

SENIOR LIFE

Grounded by COVID, seniors find creative ways to keep busy

By Ron Devlin
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When the Rev. Allen Forsman was a student at Berkeley Theological Seminary in the early 1970s, he built a 16-foot Windmill sailboat.

Forsman, 80, a retired pastor who lives on the campus of the Lutheran Home at Topton with his spouse, Harriet, still has the boat housed in a nearby barn. Dry docked for years, the craft is showing signs of middle age.

In recent months, Forsman has turned his attention to refurbishing the cherished boat he sailed on San Francisco Bay 50 years ago.

The COVID-19 crisis, ironically, has provided the thing he needed to take on a project that has languished for years — time.

“We don’t go out as much as we used to,” Forsman confided. “Basically, we’re landlocked by the virus.”

With restrictions on social gatherings in place, seniors are finding creative ways to keep busy.

LuAnn Oatman, Berks Encore CEO, said more seniors are participating in virtual exercise and watercolor painting classes.

A group of women knitted stockings for homebound seniors during the Christmas season, and there’s been an increase in seniors volunteering to pack meals-on-wheels and do grocery shopping for shut-ins, she said.

BUSY » PAGE C2



COURTESY OF PHOEBE BERKS

Robert G. Masenheimer, 83, coordinates concerts for residents of Phoebe Berks in Wernersville, where he resides.



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COURTESY OF ALLEN FORSMAN

Landlocked by COVID-19 restrictions, as he puts it, the Rev. Allen Forsman, 80, retired pastor of Hope Lutheran Church in Bowers, is restoring a sailboat he bought more than 50 years ago.

Busy

FROM PAGE C1

Oatman emphasized the need for seniors to keep engaged.

“Many seniors are already isolated, and the worst thing that can happen is to isolate them further,” she said. “That can lead to cognitive decline.”

Kate Fisher, director of admissions at Berkshire Commons Senior Living Community in Exeter Township, said seniors gain strength, balance and flexibility by staying active.

“Keeping their minds and bodies sharp,” she said, “makes seniors feel happy, more relaxed and improves their mental health and

well-being.”

Going bonsai

When the COVID-19 crisis hit 10 months ago, Ron Owens knew basically nothing about bonsai, the Japanese art of growing miniature trees.

In the interim, the 88-year-old retired milkman has become a committed devotee to the ancient art.

His apartment at Berkshire Commons is somewhat of a bonsai nursery.

There are bonsai on the window sill, bonsai on the tables next to his easy chair and bonsai in the bathroom. Owens’ daily routine includes watering, trimming and planting new trees, which he grows from seed.

“That’s how I keep myself busy,” he said. “It’s getting to be that I don’t have enough window sills.”

Owens knows a thing or two about being busy.

For 25 years, he delivered milk door to door in Reading for the St. Lawrence and Clover Farms dairies. Seven days a week, 365 days a year, he worked a route from midnight to noon in all kinds of weather.

He relishes telling stories about driving a Divco milk truck — while standing up — through snow and ice to ensure that milk would be on his customers’ doorstep before breakfast.

If that weren’t enough, he worked the afternoon shift driving a school bus in the Exeter School District.

“It’s important to have

something that keeps you interested,” Owens said. “You need something to do besides watching TV.”

That said, Owens makes no apologies for taking time to watch “Ocean’s 11,” the original with Frank Sinatra and the remake with George Clooney.

A window into the world

Allen and Harriet Forsman’s cottage at Luther Haven in Tipton is a repository of memories from 14 missions they made to remote areas of Africa, Asia and South America.

A scarf woven by an Ethiopian man harbors memories of dancing at farewell celebration beneath the spectacular African night

sky. A large head basket evokes memories of life in a Haitian village.

Regretfully, travel restrictions related to COVID-19 prevented the Forsmans from traveling abroad in 2020.

Grounded, as it were, they undertook a fundraising effort for Medical Ministries International, the Canada-based agency that organized their missions.

They sell handmade crafts at Quiet Valley Living Historical Farm in the Poconos, where they have demonstrated craft making for more than 40 years, and donate the proceeds to the agency.

Harriet, 77, a retired nurse who has treated villagers from Cambodia to Bolivia, makes gloves from

yarn she spins on a spinning wheel. She also weaves baskets from rye grass using an old German method.

“Our missions have given us a window into the lives of people in the rest of the world,” she said. “We feel privileged to have touched the lives of so many wonderful people.”

In demand

If many seniors have more time on their hands due to the virus, Dr. Anton J. Kleiner is an exception.

A resident of The Highlands at Wyomissing, the 76-year-old retired OB/GYN physician has had hardly a moment to himself over the last 10 months.

As president of The Highlands residents council,

BUSY » PAGE C3



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Animal shelters are always looking for volunteers, and certainly, the animals can use the companionship. Many people have had beloved pets, but as they age, they may be missing that experience. Walking a happy dog and watching them enjoy the walk, smell the trees, bark at strangers, wag their tails, and look up at you with joy brings a lot of happiness to both of you. It may even help them get adopted. They are socialized, not as restless, and the stress caused by being in a noisy shelter is reduced for them. Gentle little souls like timid cats can sure use some cuddling and squeezing. Just a little love goes a long way for everyone involved.

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COURTESY OF BERKSHIRE COMMONS SENIOR LIVING COMMUNITY

Ron Owens, 88, a retired milkman, cultivates bonsai trees to keep active in his apartment at Berkshire Commons Senior Living Center. It's something to do besides watching television, he says.



COURTESY OF ALLEN FORSMAN

Harriet Forsman, 77, a retired nurse, has ministered to the sick on medical missions to villages from Cambodia to Ethiopia. Unable to travel due to COVID-19 restrictions, she spins yarn into gloves she sells to raise money for the Canada-based agency that organizes her trips abroad.

