

2018

# Life Planning *Guide*



DAILY  TIMES

## ADVERTISEMENT

# CONSUMER HOW-TO...

## CREATE A MEANINGFUL SERVICE WITH CREMATION

The reasons for preferring cremation are varied. For some, it seems a more natural process than burial. Others have environmental concerns with burial. Still others are not sure why they feel more comfortable with cremation but are interested in learning more. This article is for all of you.

Most funeral homes provide some type of cremation service, but some specialize in providing cremation services. For many consumers it is important the funeral home they select own and operate their own crematory as opposed to transferring the deceased to an off-site crematory. The peace of mind of knowing one funeral home is prepared and experienced to provide the service you require is well worth the effort required to become educated and make an informed choice.

Because it is important to be informed, many people choose to make their decisions in advance. Making pre-arrangements with your selected funeral home will help assure your wishes will be carried out following death. It also spares your family from the burden of making decisions during the emotional time after a death.

Many people wonder whether cremation is consistent with their religious beliefs. There was a time when some religions disapproved of the cremation process. Today, most permit cremation. It is a good idea to discuss your concerns with your clergy, as individual congregations may differ from nationwide or worldwide church policies.

Another reason for preferring cremation is the many options available for services

and final disposition. In fact, cremation offers more options than does traditional burial. For example, choices are available in the type and scheduling of gathering or celebration, the final disposition of cremated remains, and ways to remember or “memorialize” the deceased.

### Immediate cremation

Those preferring to have no services or gathering can arrange for removal of the deceased and immediate cremation. You

*The reasons for preferring cremation are varied. If you are interested in learning more, then this article is for you.*

will want to review cost, administrative requirements, and other details with your funeral director. Many families who chose direct cremation later regret the decision because it ignores their need for closure. Participating in arrangements, viewing the body, and meeting in a formal or informal setting with supportive friends and family are meaningful parts of a ritual, like baptisms and weddings, that help us understand and cope with loss.

### Cremation followed by Memorial Service

Following either private or public viewing, the body is cremated. A service or gathering is held at a place of the family’s choosing, to commemorate the life of the deceased. Eulogies, readings, music and the sharing of photos, videos,

and personal collections and hobbies are often part of the gathering. The gathering is an opportunity for those who cared about the deceased to remember them in a special way, and to say good-bye.

### Funeral Service followed by cremation

Probably the greatest misconception about cremation is that there can be no funeral. Many people choosing cremation have a traditional funeral service, followed

music. Choosing a casket, urn, burial vault, and stationery items that reflect the loved one’s life complements these items. Funeral directors who specialize in cremation will have many examples for you to look at and choose from.

Anyone who has ever tried to write a family history knows it can take a little time. Planning to personalize a memorial service or funeral service is much the same. The plan may consist of simple, brief notes or a detailed set of directions.

With so many choices and options, the value of pre-planning becomes evident. No one better understands your wishes than you. Meeting with a funeral director who specializes in cremation services allows you to collect information on options and costs, and to record your wishes for your family to refer to later. You may even want to pre-pay your final expenses as a way of relieving your family from this burden and saving money.

There are many good reasons why thoughtful families are beginning to strongly consider cremation. Let an informed funeral professional with experience and special interest in cremation make suggestions as to your options and choices.

### The Top Four Things You Should Know

1. Become educated and make an informed choice.
2. Find a funeral home that is prepared and experienced to provide the services you require.
3. Make decisions and pre-arrangements in advance.
4. Pre-pay your final expenses as a way of relieving your family from this burden and saving money.

## SENIOR HEALTH

# The surprising health benefits of decluttering

**BPT** » Getting your house in order can be a struggle, especially as we age.

Sorting through decades of belongings is often emotional and stressful, as questions and decisions pile up: Is this jewelry valuable? What should I do with all these tools I no longer use? Will this china set have sentimental value to my children?

But while it can be exhausting, this effort to declutter and simplify can be worthwhile, not only for our homes but also for our health.

## The advantages of decluttering

Getting rid of things you no longer need or want may have a positive effect on mental health and can also make for a safer environment. It's a sobering fact that every 12 seconds, according to the CDC, someone over age 64 will fall and

end up in the emergency room. Decluttering can help keep paths clear and obstacles to a minimum.

A study at Indiana University showed that people with clean houses are healthier than people with messy houses. Regular household chores like vacuuming and washing windows can be great physical activity.

A tidy home can also mean we're more likely to invite people over – prompting interactions that can help alleviate feelings of depression and isolation that can accompany aging.

