

SENIOR *Living*



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6

questions to determine if universal life insurance is right for you

(StatePoint) — Life is full of changes, transitions, growth—and sometimes disruptions. It's always the right perfect time to consider a universal life insurance policy that offers flexibility and options catered to your needs.

According to Bankers Life, a national life and health insurance brand, there are six essential questions when considering if a universal life insurance policy is right for you.

What is universal life insurance?

Universal life insurance is a type of permanent life insurance that offers life-long protection with the unique flexibility to adjust your coverage and premium amounts. Similar to other forms of permanent life insurance, universal life builds cash value that enables you to accumulate funds on a tax-deferred basis.

How do universal life insurance premiums



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work?

One of the major advantages of universal life insurance is the flexibility to adjust your premiums. During times when you have extra money available, you can contribute more than your minimum premium, and the surplus will be added to your cash value

and accrue interest over time.

On the other hand, if finances are tight and your policy has accumulated a high enough cash value, you can reduce or even skip premium payments without the threat of terminating your coverage.

How does universal life cash value grow?

Universal life insurance builds cash value over time through your deposits and the interest earned on your contributions. Some policies provide a guaranteed minimum interest rate, such as 3%, while others might offer a smaller minimum

interest rate, such as 1%, but include the potential for higher growth linked to the S&P 500.

Based on your specific policy, you can access your cash value through loans or withdrawals to help support your financial goals. It's crucial to understand that with certain universal life insurance policies, the cash value isn't passed along with your death benefit; you must withdraw the money while you're alive.

How does a universal life insurance death benefit work?

Depending on insurer and product, universal life insurance can offer unique death benefit options. Some policies give you the option to decrease your death benefit if you require less coverage in the future. Other insurers offer the option to increase your death benefit as your needs evolve. In either case, death benefits are typically tax-free for named beneficiaries.

What are some universal life insurance considerations?

Of all the life insurance

products available, universal life insurance offers you the most control. However, this flexibility requires some degree of policy management on your part. If you choose to skip or lower your premium payments, you must ensure that your policy has enough cash value. Otherwise, your coverage could lapse if it isn't adequately funded.

If you're interested in permanent life insurance that features consistent premiums, a stable death benefit, and access to cash value, then a whole life insurance policy may be a better fit for you.

Is universal life insurance right for you?

If you're unsure what type of life insurance policy is best for your needs and budget, an agent can walk you through your options and help you build a strategy that helps protect your financial security and peace of mind. For more information, reach out to a Bankers Life agent or visit bankers-life.com.

Evaluating these six key questions is the first step in determining if a universal life insurance policy aligns with your financial goals and will ensure that you're making an informed decision that protects your future.

Can couples move into assisted living facilities together?

The decision to move into an assisted living facility requires careful consideration, and that decision may necessitate even greater deliberation for couples. The organization www.Senior-Living.org, which is devoted to empowering older adults to age with ease, notes that many assisted living facilities offer living arrangements for spouses who do not necessarily require the same level of care and attention as their partners.

Though each facility is different, and some may not allow couples to live together when one person requires significant help with day-to-day living, many provide apartment-style living in which housing units are equipped with safety features, such as handrails and wheelchair accessibility, that can make daily living safer for aging individuals with physical challenges without making life difficult for their partners with no such issues.

In addition, www.Senior-Living.org notes that, at most assisted living facilities, residents will only pay for the services required, meaning couples will not have to pay for services such as medication management and activities of daily living assistance for the spouse who does not require such help. Such flexibility can make life easier and more affordable for couples who choose to move into assisted living facilities together.



Fall back into a healthy routine with these 3 easy tips

(StatePoint) — The fall season is upon us and it's the perfect time to reset and renew. Simple and small modifications to your daily exercise and nutrition routines can make a huge difference—and these three easy tips will help you “fall” back into a good routine.

Sneak in Extra Steps

Fall is a refreshing time of year to get moving, especially as we welcome a break from the summer heat. Engaging in simple cardiovascular exercise weekly is key. It can help maintain healthy cholesterol and blood pressure levels. If working out regularly is daunting, instead, find simple ways to be active in your daily life. Use a smaller cup for your water, allowing you to get up more often to refill it, take the stairs instead of the elevator or park a bit



PHOTO SOURCE: © GBH007 / iStock via Getty Images Plus

farther from your destination—all these habits will encourage you to take more steps per day.

Make Healthy Swaps

Looking to eat healthier? The fall season offers an

abundance of delicious vegetables and fruits for an easy swap out. Start small by trading out a bag of chips for an apple or fries for sweet potatoes. You are what you eat, and your gut microbiome plays a major role in your health. Ultra-processed diets negatively

impact gut health and throw off the omega-6 to omega-3 ratio, which can lead to chronic inflammation. Inflammation lessens your ability to function properly at the cellular level and increases your vulnerability to lifestyle diseases.

Focus on Whole Body Health

A fall reset should focus on whole body health and that starts with your cells. Your body is made up of trillions of cells that help keep you functioning and thriving and supporting them is crucial.

Krill oil is an effective supplement for keeping your cells and whole body healthy. What distinguishes krill oil from other marine oils, is that it is a natural multi nutrient. Meaning, that from the source, krill oil already contains several essential and cellular nutrients all in one, including omega-3s, phospholipids, choline and astaxanthin. The body's cells need to get these nutrients from the diet on a consistent basis.

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The role of a home health aide

Caregivers come from all walks of life. Doctors and nurses may be the frontline medical providers people encounter most frequently, but there are plenty of others who do their part to maintain the well-being of individuals, including home health aides.

Home health aides, sometimes called personal care aides, are brought in to assist a person with activities of daily life. An HHA typically helps a person who may need some assistance with tasks they cannot perform due to illness or disability. HHAs may work in a person's home, in a group home or in another care facility.

AARP says home health aides are considered health care paraprofessionals and must meet established training requirements, which vary by location.

