

SENIOR *Living*

- » Travel tips for the over-50 crowd
- » Hobbies to get seniors out and about
- » Tips to catch up on retirement savings
- » How to start a consulting business after retirement
- » How seniors can safeguard mental health



*A special publication of The Eagle-Tribune, The Salem News,
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Snowbird survival guide

There are many reasons to welcome the arrival of winter each year. The holiday season, recreational activities like skiing and snowboarding, and the undeniable beauty of snow-covered landscapes are just some of the reasons to look forward to winter.

Winter certainly has its positive attributes, but some may shudder at the thought of colder temperatures and shorter hours of daylight. In fact, some people dislike the cold so much they take to the road each winter and make for locales noted for their mild temperatures. Snowbird is a term used to refer to individuals who depart their homes around the beginning of winter so they can spend the ensuing months in warm climates. Snowbirds often are retirees, but the flexibility of remote working has enabled more and more working professionals to become

snowbirds, too. Those considering a pivot to the snowbird lifestyle can consider these tips to make that transition successful.

• **Find the right locale.** Those new to the snowbird lifestyle might assume anywhere that isn't cold will fit the bill, but warm weather isn't the only variable to consider when choosing where to spend your winters. Many snowbirds spend several months at their winter destinations, so you will want somewhere that can accommodate the lifestyle you've grown accustomed to. First identify your priorities and then consider variables like the accessibility of nightlife, the availability of recreational activities and opportunities to socialize. A warm but especially remote location might appeal to some, but those who like to get out might do best spending their winters in a more vibrant locale.

• **Get a firm idea of the cost.**

Though there's ways to save on the snowbird lifestyle, it can be costly. Whether you plan to rent a winter home or purchase a second home, there's notable costs that come with each approach. The costs of renting might seem more straightforward, as renters may think a deposit and monthly rent is all the added expense. But snowbirds who plan to work during the winter will need to consider the tax implications if they will be living and working in a different state or province. Buying a second home also comes with its own tax implications, so it might be best for aspiring snowbirds to work with a certified financial professional who can help them navigate those costs. Certain locales may be tax-friendly for retirees, who also can work with a financial professional to identify locations where the financial



implications of snowbirding might not be too significant.

• **Don't forget your pets.** Pets merit consideration when pondering the feasibility of the snowbird lifestyle. If you plan to rent lodgings for the winter, you must find a pet-friendly option, which can prove difficult depending on the type and size of your pet(s). Pets' comfort also merits consideration. If you have a dog, a winter residence with access to a yard

or nearby dog park should be a priority. And some complexes that specialize in offering winter lodgings may restrict pets or charge hefty fees to allow them.

• **Don't forget your current home.** Snowbirds also need to arrange for the homes they live in most of the year to be looked after. If you plan to rent your primary home over the winter, that might come with hefty tax implications. If

not, someone will need to look after the home while you're gone. Snow removal and security are two notable components of winter home care that will need to be arranged before you head for warmer locales.

The snowbird lifestyle is tailor-made for people who prefer year-round warm weather. But several variables merit consideration before adults can commit to the snowbird lifestyle.

Travel tips for the over-50 crowd

Travel has long been viewed as a positive hobby that can pay short- and long-term dividends. Some of those benefits may surprise even the most devoted jet-setters. For example, a joint study from the Global Commission on Aging and the Transamerica Center for Retirement Studies found that women who vacationed twice a year had a considerably lower risk of heart attack than women who vacationed once every six years. The same study noted men who did not take an annual vacation had a 30 percent greater risk of heart disease than men who did vacation each year.

Traveling after 50 may necessitate a slightly different approach than it did when individuals were younger. Though adults over

50 can reap the same travel-related rewards they did when they were younger, some additional safety measures may be necessary at this point in travelers' lives.

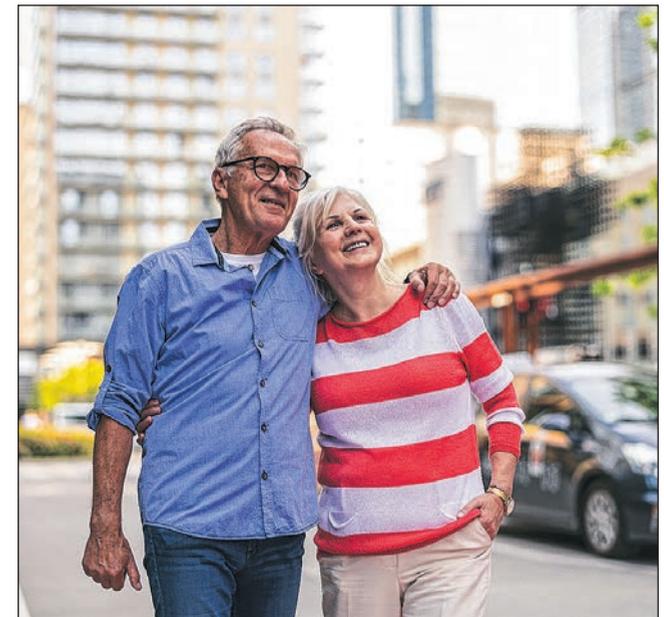
• **Determine vaccination requirements** if you plan to travel overseas. The Health In Aging Foundation urges older travelers hoping to go overseas to identify vaccination requirements in countries they plan to visit. Make this part of your early planning, as the HIAF notes some countries require vaccinations be administered at least six weeks prior to entry. Information regarding travel-related vaccinations can be found on the Centers for Disease Control and Prevention website at <https://wwwnc.cdc.gov/travel/page/travel-vaccines>.

• **Get a pre-trip medical**

checkup. A pre-trip medical checkup can ensure adults over 50 are healthy enough to travel. A doctor visit also can be a great opportunity to update vaccinations and discuss medications. It can be tricky to manage medications when crossing time zones, and travelers can work out a schedule with their physicians to ensure they don't miss any doses. This also can be a good time to renew prescriptions to ensure you don't run out while away from home. Work with your physician and pharmacist to create a list of prescription and over-the-counter medications you take, which the HIAF notes will make it easier to get through customs and get replacement medicines should you need them while traveling.

• **Beware of deep-vein thrombosis (DVT) and how to avoid it.** The Mayo Clinic notes DVT occurs when a blood clot forms in one or more of the deep veins in the body, typically in the legs. Lack of movement is a risk factor for DVT, which can affect immobile travelers during long flights, train rides or road trips. DVT risk can be reduced by getting up and walking around when allowed to do so on long flights or train rides. If you'll be driving long distances, make frequent pitstops to get out of the car and stretch your legs.

• **Stay hydrated.** The Cleveland Clinic notes that dehydration can cause dizziness, elevate a person's heart rate, contribute to swollen feet and muscle cramps, and result in fatigue, among



other side effects. Travel is exciting, and it can be easy to forget to hydrate during engaging trips. But the HIAF recommends individuals bring a large bottle of water with them and drink even if they do not feel

thirsty.

