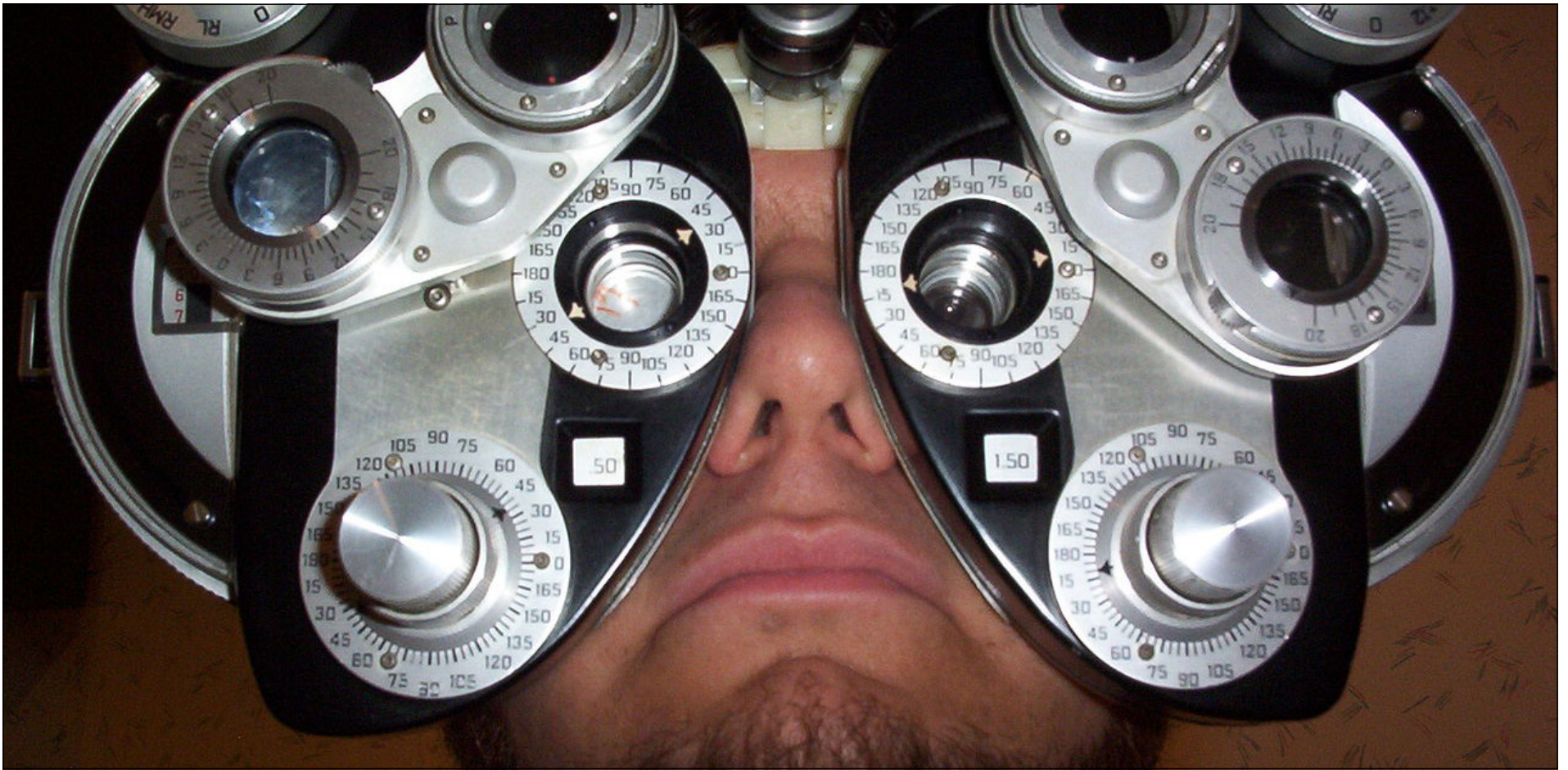


VISION



WIKIMEDIA COMMONS

It's important to schedule regular eye exams.

INSIGHTS ON YOUR EYES

To mark Healthy Vision Month, Dr. Peter Calder of Berks Eye Physicians & Surgeons offers advice on eye care.

By Don Botch
dbotch@readingeagle.com

It's been said that the eyes are the window to the soul.

A less romantic but equally accurate saying might go something like this: "The eyes are the window to the body."

Dr. Peter Calder, an ophthalmologist at Berks Eye Physicians & Surgeons, Wyomissing, since 1993, said he can learn a lot about a patient's overall well-being during an eye exam.

"I think the eye is just a reflection of your general health," he said, adding that a thorough exam can not only detect such ocular con-

cerns such as glaucoma and cataracts, but it can also reveal other health issues like diabetes, high blood pressure and high cholesterol.

And with May being Healthy Vision Month, as proclaimed by the National Eye Institute, the time is right for a friendly reminder about how important it is to schedule an eye exam.

When to go

Calder said it is important for parents to get their children's eyes checked before they start school to make sure poor vision does not interfere with learning.

Once you hit age 40, he said, eye exams

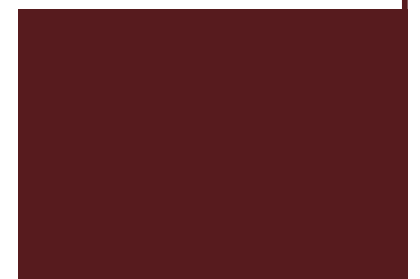
DR. CALDER » PAGE 2

DR. CALDER ANSWERS FREQUENTLY ASKED EYE CARE QUESTIONS

Here are answers to some of the most frequently asked questions Dr. Peter Calder, an ophthalmologist at Berks Eye Physicians and Surgeons, hears:

COVID CONCERNS: One of the biggest COVID-19 related concerns patients have has to do with glasses fogging up when wearing a facemask. While anti-fogging sprays can help, the main thing is to make sure you have a tight seal between your mask and your nose to keep your breath from going up and fogging your glasses. Parents, meanwhile, are concerned about how virtual schooling will affect their children's vision. Calder said it is important for children take a break every couple of hours and get outdoors, both because sunlight is needed for their eye growth, and because their eyes need to focus on things at a distance. "The eye was never made to focus on just

FAQS » PAGE 2



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Dr. Calder

FROM PAGE 1

should be scheduled every two years.

And at age 65, it is advisable to have exams annually.

Forty is an important age because patients can start developing different types of age-related issues such as glaucoma, which is an increase in pressure in the eye.

"It's like blood pressure: You don't know it's an issue unless someone measures it," Calder said. "We have to catch that early because if somebody has glaucoma, for the majority of people it's a slow disease: They slowly lose vision and they don't know it because they lose their peripheral vision first. They don't lose their central vision till late.

"So it could go undetected for a long time, and once somebody has lost vision we can't get it back, we just try to stop them from losing more vision."

Cataracts, where the lens in your eye gets cloudy, is another concern that comes with aging. While cataracts may be inevitable for many

people, there are things your eye doctor can suggest to slow its progression, including eating a healthy diet, not smoking, reducing alcohol consumption and wearing sunglasses outdoors. All of these things can help delay the need for cataract surgery, which involves removing the cloudy lens and replacing it with a clear artificial lens.

Another condition that comes with aging is macular degeneration. The macula is part of the retina at the back of the eye and is responsible for central vision. With macular degeneration, the blood vessels begin to leak, and if it's not detected and treated early, it can affect vision.

Fear and avoidance

Calder said most people willingly go to the eye doctor because they realize how important their vision is.

"Of all the five sense, it's been shown the eyes are the most important, because 90% of the information you get from the outside world comes through your eyes," he said. "I think people realize it is very important to their general well-being."

However, some people

avoid going to the eye doctor if they are not having any noticeable problems. Calder advises against this because many eye issues can go unnoticed without an exam, and respond well to early detection and treatment.

Other people may fear the bright lights used for the exam, or for some the thought of someone working around their eyes makes them anxious.

In those instances, it may take a little bit of hand-holding by the doctor and reassurances that there is no pain or discomfort involved in an eye exam.

"We can talk them through it," Calder said.

Wear sunglasses

With summer fast-approaching, Calder said people need to understand the importance of wearing sunglasses with UV protection.

Cataracts, for instance, are believed to be related to exposure to ultraviolet rays over time. So by wearing sunglasses, you could slow down the progression of the cataract formation.