HHAs may perform various duties, including:

- ▶ • assistance with personal care, such as dressing, toileting, feeding, and moving from bed to chair, etc.
- ▶ • checking vital signs
- ▶ • monitoring a client
- ▶ • light housekeeping

▶ • meal planning and cooking

▶ • picking up prescriptions

▶ • companionship

HHAs typically will not provide skilled nursing care and may not be able to offer recommendations on treatment or medications.

Individuals can find the services of HHAs who may work independently or are placed through agencies. Sometimes a doctor or hospital will have connections to HHA services and can make referrals. It can be useful to interview several potential HHAs to find one who will fit with the needs and personality of the person requiring assistance. A good HHA will be compassionate, patient and flexible. As illness or injury also can affect a person's mood, HHAs must be able to adjust if a client is reluctant to receive help or is depressed or anxious from his or her limitations.

Home health aides serve vital roles in the health care community by providing care and companionship to those who can no longer live independently.

Compassion is an integral component of palliative care

Various medical and therapeutic treatments are designed to promote health and well-being. Many of these therapies attempt to remove illness or address sickness. But at some point in their lives, people may receive a different form of care known as palliative care.

Palliative care, according to Get Palliative Care, is based on the needs of the patient and not the patient's prognosis. Unlike curative treatments that aim to eliminate illness, palliative care is centered on improving quality of life for patients and their families by addressing physical, emotional and psychological needs. Palliative care focuses on comfort, care and quality of life for those with serious illness. It is designed to improve life for people of any age who need it, not just older adults. The National Institute on Aging says palliative care is interdisciplinary, which means it involves a variety of doctors and care providers who work

together with patients and families to address individual goals and values.

Palliative care prioritizes comfort and support, aiming to alleviate pain, manage symptoms and offer holistic care that encompasses the whole person.

Some of the hallmarks of palliative care are relief from pain and other symptoms of a serious illness. It also may help a person cope with side effects of medical treatments. Palliative care may be recommended whether a condition can be cured or not. It is performed alongside other treatments a person may be receiving, says the Mayo Clinic.

Patients with serious illnesses often experience pain, nausea, fatigue, and shortness of breath. Palliative care specialists utilize strategies and medications to alleviate these symptoms, ensuring that patients remain as comfortable as possible. Some of the conditions for which palliative care can be effective

include:

- Cancer
- Heart disease
- Blood and bone marrow disorders
- Dementia
- Cystic fibrosis
- Kidney failure
- Lung disease
- Liver disease
- Stroke

According to a study published in the New England Journal of Medicine, patients with serious illnesses who received palliative care lived longer than those who did not receive this care. By focusing on relief and support, palliative care helps individuals and their families confront challenging times.

Those who would like to inquire about palliative care for themselves or a loved one can search the Palliative Care Provider Directory to find options nearby. A conversation with one's doctor also can point patients in the direction of palliative care.

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Ready for Open Enrollment?

4 tips for choosing the right Medicare plan

(StatePoint) — With so many Medicare options available, selecting a plan can seem daunting. This year you may be wondering how news of Medicare drug price negotiations, economic uncertainties and other factors may impact your coverage in 2025.

Medicare is the government health insurance program for Americans 65 and older and others who qualify, providing hospital coverage (Part A) and physician visits (Part B) to beneficiaries. Additionally, there are a variety of options that coordinate with original Medicare, such as Medicare Supplement plans and Prescription Drug Plans, or replace original Medicare with Medicare Advantage (MA) plans combined with Prescription Drug Plans.

During this year's Medicare Annual Enrollment

Period (AEP), which takes place between Oct. 15 — Dec. 7, 2024, here's what Cigna Healthcare, which serves millions of Medicare customers nationwide, wants you to know:

1. Check for plan changes: If your current plan is working for you, you can likely keep it. However, it's a good idea to review your plan every AEP, especially if you've experienced major life, health or financial changes. Any changes to your current plan will be outlined in your Medicare plan's Annual Notice of Change (ANOC) letter, which you can expect to receive in September.

2. Research your coverage: There are a few key things to watch for when shopping for a plan. One of them is whether your favorite providers and specialists will be in-network. You should



also review each plan's formulary — that is, the list of drugs covered under the plan. You'll want to find a plan that will cover your

current medications and any you anticipate your doctor prescribing over the course of the year ahead. Finally, carefully consider your total

spend for your prescription drug plan coverage (i.e., premiums plus pharmacy costs) since the maximum out-of-pocket costs for drugs you utilize will be capped at \$2,000 in 2025.

3. Look for value: No matter what the economic outlook is, it's wise to select a plan that provides great value. To that end, you may want to consider an MA plan, which offers quality and affordability. MA plans cover everything original Medicare does, plus more; most also include dental, vision and hearing benefits, prescription drug coverage, and other extras like over-the-counter drugs, transportation to doctor's visits and pharmacies, healthy grocery purchases, and fitness services. MA plans are often available with \$0 premiums, but you'll also want to check on what your annual

out-of-pocket costs could be based on your health status.

4. Understand your plan: Before enrolling in a particular plan, make sure you understand its ins and outs. Call Medicare at 1-800-MEDICARE (1-800-633-4227) 24/7; TTY users can call 1-877-486-2048. Or, visit the Medicare Plan Finder website at www.medicare.gov/plan-compare. For local assistance, refer to the State Health Insurance Assistance Program at www.shiptacenter.org. You can also contact individual Medicare plans, including Cigna Healthcare at [CignaHealthcare.com](https://www.CignaHealthcare.com).

"AEP is your opportunity to assess your budget and your health needs and find an option that will work for you and your lifestyle in 2025," says Ryan Kocher, chief growth officer for Cigna Healthcare Medicare.

Planning for long-term care

Long-term care is an important component of financial and personal wellness planning. Planning for long-term care can help aging individuals maintain their independence and quality of life into their golden years.