These simple safety precautions can protect travelers 50 and over from health issues that might not have posed as significant a threat when they traveled in years past.

Making friends in your golden years

Aging and change go hand in hand. Physical changes associated with aging, such as graying hair or reduced muscle mass, may garner the most attention. But personal relationships also can change as people age.

As a person ages, interests could change and home base may not be what it once was. People move after retirement, and friends you might once have seen with frequency may no longer be as close by. Children are older, and the friends you made from these early parenthood relationships may change as well.

It is important to have a

solid group of friends. Psychology Today reports that a strong social network reduces the risk of early death by around 45 percent. Recent data even indicates that loneliness is as great a health risk as smoking half a pack of cigarettes per day. Starting fresh and making friends at 50 or older might seem challenging. Although making new friends after 50 may take more effort than it did when you were younger, it is certainly not impossible. Here are some tips for making friends after 50.

• **Join a networking group.** Networking isn't just for advancing your career. Networking

groups that focus on friendships can help individuals meet one another. Perhaps there is a neighborhood group in which people from

a particular housing development or several streets in town get together? Shared interests can include the place where you live.

• **Organize a get-together.** Sometimes making friends involves effort on your part. You might need to step out of your comfort zone and



initiate first contact with others. Maybe there is a person at a store you run into frequently, or someone whose path you cross regularly that can be asked out to a get-together?

• **Get involved with activities.** A church group or a volunteer activity can be a great place to meet new people. In fact, volunteers often get involved for the express purpose of getting to know others and to be integral members of the community.

• **Consider other generations.** Friends need not be the same age and from the same generation. Keep an open mind that friends can come in all ages and from all walks of life.

Making friends after 50 requires some effort, but a sizable social network can benefit individual well-being into one's golden years.

Hobbies to get seniors out and about

The threat posed by social isolation has been known to medical researchers and health care professionals for years, but the issue gained wider attention during the pandemic. Restrictions on social gatherings during the pandemic opened millions of people's eyes to the ill effects of social isolation, and while that threat proved temporary for the majority of people across the globe, many seniors continue to live largely isolated lives.

According to the Mayo Clinic, depression, anxiety, increased risk of suicide, and various chronic health problems are some of the outcomes associated with loneliness. That's a troubling assessment that becomes even more disconcerting when considering a general decline in socialization as evidenced by the 2021 American Perspectives Survey. Survey participants indicated they have fewer close friendships than they once did, speak with

their friends less often and rely less on friends for personal support. That's challenging for adults of all ages, but it can be especially difficult for aging adults, who may be dealing with the loss of a spouse or other close confidantes they would otherwise rely on when confronting personal problems. Hobbies that promote socialization can help aging adults reestablish friendships and build new ones, paying dividends that can have a profound impact on their overall health. With that in mind, adults who feel as though their social circles are shrinking in mid-life or in retirement can look to these activities as means to rebuilding their social lives.

• **Book club:** A book club offers multiple benefits to adults. Book clubs are inherently social and tend to bring like-minded individuals together, which can help build new and lasting friendships that extend beyond weekly discussions.



A 2021 study published in the journal *Neurology* also linked regular reading to a lower risk of developing dementia.

• **Sports:** Sports provide

another avenue to socialize with like-minded individuals. Golf is not a team sport, but it is typically played in groups of two or four, making it an ideal

activity for adults with free time on their hands to get out and about and meet other people. Leagues for softball, bowling and pickleball also provide

opportunities to socialize, and many adults are participating in such leagues for that very reason. A CivicScience study released in 2025 found that 49 percent of adults who planned to participate in adult recreational sports leagues were doing so for social interaction and the chance to make friends.

• **Travel:** Travel can provide another means for aging adults to make friends. Group tours to foreign countries, day trips to local attractions arranged by township recreational offices or even overseas trips with friends you've fallen out of touch with can be a great means to build new friendships and reinvigorate old ones, all the while getting you out of the house.

These are just some ways for men and women to get out of the house and socialize with others their age, a worthy endeavor that can be highly beneficial to adults' overall health.

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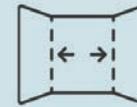
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How to determine your financial needs in retirement

No one knows what the future holds. Despite the mystery shrouding the future, it's still vital that people plan for the years ahead, particularly in regard to saving for retirement.

Advice abounds regarding how much money retirees will need to live comfortably in retirement. One common approach suggests retirees should aspire to replace 70 to 80 percent of their pre-retirement income, while another strategy urges retirees to save twelve times their final pre-retirement income, meaning someone making \$100,000 in the year they retire will need at least \$1.2 million in retirement savings to maintain their lifestyle. Each of these approaches are just strategies, and how much a person actually needs in retirement will depend on a

host of variables unique to each individual, including the age a person retires, his or her health status at the time of retirement and personal goals for their golden years. For example, those who hope to retire at 65 and travel extensively in retirement will likely need more savings than someone who hopes to retire at 70 and travel less frequently.

Though variables unique to each person will help to determine how much to save for retirement, there are some additional ways to identify how much you might need to live comfortably after calling it a career.

• **Identify your ideal retirement age.** Arguably the most significant variable related to saving for retirement is the age at which a person hopes to retire. Some may have the luxury of choosing

their own retirement date, while others' personal health or employers may make that choice for them. But it's good to remember that the longer a person continues to work, the less retirement savings that person will need. When trying to determine how much to save for retirement, first identify your ideal retirement age and then go from there, recognizing that this important variable can change over time.

• **Identify the lifestyle you hope to live.** If the romanticized ideal of a jetsetting retirement lifestyle appeals to you, then you're likely going to need to save more for retirement than someone whose vision of life after working is less glamorous. It's possible for many retirees to live their ideal lifestyle in retirement, but those

