

**CELEBRATING
SENIORS**

MAY IS
Older Americans Month



WE ARE STRONG



CELEBRATING SENIORS

Older Americans Month theme is ‘Communities of Strength’

COSA

In tough times, communities find strength in people — and people find strength in their communities. In the past year, we’ve seen this time and again in Delaware County as friends, neighbors and businesses have found new ways to support each other.

In our community, older adults are a key source of this strength. Through their experiences, successes and difficulties, they have built resilience that helps them to face new challenges. When communities tap into this, they become stronger too.

Each May, the Administration for Community Living leads the celebration of Older Americans Month (OAM). This year’s theme is “Communities of Strength,” recognizing the impor-

tant role older adults play in fostering the connection and engagement that build strong, resilient communities.

Strength is built and shown not only by bold acts but also small ones of day-to-day life — a conversation shared with a friend, working in the garden, trying a new recipe or taking time for a cup of tea on a busy day.

And when we share these activities with others — even virtually or by telling about the experience later — we help them build resilience, too.

This year, the Delaware County Office of Services for the Aging (COSA) will celebrate OAM by encouraging community members to share their experiences. Together, we can find strength and create a stronger future.

Here are some ways to share and connect:

Join a local senior center

Learning something new allows us to practice overcoming challenges. Take an art course online or try a socially distanced outdoor movement class to enjoy learning with others in your community. Have a skill to share? Find an opportunity to teach someone, even casually.

COSA’s eight sponsored senior centers are perfect places to do just that. Today’s senior centers are lively meeting places for those 60 and older who want to socialize, enjoy a meal and take advantage of the variety of engaging activities, informative programs and opportunities to sup-

port aging well and prevent social isolation. Visit www.delcosa.org to locate a senior center near you.

Participate in a Health and Wellness program

COSA’s Health and Wellness Program provides tools that connect adults age 60-plus and empowers them to take control of their health through evidence-based health and wellness programs.

For more information regarding COSA’s Health and Wellness program offerings; opportunities to volunteer as program leaders; to be placed on an email distribution listing for upcoming program offerings; or to bring one of these programs to your community or group, contact Ellen Williams at 610-499-1937 or e-mail williamse@co.delaware.pa.us.

Volunteer

Aging is an opportunity for a new, exciting chapter in life. Many will choose to continue learning, contributing and remaining productive.

The increasing numbers of older adults in Delaware County constitute a resource of talents, skills and experience which will be of great benefit to their community.

RSVP engages adults interested in volunteering in meaningful and impactful roles within local communities. Contact 610-834-1040, ext. 123, or visit www.rsvpmc.org to learn more.

Become a volunteer Ombudsman

Volunteer Ombudsmen advocate for the rights of those living in long-term care facilities. They support and empower people by resolving individual complaints involving long-term care service while working to improve and enhance the



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long-term living system for the residents and their families.

To learn more about the Ombudsman Program, visit www.delcosa.org. Join in this effort by becoming a volunteer Ombudsman. Contact Rahmah Allen at 610-872-1868.

Become a Foster Grandparent

Foster Grandparent volunteers mentor and tutor at-risk youth in elementary schools and day care centers.

Volunteers help young people achieve personal independence and self-confidence so that they can learn to overcome their problems

and become productive members of society.

To learn more about the Foster Grandparent Program visit www.delcosa.org. Get involved and join the Foster Grandparent program. Call: 610-490-1498.

When people of different ages, backgrounds, abilities and talents share experiences — through action, story or service — we help build strong communities. And that’s something to celebrate.

Join COSA in strengthening our community by taking advantage of one of the many offerings above to enrich your lives and that of others.



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Make Plans for a Brighter Future



Welcome a New Season of Possibilities

Embrace the growth and renewal of carefree retirement living for a brighter tomorrow. With a challenging year behind us and hope on the horizon, now is an ideal time to plan your future. Masonic Village residents experienced security and protection throughout the pandemic, and you deserve the same peace of mind. Put your concerns to rest, because at Masonic Village, you have a team of people who care about you. Inside the safety and comfort of our beautiful campus, all necessary services are available - and if needed, delivered to your doorstep - so you can live worry-free today and in the future.

▶

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and let us take care of the rest.



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Have Questions about Aging?