Another condition called pterygium is believed to be related to prolonged exposure to UV rays. It occurs



"We tell people (to eat) blueberries, blackberries, strawberries, green leafy vegetables. They are full of antioxidants that are healthy for the eyes."— Dr. Peter Calder

when the clear skin that covers the white part of the eye starts growing onto the cornea (the clear covering at the front of the eye). It is cosmetic and it can distort vision by altering the shape of the front of the eye.

Pingueculum is another degenerative tissue change

caused by UV exposure that results in a small yellow spot next to colored part of eye.

"It is benign, but we don't want it to get bigger because it can irritate the eye," Calder said.

With beach vacations on the horizon, sunglasses take

on added importance.

"At the shore you get twice as much UV exposure," he said, "not just from the sky but you get it from sunlight bouncing off the sand and bouncing off the water."

Stay eye-healthy

Calder said the best things people can do for their eyes, in addition to regularly scheduled check-ups, involve diet and exercise.

He recommended eating plenty of brightly colored fruits and vegetables.

"We tell people (to eat) blueberries, blackberries, strawberries, green leafy vegetables," he said. "They are full of antioxidants that are healthy for the eyes."

And stay active.

Calder says he often uses the eye as a sign of someone's general health.

"People who are active and exercise and eat right and take care of themselves, these degenerative conditions — the aging conditions of the eye — slow down," he said. "They don't happen as quickly."

"The phrase I tell everybody is 'You can't stop from getting old, but you can slow it down.'"

FAQs

FROM PAGE 1

one distance. It's supposed to focus on all distances," he said.

WHEN TO SEE A DOCTOR

Calder said that in addition to regular check-ups, you should seek out an eye doctor if you experience pain, redness, decreased vision or light sensitivity. Also, if you get flashes and floaters, your eye doctor will want to see you right away because it could indicate a tear in the retina in the back of the eye or a retinal detachment. Early detection and treatment can mean you won't lose vision. Also, if you experience transient loss of vision (it lasts just a few minutes), it could be an indication of hardening of the arteries, especially the carotid arteries in neck.

Another transient loss of vision problem is eye migraines, which patients often describe as having a bright light in their vision, in a zigzag shape, that lasts 15 or 20 minutes, sometimes followed by headache. If this happens more than once a week, an eye physician might be able to help by going over triggering effects. Also, people on steroids for prolonged periods are at increased risk of cataracts and may notice their vision is blurring. Steroids can also cause glaucoma, so it is important to get checked if using steroids.

SAFETY : It is important to wear goggles for safety, especially if grinding or sawing metals. Calder said if somebody gets a bad injury, it can be repaired, but the eye is never going to be the same as it was, so taking precautions matters. Another big eye safety concern is the

use of bungee cords. "I am very, very cautious around bungee cords," Calder said. "If I release them I turn my head because I don't want that to hit the eye." The same goes for lighting a grill or working with car batteries. Proceed with caution.

CONTACT LENSES : Calder said contact wearers should clean their lenses with disinfectant and run the lens case under extremely hot water and let it air-dry. Use fresh disinfectant every night and don't sleep with the lenses in because the eye doesn't get enough oxygen and cells on the surface of eye can die, leading to a corneal ulcer. These can be treated with antibiotics but sometimes result in a scar that could affect your vision. If contact wearers experience pain, redness, decreased vision or sensitivity to light, they should take their lenses out and

schedule an appointment right away.

ALLERGIES : Allergy sufferers want to know what to do for their watery, itchy eyes. Calder recommends cool compresses to get rid of swelling. Over-the-counter artificial tears and Pataday drops might help. If those don't work, a doctor might prescribe a brief course of mild steroidal eye drops.

SHINGLES VACCINE : Calder highly recommends his patients get the shingles vaccine, because shingles around the eye can lead to long-lasting, terrible pain, and if it gets in the eye it can lead to blindness.

DRY EYES : Dry eyes are one of the most common complaints Calder hears. They result from inflammation of the eye lids probably caused by exposure to dust, dirt and pollen in the air over many years. Some

allergy, cold and sinus meds also can cause dry eyes.

Calder said if the symptoms are mild, over-the-counter artificial tears should help, combined with gel drops at night. Soaking with a hot washcloth for five minutes in the morning also will help. Also, over-the-counter gel-filled masks, lid scrubs and hypochlorous acid (Hypochlor) spray will help get rid of inflammation.

STYES : Styes are caused when the oil glands in the eyelids get irritated and inflamed and the oils become thick and block the glands, resulting in a red knot on your eyelid. Treatment options include hot soaks, lid scrubs and artificial tears. Rather than just using a warm wash cloth, which cools down too fast, Calder recommends hard-boiling an egg and wrapping it in a warm wash cloth and putting it over your eye. "It fits

right in there," he said. "It'll slowly cool off but will deliver a lot of heat. If you can get it early, that will get it to drain and it'll go away."

READING GLASSES

Calder said if you are struggling to read, getting headaches or experiencing eye strain, by all means, get reading glasses. He said there is no evidence to support the argument that if you start using reading glasses, they'll make it worse. There's also no evidence to support the opposite: that if you try to avoid using reading glasses, it will delay the changes. "We think it's genetic and sort of programmed in and will happen whether you wear reading glasses or not," he said. "It may seem like it is changing rapidly at first, but it does slow down."

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COVID-19 VACCINATIONS

PACE vaccine partnership with Walmart has benefited older adults

Pennsylvania Department of Aging

The Pennsylvania Department of Aging announced that its PACE prescription assistance program, working together with Walmart, has helped more than 25,000 older Pennsylvanians get a vaccination appointment.

The PACE/Walmart Vaccine Partnership over the past several weeks has resulted in 77 clinics in 11 counties, with the PACE Call Center making more than 25,000 appointments for individuals from its lists of older adults who have either requested a vaccine appointment or have been identified as eligible for one.

“We have two goals as we administer vaccines: first, to get as many shots in arms as possible so we can help reopen our country, and second, helping to ensure equitable vaccine access in the states we serve,” said Nick Infante, Walmart’s vice president of public affairs. “In Pennsylvania, we have been pleased to partner with PACE to target and pre-enroll vulnerable older adults for their vaccine, and we will continue finding new ways to increase vaccination access across our communities.”

As part of the federal pharmacy partnership with Walmart, Walmart reached out to the Department of



Robert Torres, Pennsylvania Secretary of Aging

Aging’s PACE program for help with getting vaccine into the arms of the most vulnerable older adults.

PACE, Pennsylvania’s prescription assistance program for older adults, prioritized assistance with vaccine appointments for PACE/PACENET enrollees, who number about 275,000 statewide.

The PACE program partnered with Walmart on its vaccine clinics by pre-enrolling some of the most vulnerable older adults for a vaccine at the clinic locations. PACE also pre-enrolled older adults served by local Area Agency on Aging programs and helped older adults who called the PA Link to Aging and Disability Resources looking for assistance.

Aging Secretary Robert Torres praised Walmart and PACE’s focused partnership effort, noting that the progress made was responsive to the needs of older, lower-income adults from the geo-

graphic areas where the clinics were held. These actions helped to address the calls by advocates, legislators and the public to support older adults who struggled to obtain vaccines for themselves.

“We want to thank Walmart for the excellent support they’ve provided in making COVID-19 vaccine available to older adults in Pennsylvania communities,” Torres said. “The partnership efforts with PACE have enabled us to target the vulnerable older adults who most need to be vaccinated. Their efforts are sincerely appreciated by our department and the older adults we’ve had the opportunity to serve.”

Clinics were conducted at community sites in Berks, Butler, Centre, Chester, Erie, Fayette, Indiana, Luzerne, Schuylkill, Westmoreland and York counties. Walmart has administered about 400 vaccines to older adults per day at each site.



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ASK RUSTY

Will taking 401K distributions affect my Social Security benefit?

DEAR RUSTY » I'm 63 and retired from work, but not drawing Social Security. I have accumulated just over \$300,000 in my roll-over 401K IRA. My wife is still working full time, so we have medical, dental and vision coverage. I have a few questions:



Russell Gloor

will be. If you received the estimate a year or more after you stopped working, the estimate is more accurate. In any case, your 401K withdrawals will not count as SS earnings.

3» Claiming now would result in a permanently reduced SS benefit amount because you haven't yet reached your full retirement age. But claiming now wouldn't be a hedge against your current lack of earnings, because your benefit will be based upon the highest earning 35 years over your lifetime.