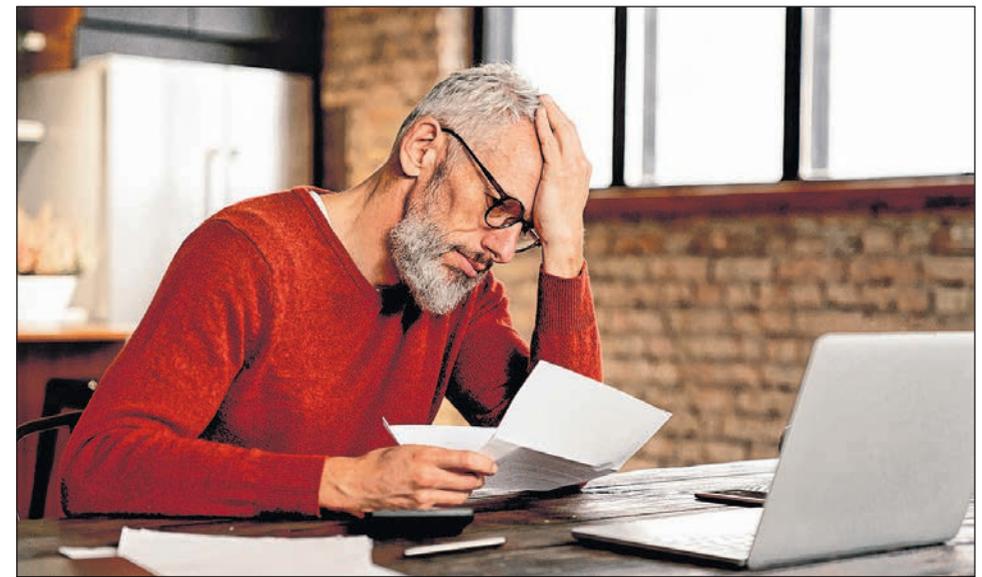
whose ideal is marked by expensive pursuits like regular international travel will need to start earlier and save more than someone who envisions occasional trips but more time at home.

• **Don't overlook health care costs.** Health care costs for retirees are heavily dependent on individual health. But even the healthiest retiree might experience

a sudden and potentially costly medical issue, so it's best for everyone to plan for sizable health care expenses in retirement. The Employee Benefit Research Institute estimates that couples will need to have saved at least \$188,000 to have a 90 percent chance of covering their health care expenditures in retirement. That figure is subject to variables unique

to each individual, but it can serve as a useful measuring stick as adults try to determine how much they need to save for retirement.

Financial needs in retirement depend on the individual. However, some key planning strategies can help individuals determine how much they might need to save to live comfortably in retirement.



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Tips to catch up on retirement savings

Financial firms and other organizations routinely conduct surveys in the hopes of gaining insight into adults' habits regarding retirement savings. Such surveys rarely paint a rosy picture and typically indicate many working adults are concerned that they aren't saving nearly enough to retire comfortably, if at all.

A recent survey from AARP is among the latest examples to indicate the fear some have regarding a potential savings shortfall during retirement. That survey, released in April 2024, found that 20 percent of adults age 50 and over have no retirement savings, while roughly three in five fear they will not have enough money to keep them afloat once they call it a career.

Saving for retirement is vital to long-term financial health and can ensure retired adults have enough

money to meet both their needs and wants. Insufficient retirement savings can compromise retirees' ability to pay medical expenses and make it hard for them to realize dreams often associated with retirement, such as travel and additional leisure activities. The good news about saving for retirement is there are many ways for those who have fallen behind to catch up.

• **Find ways to cut back on spending.** One of the more direct yet still challenging ways to begin catching up on retirement savings is to cut back on spending in other areas so funds can be redirected to retirement accounts and additional investments. Start by documenting daily, weekly and monthly expenses in a spending journal. After enough data on spending has been documented, examine your spending



habits to identify areas where cutbacks can be made so funds can be redirected to retirement contributions. Dining out, entertainment, streaming subscriptions, and travel expenditures may stand out as superfluous luxuries that can be trimmed in the hopes of

saving more for retirement. • **Take advantage of alternative income streams.** Another direct way to begin saving more for retirement is to begin earning more. That's easier said than done, but it's not necessarily impossible to find a side hustle to generate sufficient funds

for retirement. Earnings from a second job like a freelancing gig can be set aside exclusively for retirement contributions.

• **Contribute the maximum to retirement investment vehicles.** Retirement investment vehicles like an individual retirement account (IRA) have annual contribution limits, and those trying to catch up on retirement savings are urged to contribute the maximum allowable amount under the law. Certified financial planners can help adults navigate these waters, as some people may be eligible to contribute an extra \$1,000 per year. Adults also can increase their contributions to employer-sponsored retirement plans like a 401(k). One of the notable benefits to increasing 401(k) contributions is the funds are withdrawn prior to taxes,

meaning a 2 to 3 percent contribution increase won't have a dramatic effect on workers' take-home pay.

• **Downsize and redirect funds into retirement investment vehicles.** Downsizing a home can be a great way for empty nesters to save money, but there are additional ways to downsize. Adults paying for more streaming subscriptions than they can name can trim the fat by canceling little-used services and redirecting monthly fees into retirement investment vehicles. Adults can downsize their social lives, resolving to dine in more often and even host less frequently or shift toward styles of hosting like potluck affairs that encourage hosts and guests to share the costs of throwing a get-together.

These are just some of the unique ways working adults can catch up with their retirement savings.



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A home-buying guide for empty nesters

The day a child leaves home can be bittersweet for parents. Although a son or daughter being successful and mature enough to move on to new opportunities can be a source of pride, parents typically lament the quiet that comes from empty rooms and a change to the daily routine they'd grown accustomed to when the kids were around. After some time, some couples decide to downsize to a home more befitting the empty nester lifestyle.

Downsizing presents an option for homeowners whose kids have left the nest. New analysis from a survey of 2,500 empty nesters commissioned by Regency Living found that 30 percent of empty nesters choose to downsize and move from their original family homes. When retirement is just around the corner, many professionals shift focus to how they want



to live and where. Moving to a new home presents plenty of opportunities for older adults, including a chance to choose a home based on what's right for them in this stage of life. There are questions homeowners can ask themselves as they ponder if downsizing is right for them.

1. How much upkeep can I handle? A lifelong family home may be well-loved, but chances are it requires significant upkeep and repairs. Empty nesters

may choose to move on to a home that offers lifestyle benefits like less maintenance. Homes in lifestyle communities or those overseen by a homeowners' association tend to have certain maintenance built into a monthly fee.

2. Is this layout still a fit? Many empty nesters may not immediately feel the effects of aging, but before selecting a next home, individuals should think about aging in place and any unique needs they

may have. Opting for a single-level home, or at least one with the owner's suite on the main level, can be advantageous.

3. Can I make do with less square footage? A cavernous home with many rooms often isn't desirable for empty nesters. All of that square footage requires heating, cooling and maintenance. Rattling around inside a big, empty house may precipitate the decision to downsize. Downsizing also can free up home equity, which can be used to fund retirement needs.

4. Which features do you desire? Many empty nesters want the next home to focus on some luxury items they may have bypassed in the first home when priorities lay elsewhere. Upscale environments like gourmet kitchens, spa-like bathrooms and outdoor living spaces may be in the budget when moving into a home with a smaller footprint.

5. Will my home be secure while I travel? Empty nesters might want to choose homes in gated communities or condominium complexes for safety reasons. Should they opt to spend a portion of time at a vacation rental or second home as snowbirds, secure communities enable residents to leave their primary residence with the peace of mind that those homes will be less vulnerable to thieves.