According to the National Institute on Aging, long-term care (LTC) involves a variety of services that accommodate a person's health or personal care needs when they can no longer perform everyday tasks on their own. LTC can help people with chronic illnesses, disabilities or other conditions. LTC can be expensive, but planning for such needs can help families avoid financial strain and stress, and also provide peace of mind.

Types of care

One of the initial steps when

planning for LTC is to identify the available options. LTC is multi-faceted and can come in a variety of forms. LTC can involve in-home care, with a care provider coming into an individual's home to offer services like housekeeping and assistance with personal care. In addition, LTC can take place in nursing homes or assisted living facilities. Adult daycare facilities also may be considered part of LTC.

Payment options

It's important that families recognize that traditional health insurance does not cover the costs associated with LTC. In addition, Medicare cannot be used for LTC in most cases in the United States. It is essential to earmark funds or find alternatives to cover these costs.

According to [Medicare.gov](https://www.Medicare.gov), some insurance companies will enable people to use life insurance policies to pay for LTC. Long-term care insurance also merits consideration. This insurance may cover LTC facilities or even home care and medical equipment. Families can explore all their options and find a policy that aligns with their needs and budgets.

Additional financial tools to consider are a Health Savings Account (HSA) or a Flexible Spending Account (FSA), which allow for tax-advantaged savings specifically for health care expenses. Those with limited income can be eligible for Medicaid in the U.S., which can pay for nursing home care. However, it is important to research which homes accept Medicaid as a form of payment.



Further estate planning

People can work with licensed professionals to solidify long-term care and financial plans. An estate attorney can help create a durable power of attorney and a living will to ensure that health care and financial decisions are managed according to a person's wishes if

he or she becomes unable to do so. An irrevocable trust also could be beneficial in managing assets and potentially shielding families from LTC costs.

Families should discuss health care wishes and other financial plans as they pertain to long-term care. Early planning can help families navigate caring for aging individuals.

Why men should talk about their health

(StatePoint) — American men may be neglecting their health and wellness, particularly when it comes to their urological health. But an open line of communication between men and their healthcare providers, and among family members, can lead to better care.

A Cleveland Clinic survey found that only 3 out of 5 men get annual physicals and 55% do not get regular health screenings. What's more, many men shy away from the subject of their health, with 77% reporting that they don't know their complete family history when it comes to urological issues.

"There is a clear need to fill care gaps and destigmatize men's health issues," says Shaun Noorian, CEO and founder of Empower Pharmacy, a compounding pharmacy that supports patients with men's



PHOTO SOURCE: © GREENLEAF123 / iStock via Getty Images Plus

health concerns such as testosterone, sexual wellness, prostate health and gynecomastia.

Fortunately, innovations in the health care industry that are expanding access to tailored care are helping fill these gaps and helping health care providers

support their patients' needs more effectively.

Noorian's own story shows how a compounding pharmacy helped him optimize his health. His doctor recommended compounded medications after a health and wellness check of his hormones. The

compounded medications provided the exact dosage and strength prescription he needed, which can't always be found through traditional medicines. But compounding goes beyond hormones. Noorian discovered it could also address various men's health concerns like testosterone, sexual wellness, urology and dermatology.

Noorian says that men can use these tips for a happy, healthier life:

- Don't wait until you have a serious medical condition to see your doctor. Schedule annual physicals and all recommended health care screenings.

- Destigmatize men's health issues by talking to male family members about prostate cancer. Prostate cancer is the second leading cause of cancer deaths for men in the United States and a man is two to three times more

likely to get prostate cancer if his father, brother or son had it. You should also talk to your primary care doctor or urologist about having a blood test and examination, particularly if you have a family history of the disease.

- Erectile dysfunction affects nearly 30 million men of all ages across the United States, according to the Indiana University School of Medicine, which notes that it could be the sign of another underlying health issue. Your urologist can help rule out causes, like heart disease and high blood pressure.

- When dealing with men's health issues, talk to your healthcare provider about all available treatment options, including the potential benefits of using a compounding pharmacy. Compounded medicine enables healthcare

providers to prescribe treatments that are specifically tailored to individual biomarkers (biological molecules found in body fluids or tissues that are a sign of a condition or disease) by dosage and formulation. By analyzing biomarker data, compounded medications can be formulated with precise dosages and combinations of more than one active pharmaceutical ingredient, optimizing therapeutic outcomes for a wide range of health conditions.

To learn more about how compounding pharmacies can support men's health, visit empowerpharmacy.com.

"For the best care possible, men should be proactive about their health, and providers should explore with their patients all available treatment options, including personalized solutions," says Noorian.



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How to choose a hospice facility

Hospice programs are designed to provide care to those facing end-of-life illnesses and offer support for such individuals' families and caregivers. The hospice philosophy is a relatively recent one, at least in the United States. According to Harvard Medical School, in the 1970s a growing number of terminally ill people were dying alone in hospitals. In response to that, the hospice movement began to offer services that would enable individuals to die free of pain and with dignity. Resources were available to families facing tough decisions.

Hospice is fully covered by Medicare in the United States for all eligible patients

and is covered by most Medicaid and commercial insurance plans. Canada has universal health care, which provides basic health services without user fees. Palliative care, which hospice care falls under, is a basic service in all provinces and territories, so it's likely these services, when provided in a hospital, will be covered. Hospice care provided outside of a hospital in Canada may not be free of charge.

Choosing a hospice provider is an important decision. Depending on where a person lives, there may be a variety of hospice options, and each may differ in a number of ways, including quality of care. The following tips can help families as

they seek hospice facilities.

- **Start with a state or national website.** Organizations like the National Hospice and Palliative Care Organization offer databases of hospice providers across the U.S. This enables families to filter their options by provider type as well as geographic location.

- **Determine the care outcome.** You can decide which type of services will be needed for your loved one. Hospice programs can manage pain and symptoms; provide drugs, medical supplies and equipment; teach family members how to care for loved ones; help with emotional and spiritual aspects of death; and provide services like speech

and physical therapy. Identifying the desired course of hospice treatment ensures families ask the right questions when visiting facilities.