If you don't already have a full 35 years of SS-covered earnings they will still use 35 years in the benefit calculation, adding \$0 earnings for enough years to make it 35. If that is the case, you could offset some of those zero years in your lifetime history by returning to work now, thus increasing your benefit when you claim. If you already have at least 35 years of earnings, enjoy your retirement!

One last thing to consider: if you predecease your wife, at her FRA she will be entitled to 100% of the benefit you were receiving at your death (if that is more than her own). In other words, when you claim your benefit will affect the amount your wife can get as your widow. The longer you wait to claim, the higher your wife's survivor benefit from you will be.

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

1» When I take IRA distributions throughout the year, do those dollar amounts get reported to Social Security as income?

2» If not, will my SS benefit change (will I be penalized?) for not working and having zero income as I continue to withdraw investments and show no income?

3» If my benefit will drop because of the last few years of no income, would it be advisable to start drawing Social Security now?

— Planning Ahead

DEAR PLANNING AHEAD » Whenever you decide to claim Social Security, they will compute your benefit amount from your lifetime earnings history. They will adjust your earnings for inflation in all years prior to the year you turned 60, find the 35 years in which you had the highest (inflation-adjusted) earnings, and use that "average indexed monthly earnings" (AIME) amount to determine your Primary Insurance Amount (PIA), which is your benefit entitlement at your full retirement age (FRA).

From there, your age when you claim determines your final Social Security payment amount. Born in 1958, your FRA is 66 plus 8 months, and that is the age at which you will get 100%

of your PIA. If you claim benefits before your FRA, your payment will be reduced; and if you wait until after your FRA to claim, your benefit will be increased. If you wait until you are 70 to claim, your SS payment will reach maximum (about 27% more than your FRA benefit amount). Now, to your specific questions:

1» Distributions taken from your 401k or IRA are not reported to Social Security as "earnings" and do not count toward your Social Security benefit entitlement.

2» If you have already retired from working, having zero earnings now won't further affect your final SS payment amount because your benefit will be based upon your 35 highest-earning years. However, if you have a recent benefit estimate from Social Security, that estimate assumed that you would continue to earn at the same level you most recently reported to the IRS until you reached your FRA. So, if you got the estimate while you were still working (or shortly thereafter), the estimate is higher than your actual benefit

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COMFORT KEEPERS

Bathing an elderly loved one: Tactics to overcome the challenge

By Wendy Kerschner

For aging loved ones, bathing can be a true challenge. Some folks want to bathe themselves, but lack the mobility to complete the task independently. Others have dementia and either refuse to bathe or believe they are bathing regularly. Many families share frustrations with the bathing battle.

Alison Sprankle, director of client services (also known as “Chief Trainer”) at Good News Consulting of York, is experienced in training others on how to successfully complete a bathing routine with senior adults. She playfully suggests that “sometimes you need to wine and dine them before the clothes come off. Even a small compliment can work. It’s important to make a personal connection and create a feeling of comfortableness before jumping into the bathing task.”

Sprankle’s rule is, “Never argue! Even if the person has dementia, they might not remember why they are upset with you, but they will remember the emotion of being upset.”

“Bathing success,” she suggests, “starts with creating visual cues of the bathing task at hand. If the person can safely bathe themselves, simplify the environment by only getting out the things they need. Set out a towel and wash cloth. Prepare the soap and shampoo.”

When possible, she highly recommends using a two-in-one shampoo (shampoo plus conditioner) or even a three-



Wendy Kerschner

in-one product (shampoo plus conditioner that can be used as body wash).

Use a deliberate but soft approach, with statements like, “I’m going to put the towel and wash cloth here so it’s easier for you,” or “You’ll feel so much better afterwards. I always do.” Then, allow them to do as much on their own as possible, which will give them a sense of control.

For those needing hands-on bathing assistance, Sprankle again recommends allowing them to do as much as they can, then breaking down the task into smaller steps, talking through the process and using distraction.

She told a story about a woman who was exceptionally difficult to bathe. They bought her a baby doll. In the seated shower, the woman would wash her baby doll while an aide would wash the woman.

In another scenario, a lady who was once in a choir was encouraged to sing in the shower and she instantly was more cooperative. Sometimes it takes a bit of creativity to get the bathing routine completed.

The biggest obstacle with bathing is often dignity. In general, no one wants to allow another person to see them naked. One idea that

Sprankle recommends is using a Velcro bath towel so the person stays covered at all times. Allow the person being bathed to wear the towel in the tub/shower and either wash underneath the towel without exposing them, or use the towel as the washcloth.

Afterwards the towel will be soaked, but it’s easy to simply toss in the washer.

At an advanced age, we find that many seniors utilize a basic basin bath. As long as all the “parts” are being cleaned, this can be an efficient and safe solution.

Sprankle remarks, “A shower or tub bath is fine, but if a person’s basic hygiene is being met by a basin bath, that is OK too.”

Indicators that this method is not working is if the person has bodily odors, crust around their mouth, skin breakdown, dirty fingernails and/or greasy hair.

For additional bathing tactics, including instructional videos, search “Teepa Snow’s Positive Approach To Care.” Teepa is a nationally known educator specializing in dementia care. She utilizes a hand-over-hand, non-confrontational bathing technique that helps the person being bathed feel like they are completing the task on their own.

If the person does get upset during the bathing process, Sprankle’s advice is to be sure they are safe, give them space and try again later.

Wendy Kerschner is territory manager for West Lawn-based Comfort Keepers In-Home Senior Care, www.westlawn-206.comfortkeepers.com.



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LONG-TERM CARE



THE ASSOCIATED PRESS

Edouard Joseph, 91, clasps his hands as geriatrician Megan Young prepares to give him a COVID-19 vaccination at his home in the Mattapan neighborhood of Boston.

AP-NORC poll: Government should help Americans age at home

By Emily Swanson and Ricardo Alonso-Zaldivar
The Associated Press

WASHINGTON » A majority of Americans agree that government should help people fulfill a widely held aspiration to age in their own homes, not institu-

tional settings, a new poll finds.

There's a surprising level of bipartisan agreement on some proposals that could help make that happen, according to the late March survey from The Associated Press-NORC Center for Public Affairs Research. Still, Re-

publicans lag Democrats in support of some policies, including the most far-reaching idea: Only 42% of Republicans favor a government long-term care insurance program for all Americans, compared with 78% of Democrats.

Overall, 60% of the pub-

lic supports that approach.

Other government options to help people deal with the costs of long-term care get solid support across the political spectrum.

For example, 63% favor more funding to help low-income people age at home, a policy reflected in President Joe Biden's stimulus plan and his COVID-19 relief law. That includes about half of Republicans and about three-quarters of Democrats. Overall, only 10% are opposed.

There's also bipartisan alignment about proposals involving public-private partnerships.

The poll found broad backing for facilitating the purchase of long-term care coverage through a supplemental insurance plan like Medicare Advantage (supported by 70% of Americans, including 77% of Democrats and 65% of Republicans) and for tax breaks to help purchase long-term care insurance (supported by 61%, including 64% of Democrats and 58% of Republicans).

Behind it all is a deep desire among Americans to maintain their independence in an aging society.

Contrary to common belief, Medicare does not cover long-term care.

Relatively few people plan ahead, and it remains prohibitively expensive for most middle-class people. Nationally, nursing home care averages more than \$100,000 a year.

Home- and community-based services can cost tens of thousands of dollars.

Private long-term care insurance has failed to catch on because premiums are high and pre-existing conditions restrictions apply.

"I'd like to age in place as long as I can," said Steven Martens of Nashville, Tenn., retired from a career in banking. "It's the privacy, the feeling of independence."

"That feeling that you are still taking care of yourself means something to me and others. We feel good about ourselves because we are still taking care of ourselves."

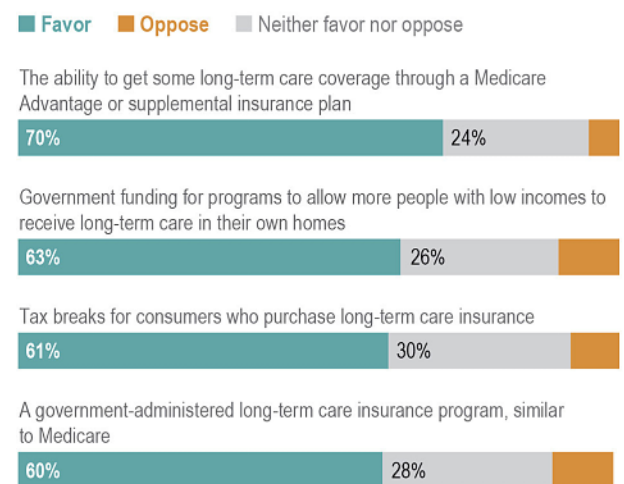
The poll found that 88% would prefer to get long-term care services as they age at home or with loved ones.

