

PUZZLES

PICKING UP THE PIECES

Byron L. Ruppert, 80, enjoys putting together jigsaw puzzles, an activity that can help keep senior minds sharp.



Byron L. Ruppert works on his next puzzle while his partner, Sandra Lengel, watches.

By Courtney H. Diener-Stokes
For MediaNews Group

When Byron L. Ruppert, 80, gets up every morning at his apartment in Lower Alsace Township, Berks County, he makes a cup of coffee and then gets to work on a jigsaw puzzle. He does this to pass the time until his partner of eight years, Sandra B. Lengel, 77, gets up a couple of hours later.

"I'll get up early and she'll be in bed, so instead of being bored, I'll do this," Ruppert said.

He said his enjoyment of building puzzles takes him back to his youth in the 1940s and 1950s, when he would build things using his father's metal Erector set.

"I used to build all kinds of things with that when I was

PUZZLES » PAGE 2



Byron L. Ruppert's next puzzle is still mostly in the box, waiting to take form and create a beautiful image on his puzzle table.

BENEFITS OF JIGSAW PUZZLE MAKING

Jigsaw puzzles exercise the left and right sides of your brain at once

Jigsaw puzzles improve your short-term memory

Jigsaw puzzles improve your visual-spatial reasoning

Jigsaw puzzles are a great meditation tool and stress reliever

Jigsaw puzzles are a great way to connect with family

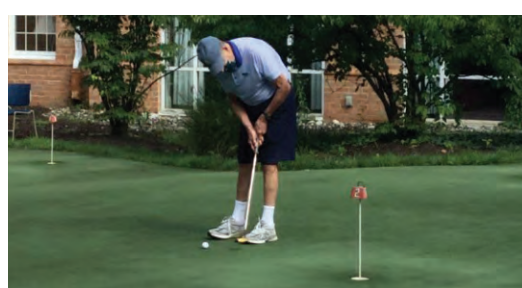
Conversely, jigsaw puzzles are great for some needed alone time

Puzzling is perfect for people who want a quiet, solo break from the bustle and unrelenting stimulus of today's digital lifestyle

Source: www.southmountainmemory-care.com



Byron L. Ruppert works on one of his jigsaw puzzles.



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JEFF DOELP — READING EAGLE

Jigsaw puzzle pieces.



JEFF DOELP — READING EAGLE

Sandra Lengel and Byron L. Ruppert stand in front of a Betty Boop puzzle, which was finished and framed by Ruppert, for his partner and Betty Boop fan, Lengel. Ruppert is holding Buddy, their 16-year-old pet Chihuahua.

Puzzles

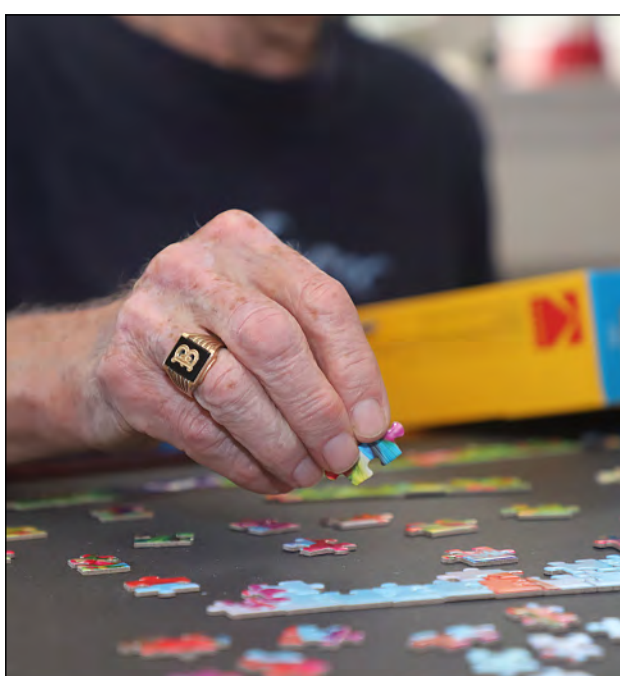
FROM PAGE 1

about 5 to 10 years old,” he said.

Now, as a retired steelworker from Hoffman Industries, building jigsaw puzzles has become one of Ruppert’s more recent hobbies in addition to fishing with one of his sons.