- **Know the screening requirements.** Ask about the qualifications of hospice workers and volunteers as well as the level and type of training they receive before being placed with families.

- **Determine caseload and how busy the hospice provider may be.** Some hospices

assign a certain number of patients to each staff member, while others offer only one-on-one assignments. This can affect how flexible scheduling may be.

- **Where does care take place?** Hospice services may occur in hospitals, skilled nursing homes, private residences, or specialized hospice centers. Identify which scenario works for you and find services that align with it.

- **Learn the reputation and**

read reviews of hospice providers. It may be easy to go with an initial recommendation, particularly when you want to offer fast relief to a loved one. However, families should read reviews and verify referrals before choosing a facility.

Taking the time to evaluate various factors pertaining to hospice care ensures that families choose a provider that emphasizes compassionate, high-quality care.



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Understand the menopause transition

The human body is capable of various amazing feats, but many will attest that the ability of women to nurture and grow what will become another person is the body's most impressive characteristic.

Healthline states a woman can get pregnant and bear children from puberty, when they start getting their menstrual periods, to menopause. The average woman's reproductive years are between ages 12 and 51. While puberty and pregnancy are topics widely discussed in a woman's life, the same may not be said for menopause.

What is menopause?

The World Health Organization characterizes menopause as the end of a woman's reproductive years. After true menopause, a woman cannot become pregnant naturally. Menopause is marked by the end of a monthly menstrual cycle often referred to as a "period." Natural menopause is deemed to have

occurred after 12 consecutive months without menstruation. Menopause can occur for other reasons, such as if the reproductive organs are damaged due to illness or removed for the treatment of a certain condition. This is called induced menopause.

What happens during menopause?

During menopause, the ovaries stop producing reproductive hormones and stop releasing eggs for fertilization, says the Cleveland Clinic.

What is perimenopause?

Some people incorrectly describe the years leading up to the last menstrual period as menopause. However, menopause only occurs after the last period has occurred. It is a finite date. The menopausal transition before that takes place is actually called perimenopause. It is a period of time that most often begins between ages 45 and 55. The National Institute on Aging

says perimenopause traditionally lasts seven years, but it can go on for as long as 14 years. The duration may depend on lifestyle factors, race and ethnicity.

During perimenopause, production of estrogen and progesterone made in the ovaries varies greatly. That can mean menstruation can be heavy at times or light. It may occur once a month or even multiple times per month. The menopausal transition affects each woman differently. It is a good idea for women to use a menstruation tracker and remain aware of symptoms to discuss with the gynecologist.

What is postmenopause?

Postmenopause is the time after menopause has happened. Women will remain in postmenopause for the rest of their lives. While many symptoms ease up in postmenopause, there still may be mild symptoms attributed to the low levels of

reproductive hormones.

What are common symptoms of the menopause transition?

As one transitions from childbearing years into postmenopause, certain symptoms can occur.

- Irregular periods
- Hot flashes/night sweats
- Vaginal dryness
- Urinary urgency
- Difficulty sleeping
- Emotional changes
- Dry skin, eyes or mouth
- Worsening premenstrual syndrome symptoms
- Breast tenderness
- Headaches
- Racing heart
- Joint and muscle aches
- Weight gain
- Trouble concentrating
- Changes in libido

Women are urged to discuss their symptoms and concerns about menopause with a health care professional. Various treatments can alleviate symptoms and make the transition more comfortable.



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Thoughtful gifts for aging parents

Children typically want to treat their parents to something special during the holiday season. Parents do a lot for their children, and when those kids become adults, a desire to express their appreciation for Mom and Dad grows.

According to The Wrap Up: Snappy's 2022 Holiday Gift Report, the majority of Americans (64.2 percent) report they need help when it comes to holiday gifting. They may want to carefully consider a recipient's interests, as the report also discovered more than half of all Americans want a gift that reflects their personal interests and hobbies. When shopping for elderly parents, it may not be as simple as identifying interests, particularly if Mom and Dad are experiencing age-related health issues. Consider these gift ideas that may be ideal for the aging adults in your life.

• **Cozy blanket:** Older adults may have trouble regulating their body temperatures, which can translate to feeling cold a lot of the time. A new blanket or throw for a bed or to cuddle up with in a favorite recliner might be the perfect gift.

• **Family history book:** Budding writers can interview their aging parents and jot down family stories. Those stories and anecdotes can be compiled into a book and combined with photos to make a family history log, which can be gifted back to the interviewee.

• **Gripping slippers:** Slips and falls can injure aging adults and put them out of commission for quite some time. Sturdy and secure slippers with anti-slip soles are good for getting around the house and making quick trips to take out the trash or get the mail.

• **Robotic vacuum:** Keeping up with the household chores is easier with a robotic vacuum that automatically scours carpets and hard-surface floors. This eliminates having to wrestle with a cumbersome vacuum.

• **Key finder:** A key finder can help adults find their keys if they are misplaced. Some employ radio frequency, while others utilize Bluetooth technology and can be paired to a smartphone.

• **Magnifying light:** Older parents who like to do puzzles or close-up work like knitting or stitching can

benefit from an LED lamp that also has a magnifying glass built right in.

• **E-reader:** Avid readers may enjoy an e-reader because they don't have to find spots to store even more books in their homes. E-readers can be customized so the print is the right size for the reader's needs. Also, the devices are lightweight and easy to stow in a bag.

• **Automatic card shuffler:** Parents who are known card sharks around the community can use an automatic card shuffler to make card play even easier.

• **Resistance bands:** Resistance bands are like large rubber bands that exert force to strengthen muscles and improve flexibility. They can help aging adults stay in shape in a low-impact way.

• **Dining gift cards:** When parents do not want to spend additional time in the kitchen, they may opt to visit a favorite restaurant. A combination of a gift card to a favorite establishment as well as pre-paid taxi or ride share service ensures a good meal and a safe ride home.

Although they seem to have everything, aging parents still can benefit from some thoughtful gifts.