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the right direction.**

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Eddystone, PA 19022**

610-490-1300

www.delcosa.org



Delaware County Office of Services for the Aging



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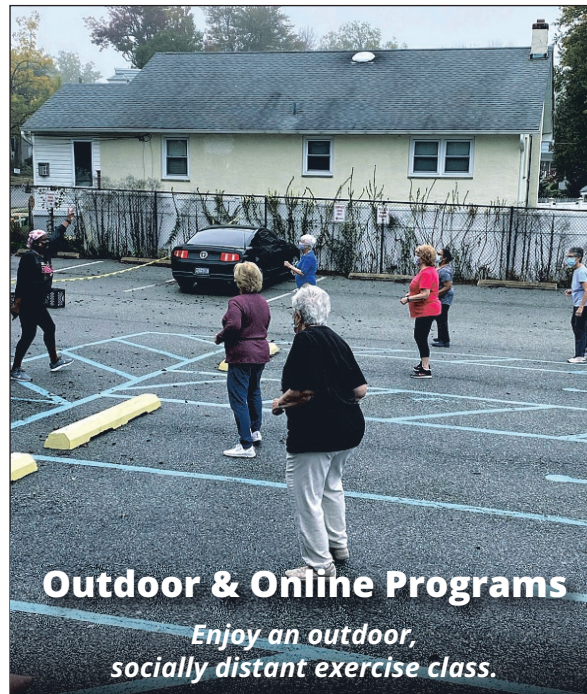
Senior Community Services helps Delaware County seniors age in good health with independence and dignity.

SCS' senior centers are providing online, telephone, and outdoor programs during the pandemic. SCS wants you to stay healthy and active until we can safely resume regular activities.



APPRISE Medicare Counseling

Get help figuring out
your best Medicare options.



Outdoor & Online Programs

Enjoy an outdoor,
socially distant exercise class.



Caregiver Support

Get the support you need
when caring for a loved one.

SCS' APPRISE Medicare program counselors are your Medicare experts. And their services are free!

- Contact Glenda Radical at 484.494.3769 or gradical@scs-delco.org for more information.

Connect with senior center activities this spring! Join us outdoors or via teleconference, Facebook Live, and ZOOM.

- Visit www.scsdelco.org to sign up for our weekly e-newsletter and find out about all of our programs.

Eligible caregivers can receive financial support and participate in counseling and educational programs. SCS can support you in caring for a spouse, loved one or grandchild.

- Contact Diana Twisler at 484.504.0372 or dtwisler@scs-delco.org to see if you qualify.



www.scsdelco.org



👉 SCS is looking for a few good volunteers!

You can deliver homebound meals, help with online grocery shopping, do yard work and handyman repairs, and much more. Activities can fit anyone's schedule! Contact Michele O'Brien at 484.496.2149 or mobrien@scs-delco.org to register as a volunteer.

Chester Senior Center

Chester

610.497.3550

Friendship Circle Senior Center

Yeadon

610.237.6222

Good Neighbor Senior Center

Darby Township

610.586.8170

Schoolhouse Center

Ridley Township

610.237.8100

MEDICARE

APPRISE Medicare Program helps explain health insurance options

Delaware County Senior
Community Services

The APPRISE Program is the state health insurance program that was created by the Pennsylvania Department of Aging to assist Medicare beneficiaries of any age understand their health insurance options.

The Pennsylvania Department of Aging created APPRISE to help Pennsylvanians with Medicare, Medicaid and other health insurance questions and/or concerns.

The Delaware County Senior Community Services APPRISE Program in Lansdowne has been providing Medicare counseling and education services since 2006.

During the COVID-19 pandemic, the APPRISE Program has been operating remotely by phone and virtually providing available Medicare-certified counselors to answer questions and to provide Medicare counseling services to Delaware

County Medicare beneficiaries.

The APPRISE Program volunteer counselors are key to the program's success. APPRISE volunteer counselors are extensively trained to provide unbiased Medicare health insurance information and Part D Prescription Plan information to help individuals make informed decisions related to their Medicare health care needs concerning health plan comparisons and enrollments.

The SCS APPRISE Program has served thousands of Delaware County Medicare beneficiaries through individual counseling with these types of Medicare concerns.

The APPRISE Program counseling and education services are free. During the pandemic, the APPRISE Program educational presentations have increased and allow participants who were unable to participate in our Medicare classroom-style presentations

to participate from their own homes in our Medicare education presentations.