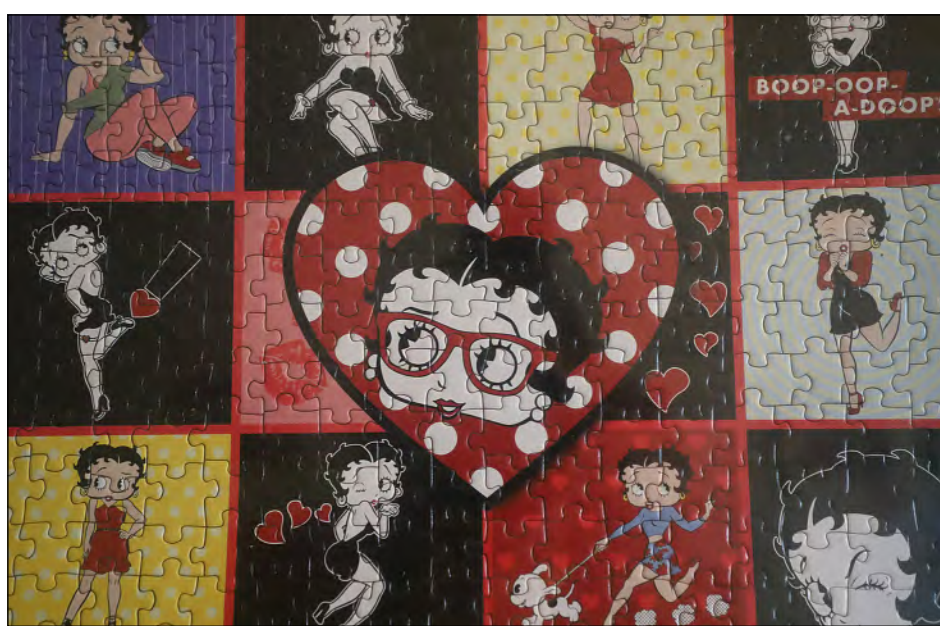
“This keeps me going,” he said.

Aside from puzzles giving him something to do to pass the time, little does Ruppert know that he’s also reaping the cognitive benefits of constructing a puzzle, something that can come in handy as one ages.



JEFF DOELP — READING EAGLE

Byron L. Ruppert, works on his next puzzle.



JEFF DOELP — READING EAGLE

A Betty Boop puzzle, finished and framed by Byron L. Ruppert, for his partner and Betty Boop fan, Sandra Lengel.

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GARDENING

DAYLESFORD CROSSING RESIDENTS ENJOY CONTAINER GARDENING WORKSHOP



COURTESY OF DAYLESFORD CROSSING

Friends and volunteers from St. Norbert's Parish recently led a fun and informative container gardening workshop with cacti and succulents for residents at Daylesford Crossing in Paoli. In the summer, a group from the church led a hands-on flower arranging session for residents of the SageLife senior living community.

Puzzles

FROM PAGE 2

"Puzzles are good for the brain," said Jill Riley, senior clinical operations associate in the Michael E. DeBaakey Department of Surgery at Baylor College of Medicine in a blog post for the college.

"Studies have shown that doing jigsaw puzzles can improve cognition and visual-spatial reasoning," she said.

Riley also discussed how the act of putting the pieces of a puzzle together requires concentration and improves short-term memory and problem-solving.

"Using the puzzle as an exercise of the mind can spark imagination and increase both your creativity and productivity," she said.

A study published by Frontiers in Aging Neuroscience in 2018, "Jigsaw Puzzling Taps Multiple Cognitive Abilities and is a Potential Protective Factor for Cognitive Aging," makes it clear that the leisure activity of jigsaw puzzle making should not be underestimated.

"Our findings indicate that jigsaw puzzling recruits multiple visuospatial cognitive abilities and is a — not necessarily causal — protective factor for visuospatial cognitive aging," the authors stated in their conclusion to the study.

Whether working on a puzzle solo or with others as a social activity, many have their own strategy for how they like to go about building them. Ruppert shared his personal strategy for how he begins tackling 1,000-piece puzzles, the typical size of the puzzles he builds.

"I start with the edges first and then I go color by color," he said.

The latest puzzle Ruppert is building is a scene of birds and flowers. Prior to this one, he built a puzzle that is a patchwork of Betty Boop pictures for Lengel, a collector of Betty Boop figurines and clothing.



JEFF DOELP — READING EAGLE

Byron L. Ruppert works on his next puzzle while his partner, Sandra B. Lengel watches.



JEFF DOELP — READING EAGLE

A Betty Boop puzzle, finished and framed by Byron L. Ruppert, for his partner and Betty Boop fan, Sandra Lengel.

"When he got it done we put it up on the wall here," Lengel said. "He loves to build puzzles — he's like a magnet to it."

He spends about an hour and a half working on a puzzle every day but

doesn't put any pressure on himself to finish them.

"The Betty Boop puzzle took me about three months to finish it," he said. "It's not compulsive — it's something I like to do."

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SENIOR LIVING

DAYLESFORD CROSSING CELEBRATES SIXTH ANNIVERSARY



COURTESY OF DAYLESFORD CROSSING

From left, Nancy Brogan, Sister Jeanne Hatch, Community Relations Director Denise Cleveland, Sister Claire Smith and Ann Murphy at Daylesford Crossing's sixth anniversary celebration.



COURTESY OF DAYLESFORD CROSSING

Len Dagit, Doc Stevens, Dave Bosniack, Warren Via and Carl Bruhns celebrate Daylesford Crossing's sixth anniversary.

MediaNews Group

Daylesford Crossing, a SageLife senior living community in Paoli, recently celebrated its sixth anniversary with residents and staff. Among those in attendance at the festive event was Daylesford Crossing's new executive director, Lakia Davis.