6. Does this home have enough light? The American Optometric Association says many adults start to have problems seeing clearly beginning at age 40. Homes with more light from large windows and artificial lighting can reduce accident risk.

Moving to a smaller home is a consideration for many empty nesters. Various features offer benefits to adults who want to age in place.

FAQ about active adult communities

Homeowners in mid-life or older may ponder a host of changes as retirement draws closer. One of the more significant changes homeowners may consider relates to their homes. Some homeowners may be entrenched in their forever homes, while others may be considering moving to a residence that's more manageable and/or amenable to lifestyle changes. Homeowners among the latter group may be looking to active adult communities as they seek to downsize in an effort to spend less time working on their homes and more time socializing.

A range of variables has drawn people to active adult communities. A recent survey conducted by SurveyMonkey Audiences for 55places found that 64 percent of respondents identify interest in health and fitness groups within 55+ communities as attracting them to such residences, which typically boast a range of additional amenities that might appeal to adults 55 and over. Adults interested in active adult communities are urged to contact local representatives of such collectives to get specific information, but the following are some frequently asked questions that can offer insight into 55+ communities.

Do I need to be 55 to move in?

It's typical that individuals who aspire to live in active adult communities be at least 55-years-old, but there might be some exceptions. For example, a married couple in which one spouse is 55 and the other nearing that age might still be eligible.

Is this a typical senior living community?

Conceptions of communities designated for aging adults vary, but those who perceive active adult communities as catering to individuals with

chronic illnesses may be mistaken. Active adult communities are generally designed for residents who are physically active and want to remain so, and many of these communities feature single-family homes or condominiums owned by the residents. Health care facilities like gyms are commonplace at 55+ communities, but health care services like medical care and other features are typically not available on-site.

Do communities feature HOA fees?

Fees are commonplace at active adult communities, where residents typically do not want to worry about home maintenance tasks like mowing the lawn or exterior repairs. Fees will vary by community, but they must be factored in when considering if a community is the right fit.

Can I host guests for overnight stays at an active adult community?

Residents are typically allowed to host guests for overnight visits at active adult communities, but the length of stays may be limited. Some communities limit overnight guest stays to a predetermined number of days or weeks per year. Each individual community may have its own rules.

Do I still need homeowner's insurance?

Expenses like homeowner's insurance are generally not covered in HOA fees. Residents will need to take out their own homeowner's policies.

What about utilities?

Utilities also are not typically part of the HOA fees, so residents will need to factor utility costs into their overall budgets when determining if a given community is affordable.

Answering these questions and more can help adults 55 and over determine if active adult communities are right for them.

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Signs an aging driver might no longer be safe behind the wheel

Driving is often associated with independence. The freedom that comes with being a licensed driver is often noted when newly minted motorists get a driver's license. But the sense of independence that comes with being a licensed driver affects all motorists, including seniors.

Many seniors have spent half a century if not longer behind the wheel. That history undoubtedly makes it difficult for aging drivers to relinquish their keys should factors beyond their control begin to jeopardize their ability to drive safely and thus pose a threat to themselves and others. In such instances, family members may need to step in and make difficult decisions for aging relatives in relation to their driving. Before that decision is made, families

can keep an eye out for various signs that a loved one might no longer be safe behind the wheel.

• **Frequent accidents or near misses:** The National Institute on Aging notes that aging drivers who are in multiple vehicle crashes or near misses may no longer be safe to drive. Even drivers who are not at fault in a given accident may otherwise have been able to avoid being involved if not for diminished abilities behind the wheel. The NIA notes that slower reaction time and reflexes are two driving abilities that can diminish over time, and that can increase the chances aging drivers are in an accident.

• **Vehicle damage:** Another sign an aging driver may be experiencing diminishing driving abilities is the

presence of new dents or scrapes on a car. The NIA notes that stiff joints and muscles and difficulty seeing are some common age-related health conditions that can affect a driver's ability to safely operate a motor vehicle. When such problems begin to appear, drivers may experience difficulty navigating areas like parking lots and narrow streets that do not have ample shoulder space. The results can be vehicle damage like dents or scrapes.

• **Increase in traffic tickets:** The NIA suggests two or more traffic tickets or warnings within the last two years is a sign drivers' skills are diminishing.

• **Anxiety about nighttime driving conditions and other motorists:** Aging drivers who express anxiety about driving at night may no longer



be safe to drive, especially after the sun goes down. Some aging drivers simply stop driving at night, which suggests they might be capable of driving safely during the day. In addition, drivers who have anxiety or

make frequent complaints about other drivers' actions, including their speed and decision-making in regard to actions like lane changes, may be experiencing diminished abilities behind the wheel.

There's no universal age when older drivers should stop driving. But families can keep an eye open for various signs suggesting aging drivers are no longer safe behind the wheel.



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Working out after age 50

Exercise is an important component of healthy living at any age. Physical activity helps to maintain a healthy body weight and offers mental benefits like reduced stress and the potential to reduce risk for cognitive decline. But it's important to point out that appropriate exercise for a person at age 20 may look quite different from the right exercise regimen for someone who is 50 or older.

WebMD says exercise is important for quality of life as one ages and is a key to independence. It is important to think of exercise as a tool, and as with all tools, the right ones should be used with a goal to avoid injury. Fitness after 50 should prioritize some practices and avoid others.

• **Focus on resistance training.** Cardiovascular exercise is important for heart health and general health,

but strength training also is essential to counter some of the normal effects of aging. Continuum Care, a private duty home care service, says aging results in a decline in bone density and muscle mass. Resistance exercise performed several times each week can help combat muscle loss and bone density decline.

• **Opt for low-impact activities.** Low-impact exercises that involve less jumping and pounding will be easier on the joints. A doctor, physical therapist or athletic trainer can help to customize or adapt activities based on a person's limitations or medical conditions.

• **Warm up before working out.** Older adults are advised to warm up muscles before exercising to avoid injury, particularly if it has been some time since you last exercised. Harvard Medical School recommends five

minutes of brisk walking or time on an elliptical machine to get blood flowing to muscles and make them pliable. After working out, it's advisable to stretch afterwards.

• **Switch to interval training.** Interval training, which alternates between intense exercises and less demanding "rest" periods, offers greater benefits compared to a consistent exercise pace. Interval training helps burn extra calories and maximizes oxygen consumption. Interval training may allow for shorter workouts as well.

• **Increase the number of rest days.** Focusing on recovery after age 50 is important. Tissue takes more time to recover as the body ages, and that may require longer rest periods between workouts.

• **Pay attention to what your body is saying.** Scripps Health says that even with a doctor or professional trainer



guiding workouts, an individual is the best judge if physical activity is too much or too little. Everyone should pay attention to signs of overexertion, such as

dizziness, excessive fatigue or chest pain. Other signs of discomfort, such as joint pain, may mean the intensity needs to be dialed down or other exercises chosen.

