



Riddle Village

We're celebrating our anniversary in style...
Come see the big things happening at Riddle Village.
CALL TODAY TO SCHEDULE YOUR PERSONAL TOUR

RiddleVillage.org | (610) 891-3700
1048 West Baltimore Pike, Media, PA 19063

SENIOR LIFE

Kutztown hair stylist, 76, has no plans to cut it short

By Michelle Lynch
mlynch@readingeagle.com
@BerksMichelle on Twitter

Even as a girl, Raelyn Mertz wanted to help others look their best.

She had a flair for creativity and excelled in her school art classes. At home on her family's farm in Windsor Township in Berks County, she spent her leisure time teasing friends' tresses into the high bouffants and beehives popular in the early 1960s.

The idea of becoming a cosmetologist appealed to the young Mertz, now 76, but for the country girl from Edenburg, a little village near Hamburg, it seemed out of reach. That was until an essay contest led her to beauty school and a longtime career.

"I'm doing hair 57 years already," she said. "And I have no plans to quit."

The second youngest of 12 children born to Calvin and Naomi Mengel, Mertz was one of only three in her family to attend and graduate from high school — an accomplishment in itself. She hardly dared dream of continuing her education at a career school.

"How would I afford it?" she wondered, thinking, "I'll probably marry a farmer, settle down and start a family."

She did that, too, but not before a high school guidance counselor told Mertz of a once-in-a-lifetime opportunity to attend the former Bryland Institute of



BEN HASTY — READING EAGLE

STYLIST » PAGE C2

Raelyn Mertz in the hair salon she operates in the back of her home in Maxatawny Township. She has been a hairdresser for 57 years.



WE ARE HERE FOR YOU



At Riddle Village, we understand that this is a time of change and adjustment for everyone. Having over 25 years of experience serving and caring for our residents at every level has helped us respond quickly and effectively to the Covid-19 crisis facing every individual in our global economy today.

We are not just a community; we are a safe place to call home. We are taking every precaution in this difficult time to ensure our residents, employees and caregivers are protected. At the same time, we are still working with those looking for the peace of mind that we can offer with our extensive Lifecare contract.

Riddle Village knows Lifecare and our team members are working diligently to provide our Residents with the best that life has to offer each and every day.



IN A TIME OF UNCERTAINTY, CHOOSE STABILITY, CHOOSE RELIABILITY, CHOOSE RIDDLE VILLAGE.



RiddleVillage.org | (610) 891-3700 | 1048 West Baltimore Pike, Media, PA 19063





TWO BERKS COUNTY HIGH SCHOOL SENIORS planning to study cosmetology were awarded scholarships following judging of an essay contest sponsored by the Jaycee Wives of Reading and the Bryland Institute of Beauty Culture. The winners will be guests of honor at the annual dinner meeting of the Jaycee Wives, Tuesday, April 23, at Stokesay. Carol Gernert, of Reading High, shown seated in the photo above, and Raelyn Ann Mengel, of Hamburg, standing on the right, are the winners. Others from left are judges Robert B. Gledhill Sr., Kutztown State College associate professor of education and guidance director; Mrs. Vincent H. Kahler, model, who was commentator, and who was Mrs. Reading of 1958, and Mrs. William W. Hummel, assistant professor of English at Albright College. —Eagle Photo.

BEN HASTY — READING EAGLE

A photo from the Reading Eagle on March 28, 1963, taken after Raelyn Mertz received the Vera C. Bryant Memorial Scholarship in 1963 to go to beauty school.

Why Cosmetology

I want to be a cosmetologist in order to learn how to make women look beautiful.

A girl can dress nicely; but, if her make-up is not applied properly and her hair not fixed in a becoming manner, the dress will not give her a neat appearance. Nine chances out of ten a girl will act more lady-like in public when she looks presentable.

I think I can be a successful cosmetologist because I like to do artistic work like painting and hair styling. My many years of art in school will help me determine line, color, and proportion in hair arrangements.

My hobby or favorite pastime has always been working with the hair and trying new hair styles. This is my most enjoyable type of work and I would like to learn the correct way of performing the skills of a cosmetologist, such as permanent waving, cutting, shampooing, styling, setting, straightening, and coloring the hair. I am also interested in the related services such as manicuring, facial treatments, and applying make-up properly.

I like the career's variety and opportunity even though it means long hours of work, and pressure on my feet from standing a whole day.

Another opportunity this career offers is that I will be meeting new and interesting people all the time, and this is what I enjoy. Of course, I realize there will also be occasional, difficult customers to whom I must remain polite and pleasant, but liking this work as I do, it will not be too hard to remain courteous.

The work of a cosmetologist is in demand because women want to look beautiful all year round; and I can set up a shop in my own home and continue my work long after I am married and have a family.

Raelyn Mertz

The essay Raelyn Mertz wrote that won her the Vera C. Bryant Memorial Scholarship in 1963 to go to beauty school.



Some of Raelyn Mertz's hair styling tools.

Stylist

FROM PAGE 1

Beauty Culture at 910 Penn St. The Reading Jaycees Wives were sponsoring two scholarships to the beauty school, she learned. Mertz just had to win an essay contest themed "Why Cosmetology" to get one.

"I want to be a cosmetologist in order to learn how to make women look beautiful," Mertz, then known as Raelyn Mengel, a Hamburg High School senior, wrote in her essay. "A girl can dress nicely, but if her makeup is not applied properly and her hair not fixed in a becoming manner, the dress will not give her a neat appearance."

The career's variety and the chance to meet new people appealed to her, Mertz wrote, even though she knew there would be long hours of standing with pressure on her feet and sometimes-difficult customers toward whom she would have to remain courteous.

There was another consideration important to her, too.

"I can set up a shop in my own home," she wrote, "and continue my work long after I am married and have a family."

Her essay was one of two selected as winners by the judges. The announcement came in March 1963, and the next month, Mertz and fellow winner Carol Gernert, a Reading High School senior, were honored during a dinner at Stokesay Castle.

After graduating from high school a few weeks later, Mertz married her sweetheart, John Mertz



The plaque for the Vera C. Bryant Memorial Scholarship that Raelyn Mertz received in 1963 to go to beauty school.

of Kutztown, and enrolled at Bryland. It took her six months to complete the course, at first attending part time in the evening and later studying full time during the day.

After earning her license, she worked two years for another stylist, then opened her own shop. She has operated it in her Kutztown home for 55 years.

"I don't want to advertise for more clients," she said, noting she is content serving her longtime regulars.

She and John, 76, a retired farmer, also own a lawn care business.

Married 57 years, the couple have two daughters

and five grandchildren.

Raelyn Mertz also works seasonally in the gift shop at Lenhart's Tree Farm, Rockland Township, where she further exercises her creativity by making garlands and wreaths.

The coronavirus forced her to temporarily shut down her beauty salon, she said, but she has reopened with strict protocols for seeing only one client at a time and disinfecting and sanitizing the shop.

Hers is a busy life, but she likes it that way and has no thoughts of slowing down.

"I'm not planning on retiring," she said. "I am still in good shape."



Decidedly Different. Decidedly Ready.

A simpler, more convenient lifestyle awaits at Dunwoody Village where you can ditch all the humdrum chores of homeownership. That leaves you with time for your favorite activities like golf and book club. Or pick up a new hobby—be it quilting, pickleball or woodworking. Ready to embrace your newfound freedom? Call us today and arrange a visit.



(610) 359-4400 | www.dunwoody.org
3500 West Chester Pike, Newtown Square, PA 19073

Independent Living • Rehabilitation • Personal Care • Skilled Nursing • Memory Support • Home Care

Quality First Pet Friendly

WE ARE HERE For You

WSC Connect

- Virtual Fitness, Social and Educational Classes
- Technology Lending Library
- Weekly To Go Meal Program
- Telephone Outreach
- SupportNet social services program

108 Station Road • Wayne, PA 19087
wayneseniorcenter.org • 610.688.6246

@wayneseniorcenter
@wayneseniorcenter

SPOT OF T

This year, we're finding joy in unexpected places

By Terry Alburger

Generally speaking, the sound of Christmas music in October annoys me. It is not time yet; I have way too much to do before Christmas so stop pushing it on me now!

I have not even considered the many gifts I have to buy, the decorating and cleaning I have to do, the baking that is coming. But not this year. This year, those beautiful classics are music to my ears, literally. I needed that. We needed that. The world needed that. A message of hope, coming to us through music.

While I have always enjoyed my gardens, the idea of planting seeds and having wonderful crops grow before my eyes, of tending my rose bushes and seeing the beautiful and aromatic results of that labor, of enjoying the sea of colors which dot my front yard in the form of many types of flowers, all bring me immense joy.