The SCS APPRISE Program offers five virtual Medicare presentations yearly through Zoom and other social media platforms. The presentations offered are Medicare 101 Presentations, Medicare Cost Sharing Presentation, Supplemental Plan Presentations, How to Complete a Health Plan Comparison Presentation and our yearly Medicare Update Presentations.

The SCS APPRISE Program is eager to help Delaware County's prospective and newly-retired Medicare beneficiaries, employers and companies who need assistance with Medicare and retirement counseling, Medicare beneficiaries who need help with understanding Medicare and choosing Medicare insurance plans, beneficiaries/caregivers who need help with supplemental plan choice and information, bene-



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ficiaries/caregivers who need insurance plan detail and pricing information and beneficiaries/caregivers who need assistance with appeals/billing/claims, and problematic Medicare situations.

Contact the Delaware County APPRISE program manager, Glenda A. Radical, at 484-494-3767 or email at gradical@scs-delco.org to discuss scheduling a counseling appointment, or email Louisa Mygatt, the APPRISE Program Medicare presentation coordinator, at louisaapprise@gmail.com to register for a Medicare presentation.

CAREGIVING

Caregivers are invited to attend educational programs

MediaNews Group

Senior Community Services' Caregiver Support Program presents its eighth annual Caregiver Academy, a free opportunity for caregivers to attend educational and informative programs for those fulfilling the role as a family caregiver. Presentations will be held on Zoom twice a month through June from 4 to 5:30 p.m.

Presentations include:

May 6: Difficult Conversations Related to Dementia, Driving, Medical Appointments and Managing Finances by Barbara Jones, MSW

May 20: Stress Relief for Caregivers by Barry Jacobs, Psy.D.

June 3: Caregiver Depression — Taking Care of Yourself by Sharon White, MSS, LCSW

June 17: Juggling Work,



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Life and Caregiving by Trindy Grundy, LMSW

To register, or if you have questions, contact Diana Twisler, caregiver support program manager, at DTwisler@scs-delco.org. The first 25 caregivers to register will receive a tool related to one of the presentations.

The Caregiver Academy is funded by the Delaware County Link to Aging and Disability Resources.



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ELDER LAW

Elder law and estate planning: how they differ and why both matter

Anderson Elder Law

Elder law is to estate planning what a sword is to a shield. The former works actively to protect you, the latter does so passively, and together they form a potent team that keeps you covered on all fronts.

Like a sword, elder law steps out in front of the need for later-life planning. Beyond what the phase implies, elder law is more than a set of legal tools to protect inheritances for your legacy planning. Rather, the goal is to use every available resource, including family, savings, public benefits and great counsel to meet the goal of self-determination as we age.

To ensure that your life savings can be used to both maintain your lifestyle for as long as possible and, if or when the time comes, you need help along the continuum of care,

that you are aging exactly as you had planned.

In addition, elder law done correctly anticipates each transition along the continuum of care to align your wishes with your resources to make sure you are in the least restrictive environment and are receiving the highest quality of care.

Estate planning for when you die, on the other hand, is a shield that protects you and your loved ones after your sword arm has done all it can. Either when calamity strikes or when time simply runs its course, your estate plan intervenes to ensure

your assets are protected and, ultimately, end up in the right hands with minimum death taxes, income taxes and delay.

The two processes, elder law and estate planning, work in concert and complement one another.

Without a good elder law plan to protect you during your most vulnerable time, your documents may not speak to any of the issues other than those that relate to post death concerns.

Estate planning documents crafted with an elder law focus are meant to make sure that not only you, but a spouse, a special needs family member, as well as your second home or business are considered.

Estate planning documents that may appear all the same are not. Document content that may at first appear to be extensive boilerplate reflects the attorney's professional determination as to how to

not only minimize risks but to proactively address safety nets for all things truly matter to you.

The aging process and long-term care needs are the principal focus of elder law. Accordingly, an elder law attorney assists you in attending to such tasks as planning for future healthcare hurdles through advance directives such as a durable power of attorney and living wills.

They also work to ensure that no matter your financial position or current state of well-being, you leverage public benefits such as Medicaid or veterans benefits or long-term care insurance that can pay the incredibly expensive long-term care costs.

In addition, an elder law focused estate plan also provides for carefully planned surrogate decision making.

Not only should you carefully select your agents under financial power of attorney and health care power of attorney,

but ensure that the content of the legal documents supports your agent when you are facing a time of crisis.

Ironically, elder law is not meant to benefit those that are above a certain age. In fact, elder law focused estate planning benefits everyone, no matter how young, benefit from the proactive planning of elder law because we do not know when and if an illness or disability will occur.

