

SENIOR LIFE

# Brittany Pointe has remedy for SPRING FEVER



COURTESY OF TERRY ALBURGER

A fawn is a sign of spring at Brittany Pointe.

**By Terry Alburger**  
*Brittany Pointe Estates*

Spring fever is rampant at Brittany Pointe Estates, a retirement community in Lansdale. After the long year we have had, the warmth beckons to us like a lighthouse in a storm. The residents are eager to answer the call to once again enjoy the sunshine and warm temperatures.

It is indeed a diverse population at Brittany Pointe — interests and favorite activities vary greatly. But they have one common denominator: the venue is the great outdoors.

Perhaps it is breathing the beautiful fresh air or the feeling of complete freedom, being outside of walls that contain them. On any given sunny day, you will see residents outside playing bocce, riding bikes, walking, playing shuffleboard or merely enjoying the company of their friends on a patio. Each has their own reason to love spring, and, being robbed of the opportunity to do the things they loved in spring of 2020 makes this year all the more special.

Recently, I asked some residents to share reflections on the approach of warmer weather.

Their responses are as diverse as they are.

**Mike Kozempel**

Forget the groundhog. What does he know? He's wrong over 60% of the time. Temperatures above 40 degrees, some sun, and I'm ready for spring. Of course, I've been ready for spring since last spring.

I love nature, and my favorite place is Peace Valley Nature Center. Even with snow on the ground, there are telltale signs of spring. In my walks in the woods, I look for skunk cabbage.

SPRING » PAGE 2



COURTESY OF BRITTANY POINTE

Mary Ellen Spruell with her camera on the beach at the Jersey Shore.

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Barbara and Ken Green



Dennis and Liz Bartelme



Ginny and Art Tinner

# Spring

FROM PAGE 1

The plant actually generates heat and melts the snow around it. Onion grass is growing, and the buds on the trees and bushes are starting to swell.

I can't wait for my two favorite wildflowers to burst onto the scene: droopy yellow trout lily and pure, delicate white spring beauty. Although many of the birds have been here all winter, they become active now. The migratory birds are returning. One of the first is the red-winged black bird. Their distinctive call says spring is here.

I work part time at the Nature Center and have already given a bluebird workshop and tapped the sugar maple trees for our annual maple sugar festival. But the best part of spring is the kids visiting the Center for outdoor classes. There is nothing as exciting and satisfying as seeing a young kid's eyes light up when he holds a worm for the first time, or sees a great blue heron fly overhead or catch a fish.

Walking in the woods and teaching about nature are therapeutic. I can enjoy the peace and serenity of nature and marvel at the excitement of the students. It



COURTESY OF BRITTANY POINTE  
Mike Kozempel

is very relaxing and relieves anxiety. Some years ago, a student asked me how old I was.

When I said 70, he looked at me and said, "Shouldn't you be home resting?"

No. Getting out into nature is the best medicine.

**Ginny Tinner**

Though it is still often a little chilly for spring fever, as soon as the weather warms, I will be out walking daily. Just breathing in fresh air is exhilarating.

I am really a summer person, so as the weather warms, I'll be looking forward to my favorite season. We spend much of the summer at our lake house at Lake Carey, Wyoming County. This is where we are always outside, the TV rarely gets turned on. Boating, swimming, campfires or just sitting by the lake reading or playing games with family are favorite activities. I have had way too much of winter! Come on spring and summer!

**Barbara and Ken Green**



COURTESY OF BRITTANY POINTE  
Maria Teresa Migliore

As we contemplate spring fever on a gloomy, rainy February day, we're thankful it is not snow. We have been looking forward to spring 2021 since March of 2020. The pandemic really brought our wanderlust to an unexpected stop.

Hawaii cruise ... cancelled ... Florida vacation with our entire family ... cancelled. The list goes on and on. We were looking forward to an especially busy year of travel.

Our desire to be outdoors did not come to a complete halt. As a couple, we took every opportunity to walk in a park or around the property here at Brittany Pointe. Many days we clocked about 4.5 miles.

Now with spring's arrival, we anticipate spending more time outdoors;

daily walks and venturing out to our favorite breakfast place. As the weather warms, we will enjoy meals and reading on our patio, another good excuse to be outside.

What we missed the most was spending time with family who live nearby. Picnics and swim parties in their backyards will be high on our to-do list. A family vacation is already planned for August, in the mountains of PA. Our grandsons are involved in sports, so we will throw our canvas chairs in the trunk of the car and gather on the soccer fields.

We have also planned some time away: a trip to Florida with friends with visits from our two grandsons. A couple's trip to Las Vegas is also back on the calendar after a cancellation last October. We have family in North Carolina that we plan to visit as well. This is the perfect time to visit Williamsburg, Va., a favorite destination. No summer would be complete for us without a trip to the Jersey shore ... beach time and definitely a "walk on the boards."

Just making our plans, we feel rejuvenated and ready to pack our bags or get walking outdoors again. There is nothing that compares to breathing in the fresh air and enjoying the outdoors with our family and friends. Welcome spring 2021!

**Liz and Dennis Bartelme**

Liz says: Spring fever is here, partly due to the first winter in years that brought any measurable snow. I love the beginning of longer days and await the first buds and signs of green. I have noticed some of the spring bulbs showing their sprouts. I look forward to these longer days and sunshine and not wearing a coat. I walk outside whenever there isn't snow on the ground and ride my bike when it is warm enough not to wear gloves. This year I am going to take advantage of our shuffleboard and bocce courts to practice and to teach my husband to play shuffleboard, which he has never played! Imagine that, at our age.

On warm days, we enjoy having neighbors over for margaritas or wine on the patio and enjoy the pleasure of their company. We certainly look forward to that after the long, cold winter.

