior News

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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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# How to handle the family conversation about aging that no one wants to start

**By Mark Friedman**



Holiday visits often reveal changes that telephone calls can hide. The refrigerator is nearly empty. Mail is stacked on the table. A parent repeats the same question, struggles to rise from a chair or has new dents on the car. On the phone, "Everything is fine" sounded reassuring. In person, you wonder whether everyday life has become harder than your parent has acknowledged. You want to help, but you're unsure how to raise the subject without causing hurt or starting an argument.

Families often make one of two mistakes. They say nothing because they fear upsetting someone, or they arrive with a solution before they understand the problem. "You need someone here every day" may seem reasonable to an adult child worrying from a distance. To a parent, it may sound like the beginning of losing control over the home and life they've built. Before proposing a solution, find out what has changed and what is causing the difficulty.

If you're the older adult, the visit may look different from your side of the table. You've been looking forward to seeing your family, and suddenly your children are questioning your food, medications and driving. You may welcome help while resenting how it's offered. You may worry about expense, privacy, or becoming a burden. Families need to make room for those concerns rather than assuming reluctance means someone is refusing to face reality.

Begin with curiosity. Ask what has become harder, what help would make the week easier and what the older adult wants to preserve. "How has grocery shopping been going?" invites an explanation. "Why don't you have any food?" sounds like an accusation. Ask one question at a time and listen before offering a fix. You may discover that shopping is manageable, but carrying bags upstairs has become exhausting. Understanding what matters most to your loved one gives the conversation a purpose. Someone may want to stay near neighbors, attend religious services or prepare a favorite meal. Another person may care most about protecting a spouse from too much responsibility. Ask, "What would you most want us to protect if you needed more help?" Assistance becomes a more meaningful proposal when it supports something the person values (what matters most to them) and aligns with the tradeoffs they are willing to make to get what matters to them.

Distinguish an inconvenience from a genuine risk. A cluttered counter may reflect a longstanding preference. A new pattern of missed medication, spoiled food, unexplained bruising, or getting lost while driving deserves closer attention. Consider what has changed, whether it happens repeatedly and how it affects daily life. The National Institute on Aging identifies repeated questions, getting lost in familiar places, and difficulty caring for oneself as reasons to discuss memory concerns with a doctor. These observations call for assessment, not a family diagnosis.

The underlying reason matters. An unopened prescription bottle might contain a discontinued medication, or it might reveal confusion about current instructions. Memory problems can also have causes other than dementia, including medication effects, sleep problems, depression, and certain medical conditions. Avoid dismissing a change as "just aging," but don't attach a diagnosis to something you haven't investigated.

Tone matters, but clarity matters too. Respect does not require ignoring danger. Describe what you saw without judging the person. "I noticed three unopened prescription bottles. Can we look together at which ones you're taking?" is more useful than "You can't manage your medication anymore." Ask whether the change is new and whether a physician, pharmacist or another professional should be involved. Choose the setting carefully. A holiday dinner with several relatives offering opinions can feel like an intervention. Select one or two people the older adult trusts, speak privately and allow time for a response. Make sure the person can hear and isn't being rushed. "Is this a good time to talk about something I noticed?" gives them a voice in how the discussion begins.

If siblings disagree, resolve as much as possible before asking a parent to referee the conflict. Someone visiting weekly may see difficulties that an occasional visitor misses. Compare specific observations rather than arguing about who cares more. Be honest about what each person can reliably contribute. A promise to handle every appointment means little if work and distance make it impossible to keep.

Start with one or two immediate concerns rather than reviewing every aspect of the person's life. Agree on a next step, such as a medication review, driving evaluation, home safety assessment or several hours of help each week. Support might address shopping, meal preparation, transportation or personal care. Match the assistance to the difficulty you've identified. When appropriate, suggest a limited trial. "Would you try help with shopping for a few weeks, then tell us whether it's useful?" offers something concrete without making it permanent. Agree on its purpose and a review date. Small successes can help build trust, but a gradual approach should never become an excuse to delay attention to a serious concern.



Keep your loved one at the center, with support to participate as fully as possible. The 4Ms framework connects What Matters with Medication, Mentation and Mobility. Developed for age-friendly health care, it considers personal priorities alongside medication use, thinking and emotional health, and movement. Families can use these areas to organize questions without reducing someone to a list of deficits. Before leaving, write down the agreement, responsibilities and follow-up date. "We'll look into transportation" is an intention. "David will call on Monday, Mom will choose an option, and we'll talk next Sunday" is a plan. Confirm that the notes reflect everyone's understanding, including what the older adult wants to protect.

If you're the older adult reading this, you can begin the conversation yourself. Explain what is becoming harder and where you might welcome assistance. The goal is not to win the conversation. It's to make the next one possible with greater trust, better information and a shared understanding of what you want to preserve.

**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.* ∞

# Duxbury exhibit to feature 'sights and delights' of artist Kathy Ferrara





A graduate of the Vesper George School of Art in Boston, Kathy Ferrara enjoyed a career as a fashion illustrator and retail artist for 30 years before devoting all her time to fine art.

Her commercial work has given her strong drawing and design skills that carry over into her dynamic watercolors. She has studied with several highly respected artists including Tony Couch, Alvaro Castagnet, Tony van Hasselt, and Marshall Joyce. Her work has been represented in many galleries on the South Shore and on the Cape, and she has won numerous awards over the years.

Her style is rich in color and depth, with impeccable attention to detail. She draws with precision, yet paints with a soft elegance, drawing you into her paintings, visually wetting the appetite.

Kathy is a member of the Plymouth Guild of Arts, the Duxbury Art Association and is a Signature Member of the New England Watercolor Society.

Kathy is celebrating her 80th birthday with a one-person show entitled "Duxbury Sights and Delights" at the Helen Bumpus Gallery at the Duxbury Free Library, 77 Alden St. Duxbury.





The opening reception is Friday, November 6 from 5:30 p.m. to 7:00 p.m. and the show runs through January 3, 2027. ∞

# Roanoke, Virginia offers something for everyone in the midst of the Blue Ridge Mountains




**By Victor Block**

I recently visited what may be described as a small city – population about 100,000 – that offers visitors a full menu of things to see and do. It's a center of arts and crafts, elegance and culture, with a wide choice of both indoor and outdoor attractions.

Roanoke, Virgina also beckons guests who are seeking the solace of tranquil mountain settings, including sites that may be viewed from one of the most scenic drives in the country.



**Roanoke, Virginia is a low-rise city. [Photo by Dreamstime.com]**

**Roanoke appeals to many interests**

This something-for-everyone dichotomy draws people from near and far to explore and enjoy what has been labeled an inviting mountain town and top trail town. The community sits in the Blue Ridge Mountains, which extend from Pennsylvania to Georgia and are named for their bluish color when seen from a distance.

