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HOLIDAYS

COVID PUTTING CHRISTMAS TRADITIONS ON STANDBY

By Alex Rose
arose@21st-centurymedia.com
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It's the most infectious time of the year.

With COVID-19 numbers in the United States soaring and the holidays right around the corner, those in the most vulnerable age bracket are deciding to skip traditional visits with family this year, or at least waiting to see if things improve before pulling the trigger.

"Two of my children live in Virginia," said Loretta Klinger, 80, of Brookhaven. "One lives in Virginia Beach and the other lives in Richmond."

Klinger said she and her 81-year-old husband, Joseph, usually drive to her daughter's house in Richmond, then their son and his family drive from Virginia Beach for Christmas Day. Those plans have not changed as of now, Klinger said, though she noted she and her husband would be tested before making the trek to ensure they are not bringing the virus with them.

"You still have to live," said Klinger. "That's the way I feel. Just hanging around here all the time is depressing."

Joseph sounded less convinced, however.

"We really can't make the commitment," he said. "There's a lot of iffyness. ...

The whole shebang is up in the air over what we say we're going to do and what we do. It wouldn't take me much convincing to say, 'Ok, we're going to avoid it this year.' I'm afraid of the spike. How high is it going to?"

Update on numbers

Delaware County Council on Dec. 4 issued an update on coronavirus numbers that showed an "extremely high" spike in COVID-19 cases across the county and state in the week after Thanksgiving, when millions of Americans ignored pleas from health experts not to gather for the annual feast.

"During the early months of the pandemic, the county's highest count of COVID-19 cases for a single day was 232," the release stated. "The 7-day incidence rate as of today is 318 per 100,000 and the 7-day PCR positivity rate is 12.7%. To put that into perspective, 30 days ago, on Nov. 6, the incident rate was 149.3 per 100,000 and the 7-day percent positivity was 6.5%."

There were 21,290 positive cases in the county as of Dec. 4 and a "dramatic increase" in deaths, bringing the total toll to 873, the release said. Statewide, the Pennsylvania Department of Health confirmed 11,763 additional positive cases of COVID-19 Dec. 4, the high-



For many families, this Christmas is going to be celebrated very differently because of the coronavirus.

est one-day total since the pandemic began. As of Dec. 7, more than 426,000 Pennsylvanians had contracted the virus and 11,373 had died statewide, the vast majority of them ages 70 to 94.

"As human beings, we want to be around people, but you can be around people in a lot of different ways," said Olivia Thorne,

77, of Nether Providence, who has a background in nursing with mental health. "The thing that I see being most difficult right now is that people are so depressed and they are depressed largely because their lives have changed without their having any control. And that's perfectly natural and there's nothing ab-

normal about that, but you need to have something else that you can do that's going to cheer you up. And I think we've gotten to the point of thinking about Thanksgiving and Christmas dinners as being essential."

Thorne has one brother in South Carolina who is not able to travel as it is, so she was not expecting to see him anyway without going to visit him. Her daughter in Massachusetts is a schoolteacher, said Thorne, and that state has a plethora of travel guidelines and rules about quarantining that make visits during the pandemic difficult, though not impossible.

"As far as Christmas goes, my daughter desperately wants to come, but the question really comes down to 'Should she come?'" said Thorne. "She didn't come down for Thanksgiving, mostly at my insistence because I didn't want her to come down here for 36 hours and then having to shelter in place when she got back."

Extended school holiday

Christmas is a little different because of an extended school holiday, said Thorne, so her daughter might be able to spend a few days before returning and going into quarantine ahead of schools reopening.

But Thorne said with Pennsylvania in worse shape than Massachusetts, there is a risk that her daughter could come here on her own, get sick, then take that back with her to her own family. Nothing is set in stone, but Thorne does not think it's worth the risk.

Instead, Thorne said she believes people will have to simply have to get a little more creative this year about what "seeing" family for the holidays really means.

"I have a granddaughter who seems to be incredibly good at FaceTiming and talking on the phone and making you feel like you're sitting next to her," said Thorne. "Right now she's in St. Petersburg in Florida at college, so she just walks along the beaches and says, 'Do you want to see a sunset?' and things like that, and it's great, but I keep saying maybe we should do that, maybe that would be the smartest thing."

Thorne said there is one person in her bubble, a son of friend who died, that she thinks will likely come over for Christmas. He is also a teacher, she said, so the same transmission concerns exist for this family as Thorne's daughter, but she said he would not come by unless he feels it is absolutely safe.

COVID CHRISTMAS » PAGE 2



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Throughout life, you may find you need to relocate, forcing you to donate or sell some possessions. Perhaps you are moving from a large home to a condominium or taking advantage of an opportunity to build an in-law apartment at a child's home. There are some good rules of thumb to follow. If it isn't used on a regular basis, consider letting it go. If there are too many of the same item, choose a few favorites and pass the others on. Items with resale potential can be consigned or donated to a charity auction. Participating in a town sale event can be sociable, and there are others there to watch your things when you get a hot dog!

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life and put some cash in your pocket. If you're selling or donating items of significant value, or if you're not sure whether they're valuable, call an appraiser. The services for older adults at BARCLAY FRIENDS include post-acute rehabilitation and skilled nursing care. To learn more, please call 610-696-5211. We invite you to visit our community

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/>.

