

50+ Living our best lives now and in the future!

Empowered with a Purpose

Like many others, Sharon Rolph remembers what it was like growing up feeling invisible. Even after establishing her career, she struggled with feelings of invisibility.



Fortunately, she has always been a lifelong learner and sought solutions for her feelings. Over the years, she has read numerous self-help books, taken Dale Carnegie courses, achieved a level of “competence” as a Toastmaster, and earned a master’s degree in Applied Behavioral Science. Then, she became certified in Knowledge Management and used what she learned in several corporate environments.

As a result of her efforts, Rolph has been able to help herself and others become more empowered to live life to the fullest. In her last corporate role, she was “an empowerment facilitator—taking problem-solving down to the lowest level. I still see myself as an empowerment facilitator, inspiring people to live their full potential...” Since leaving her corporate life, she has continued to help others “live their full potential” as a life and retirement coach, author, trainer, and community builder. Rolph’s theme is now “Fresh Courage to Thrive.”

A Retirement Coach

While most people in the workforce think of retirement as something to look forward to, it is still a major transition and is often accompanied by significant adjustments and losses. As a retirement coach, Sharon Rolph understands the complexity of the retirement landscape. She also knows that once we leave the workplace, we may lose workplace friends, a sense of belonging, and opportunities for recognition. Retirees can become “vulnerable to loneliness and depression.”

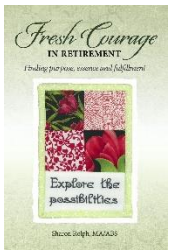
Rolph helps clients find their “spark” or intrinsic motivation to do what they love and experience “effortless vitality.” A central part of her coaching work is helping clients define their “essence,” which is “very closely related” to understanding their purpose.



Discovering one’s essence is “an intentional process that brings energy and deep appreciation of your uniqueness...” As Rolph explains, this journey starts with genuinely knowing ourselves by becoming aware of our strengths, uniqueness, talents, gifts, values, dreams, and authentic selves.”

When working with retirees, Rolph further explains that the discovery process “isn’t so logical, but more heart-driven and spiritual. I ask a wide variety of questions to help in a ‘do-it-yourself’ process. It’s like an “equation, considering various pieces and insights around what you’ve liked doing in your life journey that seemed to hold special meaning for you.”

Authoring a Book for Retirees



In her 2021 book, *Fresh Courage in Retirement: Finding Purpose, Essence, and Fulfillment*, Rolph encourages retirees to live their lives to the fullest. “Many retirees want to stay useful and relevant but don’t know how.” She challenges her readers to “Start exploring options that energize you with my suggested ‘Actions to Take.’”

Providing Resources for Growth-Oriented Adults

Rolph offers empowering resources, which she describes on her website, [Effortless Vitality](#). In addition to her coaching services, she provides online training for busy adults who want to learn independently. Another opportunity she offers is a “transformative community” called Loneliness to Resilience.

Creating the ‘Loneliness to Resilience’ Community

“Last year, I read Dr. Vivek Murthy’s book, *Together: Loneliness, Health & What Happens When We Find Connection*. I was shocked when he categorized feeling invisible as a form of loneliness. I’d felt invisible my whole career! When an annual Loneliness Awareness Week was announced for mid-June, I was willing to step up to the plate to help make a difference—to help our world heal.”

Rolph created a membership community “specifically for individuals who have experienced

the painful emotions of isolation, feeling invisible, neglected, and being unheard.” This community provides weekly discussion and content (including guest speakers) while providing a safe place “to be seen and heard.”

Becoming the ‘Queen of Courage’

Becoming the “Queen of Courage” was related to when Rolph moved to Florida for her work. “I was experiencing a challenge in adjusting and finding new friends. I came across many [biblical] verses in Joshua 1 about being ‘not afraid but strong and of good courage.’ That’s when I stomped my foot and said, ‘I refuse to live my life based on fear.’ It became the basis of my mental strength.” Now Rolph is known as Queen of Courage” on Instagram.



For Relaxation

Rolph enjoys daily walks. “I take biscuits with me to feed dogs. She also likes to quilt, read, grow geraniums and petunias, and enjoy the view of our Puget Sound and ferry traffic.”

Personal Intent Statement

“I intend to impact 10% of the Baby Boomers by inspiring them to repurpose their free time with pay-it-forward activities using their ‘Spark,’ so they strengthen our communities and nations and unleash their dreams worldwide.”

Advice for Others

“It’s your job to keep socially active for your mental and physical strength. Having a purpose adds so much fulfillment and meaning to life. Volunteering often serves both—meeting new people and possibly a new purpose besides feeling good! Knowing your true self, being authentic, and serving the world from the best of ourselves brings satisfaction, joy, and contentment.”

Loneliness Associated with Serious Health Issues

Kathleen Cameron, the Senior Director of the National Council on Aging's Center for Healthy Aging, [warns](#) that loneliness can "trigger serious health issues." Loneliness can lead to high blood pressure, heart disease, stroke, obesity, depression, cognitive decline, Alzheimer's, and even premature death.