Just 12% would want to receive care in a senior community or nursing home.

However, Americans' concerns about nursing homes have eased somewhat since the ravages of the pandemic last year. The share saying they'd be very or extremely concerned about a loved one needing long-term care in

Majority supports government funding for older adults to age in place

A new AP-NORC poll finds that majorities of Americans favor government support for long-term care, including funding for low-income adults to get care at home and government-administered long-term care insurance.



Results based on interviews with 1,117 U.S. adults conducted March 25-29. The margin of error is ±3.7 percentage points for the full sample.

Source: AP-NORC Center for Public Affairs Research

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NUTRITION

Glyphosate and your health

Tips to avoid eating foods that may be contaminated.

By Freya Oostingh

Few things have as great an impact on our health as the foods we eat. The old adages “You are what you eat” and “Let the buyer beware” resonate with new meaning in today’s world where our food supply has become increasingly toxic. Foods that once nourished us are now making us sick. In order to safeguard our health, it’s becoming increasingly necessary to educate ourselves so that we can make informed decisions about what we put into our bodies.

One of the most poisonous substances that has made its way into our food supply is glyphosate, the herbicide in the weed killer Roundup. Much research is being done on the effects of glyphosate, but many doctors and nutritionists agree that it is contaminating the foods we eat. Lab testing done in 2015 found glyphosate in urine samples of 93% of those tested.

A brief history shows that glyphosate was originally patented in 1964 as a metal chelator used to clean industrial piping. In 1971, it was patented as an herbicide, called Roundup, by the chemical company Monsanto (purchased by Bayer in 2018). In 2010, it received a third patent as an antibiotic.

How did this chemical, which the World Health Organization named a “probable human carcinogen” in 2015, make its way into the majority of our foods? GMO, “Roundup Ready” crops are genetically modified



“Every chronic disease is rooted in a poor diet. I see reversals in my clients all the time. When they change what they’re eating their health improves. Some people see complete resolution of conditions, even digestive conditions they’ve had for many years.”

— Freya Oostingh of BioLogic Nutrition, Wyomissing

to survive being sprayed by Roundup, which kills the surrounding weeds. This combination of GMO crops with routine herbicide spraying was promoted as a way of increasing harvest productivity and has now become the foundation for industrial farming.

Roughly 70% of all U.S. crops are GMO, and more than 90% of corn and soy

planted in the U.S. is GMO. An estimated 70% of packaged foods in grocery aisles contain corn or soy in some form. Glyphosate is also used to spray upwards of 70 non-GMO crops including almonds, quinoa, grapes and oranges. You may be surprised to learn that it is routinely used in the desiccation (drying) at harvest of non GMO crops such

as oats, wheat, barley, potatoes, sunflowers, lentils and peas. Once sprayed, it is absorbed into the plant and cannot be washed off.

An FDA-registered lab in California found alarmingly high levels of glyphosate in oat-based breakfast cereals, instant oatmeal, granola bars, dried pasta, chips, cookies and crackers. Additionally, glyphosate makes its way into commercially farmed livestock and fish, which are fed GMO feed. If that isn’t enough, glyphosate in runoff from farms and lawns has made its way into the majority of rivers, streams and larger bodies of water and has been detected in about 70% of rainfall samples, as well as in tap water. On an environmental level, it impacts all species with which we share the intricate web of life.

So what is all this glyphosate doing to us? Glyphosate causes both intestinal permeability, also known as “leaky gut” (it increases zonulin, a protein which regulates gut permeability), and disruption of our gut microbiome, via its antibiotic effects.

According to Dr. Alessio Fasano at Harvard, leaky gut contributes to chronic inflammation in the body and is the most significant driver of disease; it opens the door to thousands of inflammatory illnesses. On top of that, just as glyphosate effectively binds metals for pipe cleaning purposes, it attaches to minerals in our digestive tract so they cannot be used by our body. Similarly, it strips the soil of nutrients and kills off the rich microbial life that resides there, resulting in crops that are less nourishing.

A shortlist of illnesses that have been linked to glyphosate includes cancer, autism, autoimmune disease, birth defects, kidney failure, GI issues such as irritable bowel

syndrome (IBS) and small intestinal bacterial overgrowth (SIBO), Parkinson’s and Alzheimer’s. In 2018 a jury in California awarded \$289 million to a school groundskeeper after concluding that Glyphosate had caused his non-Hodgkin’s lymphoma. (The case is in appeals.) As of September 2020, it is estimated that 125,000 Roundup cases have been or will be filed against Bayer.

What steps can we take to avoid glyphosate?

- Eat organic food, as much as possible. The use of glyphosate is prohibited in organic farming. One research study showed that urine glyphosate levels dropped by more than 70% in just six days when individuals switched to an all organic diet.

- Avoid eating farmed animals and fish fed GMO feed. Non-GMO is no guarantee that the foods have not been sprayed with glyphosate for drying purposes before harvest (particularly true for oats). Fortunately, more and more grocery stores stock organic foods. Farmers markets, CSA’s and local farmers who grow organically are great sources. By supporting shops, farmers and restaurants that provide organic

foods, we promote change.

- Home gardening is making a comeback — grow your own foods organically. Think twice about using glyphosate for weeds and look into less toxic alternatives.

- Consume probiotic and prebiotic foods and take a probiotic supplement to replenish gut microbes.

- Support detox in your body. Studies have shown that the following may reduce glyphosate levels in your body: sauna, intermittent fasting, Terrahydrate, glycine, bentonite clay, activated charcoal and herbs such as dandelion, milk thistle and burdock. Seek out a practitioner who can make recommendations.

We are inextricably linked to nature. Our health and its health are one and the same. Let’s be better stewards for the precious gift of life.

(Resources for this article include www.ewg.org and www.rodaleinstitute.org.) Freya Oostingh is a nutritional therapy practitioner. She sees clients individually at her office, Bio-Logic Nutrition, Wyomissing, and runs group nutritional programs at BLDG.7 Yoga, Wyomissing.



Among Friends

with Faith C. Woodward
Director of Admission and Marketing

PRACTICE SAFETY

There are some simple steps that can make taking a shower a safer and more enjoyable experience. Most importantly, use a non-slip bathmat to avoid skidding across the tile floor. Also, installing grab bars in the shower offers a place to hold on to while bathing or when entering or exiting. Sitting in a shower chair or a professionally installed, permanent bench is relaxing, as well as making it easier to soap up. Be sure that toiletries, soaps, washcloths, and other necessary items are easy to reach. You don’t want to be looking around for items, dropping things that you may have to bend over to retrieve, or having things spill and make the shower floor a slippery mess.

A walk-in tub is a great option for seniors who do not want to take the risk of falling. These tubs have doors that allow users to walk in and sit down without having to worry about climbing over a traditional tub ledge. BARCLAY FRIENDS offers short term rehab, also considered short term nursing care or post-acute care, on-site through HealthPro Heritage. Short term rehab serves as a bridge between a hospital stay and an individual’s return to the home environment.

With Faith Woodward, Director of Admissions and Marketing at Barclay Friends—to learn more, please call 610-696-5211 or visit our website, <http://bf.kendal.org/>.



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DERMATOLOGY

Take steps to protect yourself from skin cancer

By Dr. Daniel Shurman



Dr. Daniel Shurman

The start of spring means more time spent outside and increased potential exposure to the sun's harmful UV rays. Skin cancer is the most common type of cancer in America. According to skincancer.org, more people are diagnosed with skin cancer each year in the United States than all other cancers combined. Learning the risks associated with sun exposure is an important first step in protecting yourself and reducing your risk of developing skin cancer. A little prevention can go a long way.

May is Skin Cancer Awareness month, which offers a great opportunity to learn more about the important role that sun protection and early detection have in preventing and treating skin cancer.

Practicing healthy sun hHabits

Protecting yourself from the sun's harmful UV rays is the first step in skin cancer prevention. Following these habits consistently throughout your life will have a positive impact on your skin as an adult.