For starters, this is a very walkable town. It's largely a flat, low-rise place. Curb cuts are frequent and make getting around by those with a physical handicap, walking with crutches or rolling in a wheelchair easy.

**Roanoke's growth from tiny town to small city**

Roanoke's story began in the 1740s, when two settlers from Pennsylvania acquired land near salt licks that were crossed by trails laid down by Native Americans and animals. Those salt marshes were a gathering place for buffalo, elk and deer, as well as for the humans who hunted them.

The salt marshes were to lend their name to the first village in the Roanoke Valley, which came to be known as Big Lick. With the arrival of the Shenandoah Valley Railroad, Big Lick was renamed Roanoke. That was derived from the Indian word "Rawrenock," a name for the shell beads that were worn by indigenous people.

In 1882, the village became a crossroads for the railroad, which marked the start of its rapid growth. Today, it's a center of transportation, trade, manufacturing, entertainment and recreation.

The city played a role in the Civil War, serving as a supply center for Confederate troops. Its most iconic attraction is the Roanoke Star, a 100-foot-high illuminated steel-and-concrete structure, which has been a beacon at the top of Mill Mountain for many years. Other attractions are varied and, to me, very interesting.

Center in the Square is occupied by museums and live theatre facilities. Among these are collections related to African-American culture, local history, science and pinball machines.

**Exploring Roanoke's music scene and 'architectural salvage'**

When I wasn't taking in information about these miscellaneous top-

***Roanoke, VA…*** *continued on p.11*

# What does it take to build an award-winning company?



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

As the founder and CEO of Celtic Angels Home Health Care, I've been asked what it takes to build an award-winning organization.

My answer is simple: It begins with people.

I'm incredibly grateful that Celtic Angels has been recognized as a Top Workplace for six consecutive years, along with honors for leadership, innovation, work-life flexibility, and purpose and values.

These recognitions mean a great deal to me. But what makes me most proud isn't the awards themselves. It's the people who make them possible.

I've always believed that leadership isn't about having all the answers. It's about listening, learning, surrounding yourself with talented and compassionate people, and creating an environment where everyone feels respected, appreciated, and empowered to do their best work.

In home health care, our mission is deeply personal. Families place their trust in us during some of life's most vulnerable moments. That responsibility reminds me every day why our work matters.

And it reminds me that the way we care for our employees is just as important as the way we care for our clients.

When people feel valued, they bring their best selves to the work they do. And when that work is rooted in compassion, extraordinary things can happen.

I am continually humbled by the dedication of our caregivers, nurses, and office staff. They are the heart of Celtic Angels, Inc. and every recognition we receive belongs to them.

If I've learned anything on this journey, it's that building a successful company isn't about seeking recognition. It's about staying true to your values, leading with kindness, and never losing sight of the people who make your mission possible.

To our entire Celtic Angels family, thank you. I am grateful beyond words for everything you do.

The greatest reward of leadership is seeing others succeed.

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


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# Training exercises that provide back pain relief: We can back it up!



**By Rita La Rosa Loud, B.S.**

**Back pain is common**

Occasional or chronic back pain affects more than 80% of Americans, young and old alike. Understanding its causes and treatment options is especially important if you are inactive, out of shape, or over age 75, as these factors increase your risk.

How it affects daily life

Low back pain typically affects the lumbar region of the spine. It may result from injuries to muscles, tendons, ligaments, or disks, including arthritis or other structural problems. Low back pain can make walking, sleeping, working, and completing everyday activities difficult—and, for some people, impossible. Symptoms include:

- Stiffness when rising from a chair
- Difficulty standing upright
- Remaining bent forward
- Uncontrollable muscle spasms

Seek evaluation from a healthcare professional if your back pain persists, particularly if you experience muscle spasms.

Resistance training may help

Studies indicate resistance training designed to strengthen the entire musculoskeletal system can help reduce moderate to severe low back pain and discomfort.

ACSM and ACE Guidelines recommend pain-free resistance exercise through a full range of motion to strengthen the lower back and reduce pain. Evidence-based studies are summarized below.



**Select appropriate equipment**

Choose strength-training equipment that targets the lower-back muscles (erector spinae extensors) rather than the hip extensors, regardless of a gym's claims.

Nautilus machines use a specially shaped oval CAM designed to match the body's mechanics for a specific movement. This design provides an appropriate strength curve throughout the full range of motion, consistently matching muscular effort with resistance during each exercise. Seniors respond well to properly designed equipment, like our Nautilus One Low Back machine.

**Strength-training studies**

In 1993, a 12-week University of Florida Medical School study linked weak lower-back muscles to low back pain. Researchers found isolating and strengthening the lumbar spine muscles through pain-free movement across the joint's full range of motion significantly reduced pain in nearly all participants.

Wayne Westcott, Ph.D. helped conduct a 14-week Nautilus strength-training study for older adults at John Knox Village in Orange City, Florida that led to adoption in more than 500 U.S. nursing homes. The low back machine was among five Nautilus machines assisting frail residents to walk without a wheelchair, walker, or cane.

Westcott also conducted two 10-week Nautilus back-strengthening programs where subjects used the rotary torso machine and performed low-back extensions through a 72-degree range (full-trunk flexion to full-trunk extension). All 157 seniors increased erector spinae strength throughout the full range of motion; reported less low back pain.

**Member testimonial**

Dr. Benedict Daly, a cardiothoracic surgeon, suffered severe arthritic back pain after years of performing thousands of surgeries. "The most effective intervention was training on the Nautilus low-back, abdominal, rotary torso, and pulldown machines. No other treatment or exercise modality helped relieve my back pain."

Suffering with lower back pain and discomfort? The supervised strength, cardiovascular, stretching, and functional training program at the Wayne Westcott, Ph.D. Center for Health and Fitness at Quincy College can help. We are located at Presidents Place, 1250 Hancock Street, Quincy. To tour our facility and receive a complimentary training session, call 617-405-5978. Street parking is available and a parking garage is next to the building.

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


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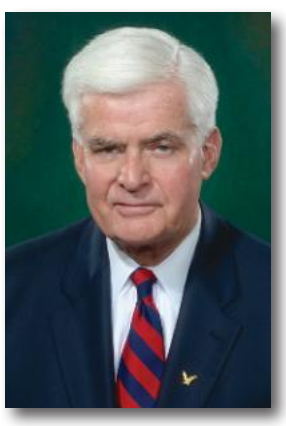
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# Home Equity Wealth Management

## An overlooked asset in estate planning: The equity in your home

*Why a comprehensive estate plan should consider not only what you leave behind, but also how you fund the life you want to live*



**By George A. Downey**

When most people hear the term estate planning, they think of wills, trusts, beneficiary designations, and strategies for transferring assets to heirs. Those remain essential components of any sound estate plan. Yet many families overlook one of their most significant assets when evaluating their long-term financial and legacy goals: the equity in their home.