Since its opening in 2015, the amenities-rich community has become home to several clubs, groups, and classes, all guided by the interests of its residents. It has also built its own traditions, including annual events such as the popular summertime Peach of a Picnic dinner and Daylesford Crossing Beach Party.

For more information, visit <http://daylesfordcrossing.com>.

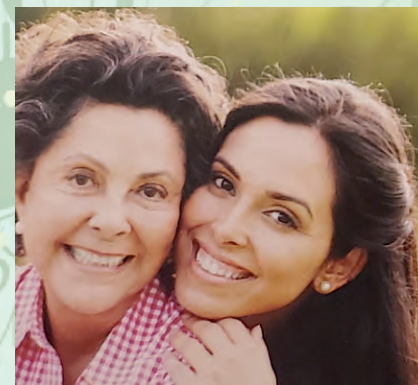


COURTESY OF DAYLESFORD CROSSING

From left, Executive Director Lakia Davis, Community Relations Director Denise Cleveland and Health and Wellness Director Mindy Clark celebrate Daylesford Crossing's sixth anniversary.

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PROMOTING SENIOR WELLNESS



PIXABAY
The majority of adults 65 and older should aim to get 7 to 8 hours of sleep each night to feel well-rested.

A look at the benefits of sleep as we get older

By Samantha Gordon

Some people consider themselves to be night owls and some early birds, but whether we are young or in our retirement years, sleep is one of the most important factors for our health. It is just as important to our physical health as it is to our mental and emotional health too.

Yet, as we age, we often might experience changes in our sleep that can be normal or abnormal. Always consult your doctor if certain things are affecting your sleep.

Physical health

We all might know the phrase waking up on the wrong side of the bed can result in not feeling like we got enough sleep the night before. Poor sleeping habits to not sleeping at all can all have effects on our mood,

but what about our body? Here are the benefits of getting a good night's rest on our physical health:

- Lowers your risk of diseases
- Maintains weight and improves metabolism
- Your brain clears harmful toxins
- Boost your immune system
- Lowers the risk of heart disease, diabetes, and arthritis

Mental health

A great night's sleep can have a whirlwind of effects on our body, especially our mental and emotional health. Certain advantages to a good night's sleep include:

- Improves concentration and memory
- Boost your mood
- Increase productivity
- Limit the risk of de-

mentia

Limit the risk of depression and anxiety
While these are great factors to keep in mind as we get older, the question pertains as to how much sleep is sufficient? The majority of adults 65 and older should aim to get 7 to 8 hours of sleep each night to feel well-rested. While every individual is different, it's important to consult your doctor if you have any questions or concerns.

Promoting Senior Wellness is provided by The Hickman, a Quaker-affiliated licensed personal care home in West Chester. This column was written by Samantha Gordon, communications and outreach manager. She can be reached at sgordon@thehickman.org or www.thehickman.org



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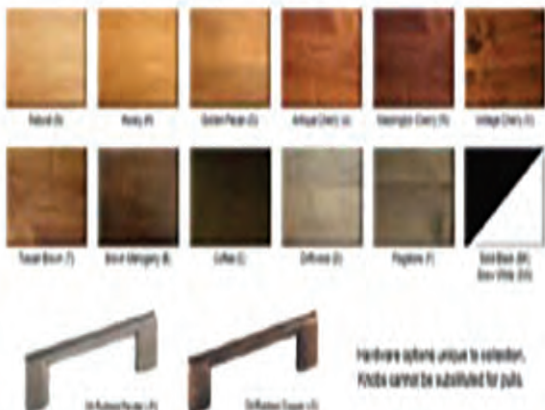
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FITNESS

One man's fitness journey

By Courtney Diener-Stokes
For MediaNews Group

Six years ago, Paul Rosefeldt came to the realization he had to make a greater level of commitment to his exercise regimen and diet. He was facing health issues and at his heaviest, weighed 250 pounds.

"It began where I always went to a gym and worked out, but I wasn't all in — it was half-assed," he said.

Rosefeldt, who lives in East Coventry, wasn't giving the same attention to his lifestyle practices outside of the gym as he was when he was in it. He said he felt like he wasn't living in harmony.

"I didn't walk the walk," he said. "I didn't eat properly and I was always in the misconception that you can work off a bad diet, which you can't."

Rosefeldt, 72, a retired psychologist, was in his mid-60s when he realized there were certain things he couldn't get away with anymore despite his love of mountain climbing, scuba diving, hiking and biking when not working out at the gym. So he took a look at some of his lifestyle habits and started making adjustments along with taking a nutrition course.

The course was more focused on weight loss and he felt it wasn't syncing as a total lifestyle change, so three years ago he dug even deeper.

"Once I started really wanting to make the changes it meant I had to give up part of my old lifestyle," he said, giving an example of the one weekend ritual he dropped. "After big hikes, we would go to the bar for a couple of hours and I stopped doing that."