PHOTO SOURCE: © UNDEFINED UNDEFINED / iStock via Getty Images Plus

Shortness of breath not going away? Ask your doctor for a blood test

(StatePoint) — Pulmonary alveolar proteinosis (PAP) is an ultra-rare lung disease with approximately 3,600 diagnosed cases in the United States. Unfortunately, some people are potentially living with the disease without knowing it, as it is often misdiagnosed.

That is why the American Lung Association, with support from Savara Inc., is launching a new educational campaign to help healthcare providers and patients better recognize the signs and symptoms of autoimmune pulmonary alveolar proteinosis, (aPAP), the most common form of the disease. As part of the campaign, they are sharing these fast facts:

What is aPAP? This disease is characterized by the abnormal buildup of surfactant in the air sacs of the lungs, which can make breathing difficult. The buildup is due to an inability to clear the surfactant. Occurring in both males and females, aPAP is often diagnosed between the ages of 30 and 60.

What are its symptoms?

Some people who are living with aPAP may not show symptoms initially, while others may have progressive shortness of breath. Additional symptoms include chronic cough, fatigue, unintentional weight loss and chest pain.

Why is aPAP commonly misdiagnosed? Since aPAP is so rare, and because symptoms are similar to other more common lung diseases, it is often misdiagnosed. Common misdiagnoses include both acute and chronic lung diseases such as pneumonia and asthma.

How is aPAP diagnosed?

If you are diagnosed with another lung disease and the treatment is not effective, your doctor may recommend a chest CT scan. If you have an abnormal chest scan with unresolved lung symptoms, you should also talk to your healthcare provider about getting a free, simple blood test called aPAP ClearPath, which measures the level of the GM-CSF

antibodies in your blood to determine if you have the disease.

How is aPAP treated? Currently, there is no cure for aPAP and no FDA-approved therapies; however, symptoms can be managed. The most common treatment is whole lung lavage, (WLL) also called “lung washing.” WLL washes out the built-up surfactant from the lungs, allowing you to breathe more easily. This treatment often needs to be repeated, as it doesn’t address the underlying cause of the disease.

Managing aPAP well means seeing a specialist who is familiar with this rare lung disease and going to all of your regularly scheduled healthcare appointments.

To learn more, visit Lung.org/PAP.

Without treatment, this progressive disease can increase the risk of infection and lead to respiratory failure that may become life threatening. Don’t wait.



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Variables that could elevate your risk for stroke

The World Stroke Organization notes that more than 12.2 million individuals experience stroke each year across the globe. Perhaps even more telling, the WSO reports that, globally, one in four people over age 25 will have a stroke in their lifetime.

Stroke is indeed a threat to public health. However, despite the prevalence of stroke, individuals are not helpless against it. Various risk factors for stroke are within individuals' control, and it's never too early for adults to prioritize stroke prevention. With that in mind, the following are some of the most common risk factors for stroke, courtesy of the WSO.

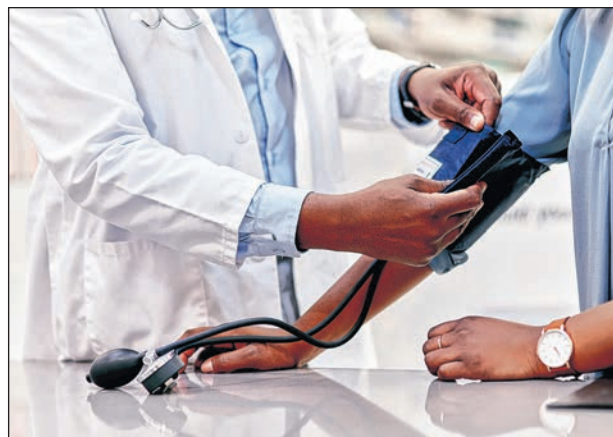
• **Elevated systolic blood pressure:** The American Heart Association notes

that an elevated systolic blood pressure means the upper number on a blood pressure reading is between 120 and 129. Systolic blood pressure measures the pressure your blood is pushing against the artery walls each time the heart beats. Individuals diagnosed with elevated systolic blood pressure are urged to discuss the ways to lower that number, as the American Stroke Association notes high blood pressure is the most significant controllable risk factor for stroke.

• **High body mass index:** A 2022 study published in the journal PLOS One found that body mass index was associated with stroke risk among diabetes patients. The study found that the risk of ischemic stroke, which occurs when

a blood clot or fatty plaque blocks a blood vessel in the brain, was higher among obese patients compared to patients who are overweight or normal-weight.

• **Smoking:** The WSO reports that someone who smokes 20 cigarettes a day is six times more likely to have a stroke compared to a non-smoker. One of the links between smoking and stroke risk surrounds carbon monoxide and nicotine. Smoke from cigarettes contains both carbon monoxide, which reduces the amount of oxygen in a smoker's blood, and nicotine, which makes a smoker's heart beat faster. Those variables combine to raise blood pressure, which has already been noted as a significant risk factor for stroke.



• **Alcohol consumption:** A 2022 study published in the journal Neurology examined the link between alcohol consumption and stroke. The study found that high levels of alcohol consumption are associated with a higher risk for all types of stroke, and even moderate intake, defined as between seven to 14 drinks per week for women and seven to 21 drinks per week for men, was associated with higher risk for all types of stroke.

These are not the only

common risk factors for stroke. In fact, the WSO reports high fasting glucose, air pollution, low physical activity, poor diet, high LDL (i.e., "bad") cholesterol, and kidney dysfunction are some additional common risk factors for stroke.

Though stroke affects more than 12 million individuals across the globe each year, many of its more common risk factors are manageable. More information about stroke is available at www.stroke.org.

Did you know?

The World Stroke Organization reports that a person suffers a stroke once every three seconds across the globe each day.

Globally, there are roughly 12.2 million new strokes each year, and one in four individuals age 25 and older will have a stroke at some point in their lifetime.