COVID Christmas

FROM PAGE 1

"It's a funny Christmas for those of us who are retired, because the immediate thought is that you want to do things because you might not get to do it again, but on the other hand, do you really want to risk somebody getting sick, or making somebody else sick?" she said. "I think the answer is that I'd rather make it to 2022 or late 2021."

More to gain by waiting

Thorne noted she has no other underlying health issues, so she has a lot more to gain by waiting rather than being impatient, but she said she understood the longing parents of adult children might have to see their children if it's only once or twice a year.

"We want to get over this virus and not have it affect our lives in so many other ways, so giving up a Christmas dinner or a Christmas visit isn't the end of the world, but I do think it's going to be hard for some people," she said. "I do think it's hard if you've got somebody in the family who is sick and you're not sure whether they're going to make it another year."

"I'm staying home," said Virginia Graham, also of Brookhaven. "I have two grandchildren and a daughter and her husband, and they're kind of concerned. They don't want to expose me to anything, because I'm 75, almost."

Graham said that in years past, her family would celebrate a pre-Thanksgiving gathering called "Grahams-giving" that attracted about 30 family members. Not this year, though, and Thanksgiving itself was celebrated via Zoom.

"That's basically what I'm going to do (for Christmas)," she said. "I'm going to do a drive-by to drop the gifts off and that's about it. It's terrible. I hate it."

"The thing that I see being most difficult right now is that people are so depressed and they are depressed largely because their lives have changed without their having any control."

Graham said it is tough because her family usually sees each other a lot, with a big Thanksgiving dinner and Kwanzaa celebration. But some younger members of the family have been exposed to COVID-19, she said, and there is an additional worry with her multiple sclerosis that she is in yet another vulnerable bracket.

Marita Green, 80, of Swarthmore said her children and grandchildren who live in different states also will not be coming over to her house for a traditional breakfast and gift exchange, nor will those living nearby. "I will mail out the recipes for what we usually made for breakfast and send presents to the Pollyanna," said Green. "We're going to do a 'Secret Santa' thing, people drew names for it and they're supposed to text or send pictures or a Christmas card to kind of make it a little bit more fun. But we won't be getting together."

Green said she has 14 grandchildren who get along, so it is normally fun to have them all gathered for the holidays. But fears of virus transmission, quarantine restrictions and other considerations have nipped that in the bud this year.

"Best gift ..."

"The best gift you can get is to live through it and not get COVID," she said. "That really is the best gift. Suppose you had to go to funerals instead of parties, you know?"

Thanksgiving for Green was likewise sidelined. She and two other households in the area made fancy desserts, took them to one of the houses with a covered porch, took pictures of them, cut them up and took them home, she said.

"We didn't eat them there or anything, so it was very safe," she said. "We had fun with it though."

Green said she has made "a bubble" with a daughter who lives nearby so she is able to go to her house from time to time and plans to spend at least part of Christmas Day there. She hopes that maybe by next summer more family members will be able to accompany her to the shore or some other destination, but that all depends on a vaccine.

"I don't really think this is going to be over until people start listening to what they're saying about wearing masks, keeping social distance and all that other stuff," she said. "I'm trying to adhere to what they're saying about avoiding gatherings, but I think this is going to be around for quite a bit of time. I don't even think the vaccine is going to do anything because I wonder how many people are going to get it."

The United Kingdom has already begun administering doses of the Pfizer/BioNTech vaccine, with a reported 95% efficacy rate, and expects to have up to 4 million doses available by the end of December, according to CNN.

That vaccine requires strict temperature and handling controls, and must be delivered in two doses three weeks apart. The UK's Joint Committee on Vaccination and Immunisation is recommending the first recipients be residents of care homes, followed by those over age 80, and health and care workers, CNN said.

"I'll wait until the spring to get the vaccine," said Graham. "I'm kind of nervous. I want some other people I know to get it and then see how it is. I'm not really that anxious to get it. I listen to the scientists, I don't listen to politicians, I listen to the scientists to see what they have to say about it. I probably will get it, but I'm not going to do it right away."

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TECHNOLOGY

RSVP launches online tech training for seniors

By RSVP

In order to improve the sense of isolation many seniors are feeling during the pandemic, RSVP, King of Prussia, has launched the Senior Technology Training Program to provide online skills to seniors who have access to computers or smart devices but don't know how to use them well.

"The program will give older adults the ability to remain engaged in their community and continue to 'age well' during these months when they are separated from their friends and families," said RSVP Executive Director Michele Moll. "It will help them have access to their social network and support system, preventing loneliness.



Scherri Roberts

"In addition, many people are avoiding needed medical care because they do not feel comfortable navigating the process. Now, seniors will be equipped with the knowledge to schedule telehealth appointments and

more."

A pilot team of five RSVP volunteers is being trained and will begin working virtually later this month with an initial group of five to 10 senior tech students.

"We envision the online lessons for seniors to occur during an eight-week period, with two one-hour sessions per week," said project manager Scherri Roberts. "Our five tech mentors include a retired information technology trainer, a web developer and a student. Everybody brings something different to the table."

RSVP is seeking additional tech mentors, seniors who want training and corporate sponsors for the program.

"Volunteers who would like to be trainers should

be comfortable using computers, apps, the internet and mobile devices," Roberts said. "They will need approximately three hours per week and a computer with a camera and microphone."