Busy

FROM PAGE C2

Kleiner is a member of the facility's Pandemic Response Team, which meets regularly to discuss residents' concerns.

Kleiner coordinated volunteers who made frequent calls to residents to identify problems and check on their physical and mental status.

"Social isolation can have a negative effect on everyone's health and well-being, especially seniors," he said. "Uncertain times like these can often bring grief, fear and negativity."

Kleiner, who instructed medical residents at Reading Hospital, also had a hand in seeing to it that groceries were delivered to residents and helped teach computer skills to those unfamiliar with online plat-

forms like Zoom.

All this left little time for Kleiner's passion, watercolor painting at the Yocum Institute for Arts Education in West Lawn.

"I haven't done a painting since March," Kleiner said. "I haven't had a lot of spare time."

Music man

If music soothes the soul, Robert G. Masenheimer is a true peacemaker.

Musenheimer has been an integral part of 83-year-old Masenheimer's life since he learned to play piano when he was 10.

An ordained minister and holder of a master's degree in music, he heads the music ministry at St. Paul's United Church of Christ in Robesonia and plays piano and organ at Phoebe Village in Wernersville, where he is a resident.

Since the coronavirus struck, Masenheimer's musical mission has taken on an added dimension.

He has coordinated three virtual concerts and is working on a fourth streamed on Phoebe's closed-circuit television system. They feature residents playing piano and organ.

"I don't feel any more retired today than I did before retiring in 2004," Masenheimer said. "I have something to do every day."

Musenheimer and his wife, Suzanne, 80, take the virus seriously. They wear masks, social distance and have not been in a restaurant since March. They shop at Shady Maple Market, but go early in the morning to avoid crowds.

They vowed not to dwell on the virus, however, and focus on keeping active.

Musenheimer is bothered, though, by not being able to celebrate his birthday last year and, he predicts, not again this year.

"In 2022, when I turn 85," he vowed, "We're going to have a blast."



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Former destitute man puts setbacks behind, remains bullish on his future



READING EAGLE

Joe Flamm picks up garbage around Opportunity House where he was staying in January 2019.

By David Mekeel
 dmekeel@readingeagle.com
 @dmekeel on Twitter

Sitting on a black metal chair outside of a South Heidelberg Township cafe on a chilly November af-

ternoon, a subtle but noticeable smile took up permanent residence on Joe Flamm's face.

Joe, a University of Iowa sweatshirt covering a bright purple dress shirt and multicolored tie, flashed the

smile while chatting about a recent appearance on local television. He grinned as he shared that his sister had recently gotten married. He beamed while discussing his ongoing plans to write a book.

For more than an hour, the 64-year-old wore his happiness clearly on his face.

Given what the past decade has thrown his way — trials and tribulations that included the deaths of his

parents and a 22-month stay in a Reading homeless shelter — Joe's incessant joy might come as a surprise. But that's just the way he is.

"I'm a glass-half-full person. I always have been," Joe said. "I go into my funks,

but I'm overall a very positive person."

Joe was one of several local people featured in the 2019 Reading Eagle series No Home of their Own, which took an in-

LIFE » PAGE 35

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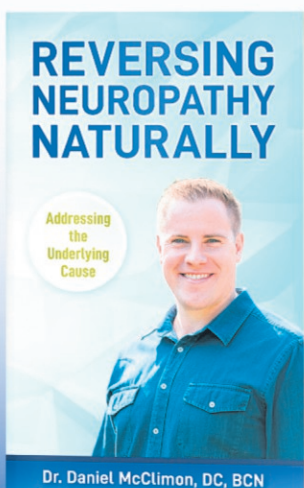
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BEN HASTY — READING EAGLE

Joe Flamm says being featured in a 2019 Reading Eagle series on homelessness in Berks County has had a positive impact on his life. Flamm, 64, has had many rough patches but he has a long to-do list and lot of ambition.

Life

FROM PAGE C4

depth look at the issue of homelessness in Berks County.

At the time of the series, Joe was nearing the end of almost two years living at Opportunity House, a homeless shelter on North Second Street. He was out of work, caring for his mentally disabled sister and unsure of his next steps.

While Joe remained hopeful — he constantly has big plans in mind, from writing his book to

becoming a motivational speaker — his future was, to say the least, uncertain.

Nearly two years later, Joe said he's getting by just fine.

"I'm doing great. I really am," he said. "I'm basically just living and enjoying life. It's nothing extraordinary, but that's all right. That's more than all right."

An unexpected path

For the first six decades of his life, Joe didn't know what it was like to be homeless.

He had always had a place to stay, was always able to find work. The

thought of ending up in a homeless shelter never crossed his mind.

But a series of twists and turns led him down that unexpected path.

In 2010 he moved back to Reading from Maryland, where he had been beckoned by his father, who was in need of heart surgery. Joe's dad asked that he watch over his mother and sister.

Joe's father ended up passing away in October 2011. And in 2013 he was forced to put his mother in a nursing home because of her worsening dementia. She died in 2015.

Work had been sparse for Joe since his return to Reading, and the cost of his mother's nursing home tapped him out pretty thoroughly.

The family house was sold, but a legal battle that followed meant the meager proceeds he cleared didn't stretch very far.

Joe and his sister, Lisa, eventually ended up moving into a motel near Kutztown. But in 2017 Joe lost a job he had taken to foot the bill, and he and Lisa were forced to move into his car.

But without any money coming in, Joe wasn't able to keep his vehicle insur-

ance or registration up to date. He was eventually pulled over by police. Living in the car was no longer an option.

Joe and Lisa ended up finding their way to Opportunity House.

