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WELLNESS

HOW TO LOOK AND FEEL YOUR BEST OVER THE HOLIDAY SEASON

By Courtney Diener-Stokes
For MediaNews Group

The back-to-back holiday stretch is coming up, and you might be feeling a bit overwhelmed and exhausted just thinking about all that lies ahead between visits with relatives, shopping, cooking, wrapping and more.

The good news is that there are ways you can take on the season so that you feel in top form to get the most out of it. If you plan ahead now as to how to best navigate your personal wellness regimen, you will reap benefits that can help you feel and look your best.

Stay on track with your exercise routine

Jason Kelly, Director of Wellness at Body Zone Sports and Wellness Complex in Spring Township, Berks County, discussed key areas to place your focus. He started off by saying one of the most important tips during this busy and demanding season is to not put your workout routine on hold due to all of the distractions.

"I always recommend to keep

going," Kelly said. "You want to stay active and keep moving."

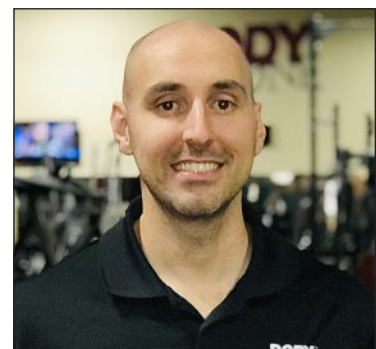
Whether you are used to taking an active aging class, working out with a trainer or taking a walk in the neighborhood, Kelly, who holds a master's degree in applied exercise science, said you don't want the holidays to knock you off track.

"It's always harder to start going again than to keep going," he said. "This time of year is difficult for most — many tend to cheat, miss workouts and get a little sidetracked."

The benefits of sticking with your routine will enable you to keep up with your grandkids when you take them to a holiday light display or spend the day out shopping for gifts. It also might help to keep you from getting sick so you don't have to cancel any highly anticipated plans.

"Exercise is going to give you more energy and boost your immune system," Kelly said. "You don't want to get sick and you don't want to not have energy over the holidays."

According to Kelly, keeping up your regular exercise routine is also good for mental wellness as well as your joints, in addition to



COURTESY OF BODY ZONE SPORTS AND WELLNESS COMPLEX

Jason Kelly, director of wellness at Body Zone Sports and Wellness Complex.

ACTIVE AGING CLASSES

Body Zone Sports and Wellness Complex, 3103 Papermill Road, Spring Township, Berks County, offers an Active Aging program. In addition, they offer a variety of free lifestyle programs for members: blood pressure screening, #wellnesswednesday pop-ups for stretching, foam rolling, body composition, nutrition education and more. For more information on group fitness classes and Body Zone's aqua fitness program for all ages, visit www.bodyzonesport.com or call 610-376-2100.

FEEL YOUR BEST » PAGE 2

FREE PUBLIC DOMAIN
Keeping up your fitness regimen along with good sleep, hydration and nutrition can help you make the most of time with your grandchildren this holiday season.



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COURTESY OF BODY ZONE SPORTS AND WELLNESS COMPLEX

A seated/standing Active Aging strength class held at Body Zone Sports and Wellness Complex.

Feel your best

FROM PAGE 1

to providing you with more energy.

“It gets you prepared for picking up the grandkids and shoveling snow,” he said. “It’s good to stay as active as you can.”

Properly hydrate

The next tip has to do with proper hydration.

“A good rule of thumb is to drink half of your body weight in ounces,” he said. “That’s a good way to keep you hydrated through the holidays.”

In turn, Kelly said that with proper hydration you can feel and look better at a

time when you might want to look your best if getting together with relatives you haven’t seen in a long time. He also added even more benefits to good hydration.

“You will have more energy and it can help you with digestion,” he said.

Get adequate sleep

Kelly said that it is important to get enough sleep, especially during the holidays. It will enable you to keep up with the physical exertion needed to shop, cook and entertain so that you feel refreshed daily instead of more depleted.

“Without it you have an increased risk of getting sick,” he said. “You need good sleep to keep you healthy through the holidays — you tend to develop some type of sickness if you don’t

get enough of it.”

Nourish yourself wisely

The last tip centers on food and taking the time to consider what you are nourishing yourself with over the holidays given it can impact how you feel.

“A big thing is to always eat fruits and vegetables as much as you can,” Kelly said. “At holiday parties, reach for fruit and vegetables instead of the cookies — one cookie is fine; you gotta live.”

The overall aim during the holidays is to pace yourself by staying focused on healthy habits so that you can get the most out of the beauty of the season.

“Eating well, sleeping well, hydrating and exercising will help you feel your best over the holidays,” Kelly said.