Seniors interested in receiving the training must be at least age 55, have a computer, tablet or smartphone and have an email address and a basic knowledge of their device.

"We want to get them to a comfort level using the technology to enhance their sense of connection and well-being, and perhaps prepare them for their own virtual volunteer activity down the road," Roberts said.

The mentors will use lessons developed by the national nonprofit educational organization Oa-

sis. Through its institute in St. Louis, Oasis began developing courses for seniors more than 20 years ago. RSVP's tech training subjects will include use of the internet, email, social media, the video communications program Zoom and will teach seniors how to order groceries online.

"RSVP is actively seeking corporate partners to sponsor the Senior Technology Training Program," Moll said.

Sponsors would help fund the program. Some sponsors might also provide tutors as a community service. Sponsor packages begin at \$1,000 and include logo placements and alignment with RSVP's well-regarded community programs.

Seniors interested in

receiving tech training should complete the application at <https://tinyurl.com/seniortech-Form>.

You can volunteer as a tech mentor at <https://tinyurl.com/EnrollNow-Form>.

For more information about the program, contact Kathy Stocker at kathys@rsvpmc.org or 610-834-1040, ext. 123

Corporate and other potential sponsors should contact Lydia Messinger at lydiam@rsvpmc.org or 610-834-1040, ext. 124.

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SPOT OF T

These panhandlers march to the beat of a different drummer

By Terry Alburger

What images are conjured up when you hear the word panhandling? If you would have asked me that question two years ago, I would have immediately pictured a destitute individual, dressed in tattered clothes, holding a cup asking for money. A sad image indeed.

But now? That is not what I see at all. I see a group of fun-loving residents at Brittany Pointe Estates in Upper Gwynedd Township, Montgomery County, who came together with one goal in mind — to learn to play the steel drums.

Fast forward to now, and they have far exceeded expectations. They are a talented and hard-working group that meets twice a week to learn new skills and play some of the



COURTESY OF BRITTANY POINTE ESTATES

Maryanna Keller plays a steel drum.

happiest and most lighthearted music on one of the happiest and most lighthearted instruments around, the steel pan, better known as steel drums.

But let me rewind. This journey started a year and a half ago, before the word pandemic entered our vocabularies. As the Life En-

agement Coordinator, it falls to me to book great and different entertainment every week for the residents who live here. In my research, I found a steel drum band, Trinidad North, founded by steel drum master David Gettes. Bingo! Just what

PANHANDLERS » PAGE 5



Millie Meyer, left, Ty Emerson and Jean Martinez during a steel drum lesson at Brittany Pointe Estates.

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Panhandlers

FROM PAGE 4

I was looking for. This should be highly entertaining, I thought. Little did I know where it would go.

Later in the spring of 2019, I held a "Try Something New" event where I introduced lots of new ideas and opportunities and foods to the residents. Many were off the beaten path ... far off the beaten path. Steel drums was one of those.

Dave agreed to come and offer a scaled-down beginner's version of the steel drums to the residents here. He created these pans to suit the specifications of this age group. Before I knew it, I had a waiting list of people interested in learning.

I immediately requested permission to purchase 10 drums made by Dave, and so it began. Dave came weekly to offer instructions, and immediately we knew this would be something special.

This group, aptly named the Brittany Pointe Panhandlers, came together once a week to rehearse and practiced daily. It would not be surprising at all to walk down a residential hallway and hear the melodic sounds of the drums from behind closed doors. They were determined and diligent.

We were well on our way and excited at the prospect of getting better and better. We set a concert date, and they worked hard. Dave was thrilled and so were we. Then COVID hit.

Just like everyone else, we were restricted as to what we could do, with no possibilities of further instruction and no hopes of performing in public. But did they let that get them down? No way! This incredible group kept practicing and getting better. I did my best to pinch-hit as



COURTESY OF BRITTANY POINTE ESTATES

Kay Ewer is one of the residents of Brittany Pointe Estates who is learning to play the steel drum.



Martha Guerra, left, and Maryanna Keller practice on steel drums during a lesson at Brittany Pointe Estates.

more residents who wanted to join the Panhandlers. We are currently a group of 16, with room to grow.

They say that learning a new skill in your later years is a wonderful way to keep your mind sharp and ward off dementia. I recently read an article that stated that individuals between 60 and 85 who began participating in music lessons had improved memory, quicker processing speed and improvement in other cognitive functions, compared to others in that age group. The data omits one vital fact ... it's fun!

My Panhandlers have a great time, are anxious to learn new and more complicated material, and who knows? We might even graduate to full-size pans one of these days. For now, we jam. If you happen to drive by and hear sounds of the islands, it's just the Brittany Pointe Panhandlers banging their drums.

instructor, with long-distance support and coaching from Dave.

Our first gig was a virtual one but was a huge success. With our first public appearance came

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...to be continued

GRATITUDE MONTH

A month of gratitude at the Heritage of Green Hills

MediaNews Group

The Heritage of Green Hills, a healthy life plan community in Cumru Township, Berks County, found innovative ways to celebrate November as Gratitude Month during this most unusual year with COVID-safe “hugs,” tiny portable hearts and a Lady Liberty covered in sticky notes.

On Nov. 13, World Kindness Day, the Heritage’s Well by Design department gave out “hugs, COVID-style” — handprint-sized notes featuring best friends Snoopy and Woodstock and the message, “Hugs are universal medicine.”

