

# SENIOR *Living*

- » FAQ: All about AFIB
- » Activities for seniors with limited mobility
- » What to know about alcohol consumption after 50
- » Financial strategies as retirement nears
- » Parkinson's disease signs and symptoms
- » FAQ: Reverse mortgages

August 27, 2025



*A special publication of The Eagle-Tribune, The Salem News,  
The Daily News of Newburyport and the Gloucester Daily Times*



## Activities for seniors with limited mobility

Physical activity is a valuable tool in the fight against chronic disease and other conditions. In fact, the Cleveland Clinic highlights physical activity among its nine ways to prevent disease in an effort to live a long and rewarding life.

Children, adolescents, young adults, and even men and women in middle age may not face too many physical hurdles when they try to exercise, but seniors are not always so lucky. Aging men and women with mobility issues may wonder if they can reap the rewards of physical activity, and thankfully there are many ways to exercise even if getting up and going isn't as easy as it might have been in years past. Sometimes referred to as "aerobic exercise" or simply "cardio," cardiovascular exercise is an umbrella term that encompasses

a wide range of physical activities that raise the heart rate and improve endurance. Seniors with mobility issues can look to various forms of cardio for inspiration as they seek to be more physically active without compromising their overall health.

• **Walk your way to a healthier you.** Walking is a form of cardiovascular exercise that is ideal for older adults with mobility issues because it need not be physically demanding and it's safe to walk just about anywhere. Walking in a place such as a local park can be particularly good for older adults because they can take periodic breaks on benches if aches, pains or stiffness is affecting their ability to keep moving.

• **Take up swimming.** Swimming might be tailor-made for seniors with mobility issues because it's a great

workout and exercising in water tends to be less taxing on muscles and joints. The Cleveland Clinic notes that swimming promotes heart health, strengthens the lungs, helps to burn calories, and builds muscle, among other benefits. And many seniors find swimming is just as fun in their golden years as it was in their youth, which means aging adults might not face problems with motivation when the time comes to get in the pool.

• **Use an exercise bike or portable pedal exerciser.** Cycling is a wonderful exercise but one that seniors with mobility issues may feel is no longer possible. If doctors advise against riding a traditional bike, an exercise bike or portable pedal exerciser can provide many of the benefits of cycling without as great a risk for accident or injury. A portable

pedal exerciser can be carried to a park, where seniors can still spend time in the great outdoors, which is one of the most appealing reasons to get on a bike and go.

• **Take beginner yoga or tai chi.** HelpGuide.org notes that gentle yoga or tai chi can help to improve flexibility and reduce stress and anxiety. Though yoga and tai chi can provide as much demanding physical activity as individuals allow, beginner classes in each discipline don't require much movement but do provide enough for seniors hoping to be less sedentary.

Even seniors with mobility issues can find safe and effective ways to be more physically active. Prior to beginning a new exercise regimen, seniors with mobility issues are urged to discuss activities with their physicians.

## FAQ about Afib

The World Health Organization reports that cardiovascular diseases (CVDs) are the leading cause of death across the globe. Various diseases are characterized as CVDs, which are disorders of the heart and blood vessels.

Heart attack and stroke are two well-known CVDs, but there are myriad additional threats to cardiovascular health, including atrial fibrillation, which is often referred to as "Afib." Television viewers accustomed to seeing advertisements for Afib medications might recognize the name of the condition but still come away with questions about what it is, its risk factors and other details.

### What is Afib?

The American Heart Association notes atrial fibrillation is an irregular heartbeat, or arrhythmia. When a person has Afib, the heart does not contract and relax to a regular beat. Instead, the upper chambers of the heart, also known as the atria, beat irregularly. When that occurs, an insufficient amount of blood is being pumped out of the atria, which causes the blood to pool in those chambers. The AHA notes pooled blood can clot, which in turn can cause blood to be pumped out of the heart to the brain. When that happens, it blocks the blood supply to the brain, and that can ultimately cause a stroke.

### What does Afib feel like?

The AHA notes that patients who have Afib have described their experiences as feeling like their heart is banging against the wall of their chest and feeling as though their heart is beating so fast they are gasping for air. However, it's important to note that some reported no symptoms prior to an Afib diagnosis.



**Understanding Afib can be an important first step toward improving cardiovascular health.**

### What are the risk factors for Afib?

The AHA reports that anyone can develop Afib, but there are various risk factors that can increase the chances someone receives an Afib diagnosis.

• **Age:** Risk for Afib increases with age. Though instances are rare, children can be diagnosed with Afib.

• **High blood pressure:** Anyone with long-term, untreated high blood pressure is at elevated risk for Afib.

• **Heart disease:** Heart disease increases a person's risk for Afib. Various heart conditions that fall under the heart disease umbrella, including hypertrophic cardiomyopathy and coronary artery disease, increase risk for Afib.

• **Lifestyle choices:** An assortment of lifestyle choices, including some that might surprise people, can increase Afib risk. Smoking and drinking alcohol may increase Afib risk, but so can competing in sports at an elite level. But that shouldn't deter people from physical activity, as a sedentary lifestyle is another risk factor for Afib.

### How is Afib treated?

The AHA notes treatment for Afib is typically characterized by shared decision-making, which involves patients and their physicians making treatment decisions together. Treatment ultimately may incorporate medication, lifestyle changes and/or medical procedures.

# Common warning signs for cataracts

No one wants to imagine a day when their vision might abandon them, but diminished eyesight is a common occurrence that affects people of all ages and from all walks of life. A 2022 report from the World Health Organization indicated that at least 826 million people have distance- or near-vision impairment that could be addressed with an appropriate pair of eyeglasses. Those people are among the estimated 2.2 billion people who currently have issues that affect their ability to see.

Cataracts are a common and treatable vision problem. Access to cataract treatment is limited in various countries. In fact, a 2021 study

published in the journal *Lancet Global Health* found that 94 million people ages 50 and over have vision impairment or blindness that could be corrected through access to cataract surgery. Surgery might not even be considered if people are not first aware of the symptoms of cataracts, which can manifest in various ways.

• **Blurry vision:** The American Academy of Ophthalmology notes that blurriness may be associated with an assortment of vision problems, including cataracts. Blurry vision makes it difficult to see clearly or sharply, and cataracts are characterized by cloudiness that affects the natural lens of the eye.

The blurriness associated with cataracts is the result of a breakdown of proteins in the lens of the affected eye, according to the AAO.

• **Seeing double:** Double vision also is symptomatic of various vision issues, including cataracts. The AAO notes that when a person is seeing double, he or she may be seeing two, often overlapping, images of a single object.

• **Sensitivity to light:** The AAO notes a need to shield eyes from light to prevent eye pain could indicate a sensitivity to light that is characteristic of cataracts. This sensitivity may be especially noticeable when confronted by oncoming headlights at night.

• **Difficulty seeing at night:** The AAO reports that this symptom is often characterized by difficulty seeing in dark conditions that can make it harder to adjust to seeing when going from a well-lit space into darkness. That adjustment also may take longer in people experiencing cataracts. Some people may not be able to see at all in dimly lit conditions.

• **Seeing faded colors:** Bright colors that appear faded or yellow is another symptom of cataracts.

Cataracts compromise vision, but it's important that people recognize there are effective treatments for this condition. More information is available at [aao.org](http://aao.org).



GREG VOTE

"...I wanna be a part of it..."



Be transformed to the bright lights and big city dreams of The Big Apple, all to benefit Greater Salem Caregivers on October 1.

Reserve your first class seat on a flight to Searles Castle in Windham for your trip in time and space to New York City.



RESERVE TICKETS HERE



## Want a Rewarding VOLUNTEER Opportunity? GIVE THE GIFT OF A LIFT!

### FIVE reasons why you should consider driving for NEET:

- 1. Sense of purpose and fulfillment:** By providing a critical service to older adults who are unable to drive, you'll make a significant difference in their lives and feel a sense of purpose and fulfillment. Help contribute to the health and well-being of your fellow community members! *Studies have shown that "acts of kindness", like volunteerism, help keep you happy and healthy, too!*
- 2. Flexible and convenient scheduling:** Our easy-to-use software allows you to see the time commitment before accepting a ride. Select rides that fit into your schedule, when it is convenient for you! *No minimum requirements. You decide when and where to drive.*
- 3. Opportunities to meet new people:** As a volunteer driver, you'll have the chance to interact with

other volunteers and staff members who share your passion for serving the community, as well as older adults who have fascinating stories to share.