Feeling he had let down his family, that he had failed in fulfilling his father's dying plea, Joe was despondent. The first night in the shelter he sat in a corner and cried.

But as the days and weeks went on, Joe's effervescence returned. He grew comfortable at Opportunity House, became reliant on its rules and structure.

"At Opportunity House I had purpose," he said. "I volunteered for everything, and I enjoyed it."

Out on his own

Life at Opportunity House couldn't last forever.

The story profiling Joe was published in the Reading Eagle on Feb. 26, 2019, a Tuesday. Two days later, on Thursday, Joe left Opportunity House.

He had already stayed there much longer than is normally allowed. But he was a model resident, almost never breaking any rules and always eager to

LIFE » PAGE C6

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Life

FROM PAGE C5

help out with chores around the shelter. Exceptions were made to give him some extra time.

Leaving, Joe said, was both much needed and difficult.

"I needed space. I badly needed space," he said. "And I had to deal with the trauma of it all."

Leaving the comfortable familiarity of Opportunity House and being out on his own, again with the full responsibility of his sister on his shoulders, was very scary, Joe said.

"It was hard, we weren't where we needed to be financially," he said. "After two months I thought we might have to go back to the shelter."

With the help of a couple of friends who gave Joe what money they could afford, Joe and Lisa moved into a motel in Muhlenberg Township. By April, Joe started getting Social Security checks, and the pair moved to a motel in South Heidelberg Township.

Joe still lives there, but Lisa has moved in with her husband after the couple married in October 2019.

Despite being out of the shelter, Joe was still struggling. By summer 2019 his fear had shifted to overwhelming guilt, regret and sorrow.

Joe said he took stock of where his life was. He didn't like what he saw.

"I was in a very dark place," he said. "You get to thinking about what you've done, about what you've accomplished. And I felt guilty because I had a lot of friends that were still back at the shelter struggling."

Things got so bad, Joe said, that he even contemplated ending his life.

With the encouragement of friends and his sister, along with his faith in God, Joe said he was able to pull himself from the brink. He set his mind on the future, choosing to think about what's possible instead of



Joe Flamm says "I'm a glass-half-full person." he's recently hosted a TV show and wants to write a book and become a motivational speaker.

"I've always been a dreamer," he said. "I got back to thinking positive thoughts, to what was next. It's important to get up in the morning and have something to strive for, something to truly live for."

dwelling on his failures.

"I've always been a dreamer," he said. "I got back to thinking positive thoughts, to what was next. It's important to get up in the morning and have something to strive for, something to truly live for."

For Joe, that's sharing his story.

Telling his tale

Joe said he saw the power his story can have when it was plastered on the front page of the Reading Eagle.

A few days after the story appeared Joe was getting on a bus in the city when he noticed a woman looking at him.

"She said, 'I know who you are. Keep doing what you're doing,'" Joe recalled.

Joe said all of his friends were ecstatic to see their buddy in the newspaper. But it was the reaction of strangers like that woman that really touched him.

Like the shoppers at

Barnes and Noble, a regular haunt of the heavy-reading Joe, who would pause to stare at him.

"I knew what they were going to say," Joe said. "They were going to say, 'Aren't you that guy?'"

Many offered to buy Joe books or coffee or give him money, he said. Some just thanked him for his honesty, for providing a window into a life they may not have seen before.

"The best was when people I don't know who saw the article would come up to me and tell me I'm an inspiration," he said. "That article has impacted a lot of people."

Joe said he hopes to impact even more.

He's working on writing a book and wants to be a motivational speaker, both things he spoke about back when he was at Opportunity House. The theme of each, he said, is that it's never too late.

Joe also recently got a chance to host a show on BCTV, something he said he was excited about. Titled "What About Homelessness," the half-hour program took a look at some reasons for and solutions to homelessness.

Admitting he was "one jittery host," Joe said he would like to do more shows in the future, perhaps one every two months. He said he thinks he'll get better at hosting them the more times he does it.

"I don't think it could get any worse," he said with a laugh.

Joe hasn't found much work since he left Opportunity House, other than a gig with UPS helping deliver packages the past two holiday seasons. He has been able to live off Social Security.

Looking back

It would be easy for Joe to be bitter, to look back at

what he went through the last decade or so and curse his lot in life. It wouldn't be shocking if he was resentful or embarrassed.

That's not his style.

"I'm completely serious: I'm glad I went through it," he said.

Joe says his experience with homelessness has made him a better person. It has made him more patient, more caring.

He got to see the best parts of humanity, he said.

Joe marvels at the volunteers who gave their time and money to help him and others at Opportunity House. He witnesses people with next to nothing not hesitating to offer a razor or bar of soap to someone else who needed it.

"Truthfully, it was a blessing," he said. "I'm very thankful for it. I'm more compassionate, less judgmental."

"I count it as one of the good things I've had in

my life," he added. "With all I've been through, the homeless shelter may have been the easiest part of it."

Joe said he believes that if people experienced homelessness like he did, even for just a month or two, it could lead to the problem finally being addressed the way it needs to be.

"If people were homeless, in Opportunity House or Hope Rescue Mission, they would know what this is all about," he said. "People are hurting. They need compassion. There's no doubt we need more compassion in our society."

But tackling homelessness, while most certainly on Joe's extensive to-do list, is a project for another day. In the meantime, he's focused on making himself a little better each day. On taking one step after another.

"I was happy for my time at Opportunity House, but, of course, it was very hard," he said. "When I was in the middle of it I wasn't always feeling the vibes, necessarily. But that was just the first step in my journey, and I have a long way to still go."

"And this is not my best version of myself. I have plans for my life."

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HEALTH

What chronic pain sufferers need to know

StatePoint

According to a new survey from Boston Scientific of more than 500 people with chronic pain, 60 percent aren't satisfied with their current treatment or therapies. Professional golfer Grant Waite can relate.