Residents spent the day delivering these little mood-lifters to their friends and posting them on neighbors’ doors.

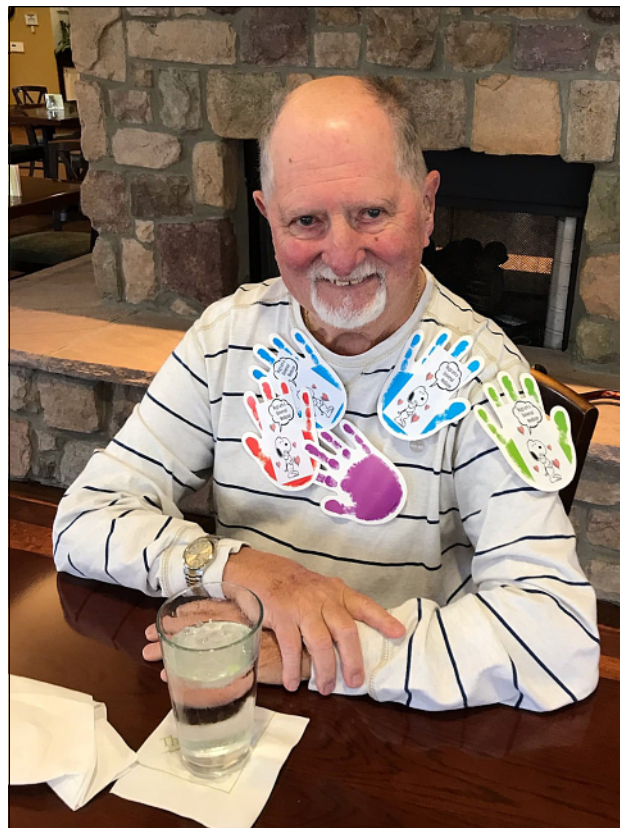
Throughout the month, community members were encouraged to make “pocket hearts” out of felt and keep one for themselves and to share the rest, bringing comfort and hope to each other.

Residents shared them with friends and family outside the community, too, and even popped a few in the mail. An estimated 1,000 hearts were made and given away.

On Thanksgiving, a cut-out of Lady Liberty was given a spot in the community’s restaurant. Looking sharp in her mask, she was covered in messages of gratitude written by residents.

The Heritage’s signature Well By Design program is a mind, body and spirit initiative offering activities, classes, events and services focusing on eight dimensions of wellness — social, physical, intellectual, emotional, vocational, spiritual, environmental and health services.

“It’s important to remember how lucky we are to



COURTESY OF THE HERITAGE OF GREEN HILLS

Heritage of Green Hills resident Dennis Sterner wears some “hugs, COVID-style” given to him by other residents to celebrate World Kindness Day.



Notes of gratitude written by residents of the Heritage of Green Hills cover a replica of the Statue of Liberty in the community’s restaurant.

have all these connections with one another,” said Cheryl Anderson, the Heritage of Green Hill’s Well By Design director. “It’s been

a tough year, but we’ve all gotten through it by working together and helping each other. I’m very grateful for that.”

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

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



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COURTESY OF THE HERITAGE OF GREEN HILLS

A rendering of the patio area of the planned Health Center at the Heritage of Green Hills.

Heritage of Green Hills plans new health center

MediaNews Group

Initial plans for a state-of-the-art Health Center have been announced by the Heritage of Green Hills, a healthy life plan community for seniors in Cumru Township, Berks County.

Now in its 11th year, the community has won both the Berks County Living's Best of Berks and the Reading Eagle's Readers' Choice awards for four years in a row.

The new building, which is set to open in 2022, will feature 70 spacious personal care and memory care one-bedroom and studio suites. Each home will include a private bath with top-of-the-line fixtures.

The personal care suites will be the largest assisted-living-style homes available in the market. Each one will include a kitchenette with deluxe finishes.

Residents in both personal care and memory suites will enjoy all the benefits of the Heritage of Green Hills' community-wide Well by Design program. Personalized activities, programming and services in this mind, body and spirit initiative focus on

eight dimensions of wellness — social, physical, intellectual, emotional, vocational, spiritual, environmental and health services — to empower residents to live rich, fulfilling lives.

"We look forward to continuing the Well by Design program for personal care and memory care in the new Health Center and are very excited about the ways its offerings will be enhanced by the new facilities," said Melissa Oley, marketing and admissions liaison for personal and memory care at the Heritage of Green Hills.

The Health Center's concrete and steel construction will feature wide hallways and oversized windows to allow for an abundance of natural light and afford residents picturesque views of the community's scenic 78-acre campus.

The exterior design will complement the community's existing buildings, rolling hills and lush green setting.

More details are expected to be released in the coming months before the Health Center's scheduled groundbreaking in spring 2021. A

grand opening is slated for summer 2022.

The Heritage of Green Hills offers amenities-rich independent living for seniors, as well as long- and short-term personal care and secure memory care in its established on-campus neighborhood.

"The new Health Center is the latest example of how the Heritage continues to evolve to better serve its current and future residents," said Heritage of Green Hills Executive Director Doug Walther. "We're incredibly proud of its design and can't wait to share more details about the Center soon."