Photoaging is the result of cumulative sun exposure a person receives throughout their life and is responsible for 90% of visible changes to the skin. The likelihood of developing skin cancer is strongly associated with exposure to UV radiation. Genetic factors, such as being fair-skinned or having a family history of skin cancer, also contribute to a person's lifetime risk for developing skin cancer, but there isn't much you can do about that. However, UV exposure is controllable and preventable and you can be proactive here. Regularly apply sunscreen with SPF of

30 or more and wear a hat to protect your scalp and ears from the sun's harmful rays. A person's risk for melanoma doubles if they have had more than five sunburns, so don't skimp on the sunscreen, and don't forget to protect your scalp and ears!

Check yourself at home

Another step in being proactive with skin cancer prevention is to perform monthly self-checks at home. Using a full-length mirror in a well-lit room, inspect each mole, freckle and blemish. Look over your entire body, and use a handheld mirror for areas difficult to see such as your back.

When performing your self-check, the ABCDE's of melanoma are a good guide to follow:

- A» Asymmetry** – one half of the area does not match the other half
- B» Border** – the edges are uneven
- C» Color Variation** – the color is not the same all over and may have more than one shade or color present
- D» Diameter** – the size is larger than 6 millimeters, or the size of a pencil eraser
- E» Evolving** – the mole is changing in size, shape or color

In addition to monthly self-checks, you should also make it a priority to see your

dermatologist annually for a full body screening. If you find something suspicious during one of your monthly self-checks, don't wait until your annual exam to see a dermatologist.

Schedule your annual skin cancer screening today

While it's important to check yourself at home often, getting an annual skin cancer screening by a professional can be instrumental in identifying any suspicious lesions and treating them early. Scheduling your yearly full body skin exam with a dermatologist is the most important step in detecting skin cancer. Melanoma can be found anywhere on the body, and are sometimes overlooked on self-exams, especially on the back or scalp. Catching skin cancer in the early stages, when it's easiest to treat, can make all the difference in the treatment plan your dermatologist will recommend.

Pennsylvania Dermatology Partners has 22 locations located throughout Pennsylvania and Delaware to serve the needs of the community. To schedule your annual skin cancer screening, contact 888-895-3376.

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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SPOT OF T

What would you say in a letter to your younger self?

By Terry Alburger
Brittany Pointe Estates

There is a wonderful song titled “Dear Younger Me” by the band Mercy Me that is quite thought provoking.

If you could somehow write a letter to your younger self, what kind of things would you tell yourself? Would you attempt to alter or even delete some of the tougher moments you have experienced throughout your life? Would you warn yourself about people who have betrayed or hurt you? Or would you offer yourself advice to try to make life easier?

I’ve given this some thought; it is indeed an interesting concept. I could offer my younger self all kinds of advice, directions and shortcuts, giving information to make the road less bumpy for my younger self.

Perhaps I should warn myself of the major tragedies that I would have to face: the atrocities of 9/11 or even the COVID pandemic which we are still facing ... but how could one prepare for those kinds of things?

What about natural disasters? Should I warn myself where and when major earthquakes or tornadoes or hurricanes will hit?

But wait. Why would I do that? Each one of those bumps in my path helped form me into the person I am now. And the way I handled each bump, whether good or bad, was yet one more chip on the sculpture that is my life. The masterpiece of me.

Am I perfect? No way! I’m about as far from perfect as they come. However, I do learn from my past, and I am receptive to trying to improve whenever possible.

Would future knowledge of these tragedies affect the way I live my life? Wouldn’t knowing what was going to happen diminish the joy of day-to-day living? If I knew that there would be a tragedy on such and such a date,



The “Back to the Future” studio car at at Universal Studios in California.

WIKIMEDIA COMMONS

I would do nothing but fixate on that date and miss out on a whole lot of living in the process.

I think, if anything, I would advise myself to be kind to myself. I would recommend that I down-

play the failures and celebrate the victories, no matter how small each may be.

Life is short — focus more on the joys in life, walk away from turmoil and from people who are detrimental to your emotional health. Stay away from unnecessary drama and those who promote it. And Younger Self, those people will be all around, sometimes camouflaged, sometimes masquerading as friends. Be ready for the unexpected.

No, I would not give away what lies ahead. I believe that everything happens for a reason. I think I would remind myself that there will be positive results that emerge from every negative, every hardship. Always choose to see the joy.

Younger Me, make sure to enjoy life. It’s not all about deadlines and commitments, there is happiness to be found as well. Make sure to take the time to look for it and pursue it. Don’t worry about what anyone else thinks; if you have a dream or a goal, go for it. Never let naysayers get the best of you.

What you think, what you want, matters. Don’t take the blame for things that are not your fault, don’t blame yourself for things out of your control. And above all, be honest. If the blame is yours, claim it. If the glory is yours, grab it. And if you get the opportunity to be generous, act on it.

There have been many movies made with the theme of time travel in the past few decades. The most well-known is probably the “Back to the Future” series. A common theme in all of them is the idea that you should not ever interfere with your own future.

“The effects could be catastrophic!” was the comment made by Doc Brown, the brilliant mind that invented time travel in those movies.

(For you movie buffs, you know it was the flux capacitor that made time travel possible!) You are the author of your own future; it is yours to write. Make it a good one!



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WORLD WAR II

KINDNESS DURING WARTIME

Letters from German POWs say Shillington man treated them with respect



Otto Wilke, a former POW at Reading Army Air Field during WWII, wrote letters of friendship to Roy Rank, a supervisor at the camp, after the war. An artist, he sent a decorative plate to Rank when he was married in 1948.

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

Growing up in Shillington, Roger Rank was aware that his father, Roy Rank, had befriended German prisoners of war held in captivity at Reading Army Air Field during World War II.

The elder Rank, a painter and paperhanger, supervised prisoners at a paint shop in the POW camp at the airport.

Contrary to what might have been expected as American soldiers were fighting and dying in Europe, Roy Rank treated the POWs with respect and earned theirs in return.

It wasn't until more than 60 years later, however, that Roger Rank realized the extent of his father's relationship with POWs Walter Gotz and Otto Wilke, which continued in letters exchanged



READING EAGLE

Roger G. Rank displays a decorative plate sent to his father, Roy Rank, by former POW Otto Wilke as a wedding present in 1948. Rank's new book, "Never I Shall Forget These Human People," explores friendships formed between his father and German POWs at Reading Army Air Field during WWII.

after they were repatriated to Germany.

A cache of letters written from Gotz and Wilke to Roy Rank, copies of which surfaced in Berks County in 2018, launched Rank on a journey of discovery cataloged in a recently published book.

"Never I Shall Forget

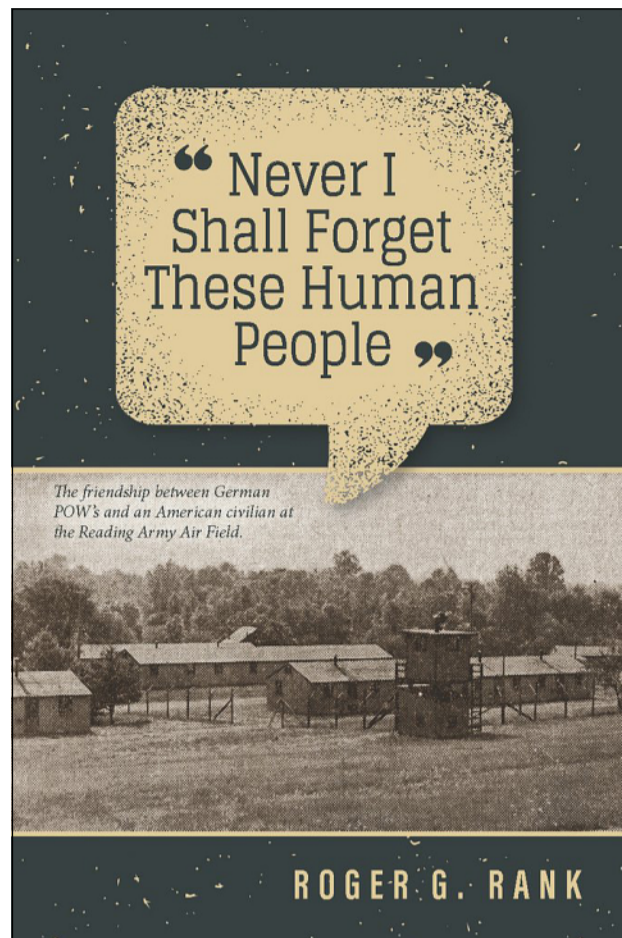
These Human People," a line in a letter written by former Reading POW Karl Ritzenbaum, is the story of a tiny seed of humanity flourishing amid the inhumanity of a world at war.