COURTESY OF GRANT WAITE

Professional golfer Grant Waite has suffered chronic back pain.

Repetitive, rotational movements make golf incredibly stressful on the back. Waite tried multiple surgeries, which didn't provide relief, and he said he couldn't function while taking prescription medications.

Twelve years ago, the pain in his back was so debilitating he could barely get out of bed, let alone play professional golf or spend time with his family. "Pain is debilitating not just physically, but mentally and emotionally because there's no escaping it. When you're in pain, it's just difficult to function."

According to the CDC, more than 50 million chronic pain sufferers nationwide are struggling with pain that lasts for six months or longer without finding relief. One of the most common reasons that adults seek medical care, chronic pain has been linked to restrictions in mobility and daily activities, dependence on opioids, anxiety and depression, and reduced quality of life. Unfortunately, less than half of those surveyed are aware of drug-free, minimally-invasive, interventional therapies helping patients such as Waite return to activities they love and regain hope for their future.

Waite sought help from a pain management specialist — a doctor specially trained to address acute and chronic pain. That's when he learned about spinal cord stimulation (SCS).

SCS is an FDA-approved implanted medical device that interrupts pain signals from reaching the brain. Unlike some surgical procedures, it can be personalized to an individual's needs and is reversible.

Patients undergo a trial period, allowing them to evaluate and adjust the pain relief delivered before deciding to receive a permanent implant. Initially, Waite didn't know much about this treatment, but after completing his trial and full implantation with the Boston Scientific Spectra WaveWriter SCS System, he champions it.

"Before SCS, my pain forced me to give up my active lifestyle, which was hard. Now there are very few limitations on what I can do," says Waite, who is back to playing golf, working out, and even hiking and traveling with his family.

"The experience of chronic pain is complex and unique to every person. But pain management specialists have many tools in our arsenal that can provide adequate, lasting, personalized pain relief," says Dr. Steve Pyles, a pain specialist and founder of the Pain Treat-

ment Centers in Florida.

The new survey found that 94 percent of chronic pain sufferers would try an FDA-approved, drug-free alternative to help manage chronic pain, but less than half have ever seen a pain specialist.

Dr. Pyles notes that for patients with chronic pain in the lower back, legs and feet, SCS offers a personalized experience that can treat multiple pain areas simultaneously. For those suffering from moderate lumbar spinal stenosis, interspinous spacers may relieve pain and discomfort in the lower back, legs, groin and buttocks. Alternatively, radiofrequency ablation delivers a small current to interrupt pain signals at the source.

To find a local pain management specialist and learn more about chronic pain, visit www.pain.com, an educational site from Boston Scientific. You can also take a pain assessment quiz and connect with other patients.

Life with chronic pain can be all-encompassing. However, experts say that non-drug therapies are providing tangible relief to patients.



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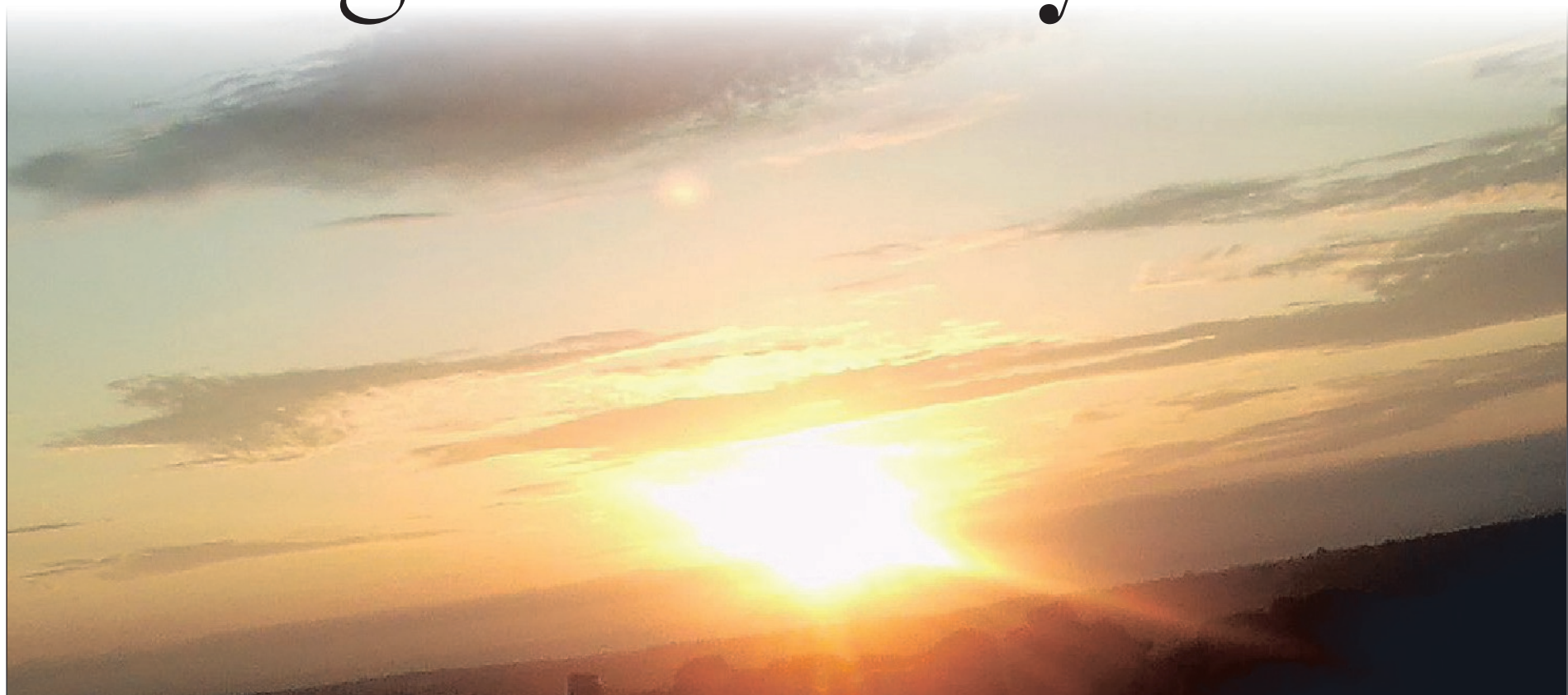
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SPOT OF T

The simple things can bring a smile to your face



WIKIPEDIA

If you're up early and catch a sunrise, it can put you on the path to making it a good day.