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Body Zone Sports and Wellness Complex offers an Active Aging Program where Body Zone member Richard Cousin is an active participant.

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SPOT OF T

This trailblazer truly was ‘tough as nails’

By Terry Alburger

When you hear the term tough as nails, you probably think of a professional football player or a member of a motorcycle gang. You think about big muscles, rough demeanor and dominating presence.

But as for me, my experience at the retirement community where I work has taught me that the toughest of people are none of the above. It's not about physical characteristics, how much weight you can bench press or how fast you can run the mile; it's about strength of character. It comes from within.

So many times, I have seen strength come with age. It's defined by resilience, moral fortitude and the ability to overcome just about any dire circumstance.

Over the past 17 years, I've met many heroic WWII veterans, people who survived the Great Depression, even several who survived the Spanish flu back in 1918! I've encountered military service men and women and housewives, pilots and engineers, even professional athletes. All heroes to me. All tough as nails.

But one woman stands out in my mind. She was 98 years old. She was the epitome of wit, resilience and intelligence and always found a way. Born in Philadelphia in 1922, she was a trailblazer. No, she didn't discover the cure for cancer or leap tall buildings in a single bound. But she was a superhero in her own right.

She was a wife and a mother. She stretched the dollars to clothe and feed six kids, who ranged in age from a few years to



PIXABAY

teenagers. No small feat in the '40s, '50s and '60s. She was tough as nails.

She had the gift of music and instilled this love into all her children. She studied music from a young age and played the piano. She studied voice and sang in choirs for many years. Her passion for music was contagious, and she shared this gift of song along her journey through life. She always had a song in her heart.

She was educated and strong, and she was a fearless inspiration. Many were the obstacles that came her way, but she conquered each one in stride ... family sickness, caregiving, heart-break, financial struggles and a mountain of responsibility. But she persevered because she was tough as nails.

Nothing overwhelmed her. She faced every obstacle with calm, persis-

tence and a great sense of humor. That indeed was her superpower. She had an incredible wit and an uncanny ability to make everyone smile.

In later years, she lived alone, continuing as an esteemed matriarch of an ever-growing extended family. The ensuing generations looked to her for guidance. Independent and ever strong, she remained — tough as nails. Time took its toll, her

eyesight began to dim, arthritis took away her ability to play her beloved piano. Did it get her down? Nope! Why? You guessed it. She was tough as nails. This 110-pound woman was stronger than anyone I know.

We often took her out to breakfast. She was always funny and sharp, and the puns usually flew by. She was a coffee drinker, a woman after my own heart! But when

she ordered, she would always tell the waitress, “But just half a cup.” And she meant it!

Then, not long after, she would order the second half. It made no sense to me. But then she explained — by ordering just half, she was guaranteed a nice hot cup of coffee all the way through. Then, when she was ready, she would order the second cup, and once again have a nice hot cup of coffee. It never had the chance to get cold.

There is a wonderful lesson in that. Having your cup half full is the best outlook on life. Enjoy everything in moderation, at a slow pace. There will be time for that second half-cup, just savor the first to the fullest.

She passed away just shy of her 99th birthday. In her final days, though oxygen-dependent, she managed to maintain that famous sense of humor. Through her bravery, she strengthened her family in the hardest of moments. During her short stay in the hospital, a nurse asked if she had worked outside the home when her kids were young.

She replied, “I was a call girl.”

The nurse paused, not quite sure how to answer — our heroine had to explain that she worked for the phone company on a switchboard. Still making people laugh, still tough as nails, to the end.

If you have anyone like this in your life, and most of us do, embrace them. Learn from them. Thank them. Take a page from their book and run with it. Keep your sense of humor always. Enjoy life and appreciate each day. But most of all, be tough as nails.