These days you can find Rosefeldt at Final Results Fitness in Montgomery County five days a week. His regimen includes three HIRT (High-Intensity Re-

sistance Training) personal training sessions, two Yin yoga classes, occasional sprint classes and road biking once a week. Every weekend includes a hike with a hiking group.

"Today was my 584th session with him — he pushes me to the limit in almost every session and there is no such thing as a slack day," Rosefeldt said, referring to John Wood, his personal trainer who's also the co-owner of Final Results with his wife, Jen.

Rosefeldt refers to Jen and John Wood as his life coaches. John helped him create a healthy food plan, so after their 30-minute sessions, it's not uncommon for them to spend an additional half an hour talking about nutrition and life in general. Jen provides him with what he refers to as "Jenny's Nuggets," which are spiritual messages she shares in her yoga class.

Over the past three years, Rosefeldt has lost 70 pounds and has managed to maintain his 163-166 weight for over a year. His weight loss took place over a two-to-three-year period.

"You want it slow," he said. "You didn't put that weight on overnight and you're not going to lose it overnight."

Rosefeldt's approach to eating goes beyond what he puts in his mouth. To hold himself accountable he weighs himself three times a week at his training sessions and writes down everything he eats in a notebook.

Rosefeldt hydrates with one gallon of water daily and sticks to eating a plant and animal diet that includes eggs, chicken, fish and nuts along with lots of vegetables. He eats low-sodium foods, minimal fruit and stays away from inflammatory and processed foods.

He allows himself to indulge a little bit on holidays and has a treat every now

and then on weekends. The key is that he always gets right back on the wagon and doesn't allow his infrequent splurges to take him on a downward spiral.

"I don't want that monster that was in me when I was 250 to awaken," he said, adding that holidays make him nervous. "It does scare me, so I'm on top of it."

Rosefeldt said he usually leaves the gym in a state of euphoria and shared the newfound ways his lifestyle changes have positively impacted his life.

"The more I did it, I was like, 'wow, I'm feeling great,'" he said. "Now I can truthfully say for the most part I have never felt better in my life. I feel fantastic and I have never felt stronger."

His friends and family have taken notice.

"My friends say it all the time, 'you look great', and my family and kids say it," he said.

Another aspect of his metamorphosis included him seeing how his workout regimen and lifestyle change has helped him cope with anxiety and depression related to his wife, Dotti, who suffers from dementia and lives in a nursing home.

"I found that working out and taking care of myself, naturally, was the best antidote," he said. "There is no drug that can compare to that endorphin high. The high from working out overpowers any depression in knowing my wife is going to die any day."

Prior to his wife's dementia, Rosefeldt always felt she was the stronger one, but ever since she was admitted to a nursing home he started having realizations about his own capabilities.

"I showed myself stuff that I never realized was in me," he said. "It made me become a better person."

A father of two grown children and grandfather



Paul Rosefeldt after losing 70 pounds over the course of two to three years.

to three with two more on the way, Rosefeldt, wants to be engaged with them, not sitting on the sidelines.

"I want them out there hiking mountains and canoeing," he said.

Rosefeldt continues to give himself daily pep talks and acknowledges how

his lifestyle changes have helped him better navigate the curveballs of life.

"You keep getting knocked down, but you get up," he said. "Working out gives you that fighter instinct."

Rosefeldt is living proof that you can become your

best self at any age.

"There is no point in waiting," he said.

Today, Rosefeldt lives in a state of harmony that he was previously lacking.

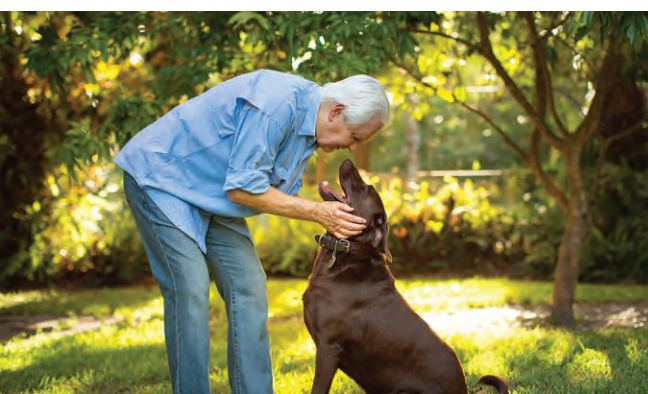
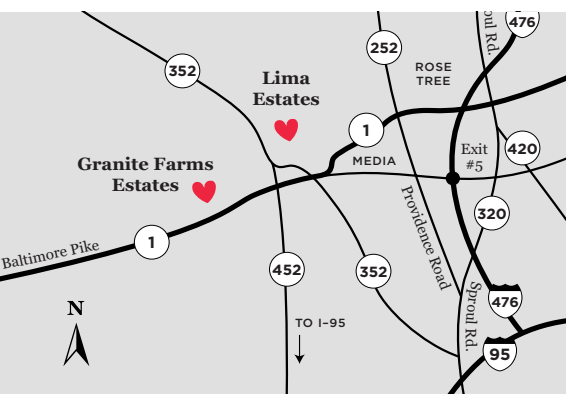
"This is not just to get your body on track," he said. "It's the mind, body and spiritual connection."