Estate planning, in contrast to elder law, does not focus specifically on the aging process even if it exists to protect you and your loved ones when your time finally comes.

An estate plan is a set of documents that act to conserve and protect your assets after you die. When designing an estate plan, you draft a will and name an executor, determine the beneficiaries of your estate, institute a trust (where necessary) and ensure your

digital assets are accounted for alongside your physical assets.

Naturally, both elder law planning and estate planning are involved processes, but the burden need not rest on you. A Certified Elder Law Attorney, working with a detailed knowledge of your health, your family and financial situation, will present the planning options best-suited to your situation and ensure all your estate and long-term care planning goals are met for you and your family.

At Anderson Elder Law, we attend to elder law, estate planning, special needs planning, as well as estate and trust administration and other specialized practice areas.

Should you have questions about the above or wish to begin the planning process, call 610-566-4700 or hear from your through the contact form on our website, <https://andersonelderlaw.com>.

BY YOUR SIDE EVERY STEP *of the* WAY



Proudly serving the community for 16 years, Anderson Elder Law is the only firm in Delaware County with two certified elder law attorneys. Linda and Chari are ready to be by your side at every step in your journey!



Linda M. Anderson
ESQ, LLM, CELA
Certified Elder Law Attorney
Masters Degree in Tax



Chari M. Alson
ESQ, CELA
Certified Elder Law Attorney
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DOMICILIARY CARE PROGRAM

Dom Care Program helps adults with disabilities

COSA

COSA's Domiciliary Care (Dom Care) Program provides adults with moderate physical, intellectual or mental health disabilities with a supportive home-like environment.

Consumers live in the homes of Delaware County residents (providers) and become part of the family — enjoying meals, entertainment and family activities.

Consumers are encouraged to attend activities outside of the home like senior centers and day programs. Consumers receive a variety of supports depending on their needs such as meals, medication reminders, laundry, shopping, reminders to perform personal care and socialization.

To ensure consumers' needs are being met, they receive care management through Senior Community Services. Consumers pay a monthly stipend to the provider in return for services.

The Department of Human Services subsidizes the stipend of low-income consumers.

Like many programs, Domiciliary Care has been working hard to adjust to providing services during the COVID-19 pandemic.

One of the projects that the program has been working on is helping consumers and providers access technology for training, virtual home monitoring visits, access online resources and connect with friends and family.

The Dom Care Program is also working to expand its outreach to the LGBT community to recruit Dom Care homes and consumers



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to ensure all feel safe and accepted throughout their whole experience in Dom Care.

For more information and/or applications to become a Dom Care consumer or provider, visit COSA's website www.del-cosa.org and click on Community Services or call 610-490-1300.

FOSTER GRANDPARENTS



COURTESY OF COSA

The AmeriCorps Seniors Foster Grandparent Program of Delaware County recently held a drive-thru recognition event to honor the program's volunteers for their service.

Foster Grandparent Program volunteers are recognized

COSA

The AmeriCorps Seniors Foster Grandparent Program of Delaware County recently held a drive-thru recognition event to honor the program's volunteers for their service.

Foster Grandparents give of their time mentoring and tutoring disadvantaged youth and exceptional needs children in a variety of settings such as childcare centers, schools and

Head Start centers.

As a token of appreciation, foster Grandparent volunteers were presented with Wawa gift cards.

Some volunteers received iPads as they will be serving the children of Delaware County virtually.

The Foster Grandparent Program is looking for volunteers wanting to make a difference in their community by giving their time mentoring and tutoring

children.

Foster Grandparent volunteers are serving virtually. Volunteers receive up to \$480 a month tax-free. The Delaware County Foster Grandparent Program is sponsored by AmeriCorps Seniors and the Delaware County Office of Services for the Aging (COSA).

For more information on the program or if interested in becoming a Foster Grandparent volunteer, contact Alisha Freeman at 610-490-1498.

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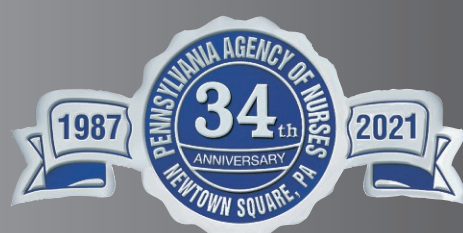
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CAREGIVING

Senior Community Services supports caregivers in Delaware County

Senior Community Services

AARP estimates that nearly 41 million Americans care for adult family members, a number that is growing. Caregiving often begins gradually; doing dad's laundry, giving mom a ride to the doctor, picking up prescriptions and groceries. Eventually, age or illness requires more time and effort from family caregivers.