- 4. Expenses are covered:** NEET provides mileage reimbursement to and from YOUR home and provides a supplemental insurance policy.
- 5. Stay active and engaged in your community:** As a volunteer driver, you'll have a regular schedule of pickups and drop-offs, which can help you maintain a sense of structure and purpose in your life. You'll also be part of a larger network of volunteers who are all working toward a common goal.

Make a Difference – Volunteer!

Interested or know someone who may be interested in volunteering for NEET? Call 978-388-7474, email [info@driveforneet.org](mailto:info@driveforneet.org), or find us on the internet at [driveforneet.org/volunteer](http://driveforneet.org/volunteer)



Northern Essex Elder Transport Inc.

Want to learn more? Check out these videos on our website to hear directly from some of the current volunteers at [driveforneet.org/testimonials](http://driveforneet.org/testimonials)

13 Communities Amesbury, Boxford, Georgetown, Groveland, Haverhill, Methuen,

No Cost Rides to Medical Appointments for older adults residing in

Merrimac, Newbury, Newburyport, North Andover, Rowley, Salisbury, West Newbury

# How seniors can cultivate a new hobby

Retirement is often characterized as a carefree time in life when adults who spent years in the workforce get to enjoy the fruits of their labors. But upon retiring, many retirees find themselves fighting boredom. A recent study from Indeed found that, as of March 2022, 3.2 percent of workers who retired a year earlier had already reentered the workforce. No two retirees are the same, and a host of variables, boredom among them, likely compelled recently retired professionals to go back to work.

Retirees who like the freedom of not working but are confronting a good bit of boredom can consider these tips to cultivate a new hobby that can help them pass the time in a rewarding and engaging way.

• **Identify new (or old) interests.** Many retirees discover

new passions in retirement, while others turn back the clock and revisit favorite hobbies from their youth. A good way to begin cultivating a new hobby is to jot down a list of activities you always found interesting but never had the time to learn or became too busy to fully invest in. Some seniors hit the links for the first time in retirement, while others return to school to study subjects they find interesting but did not engage with during their college years. The options are endless, and jotting down a list of new or old interests is a great way to get the ball rolling.

• **Embrace new ways to engage a passion.** Virtual resources like online courses and book clubs conducted over Zoom with fellow readers across the nation and possibly even the globe are a great way

to cultivate a new hobby in retirement. Virtual resources can be especially beneficial for seniors with mobility issues.

• **Consider locally based resources.** Community parks departments and libraries may offer an array of free or affordable opportunities for seniors to engage with a new hobby. Parks departments may offer anything from cross country skiing tutorials to age-based hiking excursions, while libraries may offer weekly crafting sessions or wellness programs to local residents. In addition to providing fun ways to discover and cultivate a new hobby, programs offered through parks departments and local libraries are great ways to meet fellow retirees.

• **Put your experience to use.** Retirees with years in their field don't have to go back



to work to make use of their professional expertise. Contact local youth organizations or outreach programs sponsored by churches, libraries or local law enforcement agencies and

offer to share your expertise with young people. Such opportunities allow retirees to continue to engage with their professions and help a younger generation of aspiring professionals gain

valuable insight into fields they're interested in.

There's no shortage of ways for seniors to overcome retirement boredom and cultivate rewarding hobbies.

## Hunt Community

A Silverstone Living Community

### Active Retirement Living

*A Vibrant Life Begins Here: Live, Learn, Thrive*



Wellness  
& Fitness  
Experiences



Endless  
Learning  
Opportunities



Diverse  
Activities, Trips  
& Programs



Social  
Connections



Join us for an upcoming event!

📍 10 Allds St, Nashua, NH



New Hampshire  
Tax Advantage

Silverstone  
LIVING

603-821-1200 | [info@silverstoneliving.org](mailto:info@silverstoneliving.org)  
[Silverstoneliving.org](http://Silverstoneliving.org)



## Separating fact from fiction regarding menopause

Menopause is a natural biological function that takes place in a woman's life. Menopause marks the end of a woman's reproductive years, meaning she will no longer be able to conceive children.

Menopause often is misunderstood, largely due to persisting myths. Separating the facts from fiction can help provide clarity regarding this stage in a woman's life.

**Fiction:** Menopause happens suddenly on a specific date.

**Fact:** Menopause is a gradual process that begins with a stage known as perimenopause. This is the transitional phase leading up to menopause, which can last four to nine years. The North American Menopause Society says most women begin perimenopause in their mid- to late-40s and reach menopause around age 51 on average.

**Fiction:** You'll know in advance when you've reached menopause.

**Fact:** Menopause will not be evident until after 12 consecutive months without a menstrual period.

**Fiction:** Hot flashes are the only symptom of menopause to be concerned

about.

**Fact:** Menopause (and perimenopause) can bring on a variety of symptoms. John's Hopkins Medicine says approximately 75 to 80 percent of women will experience hot flashes during menopause. However, additional symptoms may include night sweats, sleep disturbances, mood swings, joint pain, and memory problems. The Mayo Clinic emphasizes that symptoms and their severity vary widely among women.

**Fiction:** Menopause is depressing and a sign of "getting old."

**Fact:** Menopause is a natural life stage and not a sign of decline. Many women report feeling more confident after menopause has occurred and less stressed not having to keep track of menstrual periods. A 2023 survey from the American Association of Retired Persons found that 71 percent of women between the ages of 45 and 59 felt empowered to take charge of their health during menopause.

**Fiction:** Women just have to grin and bear the menopause transition.

**Fact:** Hormone replacement therapy (HRT) is safe and effective for many

women, particularly those under age 60 or within 10 years of the onset of menopause. A Women's Health Initiative study in the early 2000s initially correlated HRT to increased risk of breast cancer, heart disease and stroke. Today, updated reviews from the National Institutes of Health clarify that these risks depend on individual factors. HRT remains the most effective treatment for hot flashes and vaginal dryness.

**Fiction:** Menopause will put an end to intimacy.

**Fact:** Some women report changes in libido and vaginal comfort after menopause takes place, but many women remain sexually active and happy. A study in Menopause, the official journal of the NAMS, found 60 percent of women between the ages of 50 and 79 reported being sexually active. Various products and treatments can support sexual health as women age.

Menopause is something most women will experience as they age, whether naturally or brought on by reproductive surgery. Getting past the myths to the real information can set minds at ease.



## Rooted in Family

**WINDHAM TERRACE**

PREMIER ASSISTED LIVING & MEMORY CARE

A Family-Owned Community  
That Cares.

*If you are looking for an assisted living community that will embrace your loved ones like they are part of the family, look no further.*

*Residents enjoy private apartments in a beautiful setting with superb services, support, and amenities available 24/7.*

**Call Lynda today. (603) 437-4600**



**3 Church Road, Windham, NH 03087 • WindhamTerrace.com**

*Uniform Consumer Disclosure Available Upon Request*

# What adults should know about alcohol consumption after 50

Patients are asked several routine questions during annual wellness exams. Among those queries are a subsection of questions regarding alcohol consumption. Doctors ask these questions to identify how much alcohol their patients consume and how often they drink. It's important that patients of all ages answer such questions honestly, and that includes men and women over 50.

Binge drinking may not be a behavior people associate with individuals over 50, but this behavior is on the rise among aging men and women. The National Institute on Alcohol Abuse and Alcoholism (NIAAA) defines binge drinking as a pattern of alcohol consumption that elevates an individual's blood alcohol concentration (BAC) to 0.08 percent or higher. The NIAAA notes that such levels correspond to consuming five or more drinks (male) or four or more drinks (female) in a roughly



two-hour period. Data from the National Survey on Drug Use and Health indicates that one in five adults between the ages of 60 and 64 and 12 percent of individuals age 65 and over report current binge drinking.

Binge drinking trends among individuals 60 and over alarm public health

officials. The NIAAA notes that older adults are vulnerable to various problems when drinking alcohol, which can lead to bad interactions among people taking medications and increase risk for various health ailments. Such a reality makes it worth aging adults' time to learn some of the basics of

alcohol consumption after 50.

• **Alcohol can exacerbate various medical conditions.** Age is a notable risk factor for various medical conditions. For example, the National Institute on Aging notes that changes in the heart and blood vessels that occur naturally with

age may increase a person's risk of heart disease and related health problems. The NIAAA notes that adding alcohol to the mix as you age can worsen problems such as high blood pressure and congestive heart failure. Additional conditions that can be exacerbated by heavy drinking include diabetes, liver problems, osteoporosis, and mood disorders.

• **Alcohol can interact with various medications.** Prescription medications come with a lengthy rundown of warnings and instructions, which is enough to compel many people to avoid alcohol when taking such medications. However, people may not be as careful with over-the-counter medications, even though the NIAAA warns that mixing alcohol with OTC medicines can be dangerous and even deadly. OTC medications such as aspirin, acetaminophen, allergy medicines, and sleeping pills can interact badly with alcohol.

