

610-323-5009
www.TriCountyAAC.org
288 Moser Road, Suite 1
Pottstown, PA 19464

March - April 2021

NEWSLETTER

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FROM BRIAN'S DESK

Hello from everyone here at the TRAAC! I hope you are all staying safe and healthy as we continue to endure this historic pandemic. Many people are getting fatigued by these long-term restrictions, but the threat is not over! Please continue to be vigilant - wear a mask out in public and around others, and go out as little as possible. Be sure to continue washing your hands and using hand sanitizer regularly.



Parkes

Thank You A huge THANK YOU

is due our volunteers who are critical to our operations. Our meal volunteers have been incredibly dedicated, spending multiple days each week assisting in the kitchen. From John, Kathy Jo, Mike, Bert and Julie in the kitchen to our delivery drivers Dave and James, Arlene, Monica and Charlie, Barb, and Roz, lunch wouldn't happen without you!

Thank you also to everyone else who has continued to assist us and our guests during this past year - our shopping volunteers, fundraising volunteers (spending hours outside selling raffle tickets!), and

newsletter volunteers.

New Programs on PCTV & Zoom

Thank you to PCTV for helping us reach more people in their homes! You can find some of your favorite programs being televised on PCTV, and we are adding new programs regularly.

Our online classes are continuing. If you have internet access, you can participate in our live classes with Jolene, Darrel, and new instructor Charee. Look for the schedule in this newsletter.

Grab & Go Lunches

We are still offering Grab & Go Lunches! Lunches are free, but we do require you to reserve your meals for the week by the prior Monday. Look for the menu and reservation dates in this newsletter.

If you do not have a lunch reservation, but just want to purchase soups, crock-pot meals, or muffins, come through our drive-through on Monday, Wednesday or Friday between 12 and 1 and let them know what you want. Availability varies by day.

If You Need Assistance

We are still working hard

to support older adults during this time.

If you need food assistance - please call 610-323-5009, and press 1. There are a number of organizations providing food assistance, and we can help connect you with the best fit.

If you need help running errands - Please call 610-323-5009, and enter 105. We have a number of community volunteers who are available to run errands for you, like stopping by the grocery store or the pharmacy.

Stay in Touch and Reopening

At this time, I can't say when we will reopen for in-person programming. It will all depend on the levels of illness in our area through the spring. Keep an eye on our website, our Facebook page, and our email newsletter for up-to-date information on available programs and services.

We miss seeing everyone, and can't wait to get back to normal. Please stay safe, stay inside as much as possible, wash your hands often, and wear a mask when you do go out.

Brian
610-323-5009
Brian@TriCountyAAC.org

NEW VACCINE REGISTRATION HOTLINE

833-875-3967

If you are a Montgomery County resident and are unable to access the internet to register for the COVID-19 vaccine, call this toll-free number to reach the Montgomery County Call Center. A volunteer will register you to be contacted when it is your turn to make an appointment for the vaccine. This number is available Monday - Friday 8:00 a.m. - 4:00 p.m.

This newsletter sponsored by

LOOK WHAT'S HAPPENING ...

The following Zoom classes are held weekly. Email Jolene for class links at jolene@tricountyaac.org.

Monday

8:00-9:00 Early Bird 50+Fit
9:30-10:30 50+Fit
9:15-10:15 Yoga with Charee
10:45-11:30 Chair Yoga with Charee

Tuesday

7:15-7:45 Core and More
10:00-11:00 Sit and Get fit
11:05-11:35 Chair Dancing
1:00pm-1:40 Tai Chi with Darrel

Wednesday

8:00-9:00 Early Bird 50+Fit
9:30-10:30 50+Fit
2:00-2:30 Mindful Meditation with Charee

Thursday

7:45-8:30 PiYo

10:00-11:00 Sit and Get Fit

Friday

10:00-11:00 Boom Move
Message from Tivity Health/SilverSneakers:

“You should always consult with your physician before engaging in any physical activity program. By participating in this online exercise class, you assume all dangers, hazards and risks of such participation. The exercises demonstrated by the instructors in this online class are physically demanding. If you are unable to safely perform these exercises, please modify them for your own safety or choose a different set of exercises.”

ZOOM Basics and Etiquette:

Please arrive five or ten minutes early. If you're late to class, you have to be “added in,” which involves the host coming to the phone or tablet and can disrupt class.

Please turn off your microphone AND camera when class is starting. Doing so will make the video stream less jumpy and more in-sync.

No need to use your microphone and video! Feel free to just observe the “chit-chat” before and after and enjoy the class.

Education & Assistance**BENEFITS INFORMATION AND REFERRAL**

Paula Mayewski
Please call Paula for an appointment; days & times vary
(610)323-5009; ext. 105

APPRISE (MEDICARE) COUNSELING

Medicare is not one-size-fits-all – get your plan adjusted and save money!
Ed Savitsky & Craig Soloff
By appointment only
Call Paula (610)323-5009; ext. 105 to schedule appointments

VETERANS BENEFITS PROGRAM INFORMATION

Jamie Washburn
Please contact Paula for appointment information
(610)323-5009; ext. 105

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BOARD OF DIRECTORS MEETINGS**Board of Directors meets the 4th Tuesday of the Month at 8 a.m.**

The mission of the TriCounty Active Adult Center is to enhance the well-being of its members by providing services and activities that promote an independent and healthy lifestyle. The TriCounty Active Adult Center has more than 2,500 members residing in the tri-county area. We welcome anyone living in the tri-county area (Berks, Chester and Montgomery counties) who is 50+ years of age to consider attending our center. The TriCounty Active Adult Center provides services to anyone age 50+ or better, regardless of race, religion, nationality, gender, sexual orientation or gender identity.

