

2019 Life Planning *Guide*



DAILY  TIMES
www.DelcoTimes.com

LIFE PLANNING

HOW PHYSICAL THERAPY CAN HELP PEOPLE WITH DIZZINESS

VERTIGO CENTER

Springfield, PA

By Dr. Maureen O'Leary

Dizziness is a common ailment affecting a large number of people each year and is one of the most common reasons people seek medical attention. Although most of the time it is not a life threatening condition, it can have a detrimental effect on ones' well-being and quality of life.

The term "dizziness" covers a number of different physical feelings including vertigo (a spinning sensation), feeling faint, dysequilibrium (loss of balance or feeling of unsteadiness), and light or heavy headedness, just to name a few. There are many reasons a person may feel dizzy. One reason is the result of an inner ear weakness. The inner ear, also known as the vestibular system, is an organ that is responsible for maintaining balance

and keeping vision clear when we move about. Some of the common causes of an inner ear weakness are viral infection, degenerative disease, head injury or sometimes the reason is unknown. Vestibular disorders is the medical term for these types of conditions that affect the inner ear and cause people to feel dizzy and unsteady when they are simply walking around or changing position. Symptoms can range from mild dizziness that lasts seconds or minutes, to severe disorientation that results in long periods of immobility. People with vestibular disorders often suffer with associated nausea, headaches, muscular aches and tension in the neck and back, and a heightened sensitivity to bright lights and loud noise.

The way the balance system works is by combining information from 3 sensory systems in the body: the eyes, the inner ear, and the muscles and joints, to maintain stability and orientation in space. If it is determined that the cause of the dizziness or imbalance is from an inner ear weakness, a course of vestibular rehabilitation may be prescribed. The basis of vestibular rehabilitation therapy is that the exercises help the brain to adapt and fix the faulty processing that has occurred because of the inner ear weakness. In other words, you can retrain the way the brain and body work together through exercise. It is not an easy thing to do because often times the exercises increase the feeling of dizziness and dysequilibrium.

It can be scary and seem impossible. But with proper instruction and dedication to the program, patients can find relief in a reasonably short period of time. In most cases, the outcome of vestibular rehabilitation therapy enables people to resume their favorite activities and regain a quality of life that was diminished because of the vestibular dysfunction.

To those people who have been told they have to live with dizziness or imbalance, expand your mind and body by choosing a rehabilitative path that moves you forward and makes you feel confident again.

For more information
visit thevertigocentre.com



Spending down assets to qualify for
Medicaid coverage with a nursing home?

We can help.

We have Medicaid compliant plans that will help you
place the funds you need to protect your final wishes.

- All Income Levels
- Several Options
- Irrevocable Plans



CALL TO LEARN MORE
(610) 532-3120

Cavanagh
FAMILY FUNERAL HOMES, INC.
& PRIVATE CREMATORY

Cavanagh Family Funeral Home and Private Crematory
301 Chester Pike, Norwood, PA 19074 | 610-532-3120
Bart H. Cavanagh Sr. - Supervisor
Cavanagh Patterson Family Funeral Homes
43 East Baltimore Ave | Media, PA 19063 | 610-566-3400
William L. Cavanagh - Supervisor
www.cavanaghfuneralhome.com



**We Are Privately
Owned with an
Owner on Premises
at All Times!**



Established 2003

- **A Registered Nurse**
Is Assigned To Every Case
& Makes Regular Visits.
- **Around The Clock,**
Every Call is Answered
By Victorias' Home Care
Trained Staff.
- **Flexible and Affordable.**
- **Temporary or Long Term**
Assisted Daily Living For
Those Who Need Help.
- **Keeping You Independent**
with Personalized Service
Built Around YOUR Needs.
- **APPROVED PROVIDER:**
Veterans Administration,
Community Health Choices
(CHC), Waiver Programs
and Options Program.
- **Private Insurance &
Private Pay Accepted.**

*Looking for a Gratifying Career
in a Growing Field with a
Company That Recognizes &
Rewards Hard Work & Dedication?
Call Victorias' Home Care for an
Appointment at 610.544.3037*

24 HOURS A DAY • 7 DAYS A WEEK • 365 DAYS A YEAR

Victorias' Home Care

Our Clients Are Family...

ALLOW US TO BE YOUR EXTENDED FAMILY

Let Us Help...
Wherever You Are Living
At Home • Hospital • Assisted Living Community
Rehabilitation Center • Long Term Care Facility



**RECOGNIZED AS
A PREMIER HOME
CARE COMPANY**

Personal Care...