About Heritage of Green Hills: The Heritage of Green Hills is a healthy life plan community that provides independent living apartments and villas as well as personal care and secure memory care suites. The community's Well by Design program focuses on 8 Dimensions of Wellness — a body, mind and spirit philosophy that enables residents to lead rich, fulfilling lives. For more information, visit www.HeritageOfGreenHills.com.



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‘DEVASTATING NEWS’

World War II veterans remember the ‘date which will live in infamy’

By Ron Devlin
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On Dec. 8, 1941, President Franklin D. Roosevelt delivered what would become one of the iconic speeches in American history.

“Yesterday, Dec. 7, 1941, a date which will live in infamy, the United States was suddenly and deliberately attacked by naval and air forces of the Empire of Japan,” Roosevelt said to a joint session of Congress.

“I ask that the Congress declare that since the unprovoked and dastardly attack by Japan on Sunday, Dec. 7, 1941, a state of war has existed between the United States and the Japanese empire.”

FDR, as he was affectionately known, would ask the American people to prepare for war in a “fireside chat” broadcast to the nation by radio on Dec. 9, 1941, 79 years ago this week.

World War II would leave an indelible imprint on young men and women whose collective effort would be termed the Greatest Generation, one they would carry for the rest of their lives.

Norman Reifsnnyder clearly remembers hearing the radio news flash reporting that Pearl Harbor had been attacked.

It was a Sunday afternoon and, as was customary, the Reifsnydys were listening to a Pennsylvania Dutch radio program at their Penn Township farmstead.

“It upset us all,” recalls Reifsnnyder, 99, who still lives in the township. “It was devastating news to hear.”

Reifsnnyder, who was 20 years old at the time, had premonitions that one day he’d have to go to war to defeat Nazi Germany. As a student in Penn Bernville High School, where he was

valedictorian of the Class of 1939, he had learned of Adolf Hitler’s fanatical ambitions in history class.

Reifsnnyder’s instincts proved correct, and he would see combat as a radioman with the Army’s 80th Division in Europe during the Battle of the Bulge.

Donald J. Burns was having a Pepsi in a mom-and-pop grocery store in Shamokin, Northumberland County, when news of the attack on Pearl Harbor came blaring over the radio. “It made me irritated, to say the least,” recalls Burns, 96, who lives in Spring Township.

Like Reifsnnyder’s, 17-year-old Burns’ young life would be dramatically altered by the war.

He would also end up at the Battle of the Bulge, where he nearly died of pneumonia, in December 1944.

A shocking day

Berks County residents cringed at the startling headline in the Reading Eagle on Dec. 8, 1941.

“U.S. Congress Declares War On Japan. 3,000 Are Killed And Wounded In Hawaii. Japs Claim Smashing Sea And Air Victories,” the paper spread across the cover in huge bold letters under the nameplate.

Early reports that two Navy warships had been lost were greatly underestimated.

When the smoke cleared, 21 ships and 300 warplanes were destroyed or damaged at Pearl Harbor, a U.S. military installation on Oahu island, by 200 Japanese aircraft. Included were eight battleships. And, 2,400 military and civilian personnel had been killed in the surprise attack.

In his message to Congress, Roosevelt revealed that the Japanese had also

PEARL HARBOR » PAGE 2



BEN HASTY — READING EAGLE

Donald J. Burns, 96, at his Spring Township home with a framed collection of items from his time serving in the Army during World War II. Burns remembers the shock of hearing about the Japanese bombardment at Pearl Harbor. He would later enlist and fight in the Battle of the Bulge.



COURTESY OF WILLIE WOLL

Pearl Harbor veterans from Berks County were photographed at Phoebe Village in Wernersville in 2004. They are, from left, Joseph Yaklowich, Ralph Mason, Lyle Koenig and George Drace.



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President Franklin D. Roosevelt declared that on Dec. 7, 1941, "the United States was suddenly and deliberately attacked" in an address to a joint session of Congress the next day, asking for a declaration of war against Japan.

Pearl Harbor

FROM PAGE 1

attacked Hong Kong, Guam, the Philippine Islands, Wake Island and Midway Island during the surprise offensive in the Pacific.

As commander in chief, Roosevelt ordered that all measures be taken in defense of the nation.

"No matter how long it may take to overcome this premeditated invasion, the American people in their righteous might will win through to absolute victory," the president said. "With confidence in our armed forces, with the unbounding determination of our people, we will gain the inevitable triumph — so help us God,"

The joint session of Congress erupted in applause.

'Went through hell'

In quiet moments at his Spring Township home, on anniversaries of events like Pearl Harbor or the Battle of the Bulge, Burns thinks back to a time when he was young and the world was at war.

Growing up in Shamokin, a hardscrabble coal town, he'd been toughened for what he was to face after he entered the Army on Feb.



BEN HASTY — READING EAGLE

Donald J. Burns grew up in Shamokin, Northumberland County, and said he and his friends "were diehards who were willing to fight."

13, 1943, his 19th birthday.

"We were diehards who were willing to fight," he recalls. "Eight of us from my hometown went to World War II together."

Assigned to Gen. George Patton S. Patton's 3rd Army, he rose to corporal during nearly three years overseas.

"Seeing people dying," he says, "is an unpleasant memory that's hard to shove out of your mind."