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ASK YOUR PHARMACIST

What you should know about the COVID-19 Vaccines!

By Eric Schenke

Doctor of Pharmacy Candidate 2021

University of the Sciences/ Philadelphia College of Pharmacy

One year ago, headlines told of a new virus that was found on the other side of the world. Experts warned of the potential for a global pandemic. Yet, no one could truly predict what was to come. Today, after a year of uncertainty and fear, we finally have some good news. Two vaccines have been developed in record time, using new technology, to help bring an end to the COVID-19 pandemic. While many are excited to finally see the light at the end of the tunnel, some have concerns. What's so special about these vaccines and are they safe?

In this edition of "Ask Your Pharmacist", we hope to answer some of these questions. Provided is an overview of what is known about the COVID-19 disease, the vaccines, and the benefits of vaccination.

COVID-19

How Is Covid-19 Spread?
COVID-19 is spread from person to person through close contact which is considered a distance of less than six feet away. The virus is mainly spread by respiratory droplets from infected people through talking, sneezing, coughing and breathing and less commonly through physical contact, such as hugging, kissing, or shaking hands.

What Are the Signs and Symptoms?

The onset of COVID-19's symptoms vary from person to person. It usually begins 2-14 days after exposure, with an average of 5 days and symptoms can vary in severity. Evidence suggests that up to 30% of infected

individuals are asymptomatic. For those that do show symptoms, the most common are:

- fever
- cough
- shortness of breath.
- Less often but still commonly experienced are:
 - muscle aches and headache
 - diarrhea
 - runny nose
 - dizziness
 - vomiting
 - loss of taste and smell
 - abdominal pain
 - loss of appetite
 - sore throat

These symptoms are considered to be signs of mild COVID-19, and it is recommended to remain at home and isolate if one experiences these symptoms.

Unfortunately, COVID-19 can also express itself in much more devastating ways that require hospitalization. The symptoms of severe COVID-19 include:

- severe shortness of breath or difficulty breathing
- increased breathing rate more than 30 breaths per minute
- low blood oxygen levels (less than 93%)
- presence of congestion in the lungs.

Severe COVID-19 may also result in fluid buildup in the lungs and multiple organ failure. If untreated, it can lead to death.

When Should I Be Tested?

There are several types of tests available for COVID-19: antibody and diagnostic tests. Antibody tests determine whether you have had the virus in the past by detecting the antibodies the immune system creates to fight the infection. Because antibodies can last for months or

even years after an infection, these tests cannot determine if one is currently infected with the virus.

Diagnostic tests come in two forms: a molecular test such as the Polymerase Chain Reaction (PCR) test which tests for the virus's genetic material and is more accurate but takes longer for the results; and an antigen test that looks for proteins from the virus which provide results within minutes, but may not be as accurate.

Testing is recommended for anyone who meets any of the following criteria:

- Experiencing symptoms associated with COVID-19
- Having close contact with someone with confirmed COVID-19
- Taking part in activities that increase the risk of COVID-19 (travel, large gatherings, crowded indoor settings)
- Referred by a healthcare provider, local or state health department (e.g. undergoing surgery; your doctor may require you to test negative prior to scheduling a procedure)

How Can I Protect Myself Against Covid-19?

The best way to avoid getting sick is to:

- limit your contact with other people by social distancing (remaining 6-feet apart)
- wear a mask that covers the mouth and nose to further limit the spread of droplets
- avoid touching your face to avoid spreading contaminants from surfaces onto your face
- wash your hands with soap and water for 20 seconds
- isolate for a period of

14 days and monitor your symptoms if you suspect that you have come into contact with someone infected with the virus

- stay home if your symptoms are mild
- eat healthy meals and staying well hydrated
- take over-the-counter medications such as acetaminophen for fever and/or pain

▪ stay in contact with your doctor to let them know if you feel your symptoms are worsening or you are having difficulty breathing

What Are the Long Term Effects of Covid-19?

Most cases of COVID-19 will resolve 10 days after symptom onset, but may take up to 20 days. The CDC recommends that isolation can discontinue for people with COVID-19 symptoms once 10 days have passed from symptom onset, 24 hours have passed without a fever without using fever reducing medication, and symptoms have improved.

Most people will recover from COVID-19 and return to normal health, but others may experience long-term symptoms months after their infection.

The most common long-term symptoms are:

- fatigue
- shortness of breath
- cough
- joint pain
- chest pain
- difficulty thinking or concentrating
- depression
- muscle pain
- headache
- on again/off again fever
- heart palpitations (fast-beating or pounding heart).

There have also been reports of some of the rarer symptoms of COVID-19 per-

sisting after recovery including:

- inflamed heart muscles
- abnormal lung function
- kidney injury
- hair loss
- smell and taste problems
- anxiety and sleep issues
- memory problems
- change in mood.

Vaccines

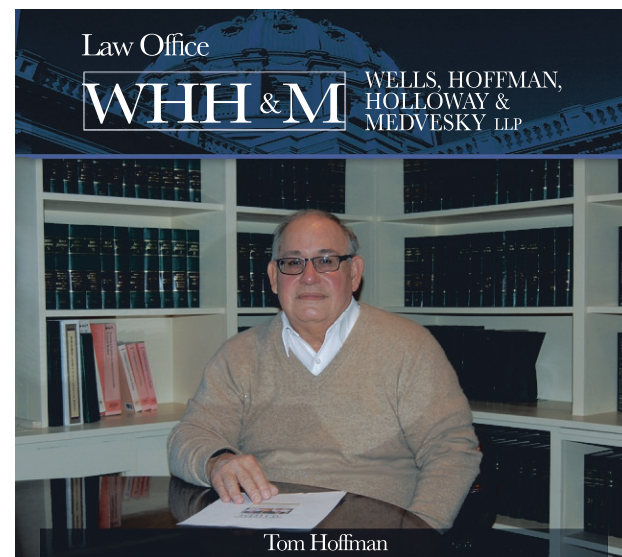
MRNA VACCINES

Two vaccines have been developed for use against COVID-19: one developed by Pfizer-BioNTech, and one developed by Moderna. Both of these vaccines share one exciting feature in common: they are both mRNA vaccines, a brand-new type of vaccine technology. But, what makes them so spe-

cial?