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COURTESY OF PLUSH MILLS

Attendees at the unveiling of Plush Mills' Wall of Honor are, from left, Mary Gay Scanlon, United States congresswoman representing Pennsylvania's 5th District; Ralph Galati, the executive director of the J-Dog Foundation and board member of local American Red Cross and Veterans Memorial associations; Scott Ferguson, long term care associate with the Veterans Benefit Assistance Program; Linda Simon, veteran liaison with Compassus Palliative Care; Paul Rosen, Plush Mills general manager; Ray Richards, bugler; and Lisa Parks, singer, of the Millmont Fire Company.

Plush Mills unveils Wall of Honor for veterans

MediaNews Group

Plush Mills, SageLife's sophisticated active lifestyle and supportive senior living community in Nether Providence Township, Delaware County, unveiled its Wall of Honor to recognize the community's residents who served in the military.

The wall was dedicated at a ceremony with residents, local dignitaries and guests, including Mary Gay Scanlon, United States congresswoman representing Pennsylvania's 5th District; Ralph Galati, the ex-

ecutive director of the J-Dog Foundation and board member of local American Red Cross and Veterans Memorial associations; Linda Simon, veteran liaison with Compassus Palliative Care; and Scott Ferguson, long term care associate with the Veterans Benefit Assistance Program.

Also attending were resident veterans in uniform, a bugler and an honor guard. Military memorabilia on loan from residents was also on display.

Plush Mills partnered with local organizations

to make the Wall of Honor possible, including Mission BBQ, Compassus Hospice, Care Planning Strategies, and the Veterans Benefits Assistance Program.

Plush Mills is a SageLife community. SageLife is the new definition of senior living, rooted in a dedication to building communities that empower people to age successfully. Find out more about Plush Mills at www.plushmills.com.



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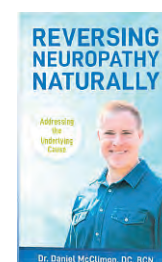
"I cannot believe, it's 3 1/2 months later, and I am able to work in my garden. When I first started, I couldn't even walk 4 minutes, now I am walking 45 minutes. It's like a miracle. I thank God that he sent me here." -Mary S.

"I went from not being able to tolerate wearing my hiking boots to wearing them for 7.5 hours and 3.5 miles over the weekend. No pain in my feet or ankles at all after doing the hiking." - Sharon G.

"To me, it is like celebrating Christmas every day, to be able to get out of bed, to be able to walk in my bare feet, and I also have better balance. I could go on and on because this is so exciting for me." - Susan D.

"I am getting much better. My legs don't hurt when I walk. My feet don't burn at night time. My ankles were extremely painful when I started, and now they very seldom hurt anymore. I can go up and down the steps again. I'm feeling way better, and I'm starting to lose a little weight." - Gerri V.

"I couldn't sleep. I was having terrible pain when I went to bed. I was sleeping less than 2 hours per night. I almost lost my job. Now I can sleep as long as I want. I had blister-like pain under my feet. I don't have that anymore. It is working for me." - Lily N.



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SUMMER FUN

Heritage of Green Hills enjoys a summer of wellness

MediaNews Group

This summer was full of activity, connections and a focus on wellness in the personal and memory care neighborhood at The Heritage of Green Hills in Cumru Township, Berks County.

Highlights have included live outdoor performances, drumming along to hits of the 1950s, chucking water balloons at the staff on Splash Day and petting baby goats and sampling honey on the BARNopoly Tour.

"It's been an amazing summer full of fun here in personal and memory care," said Arts and Entertainment Coordinator Heather Setley. "We work very hard to come up with creative and interesting ways for residents to enjoy themselves while staying healthy, safe, and engaged and connected with the world around them."

Now in its second year, the neighborhood's weekly outdoor concert and performance series remains very popular.

"We started the series because of COVID, but it's proven to be so much fun that we plan to keep going," Setley said. "Being outside allows us more space to interact. Resident Don Westley even got the opportunity to conduct the Exeter Community Band when they performed for us, and we did a cool drum circle with Mark Seaman of Earth Rhythms."

Actually, drumming has become an unlikely favorite pastime at the community. Started as a way to bring residents together in an activity while still maintaining distancing, weekly drumming has become a very popular activity in both the independent living and personal care neighborhoods at The Heritage.

"We use wooden spoons and bang along to the beat



Doris and Don Westley with a baby goat.

on balance balls while we listen to oldies," Setley said. "It's amazingly fun, social, reduces tension and anxiety, and secretly is a good safe and low-impact cardio workout, too! We end up laughing a lot."

Splash Day

Another relatively new tradition in the Personal and Memory Care neighborhood is Splash Day, which was held for the second time in August. Residents were armed with water balloons, water pistols and super soakers and encouraged to take aim at the staff.