During the Battle of the Bulge, fought in bitter cold in December 1944 and January 1945, Burns came down with pneumonia. He has little memory of it, except that he awoke four days later in a Paris hospital. He credits penicillin and sulfa drugs, relatively new at the time, with saving his life.

"I remember a doctor looking at me and saying, 'Don't you want to live,' "

Burns recalls. "I think that helped me get through it."

One of his most disturbing memories was of encountering former inmates of forced labor camps in Austria after Germany had surrendered on May 7, 1945. His unit was assigned to guard and feed them.

"Sometimes I wonder how on earth they ever got back to their hometowns," Burns said.

He was unemployed after World War II, but got a job at the Reading Railroad roundhouse on Sixth Street. He also worked at Textile Machine Works and worked in maintenance at Sovereign Bank in Wyomissing until he was 90 years old.

In his mind's eye, Burns confides, he sometimes recalls amputees he saw while in a Paris hospital.

He thinks of his brother Gerald, who wore a back brace for the rest of his life due to combat wounds. And, of a buddy from Shamokin who survived the war, only to take his own life a year after returning home.

Despite the hardships he endured, Burns remains proud of his service to his country. It was, he insists, the right thing to do.

"I went through hell," he confides, "but it was worth it."

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SENIOR LIFE

Should seniors consider a reverse mortgage now?

Reverse mortgages allow older homeowners to turn part of their home equity into tax-free cash, using a loan that doesn't have to be paid back until they die, sell or move out.

That sounds good to a lot of seniors navigating financial fallout during the coronavirus pandemic. Stay-at-home orders may have taken away jobs needed to make ends meet, while low interest rates and a volatile stock market have endangered income from retirement savings.

A reverse mortgage could be exactly the right tool at the right time. Or it could be an expensive mistake. It's important to understand exactly how these loans work and to explore alternatives before you commit.

Reverse mortgage basics

Most reverse mortgages are Home Equity Conversion Mortgages (HECMs), which are insured by the federal government. Borrowers must be 62 or older and have substantial home equity.

The amount you can borrow not only depends on your equity and the home's value, it also varies based on your age, current interest rates and HECM program limits. The higher your age and the lower the prevailing interest rate, the more you can typically borrow. Currently the program will let you borrow against a maximum of \$765,600 in home value.

Borrowers can get a lump sum, a line of credit or a series of regular payments. Reverse mortgages can also be used to pay off an existing mortgage or to buy a home.

You don't have to make payments on a reverse mort-

gage, even if you end up owing more than the house is worth. You can, however, wind up in foreclosure if you fall behind on property taxes, homeowners insurance or homeowners association fees.

Reverse mortgages aren't cheap

Most of the costs are taken from your loan proceeds, so you don't pay them out of pocket, but it's still an expensive way to borrow. HECM loans require a 2% upfront mortgage insurance payment, plus an additional 0.5% annual charge, on top of origination costs and lenders' fees. Any amount you borrow, including these fees and insurance, accrues interest, which means your debt grows over time.

Many borrowers don't realize this, or that the debt can grow to the point where they may not have anything left to borrow against in an emergency or to leave to their kids, says Barbara Jones, a senior attorney for AARP Foundation.

"They don't quite understand what compounding interest means," Jones says. "So they don't have the equity in their home that they thought they did."

Look elsewhere for short-term needs

If you have a short-term need for cash, consider other options first, Jones recommends. Many low-income seniors don't realize they qualify for the earned income tax credit, a refundable tax break that can put cash in your pocket.

You also could use BenefitsCheckUp, a site run by the National Council on Aging, to see what other help you may qualify for. People of any age can ask for forbearance, or the ability to skip payments, from their mortgage company and other lenders.

Another possibility is a regular home equity loan or line of credit. This type of borrowing requires you to make payments, and lenders can freeze or lower limits on lines of credit, but the borrowing costs are much lower.

Reverse mortgages can be used as a relief valve

Although financial planners long considered reverse mortgages to be a last resort for struggling seniors, researchers in recent years found a potential use for more affluent people: as a relief valve to take the pressure off investments in bad markets.

Tapping a reverse line of credit for income instead of selling beaten-down stocks gives investment portfolios a chance to recover along with the market. That can allow people to spend more with less risk of depleting their portfolios, says Wade Pfau, professor of retirement income at The American College of Financial Services.