• **Alcohol consumption should**

**be limited to two drinks or less.** As noted, a significant percentage of adults over 60 qualify as binge drinkers. That may alarm some older adults who do not feel as though they have a problem with alcohol but still meet the qualifications for binge drinking. Refraining from alcohol is arguably the safest option, but individuals over 50 who still like to enjoy a drink every now and then are urged to keep their consumption to two drinks or less in a day for men and one drink or less in a day for women. It's important that individuals recognize they cannot save up drinking for one night of the week. So those who abstain six days a week cannot then consume between seven and 14 drinks on the day they drink. Such an approach is unhealthy, unsafe and potentially deadly.

Adults over 50 are urged to learn about the ways alcohol affects aging bodies. More information is available at [niaaa.nih.gov](http://niaaa.nih.gov).

# Financial strategies to consider as retirement draws near

Freedom is often cited as a benefit of retirement. Many professionals look forward to the day when they retire and have more free time and the freedom to spend that time however they choose. Of course, the opportunity to spend retirement how one sees fit typically requires considerable financial freedom.

Financial planning for retirement is often emphasized to young professionals beginning their careers. But it's equally important that people on the cusp of retirement continue to look for ways to protect and grow their wealth. As retirement draws near, professionals can consider these strategies to ensure they have the financial freedom to make their golden years shine even brighter.

• **Plan to grow your wealth in retirement.** It's widely assumed that retirees need less income after calling it a career because the need to save for retirement is no longer present. However, some expenses, including health care, may rise in retirement, which underscores the need to continue growing your wealth. Cost-of-living also will increase over the course of your retirement years, which highlights the need to keep growing wealth in retirement. It can be tricky to protect your existing retirement savings as you approach the end of your career while also growing that wealth, so it is best to work with a financial planner to navigate that situation.

• **Maintain a mix with your investments.** A model from

the Schwab Center for Financial Research indicated that a hypothetical retiree with a \$2 million portfolio in year one of retirement will have slightly less than \$1 million left 30 years later if her portfolio maintains a mix of 60 percent stocks and 40 percent bonds and cash. The model found that a second hypothetical investor with the same size portfolio in year one of retirement will run out of funds prior to year 29 if his portfolio is 20 percent stocks and 80 percent bonds and cash. Though conventional wisdom suggests limiting risk as retirement nears and eliminating it entirely upon retiring, modern retirees are living longer and may therefore need to maintain a mix of investments to ensure they don't

outlive their money.

• **Make the maximum allowable contributions.** Many aging professionals may not have saved as much for retirement as they might have hoped to upon starting their careers decades ago. In fact, a 2024 survey from Prudential Financial found that many 55-year-olds have fallen far short of establishing the level of financial security they will need in retirement. The Prudential survey found that 55-year-olds had a median retirement savings of less than \$50,000, a number that falls considerably short of the recommended goal of having eight times one's annual income saved by this age. If that situation sounds familiar for professionals nearing retirement age, then now is the time to



begin catching up. Make the maximum allowable contributions to a 401(k) plan (\$23,000 in 2024) and/or an IRA (\$7,000). In addition, the Internal Revenue Service notes that IRA catch-up contributions remained \$1,000 for individuals age 50 and over in 2024.

Retirement can provide a sense of freedom professionals have worked hard to achieve over the course of their careers. Some simple strategies can help professionals on the cusp of retirement achieve the financial freedom they'll need to enjoy their golden years to the fullest extent.

BATH  
FITTER®

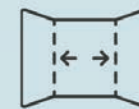
## FITS YOUR *standards*

When high quality is the only quality that matters, we fit your standards. Our high-gloss, custom-crafted baths and showers are backed by a lifetime guarantee. Why have over two million people brought Bath Fitter into their homes? *It Just Fits.*

### OUR BENEFITS



One day installations†

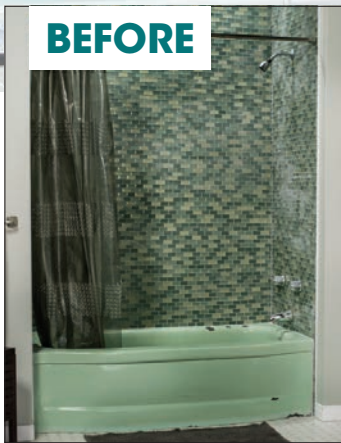


Seamless wall for a watertight fit



Virtually maintenance free

BEFORE



Book your **FREE** design **CONSULTATION** today!

**800-928-2284**

41 ELM ST. #3, STONEHAM, MA 02180

*It Just Fits™* **BATHFITTER.COM**

**10% OFF**  
UP TO \$**750\***

on a complete  
Bath Fitter system

OR

**NO INTEREST**  
FOR **18 MONTHS\*\***

with approved credit

®Registered trademark of Bath Fitter Franchising Inc. \*Save 10% up to \$750. Special offer good on the purchase of a bathtub, wall and faucet kit. One offer per customer. May not be combined with any other offer. Offer must be presented at the time of estimate. Previous orders and estimates excluded. Offer valid only at the above location. †Lifetime Warranty on Bath Fitter®-manufactured acrylic products. See Warranty terms at Bathfitter.com/warranty. **Offer expires 09-30-2025.** ‡Most Bath Fitter installations are completed in one day. Some exceptions apply. See location for full details. MA Lic. 9654

# What seniors should know about prediabetes

Most seniors recognize that routine visits to their physicians are an important component of preventive health care. Annual physicals are important for everyone, but they're especially important for individuals 65 and older who may be more vulnerable to disease and various other health conditions than younger adults.

The National Institute on Aging reports that millions of individuals 65 and older have visited their physicians and learned they have a condition known as prediabetes. For some, the day they receive a prediabetes diagnosis also marks the first time they've heard of the condition. Since so many seniors are affected by prediabetes, it can behoove anyone to learn more about it.

## What is prediabetes?

The Centers for Disease Control and Prevention notes that prediabetes is a serious health condition characterized by higher than normal blood sugar levels. When a person has prediabetes, his or her blood sugar levels are not yet high enough to indicate type 2 diabetes, but that could change if prediabetes patients do not make changes to prevent such a progression.



## How common is prediabetes?

A 2023 study published in the journal *Diabetes Care* indicates that 464 million individuals across the globe had impaired glucose tolerance (IGT) and 298 million had impaired fasting glucose (IFG) in 2021. Each of those

conditions are hallmarks of prediabetes, cases of which the study indicates are expected to rise significantly by 2045.

## What causes prediabetes?

The CDC notes that when a person has prediabetes, the cells in his or her body

do not respond normally to insulin, which is a hormone produced by the pancreas that enables blood sugar to enter cells, which then use it for energy. The pancreas then makes more insulin to get cells to respond, but eventually the pancreas cannot keep up, resulting in a rise in blood sugar.

## Does prediabetes produce symptoms?

Many people have prediabetes for years and do not know it. In fact, the CDC reports that more than 80 percent of the 98 million American adults who have prediabetes are unaware that they do.

## How can I determine if I have prediabetes?

The sheer volume of people who have prediabetes but are unaware that they do begs the question of what individuals can do to learn if they have the condition before they develop type 2 diabetes. Recognition of the risk factors for prediabetes is a good start. The CDC urges anyone who has any of the following risk factors to speak with their doctor about having their blood sugar tested:

- Being overweight
- Being 45 or older
- Having a parent, brother or sister with type 2 diabetes
- Being physically active less than three times per week
- A history of diabetes during pregnancy (gestational diabetes) or giving birth to a baby who weighed more than nine pounds
- Having polycystic ovary syndrome
- Being African American, Hispanic/Latino American, American Indian, or Pacific Islander.

Some Asian Americans also are at greater risk for prediabetes.

Prediabetes can be a precursor to type 2 diabetes, which only highlights how important it is that older adults recognize their risk for the condition.

# Moderate-intensity activities that can improve overall health

Exercise is an important component of a healthy lifestyle. The current Physical Activity Guidelines for Americans from the U.S. Department of Health and Human Services indicates adults need 150 minutes of moderate-intensity physical activity each week.

But what constitutes moderate-intensity physical activity?

Moderate-intensity physical activity gets the heart pumping, but only around one in five adults and teens get enough exercise to maintain good health, says the American Heart

Association. It may be because people are having difficulty figuring out what constitutes moderate-intensity activity. Here is a more detailed explanation of the types of activities considered moderate-intensity.