In its "Global Stroke Fact Sheet 2022," the WSO reported that the number of individuals who will have a stroke in their lifetime had increased by 50 percent over the previous 17 years, which underscores a need for the general public to better understand stroke and its controllable risk factors.

Such variables include avoiding smoking, eating a healthy diet, minimizing if not eliminating alcohol consumption, and avoiding a sedentary lifestyle.

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What to know about exercise and dementia risk

Three seconds go by in a flash, but that's enough time for another person to join the masses already diagnosed with dementia. According to Alzheimer's Disease International, every three seconds someone in the world develops dementia, a condition that more than 55 million people were living with in 2020.

The World Health Organization notes that various diseases and injuries that affect the brain can contribute to dementia. As menacing a threat as dementia presents, individuals are not helpless against it. In fact, exercise, which can help lower risk for heart disease, stroke and various other conditions, can be a valuable ally against dementia as well.

What is the link between exercise and dementia?

Dementia remains something of a mystery, but the Alzheimer's Society notes that evidence is now strong enough to support the assertion that lack of physical exercise increases a person's risk of developing dementia. The Alzheimer's Society also notes that researchers have discovered improvements in thinking and memory and

reduced rates of dementia among middle-aged and older adults who exercised compared to those that did not.

Is cardio the most effective exercise at lowering dementia risk?

Speaking with CNBC, Silky Singh Pahlajani, a clinical professor of behavioral neurology and neuropsychiatry at Weill Cornell Medicine, noted that cardiovascular exercise, often referred to as cardio, can provide the biggest benefit for brain health of any form of exercise. Cardiovascular exercise can increase heart rate, which helps deliver oxygen cells to the brain. The National Institutes of Health notes that oxygen shortages prevent the brain from working as well as it should, and a 2023 study published in the journal Redox Biology found that oxygen abnormality plays a crucial role in the occurrence and progression of Alzheimer's disease.

How should aging adults approach exercise if they have been largely sedentary?

Middle-aged and older adults who have not been physically active throughout their adult life but want to begin incorporating

exercise into their daily routines are urged to speak with their physicians prior to beginning a fitness regimen. Preexisting conditions may make it difficult, if not impossible, to engage in certain forms of exercise. A personal physician can consider a patient's unique medical history and then recommend certain exercises that won't put him or her in jeopardy of suffering an injury or illness. A gradual approach to exercising is typically best for individuals who have lived a sedentary lifestyle. Starting off slowly with a short walk or light physical activity like gardening can help the body acclimate to physical activity at a safe pace. As adults' bodies become more accustomed to exercise, men and women can then gradually increase the intensity of their workouts, switching from walking to jogging on a treadmill when possible.

There is no cure for dementia, but adults are not helpless against the various forms of the condition. Researchers have discovered that preventive measures like routine exercise can be an effective way to reduce dementia risk.



PHOTO SOURCE: © JACOB LUND / iStock via Getty Images Plus

Tips for older Americans to protect selves against scams

(StatePoint) — Scammers are getting better at what they do all the time. According to the Data Book, Americans reported losing \$10 billion to scams in 2023, a full \$1 billion more than in 2022. While anyone can be a victim, elderly people are often targeted, as they are presumed to have more savings.

According to CERTIFIED FINANCIAL PLANNER® professionals, you can help safeguard your financial future with these tips:

Slow Down

From romance scams to debt and IRS scams, many scammers use emotional appeals to scare or charm their victims into giving up personal information or their money. Before acting, take a deep breath and speak to a trusted friend or relative who may be able to help you spot a potential scam. Remember that the IRS initiates contact only through the U.S. mail, not via email, text or social media.

You can also do a bit of investigative work yourself. For example, if you receive an email claiming to be your bank or another institution asking you to click on a link,

first make sure the request is legitimate. Do the return address and URL look right? Are there spelling errors? If you're contacted by text or with a phone call, look up the number of the bank or company and call them back directly, not with the number provided.

Be Choosy

As you age, it's common to enlist friends and family to help you make financial decisions and with everyday administrative tasks, like paying your taxes or your bills. Select who has access to your sensitive documents and online accounts carefully.

Also, never leave bills, statements and other identifying information lying around. You may want to invest in a paper shredder or a file cabinet with a lock so you can dispose of and store documents carefully. You should also ensure all your online accounts have strong passwords that are known only to you.

Finally, consider setting up automatic bill payments. This not only has the benefit of keeping you up-to-date on payments and helping you avoid late fees, it will also

reduce the amount of sensitive paperwork you have in your home and receive by mail.

Seek Assistance

If you are the victim of identity theft or another scam, a CFP® professional can help you recover with a smart financial plan. They can also help you avoid becoming a victim in the first place by helping you monitor your accounts and by setting up notifications from your financial institutions when suspicious activity is detected. As a fiduciary, they have an ethical obligation to work in your best interests at all times and can be a valuable member of your money team. To find a CFP® professional near you, visit letsmakeaplan.org.

It's easy to think identity fraud and other financial abuse is something that happens only to other people. But scam tactics are becoming more sophisticated, and anyone can be targeted. The best defense is staying abreast of the latest tactics and arming yourself with the assistance of trusted advocates.



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Tailor-made gifts for on-the-go seniors

Seniors and older adults did not seem to get the memo regarding inflation. As the world continues to navigate a cost-of-living increase, internal data from Bank of America indicates that Baby Boomers (people born between 1946 and 1964) and Traditionalists (individuals born between 1928 and 1945) are spending more while younger generations are cutting back. Between May 2021 and May 2022, spending by Traditionalists increased by more than 5 percent while Baby Boomer spending rose by 2.2 percent. That uptick occurred while younger generations' spending fell by 1.5 percent.

Seniors seem to be on the go, and that's something holiday shoppers can keep

in mind as they look for gifts for their aging parents, grandparents and others. With that in mind, shoppers can consider these gifts that align well with the lifestyles of seniors who are out and about and making the most of their free time.