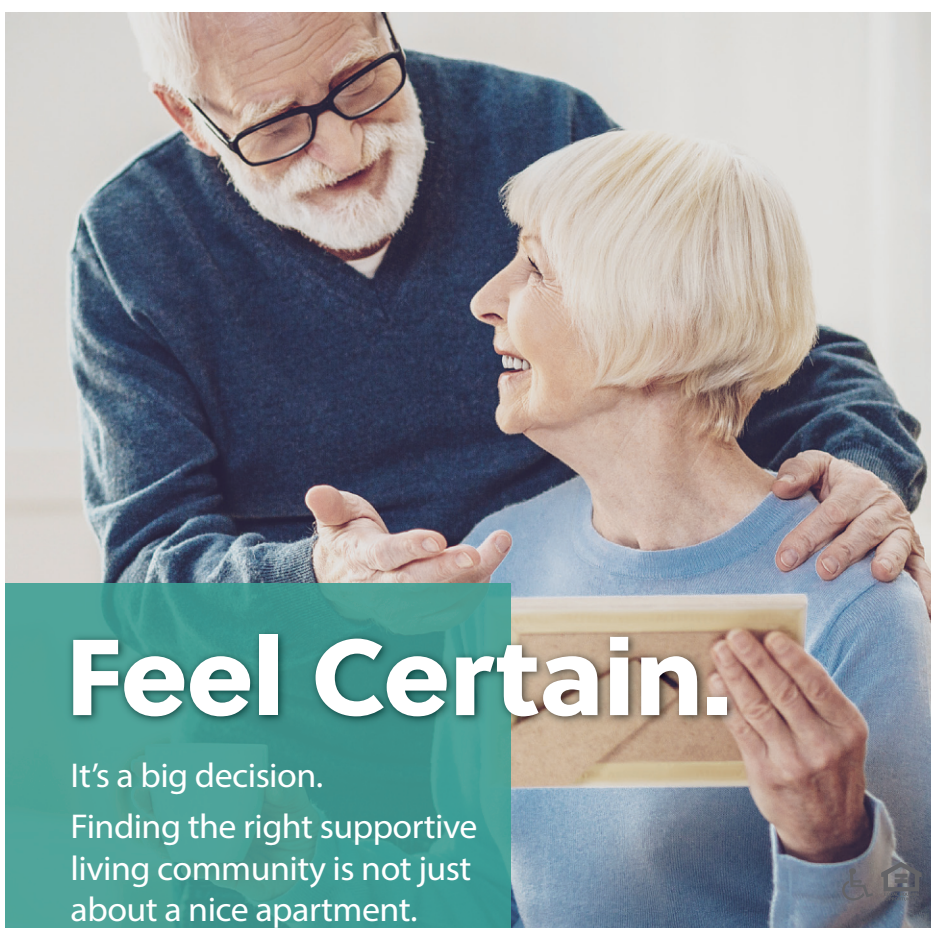
A reverse mortgage also can provide monthly guaranteed income that isn't dependent on stock market swings or a healthy labor market, says Steve Resch, vice president of retirement strategies at Finance of America Reverse, a reverse mortgage lender. So can an income annuity, which is an insurance product that gives you a stream of payments, typically for the rest of your life, in exchange for a lump sum.

Before you proceed with either a reverse mortgage or an annuity, you'd be smart to consult a certified financial planner or other fiduciary advisor. Most people promoting these products get paid to sell them, and you'll want to check in with an objective advisor committed to putting your interests first.

Liz Weston is a columnist at NerdWallet and a certified financial planner.



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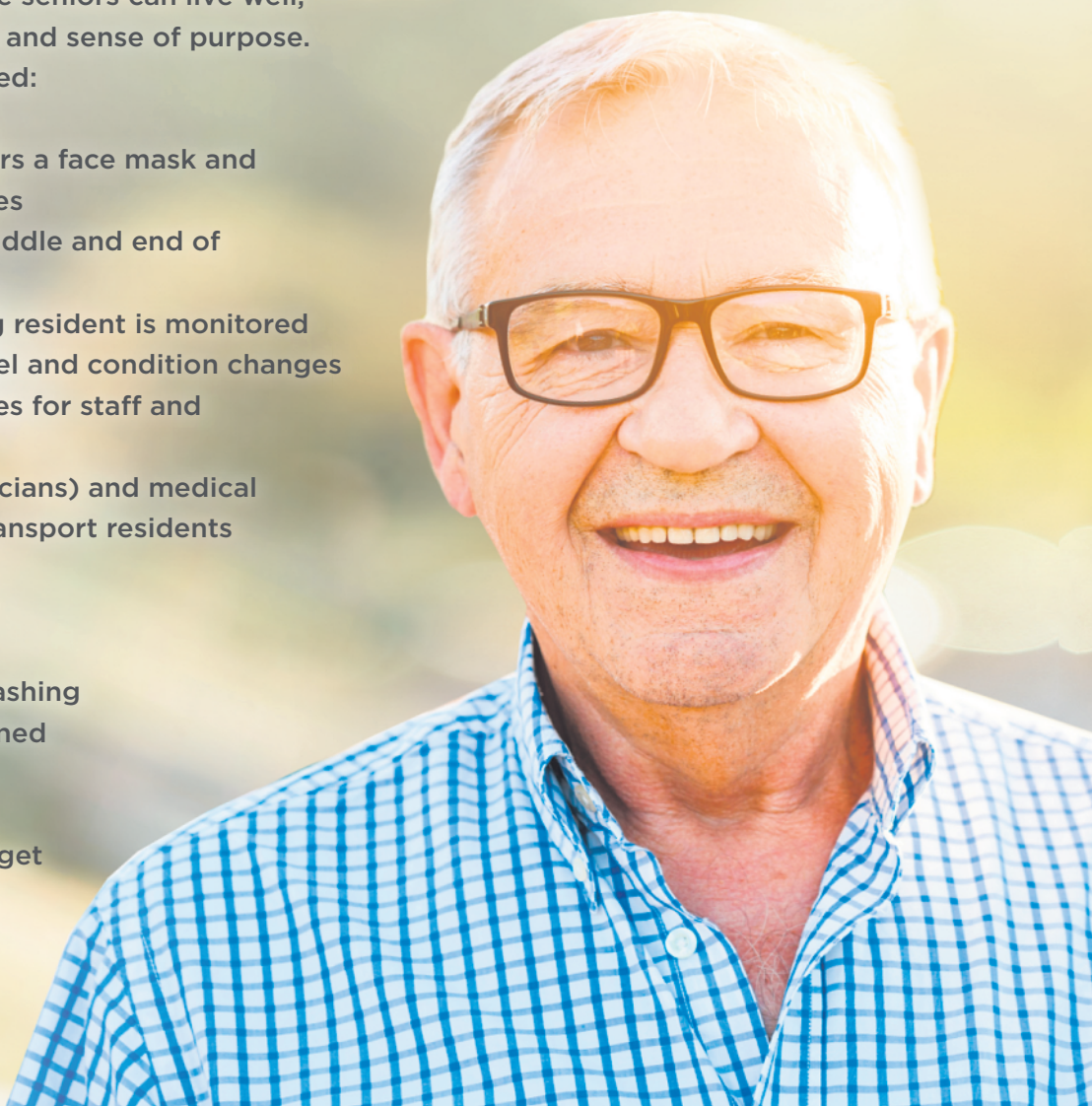
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BERKS ENCORE