For many older Americans, their home represents not only years of memories and stability but also a substantial portion of their net worth. Despite this, home equity is frequently viewed solely as an asset to pass on to the next generation rather than a resource that can help support financial security, retirement objectives, and family priorities during one's lifetime.

As life expectancy continues to increase, and retirement often spans decades, traditional estate-planning assumptions deserve a fresh look.

Home equity may provide opportunities to help meet both near-term and long-term objectives. Depending on circumstances, housing wealth may be used to supplement retirement income, fund home improvements that support aging in place, cover unexpected expenses, preserve investment assets during market downturns, or assist family members.

A truly comprehensive estate plan should therefore examine all major assets, not just investment accounts and insurance policies. Because a home is often the largest asset on a family balance sheet, excluding it from planning discussions may mean overlooking valuable opportunities.

The best approach is informed collaboration. Homeowners should consider consulting both a qualified financial planner and a mortgage professional who specializes in home equity and retirement-lending solutions.

Estate planning has always been about preparing thoughtfully for the future. For many older homeowners, home equity may be more than a dormant asset. It may be an important planning tool that deserves a seat at the table alongside more traditional estate-planning strategies.

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

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# Did you know that certain changes can affect SSI payments?



**By Delia De Mello, Social Security**

If you receive Supplemental Security Income (SSI), staying informed about your reporting responsibilities is essential. Changes in your income, resources, or living arrangements can directly affect your eligibility and the amount of your SSI payment. By reporting these changes to Social Security as soon as they happen, you help ensure your payment stays correct and avoid overpayments, underpayments, or penalties.

This article walks you through the types of changes you must report, why it matters, and how to keep your information up to date.

**Changes you must report when you receive SSI**

Whether you're applying for or already receiving SSI, you are required to let us know when certain aspects of your life change. Reporting helps prevent incorrect payments and reduces the risk of having to pay money back later. If you are married and living with your spouse, you must also report changes affecting your spouse. Likewise, if you are applying for SSI for a child, you must report changes involving the child's parents.

Examples of changes that must be reported include:

• Any change in income (such as wages, pensions, or unemployment benefits).

• Any change in resources (like bank accounts, vehicles, or property).

• Changes in employment status (starting, stopping, or changing jobs).

• Any change to your address. Keeping your address current helps us contact you when we need important information, reducing the risk of payment interruptions.

• Changes in living arrangements, such as entering or leaving a nursing home or correctional institution, or someone moving in or out of your household.

• Any change in citizenship or immigration status.

• Any change in marital status (marriage, divorce, or separation).

To see a complete list of reporting responsibilities, read Understanding Supplemental Security Income Reporting Responsibilities at www.ssa.gov/ssi/text-report-ussi.htm.

**How to report changes**

For changes other than wages, call 800-772-1213, Monday through Friday, 8 a.m. to 7 p.m., or contact your local Social Security office.

**How to report your wages**

If you work, you have several convenient options for reporting your wages each month:

• **Payroll Information Exchange (PIE):** Ask your employer to send your wages directly to us through PIE. You can complete and submit the SSA-8240 online, at your local Social Security office, or give authorization by phone. Continue to report your wages using another method until you receive confirmation that PIE wage reporting has started.

• **mySocial Security account**: Report wages easily through your secure online account. You can also access your benefit verification letter, which serves as proof you receive SSI. If you don't have an account, create one today at www.ssa.gov/myaccount.

• **SSA Mobile Wage Reporting app:** Available for free from the Apple App Store or Google Play Store

• **Telephone Wage Reporting system:** Call us at 800-772-1213 (TTY 800-325-0778).

• **Visit your local Social Security office.** Find yours at www.ssa.gov/locator.

**Important:** Before using an automated wage reporting option – or if you change employers – you must call us and provide your employer's information and employer identification number.

To help you remember to report your wages each month, you can sign up for free email or text reminders at: https://public.govdelivery.com/accounts/USSSA/subscriber/new?topic_id=USSSA_541.

**Report changes on time**

Reporting changes and wages by the 10th day of the month after they occur helps prevent being overpaid or underpaid. If you work, we encourage you to report wages by the sixth day of the month after you get paid to reduce the chance of overpayments. Failure to report changes on time may result in penalties that reduce your SSI payment.

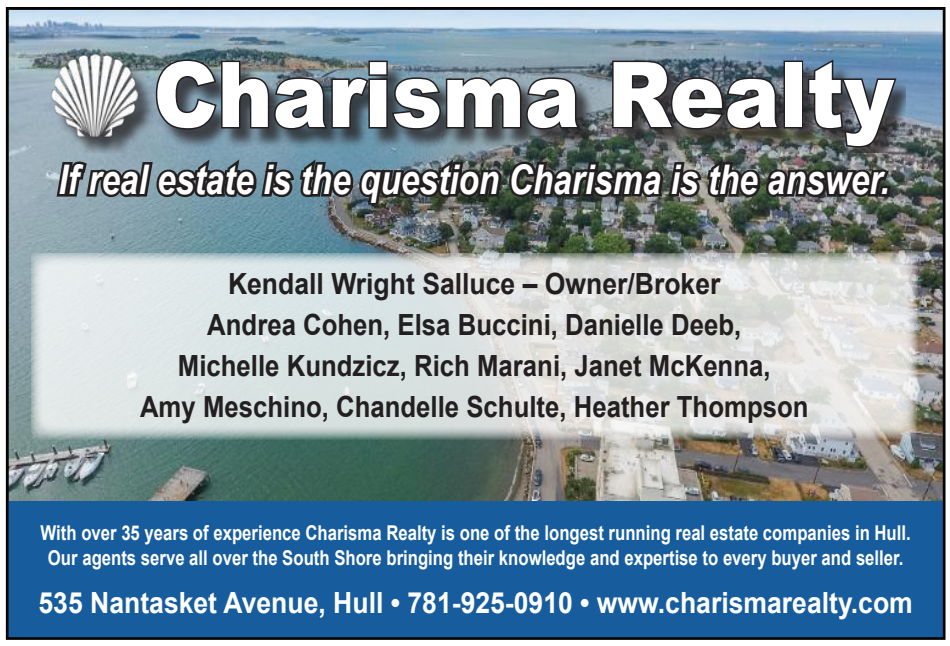
**Knowledge is key**

Staying informed and reporting changes promptly helps ensure your SSI payments stay accurate. Securing today and tomorrow starts with being proactive and keeping your information up to date.

Please share this information with friends, family, and your community – and consider posting it on social media to help others stay informed.