• **Golf clubs or additional golf gear:** Data from the National Golf Foundation indicated that more than 34 million people in the United States played golf in 2019, and 15 percent of those players were 65 and over. A new set of custom-fit clubs can help seniors take their game to the next level. Such clubs can be expensive, so they make a great tandem gift from children and grandchildren who pool their resources. If new clubs are not necessary or too costly,

a single club, such as a new driver or putter, makes for a great gift as well. Gear like a new golf bag, new spikes and new course-friendly attire also makes a great gift for seniors who love the links.

• **Travel gifts:** The 2023 AARP Travel Trends survey found that 85 percent of older travelers rank travel in their top three priorities for discretionary spending. The appeal of travel has not worn off for modern seniors, and shoppers can keep that in mind this holiday season. New luggage, travel miles earned through a credit card, unique experiences at senior travelers' next destination, air tags that can keep track of luggage, and a world travel adapter that can convert plugs in any country

across the globe are just a few of the many travel gifts shoppers can give on-the-go seniors this December.

• **Exercise gear:** The National Council on Aging notes that adults who exercise after turning 65 continue to reap the same rewards that improve quality of life among younger men and women. In addition to boosting immunity,

exercising after 65 continues to improve mood so long as seniors stay the course. Exercise gear, including attire and appropriate footwear, can reduce injury risk and help seniors feel more comfortable while breaking a sweat.

• **Spa session:** All that activity is good for the body, but so is a little post-activity rest and relaxation. A day at

the spa, where seniors can get a massage, take a mental break and address minor aches and pains can be just the thing seniors need to recover in time for their next excursion.

Any number of gifts can make this holiday season even more special for modern seniors who continue to get up and go each day.



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How to protect your hearing over the long haul

Hearing loss is often seen as an inevitable part of aging. However, data from the National Institutes of Health indicates one in two people over the age of 85 has hearing loss, which suggests half of all individuals in that age bracket have no such issue. That should be encouraging to individuals concerned by the prospect of losing their hearing in their golden years.

The American Academy of Audiology notes that age-related hearing loss is known as presbycusis. Presbycusis can develop due to a combination of variables, including changes to blood flow and the structures of the inner ear as the body ages and shifts in how the brain processes speech and sounds. Certain medications and medical issues, including diabetes and poor circulation, also can exacerbate age-related hearing loss.

Though some hearing loss as individuals grow older may be related to age, Father Time cannot bear all the blame when

individuals begin to lose their hearing. In fact, the National Institute on Deafness and Other Communication Disorders, using



data from the 2015-2020 National Health and Nutrition Examination Survey, notes that roughly 5 percent of adults between the ages of 45 and 54 have disabling hearing loss. Such losses are unlikely to be a byproduct of aging, and more likely indicative that individual behaviors can affect the degree to which a person loses or maintains his or her hearing.

Preventive health care is vital to protecting the body long-term, and such maintenance can include steps to safeguard hearing over the long haul. The Hearing Health Foundation notes the following are some simple ways individuals can protect their hearing in the years to come.

• **Keep the volume down.** The HHF advises individuals listen to personal audio devices at 50 to 60 percent of maximum audio

level. Some smartphones are pre-programmed to alert users when they attempt to exceed these levels, and users are urged to heed these warnings when adjusting the volume on their devices.

• **Lower the volume the longer you listen.**

Prolonged listening at high volumes can be especially harmful to hearing, even if users are listening at 50 to 60 percent of the maximum audio level. If you intend to listen for a long period of time, lower the volume even further.

• **Take listening breaks.** The HHF recommends routine listening breaks from personal audio devices. Individuals who listen to personal devices throughout a workday are urged to take breaks at least once every hour.

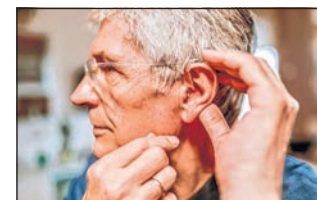
• **Wear over-the-ear headphones.** The HHF recommends individuals choose over-the-ear, noise-cancelling headphones over earbuds. Over-the-ear headphones are more effective at creating a seal that blocks out ambient sounds, which means users are less likely to turn up the volume on their headphones than they might be when using earbuds.

Routine hearing examinations are an effective way to monitor hearing, and individuals are urged to make them part of their preventive health care regimen. When measures are taken to protect long-term hearing, individuals may find it easier to manage age-related hearing loss if they experience it.

Did you know?

Hearing aids can be a useful ally for individuals as they navigate and seek to overcome hearing loss.

Older individuals affected by age-related hearing loss may be particularly in need of hearing aids, but data indicates usage of the devices is low among the aging population.



According to the National Institute on Deafness and Other Communication Disorders, just three in 10 adults over 70 with hearing loss have ever used hearing aids. And it's not only the aging population that is reluctant to use hearing aids, as the NIDCD notes that just 16 percent of adults between the ages of 20 and 69 who could benefit from wearing hearing aids have ever used them.

Greater education regarding the efficacy of hearing aids and the range of user-friendly aids that are nothing like the bulky, often ill-fitting products of yesteryear could compel more individuals with hearing loss to turn to these devices in the years to come.

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Safely manage multiple medications

Individuals who are 60 and older are accustomed to making routine trips to the pharmacy to fill prescriptions. In fact, the Centers for Disease Control and Prevention notes that roughly 84 percent of adults between the ages of 60 and 79 use one or more prescription medications.

Prescription medications prolong individuals' lives and can make their daily lives more comfortable and manageable. As individuals age, their doctors may recommend various prescriptions, some of which they may need to take long-term. Managing multiple medications at once can be difficult, as it can be easy to lose track of which medications have been taken when individuals are prescribed more than one. In recognition of that difficulty, the National Institutes of Health offers the

following tips to help individuals safely manage multiple medications.