- Walking very briskly (roughly four miles per

hour)

- Heavy cleaning, like washing windows, vacuuming and mopping
- Mowing the lawn with a power mower
- Bicycling with light effort (10 to 12 miles per hour)
- Playing recreational

badminton

- Playing doubles tennis
  - Slow dancing
  - Shooting a basketball
  - Water aerobics
  - Playing volleyball
  - Heavy gardening
  - Painting and decorating
- Anything that doesn't increase heart rate and

breathing speed will not count as moderate-intensity activity towards the recommended amount of activity. However, any exercise is better than no exercise at all. As long as an activity breaks up long periods of sitting still, doctors say it is still beneficial.



# Officially Dropped Anchor at Our New Home!



## Why the Move?

Our new location at the Cummings Center gives us the space we need to grow and enhance the services — combining state-of-the-art automation with the timeless values of personalized care and trust.

Anchored in tradition but equipped with the latest technology, we continue to deliver the same attentive, compassionate service you've come to expect from our trusted crew.

Conveniently situated, our new home allows us to better serve Beverly and the North Shore with greater comfort and accessibility.

We invite you to set sail with us - drop by our new location and experience firsthand the personalized care that anchors everything we do. We look forward to welcoming you aboard and continuing this journey together, providing the attentive, compassionate service you deserve.

## Driving Directions:

If you're coming from the information booth near 100 Cummings Center, simply follow Center Drive toward Regina Pizza. The drive is quick and easy within the campus loop, with clear signage to guide you. Regina Pizza is located nearby and our entrance at Suite 125Q-shared with MD Esthetics and Center Grace Church - is on the right-hand side. Visitor parking is available close by, making your visit convenient and hassle-free.

## Walking Directions:

Conveniently located halfway between the information booth on Center Drive and Regina Pizza our entrance\_ shared with MD Esthetics and Center Grace Church - is just off Center Drive on the right-hand side easy to find when you arrive on foot.

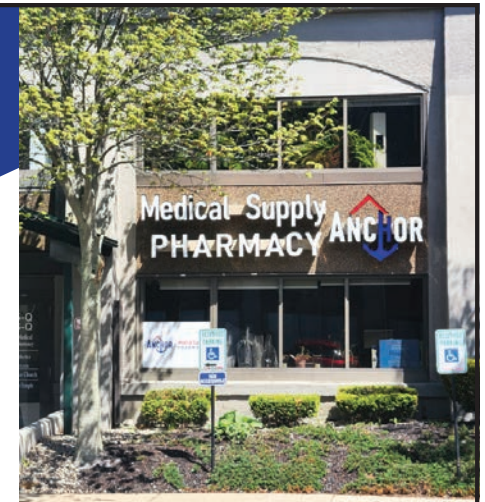
Our new space offers greater comfort, easier access, and the same trusted care you've come to expect. With more room to grow, we're proud to continue offering personalized service from the same reliable crew - now in a location designed to serve you even better.

## What Sets Us Apart

Since 1997, Anchor Home Medical & Pharmacy has been your steadfast crew, committed to delivering personalized, compassionate care you can trust.

Our licensed pharmacists, skilled technicians, and delivery team work together like a well-coordinated ship's crew—ensuring your care is safe, timely, and tailored just for you.

With steady hands and trusted expertise, we navigate the complexities of healthcare so you can stay on course toward better health and independence.



**Home Medical Supply**  
PHARMACY

[AnchorHomeMedical.com](http://AnchorHomeMedical.com)

(978) 720-8170  
100 Cummings Center,  
Suite 125Q Beverly, Ma 0191



Come visit us at our new location and experience

## The Anchor Difference!

We look forward to continuing to serve you and the North Shore community for years to come.

**100 Cummings Center, Suite 125Q, Beverly, Ma 01915**



Older adults need to take extra precautions to avoid injuries while staying fit.

## Tips to avoid exercise injuries after age 50

Exercise is a necessary component of good health. Physical activity improves overall well-being and can help a person maintain a healthy weight and bone density while improving flexibility and muscle strength. It is essential that people continue to exercise into their golden years for all of the reasons mentioned above. But adults age 50 and older should find an exercise program that won't make them vulnerable to injury.

AARP and the Consumer Product Safety Commission says exercise-related visits to the emergency room surpassed 107,000 for those aged 50 and older in 2020. That figure was even smaller than usual due to the COVID-19 pandemic being in effect. Poor form when exercising can be worse for an older adult than doing no exercise at all, particularly for people with arthritis or preexisting conditions. Older adults can keep these tips in mind to avoid exercise-related injuries.

- **Ease into exercise.** It is good to be excited about exercise, but jumping in too quickly or intensely is a recipe for injury. This is particularly true in strength training when lifting too much weight can cause injuries like rotator cuff tears and lower back strain.

- **Stretch regularly.** Johns Hopkins Medicine says as a body ages, tendons get thicker and less elastic. Stretching can help counter this occurrence and help prevent injuries at age 50 or older. Stretching

should be done slowly and smoothly. Do not force stretches or speed through them.

- **Incorporate strength training.** It is important to prevent muscle atrophy as you age, and strength training can help achieve that. Strength training also helps reduce the risk of bone fractures later in life. However, start slowly at minimal weight and low repetitions, and gradually build up. Try 10 to 12 repetitions to start. Work with a qualified physical therapist or personal trainer to learn the proper form.

- **Warm up before exercise.** Warming up involves slow motions to acclimate the body to exercise. It may include walking and other full-body movements. As opposed to stretching, a warm-up involves movements similar to the workout but done more slowly. Warm-ups increase blood flow to the muscles and improve tissue elasticity, says AARP.

- **Vary your activities.** Switch up the exercises you do so that you focus on different muscle groups on alternating days. This can help avoid overuse injuries that occur from working one part of the body or muscle group too frequently, according to Intermountain Health.

- **Invest in good shoes.** Choose workout footwear that is comfortable, supportive and designed for the activity you will be doing. Shop for athletic footwear in the afternoon to account for foot swelling.



There are many ways for seniors to keep their brains and bodies active in an effort to overcome boredom and improve overall well-being.

## Retired and bored? How to make an active retirement a reality

Scores of people view retirement as a time in their lives when they aren't beholden to schedules and can finally indulge in hobbies and interests they'd been dreaming about while sitting in meetings or commuting to the office. Although retirement often is billed as a time to enjoy life, research suggests a different scenario plays out all too often. According to a recent study commissioned by The Oddfellows, one of the oldest friendly societies in the United Kingdom, 39 percent of retirees have experienced feelings such as loneliness, boredom and a reduced sense of identity and purpose shortly after the retirement glow wears off.

Staying active and engaged during retirement may take some creative effort, especially for those who were used to the regimented schedule of work. But the following are some ways to maintain your active engagement with the world after calling it a career.

- **Take that trip.** According to AARP, travel is one of the most

popular things to do during retirement. Odds are there are places retirees have always wanted to visit, and the world is just waiting. Taking a tour or being part of a travel group can simplify travel planning by leaving the organizing to someone else. Travelers just enjoy the ride.

- **Get moving physically.** The National Council on Aging says regularly engaging in physical activity a person enjoys can help prevent bone loss, boost immunity, improve mood, and even prevent chronic illnesses. Team sport participation is a top choice for seniors looking to stay active because sports provide physical exercise and also an opportunity to socialize with friends or teammates.

- **Maintain a consistent schedule.** Some people thrive when they know what is coming next. If you need a routine in order to be happy, establish a consistent schedule that works. For example, people can wake up at the same time each morning and eat lunch

during the same time they did while working. Upon retiring, incorporate a daily plan for exercise if physical activity is not part of your traditional routine.

- **Try something new.** It is never too late to try a new activity, class, sport, or hobby. Challenging yourself can stimulate the mind and provide a pathway to new relationships. Individuals can even consider going back to college. According to Kiplinger, New Jersey residents age 65 and older can take regularly scheduled courses tuition-free at the state's public colleges and universities, provided classroom space permits. There are similar programs in other states across the country.

- **Pick up a new language.** Learning a new language is a beneficial tool for seniors who are looking to maintain cognitive abilities. The National Institutes of Health says bilingualism has been linked to higher cognitive reserve, delay in dementia onset and better performance in executive control.

# How to make bathrooms safer for seniors

Maintaining a sense of independence throughout retirement can inspire seniors to live their golden years to the fullest. For many seniors, nothing is more emblematic of their ability to stay independent than remaining in their homes. A number of variables can affect how long seniors stay in their homes, including the layout of the property and any potential safety threats that may arise as men and women age. Some small, safety-centric tweaks to a property can help men and women remain in their homes for as long as possible.