Each year for the last four years, we have traveled to St. Pete Beach in Florida and shared a condo with old friends. We spend the month of March together, biking, walking, playing golf and reading by the pool. It is heavenly, sitting on the porch and watching the dolphins in the waterway, swimming one direction in the morning while I enjoy my tea, and watching

SPRING » PAGE 3

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A bird feeds one of its young.

COURTESY OF MIKE KOZEMPEL



A blackbird was spotted by resident Mike Kozempel at Brittany Pointe.

# Spring

FROM PAGE 2

them swim the opposite direction in the late afternoon while I enjoy an adult beverage! I love being outdoors, whether doing some kind of exercise or simply enjoying the warm sunshine on my face.

## Mary Ellen Spruell

I have major spring fever, and I'm looking forward to enjoying so many things that we missed last year. Since I have been vaccinated, there is a feeling of freedom coursing through me! As the ground begins to warm, I take great pleasure in the deep rich scent of the newly thawed earth. As I walk, it permeates the air and fills me with anticipation of the spring that's coming.

I love biking, hiking and birding. And soon it will be warm enough to feel the sand under my bare feet, and the ocean lapping at my ankles. And there's nothing like that salt air. Driving down the shore, as I get closer, the air changes and that unmistakable smell of

low tide excites me. Here in Lansdale, the sun is just as glorious. I can't wait to get together with friends on the patio on a bright afternoon. The best is yet to come!

## Maria Teresa Migliore

I have always enjoyed going on long walks and working in the garden. Gardening in the spring is especially rewarding because I can see nature awakening after the inactivity of the long winter.

I have been at Brittany for over 15 years now, and I'm always glad to see how the plants that I brought such a long time ago from our garden at home —the evening primrose, the tiger lilies, the daisies — always come back faithfully. I love how the humble periwinkle sometimes surprises me even in the middle of winter by producing some brave, cheerful little blue blossoms.

Over the years, other residents have enriched my garden with samples from their own gardens. Some of those people are gone now, but every spring I see the coreopsis and the irises and other plants that they gave me



A fox on the grounds at Brittany Pointe.

COURTESY OF TERRY ALBURGER

poke up their heads and start blooming, a perennial reminder of their owners' kindness.

My dear friend and neighbor, Jill, has one of the prettiest gardens around. She has also been very generous in sharing many of her beautiful plants with me, most notably some lovely bleeding hearts, both pink and white. Their blossoms are some of the first indicators of nature's rebirth, and fortunately they last for quite a long time.

Then there are the flow-

ers that in my family we affectionately call "Gino's flowers." The seeds were given to us by our friend Gino's wife in Sicily more than 40 years ago. The flowers never fail to come back in the spring, although in the last few years I have been noticing more of the hot pink and white, and less of the orange that I like so much. Mother Nature makes her own rules, and I can only accept her decrees and be thankful for her many gifts.

One of the clearest signs



A butterfly at Brittany Pointe.

COURTESY OF TERRY ALBURGER

of spring comes when the trees that have been bare all winter suddenly appear with new foliage. Every year the tender green of the new leaves tells me that the gloom of winter is over, and that we have finally entered the sunny and joyous season of spring.

This year, after the long winter and the even longer pandemic, we can all hope that with God's help and everyone's continued effort, we may finally overcome COVID-19 and recover some measure of normalcy.

As I confidently pray for this long-awaited blessing, I am ready to say, simply and gratefully, "Welcome,

spring!" As you can see, spring fever has reached epidemic proportions at Brittany Pointe. The cure? Sunshine! This time of year brings an air of rebirth. The green of new grass starts to appear, and bright flowers begin to bloom, adding color to our newly awakened world.

The trees fill in their gaps with new leaves, branches and blossoms. Spring dabs its paintbrush in its palette of colors and splashes bright hues on the portraits of our lives.

Teresa Alburger is the Life Engagement Coordinator at Brittany Pointe Estates.



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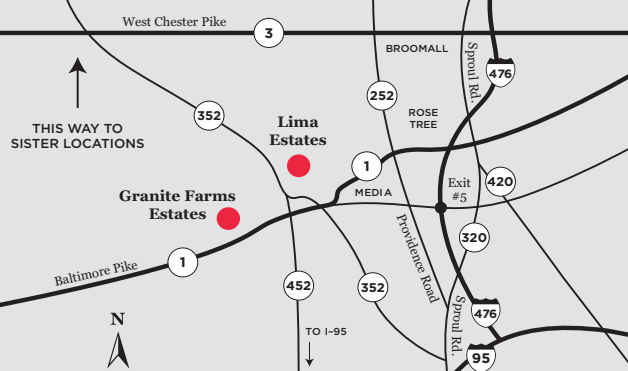


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DIGESTIVE HEALTH

# A health makeover



READING EAGLE

Freya Oostingh in her office at Biologic Nutrition in Wyomissing.

Nutritional therapist Freya Oostingh believes the path to wellness begins with the gut. The first step: eating the foods nature provides.

**By Don Botch**  
dbotch@readingeagle.com

Freya Oostingh knows firsthand the remarkable and wide-ranging benefits of good digestive health.

A decade ago, she was

down and out, suffering the effects of both botulism and Lyme disease. She was bedridden and unable to do anything for herself, and there was nothing even the finest doctors could do to help. She was in a medical gray area and knew she had to take matters into her own hands if she ever wanted to reclaim her life.

"I didn't even have the strength to hold a cell-phone," she said, "but I had it leaning on the side of my pillow and started researching, researching, researching. In the end, I was able to heal myself."

What she discovered in all that time spent researching from her sickbed was the role nutrition plays

**ABOUT BIOLOGIC NUTRITION**

Freya Oostingh is a Certified Nutritional Therapist who offers dietary programs to improve gut health through her business, BioLogic Nutrition, 1500 Penn Ave., Wyomissing. To contact her, call 610-698-7824 or email salad0247@gmail.com. For more information, visit biologicnutrition.com.

in wellness, and that whole foods have the power not only to nourish the body, but also help it to heal.

That idea may sound revolutionary, but in reality it is age-old.