But I normally find the chores of autumn outdoor clean-up to be tedious. Not this year. I'm finding joy in raking leaves and admittedly jumping in the leaf piles. I'm seeing beauty in the bright blue autumn skies and the incredibly vivid and colorful autumn sunsets and sunrises. I am enjoying the animals as they search for food in the remnants of my vegetable gardens.

I'm happy to trim back bushes and trees, and to burn the branches in my firepit. The sights and smells of the flames, the sound of the crackling fire, the warmth generated to help keep away the autumn chill. It's all magical.

I had the opportunity



PIXABAY

This year, it's even more important to find joy in simple things such as a colorful autumn sunset.

to babysit my youngest grandchild this weekend; she is just 1. I watched her closely and absorbed the lessons she gave me. Dancing makes everything better. Music makes you smile. Finding unexpected "treasures" in the yard can evoke ear-to-ear smiles. An old paint brush, a plastic fly swatter ... all hidden in a massive pile of leaves ... wow! She hoisted them overhead, as a hockey team would hoist the Stanley Cup. Ah, the small plea-

tures. Seize them, treasure them, savor them.

Another lesson learned from my granddaughter: always look out for your best friend. Her best friend happens to be an 80-pound dog who follows her around like ... well, like a puppy. She uses this pup as a pillow, a step stool to reach the windowsill, a cuddle partner and in return, she has the most loyal friend a kid could have.

My granddaughter shares her dinner with her

pup, taking a bite for herself and giving a bite to the dog. Maybe in another year, I would have tried to stop her. Not this year. She even takes great pains to show her pup pictures from the nearest phone, to make sure she shares the experiences with her. That is how to treat your friends. Share. Have compassion. Share the love.

It may have taken this year to teach me the most basic of lessons, things that maybe in the hubbub of ev-

eryday life, I had forgotten. Slow down. Take it one day at a time. Get as much joy as you can from the little stuff. And try not to worry about the big stuff.

It seems a great time to share one of my favorite quotes, from my favorite aunt.

She said: "If there is a cure, why worry? If there is no cure, why worry?"

How apropos indeed, at this time in our lives. She said this to me many years ago, as a general philosophy

of life. She could have had no idea how appropriate it would be in 2020. The message is simple: some things are completely out of our control. Therefore, we need to focus on only the things we can control.

For everything else, have faith that things will get better very soon. If you can't control it, let it go. Don't let fear get the best of you. Not this year. This year, I'm just grateful for the blessings that abound, small and large.



You can feel confident at Maris Grove.

In good times and uncertain times, there's no smarter place to be than at an Erickson Living®-managed community like Maris Grove in Delaware County. Enjoy independent senior living, plus a safety net of additional support should you ever need it.

- Feel confident and secure in a community of friends, neighbors, and caring staff.
- Our full-time providers are available for telehealth appointments and even house calls.
- You can rely on the expertise and financial strength of Erickson Living, a national leader in senior living.

Learn more about senior living at Maris Grove.
Call 1-800-913-4374 for your FREE brochure.

“Our move to our Erickson Living community was the best move we ever made!”

—Carol B.,
a community resident

 **Maris Grove**
Add more Living to your Life®
Delaware County | MarisGrove.com



VETERANS DAY 2020

Newtown vet 105th birthday is marked on Veteran's Day



PETE BANNAN - MEDIANEWS GROUP

U.S. Navy Lt. Henry Eugene Vickers, who turned 105 on Veteran's Day, enjoys his birthday celebration. The Newtown Square resident served in the South Pacific during World War II and received three medals: American Campaign, Asiatic Campaign and the World War II medal.

OBSERVATION STATUS TRANSITIONAL STAYS



Meeting your needs for transitional short-term care in a licensed personal care community

BENEFITS:

- \$150/day
- Reduced risk of re-hospitalization
- Assistance with medication management
- Reduced risk of depression related to social isolation
- Affordable rates for furnished suites
- Transportation available for medical appointments
- Three cooked meals a day
- 24/7 medical aides available to help with ADLs

To learn more about how Heatherwood Retirement Community can meet your needs, please call Kelly 610.273.9301 x 324



EXPERIENCE
QUALITY
for yourself!



3180 Horseshoe Pike
Honey Brook, PA 19344
HeatherwoodRetire.com



SUBMITTED PHOTO

Lt. Henry Eugene Vickers on duty in the Pacific.

By Pete Bannan
pbannan@21st-centurymedia.com

NEWTOWN » When your birthday is Veterans Day, what better way to celebrate than a parade past your house? For retired Naval Signal Officer Eugene Vickers, his 105th birthday was one to remember.

The World War II veteran was feted with a drive-by parade which he enjoyed from the front seat of a classic Willy's Jeep while family and friends, fellow veterans, Wounded Warriors, and dozens of police, fire, and EMS units from throughout the county saluted him Wednesday.

The normally quiet residential street was a buzz of activity. Vickers' family had a tent erected to protect him from the rain while in the Jeep, as he watched friends stop by and wave from a safe distance.

Lt. Vickers, a native of Havertown, was born on Nov. 11, 1915, well before the day was even a holiday; Veterans Day is held on the

day of the Armistice of 1918 which ended World War I. In 1919, the date was celebrated as Armistice Day and later in the 1930s, the date became known as Veterans Day.

After graduating from Haverford High School, Class of 1933, Vickers attended Wheaton College in Illinois where he studied history. He was a member of Grace Chapel in Havertown, where he met his future wife, Elise "Betty" Dunn.

Two months after being married, Vickers enlisted in the Navy after the attack on Pearl Harbor.

"I enlisted because I didn't want to be drafted," Vickers told the Times' Peg DeGrassa in 2018. "And after seeing what happened at Pearl Harbor, I really wanted to serve."

Following a five months of naval training at Harvard University, where he learned about coding messaging, coding engineering and other forms of encrypted messaging, he was assigned to the USS Gan-

ymede, part of Gen. MacArthur's fleet sailing the South Pacific and delivering troops and supplies to Australia.

Asked about the hardships of leaving his family, Vickers told the Navy Memorial Stories of Service Program that it was normal for the time.

"You never liked leaving your wife and daughter, but you just did it. There was no question in those days. This is what you were called to do; you do it," he said.

In October 1944, a new assignment aboard the USS Panamint, a Mount McKinley Class Amphibious Force Command Ship, took him to more dangerous waters. It served as the flagship during the Okinawa operation from April 1 to June 15, 1945. It also participated in the assaults and capture of Okinawa and Ie Shima islands. The ship is named after the Panamint Mountain range in California.

Subjected to numerous enemy air attacks, the crew of the Panamint shot down

105 » PAGE 4

Live life like you mean it.

Echo Lake offers breathtaking surroundings, a ground-breaking lifestyle concept, and a wealth of services and amenities — everything you need for truly exceptional living.

DISCOVER ECHO LAKE

It's the Main Line's newest and most innovative retirement community. Let us show you how good life can be.

Call about our **CELEBRATION RATES.**
855-439-3494



SAGELIFE | Living to the Power of You



Eugene Vickers enjoys his 105th birthday with his daughters, Beverly, Brenda, Barbara and Betty Jean as they watch the parade from the safety of a World War II jeep.

PETE BANNAN - MEDIA NEWS GROUP



Members of the Marine Corps League took part in the celebration.

105

FROM PAGE C5

and helped other ships shoot down five Kamikaze planes, one torpedo plane and dodged two aircraft launched torpedoes.

Speaking to the Navy Memorial Stories of Service Program in 2017, Vickers recalled being at his duty station as kamikaze planes of the Japanese attacked the ship during the Battle of Okinawa.

"They came in all the time. Kamikazes came in for us all the time. They were aiming for us...You were glad to see them get shot out of the air, but I'll never forget this one. It came right across us. We shot him down on the other side of the ship. The two outlooks on the front of the ship jumped right off the ship, it was so close. That was a long way down to the water. They got saved and got court marshaled for abandoning their post. The Court Marshal was to put them on the other ship that was going around the island all the time."

"Our ship didn't get hit," Vickers remembered. "It was a miracle. They actu-

ally nicknamed the Panamint 'the lucky ship' because of all the close calls."

Vickers said ships would make smoke to hide the fleet.

"You could hear them going around, hear them going over. Once in a while, you would even see them through the mist, but they couldn't see the ship. I don't know who ever thought of the idea, but it saved a lot of ships," he said.

Vickers said following Okinawa, the Panimint was preparing to go into Japan when the second atomic bomb was dropped. They sailed into Japan to verify the nation had disarmed as part of the surrender.

"There was devastation as far as you could see - devastation. The atomic bomb, it just knocked everything, an area fully as big as Newtown Square," said Vickers. "Everything was destroyed. Nothing there - just plain ordinary junk, leveled off."

