

SENIOR
Living

TIME FOR TRAVEL

So much to see, and so much more time

PLUS: Health advice and information, exercise tips, and much more



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

THE HERRICK HOUSE

An Assisted Living Residence



Nestled in a beautiful wooded setting on the upper campus of Beverly Hospital, and a member of Beth Israel Lahey Health, The Herrick House offers services unique from those offered in other traditional assisted living settings. Professional, compassionate staff is always ready with a helping hand. Whether it is a short-term or long-term stay, you or your loved one will enjoy all of the amenities that make The Herrick House such a special residence.

Reasons to take advantage of our services include:

- A not-for-profit organization focused on our residents, programs, and community
- A convenient option when you or a family member needs the security of assisted living
- Customized care plans to meet wellness and healthcare needs of the individual, who benefits from the services and amenities we offer
- 24-hour on-site licensed nursing and Resident Care Assistants
- Private, spacious, and bright apartments
- Three nutritious and delicious meals daily, offering restaurant style dining
- Medication management
- Healthcare coordination
- Experienced and caring staff
- Up to six hours per week of personal care services included in the fee
- Social, spiritual, and educational wellness programs
- On-site salon services
- Group and personal transportation service
- Convenient and coordinated access to Beverly Hospital
- Immediate access to emergency care services
- Convenient short-term, transitional, respite, and long-term stay options to suit your needs

To arrange a stay, schedule a visit, or to learn more, call 978.922.1999
89 Herrick Street, Beverly, MA • theherrickhouse.org



Your Premier Store for **PICKLEBALL**

The journey starts here...



Paddles, Balls, Bags, Nets, Shoes, Apparel, Gloves, and more!



*From beginner to advanced players
Whirlaway Sports has everything for all your Pickleball needs:*



Over 400 Paddles & 800 Pickleball/Tennis Shoes in stock!
85 Demo paddles to try...

\$10 Off
*any Tennis/Pickleball
shoes over \$100*

10% Off + FREE
Paddle cover
*All Pickleball paddles
over \$100*

*Void other coupons, discounts and specials.
One offer per customer/transaction.

Offer expires 7/16/2023



Check out our shoe selection!
Men's & Women's. Available in widths
Over 35 styles in stock!!

500 Merrimack Street, 2nd Floor, Methuen MA 01844 978-688-8356x3
OPEN 7 DAYS A WEEK! Mon - Sun 10-5 www.whirlawaysports.com

TIME FOR TRAVEL

From an RV to the sea, the options are plentiful

Retirement provides individuals with ample time to engage in activities they enjoy. Many seniors spend that newfound free time relaxing and seeing the sights.

Seniors are a travel-friendly demographic. The World Tourism Organization says that, in 1999, more than 593 million international travelers were age 60 years and older.

Seniors are projected to take two billion trips annually by 2050. As Baby Boomers and Generation

Xers retire, a larger portion of the overall population will have time to travel.

When seniors plan trips, they have many ways to get around in style.

Cruising

Cruising can be an ideal way for older adults to travel. Cruise ships depart from ports across the world and travelers can choose from an array of itineraries. People can travel on cruises that are at sea for as few as three to five days to others



See TRAVEL, Page S6

Seniors have many travel options, and retirement is the ideal time to get out and enjoy time away from home.

SeniorCare

Elder Services | Information | Solutions

1-800-922-2275

Elder Abuse
Hotline

Available 24/7

*Each year, an estimated
5 million older adults are abused,
neglected, or exploited**

Protective Services
are Provided to Elders
without Regard to Income

Elder Abuse Hotline
Available 24/7

1-800-922-2275

To report online, go to
www.seniorcareinc.org/protective-services

SeniorCare Inc. | 49 Blackburn Ctr, Gloucester, MA | 100 Cummings Ctr, Ste 106H, Beverly MA | 978-281-1750

SeniorCare serves the nine North Shore communities of Beverly, Essex, Gloucester, Hamilton, Ipswich, Manchester-by-the-Sea, Rockport, Topsfield, and Wenham

*Source: U.S. Department of Health and Human Services, Administration for Community Living

SeniorCare serves the nine North Shore communities of Beverly, Essex, Gloucester, Hamilton, Ipswich, Manchester By The Sea, Rockport, Topsfield and Wenham.

Say it loud: "Gay and Proud"

SeniorCare salutes the heroes of the LGBTQ community throughout the twentieth century and those who continue the quest for equality today. Everyone deserves to live and love without fear.

SeniorCare

Elder Services | Information | Solutions

978-281-1750 • www.SeniorCareInc.org

Tips for trip safety

Travel was once a key component of the picture working professionals created of their ideal retirements. While the COVID-19 pandemic put many retirement travel plans on hold in recent years, jetting off to distant locales is once again on retirees' radars.

A 2022 survey from AARP found that individuals 50 and over were poised to not only get back on the road, but also spend significantly more money on travel.

Prior to the pandemic, Americans 50 and over spent \$7,314 annually on travel, according to data from AARP. By spring 2022, individuals in that same age bracket indicated a readiness to spend \$8,369 on travel.

Eagerness to get back on the road, in the air or on the high seas could make it easy to overlook some principles of safe travel. However, such an oversight could lead to complications that could make it hard to enjoy time away from home.

The following tips can reduce the likelihood that seniors encounter trouble while traveling.

■ Determine if any health issues are affecting your desired destinations. The Centers for Disease Control and Prevention has a website devoted to travel vaccines ([cdc.gov/travel/page/travel-vaccines](https://www.cdc.gov/travel/page/travel-vaccines)), and that page can be an invaluable resource for individuals



Seniors rediscovering the joy of traveling can take various measures to make their trips more safe.

See **SAFETY**, Page S6

Martins Landing

 NORTH READING

Martins Landing offers More Life Built In® with high quality consumer inspired designs backed by a 10-year limited structural warranty. Enhance your lifestyle in our 55+ Active Adult community by exploring nearby walking trails or spending time in the onsite clubhouse with amenities.