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# Health

FROM PAGE 4

Some 2,500 years ago, the Greek physician Hippocrates said, “All disease begins with the gut,” and “Let food be thy medicine and medicine be thy food.”

When Oostingh discovered these truths for herself, she not only experienced a full recovery, but it launched her on a mission to help others lead healthier, happier lives.

So it was that her Wyomissing business, BioLogic Nutrition, was born.

Today, after having studied to become a Certified Nutritional Therapist, Oostingh leads clients on a path to wellness through programs that teach them how to alter their diets to improve digestive and overall health.

Oostingh offers three different programs that help clients transition to an anti-inflammatory diet. The results speak for themselves.

“I do tracking before and after, and people just see great results,” she said. “It still blows me away how just changing your diet, eating whole foods the way nature provided, and removing the processed and convenience foods alone makes such a difference in digestive issues.”

## A little history

Oostingh said humans evolved over 2 million years eating the foods that nature provided, but in the past 100 years that has changed drastically.

The early 20th century was a time marked by two world wars that saw men going off to fight while their wives entered the workforce, which left less time to prepare family meals.

That, combined with advanced technology that made it possible for factories to churn out packaged convenience foods, resulted in processed foods becoming a staple of the American

diet, while natural foods took a backseat.

Processed foods tend to be laden with chemicals the body doesn't recognize or know how to handle, which leads to digestive issues.

One of the benefits of eating natural foods is the re-balancing of microbial life in the gut.

Oostingh described the body as a complex super-organism that is more microbial than human. Digestion is dependent upon the balance and health of this microbial ecosystem, known as our microbiome. Beneficial microbes help break down foods, produce vitamins, reduce inflammation, regulate metabolism and blood sugar and support proper weight, to name a few. An imbalanced microbiome is a common contributor to digestive disease.

“Our microbial genes outnumber our human genes by about 100 to 1,” she said. “They're everywhere. They're in our eyes, our brain, they completely coat our skin, our mouth, our sinuses. But the largest portion of them live in our gut — about four pounds of them. It's just like an ecosystem, and our modern way of life has completely disrupted the gut ecosystem.”

## Stress and digestion

And it's not just the foods we eat. Oostingh said many people have no idea the major role stress plays in digestion. She helps her clients to understand the nervous system, which has two branches: sympathetic, which is the highly stressed, emergency, fight-or-flight branch, and the parasympathetic, which she calls “rest and digest.”

“Literally, for digestion to work, you have to be in that parasympathetic, very relaxed state to produce your digestive secretions,” she said. “But now, especially with COVID, people are totally living in this stressed state, and when you're in that state there's no way you

## BIOLOGIC BENEFITS

At BioLogic Nutrition in Wyomissing, Freya Oostingh works with clients individually and runs guided, supported group programs to teach clients how to upgrade their diets and improve digestive and overall health.

She said these are some of the benefits her clients report when following a program to improve digestive health:

- Resolution of digestive symptoms
- Improved overall health and energy levels
- Reduced inflammation
- Better sleep
- Mental clarity
- Better mood
- Weight loss

Get more information at [Bio-logicnutrition.com](http://Bio-logicnutrition.com).

can properly digest your food because your body is preparing for an emergency. The blood's going to the periphery, away from your stomach, and it's not producing the secretions you need to digest your food.”

She teaches how important it is when you sit down to eat to take a couple of breaths, try to relax and engage in any kind of gratitude practice that will help you switch into parasympathetic state.

She says to avoid eating on the run in your car, or walking into your home after a stressful day and standing at the fridge and shoveling food into your mouth while barely chewing.

“Your stomach doesn't have teeth in it,” she said.

## What to eat

Once you get into relaxed mode, the next step is to give your body what it needs.

This means avoiding the center aisles of the grocery store — the processed food sections.

“I call soda diabetes in a can, which it is, like mainlining sugar,” she said, “and

processed foods are basically inflammation in a box, because they're just loaded with chemicals and things your body doesn't recognize.”

She advises sticking to the perimeter of the store, where you'll find natural foods like fruits and vegetables.

If you eat meat, organics are the way to go.

“All animals store their toxins in their fat, so if you're eating meat from animals that are commercially raised, you're going to be getting antibiotics, which are terrible for your gut, and possibly growth hormones,” she said. “There's a saying, ‘You are what you eat,’ but also, you are what you eat ate. If you're eating wild salmon, you're eating salmon that has eaten what it naturally eats in nature. But if you're eating farm-raised fish, you're eating fish that are fed corn. No fish eat corn in nature.”

“Farm fish are given antibiotics so disease doesn't spread. The corn makes the fat in them more Omega 6's, which is more inflammatory than the wild salmon that have Omega 3's, which

is actually anti-inflammatory.”

Continuing around the periphery of the store, you should look for organic, free-range meats, free-range turkey and chicken, and cage-free, free-range eggs.

In the dairy section, select whole-fat organic options.

“When they remove the fat, you end up with more sugars and carbs,” she said. “A lot of the information we got during the low-fat era about fats being bad has now been completely debunked. If you look at the physiology of the body, our bodies need fat for multiple reasons. Sources of good healthy fats are things like grass-fed butter, avocados, coconut oil, extra virgin olive oil, fats from animals that are raised organically and humanely, and free-range eggs.”

## Time well-spent

Oostingh concedes that eating properly is more time-consuming in terms of planning and preparation. That's why society has veered toward convenience foods, which can be triggers for chronic diseases.

“Traditional cultures recognized the healing values of foods, and that it was necessary for health,” she said. “When women were pregnant in some cultures, they would give the best, most-nutritious foods to the pregnant women, recognizing that they were building a new body and that you need good nutrients for that.”

Oostingh's experience has shown her that spending a little more time to prepare healthy food leads to huge payoffs, not only in terms of overall health and being able to potentially prevent chronic disease and age well, but also in terms of how you feel.