"It is about how people, even on opposite sides of a war, can look past national politics to show kindness

and a willingness to help each other simply because they are human and in need," Rank writes in the preface to his book.

Rediscovering the past

The German POWs held at the Reading airport had



Walter Gotz wrote letters of friendship to Roy Rank, his supervisor at a POW camp on Reading Army Air Field in WWII. Gotz's letters are reprinted in a new book "Never I Shall Forget These Human People" by Roger G. Rank, Roy's son.

many in the 1950s. He was aware they were from former POWs. Indeed, as a teen, Rank was briefly a pen pal with Wolfram Gotz, son of POW Walter Gotz.

The saga of the POWs faded when, after graduating from Gov. Mifflin High School and Albright College, Rank embarked on an academic career as a microbiologist. Now 72, he's professor emeritus of the University of Arkansas College of Medicine in Little Rock, where he lives.

Unbeknownst to Rank, his father had kept 84 letters written to him from Germany by former POWs he'd supervised.

His interest was piqued after Marjorie Hassler, his aunt in Wyomissing, told him of a story about the letters that appeared in the Reading Eagle on Nov. 18, 2018.

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Kindness

FROM PAGE D2

Fate placed copies of the original letters, whose whereabouts are unknown, into the hands of Keith R. Heberling of Bethel Township. An acquaintance, Jack Lewis, had made copies of the originals and given them to Heberling, an advertising account executive.

Rank met with Heberling in February 2019 and was given copies of the letters.

“Having read the letters over and over, I felt the story of Roy Rank, Walter Gotz and Otto Wilke needed to be told,” Rank wrote. “These were three ordinary men who forged a strong bond during the war, a bond created through friendship and humanity as they worked together on seemingly mundane jobs.”

The POW problem

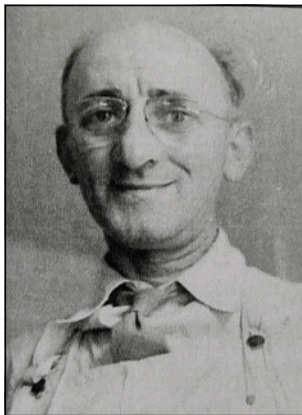
With large numbers of Germans being captured as Allied troops moved through France after D-Day, it was decided that some German POWs be sent to the U.S.

On June 8, 1944, only two days after the Normandy invasion began, Indiantown Gap Military Reservation was designated a POW processing center. From there, POWs would be sent to camps in Reading, Gettysburg and Stewartstown, York County.

Assigned 30 German POWs, Camp No. 2 at Reading Army Air Field opened on Sept. 16, 1944. Until it closed on Jan. 15, 1946, the Reading camp averaged 258 prisoners, all German.

Under provisions of the 1929 Geneva Convention, POWs were to be accorded humane treatment.

At Reading, the Red Cross issued POW’s blue uniforms with white POW lettering. Laundry and washing facilities were available, and POWs ate the same food as American soldiers. The camp had a dispensary, chapel and a canteen. Assigned to work



COURTESY OF ROGER RANK

Roy Rank formed lasting friendships with German POWs he supervised at Reading Army Air Field during WWII. His son, Roger G. Rank, recounts those friendships in a new book, “Never I Shall Forget These Human People.”

on farms and orchards in Berks County, POWs were paid 80 cents a day in canteen coupons.

There were rumors of harsh treatment by some guards, and a few prisoners escaped. Indeed, Roger Rank’s mother, Annabelle, who worked at the airport, told of a POW being placed in solitary confinement on bread and water after he drew a sketch of a nude woman and hung it over his bed.

The Danville Morning News reported two POWs who escaped from Reading were captured in Erie on May 21, 1945.

Gotz and Wilke, who came to Reading in late 1944, made no mention of harsh treatment in their letters. They were assigned to work under Roy Rank in the paint shop, where their duties were to paint all the buildings on the base.

Gotz, a sergeant in the Luftwaffe Fallschirmjager division, was among 3,338 German soldiers captured by units of Gen. George S. Patton’s Third Army in France on August 13, 1944.

Wilke, who had participated in the invasion of Russia in 1942, was captured as American troops moved into Nice, France, in late August 1944.



READING EAGLE

Keith Heberling, left, presented Roger G. Rank with copies of letters written to his father, Roy Rank, from POWs he supervised at Reading Army Air Field during World War II. Rank used the 84 letters as material for his new book “Never I Shall Forget These Human People.”



The last building on the POW camp at Reading Army Air Field, the camp office, was demolished in 2019 to make way for an industrial park. At its height between 1944 and 1946, the camp housed an average of 258 German POWs.

Expressions of friendship

Reprinted in German and English, letters mainly from Gotz and Wilke take up about a third of the 340-page softcover book published by Masthof Press in Morgantown.

The letters were mainly written after the POWs left Reading for Indiantown Gap and processing centers in England before returning to Germany.

From England on Aug. 11, 1946, Gotz wrote a lengthy letter in German.

“I am thinking of our fate and the time we spent in Reading. I will never

forget the things you have done for me, Mr. Rank,” he wrote.

Gotz added that he prayed to the Lord and Savior Jesus Christ that Rank and his family would remain healthy and happy for a long time.

On Christmas Day 1946, his first at home since 1938, Gotz wrote of bells ringing from a bombed-out church. Still, so many people came to Christmas Mass the church could not hold them all.

Shortages of food, clothing, fuel and medicine were common in postwar Germany. The Ranks, as did many Americans, sent care

packages to Gotz, Wilke and others.

In a May 1946 letter, Wilke wrote of food shortages in Germany.

“I often think of the good food at the airfield,” he wrote in German. “I often think of you, Roy, you were a man who had a heart for us.”

An artist, Wilke sent a painting of an alpine cottage and a decorative dish as a wedding present when the Ranks were married in 1948.

In a 1957 letter from East Germany, Gotz wrote that the terrible years were over, thank God. Many buildings had been rebuilt. Still,

ABOUT THE AUTHOR

Roger G. Rank grew up in Shillington, graduating from Governor Mifflin High School in 1967 and Albright College in 1971. He earned a masters degree and doctorate in microbiology and immunology at Hahnemann Hospital in Philadelphia.

Now 72, he is professor emeritus of the University of Arkansas for Medical Sciences in Little Rock, Arkansas.

His book, “Never I Shall Forget These Human People,” is based on letters written to his father, Roy Rank, by former German POWs he supervised at Reading Army Air Field during WWII. The letters reflect long lasting friendships between Rank and the POWs after they were repatriated. The author also describes the camp and the POW’s challenge of readjusting to a homeland devastated by war.

The 340-page softcover book can be purchased from Masthof Press in Morgantown, its publisher, at www.masthof.com or on Amazon.

many people were fleeing to West Germany for fear of persecution by the Soviet-style government.

“I like to think of the time I worked with you in the USA. If I were to become old, I would not forget you,” he wrote. “You have always been a good friend to me and one never felt in your presence that one was a POW. It was just an understanding human to human.”

Roy Rank visited Walter Gotz in Germany in 1967. And Roger Rank met his youthful pen pal Wolfram Gotz face to face in Germany in 2019.

Footnote: After the war, the barracks that housed POWs were renovated into apartments that were rented to returning GIs. In the 1970s, some buildings housed fabrication and welding shops. The last building, the compound office, was demolished in 2019 to make way for an industrial park.



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FINANCES

How to grow and protect your wealth

By Howard Blanck

It all began in the late 1970s as I was learning the ropes of the financial markets by visiting brokerage houses. Back then there was no internet or cell phones so you either had to call a broker direct or else go there personally. I asked lots of questions of successful investors to try to learn how they became successful.

Not long after, I began my career in the financial services industry while still teaching high school American history. At the time you could teach a balanced approach to our history for the most part, but financial education in our public schools was virtually non-

existent.