**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* ∞

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# Shining a light on those who care for relatives during National Family Caregivers Month

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



Did you know? One in four adults, or 63 million individuals, are family caregivers for older adults, people with disabilities and serious illnesses, according to the National Alliance for Caregiving. That's an incredible number of people in the U.S. providing care to loved ones on an ongoing basis.

Do you know of a family caregiver? Perhaps you are one yourself. Family caregivers may be spouses, adult children, partners, parents, grandparents, relatives, and friends.

Each family caregiver's situation is unique and complex. While caregiving for a loved one is very meaningful and rewarding, it can also be one of life's most difficult jobs. Family caregivers often balance their caregiving responsibilities with their careers and families. These responsibilities can range from limited to extensive, including assisting loved ones with activities of daily living, such as eating, dressing, bathing, toileting, and getting around. They may also manage meals, medications, housekeeping, medical appointments, and finances. Caregiving responsibilities often increase over time.

Caregiving typically becomes a central part of a family caregiver's life and may negatively affect their work, finances, and health. Working caregivers may be limited when it comes to career options or they may need to take time off, reduce their work hours, or even give up work entirely.

Workplace programs designed for caregivers can be invaluable. However, not all working family caregivers have access to this type of benefit. Working caregivers who reduce their work hours or stop working entirely must cope with the financial challenges caused by a reduction in income. Not only that, but family caregivers may also take on additional debt or pay out-of-pocket expenses to meet the needs of their loved one.

Caregiving is a complicated balancing act. Caregivers often put their loved ones' needs first and neglect to take care of themselves. Keeping up with personal medical appointments, maintaining a healthy diet, exercising regularly, and time for rest can be a real challenge for family caregivers.

Throughout the caregiving journey, self-care and support are essential.

Old Colony Elder Services, the Aging Services Access Point (ASAP) for Greater Plymouth County and the South Shore area, supports family caregivers through its Family Caregiver Support Program (FCSP). It is a program that reassures families that they are not alone and that resources are available to support them in their caregiving journey.

FCSP provides one-on-one support to create a personalized plan outlining all the available resources that are applicable to their caregiving situation. These resources may include caregiver support groups, educational workshops, and programs that share techniques to help family caregivers with stress reduction, time management, goal setting, problem-solving, relaxation and more. FCSP works with people of all ages including grandparents raising their grandchildren. The program also helps caregivers develop a self-care plan, which is essential to their health and well-being.

November is National Family Caregivers Month. Join us as we honor family caregivers in their unwavering dedication to providing essential care for people of all ages.

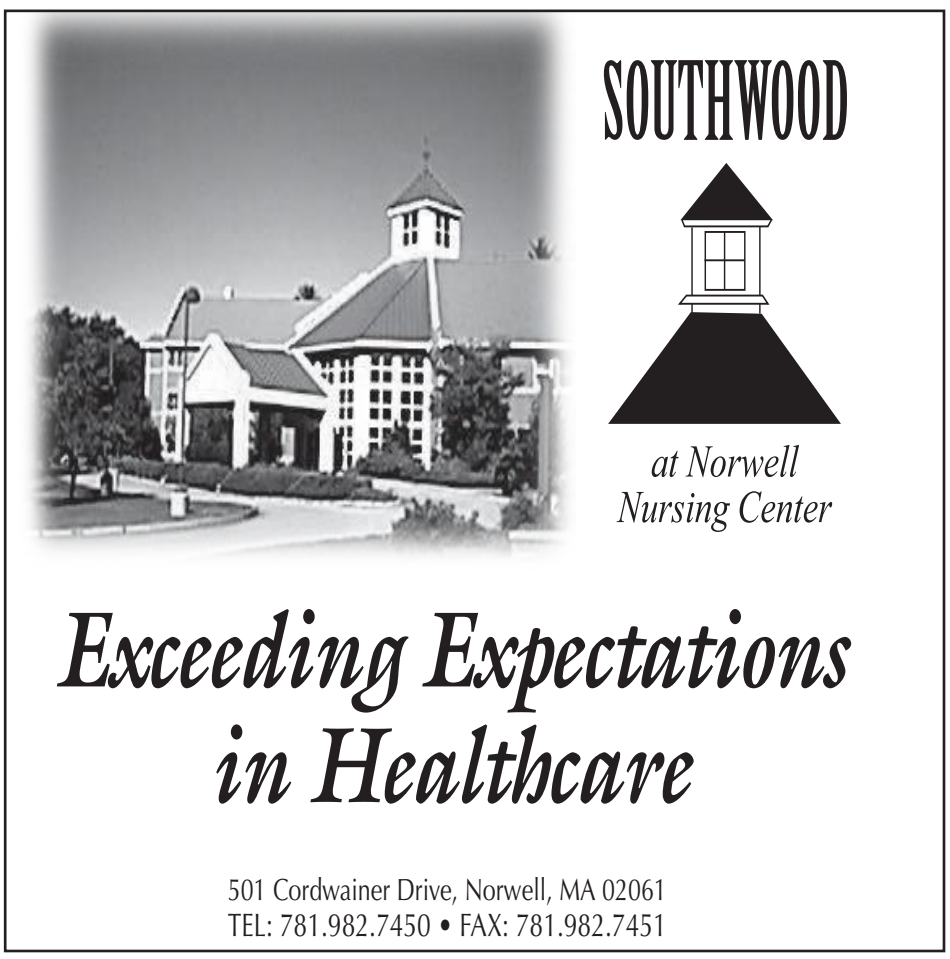
If you are a family caregiver, do not hesitate to reach out, connect with others, and seek support. If you know a family caregiver, take a moment to let them know you care and ask how you can support them. For more information, call OCES at 508-584-1561 or visit ocesma.org.

Source: National Alliance for Caregiving. Caregiving in the US. https://www.caregiving.org/research/caregiving-in-the-us/

**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.* ∞







# Time is money, and gas is expensive! A medication synchronization program could be the answer

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



I recently asked a friend for money-saving ideas on everyday expenses, and specifically about prescriptions. The conversation sparked a few ideas to share for this month's column.

**How often do you need to pick up prescriptions?** Gas prices being what they are, is it possible to change the cadence of pick up for prescriptions? Check with the pharmacy tech at the next visit to inquire if prescriptions can be adjusted for picking up at the same time. Fewer visits saves time and gas. It might also save money by reducing impulse purchases at the pharmacy.

**How would I change the pickup dates?** Many local pharmacies offer a medication synchronization program to streamline Rx pickups to once a month. Talk to the pharmacist about aligning your medication refills. This may involve a few extra doses at first to sync up the medications.

**Additional benefits:** A monthly pick up allows the pharmacist to more easily check for any drug interactions or duplications that might affect your health. Setting up a daily pill organizer becomes easier, too. For caregivers, this can simplify the task of managing prescriptions, especially when patients have chronic health conditions. The medications list can be easily printed and reviewed at the next doctor visit.