“Most clients have totally bought in by the end,” she said. “They see the value of it. They see it in their health in five weeks. They see im-

proved energy levels, their mood is improved, inflammation goes down, they're sleeping better, have increased mental clarity, weight loss, reduced cravings. To me, the payoff is totally worth it.”

## A health makeover

Oostingh said improving your gut health and digestion by removing toxic foods, reducing stress and eating more mindfully is like a health makeover.

The best way to get started is simply by selecting foods that exist in nature.

“If it is hard for you that's where it's good to work with a nutritionist,” she said. “That's why I like the group programs, because everyone's in it together, and they get that support.”

And the best part of transitioning to whole foods, she noted, is that you will feel so much better.

“You have this vitality, which is the way we all should feel,” she said. “Believe me, I ate all these (processed) foods most of my life, too, and in the end it almost killed me. Since I've made these changes, I feel 1,000% better. My mental clarity is amazing compared to what it was before.”

Better still, she pointed to a new branch of science called longevity science, which focuses on how to age well and stay healthy rather than spending your days going from doctor to doctor and stressing over diagnoses. She said researchers are finding that biggest needle-shifter in terms of longevity is adopting an anti-inflammatory whole-food diet that leads to a healthy gut microbiome.

“I feel like life should feel great as you get older,” she said, “and I can see that it's working out that way for me. I feel a heck of a lot better than I did even in my 30s and 40s.”



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LEADERSHIP

# Dunwoody Village announces new president/CEO

Dunwoody Village

Dunwoody Village announced that its Board of Trustees has unanimously approved the appointment of Maureen P. Casey as its new president and chief executive officer.



Casey

She will begin her new role in April following the retirement of Sherry Smyth, who has served as president and CEO for 16 years. Casey brings with her a strong business background and exceptional leadership skills gained while working and leading across continuing care retirement communities and medical systems. Most recently, she has been executive director for several campuses of Wesley

Enhanced Living. She has also served as chief operating officer at Chandler Hall Health Services and previously held leadership positions with the Einstein Institute for Heart and Vascular Health at Einstein Medical Center.

“Maureen exhibits commitment and dedication to improving the lives of older adults,” said Edward Chiosso, chairman of Dunwoody’s Board of Trustees. “Not only does she have a

strong business background with expertise in strategic planning and operational execution, but she also enjoys interacting and learning from residents and staff.”

Casey earned a master’s degree in gerontology at the University of Pennsylvania and a bachelor’s degree in biology at the Philadelphia College of Pharmacy and Science. She has a Pennsylvania Nursing Home Administrator License.

She and her husband have three children, and they live in Bucks County.

Casey and her leadership team will direct nearly 500 staff members who provide services to over 400 residents.

“I’m thrilled to be joining Dunwoody Village,” Casey said. “I look forward to meeting the residents and staff and continuing to build upon Dunwoody’s strong foundation as one of the area’s leading retire-

ment communities.”

Dunwoody Village is a five-star quality rated continuing care retirement community located in a suburban setting on 83 acres in Newtown Square. Dunwoody offers residents independent living, personal care, skilled nursing and memory support, as well as rehabilitation and home care to both residents and the outside community. For more information, visit [Dunwoody.org](http://Dunwoody.org).

TAXES

## Worry about the right thing with estate taxes

By Liz Weston  
NerdWallet

Death and taxes may be the only certainties in life, but death taxes are only a remote possibility for most people. The vast majority of Americans won’t ever



Weston

have or give away enough to owe estate or gift taxes. Far more people could be affected if a tax break that benefits

heirs is eliminated. While campaigning for president, Joe Biden proposed doing away with something called the “step-up in basis” that allows people to minimize or avoid capital gains taxes on inherited assets. But no legislation has been proposed yet, and such a change could have a tough time getting approved by a divided Congress. “Right now, we’re tell-

ing folks to start thinking about this stuff, but we’re not rushing out to take action,” says certified financial planner Colleen Carcone, a director of wealth planning strategies at TIAA.

### How step-up in basis lowers taxes

Although most estates don’t owe estate taxes, anyone who’s inherited a house, stock or other property has likely benefited from the step-up tax break that gives such assets a new value at the owner’s death.

Say your savvy aunt paid \$7,000 for a single share of Berkshire Hathaway stock in 1990. That’s her tax basis. If she sold the stock for its closing price of \$362,000 on Feb. 10, she would owe tax on the \$355,000 gain. If she generously gave you the stock and you sold it on Feb. 10, you’d owe the same amount of tax because you’d also get her tax basis.

Now, let’s say that instead of giving you the

stock, she left it to you in her will and she died Feb. 10. The stock would get a new basis for tax purposes of \$362,000. All the gain that occurred during her lifetime would never be taxed. If you sold the stock later, you would owe tax only on the gain since her death.

Some kinds of inheritances, such as annuities or retirement accounts, don’t get the step-up. But it’s no exaggeration to say that far more people benefit from our estate tax system — by inheriting homes and other assets with a stepped-up tax basis — than have to pay any estate taxes.

### Who pays gift and estate taxes now

This year, an estate has to be worth more than \$11.7 million to trigger federal estate taxes. Less than 0.1 percent of the people who died in the U.S. last year were expected to leave estates large enough to owe any tax, according to the Urban-Brookings Tax Policy Center.

People who have to pay gift taxes are pretty rare as well. There’s an annual exclusion, or an amount you can give away to as many people as you want each year without having to file a gift tax return. The exclusion limit is \$15,000 for 2021 — you can give up to \$15,000 each to an unlimited number of people without having to report the gifts. Even if you do have to file a gift tax return, you wouldn’t actually owe gift taxes until the amount you gave away in your lifetime — over and above the annual exclusion amounts — totaled more than \$11.7 million.

These historically high limits are scheduled to end in 2025, which means in 2026 the estate and gift tax exemption limits would revert to \$5 million per person, adjusted for inflation. Biden wants the exemption to drop to \$3.5 million per person.