By Terry Alburger
Brittany Pointe

As we begin this new and hopefully better year, I've discovered that it is the simple things that bring smiles and a respite from the fray. Certainly, last year was a hard year, but here you are, looking forward to better times.

You can start by looking for the simple things that can bring you joy. It could be a fond memory, an unexpected encounter or a surprise happening. Or it could be something as insignificant as a balloon dancing. Yes, I said a balloon dancing.

During the last week of 2020, as I was busily delivering birthday goodies to the doors of Brittany Pointe residents who had

birthdays, someone stopped me in the hallway to ask a question. As I paused to answer her, I realized that the green helium-filled balloon at the end of the ribbon tether that I held tight in my hand had begun to dance.

I don't mean gently move as a result of momentum. I mean it danced as if it had a mind of its own. It was a happy, bubbly dance, and it instantly made me smile.

I released the ribbon and still, it remained on its makeshift dance floor, dancing as if no one were watching. I had inadvertently stopped directly under a vent, and a simple stream of air held this happy balloon captive for a few moments. And for some inexplicable reason, it brought me immense joy.

I watched for a moment as this playful balloon amused not only me but also those who happened by. It looked happy. I'll take happy anywhere I can find it!

I think one of the best lessons learned from the longest year ever, 2020, is that joy is everywhere. You just have to look for the little things. They can be found in the unlikeliest of places.

Smiles are all around us, waiting for us to claim them. Grab a smile! They're free! You know the feeling of stepping onto a fresh blanket of snow, pristine and beautiful ... it's serene. Look around at the landscape, frosted white by Mother Nature. It is indeed worthy of a smile.

Sunrises are always a surefire feel-good evoker. If you happen to

be up early, take a look outside for a glimpse of God's masterpiece — the dawn of a new day. Remember that each day is chock full of possibilities. That beautiful sunrise puts you on the right path to make it a good day.

And I've noticed that sunsets in the dead of winter are exquisite. Bright oranges and pinks, laced with the shadows of wispy clouds — they are stunning.

It has become a hobby of mine to capture these beautiful images on my phone camera, savoring the joy later as I glimpse my images of the day. Take a moment, step outside and watch. It's free. It's majestic.

Little things — kisses from a puppy, a video chat with a child in your family, a hug from a close family member — all bring joy.

You don't need to win the lottery or drive a fancy car. You don't need to make a million dollars or win a Pulitzer Prize.

The joy I'm talking about comes from within. Have faith, it's there. Look past the negative aspects that you may encounter in your day-to-day life and look within. Tucked away, hidden in happy memories of better times, is a joy that can grow within you.

It may seem cliché but start keeping track of the simple joys you encounter. Finding a quarter. A parking space near your destination. A rainbow. Catching a snowflake on your tongue. Looking for shapes in the clouds. A dancing balloon. They add up. Little things. Simple things. Joyful and peaceful.



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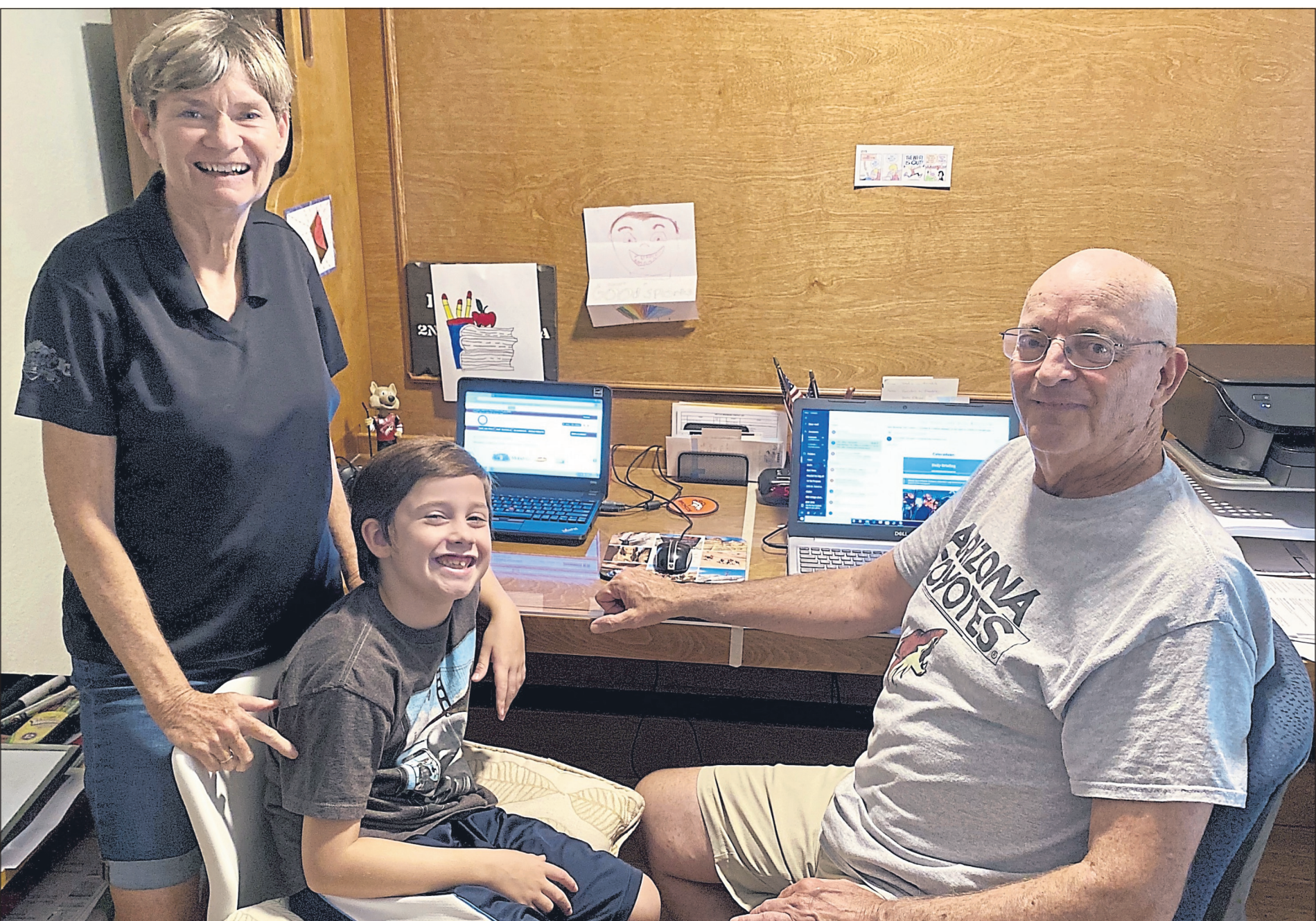
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GRANDPARENTS