**What else about timing?** It can be confusing to know exactly when to take a medication. Is it with food? Without food? Right before bed? Every eight hours? What does two times a day actually mean? Synchronizing medications offers the perfect time for a pharmacist review to answer questions.

**Have you recently moved or retired?** Often people choose to refill prescriptions near a work location rather than a home address. If this has changed, perhaps it's time to change to a local pharmacy. Of course, if you find your pharmacist and support staff are particularly helpful, you may be more inclined to keep things as they are.

**How would I transfer a prescription?** The best method is to contact the new pharmacy by phone, in person, or using their online portal. Ask the new pharmacy to initiate the transfer for you. They will contact the old pharmacy to obtain your records. Expect the transfer to take 24-48 hours. If no refills remain, it may take more time to contact your prescriber's office for a new prescription.

**What information is needed?** All personal details, your prescription plan information/card number, the name, address, and phone number of the current pharmacy that fills your prescriptions, plus the name of the medication, dose, and Rx number. Much of this information can be found on the current prescription bottle.

**What else?** Once a prescription is transferred, make sure any automatic refills are turned off at the old pharmacy. If you are required to use a mail-order pharmacy it could be a bit harder to make these changes. Look for a specific phone number for the prescription patient advocate or 24-hour pharmacist number on the back of your Rx insurance card. Alternatively, pressing the zero (0) key multiple times will often lead to a human service rep.

Choosing to synchronize prescriptions to a monthly pickup can improve adherence to a needed health regime, saving both gas expenses and time.

*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* ∞


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# Giving ourselves permission not to celebrate is an acceptable way to navigate the holiday season

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



The holidays are supposed to be a joyful time of year. The decorations go up, the invitations start arriving, and our calendars fill with parties, family gatherings, and traditions that remind us of what makes this season special. There is plenty to celebrate, but there can also be an awful lot of pressure to do so.

Recently, a friend told me she had been invited to Thanksgiving dinner. Her husband died last Christmas, and as the holidays approach again, she finds herself wanting to stay home. She doesn't want to get dressed up, make conversation, or try to enjoy a celebration. She just wants to be home, and she is perfectly OK with that.

I found myself thinking about how often we feel the need to explain those kinds of decisions. We turn down an invitation and feel obligated to offer a reason. We admit that we are not feeling particularly festive and quickly follow it with something about how we know we should be. Somewhere along the way, we seem to have decided that if an opportunity for happiness presents itself, we are supposed to take it.

I am not sure if that is true.

The holidays can be a wonderful time, but they can also be exhausting, stressful, lonely, and complicated. For some, there is an empty chair at the dinner table or a tradition that no longer feels the same. For others, there are financial worries, strained family relationships, difficult memories, or the simple exhaustion that comes from trying to fit too much into too little time. Even when life is going well, the expectations surrounding the season can leave us feeling as though we are falling short if we are not enjoying every minute.

As the year comes to a close, we also tend to take stock of where we have been. We think about what we accomplished, what we are grateful for, and what we hoped would look different by now. We celebrate the good things, but we count our losses, too. Maybe we lost someone we love, watched a relationship change, struggled through a difficult season, or found ourselves ending the year somewhere we never expected to be.

We can be grateful for what we have and still be disappointed by what we don't. We can recognize the good in our lives without pretending the hard parts didn't happen. Those feelings are not mutually exclusive, and we do not need to resolve them before December arrives.

This is where I think it is important to distinguish between choosing joy and forcing it.

Choosing joy means making room for the things that genuinely bring us happiness. It might mean accepting an invitation because we are looking forward to seeing friends, putting up the decorations because we love how they make our home feel, or finding comfort in a familiar tradition. It can also mean recognizing that we need a quiet evening, declining a party, or allowing ourselves to experience a holiday a little differently this year.

Forcing joy means feeling that we have to participate, smile, and celebrate because that is what the season demands of us. It means ignoring our own needs because we worry about disappointing someone else or appearing ungrateful. We turn something that should be an opportunity for connection into another obligation on an already crowded list.

Sometimes, choosing joy means going to the party. Sometimes, it means not going at all.

My friend's decision to stay home has stayed with me because she is not asking for permission to be sad. She knows what she needs, and she is allowing herself to honor it. There is something worth learning from that, whether we are grieving a tremendous loss or simply feeling overwhelmed by the demands of the season.

As we move through the holidays and toward another new year, perhaps we can give ourselves and one another a little more room to be human. We can extend invitations without expectations, accept that not everyone will be in a celebratory mood, and stop treating every declined invitation as a problem that needs solving.

There is plenty of joy to be found this time of year. There is also room for sadness, reflection, exhaustion, and quiet.

We don't have to choose one feeling over another, and we certainly don't have to prove we're enjoying ourselves.

Sometimes, the best way to care for ourselves is to celebrate. Sometimes, it is to stay home.

Both are perfectly OK.

**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.* ∞

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## Roanoke, VA *Continued from page 4*

ics, I was exploring other chapters of Roanoke's past and reasons for its sightseeing pull. The local music scene began to flourish in the early 20th century, focused on folk and bluegrass influences. Over time, they were augmented by other genres including country, rock, and jazz. Visitors today may swing and sway at concert venues, intimate music halls, and impromptu Jam sessions that can get under way at restaurants, breweries, wineries, and farmers' markets.

One of the more interesting and intriguing places I happened upon was Black Dog Salvage, a popular, if offbeat, institution in town. Its sprawling show rooms are jam packed with "architectural salvage," antique items, artwork, vintage goods, and souvenirs.

Even if you don't intend to purchase anything, it's worth a visit for anyone who loves quirky historic and vintage items. Viewing the seemingly endless array of artifacts, I concluded that anyone who doesn't find what they were looking for doesn't really need it.

For those so inclined, the Roanoke region offers more than 1,000 miles of trails for hiking, biking and paddling. These include more than 400 miles of mountain biking paths that account for its being designated as the mountain biking capital of the East Coast. While I had left my wheels at home, I experienced some of the reasons for that accolade during walking outings along stretches of several of those trails.

Another welcome experience with an interesting story to tell was driving along a stretch of the Blue Ridge Parkway, which winds through Virginia and North Carolina. Much of that road was constructed in the 1930s as part of the New Deal programs that President Franklin D. Roosevelt implemented to put Americans back to work during the Great Depression. After its completion during the 1950s and 1960s, the highway was described as "America's Favorite Drive" by a number a number of publications.

Enjoying scenic views from that freeway and equally inviting scenes in and close to Roanoke are two of many reasons to include that city on your travel itinerary list. Throw in its artsy vibe, eclectic collection of museums and other attractions, along with close-by outdoorsy activities and, as I came to learn, the question is why haven't you included the community on your must-see travel list.