Over the years, Vickers remained close with his roommate on the Panamint, Lt. Tom Hollis of Glenside. The two stayed in close contact over the years after leaving through tumultuous times. Hollis died in



PETE BANNAN - MEDIA NEWS GROUP

Students from Delaware County Christian School, which Vickers helped start, took part in the drive-by celebration

2016 at the age of 102.

"From when Tom and I met in 1945, we remained good friends," Vickers said. "We wrote letters, got together every so often, and spoke quite a bit. I really miss him."

"It was God's hands that

guided me and brought me home safely," said Vickers. "Our Lord was beside me every minute of every day, as he still is."

After the war, Vickers returned home to Delaware County and went to work at the Philadelphia College

of Bible in Langhorne, now known as Cairn University. He was employed there for 43 years as a field development representative and later as director of admissions. He also coached soccer.

He moved to Newtown

and 55 years later still lives in the same house. He also helped open Delaware County Christian School and sent his four daughters there. He has 11 grandchildren and 15 great-grandchildren, with one more on the way. Betty, his wife of 66 years, died in 2010. Their daughters are Betty Jean Park of Birdsboro, Barbara Vickers of Newtown Square, Brenda Aungst of Ocean City, N.J., and Beverly Sparling of Bedminster, Pa.

While his oldest daughter Betty Jean remembers her father coming home from the Navy, her sister Beverly barely knew of his experience until her son started asking questions for a school project.

Asked about his own longevity, the veteran said that he always kept a healthy mind, body and soul.

"I never smoked or drank alcohol," he said. "And I always believed in physical exercise and activity."

"First and foremost, though, I contribute my long life to my faith in Jesus Christ," Vickers stated. "I put God first and placed my life into his hands. In turn, he has guided and gifted me every step of the way."

Ivy Creek

Gracious Retirement Living

There is always going to be another virus, flu, broken pipe or some other emergency that makes living alone challenging, so it's not too soon to start planning your next chapter. Even during difficult times like what we are experiencing today, our residents are still enjoying a fun and active lifestyle, as well as socialization with friends. The time saved by not having to cook, clean, and do yardwork is now time spent with new friends and on hobbies within our community.



At Ivy Creek, our caring live-in managers participate in activities, pour coffee at mealtime, and get to know each of our residents and their families. Each apartment is equipped with an emergency call system if a need should ever arise. Our residents are our friends and neighbors who we get to know on a personal level.

Ivy Creek offers studio, one bedroom, and two bedroom/two bath apartments with no buy-ins or leases. We know that many older adults live on a fixed income, and that's why Ivy Creek operates on a month-to-month rental basis with no hidden costs or fees. Meals, all utilities (except phone), transportation, and rent are always included in the flat monthly fee. Plus, pets are welcome too. Our residents breathe easy knowing their budget will be balanced and easy to manage every month. ♡



It's all included in one monthly rent:

- Caring live-in managers available 24/7
- Three chef-prepared meals daily
- Scheduled local transportation
- Planned activities & special events
- Weekly housekeeping & linen service
- All utilities except phone and so much more

To learn more about our gracious retirement lifestyle and to schedule your visit, please call
610-839-8816
Ivy Creek
 Gracious Retirement Living
 300 Franklin Drive, Glen Mills, PA 19342

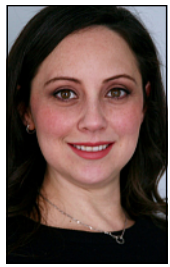


HEALTH

Six steps to help reduce your risk of Type 2 diabetes

By Dr. Alla Zilbering
Cigna Pennsylvania

You could be on the doorstep of having diabetes and not even know it.



Zilbering

Type 2 diabetes is the most common type of diabetes in adults. Although anyone can get it, the risk increases as we age.

One in four people age 65 and over has Type 2 diabetes, and one in two has prediabetes, which means their blood sugar levels are elevated, even though they don't have diabetes, according to the Centers for Disease Control and Prevention (CDC).

Many people who have prediabetes or diabetes have no symptoms. Others have symptoms such as fatigue, low energy, excessive thirst and frequent urination but dismiss them as just a normal part of aging.

However, what you don't know can hurt you. With lifestyle changes, people with prediabetes can often delay or stop the onset of Type 2 diabetes. It's important to get a diagnosis early and adopt healthy habits to reduce your risk of the disease and its potential consequences, including increased risk of stroke and heart disease as well as potential damage to the eyes, kidneys and nerves.

In recognition of November as National Diabetes Month in the United States, here are some tips for reducing your risk of diabetes:

Get tested

The American Diabetes Association recommends everyone be screened for diabetes at three-year intervals beginning at age 45.



COURTESY OF GETTY IMAGES

Daily exercise such as walking can help lower your risk of developing Type 2 diabetes.

This is especially true for people who are at high risk because of age, high blood pressure or high cholesterol, being overweight and/or having a family history of the disease. A simple fasting blood test is covered at no extra cost to those who qualify and have a Medicare plan.

Eat healthy

For the most part, the principles of healthy eating are the same for everyone, including for people with prediabetes or diabetes. Eat plenty of fresh fruits, non-starchy vegetables and whole foods that are high in fiber. Avoid added salt, sugars, refined grains and processed foods. Drink water instead of sweetened beverages.

Lose weight

Losing even a few pounds can make a difference. Talk to your doctor about establishing a diet plan that appeals to your tastes. Eat smaller portions. Tell friends and family members you're dieting and enlist their support. For more information on preparing a healthy plate, visit www.diabetes.org/nutrition.

Get moving

The CDC recommends at least 30 minutes of physical activity five days a week for older adults, such as walking, swimming or gardening. That can be a lot if you haven't been exercising. Any exercise is better than none, so start with five minutes of walking per day

and increase by five minutes each week.

If you're concerned about going to the gym during the pandemic, then you can work out in your home. Your health plan may even have a fitness program or benefit to help you get started. Just be sure to talk with your doctor before starting any exercise regimen.

Take your medicine

Your doctor recommends your medication for a reason, so take it as prescribed. If cost is an issue, check for helpful resources. Sometimes people don't know they qualify for assistance. Visit cigna.benefitscheckup.org for details about local and national assistance.

Stop smoking

According to the CDC, people who smoke are 30 to 40% more likely to develop Type 2 diabetes than nonsmokers. The risk increases with the number of cigarettes smoked per day. So, if you're at risk for diabetes, it's a good idea to quit smoking.

Medicare plans offer smoking cessation counseling to those who qualify. If at first you don't succeed, try again. It may take several attempts, but it's never too late to quit.

By following these tips, you'll be able to first identify your risk of Type 2 diabetes and then take steps toward a healthier future. At first it may seem daunting, but it will get easier once you start to see the results. And, by focusing on

a few simple changes now, you can prevent potential serious health complications later.

Note: This information is not intended to be a substitute for professional medical advice, diagnosis or treatment. Always seek the advice of your physician or other qualified health care provider with any questions you may have regarding a medical condition or treatment and before undertaking a new health care regimen.

Dr. Alla Zilbering is a board-certified internal medicine physician in Philadelphia. She graduated from SUNY Buffalo School of Medicine and completed her internal medicine training at Temple University Hospital. She is the market medical executive for Cigna's Pennsylvania region.

About Cigna: Cigna Corp. is a global health service company dedicated to improving the health, well-being and peace of mind of those we serve. Cigna delivers choice, predictability, affordability and access to quality care through integrated capabilities and connected, personalized solutions that advance whole person health. All products and services are provided exclusively by or through operating subsidiaries of Cigna Corp., including Cigna Health and Life Insurance Co., Cigna Life Insurance Co. of New York, Connecticut General Life Insurance Co., Evernorth companies or their affiliates, Express Scripts companies or their affiliates and Life Insurance Company of North America. Such products and services include an integrated suite of health services, such as medical, dental, behavioral health, pharmacy, vision, supplemental benefits, and other related products including group life, accident and disability insurance. To learn more about Cigna, including links to follow us on Facebook or Twitter, visit www.cigna.com.

A Healthy Tradition of Care and Wellness

MAIN LINE SENIOR CARE ALLIANCE

Within our communities at Main Line Senior Care Alliance, our dedicated and professional care teams are at the heart of the quality care and services we provide.

We offer:

- Short-Term Rehabilitation
- Skilled Nursing Care
- Personal Care
- Respite Care
- Memory Care

2019 Best of Main Line (Main Line Times and Suburban)

2020 Best of Main Line (Main Line Times and Suburban)

Saunders House 610.658.5100
Bryn Mawr Terrace 610.525.8300
Impressions Memory Care at Bryn Mawr 484.380.5404

Voted Best of Main Line 11 years!

www.MainLineSCA.org

Now Accepting Applications

Preston

60 new rooms dedicated to Personal Care, Memory Care and Residential Living

Schedule a tour, call 610.696.5211, today.