- Easy Access to Shopping, Dining, and Entertainment
- Community Clubhouse and Amenities
- Interactive Design Tools
- Quality Building Materials
- Underground Garage Parking Available
- Secure, Elevator Accessed Buildings
- 1 and 2-Bedroom Consumer Inspired Home Designs

 **Pulte HOMES®**

250 Martins Landing Way | North Reading, MA 01864

(978) 925-3283

Open Daily 10am-5pm, Wednesdays 1pm-5pm

Learn More at [Pulte.com/MartinsLanding](https://www.pulte.com/MartinsLanding)




Tour Our 3 New Model Homes



55+



 *©2023 Pulte Homes Illustrations and dimensions are approximate. Features, options, amenities, floor plans, design, materials are subject to change without prior notice. Community Association fees and additional fees may be required. At least one resident must be 55 or better, see community documents for any additional conditions that may apply.

SAFETY

■ Continued from Page S5

planning a vacation. What's more, the CDC even provides a specific list of destinations and the latest travel health notices for each of those nations. That list, accessible at cdc.gov/travel/destinations/list can help seniors determine if there are any health-related safety issues in countries they hope to visit.

■ Speak to your physician. A pre-trip consultation with a physician can uncover any issues that might arise while you're away. Such issues may be easily managed for domestic travelers who are not planning to visit any especially remote locations, but they will not necessarily be as easily navigated when traveling overseas. Physicians can recommend certain vaccinations or measures to ensure your health while away. In addition, a pre-trip doctor visit is a great time to refill prescriptions that you will need while you're away.

■ Take financial precautions as well. Of course, not all travel-related concerns are medical.

Finances also require some pre-trip attention. Inflation has caused a sharp spike in the price of various commodities since the start of 2022, so travelers should study up on the cost of food and attractions at their destination to ensure they have enough money to enjoy themselves. Baggage costs have risen significantly in recent years, so seniors traveling on a budget may want to pack less and do laundry while traveling in an effort to save money. In addition, the unpredictable nature of travel since the onset of the pandemic has underscored the utility of travel insurance. Seniors can look into travel insurance that could reimburse them in the case of delays or cancellations.

■ Privately share your itinerary. Prior to departing, share your itinerary with friends and family. Avoid sharing the itinerary on social media platforms, which can make you a target for criminals at home and at your destination. The itinerary should include where you're staying, the dates you're visiting certain locations and the dates of activities you'll be engaging in on your trip.

TRAVEL

■ Continued from Page S4

that are out for weeks at a time.

One reason seniors enjoy cruising is because it's all-inclusive with little extra planning required. Step aboard a cruise ship and enjoy a floating hotel complete with food, lodging, entertainment, shopping, gambling, and much more. Organized excursions at ports of call can add to the thrill of cruising.

Guided tours

Escorted tours are another option seniors may want to consider. By working with reputable tour operators, seniors can engage in affordable, safe and comfortable tours via bus, train or other modes of travel.

Tour companies take the work out of the trips by handling the details and showcasing the best locales. Tour experts know when to schedule meals and sightseeing to avoid the crowds so that everyone can sit back and relax on their adventures.

RV excursions

Travel by recreational vehicle

is a great way for individuals with time on their hands to see the sights up close and personal. When RVing, the time spent traveling is the adventure, and the destination is simply the cherry on top.

The RV industry exploded during the pandemic because it provided a safe way to enjoy a vacation and get away from home. MARVAC Michigan RV & Campgrounds says currently more than nine million households own an RV in the United States.

There's no age limit to buying an RV, although the RV Industry Association says the average owner is 48-years-old and married.

RV-friendly campsites and parks enable travelers to mingle with each other, providing affordable and fun ways to travel.

Timeshares

Seniors who got in on the timeshare bandwagon early in life can choose to enjoy their travel years even further. The timeshare model enables buyers to purchase the right to use particular homes, condos, hotel rooms, resorts, or other accommodations

One reason seniors enjoy cruising is because it's all-inclusive with little extra planning required.

for specific periods of time. For example, some timeshare agreements are for one week each year in a designated location.

Seniors with more time on their hands may want to revisit timeshare agreements to increase the frequency in which they can use properties or to find timeshare companies that enable swapping properties with others so that different locales can be enjoyed.

Visiting family

Retirees may aspire to spend more time with family members who do not live nearby. Families may want to consider mother-daughter residences or properties with small guest houses so that seniors can stay in the residences when visiting but have some privacy at the same time.

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!

Law Office of
Julie Low

Receive a half-price, one-hour consultation after attending
one of our free, virtual estate planning workshops.

*Tuesday
June 27
6:30 pm*

*Saturday
July 8
10:00 am*

*Tuesday
July 25
6:30 pm*

*Saturday
August 21
10:00 am*

*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

TENNIS & PICKLEBALL

- Adult Clinics Daily
- League Tennis /
USTA and
North Shore
- Kids' Morning
Programs
Weekdays
- High School Kids'
After School Sessions
Weekdays
- Evening Court Time
- Weekend Family Tennis

- Learn to Play
Clinics
- Skill 'n Drill Clinics
- Open Play by Level
- Private Court Time
- 4 Outdoor Courts
- Special Events

To register, please visit
rcn.clubautomation.com

NEWBURYPORT
TENNIS CLUB

newburyporttennisclub.com

178 Low Street
Newburyport
978-462-3121

NEWBURYPORT
TENNIS CLUB
PICKLEBALL

newburyportpickleball.com

THE DATING GAME

It's different online, but has advantages

People are living longer, a reality that can be traced to a number of factors, including advancements in medicine and greater dissemination of information regarding preventive health care. According to data from the United Nations Population Division, the average life expectancy in the United States is 81.65 for women and 76.61 for men. Canada has even higher life expectancies, at 84.74 for women and 81.15 for men.

As people live longer, some may outlive their significant others and ultimately find themselves once again interested in sharing experiences with a special someone. Seniors ready to re-enter the dating pool may find that things are quite different from

what they experienced as teenagers or young adults. Dating used to be about hanging out with friends and meeting people at shared events, such as school dances or work parties or even while enjoying a night out with friends. Nowadays, dating often begins in cyberspace. This can be confusing and anxiety-inducing for adults who didn't grow up with technology guiding their every move.