I quickly realized it wasn't just that most students didn't know the difference between a stock and a bond, but they also didn't know basic skills such as balancing a checkbook or how to buy insurance, a car or a house, let alone how a mortgage works. After many efforts and a lot of setbacks, I finally got approval to develop and teach basic finances to my students, which proved fulfilling to me and financially rewarding for them (at least the ones who listened!).

Fast forward to today and here are some timeless concepts that are still used to grow and protect wealth for my clients.

First and foremost is



Blanck

meeting each individual financial need, and the next one would be understanding the rule of 72. In my radio program this past February on WEEU, I spent some time with this one, as well, which says divide interest into the number 72 to see how fast your money will double. For example, if you invest \$100,000.00 at 6% interest, it will double in about 12 years since 72 divided by 6 equals 12.

Time and interest will be your financial friends and they will work for you 24/7 and they never get tired or

need time off!

The next basic concept is to save money on all forms of insurance, and in life insurance in particular. The correct kind of life insurance is low-cost level term because it generally gives far more insurance for far less money and is much simpler to understand and follow. It should also be noted no insurance should be purchased until and if it is needed in the first place.

As soon as possible a great investment can be found in indexed annuities. They follow the stock market indexes such as the S&P500 only when they go up and therefore if done correctly you will never lose money with them. If anyone believes the market can't

drop just go back to the year 2000 when the tech bubble burst, the financial meltdown of 2008 or the effects of COVID in the first half of 2020.

A skilled financial professional should be able to help you set up one of these accounts so that you will never pay any fees, commissions, current taxes, probate (a legal process of validating a will for an estate purpose) or downside risk of any kind. Believe it or not you can often get up to a 10% bonus on the first day just for opening the account.

This type of annuity has other important advantages too numerous to list here, and to sum it up, I have never come across any in-

vestment anywhere that grows and protects your wealth like these do.

I have often thought if only our schools were teaching some of these basic principles how much more prosperous our whole nation would be and how much the rising tide would lift all the economic boats.

Howard S. Blanck is an independent senior financial advisor in Reading and a retired high school Social Studies teacher, as well as the author of "Easing the Economic Blues" and numerous other financial publications. His website is seniorresourcesfinancial.com.

FINANCIAL PLANNING

Milestone birthdays that can affect your finances

By Liz Weston
NerdWallet

You hit a lot of milestone birthdays when you're young. There's your first birthday, of course, and also the one where you turn 10 (finally, double digits!). At 13, you're a teenager. At 16, you're probably thinking about driving. At 18, you can vote; at 21, you can get into bars.

You hit a bunch of milestones later in life as well, and many of them have to do with retirement. Knowing these age milestones can help you better prepare for life after work.

Turning 50

It's catch-up time! People 50 and older can contribute \$6,500 more to their 401(k)s or 403(b)s



Weston

each year, for a total contribution of up to \$26,000 this year. Those 50 and older who contribute to IRAs and Roth IRAs can throw in an additional \$1,000, for a total maximum annual contribution of \$7,000.

Turning 55

Normally people have to pay a 10% federal penalty, along with income taxes, when they withdraw money from retirement accounts before age 59 1/2. The penalty (but not the taxes) disappears on 401(k) and 403(b) withdrawals if you're 55 or older when you quit, get fired or retire. This "separated from service" rule applies during or after the year you turn 55.

Turning 59 1/2

At this age you can take withdrawals from workplace plans or IRAs without penalty. Also, some 401(k) plans allow workers who are at least 59 1/2

to do an "in-service" rollover, allowing you to move money into an IRA while still working and contributing to the 401(k). If you're interested, check with your 401(k) plan provider or your human resources department to see if this option is available to you.

Turning 60

For most widows and widowers, age 60 is the earliest that they can begin Social Security survivor benefits. (Survivor benefits are available starting at age 50 for survivors living with a disability, or at any age if the survivor cares for the deceased spouse's children who are under age 16 or disabled.)

Turning 62

This is the earliest age you can begin Social Security retirement or spousal benefits, but your checks will be permanently reduced if you start before your full retirement age,

which ranges from 66 to 67. Also, you'll face an earnings test that reduces your benefit by \$1 for every \$2 you earn over a certain amount, which in 2021 is \$18,960. The earnings test disappears once you reach full retirement age.

Turning 65

At 65, most Americans are eligible for Medicare, the government health care program. Typically, you'll want to sign up in the seven months around your birthday — meaning the three months before the month you turn 65, the month you turn 65, and the three months after. Delaying after that point can cause you to pay permanently increased premiums. Explaining the ins and outs of Medicare is beyond the scope of this column, but you can learn more at medicare.gov or by calling Medicare at 1-800-MEDICARE (1-800-633-4227) to request the "Medicare and You" hand-

book.

Turning 66 to 67

Full retirement age is 66 for people born between 1943 and 1954. The age rises two months for each birth year after that until it reaches 67 for people born in 1960 and later. Waiting at least until full retirement age to start Social Security benefits means you won't have to settle for checks that have been reduced because you started early or because of earned income.

Turning 70

A juicy benefit awaits those who can delay the start of Social Security after full retirement age: Their benefit increases by 8% annually until it maxes out at age 70. This not only means more money for the rest of your life, but if you're the larger earner in a couple, it also maximizes the survivor benefit for your spouse.

Turning 72

Most retirement plan contributions reduce your taxes in the year you make them, and your account grows tax-deferred over the years. But eventually the government wants its cut. You're required to start taking at least a minimum amount from most retirement plans beginning at age 72. (Required minimum distributions used to start at age 70 1/2, but that's been pushed back.) There are a couple of exceptions. If you continue to work, you can wait until you retire to start minimum distributions from your 401(k) or 403(b). Minimum distributions are still required from traditional IRAs even if you're working. If you have a Roth IRA, however, you won't be required to start distributions at any age. If you leave the money to your heirs, however, they will have to start taking withdrawals.

You'll be in good company

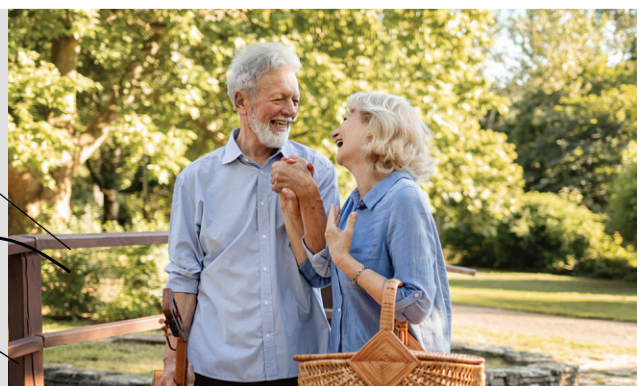
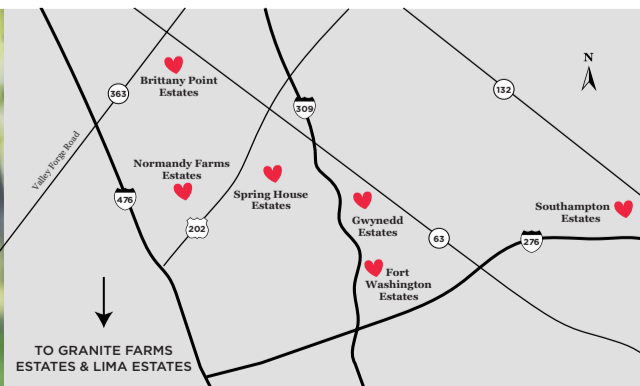


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FINANCES

Are you preparing for your pogo stick retirement?

By Ryan Daniels



Daniels

You have probably heard the frequently used retirement analogy of a three-legged stool. Traditionally, retirement income was from a combination of a pension, social security and personal savings. This provided a stable retirement.

Unfortunately, it seems the axe is sharp and two legs of the stool have been hacked off and sent to the

woodshed. As pensions are few and far between and like social security struggle to stay solvent, a pogo stick seems to be a more fitting analogy for retirement today.

A good salesman can sell a vacuum cleaner to an old lady with hardwood floors. That doesn't make it right, but sometimes it can be hard to see through the charm, especially when it comes to understanding finances today. That's why I tell people to follow the numbers, not the narrative. Before we bounce to discussing the pogo stick retirement, let's first put things in perspective of how we got to where we are to-

day.

According to usdebtclock.org, the U.S. Federal Tax Revenue (Income) is approximately \$3.5 trillion and federal spending is \$6.75 trillion. You don't need to be a Certified Public Accountant or math genius to realize that's not good. Imagine for a moment if you were to run your household that way. How long could you get away with spending \$8,000 per month on a \$4,000 per month income? Obviously, not very long.