Grow with us!

Barclay Friends
 A KENDAL AFFILIATE
 A Continuing Care Community

700 N. FRANKLIN ST., WEST CHESTER, PA | BF.KENDAL.ORG

Among Friends
 with Faith C. Woodward
 Director of Admission and Marketing

A GREAT TRIP

The Canadian Maritimes are a popular vacation spot for older adults. The Maritimes are Canada's Eastern Provinces, consisting of Nova Scotia, Prince Edward Island, and New Brunswick. The fact that the American dollar is still stronger than Canada's makes traveling there a good bargain since you will get more enjoyment for your dollar, even during the more expensive popular summer months. Getting there is easy, either by way of the ferry that sails from Portland, Maine to Yarmouth, Nova Scotia, or driving to New Brunswick. Once there, take advantage of some of the many wonderful activities offered ranging from whale watching to golf, or stay in a historic hotel, such as the Algonquin Resort.

The best gifts are the ones that surprise us. Thoughtful gifting doesn't have to mean spending extra money or concocting an elaborate rendezvous. It's actually the seemingly simple action of being in sync with the people you love that produces the most gratifying gifts and gestures. BARCLAY FRIENDS offers healthcare and rehab services for older adults. Please call 610-696-5211 to learn more about our services and amenities.

With Faith Woodward, Director of Admissions and Marketing at Barclay Friends—to learn more, please call 610-696-5211 or visit our website, <http://bf.kendal.org/>.

WELLNESS

Pennsylvania Council on Aging releases wellness guide

Pennsylvania Council on Aging

The Pennsylvania Council on Aging (PCoA) has released an interactive guide with information and resources to help older adults cultivate a healthy mind, body and spirit amidst the challenges of the COVID-19 pandemic.

The guide, titled “SOLO: Strengthening Older Lives Online,” was produced by PCoA’s Risk Reduction Committee, which is made up of older adults and was formed in response to the council’s State of Older Adults Report in May. The committee is an extension of the Social Isolation Task Force, formed in 2019 to help mitigate social isolation among seniors.

Find the guide here: <https://my.visme.co/view/4d8vmyqz-solo>.

“Social isolation is a problem that we already knew existed among seniors and became more of an urgent concern during the COVID-19 pandemic,” said Social Isolation Task Force Chair Janice Cameron. “The challenges we’ve faced also gave us an opportunity to focus on social isolation and what aging Pennsylvanians are experiencing and develop real ways to help combat it. The SOLO guide is a user-friendly self-empowering tool for older adults to be shared among their peers as a means of preventing social isolation.”

The SOLO guide is designed to go beyond some of the physical safety reminders during the COVID-19 pandemic. Using bold, color graphics, the guide incorporates ways for aging adults to combat some of the pervasive stressors exacerbated by the pandemic while help-

ing them live their best lives.

Tools available in the guide:

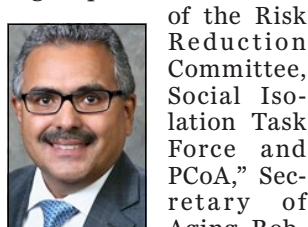
Activities and videos to help stay mentally, spiritually and physically fit

Resources available to assist with those three areas

Short questionnaires to build active health plans

Members of the Risk Reduction Committee have developed a training module that accompanies the guide in order to introduce it into communities of seniors in peer-led ways. The committee hopes it will help reduce instances of social isolation by informing older adults about some habits they can practice to prevent it in their lives.

“The Department of Aging is proud of the work of the Risk Reduction Committee, Social Isolation Task Force and PCoA,” Secretary of Aging Robert Torres said. “It’s a true commitment for older Pennsylvanians to be members of these groups and provide us with real input on experiences of seniors.”



Torres

“The SOLO health and wellness guide was created by older adults for older adults. It is a great way to empower and support one

another, as well as improve physical, mental, and spiritual health.”

“As we continue to navigate the COVID-19 pandemic, we understand this time may be difficult for Pennsylvanians in more ways than one,” Secretary of Health Dr. Rachel Levine said. “Mitigation efforts are necessary to save lives, but can be accompanied by loneliness, social isolation and a general sense of uncertainty.”



Levine

“This interactive guide

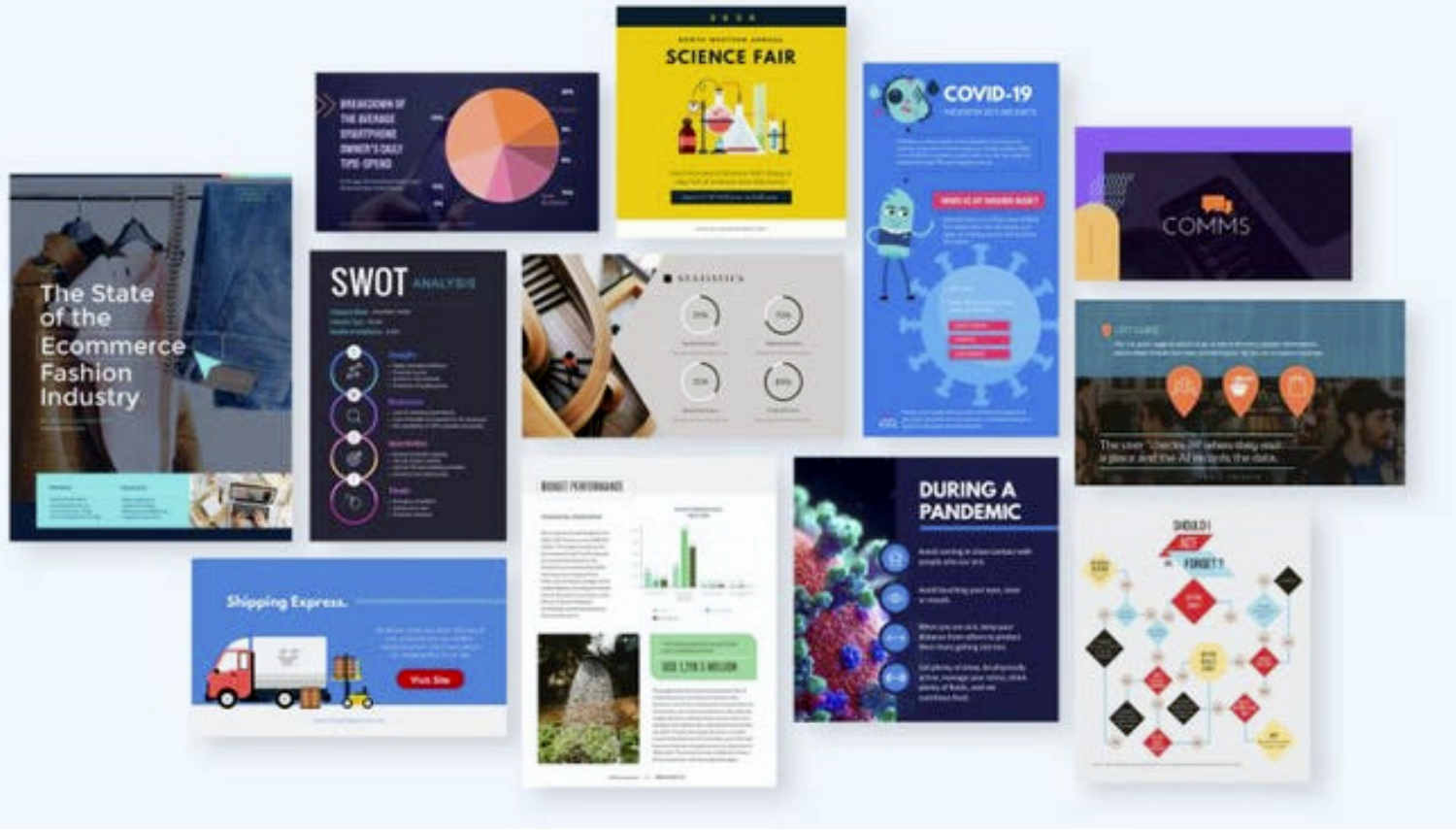
is another tool that can be used to improve the health and well-being of older adults across the state. It is essential that we provide the proper resources to older Pennsylvanians so they can learn ways to cope with the stresses that come with the pandemic.”

The interactive health and wellness guide is available in English and in Spanish.

Learn more about the various programs offered by the Pennsylvania Department of Aging at www.aging.pa.gov.

The Pennsylvania Council on Aging serves as an advocate for older individuals and advises the Gov-

ernor and the Department of Aging on planning, coordination and delivery of services to older individuals. The council’s 21 volunteer members, the majority of whom are required to be age 60 or older, are nominated by the governor and approved by the senate. Members of the council also serve as chairpersons for five regional councils totaling 65 volunteers, which meet quarterly. These regional councils gather information and insights on local needs and service delivery and report their findings to the council. They also serve as resources for research and community outreach efforts.