Aid With Morning Wake-Up, Bathing,
Grooming & Dressing, Evenings & Tuck-in

Home Support...

Light Housekeeping, Laundry, Change Linens,
Make Beds, Shop for Groceries & Supplies,
Plan, Prepare & Clean Up Meals

Personal Support...

Escort for Shopping, Appointments & Errands,
Arrange Appointments, Pick Up Prescriptions

Special Care...

Our Caregivers also work with managing
and supervising staff in a variety of settings.
Servicing a variety of needs that includes
Oncology, Alzheimer's, Dementia Care & more.

1-888-ATHOME-1 or 610-544-3037

VictoriasHomeCare.com



LIFE PLANNING

CREATING 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

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 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,

by cremation. The funeral service may be conducted in a funeral home, church, or any other appropriate setting. Clergy may conduct the service, but this is not required. Some will prefer a less formal format of sharing memories and feelings. The funeral service is personalized by including things to help those attending to better know and remember the deceased, such as flowers, photos, videos, and

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.**

LIFE PLANNING GUIDE

4 simple ways to save more for retirement

It's never too early to begin saving for retirement. While millions of people have no doubt heard or read those very words before, surveys indicate that few people are taking that lesson to heart.

A 2018 survey from Bankrate.com found that 20 percent of Americans don't save any of their annual income. Things aren't necessarily rosier in Canada, where the financial institution CIBC reports that 32 percent of people nearing or on the cusp of retiring have nothing saved for retirement.

Saving for retirement can seem impossible in households where every dollar counts. But the following are four simple ways to save more for retirement without making dramatic lifestyle changes.

1. Turn raises into retirement savings

According to the WorldatWork 2018-2019 Salary Budget Survey: Top Level Results, salary budgets in the United States are projected to rise by an average of 3.2 percent in 2019, while those in Canada are expected to rise by 3 per-

cent. Working professionals can save more for retirement by converting some or all their raises into retirement savings. Pre-tax retirement accounts allow working professionals to put aside money before taxes are paid, so weekly paychecks will not be greatly affected if you choose to increase the percentage of your income you deposit into such accounts. Do this each time you receive a raise and your retirement savings will grow considerably.

2. Put bonuses to work

Professionals who receive bonuses can speak to their employer and request that their retirement contribution rates be increased when bonuses are issued. Many 401(k) retirement plans allow workers to contribute as much as 80 percent of their paychecks. While that's not sustainable for most people every pay period, increasing your contribution rate dramatically when your bonus is issued is a great way to save more for retirement. Contribution rates can then be returned to normal the following pay period.

3. Downsize your home

Empty nesters nearing retirement age may benefit by downsizing their homes. Doing so can reduce utility bills, property taxes and other expenses, and those savings can then be redirected into retirement accounts.

4. Reinvest tax returns

Working professionals accustomed to receiving tax returns can use that money to catch up on their retirement savings. Rather than spending tax returns or depositing them into traditional savings accounts, reinvest them into a retirement account. Speak with a financial planner to help you figure out how to accomplish this goal. Even if it requires opening a new account, the long-term benefits or reinvesting returns are substantial.

Saving for retirement is important, and it's never too late or too early to start setting aside more money for your golden years.

Article courtesy of Metro Creative Connection



The Vertigo Centre

Physical Therapy for Dizziness and Balance Disorders

Dr. Maureen G. O'Leary, PT, DPT
Vestibular Rehab and Balance Specialist

If you suffer with dizziness, vertigo, loss of balance or falling

WE CAN HELP!

610.604.4800
TheVertigoCentre.com

57 S. State Road
Springfield, PA 19064



ANDERSON ELDER LAW

ELDER LAW • ESTATE PLANNING • SPECIAL NEEDS PLANNING

**Caring for elders, disabled individuals,
& their families for over 30 years.**

Specializing in:

- Estate Planning
- Medicaid Planning
- Long Term Care Planning
- Veteran's Aid & Attendance
- Fiduciary & Trust Services
- Probate & Estate Administration

206 Old State Road • Media, PA 19063 • 610.566.4700

Info@AndersonElderLaw.com • www.AndersonElderLaw.com

LIFE PLANNING

VICTORIAS HOME CARE PROVIDER THE HIGHEST QUALITY OF CARE

It certainly seems these days that more and more people are burning the candle at both ends, relying on sophisticated electronics to function with everyday living. Fewer and fewer people are interacting with other people because of modern technology. These are the times in which we live. So often, however, something happens which forces us to slow down. It is during these times that we often find that our cell phones, computers or ipads are not going to assist with everything after all. We find ourselves in need of extra help! Not from voicemails or emails, but from other caring human beings.