Traditionally, vaccines are available in two forms: live and inactivated. Live vaccines take the actual virus and modify it to be capable of replication but weakened so that it doesn't cause clinical disease. Live vaccine use is limited, as they do carry a risk of developing the disease in question. More commonly used is the inactivated vaccines. These vaccines take inactivated or "killed" viruses and use them or pieces of them to induce an immune response. In both cases, the vaccines work by exposing our bodies to the foreign pathogens so our immune systems learn to recognize them in the future.

VACCINES » PAGE 4



Tom Hoffman

When you're ready to come in and talk, I'll be here.

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In Estate Planning, Be Aware Of The Consequences

By Dave Garner, Esq

There are times in life when we cannot control the outcome of a situation. We are then left to sort things out wishing that we could have done something to change the results. In my professional career, there have been several times I have been consulted after the fact on a question dealing with "estate planning." The person has been frustrated by a consequence that they were unaware of when they had made the decision that produced the unintended result. In virtually every instance, the person had acted without consult-

ing a professional. However, some of these people had previously worked with professionals to develop an estate plan. So what went wrong?

The desire to reduce/avoid taxes is a primary objective in estate planning for many people. With proper advice from professionals (financial planners, CPAs and attorneys), sound strategies geared to the specific situation can be developed and implemented that address the objective in a reasonable manner and help achieve the desired results. However, when people take matters into their own hands, based on information they read in an article or are told by

a well-intended friend, the outcome can have financial implications that if realized by the person prior to acting may very well have been a deterrent to the action. So what am I specifically referring to?

I preface the reminder of my comments by stressing that consultation with professionals is essential to ensure that the issues relevant to your situation are carefully considered. I am not giving legal advice!

The practice of adding presumptive heirs as co-owners on assets such as bank accounts, investment accounts or even real property is a tactic employed by people in a "self-help fash-

ion" in an effort to reduce the Pennsylvania inheritance tax liability which will arise at the time of their death. So how does that work?

Under Pennsylvania law assets that have been titled jointly by two or more individuals for more than one year are deemed to be owned by each of the joint owners in equal shares. Pennsylvania inheritance tax considers the value of assets titled in the name of each person who dies. If an asset is owned by multiple people, only the value attributable to the deceased person is considered for inheritance tax purposes. While the strategy of adding heirs

as joint owners on an account funded solely with a parent's money may reduce the inheritance tax liability if the parent dies before the children, the strategy becomes much less desirable if one of the children dies first because now the parent is inheriting from the deceased child! So what is the impact?

An example with variables will best illustrate the different outcomes. Scenario 1- A widower, Dad adds his children, Jack and Jill as co-owners of his investment account in January 2019. Unfortunately, Jack dies in January 2021. The account is worth \$300,000 so Dad and Jill

each inherit \$50,000. Dad's inheritance tax liability is \$50,000 x 4.5% (the rate on transfers between lineal descendants) = \$2250 and Jill's is \$50,000 x 12% (the rate on sibling transfers) = \$6000. Total tax - \$8250. Scenario 2- Dad dies first. The tax liability to each child is \$50,000 x 4.5% = \$2250, totaling \$4500. Scenario 3- Dad never added Jack and Jill to the account - \$300,000 x 4.5% = \$13500. Each scenario yields a different inheritance tax liability. So, what should you do?

Talk to a professional so you can understand the consequences in advance and make an informed decision that best fits your situation!

Vaccines

FROM PAGE 3

mRNA vaccines are different. mRNA is a part of the biology of every living thing. It is created based on our DNA, and provides the instructions necessary to create proteins that we need to live. Utilizing these natural mechanisms, mRNA vaccines provide instructions for making a specific protein of the virus. This means that we can now train our immune system to recognize and target specific parts of a virus. For example, the COVID-19 vaccines target the spike protein on the outside of the virus. This protein is the part of the virus that allows it to enter our cells. With this new technology, we can begin creating highly effective, tailor made vaccines in record time.

Comparing the Two Vaccines

VACCINE

The table compares some of the different features of each vaccine. Both vaccines are highly effective among the general population in preventing the COVID-19 disease.

Vaccine	Pfizer-BioNTech	Moderna
Efficacy for general population	95%	94.1%
Efficacy for ages 65 and older	94.7%	86.4%
Most Common Reported Side Effects Side effects are reported as mild and may last a few days; Known allergies to polyethylene glycol or polysorbate should avoid getting the vaccine	<ul style="list-style-type: none"> - Injection site pain, swelling, or redness - Tiredness - Headache - Muscle pain - Chills - Joint pain - Fever - Nausea - Severe allergic reactions are rare 	<ul style="list-style-type: none"> - Injection site pain, swelling, or redness - Tiredness - Headache - Muscle pain - Chills - Joint pain - Fever - Severe allergic reactions are rare
Site of Injection	Upper Arm Muscle	Upper Arm Muscle
Time Between Doses	21 days	28 days

Moderna's vaccine is slightly less effective among adults ages 65 and older. Both vaccines are shown to be highly effective, safe and do not contain eggs, latex or preservatives. Delaying your first dose could put you at greater risk of COVID-19 exposure.