• **Increase lighting in bathrooms throughout the home.** Lighting is easily overlooked as a safety measure, but a well-lit space is easier to navigate. Increasing lighting in the bathroom and upgrading existing features to LED lighting can

make it easier for seniors to navigate bathrooms at night. That's a notable benefit, as seniors may need to make routine bathroom trips overnight.

• **Install grab bars.** Grab bars are often found in public restrooms, but they're equally useful in the bathrooms or private homes, particularly in seniors' residences. Grab bars can be installed on both sides of all toilets and in the bathtub/shower stall so seniors can get up and down easily and reinforce their stability on wet surfaces.

• **Invest in bathroom storage systems.** A cluttered bathroom is a potential safety hazard. Items in cluttered bathrooms can easily end up on the floor, and that goes for bathing items like shampoo and soap as well. A bathroom storage system for a vanity and an organizer for bathing items inside a

shower or tub can decrease the chance that items end up on the floor, where they can pose an injury risk for seniors who might struggle to bend over to pick them up or slip on fallen items when bathing.

• **Renovate your existing shower.** Seniors whose current bathrooms house a traditional shower setup that requires them to step over a tub can renovate the space and replace that feature with a walk-in shower. A walk-in shower does not require seniors step over a bathtub, greatly reducing the risk of falls while bathing. Some additional shower renovations include installing a bench so seniors can sit down while bathing, ideally while using a hand-held shower head.

• **Purchase non-slip materials for the bathroom.** Non-slip floor mats in a bathroom are essential for anyone,



A walk-in shower with a bench and a handheld shower head can make bathing safer for seniors than a more traditional bathtub and shower setup.

and especially beneficial for seniors. A non-slip vanity storage bin and toothbrush holder also can ensure daily accessories remain accessible.

• **Elevate toilet heights.** Elevating toilet heights in

bathrooms throughout the home can make it easier for seniors to sit down and get up when going to the bathroom. Toilets compliant with the Americans with Disabilities Act (ADA) are roughly 18 inches taller than

standard toilets, which can make a big difference for seniors.

These are just a handful of ways seniors can make their bathrooms safer as they aspire to stay in their homes longer.

## Special Needs Planning

Estate Planning  
& Elder Law

Specializing in  
Medicaid Applications  
& Long Term  
Care Planning

For peace of mind, for those you love, estate planning!

*JL*

LawOfficeofJulieLow  
SpecialNeedsAndElderLawAssociatesP.C.

Attend one of our free, virtual estate planning workshops,  
and receive \$200 off an hour and a half consultation.

**Saturday**  
**September 13**  
**10am-noon**

**Tuesday**  
**September 23**  
**6:30pm-8:30pm**

**Saturday**  
**October 4**  
**10am-noon**

"This workshop was so informative! Learning about how a Will really works was enlightening."  
Bob of Salem

Registration is required. Call 978-922-8800 or register on our website.  
Please note our new location.

www.lawofficeofjulielow.com • 266 Cabot Street, Suite 1, Beverly

# WHY CHOOSE US?

**We have been servicing customers for more than 20 years. We maintain your current heating, cooling, hot water and plumbing systems, and when its time, help you choose the best replacement options.**

## SERVICES:

- INSTALLATIONS
- AIR CONDITIONING
- BOILERS
- FURNACES
- HEAT PUMPS
- HOT WATER HEATERS
- ON-DEMAND SYSTEMS
- GAS PIPING
- PLUMBING

**Your Comfort is our Business!**

# Callahan

## A/C & HEATING SERVICES

91 Belmont St North Andover, MA 01845  
[www.callahanac.com](http://www.callahanac.com) 978-689-9233

Licenses: PC 2582, MP-15212

## Join Global 'Light the World in Teal' Alzheimer's Awareness Campaign

NEW YORK, NY — The Alzheimer's Foundation of America (AFA) is inviting sites all over the world – from buildings, bridges, and stadiums to city halls and homes – to sign up for its global "Light the World In Teal" Alzheimer's Awareness initiative.

Sites across the globe will be lighting up in teal—AFA's Alzheimer's awareness color—on Nov. 3 as part of Alzheimer's Awareness Month to spotlight the issue of Alzheimer's disease and show support for all those affected by it.

"Whether it's a skyscraper or a single-family home, every structure that signs up for this program helps to raise Alzheimer's awareness, show support, and spark conversations about a growing, global public health crisis that currently affects 55 million people



COURTESY PHOTO

worldwide," said Charles J. Fuschillo, Jr., AFA's President and CEO. "We're grateful to each site that has signed up thus far, and encourage those who haven't to do so, and help make the teal Alzheimer's awareness spotlight as bright as possible."

No registration fees are required to participate in the program. More than 1,300 sites in all fifty US states and

sixteen other countries/territories have already signed up to participate in this year's program. A current list of all participating structures can be found here.

Sites interested in participating in AFA's annual Light the World in Teal Alzheimer's awareness program on November 3 can sign up by visiting [www.lighttheworld-inteal.com](http://www.lighttheworld-inteal.com) or contacting AFA at 866-232-8484.

*The Affordable Option!*

# Assisted Living



Private units featuring full kitchen and private bathroom.

**Schedule a Tour Today!**

**Call (978) 374-2170**



[www.bethanycommunities.org](http://www.bethanycommunities.org)



# Stroke statistics tell a deadly story

Stroke is one of the leading causes of death across the globe. In a recent examination of death statistics, the World Health Organization found that stroke was responsible for the third most deaths in 2021. Notably, the WHO analysis found that stroke was the leading cause of death in upper-middle-income countries. In that same year, stroke was the second leading cause of death in low-income countries and the third leading cause of death in low-middle-income countries. Stroke was the third-leading cause of death in high-income countries, which includes the United States and Canada. The threat posed by stroke is indeed significant, and McLaren Health Care cites the following statistics in an effort to raise awareness of this potentially deadly but often preventable disease.

- 15 million people have a stroke across the globe each



year

- Three in five, or 60 percent, of strokes occur in people under age 70

- 16 percent, or roughly one in six, of strokes occur in people under age 50

- Five million people die from stroke each year

- Four in five strokes are preventable

- 38 percent of people are aware of all major stroke symptoms

Raising awareness of stroke and its symptoms can spur immediate action that can greatly reduce the likelihood of negative outcomes, which can include death, paralysis and brain damage. Adults are urged to contact their physician to identify their risk factor for stroke and to learn how to spot its symptoms and what should be done should any signs appear.



## Elder Law Solutions

Margot G. Birke, Attorney at Law

**If you don't plan your estate, the State will plan it for you.**

Offering in-person or virtual consultations

- ◇ Estate Planning
- ◇ Long-term Care Planning
- ◇ Medicaid Eligibility and Application Assistance
- ◇ Guardianship & Conservatorship
- ◇ Probate & Estate Administration



3 Cherry Street 101B, Newburyport, MA 01950 | 978.465.5407  
www.elderlaw-solutions.com

# Mobility & More

**Give us a call if you need a lift!**



**BRUNO**

**Veteran Founded  
Family Owned**

**Factory  
Trained and  
Insured with  
over 50+ years  
Experience**

## Indoor, Outdoor, Curved & Rental Stairlifts & Ramps

### 2025 STAIRLIFT PRICE COMPARISON

ITEM	NEW BRUNO ELAN STRAIGHT	NEW BRUNO ELITE STRAIGHT
	Delivered & Installed	\$3,500
Manufactured In	USA	USA
Weight Limit	300 lbs	400 lbs
Motor & Gearbox Warranty	Lifetime	Lifetime

Sales, Installation  
& Service in  
MA, NH & ME  
Since 1997

**Family  
Owned and  
Operated**



**MADE IN AMERICA**

65 Parker Street, Unit 4 • Newburyport, MA 01950

Tel: (978) 463-3640 • Fax: (978) 463-4040

[www.mobilityandmore.com](http://www.mobilityandmore.com)

# Thoughtful gifts for seniors

Gifts from friends and loved ones can make people feel cherished and valued. When these people are the older adults in one's life, such as parents or grandparents, gifts take on additional meaning because they can warm the hearts of very special people.

Finding unique gifts for seniors can be challenging because these individuals have been receiving gifts for many years, and many may already have everything they need. Inspiration is everything when shopping for the ideal gifts for the older adults in one's life, and the following are some categories that can serve as a springboard for what to get seniors this holiday season.

## Comfort and mobility

Although people like to say, "age is just a number," getting older may come with a few aches and pains and even some limitations. Gifts like seat cushions that correct posture or easy on/off sock helpers can

be helpful. Cloud foam slippers or even a grab bar that attaches to the hood of the car door can be great gifts.