People in some states already face lower limits. The 12 states that impose their own estate taxes — Connecticut, Hawaii, Il-

linois, Maine, Maryland, Massachusetts, Minnesota, New York, Oregon, Rhode Island, Vermont and Washington — and the District of Columbia have lower exemption limits than the feds. Massachusetts and Oregon have the lowest exemption amounts, \$1 million.

Six states — Iowa, Kentucky, Maryland, Nebraska, New Jersey and Pennsylvania — also levy taxes on people inheriting. Different tax rates and exemption limits apply, depending on the relationship between the inheritor and the person who died. Immediate family members usually pay the least, if anything, while distant relations and nonrelatives pay more.

### What you should do now: Keep good records

The idea of eliminating the step-up in basis has been proposed in the past, but it faced headwinds in part because the practice benefits a wide range of voters.

Since there’s no concrete proposal to change the step-up, there’s not much people can do to prepare for change other than what they should be doing anyway, which is keeping careful records. That means “tracking the basis” of what they paid for any assets as part of routine estate planning.

If you buy shares of a stock in a taxable account, for example, hang onto records showing those purchases. The cost of any improvements you make to a home or other real estate also can increase its tax basis and potentially reduce taxes later.

“The one thing that we do think folks should start doing today is really starting to think about the record-keeping,” Carcone says.

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# HINDSIGHT

They say hindsight is 2020 and last year we all certainly learned a valuable lesson about the negative effects social isolation can have on all types of people.

“Loneliness is Associated with a 40% Increase in a Person’s Risk of Dementia.”  
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DERMATOLOGY

# Breaking down treatment options for psoriasis

By Daniel Shurman

More than 8 million people are affected by psoriasis in the United States, and an estimated 30% will also develop psoriatic arthritis.

Psoriasis is a chronic autoimmune condition that causes the rapid buildup of skin cells. This buildup of skin cells can result in red patches that are covered with thick, silvery scales or small scaling spots.

While it is caused by a dysfunction of the immune system, the cause of this dysfunction is unknown. A person's immune system and genetics play a major role in the development of the condition.

There are different types of psoriasis and their triggers vary from person to person.

## Treatment options for psoriasis

Treatment options available aren't one-size-fits-all and vary based on the location and type of the psoriasis (mild, moderate or severe). In partnership with your dermatologist, you can work together to find the right psoriasis treatment for you.

Here are some commonly recommended treatment options:

### Topical therapy

Topicals are often the first treatment recommended to a newly diagnosed patient. The most frequently prescribed topical medications for treating mild to moderate psoriasis are corticosteroids, which are available as ointments, creams, lotions, gels, foams, sprays and shampoos. There are many other topical treat-

ment options (steroids, non-steroids and over-the-counter) that your dermatologist may recommend to a newly diagnosed patient to help manage flare ups.

### Phototherapy

For those with moderate to severe psoriasis, light therapy is often recommended as a first-line treatment and can be used on its own or in combination with medications. During treatment, the skin is exposed to controlled amounts of natural or artificial ultraviolet light. The key to these treatments is being consistent with follow-ups.

One type of light therapy, ultraviolet light B (UVB), which is present in natural sunlight, can be an effective treatment for psoriasis. This therapy can treat single patches, widespread psoriasis and psoriasis that has not improved with topical treatments. The UVB light works by penetrating the skin and slowing the growth of the affected skin cells.

UVB phototherapy involves exposing the skin to an artificial UVB light source for a set amount of time on a regular schedule. This treatment can be offered in different ways and can be effective in treating small areas such as hands and feet, or larger areas. UVB can be used in phototherapy or via an excimer laser. After the initial course of treatments, maintenance therapy is recommended.

The excimer laser, which is approved by the FDA for treating chronic, localized psoriasis plaques, emits a high-intensity beam of UVB. It can target areas with mild-to-moderate psoriasis and research

shows it is an effective treatment for scalp psoriasis.

### Injections

Rather than a systemic drug that impacts your entire body, biologics only target specific parts of the immune system. Biologics that treat psoriasis block the action of a specific type of immune cell called a T-cell or they block proteins in the immune system that play a major role in developing psoriasis or psoriatic arthritis.

These treatments are taken by injection or IV infusion and will vary by your condition. These are often a recommended treatment of moderate to severe psoriasis in people who haven't responded to first-line therapies.

The National Psoriasis Foundation is a great resource for those seeking to learn more about the symptoms and treatment options of psoriasis and psoriatic arthritis. You can visit their website at [www.psoriasis.org](http://www.psoriasis.org).

If you're struggling with psoriasis, it's important to work closely with your dermatologist to develop a treatment plan that works best for you and your situation. Call 610-288-2908 if you'd like to schedule an appointment with our team.

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



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with Faith C. Woodward  
Director of Admission and Marketing

### SUNNY DAY SAFETY

As people age, they become more sensitive to sunlight, which means it will take a shorter period of time to get a sunburn. Additionally, seniors are usually taking more medication than when they were younger, which can affect how their bodies handle sunshine. However, since it is vital for bone health, it is important to get a healthy dose of vitamin D. Furthermore, when spending time in the sun, you experience the pleasure of gardening, golfing, and other outdoor activities. Being in the sunshine has also been shown to be a mood elevator. Remember, though, to be careful to wear a good sunscreen and a hat, drink plenty of water, and know your tolerance level.

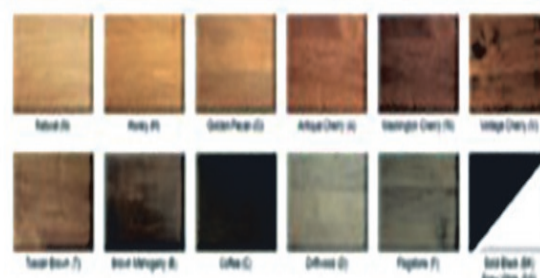
Research shows that we continue to have substantial UV exposure as long as we live; the majority of exposure occurs after age 40. This later exposure is often what kicks on skin cancers, so sun protection remains vital throughout our lives. If you have a loved one who would benefit from skilled nursing care, consider BARCLAY FRIENDS at 700 N. Franklin St. in Chester County.