For others, tragic life circumstances lead to caregiving. "My daughter died suddenly of drug-related causes," said Ms. Clark (name changed for privacy), who is raising her two grandchildren.

While Ms. Clark has a background in special education, she finds it challenging at her age to be a parent for two children with special needs.

"I do all this because I love them," said Ms. Clark, "and I don't want them to grow up like their parents."

Senior Community Services' (SCS) Caregiver Support Program reimburses Ms. Clark every month for eligible costs associated with her grandchildren's care. The reimbursement she receives enables her to keep both grandchildren in private school.

The average caregiver spends around \$7,000 each year to meet the needs of their loved one. SCS administers federal and state-funded reimbursement programs for Delaware County residents who meet financial eligibility requirements and any one of the following criteria:

*An individual 18 or older providing care to:

An individual age 60 and older with functional deficits or

An individual age 18-59 with Alzheimers or other chronic dementia or An individual under age 18 with chronic dementia

**An individual aged 55 and older providing care to a dependent child under age 18

**An individual aged 55 and older providing care to an individual aged 18-59 with a disability.

*Caregiver and care receiver are not required to be related or live in the same residence.

**Caregiver and care receiver must be related by blood, marriage, or adoption, and live in the same residence

"Once caregivers qualify for financial reimbursement through the Caregiver Support Program, they are also eligible to participate in monthly emotional support groups," said Diana Twisler, Caregiver Support Program manager.

Studies show that support groups help caregivers cope with stress, reducing depression and anxiety. These coping mechanisms have been especially crucial during the pan-

demic.

One Caregiver Support Program activity that is open to anyone is the Caregiver Academy, a unique series of online seminars that features nationally known speakers addressing caregiving-related topics. The remaining Caregiver Academy seminars will take place on Thursdays at 4 p.m. using Zoom:

May 6: Difficult Conversations Related to Dementia with Barbara Jones, MSW

May 20: Stress Relief for Caregivers with Barry Jacobs, Psy.D.

June 3: Caregiver Depression: Taking Care of Yourself with Sharon White, MSS, LCSW

June 17: Juggling Work, Life, and Caregiving with Trindy Grundy, LMSW

SCS encourages Delaware County caregivers to contact Twisler at DTwisler@scs-delco.org to check your eligibility for



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the Caregiver Support Program or to register for the four remaining Caregiver Academy sessions.

Senior Community Services (SCS) is Delaware County's oldest and largest nonprofit agency addressing the needs of the county's older adult population. SCS' programs and ser-

vices help Delaware County seniors age in good health with independence and dignity. Senior centers, home-delivered meals, APPRISE Medicare counseling, Aging at Home, long-term care management and other activities serve more than 20,000 Delaware County older adults annually.

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STAYING CONNECTED

Delaware County agencies working to keep seniors connected

COSA

Since coronavirus pandemic started last March, organizations that provide programs and services for the aging have been challenged with finding new and creative ways to continue their services while keeping everyone safe and healthy.

Many became virtually connected through Zoom, Facebook Live, teleconferences and more, or held activities outdoors if possible.

While this was easier for some, others were faced with obstacles that impeded their ability to socially interact and stay connected to others. These creative new ways to stay connected often involve access to the internet and technology as well as the knowledge of how to use it.

Throughout the county, organizations that serve older adults have continued to do so without interruption, although changing their methods.

A partnership between the Delaware County Office of Services for the Aging (COSA) and Community Transit was forged to assist seniors with their grocery shopping needs. Any Delaware County senior who wishes to utilize this service should email grocerydropoff@CTdelco.org or call 215-900-2519.

COSA's Health and Wellness programs continue to offer education and support to participants, albeit virtually. To learn more or to see which programs are currently being offered, visit www.delcosa.org and click on the Community

Services tab.

The Delaware County Ombudsman Program remained available to residents of long-term care facilities by phone and virtually and began outdoor visitation with residents once permitted to do so. Tablets were purchased by the program to train residents in peer resolution through the PEER Program.

The Ombudsman Program remains available to advocate for the rights of residents and help to resolve any complaints regarding their rights. The Ombudsman coordinator, Rahmah Allen, can be reached at 610-872-1868.