## Fitness and fun

Gifts that cater to interests, well-being and more can be ideal. Active seniors may appreciate a fitness tracker or exercise equipment (yoga mat, light dumbbells, resistance bands) to facilitate fitness goals. Storage solutions for hobbies and craft items also can be fitting. See-through containers to store paints or beads or an organizer for fishing tackle can make seniors' hobbies even more enjoyable. A roll-up puzzle mat is great for puzzle enthusiasts to protect their work until completion.

## Family gifts

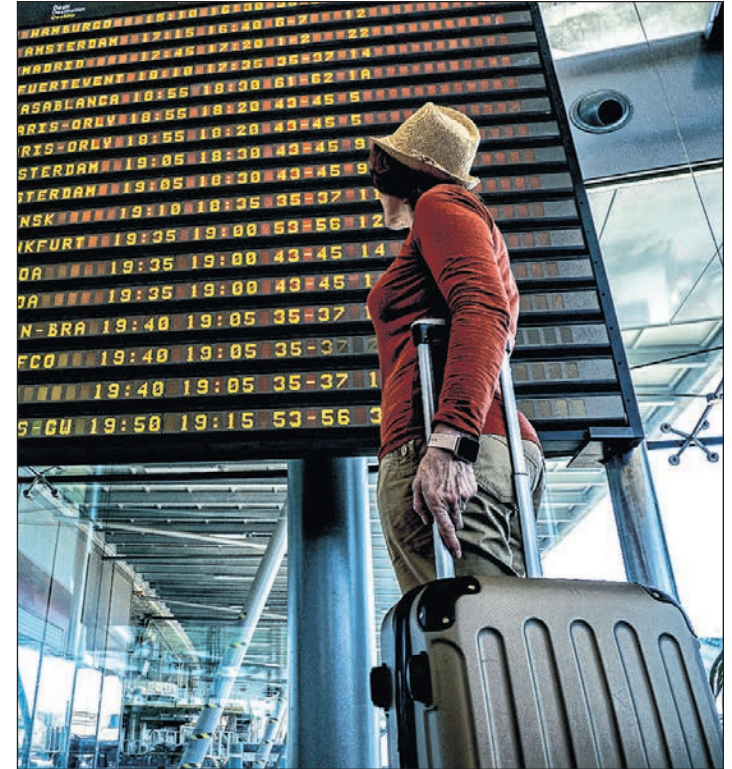
Seniors also may appreciate gifts that touch the heart. A custom recipe cutting board that features a treasured family recipe may become

a cherished item. A customized photo calendar that features family members' birthdays and other key events also is thoughtful. A photo jewelry locket makes a nice gift for a special senior woman.

## Travel gifts

Seniors typically have more time to devote to travel than younger adults, and gifts that cater to their wanderlust are a perfect fit. Digital GPS-based devices that connect to keys or luggage can help prevent lost items while traveling. Bright luggage that won't get mixed up at the baggage carousel or ergonomic neck pillows that facilitate napping on a flight also can be appreciated. Those who know destinations the seniors in their lives may want to visit can purchase plane or cruise tickets as a generous gift for someone special.

Various categories can provide ample inspiration when shopping for gifts for seniors this holiday season.



WE OFFER **MORE** THAN OTHER SENIOR LIVING COMMUNITIES.

**MORE FOR YOUR MONEY**  
**MORE PEACE OF MIND**  
**MORE AMENITIES AND SERVICES**

Learn **MORE** reasons to choose retirement living at Brooksby Village®. Call **1-888-246-3197** or visit **BrooksbyVillage.com** for your **FREE** brochure.

  
**Brooksby Village**  
 BY ERICKSON SENIOR LIVING®

North Shore  
[BrooksbyVillage.com](http://BrooksbyVillage.com)



# 7 things to know about aphasia

The ability to communicate is easily taken for granted. However, effective communication skills do not necessarily last a lifetime, and many people may develop difficulties with understanding words, speaking, reading, or writing.

Aphasia is a language disorder caused by damage to the area of the brain that controls language expression. Johns Hopkins Medicine says that aphasia can occur at any age, but more often affects those over the age of 65. Many people are unfamiliar with aphasia, but it can be helpful to learn more about this condition. Here are seven things to know about aphasia, courtesy of Johns Hopkins and The National Aphasia Association.

1. Aphasia is caused

by damage to the language-dominant side of the brain, which is usually the left side.

2. Stroke is one of the biggest contributors to the onset of aphasia. Other brain injuries, such as head trauma, brain tumors or infections in the brain, also may cause aphasia.

3. Aphasia may be mild or so severe it makes communication with an affected person nearly impossible.

4. The condition can affect mainly a single aspect of language, such as the ability to name objects or complete sentences. More often, though, it affects multiple aspects of communication.

5. There are three main types of aphasia. Broca aphasia is sometimes called an expressive aphasia. People can communicate, but may eliminate words from their

language, resulting in short, meaningful sentences. They usually can understand some speech of others. Wernicke aphasia is sometimes called receptive aphasia. People with this type speak in long, confusing sentences with extra words. They usually have difficulty understanding others' speech. Those with global aphasia have trouble with understanding and speaking.

6. Aphasia is more common than Parkinson's disease, cerebral palsy or muscular dystrophy. Despite this, many people have never heard of the condition.

7. Improvement of conditions for those experiencing aphasia may be slow-going. Some people may improve over a period of years and even decades. If symptoms last longer than



two or three months after a stroke, a complete recovery is improbable. Speech-language therapy, use of computers or pictures to express

oneself, and group therapy often are treatment options.

Aphasia can be frustrating and scary for a patient and their loved ones. Depending

on which areas of the brain are affected, a treatment and therapy plan can be adapted to the person's specific needs.



## Always an Adventure

Thoughtfully Curated Tours for Every Interest

### Culture

September 10 Murder & Mayhem: A Boston True Crime Tour

September 24 Adams National Historical Park: Step Into History

October 1 Spooky Season: The Real Scary Stories of Salem, Mass

### Cuisine

October 14 Fall Foliage & an Autumnal Feast in New Hampshire

November 3 Plimoth Patuxet: Take a Bite Out of History

### ... and Holiday Tours Just Around the Corner

December 1 Newport Holiday Mansions: A Very Merry Gilded Age

December 11 Boston Pops: An Autumnal Adventure in New Hampshire

Call 978-256-6559 or visit [unicorntours.com](http://unicorntours.com) for additional tour info and even more adventures.

# Signs and symptoms of Parkinson's disease

Retired NBA power forward Brian Grant; best-selling musician Neil Diamond; star of television and film Michael J. Fox; and the forty-first president of the United States, George H.W. Bush, have had wildly different careers, but all shared one thing in common: Parkinson's disease. This is proof positive that PD touches people from all walks of life.

The National Institutes of Health say Parkinson's disease is a neurodegenerative disorder that affects people of all ages, races and genders. Certain factors can increase the risk of developing PD, including being over the age of 60, being male, having a family history of the disease, and exposure to certain toxins like pesticides and herbicides.



Symptoms of PD start slowly and can worsen over time. The Mayo Clinic says the first symptom of the disease may be a barely noticeable tremor in just one hand or sometimes the jaw or

foot. While there is no cure for PD, early intervention therapies may slow its progression, making diagnosis at the earliest of symptoms advantageous. The following are some of the common

symptoms of Parkinson's disease, courtesy of the Parkinson's Foundation and the Mayo Clinic.

- A slight shaking (tremor) in a finger, thumb, hand, or chin while at rest.

- Small handwriting, also known as micrographia, may be a sign of PD. This is when letter sizes are smaller and the words are crowded together.

- Slowed movement, also called bradykinesia, can be a symptom. People with bradykinesia may find it hard to get out of a chair, shower or get dressed. Bradykinesia also may make it more difficult to blink and a person may have less expression in his or her face.

- Although a loss of sense of smell can be linked to a respiratory condition like the common cold or even COVID-19, no longer smelling certain foods also might be a symptom of PD.

- Loss of automatic movements, such as smiling or swinging arms while walking, can occur.

- Those with PD often have diminished posture that becomes stooped, causing balance problems and falls.

- Voice changes, such as a breathy, soft or hoarse voice, could be an indicator of PD, as can slurring of words.

- Facial masking, which involves a serious or angry looking face, is present in some people with PD.

Additional potential symptoms of PD can include vivid dreams that cause acting out, frequent need to urinate, constipation, feeling very tired, and problems with thinking and memory.

A person should see a health care professional if any of these symptoms seem familiar. A doctor can help diagnose the condition and rule out other potential causes.