Adding to the sense of history in Roanoke was may stay at the Promissory. That building opened its doors as a bank in 1882 and helped to finance and shape the city in its early days. Now it's a boutique hotel, event venue, Spanish-inspired restaurant and wine bar.

*If you go: For more information about Roanoke, log on to visitroanokeva.com.*

**About the Author:** *After gallivanting around the U.S. and more than 75 other countries, Retiree Victor Block retains the travel bug. He believes travel offers a wonderful education, and says he still has a lot to learn. He loves experiencing new destinations and cultures, and his stories have won numerous writing awards.* ∞

# The person beyond the diagnosis: Finding connection through music, memories, and meaningful moments



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

Imagine hearing a familiar song from your childhood. Within seconds, you're transported back in time. Perhaps you're dancing at your wedding, singing along to the radio on a summer drive, or listening to your mother hum while preparing dinner. The melody brings back feelings and memories you haven't thought about in decades. For someone living with Alzheimer's disease, music can offer something especially meaningful, a way to connect when words and memories become difficult to access.

November is National Alzheimer's Disease Awareness Month, an opportunity to raise awareness about a disease affecting millions of Americans. But beyond the statistics, symptoms, and challenges is something we must never lose sight of – the person behind the diagnosis.

**Effects of Alzheimer's Disease.** Alzheimer's disease is the most common cause of dementia, a general term for changes in memory, thinking, and reasoning that interfere with everyday life. Unlike ordinary age-related forgetfulness, Alzheimer's involves progressive changes in the brain that affect how people remember, communicate, make decisions, and perform familiar activities.

While memory loss is often the most recognizable symptom, Alzheimer's can also affect language, judgment, mood, behavior, and the ability to process information. The disease progresses differently for everyone, and individuals may retain certain abilities long after others become difficult.

A diagnosis does not erase a lifetime of experiences, relationships, accomplishments, and personality. The retired teacher is still someone who spent decades inspiring children. The veteran still carries a lifetime of experiences and service. The grandmother who once filled her kitchen with laughter and homemade meals is still the person who created those treasured family traditions.

While Alzheimer's changes how someone experiences and interacts with the world, their need for love, dignity, respect, and belonging remains. Recognizing the person beyond the diagnosis means looking past what has changed and finding ways to connect with who they are.

**Connection is about more than conversation.** As Alzheimer's progresses, families sometimes feel they are losing the ability to connect with someone they love. Conversations may become repetitive, memories may be confused, and familiar activities may require adjustments.

Understanding how Alzheimer's affects communication can help families approach these moments differently. Someone living with Alzheimer's may need additional time to process a question or find the words to respond. Too many choices, competing noises, or repeated corrections can create frustration. Simple language, a calm tone, eye contact, and patience can make interactions more comfortable.

Rather than asking someone to remember something they cannot recall, it can be more meaningful to focus on what they are experiencing and feeling right now. We can look for what still brings them enjoyment and a sense of belonging. Perhaps most importantly, we can learn to appreciate the moment we're sharing without expecting it to be remembered tomorrow.

Sometimes companionship is enough. Sit together, hold hands if welcomed, enjoy a quiet moment outdoors, or simply offer a reassuring smile. Meaningful connection doesn't always require words. Every person experiences Alzheimer's differently. Follow their cues, respect their preferences, and focus on creating moments of comfort and connection rather than trying to achieve a particular response.

**1. Let the music play**

Create a playlist of favorite songs from their younger years. Sing together, gently move to the rhythm, or simply listen. Familiar music may bring comfort, spark conversation, or create moments of joy. A favorite song might inspire someone who has become withdrawn to smile, tap their feet, sing along, or reach for a loved one's hand.

**2. Revisit familiar memories – without testing**

Look through family photographs, old magazines, or meaningful keepsakes. Instead of asking, "Do you remember who this is?" try sharing a story or describing what you see. Let the experience unfold naturally, without pressure to recall details.

**3. Find purpose in everyday activities**

Invite your loved one to participate in simple, familiar tasks such as folding towels, arranging flowers, sorting recipe cards, or setting the table. Focus on the enjoyment of participating rather than completing the task perfectly.

**4. Connect through the senses**

The scent of freshly baked cookies, the feeling of a soft blanket, the sight of autumn leaves, or the taste of a favorite treat can provide comfort and enjoyment. Choose experiences that reflect the person's preferences and abilities.

**The power of a meaningful match.** At Seniors Helping Seniors Boston South Shore, we believe the best care begins with genuine human connection. That philosophy becomes especially important when supporting individuals experiencing memory loss. Our approach goes beyond simply identifying what assistance someone needs. We thoughtfully match older adults with compassionate, mature caregivers based on personality, interests, preferences, and individual care needs.

A caregiver who shares an appreciation for classic music, enjoys reminiscing about familiar places, or understands the comfort of long-standing routines may be able to build a relationship that feels natural and reassuring. Our caregivers offer practical assistance; just as importantly, they bring patience, empathy, companionship, and a genuine interest in the people they support.

For families navigating Alzheimer's, this kind of personalized support can help their loved ones remain safe, comfortable, and connected in the homes they love, while offering family caregivers much-needed reassurance and respite.

**When words fade, music can speak.** Music engages multiple areas of the brain involved in emotion, movement, attention, and memory. Research suggests that some musical abilities and responses to familiar songs can remain relatively resilient in people living with Alzheimer's, even as other cognitive functions decline. Music may help reduce anxiety or agitation for some individuals, encourage movement, and create opportunities for social interaction. These benefits are not universal, and music cannot reverse the disease, but its potential to support emotional wellbeing is meaningful.

**Finding joy in the moments that remain.** An Alzheimer's diagnosis brings uncertainty, grief, and challenges for individuals and the people who love them. Acknowledging those realities is important. But so is remembering that life continues after a diagnosis. There can still be laughter, affection, companionship, and moments of genuine happiness. A familiar song may bring a smile. A shared activity may provide a sense of purpose. A compassionate presence may offer reassurance when the world feels confusing.

This November, as we recognize National Alzheimer's Disease Awareness Month, let's remember that a person is so much more than their memory. Because even when memories fade, the need to feel valued, understood, and connected never disappears.

**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

## Why your estate plan needs both a will and a trust to fully protect your assets



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

*One of the most frequent questions I get from my clients is why do I need a will and a trust; isn't it just one or the other? This is typically not an opportunity for choice or to pick one over the other.* For many people, the best plan uses both. Each document does a job the other can't. *The two documents work as a team and leaving one out can create the very problems you're trying to avoid.*

**What a will does.** A will is your written instruction to the probate court for what happens to your property after you die. It names a personal representative to settle your affairs and can nominate a guardian for minor children or dependents. The major limitation for a will is the "instruction to the probate court" part, meaning it generally must go through probate, the court-supervised process of settling an estate. Probate can take months, involves court costs, and becomes public record, so anyone can see what you owned and who received it.