HELPING GRANDS

Working parents turn to their own parents to help with their kids' learning during the pandemic.



COURTESY OF BILL HILL

Mary Hill and her husband, Bill, with their 8-year-old grandson in suburban Phoenix.

By Leanne Italie
The Associated Press

NEW YORK » Gone, for now, are the days when retirees Bill and Mary Hill could do whatever they please. Since

school started for their only grandchild, they're not leisurely reading the morning newspaper, dawdling over a sudoku or staying holed up in their Colorado cabin to escape the Arizona heat.

Instead, they greet 8-year-old Will at the gate of their residential community in suburban Phoenix every school day, often rolling up in their golf cart. Bill, 72, a former college

sports administrator, and Mary, 70, who worked as a nurse practitioner, volunteered to keep Will five days a week and oversee distance learning after their son and daughter-in-law were re-

quired to report in person to the school where they teach.

"At first it was like, we'd love to be a part of this and get to see our grandson more, really get to know

him a little better," Mary said. "At the same time, we were going, 'Oh my gosh.' We knew it would change our lives and it has. It's much busier."

GRANDS » PAGE D3



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Grands

FROM PAGE D2

Whether students are learning at school or at home, or are not yet school age, more grandparents have jumped into daily caregiver roles. Many are happily working without pay, for the love of family, while others have accepted offers of money from their frazzled, eternally grateful adult children.

Not always easy

As the Hills have learned, it's not always easy.

"The hardest part is not just being a grandparent, where you can give out candy and eat ice cream and play games," Mary said. "Now there are house rules. You need to drink at least one glass of milk a day, do some extra reading, things like that."

Many seniors who already live in multigenerational households or are grandparent-guardians are navigating routine interactions with young ones, from family dinner to a hug at bedtime, to avoid COVID-19. Others, like the Hills, have never been physically closer to the grandkids. They hope their protective bubbles will save them all.

"The original village was grandparents, when you look back historically," said child care advocate Florence Ann Romano, a former nanny. "But the granny nanny is coming back."

In Brooklyn, 64-year-old Mary Pupko is a retired seamstress with multiple sclerosis. She recently moved to town from Seattle to be closer to her daughter, Elisa Pupko, her son-in-law and her nearly 3-year-old granddaughter, Evelyn.

"Because of her health we are extremely cautious with our COVID precautions," Elisa said of her mother. "We didn't see her at all for the first 10 weeks of the lockdown, but eventually we realized we needed the child care assistance, and she was alone in her apartment, and we all missed each other."

Elisa and her husband bought a car so they can drive her mom back and forth to help out with Evelyn while they work from home.

Mary keeps her grand-



Pat Fry with her grandson Liam Fry Hawker. COURTESY OF RENEE FRY

daughter occupied reading stories, doing puzzles and playing games in her room from 9 a.m. to noon. They all eat lunch together, then Evelyn takes some "quiet time" (she has dropped her nap) while grandma sleeps.

There's a snack and more playtime with grandma until dinner. The shaggy-haired troll dolls Mary brought along are a hit. The family eats together once again, and one parent drives Mary home while the other puts Evelyn to bed.

"It was challenging at first," said Mary, who raised two children alone after her MS diagnosis. "I realized it was a lot harder than when you're in your 20s and 30s. I thought, OK, how can I do this so I'm not so tired that I can't function? I said, 'I've got to have a rest time.' Then I can get up and help with the second part of the day."

For the Hills, an hour of quiet time for themselves, when Will entertains himself, is among their new house rules. That, Mary said, often translates to a

nap for the couple. "It's more work than I thought it was going to be," Bill said. "At 8 o'clock in the morning, you've got to be there, ready to roll."

All too familiar

For Donna Sasse in Danville, Calif., it's all too familiar.