## Common questions about reverse mortgages

Homeownership is a dream for millions of people across the globe. The National Association of Realtors indicates real estate has historically exhibited long-term, stable growth in value. Money spent on rent is money that a person will never see again. However, paying a traditional mortgage every month enables homeowners to build equity and can be a means to securing one's financial future.

Homeowners typically can lean on the value of their homes should they need money for improvement projects or other plans. Reverse mortgages are one way to do just that.

### Who is eligible for a reverse mortgage?

People near retirement age are eligible for a specific type of loan they can borrow against. Known as a "reverse mortgage," this type of loan can be great for people 62 or older who perhaps can no longer make payments on their home, or require a sum of money to use right now, without wanting

to sell their home.

In addition to meeting the age requirement, a borrower must live at the property as a primary residence and certify occupancy annually to be eligible for a reverse mortgage. Also, the property must be maintained in the same condition as when the reverse mortgage was obtained, says Fannie Mae.

### How does a reverse mortgage work?

The Consumer Finance Protection Bureau says a reverse mortgage, commonly a Home Equity Conversion Mortgage, which is the most popular type of reverse mortgage loan, is different from a traditional mortgage. Instead of making monthly payments to bring down the amount owed on the loan, a reverse mortgage features no monthly payments. Rather, interest and fees are added to the loan balance each month and the balance grows. The loan is repaid when the borrower no longer lives in the home.

### What else should I know?

With a reverse mortgage, even though borrowers are not making monthly mortgage payments, they are still responsible for paying property-related expenses on time, including, real estate and property taxes, insurance premiums, HOA fees, and utilities. Reverse mortgages also come with additional costs, including origination fees and mortgage insurance up to 2.5 percent of the home's appraised value, says Forbes. It's important to note that most interest rates on these loans are variable, meaning they can rise over time and thus increase the cost of borrowing. In addition, unlike traditional mortgage payments, interest payments on reverse mortgages aren't tax-deductible.

### How is a reverse mortgage paid back?

A reverse mortgage is not free money. The homeowners or their heirs will eventually have to pay



back the loan when the borrowers no longer live at the property. This is usually achieved by selling the home.

The CFPB notes if a reverse mortgage loan balance is less than the amount the home is sold for, then the borrower keeps the difference. If the loan balance is more than the amount the home sells for at the appraised value, one can pay off the loan by selling the home for at least 95 percent of the home's

appraised value, known as the 95 percent rule. The money from the sale will go toward the outstanding loan balance and any remaining balance on the loan is paid for by mortgage insurance, which the borrower has been paying for the duration of the loan.

Reverse mortgages can be a consideration for older adults. However, it is essential to get all of the facts to make an informed decision.



*Timothy A.*  
**GIARD**

**PLUMBING & HEATING INC.**

**BEST OF ANDOVERS 2024**

(978) 689-8336  
office@giard.plumbing

*Owned and Operated by Tim & Jeremy Giard*

**BEST OF ANDOVERS 2025**

**40<sup>th</sup> ANNIVERSARY**  
TIMOTHY A GIARD & SON PLUMBING & HEATING  
1985 2025  
NORTH ANDOVER, MA

*& Son*

## Everyday Service Needs

- Toilet Repairs & Replacements
- Leaky faucets & Replacements
- Slow Drains
- Leaky pipes
- Leaky outside faucets
- Disposal Repairs & Replacement
- Fixture Replacement
- Dishwasher installation
- Water line Repairs & Replacement

**\$25.00 OFF COUPON ON ANY SERVICE CALL**

*\*\* Limit 1 per customer, can not be used with any other discounts \*\**

**Come join our team! We are seeking HVAC Tech,  
License Plumber and Experience Helper.**

# How seniors can overcome a lack of motivation to exercise

Exercise has its fair share of devotees and millions of others who recognize its value but still struggle to include workouts in their daily routines. Motivation can be a significant hurdle when it comes to exercise, and recent studies are a testament to that difficulty.

In a 2021 survey from the global fitness brand Orangetheory® Fitness and Kelton Global, 43 percent of respondents indicated they suffered from a lack of motivation to exercise. Lack of motivation can affect people of all ages, including seniors. However, seniors may be uniquely positioned to overcome their lack of motivation to exercise, particularly if they're retired and have time on their hands. Seniors who aspire to exercise more frequently can consider these strategies if motivation becomes an issue.

• **Exercise away from home.** During the early days of the COVID-19 pandemic, a phenomenon that has been



characterized as “basement burnout” developed. That referred to the lack of enthusiasm to exercise at home when gyms and other fitness facilities were forced to close as a public safety measure. Home workouts can become

monotonous since most people do not have enough room at home to house the same array of equipment that's available at their local gym. Seniors can overcome monotonous workouts by purchasing a gym

membership at a local facility. Many clubs offer discounted rates to seniors and some even offer senior-specific fitness classes like yoga and Pilates.

• **Employ the buddy system.** Seniors also can enlist

friends and family members to join them when they exercise. Encourage neighbors or friends to come along to the gym for a favored fitness class, or invite friends and family on hiking excursions or daily walks. The National Institute on Aging notes that turning exercise into a social activity is a great way for seniors to maintain their motivation to exercise.

• **Track your progress and celebrate your successes.** The NIA touts the benefits of tracking progress when trying to stay motivated to exercise. As exercise efforts pay increasing dividends, seniors may find it's no longer hard to stay motivated. Success can be measured in various ways. Some might aspire to produce healthier blood test results at the doctor's office, while others may hope to lose a few pounds. However you define success, celebrate when you achieve your fitness goals. Rewards such as a spa day, a night out

at the theater or a weekend getaway can provide all the motivation you need to stay the course.

• **Be flexible with your routine.** Mobility issues and other physical limitations may affect seniors. But such issues need not prevent aging men and women from exercising, even if it does mean they won't be able to hit the gym four or five days per week. Mix up your routine so you can still exercise even if physical limitations make traditional workout routines more challenging. Go for nature walks on days when your body needs a break from strength-training, and check the forecast at the start of each week so you can rearrange your routine if Mother Nature makes outdoor exercise impossible on certain days.

Many people find it hard to stay motivated to exercise. Seniors can try a few strategies to ensure they stay the course with their fitness routines.

## 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.



# LAW OFFICE OF ELAINE M. DALTON



## SPECIALIZING IN:

- WILLS
- TRUSTS
- PROBATE
- ELDER LAW
- MEDICAID APPLICATIONS

**978-373-1120**

8 Federal Way • Groveland, MA  
[www.elainedaltonlaw.com](http://www.elainedaltonlaw.com)





“At Benchmark, we take a person-centered care approach.”

Jason L. - Community Executive Director

At Benchmark communities, we meet seniors where they are—offering personalized support through Assisted Living and Memory Care. Whether it’s support with daily living or specialized care for those with Alzheimer’s, dementia and other forms of memory loss, our customized care plans evolve with each resident’s needs. In our beautiful, amenity-rich communities, residents enjoy restaurant-style dining, engaging daily programs, and a lifestyle designed to foster independence and meaningful connections.

### The Atrium

at Veronica Drive

1 Veronica Drive | Danvers  
978.861.1609 | AtriumAtVeronicaDrive.com



254 Amesbury Road | Haverhill  
978.693.3559 | HaverhillCrossings.com



700 Chickering Rd | North Andover  
978.543.5051 | BenchmarkAtNorthAndover.com



9 Summer Street | Danvers  
978.845.2263 | PutnamFarmDanvers.com



242 Main Street | Salem  
603.952.3381 | GreystoneFarmAtSalem.com



Get in touch to learn more about life at a Benchmark community.

Assisted Living | Mind & Memory Care



# This summer, don't just visit the coast - live it every day.

Discover Enhanced Independent Living at The Current Beverly, where stunning water views meet sophisticated coastal charm. Our intimate community offers the perfect balance of independence and support, with three flexible levels of care that grow with your needs.



## THREE LEVELS OF CARE, ONE EXCEPTIONAL COMMUNITY

### ENHANCED INDEPENDENT LIVING

Maintain your active lifestyle with optional housekeeping, dining, and wellness services. Perfect for those who value their independence but appreciate having support available.

### ASSISTED LIVING

Personalized care services tailored to your unique needs, from comprehensive medication management to daily living assistance, all while preserving your dignity and choice.

### MEMORY CARE

The Current Beverly's specialized neighborhood provides compassionate, expert care in a secure, familiar environment designed specifically for those with memory-related conditions.

Located in historic downtown Beverly with its charming shops, restaurants, and cultural attractions, you'll have everything you need within walking distance. Plus, Boston is just 1 hour away for special adventures.

**THE CURRENT**  
**BEVERLY**  
**SENIOR LIVING**

**Ready to live life unburdened?**

Contact us to schedule a tour!