Senior centers offer grab-and-go meals in place of congregate meals. Home-delivered meals are available for home-bound older adults. To inquire

about home-delivered meals or to find a senior center near you, contact COSA at 610-490-1300.

Senior centers continue to virtually offer live exercise classes, health and wellness, lifelong learning programs, support groups, crafting, brain games, discussion groups and more. Older adults can stay connected through Facebook groups, telephone calls and e-newsletters.

Several centers have lending libraries where technology to stay connected can be borrowed as well as classes on how to use it.

Activities and programs are not only for center members. Any older adult in Delaware County can participate. To find a senior center near you, contact COSA at 610-



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490-1300 or visit www.delcosa.org to view a list of sponsored centers and their contact information. Activities and programs for each center can be found on their websites.

Visit COSA's website, www.delcosa.org and click on the News section to read about other resources

available to keep older adults connected such as TechOWL lending library, free and/or low-cost cellphones and internet services and Villanova University's ReachOut program offering social phone calls to older adults to help prevent social isolation.

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SAVE MONEY

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Metro Creative Content

Despite the efforts of Juan Ponce de Leon, there is no magical fountain of youth. Getting older is inevitable, and it is important to see the silver lining of aging.

Among the various perks that come with age, including increased knowledge and experience, are a whole host of discounts for the aging population. Men and women who have reached a certain age are entitled to key discounts if they know where to look.

The ages at which discounts are available vary. Auto insurance companies may provide a senior discount to drivers who are over 50. Certain restaurants offer these discounts for those over the age of 55. Retailers may begin offering

discounts to customers who are over the age of 60. Many discounts can be used for recreational activities.

Dining out: Why pay full price for a meal if you don't have to? A meal out with friends and loved ones becomes a bit more affordable thanks to the senior discounts available through many different restaurants, whether it's chains or independently owned eateries.

Hotels: Seniors booking their stays through select hotel chains may be eligible to reduce their costs by 10% or more. When making the reservation, check to see if you qualify for an age-related discount. Some may be affiliated with memberships in organizations like AARP.

Theme parks: Before

buying entry tickets or season passes, check with the membership office regarding senior discounts. Certain items also may be discounted throughout the parks.

Movies: Movie theaters may offer special viewing days or times that are discounted.

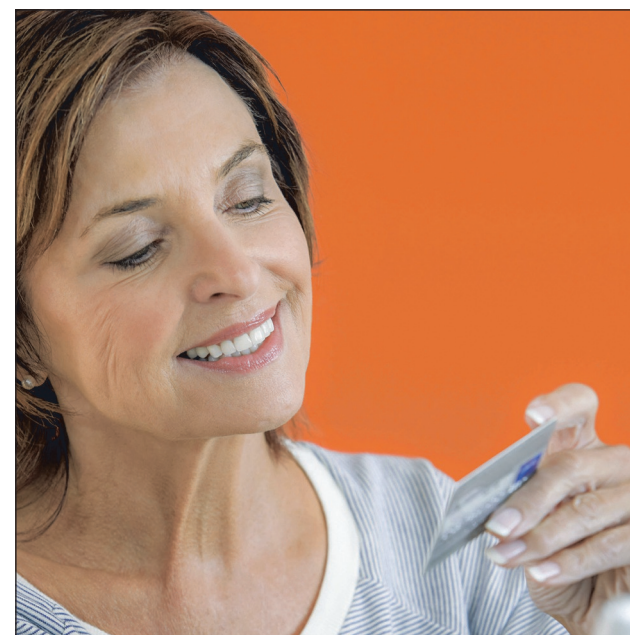
Flights/cruises: Discounted senior fares are available on select flights for Delta Airlines and American Airlines. British Airways offers up to \$200 off flights and packages when booked online through British Airways' AARP page. Seniors can enjoy discounts on select cruises through Carnival. Rental car companies also offer discounts for senior customers.

Clothing: Looking your

best for a night out may mean shopping for new clothing. Kohl's offers a 15% discount for customers ages 55 and over every Wednesday, and Ross offers 10% off on Tuesdays when signing up for the Every Tuesday Club.

Gym memberships: Individuals who are eligible for Medicare also may be entitled to a free SilverSneakers membership, which provides access to more than 13,000 participating fitness centers

Park admission: Seniors age 62 and older can purchase a Senior Pass for \$10 that's good for more than 2,000 federal recreational sites and national parks in the United States. The pass is good for a lifetime.