**What a trust does.** A trust holds your assets, such as your home, bank accounts, and investments. A revocable trust allows you to stay in control. You can change or cancel it at any time. When you pass away, the successor trustee you've chosen distributes those assets according to your instructions, usually without probate. That often means a faster, more private and less costly process for your family.

A trust also protects you while you're living. If illness or injury leaves you unable to manage your finances, your successor trustee can step in right away, without your family asking a court to appoint a guardian or conservator.

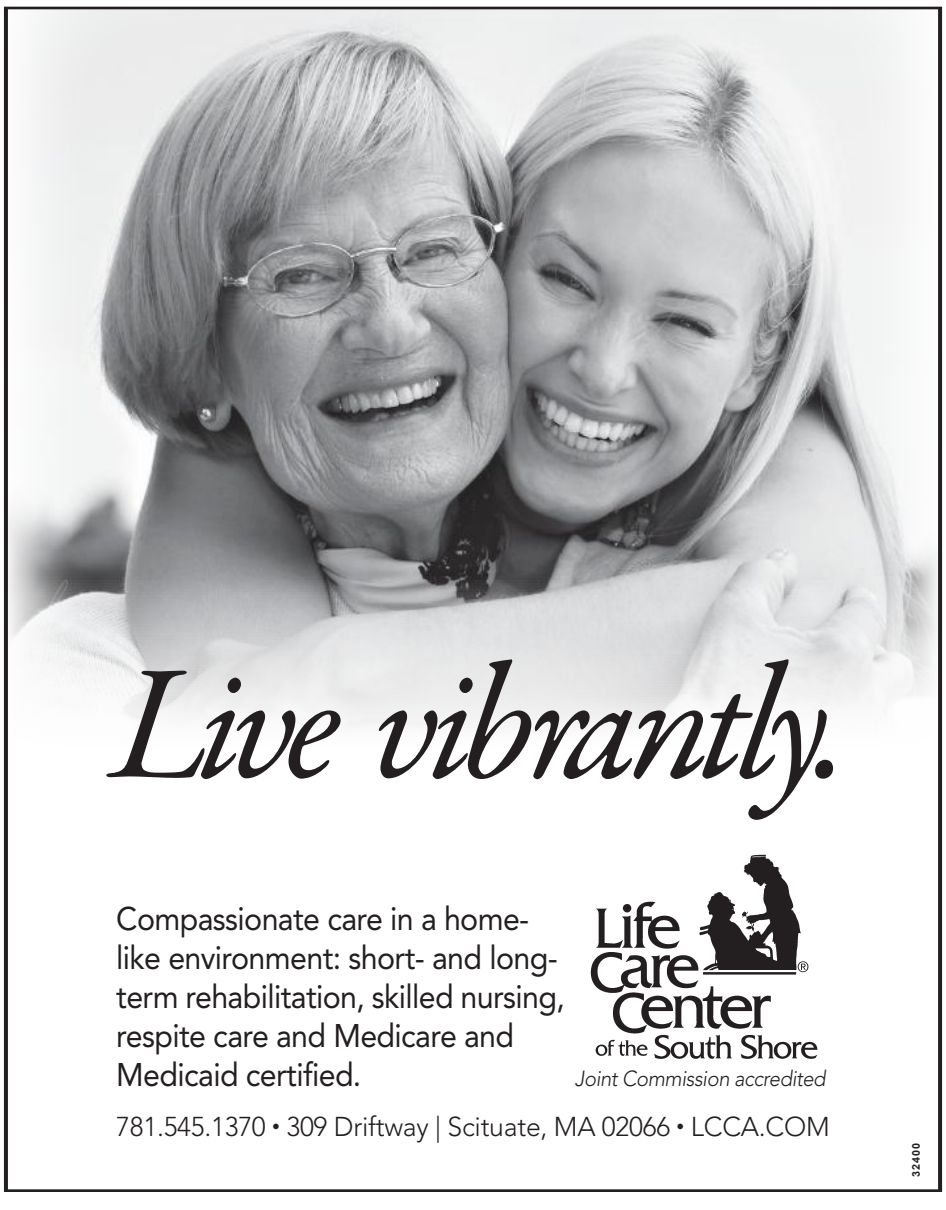
**Why you need both.** Here's the catch: a trust only controls assets that are actually placed into it. It's common for people to open a new account or inherit property after they have completed their estate plan and never retitle it in the trust's name. Those assets would be left without instructions.

That's where a "pour-over will" comes in. This special will works alongside your trust and directs that anything left outside the trust be "poured over" into it at your death. Those stray assets may still pass through probate, but they end up where you intended, under your trust's terms, instead of being divided according to your state's default inheritance laws.

**Don't forget the rest of the team.** A complete plan usually also includes a durable power of attorney and a health-care proxy. Review the beneficiaries on your retirement accounts and life insurance, too. Those pass directly to the named person, no matter what your will or trust says.

**The bottom line.** A will and a trust aren't competitors; they're partners. Together they keep your affairs private, spare your loved ones delay and expense, and make sure your wishes are carried out. If your documents haven't been reviewed in a few years, or you've had a major life change, now is a good time to sit down with an elder law attorney.

**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 comparing bids from home buyers, the highest offer isn't always the best offer

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



Your house hits the market. The open house is packed. Monday morning arrives and you have five offers sitting on the kitchen table. One is $20,000 over the asking price. Another is $40,000 over asking. And sitting on top of the pile is the big one: $75,000 over asking.

Easy decision, right?

Take the highest offer. Not so fast. One of the biggest mistakes sellers make is assuming the highest number on the first page of an offer is automatically the best deal.

It isn't. Sometimes the highest offer is the one I like the least.

**An offer is more than a price.** When I review offers for a seller, I'm not simply looking at one number. I'm looking at the entire deal. How much is the buyer putting down? What type of financing are they using? Do they have an appraisal contingency? Are they willing to cover an appraisal shortfall? How much are they willing to cover? Are they waiving an inspection or limiting what they can renegotiate? How strong is their financing? How much cash do they actually have available?

And most importantly: How much of that beautiful offer price is my seller realistically going to receive? Because there can be a very big difference between an offer price and a closing price.

**The $800,000 offer that isn't really $800,000**. Imagine a home is listed for $700,000. After a busy weekend, you receive an offer for $800,000.

Fantastic.