Through their own personal experiences, Co-Owners of Victorias' Home Care, LLC, Maria Dunlevy and Teresa Hudson, recognized the devastation and desperation that families can experience when faced with difficult situations. They also realized that "Old Fashioned Values in Today's World" goes a long way. People helping people get through the troubling times! It's as simple as that! Victorias' Home Care, LLC was established, in Swarthmore, PA. The partners felt strongly about the type of service that they planned to provide to their clients. **The mission of Victorias' Home Care is to provide the highest quality of care through a comprehensive system of compassionate care, promoting dignity, independence and health to clients in the comfort of their homes.** Victorias' Home Care embraces the vision of bringing value to the lives of every family by reaching out in a warm loving manner and by making all of our clients feel as if they are our

family. The goal is to have our clients feel as if they are our only client.

Through Victorias' Home Care, many types of services are available to assist our clients. We, along with our aides, are able to provide Personal Care, Home Support, Companion Care, Respite Care, Live-in Care, Transportation and Specialized care to accommodate every situation. Victorias' also has Registered Nurses on staff to open cases and revisit clients. Our nurses visit our clients on a regular basis, often developing strong bonds with the families and clients in their care. Victorias' Home Care strongly encourages the lines of communication remain open ensuring that proper care is continually provided.

Victorias' Home Care has a strict screening process when selecting caregivers as staff members. Each candidate is given a telephone interview, along with a personal one-on-one interview. Criminal background checks and child abuse

clearances are conducted on each staff member. A detailed orientation process and ongoing training follow for candidates who fit the needs of Victorias' Home Care and our clients. Our on-site training room is utilized daily for continuing education with all of our in-home caregivers. We are licensed by the State of Pennsylvania. We are bonded and insured. Our staff, including, both our Scheduling and Nursing Department Supervisors, are available 24 hours a day/7 days per week. Victorias' Home Care does not have an "answering service." Again, we believe in people helping people. When calling our office, it is our own knowledgeable staff members who assist you.

Victorias' Home Care is an approved provider for Community Health Choices, Veterans Administration and The Options Program. We also provide services to private paying clients as well as those that are privately insured.

Victorias' Home Care proposes to



be the provider of choice in the community by setting the standard of excellence. Our goal is for our clients to reach their optimum level of health and independence, protect and preserve dignity and provide the necessary services to allow people to stay in their homes. We are people helping people. We are genuine. It's that simple. And let's face it, there's no place like home!

Hours: **Monday through Friday 7:30 am to 3:30pm.** After hours emergency line **610-544-4781** is answered by a knowledgeable staff member. Visit our website at www.victoriashomecare.com or call **610-544-3037**. Better Business Bureau Accredited Business.



Where do you begin in helping a loved one qualify for Medicaid coverage in a nursing home?

We can help.

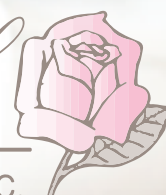
We have Medicaid compliant plans that will help you place the funds you need to protect your final wishes.

- All Income Levels
- Several Options
- Irrevocable Plans



CALL TO LEARN MORE
(610) 532-3120

Cavanagh
FAMILY FUNERAL HOMES, INC.
& PRIVATE CREMATORY



Cavanagh Family Funeral Home and Private Crematory
301 Chester Pike, Norwood, PA 19074 | 610-532-3120

Bart H. Cavanagh Sr. - Supervisor
Cavanagh Patterson Family Funeral Homes
43 East Baltimore Ave | Media, PA 19063 | 610-566-3400
William L. Cavanagh - Supervisor
www.cavanaghfuneralhome.com

LIFE PLANNING



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 or www.alz.org.

Marvil
 FUNERAL HOME, Ltd.
 1110 Main Street - Darby, PA 19023
610-583-2727

Marvil-McFadden
 FUNERAL HOME
 7 Springfield Road - Aldan, PA 19018
610-622-0664

LICENSED FUNERAL DIRECTORS & CREMATION SPECIALISTS:

Charles D. Marvil, Jr.
 Supervisor Darby Location

Jennifer M. Marvil
 Supervisor Aldan Location

Tracy Marvil Gabe
 Pre-Need Specialist

Candi Fluck
 Family Services



— WE SPECIALIZE IN: —

Services In Your Church, Our Funeral Homes, Various Other Locations Convenient To You,
 Cremation, Graveside, Memorial Services, Pre-Arranged & Pre-Funded Funerals



Pre-Planning Available

www.marvilfuneralhome.com

Six Generations of Personalized Care • Serving Delaware County Since 1929