METRO CREATIVE CONTENT

Recreational activities become a little more affordable when seniors take advantage of age-related discounts.

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RETIREMENT

Ways to cut costs during retirement

Metro Creative Content

The average person will spend more than 50 years in the employment sector. As retirement draws closer, many professionals begin to daydream about giving up the commute and having more time to pursue their personal interests.

Even if planning for retirement has been many years in the making, it can take some time for a person to become acclimated to having less income. According to data from the Bureau of Labor Statistics, older households, which are defined as those run by someone age 65 and older, spent an average of \$45,756 in 2016, or roughly \$3,800 a month.

That's roughly \$1,000 less than the monthly average spent by typical American

households. Housing, transportation, health care and food are some of the biggest bills retirees will have to account for.

Aiming to have savings in addition to any other retirement income or government subsidy coming in to cover that amount is a step in the right direction.

Retirees can make their money go further if they take inventory of their spending and make some cuts where possible.

Know where your money is going: It's impossible to save without knowing what your expenses are each month. Many people are surprised to learn how much little things add up over the course of a month. For example, spending \$4 for a take-out coffee each day can quickly become an expensive luxury. Add

all expenses and see where you can trim, especially if there's a deficit each month.

Consider extra health care: In the United States, Medicare participants can choose Medicare Supplement Insurance plans to help reduce out-of-pocket health care costs. Medicare Parts A and B only cover some of your health care costs. Supplemental insurance can cover some of the costs not covered by original Medicare, like co-payments, deductibles and coinsurance, according to AARP.

Pare down on possessions: Take inventory of what you have and scale back where possible. If you are no longer commuting to work, you may be able to become a one-car household. Downsizing your residence can help seniors

avoid spending too much of their retirement time and money maintaining their homes.

Take advantage of senior discounts: Take advantage of the many discounts that are offered to seniors. Retirees can usually save on restaurants, travel, groceries, and much more by simply shopping on specific days or verifying their age when checking out.

Purchase less expensive life insurance: According to Cheapism, a site that advises consumers about how to be more frugal, the chief purpose of life insurance is to replace income to ensure the financial security of dependents in the event of death. Retirees may have no dependents and little income. Therefore, a large life insurance policy may



METRO CREATIVE CONTENT

As retirement nears, adults can employ various strategies to reduce their monthly expenses.

not be necessary, especially if you've already set aside funds to cover funeral costs.

Pay off a mortgage: Housing is many people's most substantial expense.

Paying off a mortgage can free up more money each month and allow retirees to spend their golden years doing as they please.

HEALTH

COSA focusing on improving health and well-being of seniors

COSA

The County of Delaware Services for the Aging (COSA) has a focus to improve the health and well-being of the county's senior residents.

COSA provides tools that connect adults age 60-plus and empowers them to take control of their health through evidence-based health and wellness programs.

Evidence-based programs have been proven through research to make a difference in people's lives.

COSA evidence-based health and wellness

programs enable those attending to become their best selves, despite any personal challenges they may face.

COSA also offers older adults a way to contribute by giving back to others as volunteer lay leaders who bring these programs to other older adults in Delaware County.

Programs are offered online, at this time, in collaboration with the PA Department of Aging and include Healthy Steps Fall Prevention, A Matter of Balance, Chronic Disease Self-Management, Diabetes Self-Management and Chronic Pain Self-

Management Programs, Arthritis Foundation Walk with Ease, WISE Program (Wellness Initiative for Senior Education), Active Living Every Day.

For more information regarding COSA's health and wellness program offerings; opportunities to volunteer as program leaders; to be placed on an email distribution listing for upcoming program offerings; or to bring one of these programs to your community or group, contact Ellen Williams at 610-499-1937 or email williamse@co.delaware.pa.us.

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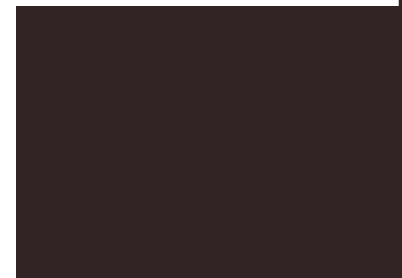
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DO YOU HAVE A PLAN?

If not, please call us today. We will be happy to discuss how Riddle Village has remained a safe and smart option for those wanting to prepare for what's next. We are offering on-site tours and can provide extensive virtual tours.

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