According to a report in The Atlantic, more than one-third of baby boomers are not currently married, and this generation has had higher rates of separation and divorce and lower rates of marriage than the generations that preceded them. Many boomers have years ahead of them to devote to

new relationships. Here's what they may want to know before navigating 21st-century dating waters.

You're not in this alone

While online dating may be portrayed as a young person's game, plenty of older adults are now finding connections online. In fact, many different dating apps are geared toward the senior set, including SeniorMatch, eHarmony, Singles50, OKCupid, and Silver Singles, among others.

You have more time

As a senior, you may have more time to devote to recreation and leisure. This can be a great opportunity to get out and meet someone who shares your passions and interests.

Online dating has advantages

While online dating apps



For seniors who find themselves single, the dating landscape has changed.

and websites may have certain things working against them, particularly if their algorithms for pairing people are not fine-tuned, they also can be helpful. Online dating can expand social circles beyond local neighborhoods or even states,

provinces or countries.

You're casting your net over a much larger body of water. Furthermore, dating app profiles typically spell out exactly what another person is seeking, which can save seniors from having to revisit awkward dating

moments from years past.

Seniors may have to navigate new waters in modern dating. But with a good mindset and a little persistence, it is possible for seniors to find a special someone in cyberspace.

STYLISH SENIOR LIVING AT Brooksby Village

No matter your budget or style, you'll find the perfect, maintenance-free apartment home at the North Shore's premier community.

See a selection of our stunning floor plans!

Call 1-888-246-3197 for your free brochure or visit BrooksbyVillage.com.


Brooksby Village
BY ERICKSON SENIOR LIVING®

North Shore
BrooksbyVillage.com



Now's the time

There's no time for boredom with so many available hobbies

The value of hobbies is undeniable. A 2014 study published in the Journal of Occupational and Organizational Psychology found that employees who engaged in creative hobbies outside of work were more creative on work projects and had a better attitude on the job.

A separate study published in Psychosomatic Medicine in 2009 reported that individuals who engaged in enjoyable leisure activities had lower blood pressure and a smaller waist circumference.

The myriad benefits of hobbies is good news for seniors, many of whom have ample time for leisure activities. Whether seniors are retired or still working but free from the responsibilities of parenting, the

following are some fun and engaging hobbies to fill that free time.

Cooking

Years spent hustling and bustling through the daily grind of personal and professional obligations might have forced individuals to embrace cooking that emphasized convenience over culinary skill. Now that there's more time to embrace one's inner Emeril, seniors can look to cooking classes or take the self-taught route and purchase a new cookbook filled with delicious recipes.

A well-cooked homemade meal can provide a sense of accomplishment and affords seniors an opportunity to control the ingredients in the foods they eat, which

can be important for individuals with health-related dietary restrictions.

Writing

Many successful individuals have penned their memoirs after long, notable careers and lives. While individuals needn't follow suit with the goal of making their memoirs public, writing can be a great way for seniors to document their own lives and the lives of their families.

Interest in genealogy has risen considerably in recent years, as easily accessible websites like Ancestry.com and 23andMe.com have made it easier than ever for individuals to learn where they came from. Seniors can contextualize the information provided by genealogy



In addition to fun, hobbies have many benefits for seniors.

websites by writing about their personal experiences and sharing what they know about the lives of their parents, siblings, grandparents, and other family members.

Gardening

Seniors looking for hobbies that get them out in the great outdoors need look no further than their own backyards. Gardening can benefit the body in myriad ways.

According to the Mayo Clinic Health System, gardening can burn as many calories as working out in

the gym. In addition, the MCHS notes that individuals who grow their own fruits and vegetables are more likely to include those foods in their own diets, thus saving them money at the grocery store and also increasing their intake of nutrient-rich foods.

Swimming

Swimming is an ideal exercise for seniors, as it's low-impact but still a great way to utilize the entire body.

A 2007 study published in

the journal Quality of Life Research found that water-based exercise improves older adults' quality of life and decreases disability.

A separate study published in 2008 in The Journal of Sports Medicine and Physical Fitness found that water-based exercise can improve or help to maintain bone health in post-menopausal women.

These are just a few of the many hobbies seniors can pursue as they look for positive and fun ways to spend their free time.

Dr. Laura Anne Potvin, PC — OPTOMETRISTS — ACCEPTING NEW PATIENTS



Nyla Lambert, O.D.



Laura Anne Potvin, O.D.



Samantha Mein, O.D.

~A Multi-Specialty Practice~

Vision Care For The Whole Family

Low Vision Services - Vision Therapy

Infant and Child Vision Care - Full Service Lab



Debra



Monique



Tara



Mary



Wanda



Michelle



Hannah

939 Salem Street, Suite 7, Groveland, MA

978-374-8991

www.DrLauraAnnePotvinPC.com

We follow all CDC recommended guidelines

Law Office of Veronica Wythe, Esq. Areas of Practice:

- Elder Law including Medicaid Irrevocable Trust, Medicaid Planning, and Testamentary Trusts
- Estate Planning including Wills, Trusts, Powers of Attorney and Health Care Proxies
- Probate of Estates and Divorce Mediation Services offered



Mention this ad and receive
ONE HOUR FREE CONSULT

If you're an Elder and you can't travel, I will come to your home within a reasonable distance, please call to inquire!

978-682-9643

105 Kenoza Avenue • Haverhill MA 01830



AGING NATURALLY

How the body changes over time

Aging is an inevitable component of life. Young children often cannot wait until they get older because of the freedoms that seemingly come with being more mature. On the flip side, adults often wish they were young again.

Time waits for no person, and with aging comes many changes, many of which manifest physically.

The following are some components of healthy aging that go beyond graying hair and wrinkling skin.

Bones, joints and muscles

According to the Mayo Clinic, with age bones may become thinner and more fragile. Joints will lose their flexibility, while muscles lose mass and strength,

endurance and flexibility. These changes may be accompanied by a loss of stability that can result in balance issues or falls. It's common for the body frame to shrink, and a person may lose a few inches from his or her height.