Her daughter, Aimee Grove, has paid her \$200 a week for years to care for now 13-year-old Shea, her only grandchild, but they isolated separately for the first three months of the pandemic. They decided to combine forces around June. Sasse has been casually helping out over the summer, running errands and driving Shea to baseball practice twice a week.

Now that Zoom school has started, Sasse will pick up more days for school help. Grandma and grandson also regularly golf together.

"Up until this year, it was every day," said Sasse, a widow in her early 70s who works as a life coach and is



Mary Pupko with her granddaughter Evelyn. COURTESY OF ELISA PUPKO

trying to keep her house on a fixed income. "I miss him. I was a single mom, raising two kids on my own, but now as I'm older, wiser, calmer and have time, I'm the person I would have wanted to have been with my daughter and my son. That's a real gift."

Different tack

Renee Fry, CEO and co-founder of an online estate planning business, took a different tack.

Her mother, 73-year-old Pat Fry, is a retired eighth-grade science teacher. Renee and her 9-year-old son, Liam, left home in Quincy, Mass., soon after the pandemic struck in March and moved in with her parents just outside State College so Pat could oversee Liam's online schooling.

Renee's husband commutes back and forth for long weekends as he continues to work, taking extreme care to social distance when he's away. Her dad has Alzheimer's and also lives in the Pennsylvania home.

"We just couldn't do it anymore, trying to teach my son and run a business," she said.

Before fourth grade began, Liam's private school loaded down students with summer work to catch up from the end of last spring's chaotic academic year.

"It's been a blessing having them here," Pat said. "He brings joy to our lives. He really does. I've always enjoyed teaching."

Liam sees a fundamental difference between distance learning under mom and with grandma in charge:

"Mom tells me the answers. She doesn't," he said, pointing to Pat.

The grandparents postponed a move back to Illinois, where they're from, so Pat can continue to help out with Liam.

So what about that new math?

"My mother is morally opposed to new math," Renee joked. "I have a Harvard MBA and I don't understand it."

Like Will in Arizona, Liam has new responsibilities at his grandparents' house. Chores include picking the tomatoes every day, making his bed and helping with the laundry.

"He learned how to vacuum," Pat said. "He learned what a clothesline is and how to scrub a tub. He's not a fan."

ASK RUSTY

Should a working widow claim Social Security now or wait?

By Russell Gloor

DEAR RUSTY » My husband died 13 years ago at age 50. I am now 64, never remarried, and work full time making a healthy income. I have never claimed any of his benefits.

Gloor

What are my best options? — Working Widow

DEAR WORKING WIDOW » You have several options available as both a widow and a worker entitled to your own Social Security benefit.

1. You could collect a reduced survivor benefit (only) from your deceased husband and allow your own SS benefit to grow to a larger amount. At age 70, your own benefit will be about 29% more than it will be at your full retirement age, or FRA, which is 66 years and 4 months (your own benefit stops growing at age 70). If you take your survivor benefit now, since you are claiming it before you reach your FRA it will be reduced by about 11% from the amount your husband was eligible to receive at his death. But at your FRA your survivor benefit would reach the maximum of 100% of what your husband was eligible for at his death.

2. If your survivor benefit from your husband at your FRA will be more than your own benefit will be at

age 70, you should strive to maximize your survivor benefit by waiting until your FRA to claim it. You can find out what your survivor benefit will be by contacting Social Security. They can also tell you what your age 70 benefit will be, but you can get that too by creating your "My Social Security" account, which is easy to do at www.ssa.gov/myaccount.

3. If your own benefit at age 70 will be your highest benefit, you should strive to maximize your personal benefit by claiming your survivor benefit (only) first, as described in No. 1 above, and delaying the claim for your own benefits until age 70.

But here's a big red flag: Since you still work full-time at a "healthy income," be aware that if you claim any SS benefit before you have reached your full retirement age, you'll be subject to Social Security's "earnings test," which limits how much you can earn before they take away some of your benefits. The earnings limit for 2021 will be \$18,960 (it changes annually), and if you are collecting early SS benefits of any type and exceed that limit, they will take back benefits equal to \$1 for every \$2 you are over the limit (half of what you exceed the limit by). The earnings test is in effect until you reach your full retirement age, after which there is no longer a limit to how much you can earn while collecting benefits.

So, what is your best option, considering the above?

Well, if your earnings from work are substantially more than the annual earnings limit, you may find that you will not receive any benefits, even if you were to claim. That's because they will "take back" benefits by withholding your future Social Security payments until they recover what you owe.

For example, if your annual earnings are \$60,000, you would exceed the limit by about \$41,000, which would mean you would need to repay them \$20,500. If your monthly SS benefit was about \$1,500 (about average), they would withhold benefits for about 14 months to recover what you owe, meaning you wouldn't be getting any SS benefits while you were earning that much money. Thus, you may find your best option right now is to wait until your FRA to claim any Social Security benefits.

In the interest of full disclosure, there are some nuances related to the earnings limit. The limit is higher, and the penalty less punitive, in the year you reach your FRA (during the months before you reach your FRA). And while you may gradually recover your SS retirement benefits starting at your FRA, survivor benefits withheld before your FRA will not be fully recovered, depending upon how long after your FRA you collect them.

Russell Gloor is a certified Social Security adviser by the Association of Mature American Citizens: <https://amac.us/social-security-advisor>.

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SENIOR LIFE

95-year-old interrupts mask making by surviving COVID-19



THE ASSOCIATED PRESS

Miriam Looker, 95, displays one of the 1,700 masks she's made since the beginning of the coronavirus epidemic using her quilting skills, in Marysville, Ohio. The only break Looker has taken from her 10-mask-a-day-routine came in November when she came down with COVID-19 herself, which she said left her exhausted and needing a lot of naps.