"The Second Annual Splash Day was full of smiles, and it was a great way to beat the heat, too!" Setley said.

Scenic drives and BARNology

As part of this summer's weekly scenic drives, in-

terested residents got on the community's bus and played BARNopoly by visiting various spots on the Berks Agricultural Resource Network (BARN) farm trail. Dove Song Dairy in Jefferson Township, Berks County, brought an adorable 4-day-old goat on the bus for everyone to pet while Funny Farm Apiaries let residents taste-test their raw honeys.

Each week, the scenic drive started with a swing by the new Health Care Center's construction site and residents discussed their brand-new home, which is set to open in summer 2022.

New health center

Construction of the Health Care Center is well underway and hard hat tours are slated to begin as early as November.

Each of the state-of-the-art building's 70 spacious one-bedroom and



Mark Seaman, center, of Earth Rhythms plays his drum.



Residents and staff at the Heritage of Green Hills enjoy cooling off on Splash Day.

studio suites will include a private bath with top-of-the-line fixtures, and the personal care suites will include a kitchenette with deluxe finishes and be among the largest assisted-living-style homes available in the market.

"We have several future

residents and their families interested in the new Health Care Center, but there's no need to wait to get the deeply personalized and expert care we're known for," said Marketing and Admissions Liaison Melissa Oley. "People who move to the Heritage

now will have first choice of suites in the new building and will be eligible for \$6,000 in savings."

Learn more about life in personal and memory care at The Heritage at <https://heritageofgreenhills.com/senior-care-options-shillington-pa>



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SPOT OF T

Where would we be without beat keepers?

By Terry Alburger

Where would we be without beat keepers? In an orchestra, you have the percussion section keeping the steady beat, and he or she takes direction from the conductor, who makes sure he or she stays on beat as well. There is a whole system to keep things on track.

As music students learn a new instrument, they are instructed to use a metronome to make sure their play is steady. When I started playing piano as a child, I had a love/hate relationship with mine, to be sure! But it certainly kept me playing consistently and in rhythm.

If you are listening to the radio, you most likely keep the beat by tapping your fingers or your toes, probably completely unaware you are doing it. Though no one is relying on your steady beat to play the song, it is enjoyable, and you likely keep in time to the music, in your own way.

There is a system, an order to music that is indisputable. Otherwise, you have a cacophony. And no one likes that!

Rhythm. It's an important thing. There is a cadence to the orderly world. This is also the case with the human body. The heart is the beat keeper for us all. But what happens when that beat maker gets confused or tired or just plain worn out?

Recently this situation struck close to home in my world. My husband, who had a defibrillator implanted 18 years ago, found himself in this unfortunate situation and in need of further assistance. In his case, a new defibrillator, an additional wire and one night in the hospital, and his beat was indeed restored.

I have learned a lot about this subject and am amazed and grateful at the progress in the field of cardiology. It is incredible to me how the heart finds a way in these situations. When one area is damaged, others kick in and help out when possible. It is quite an interesting phenomenon.

Eventually, when more damage occurs, external forces have to be employed to help regulate



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that beat. I am in complete awe and overwhelmed with gratitude for the resilience of the human heart and for the knowledge of the medical community. All these factors come together so you can once again keep that beat going strong.

It's funny, there are a few things we never question — there will be air when I take my next breath, the sun will most

definitely rise tomorrow, and the heart will regulate its beats as needed to maintain good health. But when the heart goes a bit haywire, it is very interesting how this is handled by modern medicine, and it is reassuring to know that there is a master conductor out there, ready to help get the orchestra of your body back into cadence. Never underestimate the importance

of keeping the beat!

Beat keepers also keep the pace of your life.

There is an interesting saying, "He marches to the beat of a different drummer."

This describes a person who is different from most, who does things differently or has a unique way of looking at things. Obviously, we don't all think exactly alike or have the

same philosophies. If we did, it certainly would be a boring world!

But rather, our personalities, the drummers inside of us, drive the tempo of the beat of our lives. While we cannot control our internal drum (aka our heart), we definitely can control the pace at which we live.

So why not slow down, and enjoy the music of your life?

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LIVING WILL



A living will for your dying wish

By John Grimaldi

“You don’t have to be old and sickly to start thinking about the benefits of making a living will, but it’s well worth giving it serious thought if you are a senior citizen,” said Rebecca Weber, CEO of the Association of Mature American Citizens.

Weber explains that a “last will” is a document that lets you decide how your possessions, property and money will be distributed among family and friends when you die. A living will allows you to choose how you wish to be treated in the event that death is imminent and you are unable to communicate your wishes to your doctors and your family.

“A living will does not go into effect if you are able to think and talk about the options you have, if you have been in an accident or are suffering from a dangerous illness,” she said. “It only takes effect if you are incapacitated and cannot express your wishes.”