An exercise regimen may need a reboot after a person turns 50. Modified activities and a slowing of pace can promote a healthy, injury-free lifestyle.

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How to start a consulting business after retirement

Retirement is often characterized as a time to kick up one's heels and enjoy some well-deserved rest and relaxation. However, over time many retirees desire to return to the workforce in some shape or form. Starting a consulting business is an opportunity for a retiree to leverage personal experience on one's own terms.

Successful consultants know each situation is unique. Some look at things through the vantage point of a business owner, while others may examine a situation through the eyes of employees. That's a challenge some retirees are uniquely qualified to take on. But before doing so, some pointers may help the new venture hit the ground running.

Define your niche

A niche is the specific area where your expertise can solve problems. Identifying your strongest skills will help you zero in on where

to focus your attentions. Maybe you help save companies on procurement costs? Perhaps you're a whiz with grassroots marketing? After identifying your niche, you can begin to target clients.

Contact your network

MBP Partners suggests tapping into a professional network of colleagues, clients and friends when beginning an encore consultancy career. Explain the value that you can offer, then ask for suggestions and referrals. It's likely someone in your network knows someone who is in need of the services you are offering.

Secure your first client

Build momentum right off the bat by securing your first client, who can serve as a building block to a successful consulting business. After landing that first client, you can establish the efficacy of your approach and look for ways to expand. Focus on delivering



exceptional results to this initial client, so he or she can spread the word.

Set consultancy rates

How much you charge is important. While you may start off with modest

rates, as the consulting business grows, you can adjust accordingly. Most consulting operates on a project-based/fixed-fee model. Calculate the time it will take to handle a job,

and multiply by a reasonable hourly rate. Then add in a buffer for unforeseen circumstances.

Establish a legal structure

Speak with a tax professional or business attorney

about the best way to establish a legal business. A sole proprietorship is the simplest to start, but offers owners no protection against personal liability. Citizens Bank says a limited liability company (LLC) means owners are not personally liable for the company's debts. It's a hybrid between a corporation and a partnership, and LLCs may have some tax benefits. Once the business is established, separate personal and business finances through different bank accounts.

Set your limits

Some consultants want to grow exponentially. Others may be satisfied with a few core clients. The goal may be to scale up income without increasing your time commitment at this stage in life.

A startup consulting business provides an avenue for retirees to re-enter the workforce on their own terms.



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When planning for the future, many people overlook one of the most important steps they can take to protect their loved ones: estate planning and asset protection. At the Law Office of Julie Low, based in Beverly, we are dedicated to helping individuals and families navigate this process with care, compassion, and expertise.

What Is Estate Planning?

Estate planning is more than just drafting a will. It's about creating a comprehensive plan to ensure your assets are distributed according to your wishes, your loved ones are cared for, and your legacy is preserved. Whether your goal is to minimize estate taxes, protect assets from long-term care costs, or provide for a family member with special needs, estate planning is a critical step toward peace of mind.

At the Law Office of Julie Low, we guide clients through the planning process with a focus on education and empowerment. Our team works closely with clients to design customized, will-based and trust-based plans tailored to their unique needs.

We also ensure each estate plan is fully funded, meaning every asset is titled correctly to achieve the desired outcome. This critical step, often overlooked by other firms, ensures your estate plan works as intended when it matters most.

Why Is Estate Planning Important?

Life is unpredictable, and planning for the unexpected is an act of love for those you care about. Estate planning ensures that

your wishes are honored in the event of incapacity or death. It can also help avoid costly and time-consuming probate processes, reduce family disputes, and provide financial security for your descendants.

For families with loved ones who have special needs, estate planning can be a lifeline. Our firm specializes in creating plans that protect and provide for individuals with disabilities while preserving their eligibility for essential government benefits.

Expertise in Medicaid Planning

One of our standout services is Medicaid planning and applications. Recognized as a Top Medicaid Planning Law Firm in 2025 by Elder Care Review, we are well-versed in both nursing home care and community-based programs that allow individuals to receive long-term care at home. By reviewing all available options, we help clients make informed decisions to best suit their needs.

Additionally, we have over 15 years of experience drafting irrevocable asset protection trusts for nursing home protection. We have safeguarded over \$50 million in assets, providing clients with unparalleled security and peace of mind.

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In addition to estate planning, we offer services in probate and estate administration. Losing a loved one is never easy and settling an estate or probating a will can be overwhelming. Our

team approaches each case with compassion, ensuring the wishes of the deceased are carried out efficiently and with care.

We also assist families with guardianships and conservatorships, helping them navigate the legal process to protect loved ones who are unable to manage their own affairs.

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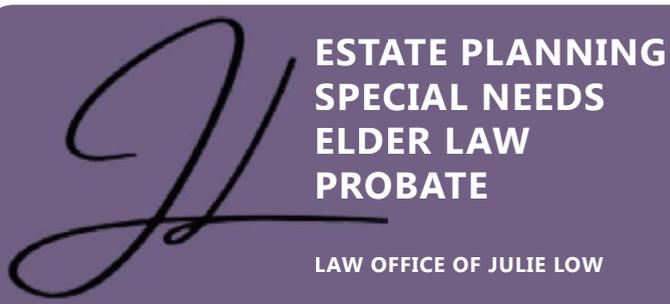
Attorney Julie Low founded her firm with a vision of practicing law in a way that prioritizes clients and quality. Our team is not only knowledgeable but also compassionate, ensuring every client feels supported and understood throughout the process.

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What seniors can do to safeguard their mental health

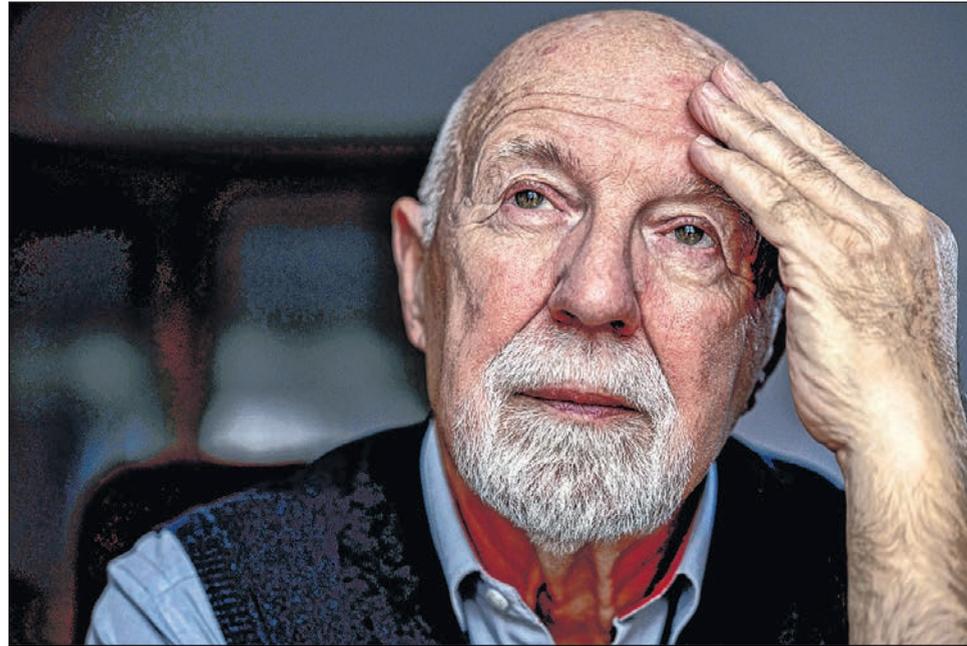
Mental health has increasingly been noted as a key ingredient to an individual health regimen. The stigma once assigned to mental health issues has largely dissipated, and many people now recognize that mental health should be just as big a priority as physical health.