**978-778-9880**

[TheCurrentBeverly.com](http://TheCurrentBeverly.com)



- PERSONAL CARE ASSISTANCE
- HOME HEALTH AIDE
- ELDER ASSISTANCE
- COMPANION CARE

**AT MAYOLA HOME CARE SERVICES,  
WE UNDERSTAND THE IMPORTANCE OF PROVIDING  
EXCEPTIONAL CARE AND SUPPORT TO INDIVIDUALS  
IN THE COMFORT OF THEIR OWN HOMES.**

HERE'S WHAT SETS MAYOLA HOME CARE SERVICES APART:

- › PERSONALIZED CARE PLANS
- › COMPASSIONATE AND SKILLED CAREGIVERS
- › FLEXIBLE SCHEDULING
- › QUALITY INSURANCE
- › CLIENT-CENTERED APPROACH
- › COMMUNITY INVOLVEMENT



**SCAN HERE TO  
LEARN MORE.**



**CONTACT US TODAY AT  
(978) 347-2466**

MEMBER OF THE BETTER BUSINESS BUREAU



# How arthritis affects daily life and mobility

Arthritis is a broad category of joint and connective tissue disorders that impacts around one in five people in both Canada and the United States, according to the Arthritis Society of Canada. In fact, arthritis is a leading cause of disability for many people around the world. Arthritis becomes a greater concern as people age. That's particularly so with osteoarthritis, which is degenerative condition caused by repeated use and stress on joints.

Common symptoms of arthritis include joint pain, swelling, reduced mobility, and physical weakness. Such signs underscore how much arthritis can affect daily life. Symptoms may come and go, but it's not always easy living with arthritis, particularly rheumatoid arthritis. Also, in

some people, rheumatoid arthritis can damage body systems beyond the joints, including the skin, eyes, lungs, heart, and blood vessels, says the Mayo Clinic.

There is no cure for arthritis, so working on lifestyle changes can improve quality of life and help people manage day-to-day tasks more easily.

• **Lose weight:** Carrying around extra weight can put greater stress on joints, causing more pain and stiffness. Losing a little weight can help alleviate stress on hips and knees and facilitate mobility.

• **Take medicine:** Talk to your doctor about which medicines might be available to help manage daily symptoms. Certain prescriptions and over-the-counter options can help prevent flare-ups and may even reduce the risk of further

problems.

• **Find balance:** Johns Hopkins Medicine suggests toggling between activity and rest to protect joints and lessen symptoms. Take breaks when needed, and don't feel down on yourself if you can't exercise for as long or as intensely as you once did.

• **Get regular activity:** Certain exercises can help reduce joint pain and stiffness. Consult with a doctor about what you can do to keep joints flexible. Swimming, walking and low-impact aerobic exercise can promote flexibility.

• **Talk to someone:** Arthritis also can come with emotional symptoms that you may want to discuss with a mental health professional.

Arthritis affects millions of people's lives, but management of the condition can improve quality of life.

# Over 60? How to maintain a healthy weight as you age

Age often brings wisdom, experience, and for many people, some body weight changes that might affect their health over time.

Maintaining a healthy weight is important throughout life, but as a person gets older, it can be harder to keep extra pounds off. The Centers for Disease Control and Prevention says obesity prevalence was 44.3 percent among adults between the ages of 40 and 59 in May 2024. Obesity prevalence was 51.5 percent for people age 60 and older. According to a report from the Government of Canada, 40.1 percent of seniors are overweight, and 28.1 percent are obese. Yet some older adults also are underweight and struggle to keep weight on.

It's important to note that a healthy weight for one age group may not be the same



for another. Verywell Health says a healthy weight and BMI range for adults over age 65 could translate into carrying extra pounds. The National Institutes of Health says a BMI of 25 to 27, which normally is considered overweight, may offer benefits to adults over the age of 65

by way of bone health side effects that protect against osteoporosis. Some studies also indicate that being underweight can increase risk of disability, dementia and even cancer or heart failure.

Before one binges at the all-you-can-eat buffet, it is

important to discuss weight with a doctor and develop a customized plan that takes individual variables, including age, into consideration. In addition, these tips can help people maintain a healthy weight.

• **Spread out smaller meals.** Eat five to six small meals

per day to help with digestion and circumvent slower metabolism. Eating smaller meals also may help seniors who find they don't have appetites and push away food.

• **Vary the foods you eat.** Eat more vegetables, whole grains, fish, beans, and low-fat or fat-free dairy. Try to keep meat and poultry lean, only splurging on fattier cuts once in a while.

• **Watch empty calories.** Empty calories come from sugars, sugary beverages and processed foods with little or no nutritional value, indicates WebMD. Instead, when choosing calories, look for whole, nutritional foods.

• **Eat more protein.** Older adults are at risk of losing muscle mass, so protein is essential. Protein also helps a person feel fuller longer, which can help

with avoiding eating empty calories or overeating in general.

• **Consume extra fiber.** As a person gets older, fiber can help prevent constipation, colorectal cancer and hemorrhoids. Whole-grain fiber also reduces the risk of heart disease. In addition, whole grain fiber is filling, which can help with weight control.

• **Exercise daily.** Weight loss involves a formula in which more calories are burned than consumed. For those who need to shed some pounds, increasing physical activity through low-impact exercise can help. Bike riding, swimming, pickleball, yoga, and other activities can be beneficial.

A registered dietician can help people develop eating and exercise plans that will help them achieve and maintain a healthy weight.

## 3 tips to get a more restful night's sleep

There is no magic formula to ensure long-term health. However, if there were such an equation, sleep would be a critical component. Though adults may be able to function with less sleep than doctors recommend, the National Institutes of Health note that consistent lack of sufficient sleep can interfere with work, social functioning and driving ability.

The National Institute on Aging notes that adults of all ages generally need the same amount of sleep, typically between seven and nine hours of rest per night. That's an important distinction, as busy adults in mid-life might feel as though they can operate on less sleep without adversely affecting their overall health. However, in addition to the problems noted by the NIH, the NIA reports that ongoing lack of

sleep, or even consistently poor sleep quality, can increase risk for cardiovascular disease, high blood pressure, diabetes, depression, and obesity.

Adults who feel their sleep quality is poor or those who aspire to sleep more each night can consider these three strategies to ensure a more restful night's sleep.

### 1. Keep devices out of the bedroom.

Screens are everywhere in modern life, and that includes the bedroom. In fact, the National Sleep Foundation's 2022 Sleep in America® Poll found that 58 percent of survey participants acknowledged looking at screens within an hour before bedtime. The NSF reports that device usage so close to bedtime can adversely affect sleep

quality because the blue light emitted from screens has shorter wavelengths than other colors in the visible light spectrum, which results in more alertness than warmer tones. The blue light actually confuses the brain into thinking it's earlier in the day, thus making it harder to fall asleep.

### 2. Skip late afternoon naps.

Short naps can help people reenergize, but the timing of naps could adversely affect how well people sleep at night. The Mayo Clinic notes that napping after 3 p.m. can make it harder to sleep soundly at night. And while short naps can provide a necessary jolt, it's important that naps be no longer than 30 minutes. Naps that exceed a half hour can contribute to feelings of grogginess and even

compromise your ability to get restful sleep overnight.

### 3. Avoid alcohol.

Some may consider alcohol a sleep aide, and there's good reason for that perception, even if it's misguided. Hackensack Meridian Health notes that alcohol acts as a depressant for the central nervous system that can cause brain activity to slow down. As a result, alcohol can increase feelings of relaxation and tiredness. However, that effect is not long-lasting, and as alcohol levels in the blood drop, individuals are likely to wake up and may even find it hard to fall back asleep. Waking up in the middle of the night cuts down on the time individuals spend in the most restorative stage of sleep, which is why individuals often feel as if they got little rest after a night of



drinking. Sleep is an important component of a healthy

lifestyle. Some simple strategies may help adults get a more restful night's sleep.

**Your future is  
in your hands.  
Think of  
Kevin B. Comeau  
for your  
Future Funeral  
Needs.**



Over the years, many families have taken advantage of the benefits offered by funeral pre-arrangement and pre-payment.

We believe in the advantages of pre-planning so much, we even honor pre-arrangements made at other funeral homes.

You can transfer your arrangements to our funeral home without losing any benefits. In fact, we will most likely be able to offer you more.

**Primary Business Address**  
486 Main Street  
Haverhill, MA 01830

Phone: 978-521-4845

Fax: 978-374-8711

Email: kevincomeau1@aol.com

Website: [www.comeaufuneral.com](http://www.comeaufuneral.com)

**Kevin B. Comeau  
Funeral Home**