Rather than accepting loneliness as a normal part of life at a certain age, Cameron suggests a few things that can reduce feelings of isolation. Initiating friendships with people outside your age group, volunteering, and getting involved in a local senior center are some of her suggestions for mitigating the harmful effects of loneliness.

The Power of Resilience

The American Psychological Association [describes](#) resilience as "the process and outcome of successfully adapting to difficult or challenging life experiences, especially through mental, emotional, and behavioral flexibility and adjustment to external and internal demands."

[The Mayo Clinic](#) offers several suggestions to support resilience. For example, "Building strong, healthy relationships can give you needed support and help guide you in good and bad times." Some other suggestions include focusing on something daily that gives your life purpose, learning from the past, being open to changes, and taking care of yourself.

Over two years ago, I became a widow. Finding supportive communities helped me more than I could have imagined. I even helped initiate a local gathering for widows who wanted to share ideas, encourage each other, and enjoy the company of

others. I also joined an online group of widows through Facebook called [Widow Support Group: Women Healing Together](#). Connecting with others made all the difference in my ability to move forward.

When we must adapt to challenging life experiences, being involved in a supportive community can help foster a sense of resilience and empowerment.

Diet Linked to Dementia



The Alzheimer's Association reports the [findings](#) of a four-decade study involving 130,000 people. It reveals that "processed red meat raises the risk of dementia by 14% compared to those who eat less than

approximately three servings a month. **Hot dogs, packaged lunch meat, and bacon** are all considered processed red meat.

In addition to the risks of consuming regular processed meats, [sugar consumption](#) has also been associated with dementia and cognitive decline.

According to the German Society of Neurology and the German Brain Foundation, "Too much **sugar** can harm the brain." When individuals



consume too much sugar and develop "high blood sugar," this can lead to vascular dementia. "In Germany, around 250,000 people are diagnosed with dementia annually, and 15% to 25% have vascular dementia."

According to the [National Institute on Aging](#), "The MIND and Mediterranean diets—both of which are rich in vegetables, fruits, whole grains, olive oil, beans, and fish—are associated with fewer signs of Alzheimer's disease in the brains of older adults. Green leafy vegetables were associated with less Alzheimer's brain pathology. "

Anxiety Linked to Dementia

As reported by [Medscape](#), “Out of 2132 cognitively healthy participants, 64 developed dementia, with an average time to diagnosis of 10 years. Chronic anxiety was linked to a 2.8-fold increased risk for dementia, while new-onset anxiety was associated with a 3.2-fold increased risk ($P = .01$).”

Significant Changes to Medicare, 2025



By Cindy Eastman

Significant changes are coming to Medicare for next year. As part of the Inflation Reduction Act, prescription drug costs will be capped at \$2,000 next year. That means that if a person reaches this max out of pocket, they will pay nothing for the remainder of the year.

Another change to Medicare prescription drug plans will be the ability to set up a payment plan to pay for prescriptions. Complete details of these and other changes can be found at: <https://www.cms.gov/inflation-reduction-act-and-medicare/part-d-improvements>

Welcome Change?

This likely sounds like a welcome change to people who need to use many expensive prescriptions. However, some speculate that this could also bring about significant plan changes. No one will know for sure until the plans are revealed on October 1st, 2025.

So, for the upcoming Medicare year, it may be that some people seek professional advice from a licensed insurance agent even when they haven't consulted anyone in the past.

Cindy Eastman is an independent insurance agent with HealthMarkets licensed in Oregon, Washington, Idaho, New Mexico, and Texas. She can be reached through her website at HealthMarkets.com/ceastman, by email at ceastman@healthmarkets.com, or by phone at 541-733-8383.

Answers to Cindy Eastman's July Newsletter Medicare Questions

1. **No:** Medicare does not provide any type of custodial care. Many people believe that Medicare will pay for that when someone has the need, but Medicare will only pay for a limited time when professional medical care is needed, and it has strict limitations that do not include custodial care.
2. **Yes:** One of the advantages of buying a life insurance policy for a young child is that the child can carry it throughout their life without going through health checks. As the child grows into adulthood, he/she can increase the face amount at specific intervals.
3. **Yes:** Many states allow short-term medical plans, which can be a good alternative to marketplace plans in certain circumstances.

Celebrate Your Canine Companion During National Dog Month

As reported by [Study Finds](#), “A recent poll of 2,000 dog owners reveals that our furry companions are not just pets, but powerhouses of health and happiness.” Therefore, it should not be surprising that those of us who love our dog companions joyfully celebrate our dogs whenever we get the chance.

[August is National Dog Month](#). To celebrate your special canine with a lasting token of appreciation, you can purchase a commemorative brick to be placed on the plaza above the historic Oregon City Elevator (at the end of the Oregon Trail). A 4” x 8” brick costs \$100, and an 8” x 8” brick costs \$300. For more information, click [here](#).



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