## Tips to get started

With these tips, decluttering doesn't need to be a dreaded task:

■ Don't judge yourself. It's harder to decide what to do with items that have been in the family for generations than it might be for millennials to decide what to do with items from their college years.

■ Take it one room at a time. According to a study by Moen, the most-cluttered areas of a home are the garage, kitchen and home office. The kitchen is a good place to start the decluttering process, because throwing away chipped dishes and expired spices isn't as taxing as wading through boxes of potentially important paperwork or personal items. Take everything out of the fridge and cupboards and spread it all out on a counter or table so it's easy to review. Give shelves a good wipe-down and restock them with the necessities, putting go-to things within easy reach, and donating or storing appliances and dishes that are used less often.

Once you feel good about your progress in the kitchen, move on to tackle the garage, office and other spaces where belongings tend to pile up. Like closets!

■ Keep only what you wear



A tidy home can mean we're more likely to invite people over – prompting interactions that can help alleviate feelings of depression and isolation that can accompany aging.

the most. Pick a handful of favorite outfits for everyday wear, social outings and special occasions, seasonal wear and wardrobe staples, and donate the rest. If it's hard to part with handmade or other senti-

mental items, consider finding creative ways to remember them, such as making a memory quilt of old T-shirts or photographing special items for an album and then letting them go.

■ Stop the build-up before it begins. Keep a recycling bin handy for unwanted credit card offers and coupon packs before they enter the house, and unsubscribe from magazines and newspapers if they pile up unread. Eco-Cycle has some tips to cull the tide of junk mail, and mobile apps like Evernote can help collect and digitize recipes, warranties, instruction manuals and memorabilia to clear away more piles of paper.

At the end of the day, it's OK to hang on to belongings that are near and dear to you. But for items that don't hold sentimental or functional value, kick-start a decluttering mission today so you can enjoy a tidier, safer home tomorrow.



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## SENIOR HEALTH



Talking about memory or cognition problems with a family member can be daunting for many families. Denial, fear and difficulty initiating conversations about this sensitive subject are common barriers.



Mary Foss of Eagan, Minnesota, said she knew it was time to broach this sensitive topic with her husband Darrell when she noticed he was having difficulty doing the home improvement projects he had enjoyed all his life.

## Tips for talking about Alzheimer's with a family member

**BPT** » It's a conversation no family wants to have, but one that can be vitally important – talking to a loved one about memory loss or cognitive decline.

Mary Foss of Eagan, Minnesota, said she knew it was time to broach this sensitive topic with her husband Darrell when she noticed he was having difficulty doing the home improvement projects he had enjoyed all his life.

“Darrell would spend hours building and fixing things around the house – it was his hobby,” Mary said. “But it got to point where he was having trouble doing even routine tasks. He would get frustrated and soon began doing less and less. I knew something was wrong, but dismissed it for a while.”

As Darrell's retreat from activities he once loved grew, so did Mary's concern. Eventually, Mary and the couple's adult daughter, Michele, decided to

share their concerns.

“We just told him that something is not right and you need to see a doctor and figure out what it is,” Foss said. “I thought maybe he had a mini-stroke or a brain tumor. We were shocked when the diagnosis came back as mild cognitive impairment, possibly Alzheimer's.”

The Fosses' story is not uncommon. Talking about memory or cognition problems with a family member can be daunting for many families. Denial, fear and difficulty initiating conversations about this sensitive subject are common barriers.

“Alzheimer's disease is challenging, but talking about it doesn't have to be,” said Ruth Drew, director of Information and Support Services at the Alzheimer's Association. “Family members are typically the first to notice when something is not quite right and it's important to

**“Alzheimer's disease is challenging, but talking about it doesn't have to be.”**

— Ruth Drew, director of Information and Support Services at the Alzheimer's Association

discuss these concerns and follow up with your doctor.”

During Alzheimer's & Brain Awareness Month the Alzheimer's Association is offering these six tips to help families facilitate conversations about Alzheimer's and other dementias:

■ Have the conversation as early as possible – Addressing memory or cognition problems early offers an opportunity to identify the cause and take action before a crisis situation occurs.

■ Think about who's best suited to initiate the conversation – If there is a family member, close friend or trusted adviser who holds sway, include them in the conversation.

■ Practice conversation starters – Be thoughtful in your approach. For example, consider an open-ended question such as, “I've noticed a few changes in your behavior lately, and I wanted to see if you've noticed these changes as well?”

■ Offer your support and companionship – Let your family member or friend know that you're willing to accompany them to the doctor and offer your continuous support throughout the diagnosis process.