You can find “do-it-yourself” living will templates on the internet, and while they are relatively easy to complete, it’s important to bear in mind that different states have different rules about preparing living wills and so you may want to consult an attorney. You may also want to discuss your decision to execute a living will with your family and your primary care physician.

After all, if you are incapacitated and can’t communicate your wishes to the attending medical team, you’ll need someone to inform them that



you have a living will. And should you have religious doubts or concerns, talk it over with your minister, priest or rabbi, Weber said.

The American Bar Association suggests you may also want to consider providing a close relative with your health care directive, specifically for medical decision making.

The ABA also notes that: “The critical task in advance care planning is to clarify your values, goals, and wishes that you want others to follow if they must make decisions for you, rather than trying to address every possible medical treatment. Workbooks such as The Tool Kit for Health Care Advance Planning can help you: www.ambar.org/agingtool-kit.”

Attending doctors are required to adhere to your wishes when presented with a living will and/or a close relative or friend with your medical durable power of attorney. By following your instructions, they are providing immunity for themselves should an unexpected lawsuit arise.

Finally, you should be aware that preparing and presenting your living will/advance directive is only part of the process of ensuring that your wishes are followed in an end of life situation. The Bar As-

sociation puts it this way: First, make sure your doctor understands and supports your wishes, and you understand your health state, likely futures and options.

Second, there is no guarantee that your directive will follow you in your medical record, especially if you are transferred from one facility to another. You or your proxy should always double-check to be sure your providers are aware of your directive and have a copy.

Advance planning is an ongoing, evolving process. Review your wishes whenever any of the Five D’s occur: (1) you reach a new decade in age; (2) you experience the death of a loved one; (3) you divorce; (4) you are given a diagnosis of a significant medical condition; (5) you suffer a decline in your medical condition or functioning.

The Association of Mature American Citizens, www.amac.us, is a vibrant, vital senior advocacy organization that takes its marching orders from its members. AMAC Action is a non-profit, non-partisan organization representing the membership in our nation’s capital and in local Congressional districts throughout the country.

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ASK RUSTY

Is it always best to wait until age 70 to collect Social Security?

By Russell Gloor

DEAR RUSTY» I'm 66 years old and still (self) employed as a home builder. I have not taken Social Security benefits yet, and don't need to at this time. If relevant, my business struggled when I first started it five years ago, but did well last year, and I'll have my highest earning year in my life this year and possibly next year as well. My question is, and it may be dumb, is it always best to delay Social Security until age 70 if there is no current financial need for it?

Also, are benefits calculated by total dollars earned over a lifetime, or is some kind of average or mean computation used? I've enjoyed excellent health throughout my life, and I have longevity in my family. I'm single if that's relevant. — Planning Ahead

DEAR PLANNING AHEAD» There is never a dumb question about Social Security because it's a highly complex program. No, it isn't always best to delay claiming SS until

age 70, but yours might be a typical example of why waiting until age 70 to claim is a very smart move. Here's why:

- Your benefit at age 70 will be about 31% more than it would be at your full retirement age (FRA), which is 66 years and 2 months if you were born in 1955.

- If you are still working and don't urgently need the money, your SS benefit will grow by 8% for each full year you delay claiming (but you can still claim at any time if necessary and get all Delayed Retirement Credits (DRCs) earned to the point you claim).

- Your benefit amount will be computed using the monthly average of your lifetime 35 highest earning years, so if your current and more recent earnings are among your highest, they will be included in your benefit computation when you claim. Your earnings in the early years will be adjusted for inflation, and if you don't have a full 35 years of earnings, they will still use 35 (putting zeros in to make 35). So, if you don't have a full 35 years of lifetime earnings, your current earnings now will eliminate some of those "zero earnings" years, resulting in a higher benefit.

- If you're in good health now and you enjoy at least an average longevity (about 84 for a man your age), you'll get more in cumulative lifetime benefits by waiting until age 70 to claim and enjoy that higher monthly benefit for the rest of your life. If you wish to estimate your life expectancy, you can use this tool we use here at The AMAC Foundation: <https://socialsecurityreport.org/tools/life-expectancy-calculator>.

- Since you're single, you don't need to worry about maximizing a survivor benefit for your spouse, but if you marry or have an ex-spouse who outlives you, then waiting until age 70 to claim would give them the maximum survivor benefit they are entitled to.

So, in your specific circumstance, waiting until you are 70 to claim appears to be a wise choice. For others who don't enjoy good health and don't expect to make average longevity, or for those who urgently need the money earlier, claiming before age 70 is often a better choice.