Seniors may not have come of age in a world where mental health was prioritized, and thanks to that aging men and women may not recognize where their mental health is suffering and what they can do to combat such problems. Recognition of the importance of mental health is a step in the right direction, and seniors also can consider these strategies to safeguard their mental health.

• **Recognize your vulnerability.** The World Health Organization notes older adults are uniquely vulnerable to potential mental health issues. That's because

mental health is shaped by numerous variables, including earlier life experiences and some notable stressors related to aging, such as a decline in functional ability that can cause psychological distress. Seniors also are more likely than others to experience adverse events like the loss of a loved one or even a loss of purpose, which can affect anyone upon retirement. Recognition of this vulnerability may be enough to compel seniors to seek advice and assistance on how to safeguard their mental health from age-related stressors.

• **Take time out if you're a caregiver.** The WHO notes that many older adults serve as caregivers for spouses with chronic health conditions, including dementia. The Alzheimer's Association reports that studies have found that 70 percent of caregivers report feeling stress related to



coordination of care, while two in three caregivers have difficulty finding resources and support for their needs. Seniors who have taken on caregiving duties for a loved one must protect their own

mental health by taking time out to care for themselves as well. Work with family members to share responsibilities when caring for a loved one. If family members cannot pitch in, then

work with local government agencies to alleviate some of the stress of caregiving.

• **Make a concerted effort to socialize.** A 2025 report from the WHO indicated that roughly one-fourth of

all older adults are affected by social isolation and loneliness. Social connection can significantly improve mental health and provide a sense of life satisfaction while improving quality of life. Seniors are urged to prioritize socialization. Many community-based groups, including government offices, run programs designed specifically to facilitate socialization among older residents. Take advantage of such programs whenever possible. Seniors living alone also may want to consider relocating to communities exclusive to people age 55 and over, as such developments typically offer an array of socialization opportunities to residents.

Seniors are particularly vulnerable to mental health issues, but older adults can take many steps to safeguard their mental health.



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How nutritional needs change with age

The human body undergoes an assortment of changes over the course of a lifetime. Some of those changes are visible to the naked eye, but many more are not. The body's changing needs in regard to nutrition is one alteration that people cannot see.

A nutritious diet can be a building block of a long and healthy life. Nutritional needs change as the body ages, and recognition of those changes can help people rest easy that their diets are working in their favor and not to their detriment.

Calorie needs

The body requires fewer calories as individuals reach adulthood. That's because muscle mass begins to decrease in adulthood while fat increases. The National Institutes of Health notes that muscles use more calories than fat throughout the day, so it makes sense that a body experiencing a decline in muscle mass will require

less calories than one in which muscle mass is on the rise. No two individuals are the same, and some adults exercise more than others. So it's best for adults to consult their physician to discuss their own calorie needs and then adjust their diets based on such discussions.

What to eat

The American Heart Association notes aging adults' calories should come from nutrient-dense foods like vegetables, fruits, whole grains, lean meat, and low-fat dairy. This recommendation aligns with adults' declining calorie needs, as nutrient-dense foods contain ample amounts of protein, vitamins and/or minerals but do not contain a lot of calories.

Water needs

It's vital for aging adults to make a concerted effort to drink water each day. The Office of Disease Prevention and Health Promotion notes

that the sensation of thirst declines with age. Aging adults who are unaware of that unique biological reality may be risking dehydration because they are not compelled to drink water throughout the day. The Cleveland Clinic notes that dehydration can contribute to dizziness, weakness and lightheadedness, among other symptoms. Those symptoms can be particularly menacing for older adults, who are at increased risk for potentially harmful falls even if they are not dehydrated. The body still needs water as it ages, and seniors taking certain medications may need more than usual due to medication-related fluid loss.

These are just some of the ways nutritional needs change with age. Adults are urged to pay greater attention to diet as they age and make choices that can counter age-related changes in their bodies.



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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 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.

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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.

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Life insurance products to consider

Life insurance is an important component of wealth management and financial planning. Life insurance is designed to lessen the financial burden on loved ones in the event of a policy holder's death. Life insurance typically is cheaper to purchase when someone is young and gets more expensive as a person ages. Health history, life choices (like smoking) and additional factors play key roles in determining the cost of a policy, according to the Office of the Insurance Commissioner of Washington State.

Life insurance policies are not all the same, and generally are categorized as term life insurance and permanent life insurance. With term life insurance, a person gets coverage for a defined length of time. If the insured dies during that time, money is paid to the person's beneficiaries. When the term expires, no money is paid out and the person

must get new coverage or go without life insurance. With a permanent life insurance policy, the coverage is lifelong and also includes a "cash value" component that can help with other financial objectives, such as saving for retirement. A deep dive into life insurance can help consumers determine which policy is best for them.

Term life insurance

This type of policy is sold in periods of one, five, 10, 15, 20, 25, or 30 years. Coverage amounts vary and people buy term life insurance for a length long enough to cover their prime working years, according to NerdWallet. This is often the least expensive life insurance product, but if a person outlives the policy, beneficiaries won't receive a payout.

Permanent life insurance

Permanent life insurance is designed to cover a



person's entire life. The cash value component grows over time and can be borrowed against to pay for various needs. There are specific types of permanent life insurance.

- **Whole life insurance:** Whole life insurance will last a person's entire life if premiums are maintained. In general, premiums stay the same and the insured gets the guaranteed rate of return on

the policy's cash value. The death benefit also will not change. Premiums are more expensive than term life, so this is best for people who want a basic permanent policy who can afford the higher premiums.