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RETIREMENT PLANNING

# Start early to get your house retirement-ready

By Liz Weston  
NerdWallet

Many people want to remain in their homes after they retire rather than move to a senior living facility or community. Unfortunately, most homes aren't set up to help us age safely and affordably.

If your goal is to age in place, some advance preparation could help make that possible — or point to better alternatives.

"Somewhere in your 50s, hopefully, you're starting to think seriously about are you going to be able to stay in the house you're in, or are you going to need to make changes?" said DeDe Jones, a certified financial planner in Denver.

## Consider what you need to change

Start by thinking about how you would live in your home if you had less mobility, less energy and potentially less money.

Unexpected expenses for major home repairs or upgrades were the most commonly reported financial shocks experienced by retirees, according to a 2015 study by the Society of Actuaries. Those big-ticket costs can be devastating on a fixed income.

The society recommends a home inspection before retirement so you can identify and budget for those costs. But you also could schedule some of the expensive stuff — replacing a roof, for instance, or upgrading the heat and air conditioning system — while you're still working.

Likewise, investments in energy efficiency could

help you avoid big bills when you're less able to afford them. Adding insulation, installing a smart thermostat and choosing energy-efficient appliances can help. In sunnier climates, solar panels can dramatically reduce your energy costs.

Consider upkeep, as well. You might want to replace a labor-intensive grass yard and planting beds with lower-maintenance landscaping. You could swap out siding that needs to be painted every few years with a more durable option, such as vinyl, fiber cement or modified wood. Decluttering can make your place easier to navigate and to clean.

## Build your equity

You may still face big bills or have trouble making ends meet in retire-

ment. In that case, your home's equity could be helpful. You could access your home's value by selling it, using a reverse mortgage or getting a home equity line of credit.

But you can't tap equity you don't have. In 2016, 46% of homeowners age 65 to 79 still had mortgage debt, according to Harvard University's Joint Center for Housing Studies. The median balance owed was \$77,000.

A mortgage in retirement isn't ideal for many people, financial planners say. Few people get much if any tax benefit from their mortgages, and having to make the payments can cause people to deplete their retirement savings more rapidly.

Planners say you shouldn't prioritize paying off your mortgage over saving for retirement and for emergencies. And you probably shouldn't take money from retirement funds to pay off a mortgage. But once you're on track with your savings goals, you could make extra principal payments to pay down the loan more rapidly. You also can avoid having a mortgage in retirement by opting for shorter loans when you re-finance. If you're 50, for example, you might choose a 15-year loan over one that lasts 30 years.

## Assess accessibility

Consider incorporating accessibility features into any planned renovations. Grab bars in bathrooms, lever-style handles on doors and faucets, and rocker-style light switches (preferably accessible from a wheelchair) are relatively low-cost upgrades, for example. Costlier changes in-



Weston

clude widening doorways and hallways, adding a curbless shower, installing non-slip flooring and creating a zero-step entry.

Ideally, your home would have just one level, but a home with stairs can work if it has a bedroom and full bath on the entry level. If that's your situation, you could focus your renovations on making those spaces accessible rather than trying to re-make your whole house.

Sometimes there's simply too much that needs to be done or your home has features you can't affordably modify. Even if you think you can manage a bunch of stairs or a home that's far from your neighbors, your living situation could worry your loved ones, Jones noted.

"Moving might give you the chance to live closer to your support system," she said. "Makes it easier on them, makes it easier on you."

Certified financial plan-

ner Melissa Brennan of Plano, Texas, says she and her husband are at least a decade away from retirement and still have two teenagers at home. But they recently traded a two-story, four-bedroom, four-bath home on an oversized lot for a smaller, one-story house with tiled floors and a wheelchair-accessible bathroom.

Brennan said they were mindful of the problems their parents had navigating their houses as they aged, and the bigger house was already seeming like more of a burden than a blessing.

"We don't want to spend the rest of our lives maintaining this ginormous house that we don't need," Brennan said.

Liz Weston is a columnist at NerdWallet, a certified financial planner and author of "Your Credit Score." Email: [lweston@nerdwallet.com](mailto:lweston@nerdwallet.com). Twitter: [@lizweston](https://twitter.com/lizweston).



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**VOLUNTEERS**

# Wanted: Kids needing reading help and volunteers to read with them

RSVP

RSVP, working in collaboration with the United Way of Greater Philadelphia and Southern New Jersey, is engaging home-based volunteers to help students in grades 1-5 bring their reading skills up to grade level.

The Virtual Reading Program, using United Way's one-to-one virtual tutoring platform Vello, links volunteers and students for twice-a-week 30-minute reading sessions. Parents from Delaware, Chester and Montgomery counties and Philadelphia can register their children for the free program online at [rsvpmc.org/virtual-literacy-1](http://rsvpmc.org/virtual-literacy-1).