■ Anticipate gaps in self-awareness – Someone experiencing cognitive decline may be unaware of problems. Be prepared to navigate confusion, denial and withdrawal, as people may not want to acknowledge

their mental functioning is declining.

■ Recognize the conversation may not go as planned – A family member may not be open to discussion. They may get angry, upset or simply refuse to engage. Unless it's a crisis situation, don't force the conversation. Take a step back, regroup and revisit the subject in a week or two.

While receiving the diagnosis was difficult, Mary Foss said it also provided a path forward.

“As difficult as it was to receive Darrell's diagnosis, it provided an answer to what we're facing,” Foss said. “We took a few days to grieve, but then we focused our attention on getting educated about the disease and what we can do to fight it. We are staying active and focusing on the things that are most important to us.”

For more information, visit [alz.org/6Tips](http://alz.org/6Tips) or [www.alz.org](http://www.alz.org).

## SENIOR HEALTH

# Caring for caregivers: Resources for navigating an important job

**BPT** » When David Bowen's father fell taking out the trash in 2016, it set in motion a series of health challenges the family is still battling together.

Bowen, 62, hired a part-time professional caregiver to assist his father along with his mother, who was battling Alzheimer's, but he found himself serving as a caregiver much of the time, too.

"I'd go by [their home] after work three days a week; we called it the '40-mile triangle' - 40 miles to work, 40 miles to their house, then 40 miles back home," Bowen said. "I'd stop and get dinner on the way, sit and visit, redress dad's wounds and humor mom, then head for home."

Caregivers are the unsung heroes of the health

care system. The responsibility can mean increased stress and anxiety, which can affect family dynamics, nutrition habits, physical fitness and overall well-being.

Many people take unpaid leave from their jobs, reduce work hours, change careers or quit altogether to care for an aging loved one.

The 2018 Northwestern Mutual C.A.R.E. Study revealed that two of three caregivers reduce their living expenses to pay for the medical and practical needs of their loved ones, yet nearly half of future caregivers said they have made no financial plans to prepare.

While this can be challenging, caregivers take immense pride in this important role, and most wouldn't

trade the opportunity. In fact, a recent Merrill Lynch-Age Wave study found that 91 percent of caregivers feel grateful to care for someone and 77 percent would do it again.

Regardless of what leads someone to assume the role of caregiver, and whether they do so willingly, out of a sense of obligation or both, one thing is certain: Caregivers need and deserve support as they navigate a demanding, emotional and critical responsibility. The good news is there are resources and services that can help make life as a caregiver a bit easier.

■ The National Family Caregiver Support Program offers medical, emotional, financial and legal advice and training to adult family members who pro-

vide in-home and community care for people aged 60 or older and to people older than 55 who care for children under 18.

■ AARP's Caregiver Resource Center offers guides for first-time caregivers, families and those who care for a loved one at home. These include financial and legal considerations and advice on how to maintain caregiver-life balance.

■ While the Administration for Community Living doesn't work directly with individuals, it can be a good place for a caregiver to start on the circuitous path to financial support. The organization provides funds to help older adults and people with disabilities live where they choose to for as long as they can, and has provided billions of dollars to programs in every state.

■ UnitedHealthcare proactively addresses caregiver needs by sharing relevant information and resources. Its Solutions for Caregivers program, for example, is a website for eligible members to get advice from medical professionals, financial advisers and experienced care managers; take advantage of discounted products and services; and access educational resources. Non-members can register



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as guests and check out the comprehensive directory of organizations that focus on issues including Parkinson's disease, substance abuse, blindness, multiple sclerosis, Alzheimer's and diabetes. UnitedHealthcare also offers free monthly caregiver education calls, open to the public.

■ The National Alliance for Caregiving focuses on caregiving research, innovation and technology, state and local caregiving coalitions, and international caregiving. It is working to build a global network of caregiver support organizations.

■ The Caregiver Action Network (CAN) serves a broad spectrum of family caregivers, ranging from parents of children with special needs, to families

and friends of wounded soldiers, to adult children caring for aging parents. Aiming to promote resourcefulness and respect for the more than 90 million family caregivers across the country, CAN provides free education, peer support and resources.

■ The Eldercare Locator, a public service of the U.S. Administration on Aging, provides a search tool that allows visitors to search by topic and location for services pertaining to older adults and their families.

"Dad and I, we're trying to put a new life together for him, and it's tough," said Bowen. "But support from all over has kept me on my feet and moving forward. Amid all the challenges, I am grateful for that."