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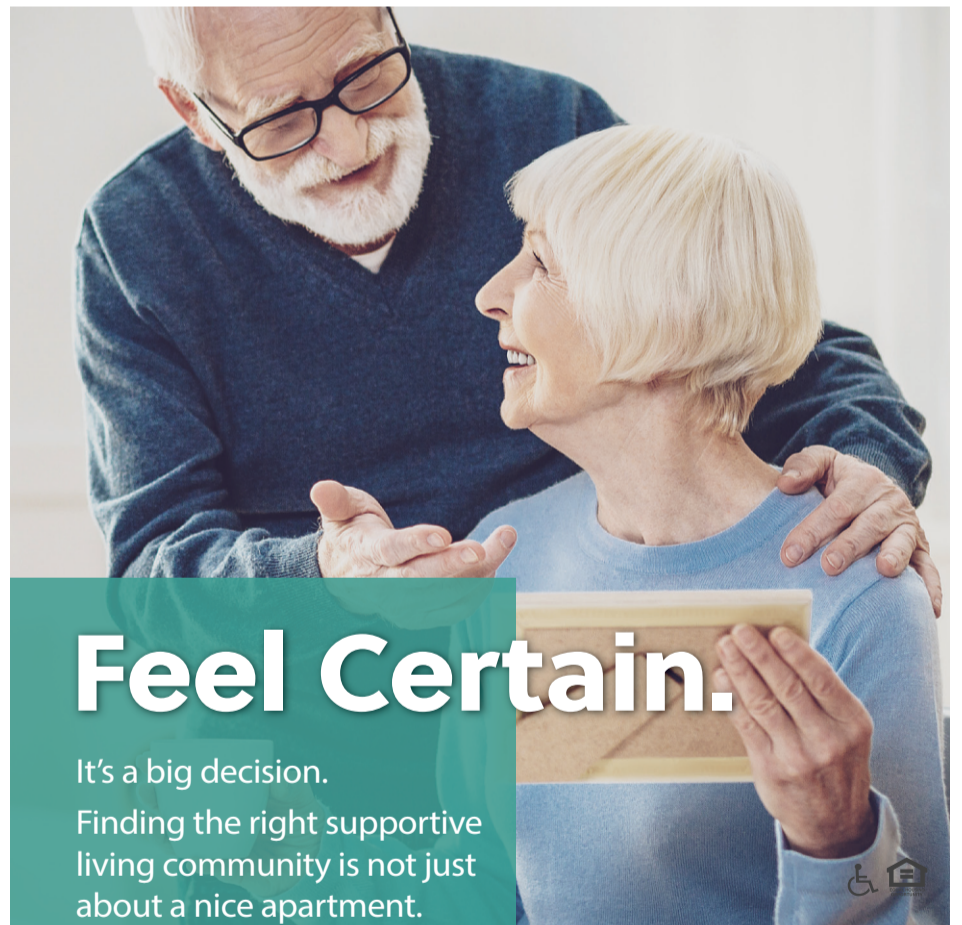
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CAREGIVING



ADOBESTOCK

SANDWICH GENERATION CARES FOR ELDERS, YOUNGSTERS AT THE SAME TIME

By John Grimaldi

The Pew Research Center calls them multigenerational caregivers or the sandwich generation.

They are those moms and dads who have children to take care of and who have elderly relatives who need caring for as well. There are more of them than you might think, said Rebecca Weber, CEO of the Association of Mature American Citizens.

Weber says 21st century medical breakthroughs that save lives also increase life spans that can

be a blessing for many of us, giving us the opportunity to grow old gracefully. But it can also be challenging for those who are living longer with debilitating ailments and for their adult children who are their caregivers and have children of their own.

“With an aging population and a generation of young adults struggling to achieve financial independence, the burdens and responsibilities of middle-aged Americans are increasing,” the researchers at Pew said. “Nearly half (47%) of adults in their 40s and 50s have a parent

age 65 or older and are either raising a young child or financially supporting a grown child (age 18 or older). And about one-in-seven middle-aged adults (15%) is providing financial support to both an aging parent and a child.”

They are caught in between a rock and a hard place, as the expression goes, and the COVID pandemic with its restrictions has made it even harder for them to cope.

The New York Times and pollsters at YouGov conducted a survey not too long ago in which they asked more than 5,000 in-

dividuals, including those taking care of family members and their own children at the same time. They asked about the financial and personal costs they’ve had to bear.

Their findings: “On average, survey respondents who are caring for both children and older relatives estimate that they have lost more than \$10,000 because they had to do things like reduce their working hours, increase their expenses or leave a job entirely as a result of these responsibilities.”

It should be noted that not all the news that re-

sulted from that polling was negative: 23% of those who were taking care of aging family members said the experience had “strengthened their relationship with them.”

The bottom line, according to columnist, Carol Bradley Bursack, is this: “If you are part of the sandwich generation, please make a point of having another filling in the sandwich. Make it a peanut butter and jelly by ensuring you have someone to share the load with you, even if it is just occasionally.”

“This second filling can be a family member, a

friend, a professional caregiver hired through a home care company or, better yet, all three. Having a care team and back-up help is much more interesting and beneficial for all involved.”

The 2.4 million member 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 nonprofit, non-partisan organization representing the membership in our nation’s capital and in local congressional districts throughout the country.



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LIVING ALONE

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WIKIMEDIA COMMONS

It's not easy growing old and alone, no matter the circumstances.

By John Grimaldi

One man's agony: "I am 77 years old. I was happily married for 55 years but I lost my wife a year and a half ago. No, she didn't die. In fact, she is in great physical health — except for her Alzheimer's Disease. She is in a memory care facility. I see her a couple of times each week. Her confinement and my isolation have left me devastated. I love her and wake up each and every morning sad and abandoned."