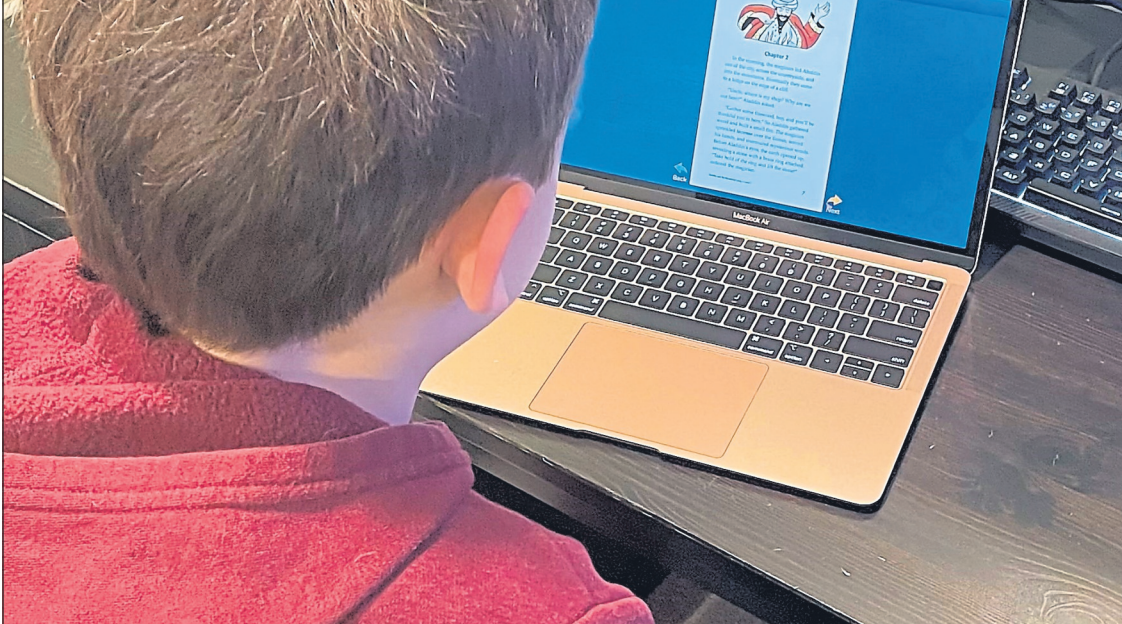
Volunteers are particularly needed to staff a partnership with Gotwals Elementary School in Norristown. Gotwals third-graders selected by their teachers receive individual reading enrichment at 1:30 p.m. as part of their virtual school day. To volunteer to read with Gotwals students or parent-registered children from other schools, visit [rsvpmc.org/volunteer-1](http://rsvpmc.org/volunteer-1) and click "Sign up for Volunteering."

### A shared goal

"RSVP and United Way share a goal of helping students recover from the educational challenges that they experienced as a result of COVID," said RSVP Executive Director Michele Moll. "We know that children need additional resources and supports to help them prepare to get back to school full time. We will be expanding our virtual reading after-school program to more families and, in addition, plan to offer a summer reading program."

Students and their volunteers meet in the virtual classrooms. The student selects a reading-level-appropriate book to read from content provider Raz-Kids. With their volunteer's help, the student reads the book, then takes a quiz.

"After a certain number of correct quizzes, Vello automatically bumps the child up a tick in their



COURTESY OF RSVP

Jack Benner, a fifth-grader from Delaware County, is one of the students who is tutored through the Virtual Reading Program using the United Way's one-to-one platform Vello.

reading level," said Jackie Matusow, who coordinates the Virtual Reading Program.

Parents receive a report on their child's progress.

Volunteers receive training on the Vello website. Worksheets, discussion questions and other materials are available to them. They must clear state-mandated background checks to work with children.

### Community support

Women United, a United Way-affiliated group, is participating in the Virtual Reading Program both as a sponsor and a source of volunteers.

The program "is an early learning partner Women United is proud to be affiliated with," said Justine Sloyer, a group member.

"Vello enables us to mentor children through the power of reading from a safe distance," she said. "If you have 30 minutes in your day and a cellphone or a device with internet connection, you can easily make a difference in a child's life for the long run."

Glenmede, a company that pro-

vides investment and wealth management services to families and institutions, has a history of community support dating to its birth as steward of the Pew Memorial Trust, now separately managed. Several Glenmede employees are providing support for the Virtual Reading program.

"Not only is stewardship one of our core values," said Bridget Golato, engagement officer at Glenmede, "but supporting the communities where we live and work is something our employees truly value. We are grateful for our partnerships with the United Way and RSVP, and the opportunity to participate in the Vello Virtual Reading Program. It has been instantly rewarding to work with the students and see their commitment to becoming better and more confident readers."

### What's it like?

Jack Gardner, a retired teacher, tutors third-graders from the Gotwals Elementary School.

"Recently I've worked with young ladies named Amy, Kimberly and Guadalupe, one at

a time for 30 minutes," he said. "The kids are absolutely delightful. It's so refreshing to hear their voices and enthusiasm."

"Some of the kids are strong readers. Others need all the help they can get. Their teachers must be doing a superb job of motivating these kids because they all have a very positive attitude about becoming better readers and learners. It's very refreshing." "It's a highlight of my retired days," said volunteer tutor Merri Walkenstein, whose nursing career included working in critical care, burn treatment and for 18 years, being the school nurse.



Walkenstein

She has worked with Jacob, now a Delaware County fifth-grader, since RSVP launched the

Virtual Reading Program when school classrooms shut down last year. They continued their twice-weekly, 30-minute sessions through the summer and into this year.

"Jake to me is an ideal student," she said. "He is always eager and excited about choosing the books. I've seen him make progress, not only in pronunciation and word selection, but in the way he reads. He's starting to add drama and read in the characters' voices."

"The other day one of the quizzes at the end had a question about a highlighted vocabulary word. He got it right away. 'That's why we look at the glossary at the end!' he told me. It's great that he finds value in what we're doing."

### A parent's perspective

Jacob's mother, Amy, said her son had "always been behind in reading. We received notification about the (Virtual Reading Program) from the school. We can choose our time of day. Jacob absolutely loves it. He doesn't want to miss a session. He's created a pretty big bond with Merri."

"This year, in fifth grade, he is no longer considered reading behind grade level. He's never been a fan of reading alone, so I have to believe this program helped him. He never requires coaxing to log into this program, he always wants to do it. And now, he seems to feel more comfortable doing his homework. It has improved his confidence."

"It's been such a blessing. It's free, and Merri is just so kind and wonderful. She's become like a grandmother to him. She is the sweetest ever."