A doctor may suggest a bone-density test or supplementation with calcium and vitamin D to keep bones as strong as possible. Physical activity that includes strength training can help keep muscles strong and flexible.

Body fat

As muscle mass diminishes, body fat can increase. The Merck Manual indicates that, by age 75, the percentage of body fat typically doubles compared with what it was



Physical and brain exercise, along with a healthy diet, are tools to ensure aging gracefully.

during young adulthood. The distribution of fat also changes, which can adjust the shape of the torso.

Heart

Organs in the body also age, and cells begin to die off, making those organs work

less efficiently. The heart is one such organ that changes with age. It pumps more than 2.5 million beats during one's lifetime. As a person gets older, blood vessels lose their elasticity, and the heart has to work harder to circulate blood throughout the body, reports Johnson Memorial Health. Exercise can help keep the heart as strong as possible.

Urinary tract and kidneys

The kidneys become smaller as a person ages, which means they may not be able to filter urine as effectively. Urinary incontinence may occur due to hormonal changes or because of an enlarged prostate. Furthermore, the bladder may become less elastic, leading to an urge to urinate more frequently.

Memory and thinking

Older adults experience changes to the brain as they age. Minor effects on memory or thinking skills are common and not usually cause for worry. Staying mentally active by reading, playing word games and engaging in hobbies can help. Following a routine and making lists (as multi-tasking may become challenging) are some additional ways to address memory issues.

These are just some of the changes that can come with aging. Generally speaking, exercising, using the brain and adhering to a balanced, healthy diet can help keep the body functioning well into one's golden years.



GREATER SALEM CAREGIVERS

WE NEED VOLUNTEERS!

A FEW HOURS OF YOUR TIME MEANS THE WORLD TO A HOMEBOUND ADULT



Volunteers drive seniors and adults with disabilities to medical appointments, pay them a friendly visit, take them grocery shopping, or shop for them. Call or email us at 603-898-2850 / salemcaregivers3@gmail.com.



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





James Folan, Jr.; Lynda Brislin, Windham Terrace Executive Director; and, resident James Folan, Sr.

Why did we choose Windham Terrace Assisted Living? *Location. Laughter. And Lynda.*

- 24-Hour Care/Assistance
- Medication Management
- Premier Community
- Apartments/Studios
- Long & Short Stays
- Activities
- Dining
- Memory Care



Call Lynda today! (603) 437-4600

WINDHAM TERRACE

PREMIER ASSISTED LIVING & MEMORY CARE

3 Church Rd | Windham, NH 03087

WindhamTerrace.com

Uniform Consumer Disclosure Available Upon Request



Could I have cataracts?

The eyes are amazing organs that utilize various parts working in conjunction with one another. When working correctly, eyes enable crisp vision and process a vast array of vivid hues. When the eyes are compromised by illness or other conditions, various impairments may be the culprit.

Cataracts often affect aging individuals. The American Academy of Ophthalmology says a cataract forms when the natural lens in the eye, which is responsible for refracting light rays that come in the eye to help a person see, becomes cloudy. As a result, vision can be compromised and seem like a person is looking through a foggy or dirty car windshield, says the AAO.

The National Eye Institute advises that cataracts are common as people get older. More than half of Americans age 80 years or older either have cataracts or have had surgery to remove cataracts.

Cataracts may initially produce mild symptoms of blurry or hazy vision, or surroundings may seem

less colorful. Over time, cataracts can lead to vision loss if not treated. The following are some common symptoms of cataracts:

- Cloudy or blurry vision that still occurs despite the usage of corrective prescription glasses or contact lenses;
- Colors look faded;
- Compromised night vision;
- Halos appearing around lights;
- Oncoming headlights, lamps, or sunlight seem too bright;
- Double vision.

Researchers have identified certain things that may contribute to the changes that occur in the lenses that lead to the formation of cataracts.

Exposure to ultraviolet light from the sun or other sources is a main risk factor.

Diabetes, hypertension, obesity, smoking, prolonged use of corticosteroid medications, and other factors come into play as well.

All About Vision says cataracts can be broken down into various types, and some are much more common than others.

■ **Nuclear:** These cataracts are the most common

and form in the center of the lens, gradually worsening.

■ **Cortical:** Cortical cataracts generally start as spoke-like opaque areas at the edges of the lens that grow inward. They tend to be responsible for more night glare.

■ **Congenital:** Some people are born with cataracts.

■ **Trauma-induced:** These cataracts form anywhere and often develop into a rosette shape.

■ **Post subcapsular cataracts:** Initially developing at the central back surface of the lens, these cataracts often develop faster than other types. Vision around bright light and colors is affected.

Eye doctors generally diagnose cataracts during dilated eye exams. The NEI says anyone age 60 or older should get dilated eye exams every one to two years.

Surgery may be recommended only at the point when cataracts start to severely interfere with daily activities. Until then, people can mitigate cataracts by updating eyeglass prescriptions, turning lights up when possible and wearing anti-glare sunglasses.

Alzheimer's disease was first diagnosed at the start of the 20th century. Now, 117 years later, it remains a major health issue affecting millions of people worldwide.



Understanding Alzheimer's

Of the roughly 55 million people around the world living with dementia, 60 to 70 percent are estimated to have Alzheimer's disease, reports the Mayo Clinic.

Alzheimer's disease is a progressive brain disorder marked first by mild memory loss that can worsen and lead to problems with communication and an inability to perform the activities of daily life.

The condition is named for Dr. Alois Alzheimer. In 1906, Alzheimer noticed changes in the postmortem brain tissue of a woman who had died of unusual mental illness, which included symptoms of language problems, memory loss and unpredictable behavior. Her brain showed many abnormal clumps and tangled bundles of fibers.

According to the National Institute on Aging, doctors now know those clumps are amyloid plaques and the tangles are hallmarks of the disease.

The National Institutes of Health says Alzheimer's disease is the seventh leading cause of death in the United States and is the most common dementia among older adults.

While most people are familiar with Alzheimer's, there is much more anyone can learn. The following are some interesting facts:

- The most common symptoms of Alzheimer's involve a gradual decline in memory, reasoning, language, coordination, mood, and behavior.