WELLINGTON AT HERSHEY'S MILL
a Senior Lifestyle community

FOR THEIR SAFETY *and your confidence.*

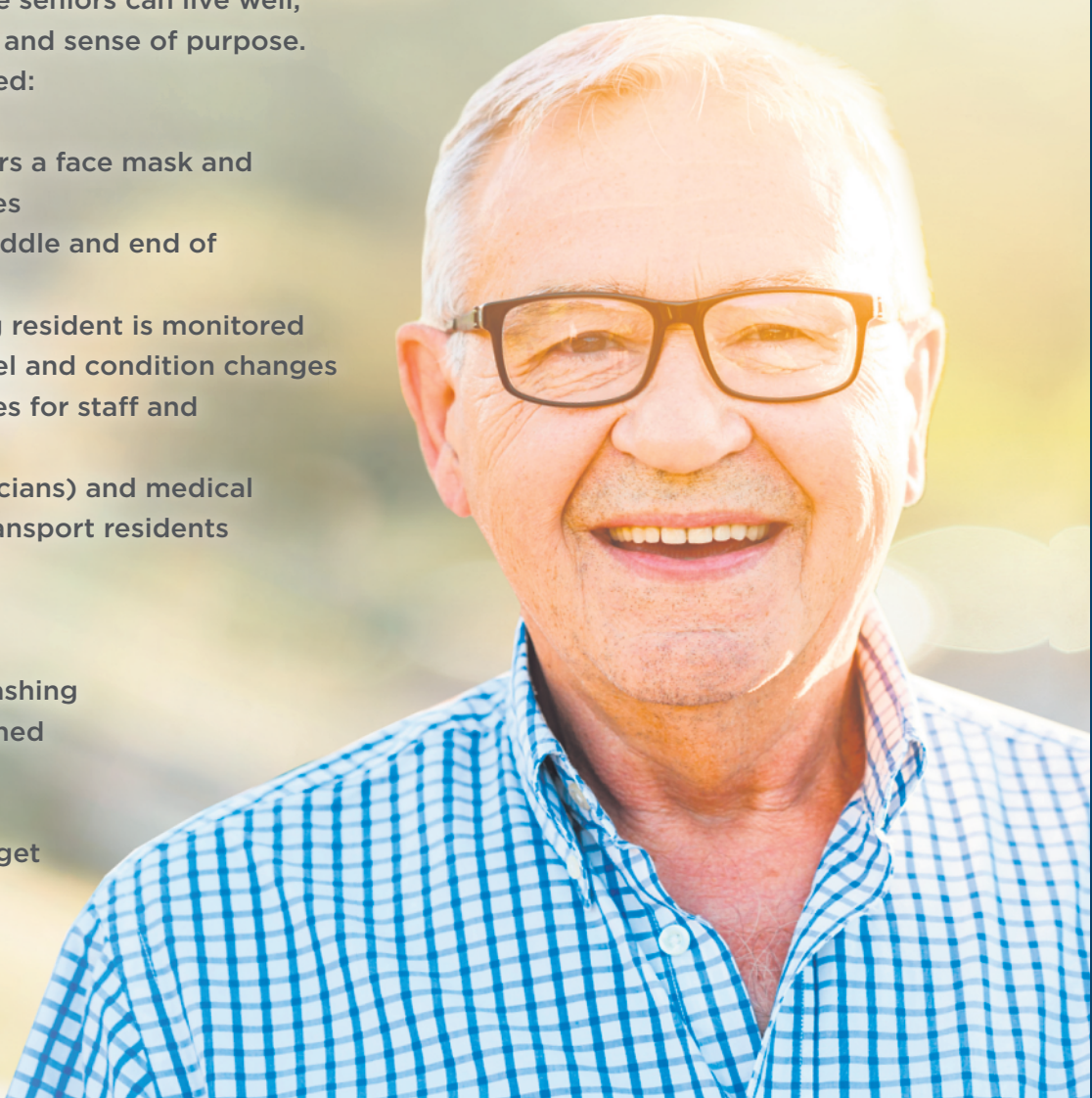
We create a safe, enriching community where seniors can live well, know they’re safe, and maintain their dignity and sense of purpose. In today’s changed world, you can rest assured:

- Everyone entering our community wears a face mask and is screened according to CDC guidelines
- Staff are screened at the beginning, middle and end of their shifts
- Every personal care and skilled nursing resident is monitored for temperature, oxygen saturation level and condition changes
- We work with national-level laboratories for staff and resident testing
- We welcome PCPs (primary care physicians) and medical specialists, as residents require, and transport residents to medical appointments

Diligence.

We follow CDC guidelines for masks, handwashing and social distancing because we’re determined to keep you or your loved ones safe.

Call **484-881-3107** today to learn more or to get a copy of The Complete Guide to Senior Health and Wellness.



Independent Living | Personal Care | Skilled Nursing & Rehabilitation
PC #141360 & SNF #21250201
1361 Boot Road | West Chester, PA 19380
WWW.SENIORLIFESTYLE.COM



SENIOR WELLNESS

Keeping seniors safe during the holidays

By Charles "Ebbie" Alfree III
Hickman Friends

It's that time of year again, the beginning of the holiday season. Unlike previous years, the COVID-19 pandemic is impacting the traditional activities most people enjoy during this time: hosting and/or attending parties and gatherings; visiting friends near and far; and attending religious services, theater productions and concerts, etc. As celebrations are being planned, the decision to in-

clude seniors must be taken extremely seriously.

The summer provided opportunities for us to gather at a safe distance outside, but as the weather continues to get colder, outdoor gatherings will be difficult or nearly impossible to host for the holidays.

In addition to the cold weather, the coronavirus is surging throughout the world, so we must be vigilant in keeping indoor gatherings safe.

While the CDC provides recommendations for safely hosting indoor events, the

agency advises against older adults and those with underlying medical conditions attending in-person celebrations. However, it is still important that seniors are included in holiday activities. Instead of having elders attend events in-person, try the following:

Have them attend holiday happenings virtually.

Prior to hosting a holiday meal, deliver food that will be served at dinner or brunch to the seniors in your life, and schedule them to dine virtually at your table.

Similar to the meal idea, deliver holiday gifts to your senior loved ones and schedule a time they can open the presents virtually with the rest of the family.

Decorate the front yards of the seniors in your life. And for those who are living in a senior community, you can stand outside of their windows holding festive signs and dressed in holiday clothing to bring them some cheer!

While outside of seniors' homes or communities, sing holiday songs. Make sure the seniors are either



PXHERE

You can help brighten the holidays for seniors by decorating the exterior of their home.

watching from behind a glass door or window, or if they do go outside, make sure they are wearing a mask and are standing at least 6 feet away from the singers.

To help brighten the holidays for older adults living in communities, reach out to them by sending cards and/or letters during the season. Contact a senior community to make ar-

rangements for mailings. These are just a few ways you can make the holidays enjoyable for the seniors you love and those who live in your area.

The Hickman Friends Senior Community of West Chester is a Quaker personal care home. Charles "Ebbie" Alfree III is director of advancement. For more information, visit www.thehickman.org.

FUNDRAISING

White Horse Village raises \$17,000 for Alzheimer's

White Horse Village

White Horse Village, a nonprofit senior living community in Edgmont Township, Delaware County, held its first Walk to End Alzheimer's on Nov. 14, raising \$17,000 for the Alzheimer's Association.

There was a week of events for residents and team members, including a yard and window decorating contest, costume contest, water walking, gift baskets and multiple walking courses of varying difficulty. COVID-19 safety protocols were enforced at all walk activities.

Guest judges participated virtually to select the decorating contest winners and support the community's walk with personal video messages.

The judges were Kristen Hagopian, WCHE radio

host; Dr. Laura Sicola, national speaker; Jenna Meisner, morning news anchor for PHL17; Tracy Price, director of PR/marketing for the Delaware County Bar Association; and Bruce Sham, senior vice president at Mass Mutual.

"It is impressive to see a nonprofit organization wholeheartedly fund raise for another nonprofit," said Susan Abtouche, vice president of mission enhancement and sales. "There was tremendous energy on campus during walk week. Many of our residents and team members have been personally touched by Alzheimer's disease."

White Horse Village offers a full range of senior living options and health-care services, including Four Season Memory Care. The specialized facility cares for individuals with

cognitive changes. A highly trained and compassionate nursing team strives to maximize each resident's independence and provide person-centered care in a therapeutic setting.