It's not easy growing old and alone, no matter the circumstances. And, while that man's situation is particularly difficult, a growing number of seniors will be condemned to spend the winter of life in solitude in the coming years.

The Association of Mature American Citizens cites a report produced by the Joint Center for Housing Studies at Harvard University, which reports that "By 2038, there will be 17.5 million households in their 80s and over, more than double the 8.1 million in 2018. These households will also constitute an increasingly larger share of all US households, doubling from 6% in 2018 to 12% in 2038. As we note in our recent report, Housing America's Older Adults 2019, the majority of these households will be made up of just a single person."

And, says AMAC, a growing number of those singles will be senior citizens.

"Seniors who live alone in America are increasing with each passing year and, currently, nearly a third of men and women 65 years of age or older live alone," AMAC says. "The Census Bureau reports that more than 12 million aging seniors live in alone — more than 28% of folks over 65 years. And, interestingly, they do so because they want it that way."

The Merck Manual, a comprehensive medical resource for the past 122 years, says, "Almost 90% of older people living alone express a keen desire to main-

tain their independence. Many fear being too dependent on others and, despite the loneliness, want to continue to live alone."

Nonetheless, the Manual points out that in order to remain independent they need to live healthy lives and engage in social activities.

But the reality is that not only has isolation impacted their quality of life, 12% of seniors who live by themselves say they have difficulty making ends meet, not even enough money to deal with basic expenses. And their loneliness, in too many cases, has been increased by the COVID pandemic and is poised to become especially painful as the holiday season grows near.

But friends, family and caring neighbors can help alleviate their pain, according to the National Council on Aging. Here's how:

- With the holiday season fast approaching it's easy for them to feel even more alone than at other times. So, get them involved, help them to make celebration preparations. Keep them encouraged and hopeful by conversing with them in person and/or on the phone to make them feel that you care.
- Offer to help them to get out and about and go with them for moral and engaging support.
- Encourage them to socialize, perhaps convincing them to take adult education classes or to take up a hobby. It's never too late in life for such activities.

And, by all means, keep them on your list of people to call and/or visit on a regular basis and help them feel wanted.

The 2.4 million member 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 nonprofit, non-partisan organization representing the membership in our nation's capital and in local Congressional Districts throughout the country.

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CAREGIVERS

Celebrate National Family Caregivers Month with the gift of time

By Shelley Kanther
Griswold Home Care

Since 2015, November has been marked as National Family Caregivers Month and is a time to recognize and honor family caregivers across the country. It offers an opportunity to raise awareness for caregiving issues, educate communities, and increase support for caregivers everywhere. These are the unsung heroes who aren't often celebrated for their commitment to the health and wellbeing of their loved ones.

According to a report from AARP and the National Alliance for Caregiving (NAC), the pool of family caregivers is getting younger, with 58% falling into either the Gen-X, Millennial or Gen-Z age groups, while 61% are women. Sixty-one percent of family caregivers responded that they work outside the home while also caring for a family member; many also have children.

Keep in mind, the need for caregiving has grown exponentially. The AARP says that 10,000 baby boomers will turn 65 every single day through the year 2030, and thanks to modern medical advancements, these older adults are living longer.

For many, this means enjoying fulfilling lives into their later years; however, they may require assistance with activities of daily living. To meet the demand, the number of family caregivers grew to 53 million in 2020, up almost ten million from 2015.

Caring for a loved one is a heroic act — one that can be challenging, especially if an individual has multiple roles such as work-



BIGSTOCK

November is National Family Caregivers Month.

ing full time and parenting their own children, or if they are a fair distance from the person needing care. In these instances, hiring a professional caregiver may be something worth considering.

Organizations like Griswold Home Care offer families full or part-time caregiving and respite support by compassionate caregivers who understand the hardships of caring for a loved one. The goal is to

give you peace of mind that your senior friend or family member is getting the care they deserve, when you aren't able to be there.

As we celebrate National Family Caregivers Month, there are several ways to show your appreciation to a family caregiver, especially as we head into this festive but busy time of year.

Part-time caregiver support and respite care, which can be scheduled for a few hours or a few days, offers

family caregivers the opportunity to rest and recharge. This gift — the gift of time — is one of the most valuable signs of appreciation you can offer a family caregiver.