- The Cleveland Clinic says the buildup of plaques and tangles from an overabundance of amyloid and tau protein production block the communication between nerve cells and cause brain cells to die, thus contributing to Alzheimer's. Nerve cell death starts in the hippocampus, the area of the brain that controls memory. Doctors are not entirely sure what causes this protein build-up.

- Many times family members are the first to recognize a friend or loved one forgetting newly learned information, especially recent events, places and names.

- Issues with thinking and reasoning may include not wearing the right clothes for the weather or not knowing to use oven mitts when taking hot items out of the oven.

- Changes in the brain can begin years before initial symptoms appear, according to the Centers for Disease Control and Prevention. Age is the biggest risk factor for Alzheimer's. Researchers believe that genetics may play a role, but a genetic predisposition to Alzheimer's does not make it an inevitability.

- A healthy lifestyle, which includes adequate physical activity, a nutritious diet, limited alcohol consumption, and not smoking, may help people avoid Alzheimer's.

- Alzheimer's can rob a person of his or her personality. As the disease becomes more severe, mood swings, anger, depression, and anxiety may occur. This is combined with the patient forgetting who family members are and potentially lashing out or being disinterested in visitors.

- There is no cure for Alzheimer's, but doctors use medical management to improve quality of life for patients and their caregivers. Treatments may help maintain brain health and manage behavioral symptoms.



Bundled up vs Catching up

*Where you engage. Where you connect.
Where you belong. All winter long.*

The winter can be a challenging time for seniors. Benchmark Senior Living communities help eliminate winter stressors like home maintenance, driving and social isolation, so our residents can enjoy winter's beauty together.



Assisted Living • Mind & Memory Care
978.736.3667
9 Summer Street | Danvers
PutnamFarmDanvers.com



Assisted Living • Mind & Memory Care
978.961.5321
254 Amesbury Road | Haverhill
HaverhillCrossings.com

The Atrium

at Veronica Drive

Mind & Memory Care
978.647.3244
1 Veronica Drive | Danvers
AtriumAtVeronicaDrive.com



Assisted Living • Mind & Memory Care
978.736.4007
700 Chickering Road | North Andover
AshlandFarmAtNorthAndover.com



Assisted Living • Mind & Memory Care
603.810.8118
242 Main Street | Salem, NH
GreystoneFarmAtSalem.com



The aches and pains — and types — of arthritis

Arthritis is a broad term that encompasses at least 100 different subtypes of the condition. Each has different causes and treatment methods, but some are more common than others.

The National Institute of Arthritis and Musculoskeletal and Skin Diseases says “arthritis” means “joint inflammation.” Joints are where two bones meet. Common symptoms of arthritis include pain, stiffness, swelling, and redness in and around the joints.

Arthritis is the No. 1 cause of disability in United States, affecting around 60 million adults and 300,000 children, advises the Arthritis Foundation. While it mainly affects the bones, arthritis also can damage other parts of the body, including organs.

The following is a deep look at some of the more commonly occurring types

of arthritis.

Osteoarthritis

Healthline says osteoarthritis (OA) is the most common type of arthritis in the U.S. It develops after the age of 50 or 60 years, and tends to be more prevalent in individuals who are overweight. With OA, joint pain tends to occur after rest or inactivity. It is a degenerative joint disease in which the tissues break down over time.

Rheumatoid arthritis

Unlike OA, which is marked by a breakdown of joint tissue over time, generally due to aging, RA is a chronic autoimmune disease in which the body’s own immune system attacks the joints and other tissues.

In fact, the NIAMS says RA can cause medical problems in areas such as the eyes, lungs, blood, nerves, and heart in addition to the



Arthritis comes in many forms.

joints.

RA is more common in women than men, and people are likely to get the disease if there is a family

history of it.

Psoriatic arthritis

Psoriatic arthritis is another inflammatory

condition linked to an autoimmune disorder. Individuals with the skin condition psoriasis can develop psoriatic arthritis after skin symptoms occur.

It is believed that stressful events, trauma to the joints or bones or infections may trigger the disease in those who already have psoriasis.

Gout

Gout is a type of arthritis that causes flares, often beginning in the big toe or a lower limb. It occurs when a high level of serum urate builds up in the body, which then forms needle-shaped crystals in and around the joint.

Gout usually happens in middle age, with men developing it earlier than women. Some people with gout may be more likely to develop chronic kidney disease, obesity, hypertension, and diabetes.

Treatment

Doctors will ask questions and perform blood tests to check for arthritis markers. A general practitioner may recommend a patient see a rheumatologist to get a better arthritis diagnosis as well as a treatment plan.

Treatments include analgesic medications, anti-inflammatory drugs that may be NSAID or steroid formulations, capsaicin creams to block pain signals, or immunosuppressants and biologics if arthritis is autoimmune in nature. Treatment may be customized to each patient.

While there’s no cure or surefire way to prevent arthritis, exercising, losing weight, managing stress, and eating healthy foods could limit symptoms. Working with a doctor also can help manage arthritis.

We believe your best years are ahead.

Element Care PACE helps you live independently in your community

- **Personalized healthcare including medical, dental & vision**
- **Nearby day centers with transportation, meals & social activities**

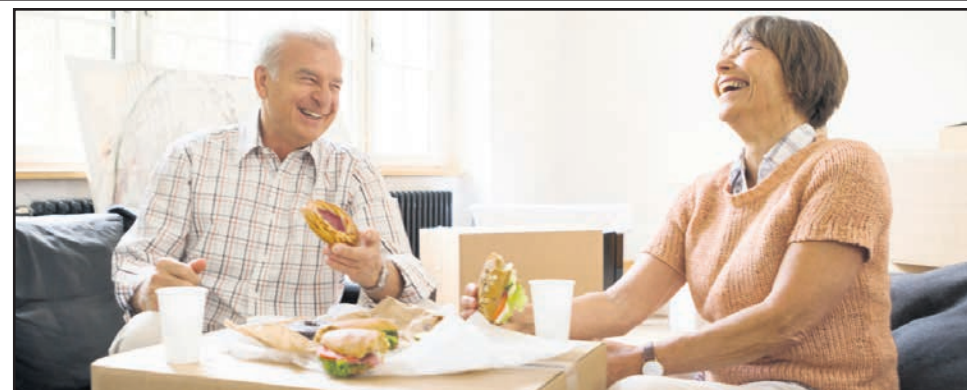
All so you can keep being your best you.