- **Universal life insurance:** This coverage is cheaper than whole life insurance, but still more expensive than term life. With this type of policy, the insured

can raise or lower the amount they pay within the limits of the policy. However, premiums typically increase over time, and individuals may subtract these increased costs against their cash value account component or death benefit. That cash value component grows based on market interest rates, says NerdWallet, and is not guaranteed.

- **Variable universal life insurance:** This type of insurance allows the cash value component to be invested in stocks, bonds and other investment products. Premiums are flexible, but a higher risk tolerance is necessary. While there is potential for greater growth, there also is the risk that comes with investing these funds, says Guardian.

- **Indexed universal life insurance:** Balancing risk with reward, an indexed universal life insurance policy can have the cash value growth linked to the performance

of a stock market index like the S&P 500. Guardian says these policies use downside protection and upside caps. This means that during a bad market year, the insured's cash value will not decline, but in a good year, the cash value won't grow as much as the index itself. This policy is good for people who want to invest their money but risk little.

- **Burial/final expense insurance:** This is a very small policy designed to cover the costs of final expenses, but may not qualify for other life insurance. The death benefit is guaranteed but is often limited to between \$5,000 and \$25,000. Since a medical exam is not needed, it is an option for seniors and those with preexisting conditions.

Individuals can explore various life insurance policy options to provide peace of mind that beneficiaries are provided for in the event of their death.

Considerations for your second act

Many people see their careers as one of their defining characteristics. Children are often asked what they want to be when they grow up, and as adults they will likely be asked "What do you do for a living?" more times than they can remember. Work is undoubtedly a major component of life for most people from the time they leave school to the day when they retire. And a growing number of adults value work so much that they pivot to second careers.

A phenomenon known as "unretirement" occurs when people who have previously retired return to the workforce. A 2010 paper published in the *Journal of Human Resources* found nearly 50 percent of retirees followed a nontraditional retirement path that involved partial retirement or unretirement. According to a recent Retirement Saving



& Spending Study from T. Rowe Price, around 20 percent of retirees are working either full- or part-time, while 7 percent of study respondents are looking for employment. Some people return to work for financial reasons while

others seek the social and emotional benefits employment can bring. But individuals mulling a return to work or those currently working but trying to determine a second act should not feel beholden to previous career paths.

A second trip around the employment block can involve an entirely different line of work. The following are some things to look for in a second act.

- **Flexibility:** Choose a career path that enables you to set your own schedule or possibly work part-time if that is your preference. This way you can still reap some of the benefits of retirement, including the flexibility to travel.

- **Social interaction:** Adults may lose daily opportunities to be social when they retire, which can compound feelings of isolation common among retirees. Consider a second career that lets you interact with a number of people and continue to build relationships and a good network.

- **Personal passions:** Reflect on what you might do for work if money were no object. This may help you narrow down new

opportunities that are in line with your interests and passions. Find a job that utilizes your skills and experience and meshes with your interests. A former graphic artist, for example, may decide to teach design to young people.

- **Nonprofit opportunities:** Many retirees spent years in high-stress corporate environments where bottom lines may be more important than the bigger picture. Shifting to a career in the nonprofit sector can be a personally fulfilling job that utilizes skills learned in the corporate world.

- **Consulting or contract work:** If you're a retiree who loved your job, you might want to have a second career as a consultant or contractor in the same field.

A number of retirees ultimately explore second careers. Finding a match may be easier than one could have imagined.



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Strategies for managing and taming stress

Stress is a part of life. In small doses, stress can have a positive effect. But when stress is chronic, it can take its toll on the body and mind.

Stress can make people irritable and cause them to lash out at others. Stress also can contribute to high blood pressure and adversely affect sleep. When confronting chronic stress, individuals may have to take action to find relief. These stress-busting strategies can help.

- **Engage in physical activity.** The Mayo Clinic says any form of exercise can help relieve stress. Physical activity boosts chemicals in the brain and endorphins that help a person feel good. Exercise also can refocus attention so a person is not preoccupied with a stressful thought or situation.

- **Listen to music.** Music can be calming and serve as a distraction from stressful feelings. Simply listening to music can be a quick fix for a stressful situation and a bad mood.

- **Review your lifestyle.** It's easy to take on too much, but doing so can lead to feelings of being overwhelmed, says the Mental Health Foundation. Prioritizing some things over others and delegating when possible can tame stress.

- **Practice mindfulness.** Breathing and mindfulness exercises can be practiced anywhere. Research has shown that mindfulness can reduce the effects of stress and anxiety. Deep breathing and being in a quiet moment when stress peaks may help to reduce stress.

- **Step away for a few minutes.** If possible, step away from a stressful situation, whether it is a difficult project at work or a loud room with a lot of activity going on. Many people find commuting stressful. Changing the route to one that avoids busy roads, even if it takes a bit longer to get from point A to point B, might help.

- **Talk it out.** Sometimes connecting with others and sharing experiences can help to relieve stress. Keeping feelings in and fixating on a situation may exacerbate feelings of stress. Social situations that encourage talking and laughing can lighten a person's mental load, says the Mayo Clinic.

- **Don't turn to substances.** Alcohol and drugs may temporarily relieve stress, but this approach can lead to addiction and even worsen the physical and mental toll stress takes on the body.

Stress is a part of life, but finding ways to manage chronic stress is vital to long-term health.

What adults should know about alcohol consumption

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.



Binge drinking trends among individuals 60 and over alarm public health officials.

- **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.** Pre-scription medications come

with a lengthy rundown of warnings and instructions, which is enough to compel many people to avoid alcohol when taking such medicines. 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.

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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.

Age-based financial goals to promote long-term security

The importance of saving for retirement is emphasized from the moment young adults enter the professional arena. Whether it's parents urging their grown children to save or financial firms advertising their retirement planning services or employers sponsoring retirement investment vehicles, professionals need not look far to be reminded of the significance of saving for the day when they call it a career.

Despite the ubiquity of the message emphasizing the importance of saving for retirement, millions of people are behind in their retirement savings. A 2023 survey by the Healthcare of Ontario Pension Plan found

that 44 percent of the 2,000 Canadian employees surveyed have not set aside any money for retirement in the past year, while 32 percent acknowledged they had not set aside any money for retirement. The situation is similar in the United States, where a 2023 CNBC Your Money survey found that 56 percent of Americans feel they are not on track to retire comfortably.

Such figures can serve as a lesson for all professionals, but especially young adults who recently entered or are about to enter the professional arena. Each individual is different, and those who aspire to retire early will need to save more at



a younger age than those who plan to retire at age 70 or later. In an effort to help individuals ensure they save enough to enjoy their golden years, the financial experts at Fidelity® have designed an age-based system that

can serve as a guideline for professionals who want to stay on track as they save for retirement. These figures are based on retiring at age 67 and are intended to ensure such individuals can maintain their

preretirement lifestyles. Individuals who want to retire before or after that age are urged to work with a financial advisor to meet their goals.