About White Horse Village: Situated on 96 acres in southeastern Pennsylvania, White Horse Village is an active senior living community offering a full range of living options and health-care services. The community intentionally creates opportunities for extraordinary living in a vibrant, diverse community through personal growth, connectedness, and relationships. As a nonprofit organization, White Horse Village reinvests earnings back into the organization to further the mission and vision. For more information, please visit www.whitehorsevillage.com.



COURTESY OF WHITE HORSE VILLAGE

Walthie and Walter Fitzgerald wear purple to show their support for Alzheimer's awareness.



Your peace of mind is always top of ours.

Acts is one of the most trusted, most experienced names in retirement communities. Our worry-free Acts Life Care® plan protects your nest egg with predictable monthly fees. Add nearly 50 years of financial stability and a long-tenured staff known for loving-kindness, and you'll see why we earn a 98% satisfaction rating with current residents. Contact us today.



Where Loving-Kindness Lives

FOR PRICING AND MORE INFORMATION VISIT ABOUTACTS.COM/SENIORLIFE



BRITTANY POINTE ESTATES - LANSDALE, PA | FORT WASHINGTON ESTATES - FORT WASHINGTON, PA | GRANITE FARMS ESTATES - MEDIA, PA
GWYNEDD ESTATES - AMBLER, PA | LIMA ESTATES - MEDIA, PA | NORMANDY FARMS ESTATES - BLUE BELL, PA
SOUTHAMPTON ESTATES - SOUTHAMPTON, PA | SPRING HOUSE ESTATES - LOWER GWYNEDD, PA



MENTORING

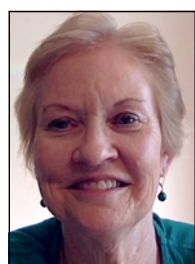
RSVP youth mentoring program goes virtual

RSVP

Entering its 25th year, RSVP's youth mentoring program has gone virtual. The evidence-based program matches screened, trained adult volunteers with students in grades 3-6 for one-on-one mentoring. The goals of the program include establishing trust-filled connections, increasing social-emotional skills and helping students plan for their futures.

"Children in the program may be experiencing challenges at home, including living with a single parent or grandparent who is not always accessible," said RSVP Executive Director Michele Moll. "They need a reliable adult mentor in their lives who can help guide them and listen to them."

Until this school year, RSVP volunteer mentors would meet with their students, at the student's school. After several months getting acquainted, they might meet at a library or even attend a sporting or cultural event with tickets provided by RSVP through a partnership with Art-Reach. But not this year, when the coronavirus has made it too risky for the students and volunteers to meet in person.

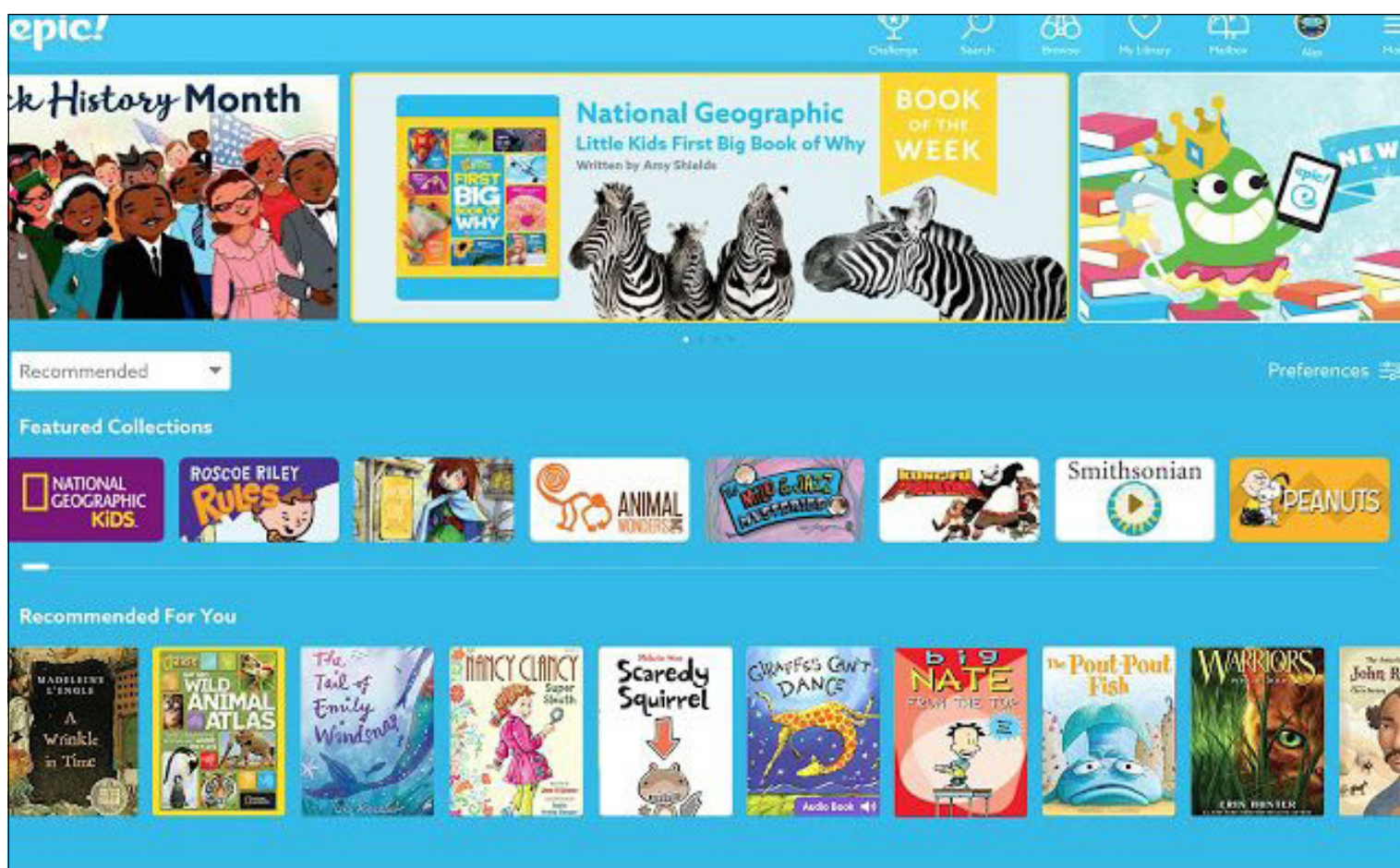


Murphy

Instead, starting in December, mentors will meet with students online, using the Zoom platform.

"Mentoring doesn't lend itself easily to the virtual model," said Janet Lloyd Murphy, RSVP's youth mentoring coordinator. "But we have a good plan, and we're now about to pilot it."

Plans call for the mentors to share a variety of evidence-based resources as recommended by the National Mentoring Partnership and the local chapter, Mentor IR (Independence Region). Mentors and their students will also have access to the educational reading platform Epic!, where mentors can share age-appropriate books, audiobooks, videos and other tools during hour-long Zoom sessions that will be scheduled after school.



COURTESY OF RSVP

The Epic! educational reading platform home screen.

A first step

"Epic! is a good ice breaker, something for us to do together," said Jami Thomas, whom RSVP matched with her now fifth-grade mentee last school year. "We met at school four times before the pandemic shut us down. We played games, we were coloring, there were many interactive things to do."

Thomas, a retired information technology manager, is set to become RSVP's first virtual mentor. She will soon be joined by three other volunteers being trained to mentor online.

Thomas is looking forward to resuming mentoring online.

"It's amazing what materials are out there to use," she said. "In person, we got over that little hump of making sure (her student) felt comfortable. I think we can do that online, too. Sometimes it's as simple as talking about what's your favorite color. It's hard to gauge how virtual learning is impacting the child. After a couple of months, I'll have an answer."

RSVP's virtual mentoring plan includes exploring a different topic each month, such as goal-setting, bullying or dealing with anger and anxiety. Sessions begin with reading a short e-book or watching a video that will be suggested by Murphy that might relate to the topic, helping to spark conversation.

Expansion planned

Once its pilot mentors and mentees are up and running smoothly, RSVP plans a larger rollout. The organization is seeking volunteer

mentors as well as taking referrals of students from community agencies, schools and parents.

"We need adult volunteers with diverse backgrounds, especially male mentors based on students currently on the waiting list," Moll said. "This would be a perfect program for corporate employees who can easily participate via Zoom sessions."

Last year, the program included 17 sets of mentors and students, some of whom have been together for several years.

Parents and guidance counselors can refer a student for the virtual mentoring program at rsvpmc.org/mentoring. Potential volunteers can discuss the program as well as other volunteer opportunities by visiting the website or by contacting Kathy Stocker, RSVP's volunteer coordinator, at 610-834-1040, ext. 123.

"Potential mentors need to feel comfortable communicating online," Murphy said. "They can use

a computer, tablet or even most smartphones. We're in new territory mentoring online, so they might need to be flexible as we adjust our approach."