 **Element Care** | **PACE**

Learn more and see if you or a loved one qualify:
(877) 803-5564 (TTY 711)
ElementCare.org

No cost for MassHealth and Medicare eligible. Contact us for Medicare only and private pay options. Participants must receive all health care, primary and specialist physician services – other than emergency services – as authorized by PACE or be fully and personally liable for costs of unauthorized services.




Thinking about downsizing?

Let us help with a downsized term.

Ask about our best rate in process!

HERE FOR YOU. WE ARE YOU.

 **SALEM**
CO-OPERATIVE BANK

\$500 application fee and other closing costs apply.
Some restrictions apply. Subject to credit approval.
Offer subject to change without notice.
NMLSR ID# 543601
 Equal Housing Lender Member FDIC

MAIN OFFICE
(603) 893-3333
3 South Broadway
Salem, NH

METHUEN OFFICE
(978) 682-1010
284 Merrimack Street
Methuen, MA

Visit us online at: **www.salemcoop.com**

Aging Well Comes From Staying Connected



We have openings!
Call us today at 978-740-2493



- Private Rooms
- Home Cooked Meals
- Full Activities Program
- Medication management
- Housekeeping
- Laundry
- Beautiful Grounds Overlooking Salem's Historic Derby Wharf



**BROOKHOUSE
HOME**
A Residence For Women
EST. 1861

180 Derby Street, Salem MA - www.brookhousehome.com

BACK TO THE GRIND

Many adults nearing retirement age count down the days until they can bid adieu to the daily tasks of commuting and working so they can enjoy much more time for recreation, travel, or whatever they aspire to do.

As enticing as unending free time may seem, some retirees find it is not ideal to be entirely free from the responsibility of working. As current seniors can attest, inflation can drive up the costs of living, meaning that seniors who were once able to afford a certain retirement lifestyle may no longer enjoy that hard-earned luxury. Others may miss the daily opportunities to socialize that working provides, or the way problem-solving on the job

stimulates the brain.

But even retirees who miss working may not be ready to return to the workforce full-time. That can make part-time employment an ideal fit for mature workers.

Here's a look at some part-time positions that could be a good fit for older adults reentering the workforce.

Retail sales

Working in retail opens seniors up to a wide array of responsibilities and scenarios. Jobs may include greeting customers, making sales, putting out inventory, and helping customers select merchandise.

Being personable and having good customer service skills are necessary traits to have when working in

retail. Many stores offer part-time employees flexible hours so schedules can be customized.

Consultant

Retirees who loved their job but wanted to spend less time doing it can return as consultants. According to *The Balance: Money*, individuals often find they earn more per hour working as consultants than they did as full-time staff members.

Consulting is a way to share expertise and experience without making a full-time commitment.

Customer service

A customer service representative is tasked with helping customers solve problems and ensuring customer satisfaction. He or she



Seniors have many different options if they decide they want to return to the workforce in a part-time capacity.

may work in a traditional office or store location, or answer calls and resolve issues from home.

School positions

Retirees may want to

consider jobs working in schools or in related capacities. Driving a school bus is an option if people are willing to undergo the proper training and licensing to operate this type of vehicle.

Seniors also may consider working as lunchroom aides or lunch service providers, crossing guards, substitute teachers, and paraprofessionals. School employees will only work a few hours during the day. They'll also enjoy many holidays off, as well as summer vacations.

Receptionist

Receptionists greet patients or customers in office settings. According to AARP, they are the welcoming faces of organizations. Answering phones and light clerical work also may be required of receptionists. Those who want to work off-peak hours can think about working nights and weekends in hospitals or skilled nursing facilities.

We are a full service ophthalmology practice that offers comprehensive eye care.

- Cataracts
- Dry Eyes
- Glaucoma
- Diseases of retina and vitreous



John J. Weiter, M.D. PhD
Associate Professor Part-Time
Harvard Medical School



Namrata Nandakumar, M.D.
Assistant Clinical Professor
Brown Medical School



Retina Consultants of Boston
Preserving the Gift of Sight

100 Milk Street, Suite 202
Methuen, MA

39 Cross Street, Suite 201
Peabody, MA

(978) 854-5090

The art of money management

Tips and tricks to maintain your lifestyle

What constitutes a perfect retirement is different for everyone.

Some people may imagine spending their golden years fishing their days away, while others may aspire to finally embrace their inner globetrotter.

Though individual retirement dreams differ, every retiree will need money, which only underscores the importance of a wise and disciplined approach to money management.

Average life expectancies have risen considerably over the last several decades. According to estimates from the United Nations Population Division, the average life expectancy in Canada for both sexes is just under 83 years, while it's slightly more than 79 in the United States.

Those figures are a welcome sign, but they may inspire a little fear among seniors who are concerned that they might outlive their money. No one knows how long they will live, but everyone can embrace a handful of money management strategies to increase the chances that they won't feel a financial pinch in retirement.

Know your taxes

Study up on the tax implications of withdrawing from your retirement accounts. Every retirement investment vehicle, whether it's an IRA or a 401(k), has tax implications. Money withdrawn too early may incur tax penalties, and even money withdrawn long past retirement age could elevate retirees into a new tax bracket that could prove costly.

A financial advisor can help retirees determine the tax implications of withdrawing money from their retirement accounts and may even develop a detailed guideline of when withdrawals should be made and how much should be withdrawn in a given year in order to minimize tax liabilities.

Prioritize your needs

Though retirees, particularly those with children and grandchildren, may feel an obligation to help their families in difficult financial times, generosity can be very costly for adults who have stopped working. Retirees may or may not have opportunities to generate new income, and even those who do likely won't make enough to meet their

daily financial needs.