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



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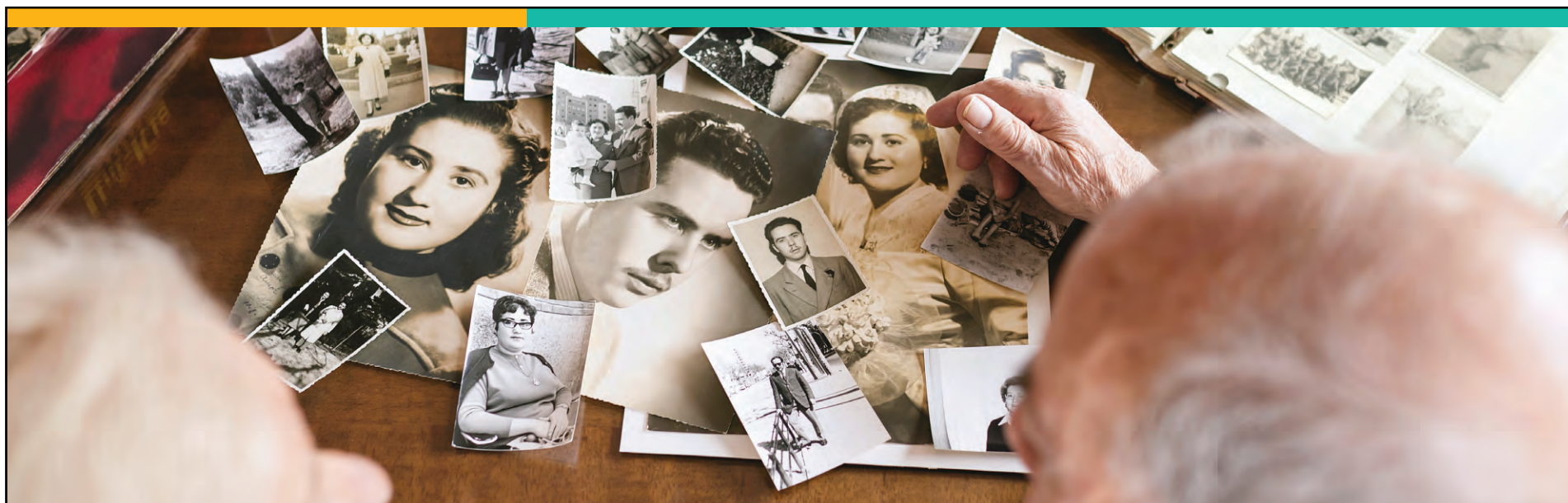
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COMFORT KEEPERS

Family legacy keeps on giving to community

By Wendy Kerschner

As I was scrolling through Facebook recently, I was reminded of the impact a legacy can leave on a community. Have you ever wondered what your legacy will be? What will people remember about you after you are gone? What can you do now that will have a lasting impact on generations to come?

One of my childhood memories is visiting a farm in Muhlenberg Township. I remember going there with my grandparents in our old, red, Ford farm truck, Big Red as we used to call it. We'd head down a dusty gravel driveway to a large farmhouse and barn surrounded by orchards and fields.

Out of nowhere, Faye and her husband, Douglass, would appear to greet us. Faye usually offered something scrumptious from her kitchen, made from apples, peaches or corn grown on their land. Douglass would hang on the side of the Ford window trading farming stories with my grandpa.

Into my late teens, I still visited. My visits were usually to take advantage of Friday night fishing off the dock behind their farmhouse and watch the boaters and water ski-

ers. Faye and Douglass never seemed to mind the late night headlights and told us we were welcome to come anytime.

There was always one thing I wondered about Faye and Douglass, and that was the tragic story about their son. Apparently he died at age 19 in an industrial accident nearby. He would have been about the same age as my uncle, so growing up I would often contemplate what their son might look like or be if he were alive. I never asked about the story, I just knew it happened.

Fast forward to now. The lane still leads back to that same farmhouse, although the lane is widened and paved and the property is called Jim Dietrich Park, named after their teenage son who died so young. Faye and Douglass were old-fashioned, and they never wanted to see their farmland develop into housing, so Faye decided, true to her character, that she'd rather have it as a place for others to enjoy, even those outside their traditional farming circle.

Apparently she made a deal with Muhlenberg Township that would allow for the township to buy her property while she continued to live there. According to a Reading Eagle article in June 2011, past Muhlenberg Township Parks Director Neal D. McNutt commented that he literally had a file that said "Faye Dietrich's Wish List," which included ideas on her vision for the park and her request that the park

be named after her only son, Jim.

Reading the Google reviews online, I know Faye would indeed be happy.

Michael Shade, a recent park visitor said, "Had an amazing time and a lifetime of memories with loved ones."

Lorri Brynan, another visitor, summed it up beautifully in her review that said: "This park is truly a special place. We utilize the park all the time and appreciate this quiet, natural place."

There is absolutely no doubt that Faye and Douglass would be delighted to see all the families and children enjoying themselves on their farm ... in the farm house, on the lawn and in the water.

Although Faye passed away in 2002, her legacy and that of her late husband, Douglass, and her son, Jim, will forever live on.

What foresight she had! The generosity of the Dietrich family keeps on giving. Now that is a legacy!

Jim Dietrich Park is located at 4899 Stoudt's Ferry Bridge Road in Muhlenberg Township. The park offers a dog park, basketball courts, pickleball courts, volleyball courts, and other amenities. Events are regularly hosted on-site, including RiverFest.

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



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