By Andrew Welsh-Huggins
The Associated Press

MARYSVILLE, OHIO » When the coronavirus pandemic began, Miriam Looker sprang into action at the behest of her stepson, a central Ohio doctor.

Looker, 95, used her supply of quilting materials and soon was making up to 10 masks a day at her assisted living facility in Marysville, about 30 miles northwest of Columbus. Then, as she pushed well over 1,000 masks, Looker took a break — to recover from COVID-19 herself.

“It was kind of my turn, I guess,” she said.

After feeling exhausted and taking a lot of naps in November, Looker was feeling like herself again and started back in. She cuts out patterns at night and adds pleats while watching the news, then inserts elastic straps the next day.

The masks have gone to her stepson's patients, residents at Walnut Crossing Assisted Living Community where Looker lives, churches, hospice groups and schools.

“It's something to do when you're tired of read-

ing and tired of whatever is going on, or don't want to do it,” Looker said. “I can always sew, and it was fun.”

Looker now estimates she's made about 1,700 masks, slightly ahead of a fellow resident who's pushing 1,300 of her own.

It's not the first time Looker has worked with material in an effort to save lives. In 1943, she had just finished her first year at Glenville St. College in her hometown of Glenville, W.Va., when military recruiters came looking for women for the war effort.

After a summer training

stint at West Virginia Wesleyan College in Buckhannon, she found herself in Dayton at what was then called Wright Field — today's Wright-Patterson Air Force Base — testing parachutes for the army. Testers would watch the troopers jump, record their hang time, then inspect parachutes for damage.

That experience explains a lot about her efforts to help during the pandemic, said her stepson, family practice Dr. Joseph Linscott.

“She's just like Rosie the Riveter from WWII,”

he said. “She went from making quilts to making masks. She changed her assembly line overnight.”

While in Dayton, Looker met her first husband, Delbert Ford, a paratrooper trainer. At war's end they moved to Beloit, Wis., where they raised four children. Eventually, at age 60, Looker earned a two-year degree in computer science at Edison Junior College — now Florida SouthWestern State College — in Fort Myers. She hasn't ruled out finishing a four-year degree.

“I'm thinking about it,” she said.

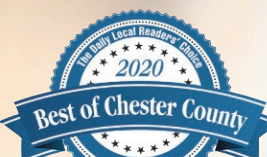

These days, Looker spends her time quilting, reading mysteries, staying current on politics and playing bingo. She uses her iPad to FaceTime with her children and grandchildren, do puzzles and check email.

She attributes her longevity to her parents' own long lives and a secret she shares: “Eat fruit every day.”

Looker knows there are coronavirus skeptics, and people who don't want to wear masks or think it won't help.

“If wearing a mask helps other people, you need to be doing it,” Looker said.

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EDUCATION

Woman gets college degree 6 decades after dropping out

By Emily Anderson
The Associated Press

EDEN, UTAH » Mary Spencer was 19 years old when she dropped out of college. Now, over 61 years later, the 80-year-old has earned her bachelor's degree.

In a virtual Brigham Young University-Idaho commencement held last month, Spencer was awarded a bachelor of science degree in marriage and family studies.

“I had always wanted to, and I regretted that I had stopped, that I had quit,” she said. “That was a mistake, I felt like. And I liked school. I just thought, well, I'm not dead yet.”

Spencer began attending St. Benedict's School of Nursing in Ogden, Utah, in 1959. During her time there, she and her husband decided they wanted to get married. In order to attend the school, however, she was required to live on-site at St. Benedict's Hospital. So, she quit.

“I quit, then we got my husband through college, then the kids got through college, then the grandkids got through college, then I decided it was my turn,” Spencer said.

Four years ago, Spencer told her son, Mitch Spencer, that she could either be an 80-year-old without a bachelor's degree, or go back to school and turn 80 with a bachelor's degree.

Choosing the latter, the octogenarian enrolled in BYU-Pathway — now BYU-Pathway Worldwide — and started taking online classes toward her degree. Her younger classmates, she said, treated her just like every other member of the class.

“I guess not a lot of people go back to school;



THE ASSOCIATED PRESS

Mary Spencer at her home in Eden, Utah.

they're not as crazy as I am,” Spencer said, laughing. “I don't know why everybody thought it was different.”

In 2016, when she returned to school, about 16% of college students nationwide were over the age of 35, according to the National Center for Education Statistics. Of women seeking a higher education, 18% were older than 35.

The median age of a college student is 26.4, according to a 2017 report from policy think tank New America. At 36, that age is higher among those seeking a degree or certificate through BYU-Pathway Worldwide — a program many with unfinished degrees flock to in an effort to reach the finish line.

Unlike many who work to obtain a higher education, Spencer wasn't looking to advance her career. She just hoped to learn and check an item off her bucket list — one her son Mitch says is very long.

“It felt good that I had accomplished a goal that I had put off for 60-70 years,” Spencer said. “It just felt so good to complete what I started — to make a goal and finish it.”

“She's a goal setter and she's tried to instill that in

us,” Mitch Spencer said.

He and his siblings organized a celebration for her accomplishment — as much of one as COVID-19 would allow, anyway.

On the day of the commencement, a small group of her family gathered around a computer and watched as her picture flashed on the screen and an announcer read her name with a short bio. Spencer wasn't disappointed by the ceremony being forced online, she said, because it was similar to two of her grandsons' graduations in May.

“She's got great-grandkids now, and I don't know how much she thought about it, but this is really something inspiring to the great-grandkids that education is important,” Mitch Spencer said.

Next, Spencer hopes to return to writing and volunteer work. She has previously written children's books and served as a court-appointed advocate for children. She hopes to use her degree in both endeavors.

Spencer said neither her age, nor the COVID-19 pandemic, will slow her down.

“We're not dead yet,” she said. “There are still things to do.”