For more information, email [volunteer123@rsvpmc.org](mailto:volunteer123@rsvpmc.org) or call 610-834-1040, ext. 123.

Nonprofit RSVP connects volunteers to dozens of community service opportunities. Its programs improve the lives of vulnerable populations in the community by focusing on education and wellness. To learn more visit [rsvpmc.org](http://rsvpmc.org).

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SPOT OF T

# STEPPING STONES HELP US NAVIGATE LIFE'S JOURNEY



Everyone has stepping stones in life. Sometimes they are people, sometimes they are opportunities, sometimes they are random acts of kindness ... they can be anything that helps you on your journey.

WIKIMEDIA COMMONS

By Terry Alburger

When I was a kid, my family visited Washington's Crossing State Park quite often. Our favorite spot was at the base of Baumann's Hill, on the other side of a beautiful stream.

I suppose it dates me a bit, but in those days, there were no fences to keep you from scaling the side of the large hill (though through my childish eyes, it seemed a huge mountain!), reaching the top, arriving at the large stone structure known as Baumann's Tower and then climbing that as well, all 124 steps of it, but who's counting.

It was quite a triumph to gaze out over the vast landscape from the turret and see the vastness of the beautiful area.

To get to the base of the hill, we had to first traverse the aforementioned stream. It was dotted with many rocks of all sizes, making the crossing not only possible, but a lot of fun.

Each crossing was an adventure, and each crossing was different. We had to find just the right rocks to make the goal of getting across with dry sneakers all the more doable. Moreover, there was some planning that had to be laid out to find just the right path, to avoid the wobbly, unsafe stones, and then there was care that had to be taken to implement that perfect crossing.

One misstep and we were soaked. I can tell you, from vast experience, it happened quite often! With each misstep, however, lessons were learned, clothes and shoes eventually dried off, and we lived to plot a new crossing. And more importantly, we learned to laugh along the way.

This is not to say that some of those falls weren't painful — a scraped knee, a twisted ankle, a bruised ego. Those were the times we had to pick ourselves up, wring ourselves out and carry on.

If you think about it, life is a lot like that crossing. Our lives are filled with missteps, but ultimately, with perseverance, we can get to the prized destination. Sometimes the best step is a step backwards, and then a recalculating of sorts.

Though many of us cringe when we hear that word used by our GPS, it is indeed a good strategy. What is that old adage?: "If at first you don't succeed, try, try again." Had I not adhered to that course of action, I would likely still be sitting in that stream at Washington's Crossing!

My life is much like that stream. It's usually calm,

peaceful and easily traversed. It's beautiful and normally serene. But then a storm hits. Torrential rain floods the stream — suddenly, those stepping stones look smaller and smaller, some even seem to disappear under the rushing water, and they get slippery. I would not dare try to cross during these stormy times.

But think about it — those stones, the stepping stones of my life, have not disappeared. They are merely unavailable to me temporarily. With a bit of patience, I wait it out and they re-emerge, allowing me to continue forward.

Everyone has stepping stones in life. Sometimes

they are people, sometimes they are opportunities, sometimes they are random acts of kindness ... they can be anything that helps you on your journey.

The more stones, helpers, happiness, the easier your path. And remember, you can be a stepping stone for someone else and help ease their journey.

I came across an interesting quote from poet Bamigboye Olurotimi.

He said: "The road may be rough, the journey may be tough, and the experience may be bitter, but they are stepping stones to our future thrones."

Well said, sir, well said.



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IN REMEMBRANCE

# Larry Miller preserved WW II legacies

By Ron Devlin  
rdevlin@readingeagle.com  
@rondevlin on Twitter

When Larry and Donald Miller were growing up in Reading, their grandfather gave them a history lesson neither would ever forget. Miklus Stofko, who emigrated from Slovakia to work at Carpenter Steel early last century, took the boys for a walk around the city in 1955.



RON DEVLIN: READING EAGLE

Larry Miller, above in his Reading home in 2010, interviewed scores of World War II veterans and played a behind-the-scenes role in several documentary films. Miller died March 8.

as videographer, accompanied his father to interview veterans in their homes from New Hampshire to Virginia.

"He made the veterans, who rarely talked of their wartime experiences, feel at ease," said Christian, 46, who taught philosophy and history at I-Lead Charter School in Reading. "It came to him naturally."

Larry shared the secret of his interviewing skills in a Reading Eagle story last year.

"I'd say to them," he recalled, "just tell your story in a way your grandchildren can listen to."

One of the WW II veterans Larry interviewed was Chuck Bednarik, Philadelphia Eagles Hall of Fame center/linebacker, who was a gunner in a bomber.

Dr. Nick Mueller, National World War II Museum president emeritus, said he had the good fortune to join Larry as he conducted numerous interviews of World War II veterans for the museum.

"I came to appreciate his serious intellect, wonderful historical imagination, and generous spirit," Mueller said. "His enduring legacy and important work will continue to live on in the museum's oral history collection."

Larry played a behind-

the-scenes role in several documentary films aired on the History Channel and HBO.

Playtone, the production company of Tom Hanks and Steven Spielberg, hired him to prepare background information for "The Pacific," a 10-part HBO miniseries based on the true stories of three Marines in the Pacific Theater during WWII.

He also worked on "The War in HD," an Emmy-winning miniseries featuring rare World War II footage. Produced by Lou Reda Productions in Easton, it ran on the History Channel in 2009.

"Larry was a public historian," Donald said. "He reached out to the public and brought to life buried history."

Donald, a distinguished professor of history at Lafayette College, focused on the big picture with a series of books that include "Masters of the Air: America's Bomber Boys," "Vicksburg: Grant's Campaign That Broke the Confederacy" and "The Story of World War II."

Larry recorded the saga of WWII from the viewpoint of foot soldiers who'd seen action at Omaha Beach, the Ardennes Forest and Iwo Jima.

"He loved to write about local people," Donald said.



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