After committing to remain with the program for nine months and clearing state background checks including FBI fingerprinting, mentors will receive online training.

"We learned what a mentor is and isn't — a friend but not a teacher or parent," Thomas said. "We're a friend and listener, not someone who judges."

"When I mentored before it was fun. When was the last time I colored? And I'm looking forward to resuming."

RSVP improves the lives of vulnerable populations in the Greater Philadelphia area and beyond with programs focusing on education and wellness, which utilize a dedicated pool of 1,200+ volunteers. To learn more visit www.rsvpmc.org.



i am

a why not kind of person

There are many pages in a long, rich life. What will you be inspired to do next?

Maybe you'll engage with new people, spend more time with the ones you know best.

Or take time to just be. Whatever your next chapter brings, you can open up the time

and space for it here, in a community that supports your goals every step of the way.

To learn more, call 215-607-2661 or visit RydalPark.org

Rydal Park
a human good community

WW II VETERAN

'I drove the big shot officers'



BEN HASTY — READING EAGLE

97-year-old tells of wartime experiences for the first time

By Holly Herman

hherman@readingeagle.com @HollyJHerman on Twitter

Retired Army veteran Leonard E. Reider of Exeter Township had a lot of responsibility on D-Day when more than 156,000 Allied troops stormed the beaches of Normandy.

Reider, a private first class, drove a Jeep carrying officers on those French beaches on June 6, 1944.

On Thursday, the day before his 97th birthday, Reider broke his silence about his experience in the war, talking about it for the first time, according to his sister, Janet Padilla, Reiffton, with whom he resides.

Padilla said her brother previously had kept his ex-



READING EAGLE

Leonard Reider during World War II.

perience in World War II to himself but after a little coaxing from her Reider agreed to be interviewed and tell about his life.

"It was scary," Reider said, recalling the invasion. "I drove the big shot officers in a Jeep. We were at war with Germany and you had to fight. You had a choice: shoot or get shot."

Relaxing in the living room, Reider proudly displayed a folder containing an official Army record showing his induction on Oct. 13, 1943, and honorable

Leonard Reider talks about his time serving in the US Army during WWII. At the home of Leonard Reider, a WWII veteran living in Reiffton, PA Thursday morning October 29, 2020. Leonard was at the invasion of Normandy and served in the United States Army.



READING EAGLE

Reider and his wife, June.

discharge on Nov. 12, 1945. He earned a Good Conduct Medal, a World War II

Victory Medal, five Bronze Stars for five battles and two arrowheads.

"My brother went to war and fought for our county," Padilla said, admiring Leonard. "I will make his favorite dinner, roast beef, mashed potatoes and gravy (for his birthday)."

Humble start

Reider grew up on a farm off Bertolet Mill Road and Route 622 in Oley. He had 10 siblings, with three still alive.

The family enjoyed big family meals, mostly chicken and potatoes.

When Reider turned 18, he was drafted.

He recalled his father, Arthur, drove him to Boyertown. From there, he went to New Cumberland, Cumberland County, for his induction into the Army and boot camp. Later, he boarded the Queen Elizabeth in New York.

At the time, Reider said, he did not know much about the war in Germany.

"I was a farm boy," he said. "I didn't know what to expect."

"We landed in Normandy, and we went to war," he said. "I prepared my Jeep to ride in the water."

Reider said he spent many nights sleeping in foxholes.

"I saw a lot of dead people," he said.

He said the rations were not very good.

"It was cans of mixed foods," he said.

After it was all over, Reider returned home to Oley.

"I was broke," he said. "I did not have a job or any money. I had to start over."

He landed a job driving a truck for F.M. Brown and Sons feed mill in Robeson Township. Later, he married June Lott, who passed away on Dec. 31, 2010.

Reider said he and all the other soldiers were proud to fight for freedom.

"It had to be done," Reider said. "We had to stop the jerk (Adolf Hitler). We were united in the fight for our freedom. We had respect for our country."

Safely Welcoming New Residents

PERSONAL CARE | MEMORY CARE

Guided by Quaker principles and traditions, The Hickman has been dedicated to providing affordable community living since 1891.

400 N. WALNUT ST., WEST CHESTER, PA
 Contact Us Today For Your FREE Information Kit.
 (484) 760-6300 | INFO@THEHICKMAN.ORG
 WWW.THEHICKMAN.ORG



Carefree Living For Their Future!

Artman is a recognized leader in personal care services in Montgomery County. Families feel secure and have peace of mind thanks to Artman's compassionate and talented team of professionals.

For additional information and to schedule a virtual tour, call 1-877-388-1218 or go to www.Artman.org/Compassion

Personal Care • Short-Term Rehab
 Skilled Nursing • Memory Care



250 N. Bethlehem Pike
 Ambler, PA 19002
 215-643-6333
www.Artman.org



SKIN CARE

Can supplements help prevent skin cancer?

By Dr. Daniel Shurman

Non-melanoma skin cancer is the most common cancer among Americans, with numbers exceeding that of breast, lung, prostate and colon cancer combined. We all know some tried-and-true methods for preventing skin cancer, which include wearing sunscreen and avoiding prolonged sun exposure, but what may not be so well known is that dietary supplements can be



Shurman

beneficial as well.

Supplements backed by scientific research

While there are a number of recommendations for supplements that can help prevent skin cancer, not many of them are backed by scientific studies. It is important to review the data and any scientific studies supporting the supplement before deciding if it's worth adding to your daily regimen. One supplement that has been scientifically proven to reduce the incidence of non-melanoma skin cancers among people who have already had a basal cell carcinoma or squamous cell carcinoma is a form of vitamin B3 known as nicotinamide. In a study of high-risk patients performed by Australian researchers, new non-melanoma skin cancer rates were down 23% in the nicotinamide group compared to the placebo group over the span of a year.

But how does it work?

You may be wondering how a supplement that you ingest into your body can help protect your skin. In order to understand how nicotinamide works to protect your body from skin cancer, it may be helpful to first understand how ultraviolet radiation causes skin cancer.

Ultraviolet radiation causes damage to your body's DNA and interferes with the immune system in skin cells, reducing the amount of energy the cells have available to repair damage. When DNA is damaged, it can result in uncontrolled growth, leading to skin cancer. So, rather than acting as a sunscreen, nicotinamide prevents ultraviolet light-induced DNA damage and immune suppression as well as helps to repair UV-damaged cells. Basically, the supplement has been shown to provide skin cells with an energy boost, enhancing DNA repair and strengthening the skin's immune system. For patients with a history of non-melanoma skin

cancers or suppressed immune systems, nicotinamide can offer a promising prevention method.

What else do I need to know?

It's important to note that during the study, the positive effects of nicotinamide were only seen when patients were actively taking the vitamin, so it is something you have to add to your daily routine with consistency. The supplement is inexpensive and easily accessible over the counter. Adding Nicotinamide to your daily routine does not replace the importance of eating a

healthy, balanced diet full of vitamin-rich foods, wearing sunscreen (SPF 30 or higher) and getting regular skin cancer screenings from your dermatologist.

Dr. Daniel Shurman of Pennsylvania Dermatology Partners in Amity Township completed his dermatology training at Thomas Jefferson University. He is fellowship-trained in both Mohs micrographic surgery and procedural dermatology, and his research interests include medical genetics, antibiotics in dermatologic surgery and wound healing.

WEDDINGS

Residents of senior community celebrate

MetroNews Group

This year has resembled a big sour lemon, but at one senior community in Maiden Creek Township, the focus remains on making lemonade.

Since March, staff and caregivers of Keystone Villa at Fleetwood have worked hard to keep its residents healthy and engaged, as well as keeping them connected with their families in many fun and creative ways.

"Our residents are like family, and their wellness is above everything else," said Executive Director Kara Dobson. "The pandemic has challenged us in many ways. We're constantly brainstorming ideas for activities and events that keep our residents smiling."

From contests, birthday cheers, anniversary desserts, ice cream treats delivered by a soda jerk to a luau party, live outdoor concerts with social distancing, and — now — a wedding,

the management and care teams pull out the stops when it comes to their residents' happiness.

On a Saturday in October, Keystone Villa at Fleetwood accommodated the beautiful fall wedding of Kathy Reed and Dr. Guy Piegari. Kathy's mother, Brenda Walbert, is a beloved resident at the community.

All wore masks as the couple exchanged vows during the ceremony officiated by Berks Judge Mary Ann Ullman, which was held on the patio featuring a gentle bubbling fountain and brightly colored foliage.

Brenda witnessed the private event, and several other residents looked on from large picture windows to support safe social distancing. A complimentary wedding cake and cupcake display were prepared by Chef Tosha Bahr, the dining director.

"Keystone Villa at Fleetwood graciously accommodated our private COVID-style wedding," Kathy said.