Recently, Johnson & Johnson announced their vaccine, offering promising Phase 3 clinical trial data. Unlike the previous two vaccines addressed, this vaccine uses a harmless and killed genetic cold virus to carry genetic material for the spike protein

found on the coronavirus. Once inside the body, cells respond by making copies of the spike protein prompting the body to trigger an immune response against Covid-19. Data shows an 85% efficacy rate against moderate to severe disease and 100% efficacy overall at preventing hospitalization and death. One advantage is that the Johnson & Johnson's vaccine requires only one dose to achieve protection and was found to be well tolerated and safe. The company filed for Emergency Use Authorization with the FDA in early Febru-

ary 2021. Vaccine availability is expected by early March 2021 and the company plans to supply 100 million doses to the U.S. by June 2021.

Another vaccine with similar technology was developed by AstraZeneca but is not approved for use in the U.S. to date. According to published data, the vaccine offers 76% efficacy after the first dose and increases to 82% after the second dose, 12 weeks later. Importantly, this data also found that there was a reduction in asymptomatic disease transmission of up to 67%. Side ef-

fects were found to be similar in both vaccinated and placebo patients. The United Kingdom has given this vaccine an emergency use authorization.

How can I get the COVID-19 Vaccine?

Due to the demand, it is a good idea to register in advance to receive the vaccine. You can register on your state's website, or contact area immunization sites for availability. It is also important to understand the various phases of vaccine roll out in Pennsylvania which is currently in Phase 1A.

New vaccination clinics are being set up daily to keep up with the demand. Retail pharmacies (Rite Aid, ACME, Walgreens, Walmart etc...) will soon be offering the Covid-19 vaccine but availability varies from state to state.

These website can provide help in obtaining more information: www.montcopa.gov; www.health.pa.gov

The Benefits of Vaccination

The primary reason for vaccinating is to reduce the like-

lihood of developing an infection. Vaccines can't keep a virus from entering your body, but they do prepare the immune system to fight the infection once inside. From there, your body can dispose of the virus before it can replicate. This results in shorter durations of illness, faster symptom improvement, lower severity of the disease, and reduces the time period that someone could spread the virus to others.

Another benefit is based on the concept of herd immunity. Herd immunity occurs when a large part of the population is immune to a contagious disease and can indirectly protect non-immune members of the population. Vaccines help to establish herd immunity.

Indirectly, getting sick can affect more than just your physical health. Illness can impact your mood, family life and impose financial burdens just to mention a few examples.

We all want to return to a "normal" way of living and vaccines are a step in the right direction.

References are available upon request. Please contact Professor Sondra Schultz RPh at s.schult@uscience.edu.

DESIGNER BAG BINGO

Thank you to everyone who participated in our Designer Bag Bingo – it is another success! Thank you especially to the sponsors who made it all possible:

Kelly Real Estate
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3 SHOULDER STRETCHES FOR MOBILITY

Shoulder mobility can be measured by how high you reach overhead, out to the side, and behind your back. Mobility of the shoulder is important for overhead reach, to help tuck in your shirt, and doing your hair. Here are my favorite shoulder stretches to help with upper extremity mobility.



Adamski

1. Posterior Capsule Stretch. Grab above your elbow and pull your involved arm across your body. You can feel the stretch between the back of the shoulder to the outside of the shoulder.

2. Internal Rotation Stretch. Use a belt, dog leash, or towel. The goal is to first pull your hand to the middle of the spine and then up the spine. Put the involved hand behind your back and use the other hand to assist via the belt. You should feel the stretch in the front of the shoulder.

3. Doorway Pect Stretch. Stand in a doorway and place forearms on the frame. Feel the stretch in front of

your shoulder and chest. Can perform at multiple angles on the doorframe. Hold the stretch at 90 degrees and then approximately 15-25 degrees greater or less than 90 degrees. To make this stretch easier or less aggressive, perform one arm at a time vs. both arms at once. To make this more aggressive, lean forward, use both arms, and use the higher angle.

Hold stretches 30 seconds to a minute. You want to feel a light to medium pull in your shoulder and no numbness or tingles. Never stretch to pain.

Try these 3 stretches to increase your shoulder mobility. You can perform these stretches throughout the day. Stretching after a warm shower, daily walk, or workout is an ideal time.

Dr. Julie Hawthorne Adamski is a licensed physical therapist and the owner of Energy Physical Therapy LLC. Dr. Adamski serves the greater Pottstown and Boyertown area and is a local resident committed to the health and wellbeing of residents. Information in these tips is intended for educational use only. You should seek medical advice from your individual



physical therapist or physician if needed. www.energy-pt.com 610-310-0915

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*Certified as an Elder Law Attorney by the National Elder Law Foundation as authorized by the Pennsylvania Supreme Court



Email: info@owmlaw.com
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Important Ways Dementia Caregivers Can Be Healthy Caregivers

Caring for someone with Alzheimer's or other dementia can be overwhelming. As a caregiver you may find yourself with so many responsibilities that you neglect taking good care of yourself. Practicing self-care is one of the best things you can do for the person for whom you care. Here are some ways you can be a healthy caregiver:

See your doctor regularly (or at least annually) and listen to what your body is telling you. Stress, exhaustion and/or changes in appetite or behavior should not be ignored.

Get some exercise. Take family and friends up on their offers to help so you can make the time. Start

small, find an activity you enjoy and get moving!

Eat well and get enough sleep to maintain optimal physical and cognitive health.

Manage your stress level by noting physical symptoms, talking about them with your doctor and finding a relaxation technique that works for you.

Seek help from the Alzheimer's Association

You are not alone. The Alzheimer's Association offers a variety of resources to help you practice self-care while empowering you to be the best possible caregiver.