Given that reality, retirees must prioritize their own financial needs, including their immediate needs and those they will have for the rest of their lives. Though it might be difficult to turn down loved ones' requests for financial help, retirees must make sure they can pay their bills and maintain a quality of life that won't jeopardize their long-term health.

Examine your housing situation

Equity in a home is a feather in the cap of many retirees. Retirees who own their homes and live in locations with high property taxes might be able to cash in on their equity by selling their homes and downsizing to a smaller home with lower property taxes.

If moving is not a consideration, discuss a reverse mortgage with a financial advisor. A trusted financial advisor can highlight the advantages and disadvantages of reverse mortgages, which are a great option for some people to improve their financial well-being in retirement.

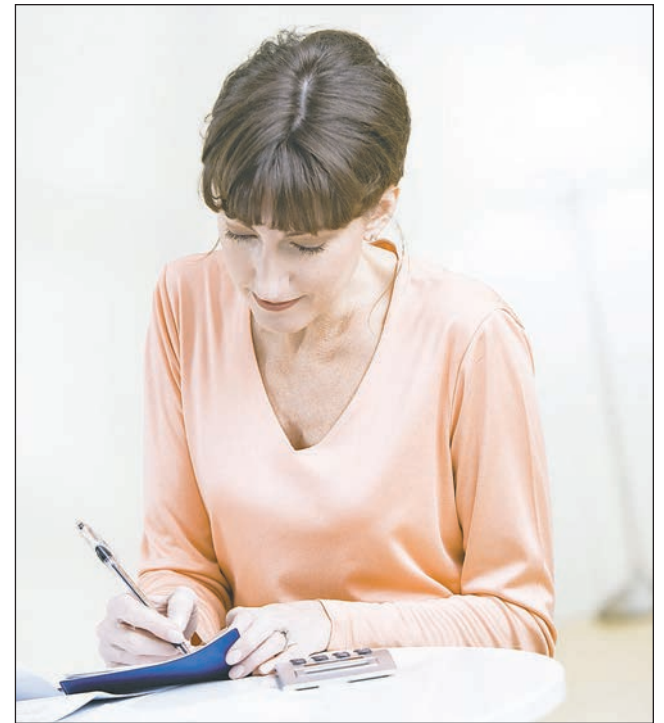
Stick to a budget

The U.S. Department of Health and Human Services reports that roughly

70% of individuals who turn 65 will need long-term care in their lifetimes. That's just one expense retirees must budget for, and it's more sizable than some people may recognize. In fact, the Fidelity Retiree Health Care Cost Estimate found that the average retired couple age 65 in 2022 will need roughly \$315,000 to cover health care expenses in retirement. And health care costs are just one of many expenses retirees can expect to have.

Budgeting and avoiding overspending can ensure retirees have the money they need when they need it.

No one wants to outlive their money in retirement. Various strategies can help retirees effectively manage their money so they can enjoy their golden years without having to worry about their finances.



Everyone should welcome money management strategies.

THE LINDEN
AT DANVERS

ALZHEIMER'S FUNDRAISER CAR SHOW

Friday, July 14th (18th if rain) | 5:00–7:00 pm

Join us for our Classic Car Show as part of Brain Health Awareness Month and The Longest Day! Enjoy BBQ burgers and hot dogs, a live DJ, raffles, and vote for your favorite car! **All proceeds to benefit the 2023 Northeastern MA Walk to End Alzheimer's.**



220 Conant St | Danvers, MA 01923 | 978-777-5717 | thelindenatdanvers.com

LEISURE CARE



computer doctor

978-312-1261

support | training | repair

WE MAKE HOUSE CALLS!

ComputerDoctorUSA.net

PC & Mac

**Working from home?
We can optimize your
experience!**

**networks • internet • viruses
upgrades • wireless
performance optimization
focused user training**

FREE PICK-UP AND DELIVERY

Mind your mental health

How seniors can safeguard their psychological well-being

No one is immune to issues that can adversely affect their mental health, including men and women nearing retirement age and those who are already retired.

Though the term “golden years” suggests life in retirement is one sunny day after another, many individuals 60 and older are dealing with mental health issues.

According to the World Health Organization, approximately 15% of the world’s adults aged 60 and over suffer from a mental disorder. What makes that statistic even more troubling is that the WHO acknowledges it likely doesn’t paint the most accurate picture of seniors and mental health, as depression is often undiagnosed among older men and women

and untreated because it co-occurs with other issues affecting seniors.

In the past, the Centers for Disease Control and Prevention has acknowledged that late-life anxiety was not readily understood. However, much progress has been made in recent years thanks to a heightened awareness of the problem of seniors and mental health.

That means seniors now have ample resources they can look to as they seek to learn what they can do to safeguard their mental health.

Warning signs

The National Institute of Mental Health notes that recognizing the signs of mental health issues is the first step to getting treatment.

Mental health issues vary,

and individuals with anxiety will likely experience different symptoms than those with depression. But the NIMH notes that the following are some of the warning signs of mental health issues.

- Noticeable changes in mood, energy level, or appetite;
- Feeling flat or having trouble feeling positive emotions;
- Difficulty sleeping or sleeping too much;
- Difficulty concentrating, feeling restless, or on edge;
- Increased worry or feeling stressed;
- Anger, irritability, or aggressiveness;
- Ongoing headaches, digestive issues, or pain;
- Misuse of alcohol or drugs;
- Sadness or

hopelessness;

- Suicidal thoughts;
- Engaging in high-risk activities;
- Obsessive thinking or compulsive behavior;
- Thoughts or behaviors that interfere with work, family, or social life;
- Engaging in thinking or behavior that is concerning to others;
- Seeing, hearing, and feeling things that other people do not see, hear, or feel.

Seeking help

As noted, a growing awareness of mental health issues and how they affect seniors has translated to more available resources for aging men and women who need help.

Within the United States, seniors can visit the NIMH Help for Mental Illnesses webpage (<https://www.nimh.nih.gov/health/find-help>) to access contact information for various groups that help people in times of mental health crises.



Seniors, like all people, can be vulnerable to mental health issues. It’s important to recognize the signs.

Beneficial behaviors!