Why is this important? I'll save the politics for the politicians, but from a retirement planning point of view, it's important to real-

ize the traditional means of retirement is in jeopardy. According to the Social Security Administration, in 1940, there were 159 people contributing for each one collecting. In 2013 it is 2.8 people contributing per 1 collecting and is projected to be 2.4 per 1 by 2030.

With Social Security currently operating at a deficit, full benefits can only be supported until 2034 according to the commissioner of Social Security. At that point, the program either needs additional income sources or benefits reduced.

Who knows what congress will do in response to this unavoidable real-

ity. Kick the can down the road? Rob Peter to pay Paul? Stick their head in the sand like an ostrich and just hope it goes away? Truth be told this is not going away, and my question to you, especially for younger readers, is, "On a scale of 1 to 10, how confident are you in the government to provide for your retirement?"

If you didn't give a resounding 10, then it's time to make sure you have the best pogo stick money can buy, because you don't want it breaking a year or two into retirement and leaving you with your thumb out on the side of the road.

If the elephants and donkeys do somehow pull their

head out and find a solution rather than a short-term fix, consider it a bonus. But, in the meantime, grab your helmet and knee pads and prepare to bounce down the road to retirement on your own.

Again, there are salesman out there who will sell you a pogo stick with chrome trim and with all the bells and whistles you can afford. But your retirement plan needs to be about functionality and fit your life.

Ryan Daniels is a financial coach/advisor. He is a U.S. Army Veteran. Visit his website at www.RFinances.com.

RETIREMENT

How to banish fear from your post-career life

By Patti and Milledge Hart

IF YOU ARE APPROACHING » or already living — your post-career life, you likely have had to face the fact that this is a stage that can stretch for decades, all without the structure that a career and/or raising a family provided.

Now, probably for the first time, you are completely in charge of how you will spend your days. So, what would you do if you could do anything? What would you do if you didn't have to worry about the outcome or be afraid of disappointing someone else or simply being embarrassed?

- Write a novel and upload it to Amazon?
- Decline to host the family at the next big holiday?
- Exhibit your paintings at the local craft fair?
- Buy an RV and roam the country?
- Buy a round of drinks for everyone at a bar?
- Travel by yourself?
- Eliminate an "obligation"

activity?

- Something else?

The two faces of fear

They say the only fears we are born with are the fear of falling and the fear of loud noises. Everything else is learned. Most of those learned fears are beneficial. If we had not learned to be afraid of large, hungry animals with big teeth or thin ice over deep water, the human race would not have survived.

But sometimes fear holds us back and prevents us from achieving the things that we not only want to do but need to do if we are going to grow and remain vital and relevant. This is especially true as we enter what we call the Resolutionist stage of life — the years after we have left full-time work when we are still full of energy, and have the time and wisdom to focus on things that are personally meaningful.

There are two kinds of these "hinderer" fears: the fear of missing out and the

fear of the unknown.

The fear of missing out is so prevalent that it has its own ubiquitous acronym: FOMO. It's simply human nature to wonder if others are having more fun or doing something more important than we are. FOMO can be particularly insidious when you first leave your career.

Your calendar can look pretty empty when you stop full-time work. You wonder if anyone even remembers you. So, you accept invitations and jump at opportunities just because someone asked. But not every opportunity is the right opportunity. The challenge in this stage is to develop a set of guidelines that helps you sort through all the possibilities and find the ones where you can really make a difference.

When a new activity or opportunity presents itself, ask yourself: Is this meaningful? Will my participation make a difference? Do I have the time to do it well? If the answer to all three

questions isn't yes, then politely decline and move on. It wasn't always this way.

A year or so after Patti left her full-time career, she attended an industry luncheon that had become something of a tradition in the last 10 years of her professional career. As she was eating her salad and listening to the old gang talk about industry gossip and trends, she looked outside and saw it was a beautiful day. "If I leave now, I can get home, change my clothes, and enjoy a nice long walk before dark. This could not be less interesting or relevant to my life today."

As she was walking and enjoying the outdoors, she reminded herself that she had to get over the fear of missing something and, instead, be driven to do something because it was additive to her life. She realized that she was not missing out on anything by leaving the old industry events to the next generation. In fact, holding onto the past meant she was actually

missing out on something that brought her happiness now.

While FOMO can interfere with your enjoyment of your post-career life because you take on too many activities and fill your time with things that don't bring you happiness, fear of the unknown can stop you from engaging in any new, interesting activities. To overcome the fear of the unknown, you sometimes just have to take a deep breath and dive in.

For example, we have a friend who decided to take an improv class at a local college. She was much older than most of the other students, and she felt awkward and out of place, but she pushed through her fear of embarrassment and it didn't take long to find her stride. The benefit of not allowing fear to stop her was that each class boosted her self-confidence and confirmed that she was still the same capable, interesting person she had been during her career.

We have other friends who have gone back to school to get their medical or law degree, started foundations, trained to run a marathon, took off sailing around the world or learned to play the piano. The possibilities are endless when you refuse to let fear choose your life for you.

Try it

Try the activities below to banish fear and live your life as a Resolutionist who has resolved to spend your post-career life continuing to be interested and interesting, and thus happy.

Banish FOMO

- Review your activities for the past six months.
- Highlight those that you found to be fulfilling and productive, as well as those that you engaged in simply because you were afraid of missing out.
- Resolve to do more of the activities that you found fulfilling and productive and less of the obligatory ones.



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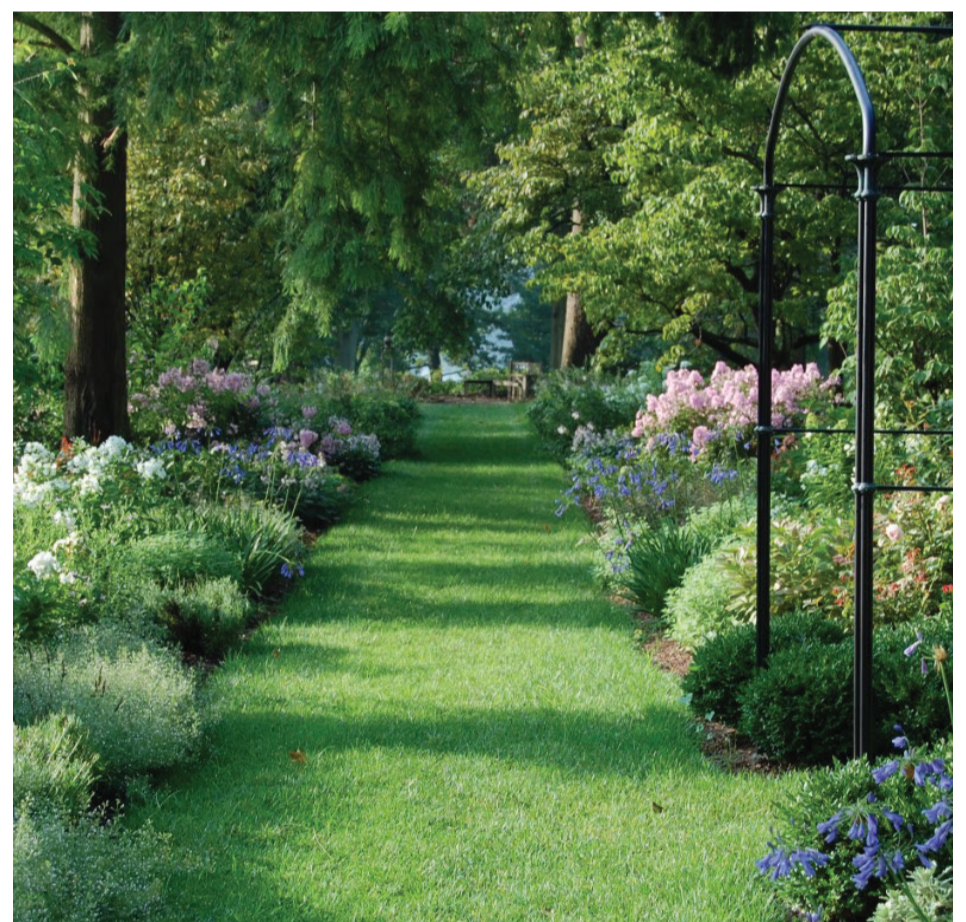
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