As you reflect upon the compassion and care extended by those tireless family members who support your family's loved ones day in and day out, know that there is always help available through organizations like Griswold

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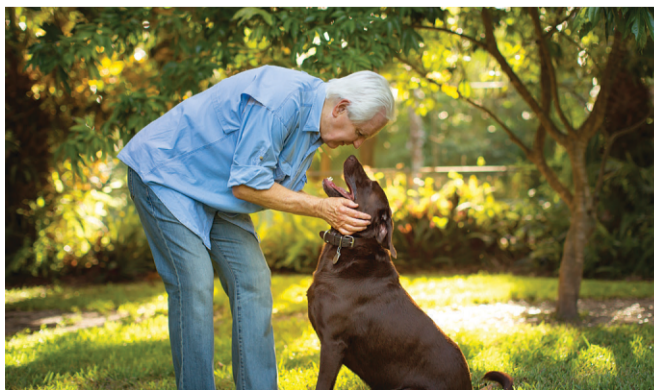
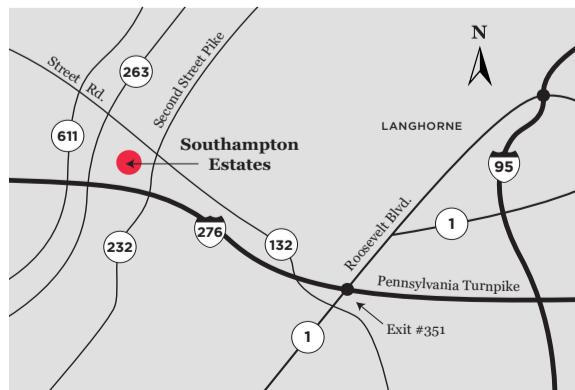
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HEALTH



COURTESY OF CHESTNUT KNOLL

Therapy dogs are a source of comfort during difficult times. During COVID-19 restrictions, Maggie and her owner, Karen Lobascio-Gardner, supported their friends at Chestnut Knoll by corresponding letters, cards and window visits.



COURTESY OF CHESTNUT KNOLL

Beloved certified therapy dog, Maggie, receives a kiss from a Chestnut Knoll resident during her weekly visit.

PET THERAPY IMPROVES RESIDENTS' WELL-BEING AT CHESTNUT KNOLL

Chestnut Knoll

Maggie, a 5-year-old golden doodle, is always ready to give her paw and share her golden heart with the residents of Chestnut Knoll.

The certified therapy dog and her owner, Karen Lobascio-Gardner, make weekly visits to the senior living community in Boyertown.

"As soon as Maggie walks down the hall, our residents immediately perk

up and are eager to spend time with her," said Shawn Barndt, executive director of Chestnut Knoll.

Pet therapy is becoming an increasingly popular method of promoting health and wellness among seniors. For Chestnut Knoll residents, the concept of pet therapy has been embraced for quite some time.

In addition to Maggie's visits, the personal and memory care community is also home to exotic fish, lovebirds, cockatiels

and parakeets, and a turtle named Franklin.

Research shows many physical, cognitive and emotional benefits associated with interacting with animals, especially dogs.

A furry companion can lower blood pressure, normalize heart rate and reduce stress and anxiety. For seniors with dementia, visits with a therapy dog can be soothing and create a special connection.

Therapy dogs are also a source of comfort during

A furry companion can lower blood pressure, normalize heart rate and reduce stress and anxiety. For seniors with dementia, visits with a therapy dog can be soothing and create a special connection.

difficult times. When lockdowns prevented in-person visitations, Maggie, Lobascio-Gardner and Barndt kept the lines of communication open.

During COVID-19 restrictions, Maggie supported her

friends at Chestnut Knoll by corresponding letters, cards and window visits.

"It was heartwarming to know they were thinking of us because the residents adore Maggie; she brightens our day," Barndt said.

Maggie and Lobascio-Gardner became regular visitors in 2018 when they became certified through Therapy Dogs International. The duo has participated in many activities held at Chestnut over the years.

"She seemed to have a natural instinct of how to bring comfort and love to those we visited," Lobascio-Gardner said when referring to Maggie.

The happy-go-lucky pup's

PET THERAPY » PAGE 2

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COURTESY OF CHESTNUT KNOLL

A resident of Chestnut Knoll enjoys a window visit with Maggie, a therapy dog.

Pet Therapy

FROM PAGE 1

way with people has been a source of inspiration.

“I am often in awe watching how Maggie interacts with our friends as she gives her paw or sits close to them so they can reach to pet her. It is special to witness their bond and love for each other,” she said.

Lobascio-Gardner, a retired elementary school instructional assistant, is the author of the children’s book “Doodle Days with Maggie,” which is a story inspired by her therapy dog visits.

Copies of her book are available on Amazon.

“I am often in awe watching how Maggie interacts with our friends as she gives her paw or sits close to them so they can reach to pet her. It is special to witness their bond and love for each other.”