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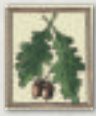
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## HEALTH

# Proven Knee Arthritis Treatment

## FDA Approved Treatment for Knee Arthritis Offered Locally

Currently an estimated 27 million people suffer from knee osteoarthritis, making it one of the most common causes of disability in the U.S. It is estimated by the year 2030, 72 million Americans will be at risk for osteoarthritis. Patients with chronic joint pain often think nothing can be done to help them except surgery.

A person with knee pain knows how often it gets in the way things. Because the knee is a weight bearing joint, knee pains effects almost everything we do that requires mobility, including those things most of us take for granted. For many, knee pain makes it hurt to walk, stand, get out of a chair or even use the stairs. Routine activities of living, work, social and recreational activities are often inhibited, or even avoided all together because of knee pain.



**Avoid Unnecessary Surgery!** This FDA-approved treatment is proven to relieve knee pain, eliminating the need for surgery. Treatment is safe, easy, and covered by most insurance companies, including Medicare.

The American Academy of Rheumatology recommends the use of hyaluronic acid for treatment of osteoarthritis of the knee. This procedure has shown to be 86% successful in alleviating pain associated with osteoarthritis and is covered by most major medical insurance providers and Medicare. In addition to this recommendation, a recent randomized case study of 384 patients found that nearly 93% reported 50% or higher pain reduction.

**If you have tried other treatments and experienced little or no relief, you may still be a candidate for our treatment program.**

**Call 610-876-6180 to schedule a no-cost, no-obligation consultation today!**

At Discover Optimal Healthcare, it's very important to understand we are not just addressing knee pain. Our goal is to give you the best chance we possibly can of Preventing Knee Replacement Surgery in the future, which is what knee arthritis frequently evolves into if left unaddressed.

For this reason, we encourage you to schedule an appointment to determine if you are a candidate for Viscosupplementation treatment for knee arthritis, you can always have a more radical procedure performed later, in necessary. However, with knee replacement surgery, once done there is no turning back to a more conservative approach. Knee replacement surgery is indeed necessary for some people with extreme conditions that Viscosupplementation is unable to help. But a total knee replacement is a very extreme measure to take without considering all your options for a condition as common as knee arthritis.

### Will my insurance cover this treatment?

Yes, most major insurances and Medicare will pay for this treatment.

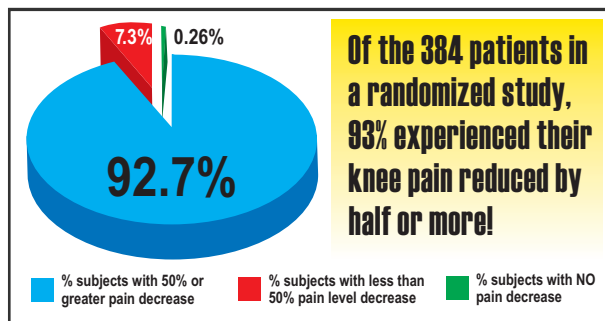
### What are people saying?

*"My knee feels great. I had already had knee replacement and wanted to trying something rather than go through another painful surgery and difficult recovery. After completing the program, I can now dance again which I have not done in years, and my lifestyle in on it's way back to normal!"*

- Elizabeth B.

### So what are you waiting for?

Please pick up the phone and call us today at 610-876-6180 to schedule your NO COST, NO-Obligation, Consultation. Living pain free is well worth the phone call.



If you have been suffering from constant or intermittent knee pain that just won't go away no matter how much ibuprofen you take, don't worry - there is another option.

## Avoid Knee Replacement Surgery

### Be Aware of the Risks Associated with Knee Replacement Surgery

As with any surgery, knee replacement surgery carries risks. There is a chance you could experience the following post-surgical complications:

- Infection
- Heart attack
- Stroke
- Nerve damages
- Post surgical pain
- Blood clots in the leg vein or lungs
- Allergic reactions to anesthesia

Another risk of knee replacement surgery is failure of the artificial joint. With daily use, even the strongest metal and plastic parts eventually wear out. Joint failure risk is high if you stress the joint with high-impact activities or excessive weight.

Even if you have tried all other non-surgical treatment methods and your pain continues to limit activities, viscosupplementation may be the option.

In this procedure, a gel-like fluid called hyaluronic acid is injected into the knee joint. Hyaluronic acid is a naturally occurring substance found in synovial fluid surrounding

joints. It acts like a lubricant to enable bones to move smoothly over each other and as a shock absorber for joint loads.

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