EDUCATION PROGRAMS

AND SUPPORT GROUPS

Take advantage of no-cost education programs that offer helpful information and hands-on care tips and best practices. Attend a support group to be helped by others on the caregiver journey. And because health is our first priority during the pandemic, all programs and support groups are offered online and can be participated in by phone or computer from the comfort and safety of home. For more information and to register, visit alz.org/crf or call 800.272.3900.

Register to attend our next half-day virtual symposium focused on self-care, featuring six short presentations on these top-

ics: Healthy Living for Your Brain and Body; Mediterranean Diet; Prepare to Care; Attitude of Gratitude; The Impact of Physical, Cognitive and Social Interventions on Brain Health; and Alzheimer's Association Resources, Research and Ways to Connect.

Virtual Dementia Symposium: Balancing Health & Wellness

Thursday, March 25, 2021
8:30 a.m. to 12:00 p.m.

Hosted through Zoom – Register at 800.272.3900.

ONLINE COMMUNITY

The Alzheimer's Association hosts ALZConnected®, a free online community / message board for everyone affected by Alzheim-

er's or another dementia. Visit alz.org/alzconnected to ask questions, get advice and find support.

ALZHEIMER'S ASSOCIATION 24/7 HELPLINE

The Alzheimer's Association 24/7 Helpline (800.272.3900) is available around the clock, 365 days a year in more than 200 languages. Through this free service, specialists and master's-level clinicians offer confidential support and information to people living with the disease, caregivers, families and the public.

Taking care of yourself as you travel your caregiving journey is important for both you and your loved one. Let us help you prac-

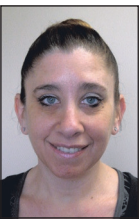
tice self-care, and be well!

About the Alzheimer's Association

The Alzheimer's Association is the world's leading voluntary health organization in Alzheimer's care, support and research. The Delaware Valley Chapter serves 18 counties in South Jersey, Southeastern Pennsylvania and Delaware, providing programs and services to more than 294,000 individuals and families affected by Alzheimer's disease or other dementia. For more information about Alzheimer's disease, programs and services and resources, call the Alzheimer's Association 24/7 Helpline at 800.272.3900 or visit alz.org/delval.

FITNESS CORNER WITH JOLENE

I hope you are all doing well, with this snowy winter, and looking forward to Spring! We have some new and fun things happening with fitness at TRAAC. First, I would like to introduce our new Yoga and chair Yoga instructor Charee Smith. She is doing some Zoom pro-



Wert

grams and will be joining us for "Live" classes at TRAAC when it is safe to open. Charee is an ERYT (Experienced Registered Yoga Teacher) & YACEP (Yoga Approved Continuing Education Provider) & Reiki Master Teacher with more than a decade of experience. Some of her additional trainings, education and experience include:

Love Your Brain- Yoga & meditation for traumatic brain injury

Transformation Yoga Project - yoga specific to trauma, veterans & addiction & recovery

Restorative Yoga
Mindful Meditation
Yoga Therapy

Yoga for back pain

Aqua Yoga

Chair Yoga

An extensive history in dance & movement & fitness

15 years of experience

working in healthcare, working with special populations, mental health, nursing homes & more

Certified Medical Assistant
Mental Health First Aide
CPR Certified

We are also now holding a Tai Chi class with Darrel Bryant via Zoom, Darrel is engaging and so passionate about teaching and his Tai Chi class is for all levels, so please check out his class! Many of you requested a Chair Dancing class, that is also "NEW" on the Zoom class schedule. Charee will be adding a Mindful Meditation class (Coming Soon!) so look for details. All classes are virtual through Zoom. Please email me at jolene@tricitytraac.org for the class links and passwords.

Please feel free to reach out to me with any questions, I know things are different, but everyone is enjoying "Zoom" classes and staying fit and healthy. 610-323-5009 ext. 106

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FREE ... PA PROPERTY AND RENT REBATE ASSISTANCE PROGRAM FOR 2021

Many of you have been asking about the FREE PA Property and Rent Rebate program here at TRAAC. You will be pleased to know we will begin to assist consumers again beginning Thursday April 8, 2021. To comply with our occupancy and social distancing guidelines, this program will be completed as a "drop off" program. This means you will need to drop off all of the necessary property or rent paperwork required for us to complete your rebate form. In addition to the necessary paperwork, we need your date of birth as well as the date of birth of your spouse or partner as if you file this rebate jointly. Please make sure at least one of your documents lists your entire social security number since sometimes documents only list the last four numbers. If you have received a rebate booklet in the mail, PLEASE INCLUDE that with your paperwork. If you did not receive one, no worries, we have a supply here at the center.

We will complete this process without you being here in the center. We will need to have a phone number to contact

you; whatever phone you answer most frequently, so it can be your cell phone or your landline or both. These phone number(s) along with your name should be PRINTED on the front of the large manila envelope containing your documents. All your paperwork needs to be securely placed in a sealed, large manila envelope so your paperwork is not lost or misplaced. Papers that are rubber banded together or paper clipped together without a large manila envelope will not be accepted and will not be processed. We will not be responsible for paperwork not in a large manila envelope. We will use that same envelope to return the completed paperwork to you. If you do not have a large manila envelope and are unable to obtain one, the center will provide one to you.

Your envelope needs to be dropped off at the front desk between the hours of 9:30 a.m. and 2:30 p.m. YOU MUST BE WEARING A MASK TO ENTER THE BUILDING. If the building is locked, please knock and a staff person will open the door. Packet drop off begins Thursday April 8, 2021.