Chestnut Knoll is an award-winning senior community offering Personal Care and Memory Care residences at an affordable month-to-month lease with no buy-in fees. Services in-

clude 24-hour personal care assistance with medical support, meals, housekeeping, social events and transportation. All residents have access to FOX Optimal Living, an evidence-based continuum of wellness and rehab services. Chestnut Knoll also offers At Home Services, available to seniors where they live. This service includes assistance with medication monitoring, personal care, companion care, light housekeeping and laundry and transportation. For more information on personal care, memory care and home-care services, call Julie Krasley, director of marketing, at 610-473-8066 or visit www.chestnutknoll.com.



COURTESY OF CHESTNUT KNOLL

Jessie, a resident of Chestnut Knoll, enjoys a visit with Maggie, a certified therapy dog.

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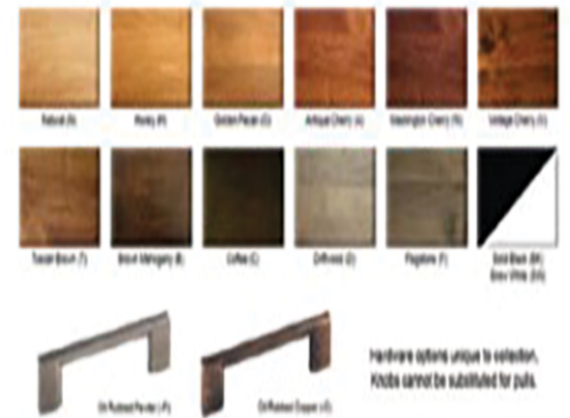
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VETERANS

Quilt of Valor presented to Exeter WWII veteran, 96



SUBMITTED PHOTO

Sgt. John Homcha in the South Pacific during WWII.



SUBMITTED PHOTO

Sgt. John Homcha of Exeter Township received a Quilt of Valor during a ceremony held at his residence on Oct. 11. With him are, from left, daughters Michele Green and Marie Kaminskas, son Michael Homcha and quilt maker Patricia Buzzard.

For Medianews Group

World War II veteran Sgt. John Homcha, 96, received a Quilt of Valor, presented during a ceremony held at his residence in Exeter Township on Oct. 11.

The ceremony was attended by his daughters Michele Green of Wyomissing Hills and Marie Kaminskas of Wyomissing and his son SSGT. Michael Homcha.

John was nominated as a quilt recipient by his

son, Michael, who was also awarded a Quilt of Valor the previous month for his service in Vietnam. Both quilts were made by the same Berks County duo of Fran Chelius and Patricia Buzzard.

John and Michael are both members of VFW Post 8008 in Nesquehoning, and also American Legion Post 626 in Birdsboro. John has been a member of the American Legion for more than 65 consecutive years.

John, a 1943 graduate of Nesquehoning High School in Carbon County, enlisted in the U.S. Marine Corps in July 1943. He was assigned to the 7th Marine Field Regiment and saw intense combat action against strong Japanese resistance in Okinawa, Saipan and Tinian in the South Pacific during WWII. Following these campaigns, he was assigned to duty in Mainland China. His military

decorations include three Bronze Stars, all with V devices for heroism. He also was eligible to receive a Purple Heart for being wounded in action, but he declined, saying that he felt the wound was not bad enough to deserve it.

John previously lived with his wife of more than 50 years, Bertha E. (Kattner) Homcha and their three children, in Wyomissing Hills. He currently resides in Exeter Township.

The Quilts of Valor Foundation, established in 2003, was founded by Catherine Roberts while her son, Nat was deployed in Iraq.

As of June 2020, the Foundation has presented more than 250,000 quilts to veterans throughout the U.S. and overseas who served during a declared war, conflicts, police actions, peacekeeping missions, and counter-terrorism operations and/or times of peace.

Those eligible to receive a quilt include any service member or living veteran who served in one of the following branches: Army, Marines, Navy, Air Force, and Coast Guard, as well as members of the activated National Guard and activated or active duty-special work reservists and anyone who serves at the Dover Mortuary Facility. For more information, visit <https://www.govf.org/>.

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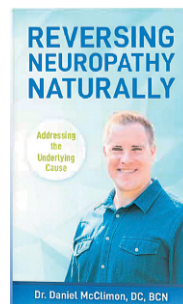
"I cannot believe, it's 3 1/2 months later, and I am able to work in my garden. When I first started, I couldn't even walk 4 minutes, now I am walking 45 minutes. It's like a miracle. I thank God that he sent me here." - Mary S.

"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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ANNIVERSARY



COURTESY OF SAGELIFE

Fred DiMonte looks at the ice sculpture.