- **Age 30:** Fidelity® recommends individuals have at least 1x their salary saved by age 30.

- **Age 35:** This approach calls for individuals to have 2x their salary saved by age 35.

- **Age 40:** If retiring at 67 is the goal, having 3x your salary saved by age 40 can help make that a reality.

- **Age 45:** 4x your salary should be saved by age 45 to retire comfortably at age 67.

- **Age 50:** Fidelity® recommends individuals have 6x their salary saved by age 50.

- **Age 55:** 7x your salary is the suggested savings benchmark to reach by age 55.

- **Age 60:** Individuals who aspire to retire at 67 are urged to save 8x their salary by the time they reach age 60.

- **Age 67:** When the day comes to retire at 67, Fidelity recommends individuals have 10x their salary saved.

These figures are just a benchmark and are not intended to take the place of professional financial advice. Though these goals can serve as motivation to save, individuals should know that savings goals can exceed these recommendations as well.

Fitness regimens for those 50+

Fitness is an important component of overall wellness. Indeed, staying active has been linked to a number of noteworthy benefits, including decreased disease risk and improved mental health.

Routine exercise helps a person burn calories and maintain a healthy weight. Tufts Medicine says weight gain is common among aging individuals, with both men and women tending to put on weight in their mid-sections. Weight gain is a risk factor for diabetes and cardiovascular disease. Older adults may need to step up their fitness regimens to combat growing waistlines.

Staying active also can

help with muscle and bone density, which can decline with age. The American Academy of Orthopaedic Surgeons says exercise is important for maintaining bone strength as the body ages. Strength-training exercises put stress on bones so they can make bones stronger.

Now that it is apparent why fitness is key during senior years, it's time to explore some routines that may be best for people age 50 and older.

Yoga

Yoga is a low-impact practice that improves muscle strength, balance, mobility, and flexibility. All of these factors are important for

seniors. For those who find that conventional forms of yoga are too taxing on joints and bones, chair yoga is a lower-impact form of the exercise.

Cycling

Riding a bike is a cardiovascular workout that offers a wide range of benefits. Most people find riding a bike is easy on the joints, and regular cycling can increase muscle strength and enhance flexibility. The pace and intensity of rides can be customized depending on riders' speed and the routes they ride.

Pilates

Joseph Pilates developed an exercise routine that now

bears his name in the early twentieth century. Pilates emphasizes core strength and stability, but works all the major muscle groups in the body. Since it is another low-impact exercise, it can be suitable for people with joint issues.

Body weight exercises

As individuals age, they may find that working with dumbbells, barbells or weight equipment at the gym is too taxing. Using body weight to build strength is a low-intensity option. Squats, wall push-ups, chair push-ups, and resistance bands can be used to build strength.

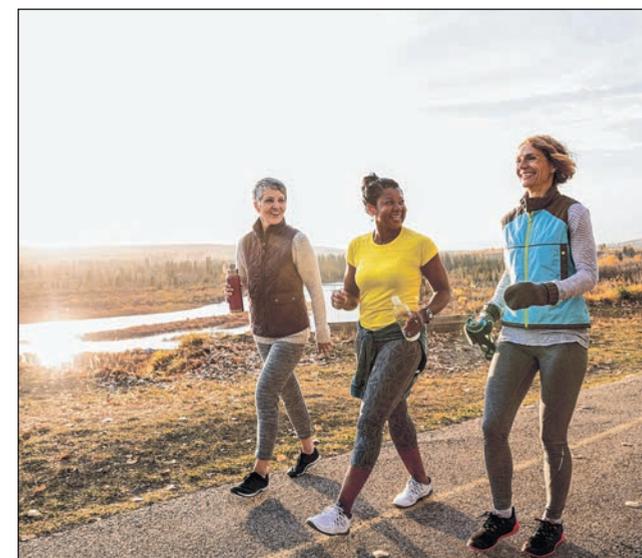
Walking

Walking is an unsung

hero in the fitness realm. According to Better Health Channel, just 30 minutes of walking every day can increase cardiovascular fitness, strengthen bones, reduce excess body fat, and boost muscle power

and endurance. Walking is low-impact and less taxing on joints than jogging or running.

Seniors have a host of options to stay active as they navigate their changing fitness needs.



How seniors can diversify their workouts

Adults often lament a lack of time to incorporate exercise into their daily routines. Such difficulties are not exaggerated, as the demands of work and family, particularly for parents of young children with busy schedules of their own, can leave little time for daily workouts. Hectic schedules typically do not prevent older adults and seniors from exercising, but aging men and women may still confront some challenges as they aspire to be as physically active as possible.

Boredom with an exercise routine can adversely affect individuals' motivation to be physically active. When that happens, even individuals with ample time to exercise, such as empty nesters and seniors, may find it increasingly difficult to go to the gym or work out at home. In such situations, the more diverse a workout routine is, the less monotonous it can feel, and that lack of monotony can be enough to keep individuals up and moving.



With that in mind, the following suggestions can help individuals diversify their workout routines so they remain engaged with physical activity.

• **Make use of the seasons.** Exercise boredom can

develop at any time of year, but disinterest in a workout routine might be especially likely when diversifying a regimen becomes more difficult. For example, the colder temperatures of winter can force individuals to do most

if not all of their exercising indoors, which can grow monotonous over time. If exercising outdoors in winter is a nonstarter, then individuals can emphasize outdoor workouts throughout the rest of the year

when the weather is more amenable. Incorporate hiking into your weekly routine in spring, summer and fall, and replace typical cardiovascular workouts on a treadmill or elliptical with bike rides when the weather allows. Individuals also can invest in gear to keep them warm so they can get outside to exercise after the mercury drops.

• **Skip the circuit workouts for more specialized regimens.**

Circuit workouts can be great for busy individuals without much time to exercise each week. Such workouts target various muscle groups in quick succession, which allows individuals to work out every muscle group even during weeks when time is limited. However, circuit workouts can be monotonous for people who have the time to exercise each day. In such situations, individuals can specialize their workouts so they target a different muscle group during each session. Doing so can diversify a workout

to reduce boredom and may even decrease the risk of repetitive use injuries.

• **Embrace new ways to exercise.** A gym with all the familiar weights, machines and cardiovascular equipment might be the first thing people think of when pondering exercise. And while gym memberships can motivate people to exercise, traditional fitness facilities are not the only places to break a sweat and be physically active. If a diverse workout regimen is your goal, consider incorporating yoga, Pilates and other less traditional forms of exercise into your routine. Many fitness facilities even offer such classes, and local communities also may feature standalone yoga studios or other establishments offering specific exercises.

Diverse workout routines can help people overcome the boredom and lack of motivation that can develop when regimens feature little variety.



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