We will process the rebate form and call you when your paperwork is ready to pick up. Packet review and completion

takes about 5 business days. We will call you when your packet is complete. When we call you to inform you that your packet is ready for pickup, you will be given an appointment date and time for pickup. We will meet with you at your appointment time in the lobby of the TRAAC. YOU MUST BE WEARING A MASK TO ENTER THE BUILDING FOR YOUR APPOINTMENT AND DURING THE ENTIRE TIME OF YOUR APPOINTMENT. At this time, we will show you where you need to sign the form so it is ready to mail to Harrisburg. You will also receive a copy for your records, along with all the original receipts and information you provided so we were able to process your rebate.

If you have any questions about this program, please call Paula at 610-323-5009 X 105. If she is not at her desk, please leave a message and she will get back to you. This program runs through the end of June 2021.

The last day packets can be dropped off at TRAAC is MONDAY JUNE 21, 2021. Thank you in advance for your cooperation with the guidelines for this program. We also appreciate your patience as we work to process the rebates during the COVID-19 pandemic.



Mayewski

THE BENEFITS OF MINDFULNESS AND MEDITATION FOR SENIORS

If stress has you anxious, tense and worried, consider trying meditation. It's been practiced for thousands of years and was originally meant to help deepen understanding of the sacred and mystical forces of life. These days, it's more often used for stress reduction and relaxation. As more people, especially seniors, discover the benefits, its popularity is increasing.

Mindfulness meditation is the most widely used form of meditation in the U.S. Practicing is very simple. You pay attention to your breath, and when your attention wanders, return. You focus on what you experience during meditation, such as the flow of your breath. You can observe your thoughts and emotions but let them pass without judgment. You can do it all sitting in a chair, regardless of mobility or ability. You can also do it walking, standing in line with a walker or cane, or lying down.

When you meditate, you're breathing and heart rate slow down and your blood pressure decreases.

For these reasons, mindfulness meditation can be beneficial for our physical and mental well-being. Especially for seniors, meditation offers a great way to cope with the issues that arise as we advance in age. It can help older adults better accept their changing bodies or chronic pain. It puts them more in control of their lives. While the idea of meditating may seem strange to many older Americans, once they understand the benefits, they're often convinced it's worth a look.

Zoom classes are Wednesdays at 2:00. Contact Jolene for logon information. Jolene@TriCountyaac.org



Imagine Life at its Best.

Explore the exciting amenities that Keystone Villa at Douglassville has to offer so you can live a worry-free, healthy and active lifestyle. Tour our brand new model apartment and then virtually tour the rest of our community.

JOIN US AT ONE OF OUR

OPEN HOUSES

Saturday, March 13 • 10am-2pm

Saturday, April 3 • 10am-2pm

Saturday, May 1 • 10am-2pm

Space will be limited to ensure social distancing.
To secure your spot please call Tina at **610-385-5134**.

Upcoming Virtual Events

Make a Spring Wreath

March 9 • 2:00pm

Follow along virtually as we create a spring wreath. Wreath kits will be delivered to you the day before the event.

Ask the Pharmacist

March 24 • 1:00pm

Pharmacist Edmond J Hudon III R.Ph will be speaking about the COVID 19 Vaccines.

RSVP to Tina at 610-385-5134 to receive your spring wreath kit and Zoom links.



Keystone Villa
AT DOUGLASSVILLE

A DISTINCTIVE RETIREMENT COMMUNITY

Celebrating seniors for 15 years and counting!

Independent Living • Personal Care • Memory Care



Five ways to start the new year out on the right financial foot

The COVID-19 pandemic has interrupted many facets of our lives, and our personal finances are no exception. As the year comes to a close, how are you feeling about your financial snapshot? And more importantly, how are you getting ready for the New Year?

If you're feeling a little anxious about it all, you're not alone. According to Thrivent's Holiday and 2021 Outlook Report, only 19% of all survey respondents reported feeling more optimistic about their finances than they did at this time last year; 39% are feeling the same; and 40% are feeling less optimistic.¹ The survey also found there's a shared sense of concern among respondents regarding their financial outlook: 67% adults said they felt more "anxious" than "excited," and 61% said they felt more "stressed" than "calm."

However, when looking more closely at responses from those who have a financial strategy and those who don't, there is a noticeable difference in terms of outlook going into 2021.

40% of those with a financial strategy are feeling "excited," but that percentage drops to 25% for those without a financial strategy.

44% of people with a financial strategy are feeling "calm," but that percentage drops to 34% for those without a strategy.

70% of respondents with a financial strategy are feeling "focused," but that percentage drops to 52% for those without a strategy.

While it may be tempting to avoid looking at your personal finances all together, don't ignore it. Despite the market volatility and economic uncertainty we've experienced this year, there are still steps you can take to achieve financial clarity.

Below are five suggestions from Thrivent for people who are looking to finish the year strong when it comes to their finances.

Devise a financial strategy: People often think of financial strategies as complex, multi-faceted plans – and some certainly can be. But don't get intimidated; a financial strategy can be as simple or complex as you need it to be. Work with your financial professional to devise a personalized strategy that will help you make the most out of your resources. Make sure your strategy takes into account your current financial situation as well as your goals, values and beliefs.

Consolidate accounts: If you have worked more than one job, chances are you have old IRAs and employer retirement plans. This is a good time to consider combining various accounts into one. It can be easier to track and will help you simplify your financial snapshot.

Get an asset allocation check-up: Revisit how you're allocating your assets with your financial professional. Now is an excellent time to have a conversation about risk tolerance—especially given the current environment.

In particular, it's important to look at a portfolio's mix of investments, particularly in light of the economic turmoil of 2020. The stock market has gone through incredible shifts this year and it's important for you to revisit your financial portfolio to make sure your investment strategy is still on track with your goals in light of these

changes.

Understand the impact of the low interest rate environment on personal finances: Historically low interest rates provide an opportunity to look at debt. Low interest rates can affect everything from credit card annual percentage rates (APRs) to mortgage and refinancing rates. Now is a good time to check if you can lower the amount you pay in interest over the long-term.