Echo Lake's assisted living program celebrates first anniversary

SageLife

The assisted living neighborhood at Echo Lake, a SageLife senior-living community at 900 N. Atwater Drive, Tredyfrin Township, Chester County, recently celebrated its first anniversary with a party, complete with ice sculpture and colorful balloons.

Echo Lake's assisted living program provides support for the activities of daily living, from a little bit of help to more comprehensive care. Residents are encouraged to take full advantage of all the activities, programs, dining options, and convenient services the community offers and to retain their independence while benefiting from the caregiving team's around-the-clock, hospitality-focused support.

Echo Lake's independent living neighborhood opened in 2019. The community also offers memory care, and respite and restorative stays. For more information about the community, visit www.sagelife.com/echo-lake.

PERSONAL FINANCE

4 ways to manage health care costs in retirement

NerdWallet

Health care in retirement is a big-ticket item. Experts estimate that an average 65-year-old retired couple in 2021 would need about \$300,000 in after-tax savings earmarked for health care costs in their post-work life, even with Medicare, according to Fidelity.

The totals are daunting, but you can take steps to keep costs as low as possible with the right planning, good insurance choices and a healthy understanding of your conditions and coverage. Try these strategies — now and in retirement — to help control your health care bills.

1. Take advantage of an HSA

A health savings account allows you to put pretax money away for medical expenses. You can invest the funds, and both the principal and earnings are tax-free if you use them for eligible medical costs, today or in the future. This creates a powerful savings tool.

To use an HSA, you must have a high-deductible health plan. If that kind of plan makes sense for you, experts recommend saving money to your HSA and leaving it untouched for as long as possible. In 2021, you can save up to \$3,600 pretax as a single person or up to \$7,200 if you have family coverage.

"These accounts are the most tax-efficient plans available," says Sallie Mullins Thompson, a Certified Public Accountant and certified financial planner in New York City. "The main thing you need to do is contribute to it religiously whenever you can."

2. Make a plan for long-term care

A person turning 65 today has about a 70% chance of needing long-term care at some point, according to the Department of Health and Human Services. One of the best ways to approach this issue is to plan for it: How long do you intend to stay in your home? Where will you go when you can't live there anymore? Who will help you with financial and health care decisions?

"People don't like talking about it because it's uncomfortable thinking about getting old and people taking care of you," says Carolyn McClanahan, a physician-turned-CFP in Jacksonville, Fla. But planning can help you prepare for a change in circumstances.

This could mean buying a traditional long-term care insurance policy, which can cost thousands of dollars per year, according to the American Association for Long-Term Care Insurance. Or you might consider a hybrid insurance product that combines permanent life insurance with a long-term care rider. (You can use the benefit to pass money down to your heirs or — if you need it — you can tap it for long-term care expenses.)

You could also self-insure by setting money aside annually for long-term care expenses. The important thing is to consider your options while you're in your 50s or early 60s, before products get too expensive.

3. Get the right Medicare plan

Choosing the best Medicare policy once you turn 65 means finding one that

includes your preferred doctors and your regular medications, helping you avoid high out-of-network and out-of-pocket costs. You'll also need to consider whether you want access to all doctors who accept Medicare — as with an Original Medicare plan — or whether you want a plan that comes with extra benefits but a more limited provider network, such as a Medicare Advantage plan.

One way to approach Medicare is to find an agent who can help you compare options. Find someone who's certified to sell as many carriers as possible, meaning they'll be able to present the full array of choices in your area, says Matt Chancey, a CFP in Tampa, Fla.

4. Ask questions

Be an active participant in your health care, no matter what life stage you're in. When your medical provider orders tests, which can drive up your medical costs, make sure you understand why they're being done.

"Say to them, 'What do you hope to learn from this, and is doing this going to change the treatment?'" McClanahan says. "It's important to do that, because a lot of times, doctors order things rotely. It's part of their protocol and they don't stop and think, 'Is it really needed in this case?'"

The same goes for prescriptions. Ask your doctor whether there's something less expensive you could take, or whether there are changes you could make that would help. "A lot of doctors won't spend the time talking about lifestyle changes, so they throw pills at people," McClanahan says. "You can avoid a lot of medications just by doing the right thing."