COURTESY OF KEYSTONE VILLA AT FLEETWOOD

Keystone Villa at Fleetwood resident Brenda Walbert watches the wedding of her daughter Kathy Reed to Dr. Guy Piegari. Officiated by Berks Judge Mary Ann Ullman, the private ceremony was held on the outdoor patio at the independent living and personal care community in Maiden Creek Township.

"Our gratitude to the staff is infinite."

As the holidays approach, residents will look forward to the same enthusiastic entertainment they have be-

come accustomed to with plans for traditionally prepared meals, caroling, wine tastings, wreath making seminars and plenty of family visits.

Keystone Villa at Fleetwood, 501 Hoch Road, Maiden Creek Township, Berks County, offers an abundance of social opportunities, deliciously prepared meals, housekeeping and much more. Our retirement community provides independent living and personal care options with services and amenities that create a carefree and comfortable lifestyle. Keystone Villa at Fleetwood has spacious floor plan options to choose from, including studios, one-and two-bedroom apartments. In addition, there are no buy-in fees or hidden costs, and the apartments are leased on an affordable month-to-month basis. To learn more, visit www.keyston-evillaatfleetwood.com or call 484-637-8200.

Feel Certain.

It's a big decision. Finding the right supportive living community is not just about a nice apartment. It's about finding attentive care, meticulous housekeeping, engaging social programs, excellent dining, and responsive leadership.

Call about our CELEBRATION RATES!
877-865-5568.

Daylesford Crossing

THE MAIN LINE'S FAVORITE SUPPORTIVE LIVING & MEMORY CARE
DaylesfordCrossing.com | 1450 Lancaster Avenue, Paoli

SAGELIFE | Living to the Power of You



We can tell you everything you need to know about our senior living community, but we'll let our residents do that for us...

"I'd like to take this opportunity to thank the staff for all they do for their residents! My Uncle Bud has been very happy at your facility, and truly enjoys and appreciates all who care for him! When my husband and I have visited we see how engaging and dedicated the staff is, not only to the residents but to the families who come to visit their loved ones. Our minds are at ease knowing our uncle is in such good hands!"

— Jill R. and Rod S.,
family members of resident

THE LANDING OF COLLEGEVILLE
A LEISURE CARE PERSONAL CARE & MEMORY CARE COMMUNITY
1421 S Collegeville Road • Collegeville
(484) 270-6502 • TheLandingOfCollegeville.com

FINANCIAL PLANNING

Suddenly retired? Here's what to do next

By Liz Weston
NerdWallet

The pandemic seems to be driving a surge of early retirements as businesses close or downsize, and older people weigh the health risks of continuing to work.

The share of unemployed people not looking for work who called themselves retired increased to 60% in April from 53% in January, according to a study by three economists. The study was done in the early days of the pandemic, well before tens of thousands of businesses nationwide closed permanently and others began offering early retirement packages to trim their workforces.

"It seems to be a persistent and quite widespread phenomenon," said study co-author Michael Weber, an economics professor at the University of Chicago.

Unfortunately, many people haven't saved nearly enough to avoid a steep drop in their standard of living when they retire early, financial planners say. Even those with substantial retirement accounts could make hasty decisions that cause them to run short of money.

Create your retirement budget

Tally your expenses and identify any you can trim. Include irregular expenses, such as home repairs or a car replacement, that you're likely to face in coming years.

Your must-have expenses should include

health insurance, says Catherine Valega, a certified financial planner in Waltham, Mass. People typically must be 65 to be eligible for Medicare. Until then, prepare to pay for coverage because going without is especially dangerous during a pandemic.

If you had health insurance through your employer, you usually can extend that for up to 18 months, thanks to COBRA, the Consolidated Omnibus Budget Reconciliation Act. But you'll have to pay the entire premium plus a 2% administrative fee. Last year, the average annual cost of health insurance was \$7,188 for a single person and \$20,576 for a family, according to the Kaiser Family Foundation, which tracks health insurance trends.

If your spouse has group health insurance and can add you as a dependent, that's often the most cost-effective way to go. If not, you may find a better deal through HealthCare.gov, since most people will qualify for tax subsidies that reduce premium costs.

Evaluate all income sources

You may face decisions about what to do with workplace retirement accounts, such as whether to roll a 401(k) account into an IRA or how to take a pension. You may have to evaluate a buyout offer or figure out what to do with stock options.

These are complex decisions with huge consequences, so consider talk-



Liz Weston

COURTESY OF NERDWALLET

ing to a fee-only financial planner. Many financial planning organizations, including the National Association of Personal Financial Advisors, the Association for Financial Counseling & Planning Education and the XY Planning Network offer free counseling sessions for those whose incomes have been affected by the pandemic.

Taking big withdrawals from your retirement funds early in retirement can dramatically increase the odds you'll run out of money. A 4% withdrawal rate — where you take 4% of your retirement account

balance the first year and adjust that payout for inflation each year afterward — has historically allowed savings to last for a 30-year retirement. Some financial planners recommend a more conservative start of 3.5% or 3%, or starting at 4% and cutting back during bad markets.

Working at least part time can reduce the drain on your savings and may give you access to valuable benefits, including health insurance and retirement accounts. And staying connected to the workforce can increase your odds of finding a new full-time job if that's your goal.

Make informed Social Security choices

Social Security may be your largest source of income during retirement, and research shows most people would be better off delaying their applications to maximize their checks. That's not always possible, of course, but often financial planners recommend tapping other retirement funds first if that allows people to delay drawing on Social Security.

If you're married, it's important to consider how your decisions affect your spouse, says CFP Brian Ellenbecker of Milwaukee. The higher earner's check determines how much the survivor receives after the first spouse dies, for example. AARP has a free Social Security claiming calculator, and more sophisticated versions are available for a fee from Maximize My Social Security and Social Security Solutions.

Consider downsizing, perhaps radically

If you can't cover expenses with your income, you may have other alternatives. If you own a home, have substantial equity (at least 50%) and are at least 62, a reverse mortgage can help you turn your home's value into a guaranteed monthly check. Or you may decide to sell your home and find somewhere cheaper to live.

Linda Rogers, a CFP from San Diego, says several of her clients discovered they can live well on less money by mov-

Working at least part time can reduce the drain on your savings and may give you access to valuable benefits, including health insurance and retirement accounts. And staying connected to the workforce can increase your odds of finding a new full-time job if that's your goal.

ing abroad for a few years. Portugal is a particularly popular destination, Rogers says.

Obviously, an overseas move isn't for everyone, particularly in a pandemic when many countries are restricting travel. But for some adventurous types, it could be at least a partial solution.

"They're loving it so far," Rogers says.

Liz Weston is a columnist at NerdWallet, a certified financial planner and author of "Your Credit Score." Email: lweston@nerdwallet.com. Twitter: @lizweston.

Healing Neuropathy

Imagine no more medication...
but a proven long-term solution
you can do at home for your:

- Numbness
- Diabetic nerve pain
- Sharp, electric-like pain
- Burning or tingling
- Muscle weakness
- Difficulty sleeping from leg or foot discomfort
- Sensitivity to touch
- Pain when walking

We offer a scientific, 4-step,
proven approach that heals
your nerves and reverses
your symptoms by:

- 1) Increasing blood supply to your nerves.
- 2) Repairing and re-educating your nerves.
- 3) Increasing the blood flow in your feet or hands.
- 4) Increasing your balance and mobility.

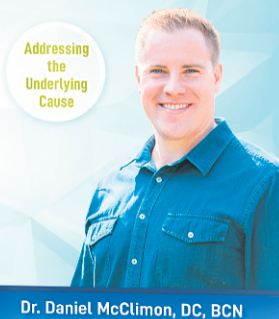


Beacon of Life Chiropractic
& Neuropathy Specialists

Dr. Daniel McClimon, DC, BCN
Board Certified Neuropathy Specialist

70 Buckwalter Rd., Suite 412
Royersford, PA 19468

REVERSING
NEUROPATHY
NATURALLY



Dr. Daniel McClimon, DC, BCN

Get Relief with No Surgery, Shots,
or Addictive & Dangerous Medications

100% NON-INVASIVE - NO SIDE EFFECTS

Here's what our patients say:

"To me it's been a miracle. I can wear regular shoes again. I don't have the burning, pins & needles now. I am thrilled." - Leah M.

"Before the program I never knew how hard I was pushing the brake pedal. Now, I can feel the pressure." - Tony Z.

"At night, I couldn't sleep well because my feet were shocking me. They aren't doing it now and I can sleep all the way through." - Cheryl G.

FREE BOOK & SEMINAR

Call for the next available Seminar
Attendees Receive Dr. McClimon's Book

Call us today!
(610) 906 - 0636



SEATING IS LIMITED