Except the buyer is putting 5% down and their offer contains a full appraisal contingency. Now suppose I believe the home is probably going to appraise around $740,000. That $800,000 offer suddenly doesn't look quite as impressive. If the appraisal comes in at $740,000, the buyer may have the ability to come back and say, "The house didn't appraise. We need to renegotiate." And now your $800,000 offer may become a $740,000 conversation.

Meanwhile, perhaps another buyer offered $770,000, is putting 25% down and agrees to cover an appraisal shortfall up to $30,000.

Which offer is better?

The $800,000 offer looks better on paper. The $770,000 offer may put more reliable money in the seller's pocket. That's the difference between reading an offer and understanding one.

**I negotiate the terms, not just the price.** There have been many times in my career when the offer I wanted my seller to accept was not initially the highest offer. That doesn't necessarily mean I simply accept the lower one. I negotiate.

If I have a strong buyer putting substantial money down but another buyer is offering a higher price, I may go back to the stronger buyer and tell their agent what needs to improve for us to make the deal work. Maybe they increase their price. Maybe they increase their appraisal-gap protection. Maybe they modify another contingency. Now I've potentially created an offer that combines a strong purchase price with substantially less risk.

That's where experience matters.

My goal isn't to be able to tell the seller: "Congratulations, we accepted the highest offer!" My goal is to be able to tell them: "Congratulations, we closed." Those are two very different accomplishments.

**The appraisal can be the reality check.** This becomes particularly important when homes receive offers dramatically over the asking price. I have appraisal experience myself, and that background has been extremely useful when evaluating offers. I am always asking: Can I defend this sale price with comparable sales?

Because an appraiser doesn't care that there were 40 people at the open house. An appraiser doesn't care that six buyers got emotional on Sunday night. And an appraiser certainly doesn't care that everyone really, really wanted the house.

The appraiser has to support the value. Some properties are relatively straightforward. Others are not. Unique homes, unusual layouts, limited comparable sales, acreage differences, condition differences and rapidly changing markets can all make valuation more difficult. So when somebody offers substantially over asking, I don't just celebrate. I start doing math.

**Appraisal gap: Three very important words.** This is where an appraisal-gap provision can become extremely valuable. Let's say a buyer offers $775,000 but agrees to cover an appraisal shortfall of up to $25,000. If the property appraises at $750,000, the buyer has already agreed that they will still pay $775,000, subject to the exact terms of their offer.

That's meaningful.

Now compare that with someone offering $800,000 with no appraisal-gap protection. If the appraisal comes in at $750,000, which buyer would you rather have?

Exactly.

The highest offer isn't necessarily the highest guaranteed – or most defensible – price. And that distinction can be worth tens of thousands of dollars to a seller.

**Bigger down payments matter, too.** I also pay very close attention to down payments. That doesn't mean a buyer putting 30% down is automatically better than somebody putting 10% down. But it tells me something about the structure and flexibility of the transaction. A buyer with substantial cash may have more ability to absorb an appraisal shortage, restructure financing, or deal with an unexpected issue without the transaction falling apart. A buyer stretching every available dollar just to get to closing may have much less room for error.

Again, I'm not looking at one number. I'm looking at risk.

**Don't fall in love with the big number**. This is where sellers sometimes get themselves into trouble. They see $825,000 and everything else on the page disappears. I understand it. If somebody offers you $50,000 more than everyone else, naturally that's where your eyes go. But before popping the champagne, somebody should ask why.

Is this buyer simply aggressive? Do they understand the comparable sales? Are they prepared to cover the difference if the appraisal doesn't support their offer? Or did they throw out a giant number knowing they may have an opportunity to renegotiate later?

An experienced listing agent should be thinking about all of this before the seller signs anything. Because getting under agreement is only half the job. You still have to get to the closing table.

**Sometimes the best offer isn't even the first one**. This is also why I don't believe sellers should automatically reject an early offer just because it arrived quickly. I've heard sellers say: "If we got this offer after one day, imagine what somebody will pay next week."

Maybe.

Or maybe the most motivated, best-qualified buyer just walked through your door. There is nothing wrong with allowing reasonable market exposure, especially when multiple offers are expected. But don't confuse speed with weakness. A great offer on Day One is still a great offer. The market doesn't owe you a better one on Day Seven.

**This is what you're paying your agent for.** Putting a house in MLS isn't the hard part. Uploading photographs isn't the hard part. Putting a sign in the front yard definitely isn't the hard part. The value of an experienced agent shows up when there are decisions to make. Which buyer is stronger? Which financing is safer? Which contingencies create risk? Can the price survive an appraisal? Can one offer be renegotiated into something better? What happens if something goes wrong?

That's where experience should earn its money. I've spent more than 26 years in the real estate and mortgage industries. When I'm representing a seller, I'm not trying to collect the highest piece of paper. I'm trying to structure the transaction that gives my client the best combination of price, certainty and probability of actually closing.

**The bottom line**. If you receive multiple offers on your home, don't simply line them up from highest price to lowest and pick the one on top. Read the entire offer. Understand the financing. Understand the contingencies. Understand the appraisal risk. And understand exactly how much of that offer price is truly protected. Because sometimes an offer for $800,000 is worth $800,000.

And sometimes it's really an offer for: "$800,000…unless something happens." Those last four words matter. A lot. The highest offer may win the beauty contest. The best offer is the one most likely to put the most money in your pocket at the closing table.

Sell smarter! List for 1%.

**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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# Home Sweet Home Health Services

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

**781-971-5900**
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**80 Washington Street**
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**Norwell, MA 02061**

**Estate Planning • Elder Law • Probate**

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

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

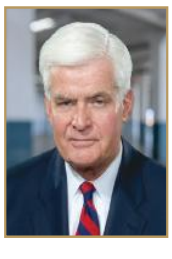
THE FEDERAL SAVINGS BANK
Home Begins Here.

## WHY CONSIDER THE NEW REVERSE MORTGAGE?

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

## YOUR NEXT STEP TOWARD YOUR RETIREMENT OPTIONS

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



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

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

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

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# EXPANDING TO SERVE MORE

*Across the South Shore!*



**DON'T SEE A PROGRAM LISTED THAT YOU ARE IN NEED OF?**

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## OCES SERVICES

- Adult Family Care
- Community Transition Liaison Services
- Consumer Directed Care
- Home Care Program
- Housing Programs
- Information & Referral
- Options Counseling
- Money Management
- Nutrition Program
- One Care Services
- Private Care Coordination
- Protective Services
- Senior Care Options
- Volunteer Programs

## OCES SERVICE AREA




**OCES is proud to serve all 34 communities across Plymouth County and the South Shore!**

The above listing includes the **CORE** programs and services that we provide. This is not a comprehensive listing of all services that will be offered.



**Call Us Today**
**508-584-1561**

We will direct you to the ***right*** person!

**Visit Us Online**
**ocesma.org**