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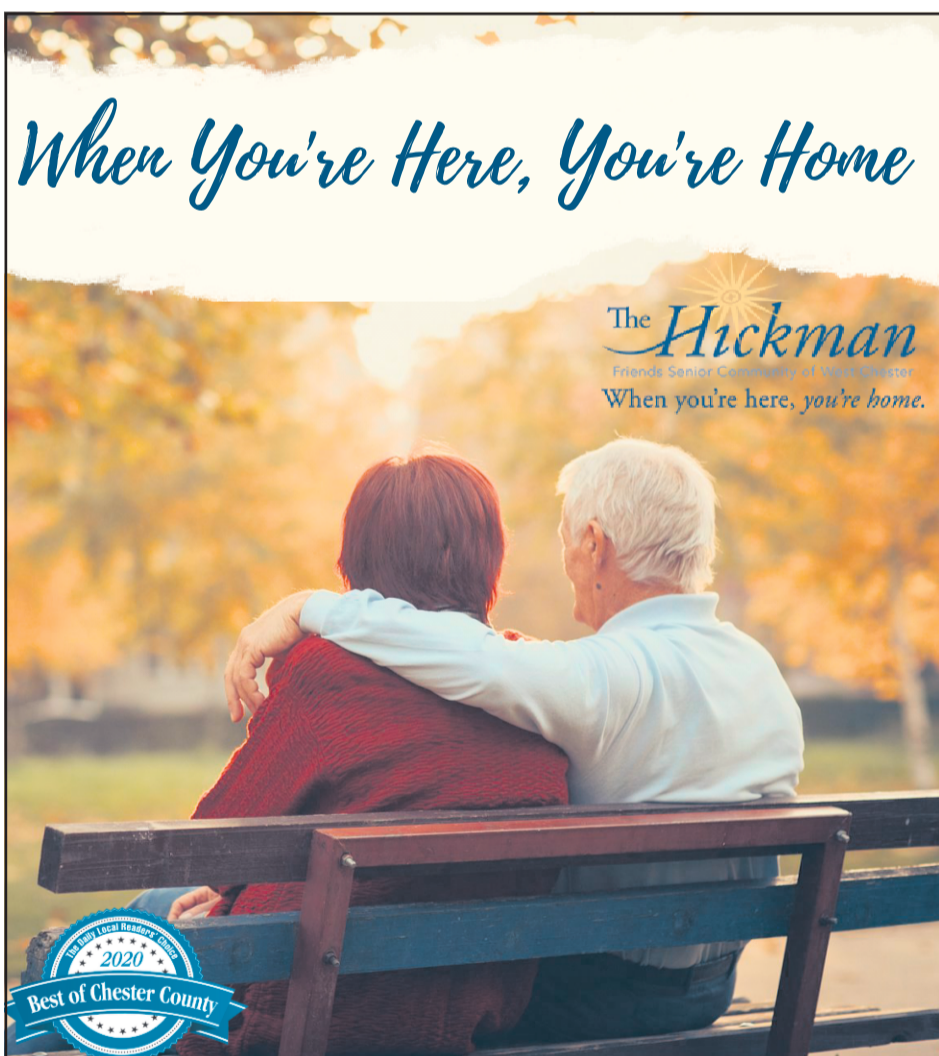
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PIXABAY

Seniors are top targets for scammers

By Samantha Gordon

Each year seniors lose millions of dollars to scammers and fraud making them top targets. Unfortunately, scammers come in many different forms that can be tricky to detect, from email, to mail to phone calls. While anyone can be a

victim of scams, the senior population is the most common. Nevertheless, there are ways to detect scammers and keep your information safe and private. Check out some of the top scams many fall victim to and how to prevent it.

Email/text messages

Phishing emails and text

messages are a common scam. These messages usually look as though they are from a reliable source offering a link to click or requesting certain information such as your social security, credit card and personal information.

It might even sound as if they know you, making it seem reliable when in reality it is not. For example, using your first name or claiming they know you from a friend, company, neighbor, etc. It is important to never respond or click on any links that are not properly encrypted or relevant.

Phone calls

Phone calls are the most common type of scam,

from robocalls to Medicare/insurance scams to the “Grandparent” scam.

It’s essential to be cautious when on the phone. If you do not know the number calling, then it is probably not something relevant to you. Keep in mind if you do miss an important phone call, a voicemail will be left in your inbox regarding the matter.

Similar to email/text messages, it is important to note not to give personal information over the phone.

For example, the “Grandparent” scam is when a scammer will call saying, “Hi Grandpa/Grandma, do you know who this is?”

If you reveal your grandson/granddaughter’s name they can use that against

you claiming they need money for rent, bills, etc. This can be difficult for many older adults to notice.

Another example is government or lottery scams. This is where scammers will convince you that you won a lottery or sweepstake. They will make up fake names or pretend they are from a reliable agency. Scammers are known to especially ask for money via gift cards or money transfers, which is why it is important to be mindful and cautious when on the phone.

Internet

Internet scams are big targets to the senior population. Pop-up browsers

for “preventing viruses” on your computer might ask you for money or to click on an unreliable link, downloading an actual virus onto your computer. This can give scammers the ability to detect any personal information saved on your device. It is crucial to be aware of what you are clicking on while browsing on the web.

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

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