The National Institute on Aging notes that most cases of depression cannot be prevented. However, the NIA also notes that healthy lifestyle changes can have long-term benefits of seniors’ mental health. Such changes include:

- Being physically active;
- Eating a healthy diet that can reduce risk for diseases that can bring on disability and depression;
- Getting adequate sleep, which for seniors is between seven to nine hours per

night;

- Remaining socially active, including regular contact with friends and family;
- Participating in activities you enjoy;
- Sharing mental issues or concerns with friends, family members and your physician.

Research indicates that seniors are vulnerable to mental health issues. More information about how to combat and overcome such issues is available at [nimh.nih.gov](https://www.nimh.nih.gov).



Coming Back in July



Caring Choice Transportation

The Caring Choice



***Caring Choice Transportation, Inc. offers
private rides for any appointment
or family occasion.***



Visit our website to request a ride!
www.caringchoicetransportation.com

TIMING IS EVERYTHING

HOW TO DECIDE WHEN TO RETIRE

Professionals work hard to achieve both short- and long-term goals. Retirement certainly qualifies as a long-term goal, and many people spend decades building and investing in a nest egg that they hope will help them enjoy their golden years to the fullest extent.

The decision regarding when to retire is affected by a host of variables, so what's a good time for one individual may not be ideal for another. However, professionals on the cusp of retirement can consider these tips as they try to pick the right time to retire.

Age-related benefits

As we know, the United States has a government-sponsored retirement income programs — Social Security — and it behooves individuals to familiarize themselves with the rules of the program so they can maximize their benefits. Age-related rules govern the Social Security benefits program in the United States,

where individuals can begin claiming benefits at age 62, though those benefits will be reduced by 25 percent.

If individuals wait until they're 66 or, in some cases, 67, to claim Social Security benefits, they will receive their full benefits.

The Social Security Administration notes that those who can wait until age 70 to claim benefits will receive as much as 132% of the monthly benefit they would have received at full retirement age.

These distinctions are significant, especially for people who will be looking to government-sponsored programs to provide significant financial support in retirement. Individuals who won't rely as heavily on such programs may be able to retire earlier.

Pay off your debts

Carrying debt into retirement can be risky. In general, it's ideal to pay off all debts, including a mortgage and car payment,



There's no perfect time to retire, but there are factors to consider.

before retiring. Doing so can provide more financial flexibility and make it easier to manage unforeseen expenses, such as those

incurred due to health problems.

Consider living expenses

It goes without saying

that a sizable nest egg will be a necessity for anyone hoping to live comfortably in retirement. But the tricky part is figuring just how big

a nest egg might need to be. In such instances, individuals can speak with a financial advisor and discuss what their retirement living expenses will be.

Conventional wisdom based on the Consumer Price Index suggests individuals will need to replace between 70 and 80% of their pre-retirement income after calling it a career. But even that figure is not set in stone, as rising inflation, such as the rapid spike experienced in 2022, can quickly put retirees in financial jeopardy.

By estimating the expenses they might have in retirement, individuals can begin to see just how close or far away from retirement they may be. Budget for inflation so any spike in living expenses can be easier to manage.

Many individuals recognize that there's no perfect time to retire. But a few simple strategies can help professionals make the best decision possible.



BOOK A SEPTIC PUMPING APPOINTMENT NOW



(978) 689-8336

office@giardplumbing.com



*Services to Meet All Your Needs
Residential & Commercial Emergency Services*

Owned and Operated by Tim & Jeremy Giard

ADAMSKY LAW OFFICES

Life & Estate Planning • Elder Law



Assisting families
in Massachusetts
&
New Hampshire
with the
issues of aging
and disability
since 1992

Attorney Edward H. Adamsky
269 Middlesex Road, Tyngsboro
978-649-6477

www.adamskylaw.com

Service is our Business

**JOANNE K. MILLS
INSURANCE AGENCY**

Complete Insurance for MA. & NH

AUTO • HOME • BUSINESS

FREE Registry Service • Notary Public



978.686.0826

156 HAVERHILL ST. METHUEN, MA.

Community Living at its Best!



Nichols Village

AN ACTIVE ADULT COMMUNITY



Create your safe home sanctuary



Fully equipped kitchen



Eat, drink and be merry in the tavern



Heated, indoor pool

View Available Apartments

Call 978-372-3930

One Nichols Way, Groveland, MA 01834 • Nichols-Village.com

COMING THIS JULY

BINGO

5 WAYS TO WIN!



 **The Eagle-Tribune**

 **THE SALEM NEWS**

 **The DAILY NEWS**

 **Gloucester Daily Times**



BATH
FITTER®

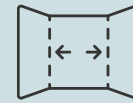
A BETTER *bath remodel*

Time to change your bath from a “before” to an “after”? Our unique tub over tub process means a beautiful tub with a watertight fit. We install it in just a day, and it’s guaranteed for life. Join over 2 million happy customers who know: *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

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

on a complete
Bath Fitter system

OR

NO INTEREST
FOR **18 MONTHS****

with approved credit

It Just Fits™ **BATHFITTER.COM**

©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 07/31/2023.** †Most Bath Fitter installations are completed in one day. Some exceptions apply. See location for full details. MA Lic. 9654

PRE PLANNING SAVINGS

\$500-\$1000 SAVINGS ON ALL PRE PLANNING NOW UNTIL END OF 2023

(All pre planning packages are price guaranteed)



Ruggiero Family Memorial Homes

Did you know Pre-Planned Funeral arrangements are transferable? Transfer & save money. Transfer & put your arrangements in the hands of a more personalized team. Our facility serves only one family at a time so you will receive our undivided attention. We would like to offer anyone with existing pre-planned funeral arrangements (at any establishment) a zero cost, no obligation consultation to review your pre-planned arrangements & help to identify savings & make any modifications.

NORTH SHORE CHAPEL

10 Chestnut St, Peabody, MA 01960

978-595-3949

www.ruggieromhpeabody.com

EAST BOSTON CHAPEL

971 Saratoga St, East Boston, MA 02128

617-569-0990

www.ruggieromheastboston.com