- **Maintain an updated list of all medications you take.** The NIH notes a medication list should include both prescription and over-the-counter medications. OTC medicines include vitamins, supplements and herbal products.
- **Share your medication list with family or close friends.** A medication list should be accessible, and seniors can even share it with close family members, who can then advise medical professionals like EMTs, nurses and emergency room doctors which medicines you are taking in emergency situations when you may not be conscious.
- **Routinely review your medication list with health care providers and pharmacists.** The NIH recommends individuals discuss their medicines with



their physicians during each appointment. Ask if all medicines still need to be taken

and if dosages should be changed. When visiting specialists, be sure to provide a

list of all medications you are currently taking.

- **Ask questions about**

newly prescribed medications. Drug interactions can be dangerous, so it's important to ask if and how any newly prescribed medications may interact with drugs, vitamins or supplements you are already taking.

- **Alert health care providers to any new side effects.** Immediately contact your physician if any new side effects present. The NIH recommends individuals continue to take their medications unless their doctor says otherwise.

- **Use a pill organizer.** A pill organizer makes it easy to manage multiple medications and can help individuals remember which pills they have taken.

Millions of individuals 60 and older take more than one medicine each day. Some simple strategies can ensure seniors safely manage their medications.

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FAQ about Alzheimer's disease

The National Institutes of Health reports that incidences of Alzheimer's disease and other dementia increased by roughly 148 percent between 1990 and 2019. By 2020, more than 55 million people across the globe were living with dementia, according to Alzheimer's Disease International (ADI). ADI adds that Alzheimer's disease is the most common cause of dementia, accounting for as many as 75 percent of all cases worldwide.

Alzheimer's disease (AD) is perhaps the most widely recognized form of dementia. But even those who are familiar with AD may not know the answers to common questions about it.

Are Alzheimer's and dementia one and the same?

No. Dementia is an umbrella term that refers to a various conditions that the National Institute on Aging notes affect a person's ability to think, reason and



remember. AD is merely one type of dementia, and additional forms of the condition include Lewy body dementia and vascular dementia.

What distinguishes Alzheimer's disease from other forms of dementia?

The David Geffen School of Medicine at the University of California, Los Angeles reports that Alzheimer's is characterized by progressive memory loss and cognitive decline. In addition, the Alzheimer's Association® notes AD affects the part of the brain associated with learning first, so individuals

with the condition often exhibit difficulty remembering in the early stages of the disease.

Are there other early signs of AD?

The NIA notes there are some additional early signs of AD, but also points out

that different people exhibit different early signs of the disease. Some early signs may include:

- Decline in ability to find the right words
- Vision/spatial issues
- Mild cognitive impairment (MCI): The NIA notes that signs of MCI include losing things often, forgetting to go to appointments or other events, and struggling to come up with words compared to people in the same age group. The presence of MCI does not necessarily mean a person will develop Alzheimer's, and certain conditions, including stroke, can increase risk for MCI.

What causes Alzheimer's disease?

The causes of Alzheimer's remain a mystery, though research is ongoing and medical professionals have connected some dots. For example, the NIA notes that the presence of the genetic condition Down syndrome increases a person's risk of

developing AD. That supports the notion that some cases of AD are caused by a genetic component, which scientists believe may also explain cases of early-onset dementia. The NIA notes that research also indicates late-onset Alzheimer's, which is typically diagnosed in individuals in their mid-60s, is linked to age-related changes in the brain that occur over several decades.

Is there a cure for Alzheimer's disease?

No. There is no cure for Alzheimer's disease, and the NIA notes that no scientific evidence exists to support claims that various supplements or products like coconut oil can cure or delay the onset of AD.

Tens of millions of people across the globe are living with Alzheimer's disease. Finding answers to common questions about the disease can help individuals and their families manage AD more effectively.

What to know about the stages of Alzheimer's disease

Dementia is a broad term for memory loss and other cognitive issues, such as language and problem-solving problems, that can interfere with daily life. Alzheimer's disease is one type of dementia. More than 6.2 million Americans are currently living with Alzheimer's disease, indicates the Alzheimer's Foundation of America. The Alzheimer's Association says more than 747,000 Canadians are living with Alzheimer's disease or another dementia, and worldwide 44 million people are living with dementia.

AD is caused by damage to nerve cells in the brain, known as neurons, that are essential to

thinking, walking, talking, and all human activity. Researchers say that the first noticeable symptoms tend to be memory, language and thinking problems. However, the brain changes that cause the symptoms are believed to begin 20 years or more before the appearance of symptoms.

Once AD sets in, it is a progressive disorder. There is no cure and cognitive issues will only continue to get worse as time goes on. At some point, around-the-clock care may be required, and patients with AD may need to enter a memory care facility because their needs may exceed the abilities of caregivers.

The AFA notes there are three



stages of AD, mild, moderate and late, and each stage produces unique symptoms.

Mild

- Forget words or misplace objects
- Forget something they just read
- Ask the same question over and over
- Have increasing trouble making plans or organizing
- Fail to remember names when meeting new people

Moderate

- Increased memory loss and confusion
- Problems recognizing family and friends
- Continuously repeating stories
- Decreased ability to perform complex tasks or handle personal finances
- Lack of concern for hygiene and appearance
- Requiring assistance in choosing proper clothing to wear for day, season or occasion

Severe

- Recognize faces but forget names
- Mistake a person for someone else
- Delusions may set in
- Strong need for holding something close for tactile stimulation or companionship

• Basic abilities fade during this period. Individuals will need help with all basic activities of daily living.

People may wonder why AD is eventually fatal when it seemingly only affects cognition. Although cognitive issues that result in memory impairment are not necessarily life-threatening, the disease also can affect the body physically. The most common cause of death among Alzheimer's patients is aspiration pneumonia. That happens when, due to difficulty in swallowing, an individual inhales food particles, liquid or even gastric fluids inadvertently, says UCLA Health.

Alzheimer's disease is a serious condition that affects millions of people. It's important to discuss warning signs with doctors and get the facts about this form of dementia as early as possible.



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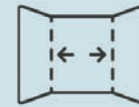
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