In addition, talk with your financial professional to see if there's an opportunity to get a better rate of return on elements of financial savings. If you're currently saving in more conservative products like savings accounts, money market accounts or CDs, the low interest rate environment could be hampering returns. Your financial professional can help you identify other ways to maximize your savings in balance with your risk tolerance.

Meet with a financial professional: You don't have to navigate your finances alone. Set up time to meet with a financial professional and have a discussion about your unique needs and priorities – both in the short-term and long-term.

While having these conversations may initially feel uncomfortable, taking time to assess your current situation and build a financial strategy is well worth the effort. It will put you on a better financial footing and ensure that you're ready to tackle the New Year with confidence – and positive momentum!

This article was prepared by Thrivent for use by local FR Pottstown John Ungerman. He has offices at 2879 E High Street in Pottstown and can also be reached at



Ungerman

Get the Facts about COVID-19 Vaccines

Knowing the facts about the COVID-19 vaccine is important. Getting vaccinated can make a positive impact not only on you and your family, but your entire community.



FACT: COVID-19 vaccines are safe and effective.

The safety of COVID-19 vaccines is a top priority. No steps were skipped during the clinical trial process. Vaccine safety checks are in progress and will continue.



FACT: COVID-19 vaccines will not give you COVID-19.

The COVID-19 vaccines currently in development in the United States do not use the live virus that causes COVID-19.



FACT: COVID-19 vaccines will not cause you to test positive on COVID-19 viral tests.

The COVID-19 vaccine won't cause you to test positive. The COVID-19 test is used to see if you have a current infection.



FACT: People who have gotten sick with COVID-19 may still benefit from getting vaccinated.

At this time, experts do not know how long someone is protected from getting sick again after recovering from COVID-19. The immunity someone gains from having an infection (natural immunity) varies from person to person. Some early evidence suggests natural immunity may not last very long.



FACT: Getting vaccinated can help prevent getting sick with COVID-19.

COVID-19 vaccination helps protect you by creating an antibody response without having to experience sickness.



FACT: Receiving an mRNA vaccine will not alter your DNA.

mRNA (messenger ribonucleic acid) can most easily be described as instructions for how to make a protein or even a piece of a protein. mRNA is not able to alter or modify a person's genetic makeup (DNA).



WWW.MONTCOPA.ORG/COVID-19VACCINE

1/14/2021



610-970-4740.

Thrivent's Holiday and 2021 Outlook Report was conducted in partnership with data intelligence company Morning Consult and polled 2,200 adults across the country Nov. 10-12.

About Thrivent
Thrivent believes money is a tool and not a goal. Driven by a higher purpose at its core, Thrivent is a membership-owned, holistic financial services organization that is com-

mitted to providing financial advice, investments, insurance, banking and generosity programs to help people make the most of all they've been given. For over 100 years, Thrivent has been helping people build their financial futures and live more generous lives. Today, it's a Fortune 500 company that offers a full range of expert financial solutions, serving more than 2 million clients, as well as the

communities in which they live and work. Thrivent has also been recognized as one of the World's Most Ethical Companies for over nine years by Ethisphere, a global leader in defining and advancing the standards of ethical business practices.

World's Most Ethical Companies" and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC. For details, visit Ethisphere.com

NEW MEMBERS

Welcome and thank you to our new members!
We look forward to having you with us.

Virginia Althouse	Dolores Gordon	Diane Pfanders
John V. Armenio	Joseph E. Harbach	John A. Rambo
Robert Baetzel	Judy Hugo	Dr. Alan Resnik
Vicki Bauer	Pat Hurst	Robin G. Rovell-Reber
Nancy Baumgardner	Marvin Jones	Bonita Ruth
Scott Beekley	Susan Jones	Greg J. Ruth
Angeline Beishline	Sandy Josey	Fay Saylor
Anne M. Benton	Lenwood I. Koppenhaver	Henry S. Saylor
George Berry	Linda Koppenhaver	Daniel Schadler
Elsie Boerner	Susan K. Kreiner	Judy Schadler
Claire S. Buckwalter	David Krepps	Dorothy Shantz
Douglas O. Care	Nancy A. Long	Linda Siuta
Brendy Carlisle	Angelo Marchozzi	James Slider
Douglass Carlisle	Judith C. Marchozzi	Wallace Rodney Snell
James Casper	Anna Mawhinney	Julia S. Snyder
Linda Cordenner	Darlene Medvetz	Linda Stiltner
MaryAnne D'Amico	Michael Medvetz, Jr.	Diane J. Thomas
Romona D'Amico	Pamela McHugh	Myree S. Troutman
Roger Flynn	William D. McHugh	Brigetta Vanhorn
Roberta Frey	Betty McMillan	Dennis Wade
Gary Frisoci	Sarah M. McNally	Susan Wade
Florence Geller	Tonya M. Miller	Barbara Walters
Frederick H. Geller	Donna Minotto	Mark E. Warner
Claudia Gentry	John T. Monaghan	Thomas Wojton
Sue Gerhart	Rosealina Pelacez	

A life that touches others goes on forever.

The TriCounty Active Adult Center would like to express our gratitude and appreciation for the donations in memory of or in honor of some of our dear friends.