Front and center

Seniors say nonprofit's services more important than ever

By Mike Urban
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 @MikeUrbanRE on Twitter

Donna Auman's 84th birthday was set to be a big day.

She and about 20 of her country-line-dancing friends were looking forward to lunch together at Shady Maple Smorgasbord, where Auman was excited for macaroni and cheese, stewed tomatoes and cherry pie topped with whipped cream.

But on March 15 — just three days before the Womelsdorf woman's birthday arrived — COVID-19 shut things down.

Since then it's been a tough time for Auman and so many older adults who have had to miss events, separate from friends and family, and in many ways disconnect from society because of the restrictions to mitigate the virus.

And for Berks Encore, a nonprofit organization that many of the seniors rely on, it's been difficult to help them without increasing the danger of the virus spreading through an at-risk population.

But they've figured out how to offer their services in new ways, and that's something many seniors are thankful for.

That includes Auman, whose Wednesday bingo games at the Wernersville center are again a highlight of her week, an hour of semi-normalcy with friends during a time of so much isolation.

"Church is virtual again, so other than going to the store and to the doctor, bingo is really the only other thing that I do," she said. "It's only an hour, but it's an hour of doing something with other people. It's important."

Striking a balance

Encore officials say they realize how meaningful



protocols are crucial if Encore's six centers are to stay open, which she hopes they can do even as state health officials expect the spike in COVID-19 cases to grow worse after Thanksgiving.

Staying connected

While Encore is again holding in-person exercise classes for a limited number of participants, it's also offering fitness classes online.

Bob Saffiro of South Heidelberg Township and his wife, Diane, take a weekly flexibility, aerobics, balance and strength class that Encore arranges online, and said they get a lot out of it, including safety advice on how to properly rise out of a chair or withstand a fall.

Though they'd tried to stay in shape while the exercise classes were on hiatus, after the first few online classes Bob noticed his legs had weakened, so he was glad for the virtual option.

They also plan to join the online tai chi courses Encore will soon offer, he said.

Encore will expand its virtual classes and services to replace those it cannot currently offer in person, and wants to recruit more seniors to join them, Oatman said.

In addition, the Oley art center Clay on Main, which had received a Berks County Community Foundation grant to run monthly craft workshops at Encore's Mifflin Center in Shillington before the pandemic, has pivoted and instead began creating craft kits that seniors could complete at home.

The pandemic also has brought a big increase in requests for home-delivered meals, Oatman said.

To meet that need, its Meals on Wheels never closed during the pandemic, with more than 700 receiving food deliveries daily. That makes Berks one of only a few counties in the

NONPROFITS » PAGE 5



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SENIOR LIFE

Arbour Square offers convenient location, lots of amenities

Arbour Square

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eat and chat with friends. With restaurant-style dining, the choice is the residents to make.

Mealtimes are flexible and dining selections are abundant. Whether you're in the mood for upscale dining or something more casual, you'll find what you're craving at Arbour Square. Choose from menus that change daily, featuring healthy, fresh and tasty meals.

We'd love to get to know you and share more about our senior living community. Visit us at www.arboursquareseniorliving.com to learn more.

Nonprofits

FROM PAGE 4

state where those deliveries weren't curtailed.

There are many lonely and homebound seniors left to feed, Oatman said, and sometimes the visit itself is as valuable as the food they deliver, letting people know they are cared about.

"The continuation of our services remains more important than ever," she said.

'It's a blessing'

Susan Baker of Reading said what's made the pandemic even tougher on many seniors is the activities they used to enjoy in their elderly housing complexes are now halted.

Baker lives in the Skyline View apartment building on North Ninth Street, where even the common room was closed.

"The virus has put a stomp on things, and that's really putting a strain on people," she said.

She has friends she used to meet with regularly in the common room but now hasn't seen for months.

"I don't know if some of them are alive or dead," she said.



So getting together with others for programs at the city's Encore center is something she counts on.

"Who wants to just talk on the phone all the time? You want to be able to see people," she said. "I think that's very important."

So, too, does Helen Flowers of Reading, who appreciates that she's been able to return to the Ninth Street center, as well as the virus mitigation protocols it has in place.

"I missed the atmosphere and the people," she said. "I'm so glad they reopened, and we can still have fun without putting others at risk. It's a blessing."

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