IN LOVING MEMORY OF KAREN ADAMS

Richard & Barbara Borger

IN LOVING MEMORY OF MARYJANE HEGEDUS

Jane Strayer Hess

IN LOVING MEMORY OF JOAN OCKSREIDER

Melissa Motz

Recently departed

Although it's difficult today to see beyond the sorrow, may looking back in memory help comfort you tomorrow. Author Unknown

Members we have recently lost -

Cornelia Zangrilli
Thelma Mae Kellar
Charles Loudis
Lorraine Hoff
John W. Fitzcharles
Olga Christman
Christopher Bachrach
Pauline Semet
Jane Neiffer Kranch
Helen Barr
Carol Scamardella
Dorothy Bolick
Nancy Yoder

Jay Fenstermacher
Doris Devine
Helen Kulp
Kermit Royer, Sr.
Elizabeth (Betty) Kreiger
Sandra Baczor
Frank Pietrzykowski
Victor Jacketti
M. Tena Astheimer
Pat Festa



Don't Delay Your Healthcare



Your healthcare provider is ready to safely see you.

Routine care, such as doctor visits, dental exams, medication checks, mammograms, colonoscopies, and prostate exams, are proven ways to catch serious health problems early. Also important during this stressful time are mental health and substance abuse counseling and treatment.

If you are due for a check-up, or think you may be having a health concern, DON'T DELAY! Schedule an appointment with your healthcare provider now.

A message from the



Up Sizing Or Downsizing Houses Are On The Move! 30 Years Of Experience-Dedication-Service



Barbara Borger, Realtor

Richard A. Zuber Realty

Direct - 610-220-5691

Office - 610-326-7300 - Ext. 1218

E-mail- barbb45@aol.com

bborger@zuberrealty.com



www.ZUBERrealty.com

HEALTHY STEPS IN MOTION

LEARN TO REDUCE THE RISK OF FALLING



**LEARN NEW EXERCISES,
BUILD STRENGTH, AND
IMPROVE YOUR BALANCE!**

Eight 1-hour workshop sessions

- Exercise Basics
- Strength Training
- Gait
- Goal Setting

A Physical Skills Screening will be conducted before the first class.

Location:
TRAAC
288 Moser Road
Pottstown, PA 19464

Dates:
Every Friday
April 23rd through June 11th, 2021

Time:
9:30am-10:30am
(April 23rd will be to complete paperwork
and a physical screening)

Registration:
Contact the front desk at 610-323-5009



Montgomery County
Office of Senior Services

www.montcopa.org/CommunityProgramDevelopment

HEALTHY STEPS FOR OLDER ADULTS

A PROGRAM TO PREVENT FALLS

**HAVE FUN AND LEARN
WHAT STEPS YOU CAN
TAKE TO PREVENT FALLS**

Two 2-hour workshop sessions :

- Preventing Falls
- Staying Active

A Physical Skills Screening will be conducted before the first class.



TRAAC

April 9 & 16, 2021

9:30am-11:30am

(must attend both classes)

**(Please come between 9:00 and
9:30 on April 9 to complete a
physical skills screening)**

Sign up at the front desk at
610-323-5009



Montgomery County
Office of Senior Services

www.montcopa.org/CommunityProgramDevelopment

MARCH & APRIL MENU

Join us for a fresh, healthy meal cooked in-house!

Reservation required! To make a reservation, please call (610) 323-5009 by Monday the week before you plan to join us.

- A free lunch is provided to-go on Mondays Wednesdays, and Fridays via a drive-through in our parking lot. You must reserve your meals by 4:00 on Monday of the prior week (at least 7 days ahead).
- As with our regular in-person lunches, there is an OPTIONAL, anonymous, suggested donation of \$2.00. All donations are returned to Montgomery County to fund nutrition programs for older adults.
- To be eligible for the lunch, you must be 60 or older, or a TRAAC member, and not receiving Meals on Wheels.
- To avoid a dangerous situation in our parking lot, please arrive at your assigned time slot.
- Menus are subject to change



Reservation deadline	Monday	Wednesday	Friday
March 1	3/8 Meatloaf with red wine and mushroom gravy, mashed potatoes, roasted Brussels sprouts	3/10 Roast Turkey "special" with slaw and 1,000 island dressing on a Pretzel Roll, Sweet Potato Fries, Fresh Fruit	3/12 Vegetarian Chili with Honey Cheddar Corn Bread Muffin, Fresh Fruit
March 8	3/15 Meatball "salad" with fresh mozzarella, Roll	3/17 Chicken Pot Pie Green Salad	3/19 New England Clam Chowder Oyster Crackers, Salad
March 15	3/22 Tortellini Soup with Italian sausage and kale, Salad, Fresh Fruit	3/24 Chicken Parm sandwich Green Salad	3/26 Spinach and Feta with Rst. Pepper Coulis, Salad, Fresh Fruit
March 22	3/29 BBQ Pulled Pork on a whole grain roll Cole Slaw, Fruit	3/31 Swedish Meatballs served over whole grain noodles with cranberry & steamed broccoli	4/1 TRAAC CLOSED
March 29	4/5 Roast Turkey "special" with slaw and 1,000 island dressing on a Pretzel Roll, Sweet Potato Fries, Fresh Fruit	4/7 Vegetarian Chili with Honey Cheddar Corn Bread Muffin, Fresh Fruit	4/9 Meatloaf with red wine and mushroom gravy, mashed potatoes, roasted Brussels sprouts
April 5	4/12 New England Clam Chowder Oyster Crackers, Salad	4/14 Chicken Pot Pie Green Salad	4/16 Meatball "salad" with fresh mozzarella, Roll
April 12	4/19 Eggs Benedict Quiche, With hollandaise Melon and Feta Salad	4/21 Tortellini Soup with Italian sausage and kale, Garden Salad, Fresh Fruit	4/23 Chicken Parm sandwich Green Salad
April 19	4/26 Swedish Meatballs served over whole grain noodles, cranberry & steamed broccoli	4/28 Baked Eggplant Parm, Green Salad, Roll	4/30 BBQ Pulled Pork on a whole grain roll, Cole Slaw, Fruit