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WELLNESS

NEW YEAR, NEW YOU

A personal coach might be able to help you become the best version of yourself.

By Courtney Diener-Stokes

As 2022 fast approaches and the busyness of the holidays dissipates, it's typically a time when we shine a light on ourselves and stack our priorities for the new year. Many of us start the process of trying to determine how we might be able to make it a better year than the previous one. We make our best attempts to navigate our ongoing quest for a greater level of fulfillment and purpose or a greater commitment to fitness and wellness.

Regardless of age, it's never too late to work on being the best version of ourselves, but sometimes we need support in order to identify and make the changes necessary to help us reach our personal goals.

Crystal Kulpcavage, owner of A Sense of Purpose coaching and healing practice based in Wyomissing, Berks County, finds that most people come to her after the first few months of the new year passes.

"It's a time of reflection, and they are just kind of keeping their head above water," she said.

FOR MORE INFORMATION

At A Sense of Purpose Coaching and Healing Practice, professional coach, life/career/business strategist, speaker and energy healer Crystal Kulpcavage works with clients virtually all over the U.S. and Canada. Clients start with a free 30-minute consultation. Clients have reported a 70% increase in overall quality of life. Learn more at www.seekingasenseofpurpose.com.



Crystal Kulpcavage, owner of A Sense of Purpose coaching and healing practice.

Kulpcavage, who works with clients virtually all over the U.S. and Canada, finds it's typically in the springtime that people reach out to her because they first make an attempt to tap into their personal resources before seeking help.

"We go into this sense of the new year and think 'I'm going to do things differently this time,'" she said. "If I see a problem or a challenge, I'm first going to try every resource available to fix it on my own."

Reveal a new us

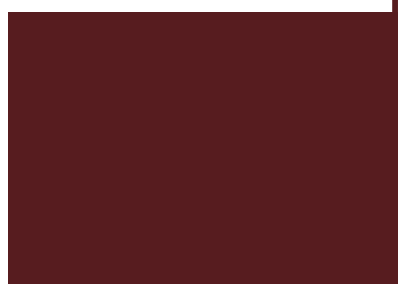
Kulpcavage explained that the spring season is typically a time when we have a natural tendency to want to reveal a new us and realize we can't hide in our houses anymore.

"After the holiday people realize they aren't changing the patterns on their own," she said.

Kulpcavage works with a large age range of clients, many of whom are working professionals who have lost their connection



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New You

FROM PAGE 1

to themselves through the stress of putting their family and job first.

She finds that clients who are on the verge of retirement or who have recently retired are at a point where they are realizing they aren't meeting all of the expectations they had for themselves.

"When coming up to the point of retirement they tend to have idealized, 'now I can live my life,' and as they get closer they want to have a game plan for that," she said.

Kulpcavage works with them on how to focus on themselves again after decades of not doing so, along with how to appreciate not being busy and how to slow down and connect with oneself.

Inwardly focused

She explained how the 60s age range is a time when you have created what you are going to create and now it's about learning how to appreciate it.

"The giving and the caretaking and the working and the externally focused is taking a back seat," she said, explaining it's an ideal time to be more inwardly focused.

Overall, Kulpcavage said that age isn't a factor when it comes to renewal and that being in the older age bracket can actually work to your advantage when seeking change.

"You have more experience under your belt to see things in new perspectives," she said. "When we have more life experiences, we have more of a foundation and more experiences to understand how life ebbs and flows and you can tap into those experiences to see how they can support you."

There are a few main areas that Kulpcavage said are of particular importance to those in the active aging category around the new year.

"What do I want this next chapter in my life to look like?" — figuring out

their next chapter and vision — what are they going to do with the rest of their lives," she said.

The next chapter has to do with changing gears.

"(It's about) their ability to change gears from a doing/work/externally-focused mode, to slowing down and appreciation and looking for the tools to do that," she said.

Letting go of expectation

The next one involves letting go of expectation.

"What we were hoping for by a certain age might not be meant for us — it's the surrendering," she said.

In addition, Kulpcavage finds that many in the active aging category are looking for purpose to help them find a meaningful life.

"I help them to be more intentional with their time and energy," she said.

Regardless of the area(s) in need of addressing, Kulpcavage emphasized the importance of knowing where to get support when needed.

"People don't realize the type of support I offer exists and that there are people like myself that can help you through these things," she said.

Forward-focused

Kulpcavage explained what makes coaching different than going to a psychologist.

"Coaching is more forward-focused and more about taking you from functional to optimal and achieving interdependence so you can live happy, better, more successful lives," she said of the action-oriented approach. "It's a partnership to help you work through your resistance."

She also provides a good balance of emotional support when necessary.

"I hold the emotional space when you need comfort and healing," she said, "but I balance that with the motivation and the drive to move forward and I also provide the kick in your (butt) when you need to take action so you don't give up on yourself and put one foot in front of the other."

SPOT OF T



A scene from "It's a Wonderful Life."

We all need a little Bedford Falls

By Terry Alburger

Hands down, my favorite holiday film is "It's A Wonderful Life." It has obviously withstood the test of time, having just celebrated the 75th anniversary of its release. For me, small-town life has always had appeal. I live in a small town and love that feeling of familiarity and charm. When I watch George Bailey mill about in Bedford Falls, I feel a sense of serenity and joy. Especially this time of year.

I have always loved Christmas time. Beautiful lights adorn the neighborhoods, Christmas tunes play everywhere with their message of love and peace and nostalgia. It seems that the spirit

of goodwill rises to the surface this time of year and generosity abounds in many places, even in these difficult times in which we live.

I am overwhelmed by the acts of generosity and kindness of so many people around me, especially in a time when there is violence, sadness and illness in the world. But you can choose to focus on the good, especially this time of year. You don't have to look far to find those who spread kindness and joy.

I know one couple in particular who has a tradition which warms my heart. They are not well-off but live comfortably, with modest savings, usually living paycheck-to-paycheck. Some years are better than others, as is the case for us all, but

regardless, this couple maintains their tradition.

Each year, they go out to eat just once during December. There is no particular restaurant or meal, it is completely random. But no matter what the bill, they tip their waitress at least 100%, usually more. They don't wait around to see a reaction or to get a thank-you; it is completely anonymous.

They look forward to this every year. It is a small gesture with a great impact. Maybe that money is the difference between a family having gifts under the tree or having a good meal.

This couple likes to imagine what wondrous effects their gift might have. This truly random act of kindness inspires

me. What if everyone helped just one person in need? What a kinder and better world this would be.

As Christians, we rejoice at the birth of a baby boy and are filled with His love. And no matter your beliefs, it is true that there is a sense of magic this time of year. You can look at the last few days of what has been yet another very difficult year, you can mourn the losses you may have suffered during 2021, but you can also look with hope to 2022. May we all enjoy a better year, happy and healthier, and may the joy of life return to us all.

No matter where you live, I hope the spirit of Bedford Falls is with you, because truly it is a wonderful life.



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ELDERLY CARE



The holiday season is a good time to check on senior loved ones.

Home for the holidays? See if loved one needs help

By Shelley Kanther
Griswold Home Care

With the aroma of comforting meals still filling homes and strings of colorful lights still hanging to brighten up winter's dreariness, it's one of the most wonderful times of the year when family members and friends, both near and far, gather to ring in the New Year and spend a much needed break of quality time together!

As these merriments have just concluded and many prepare to gather again for New Year's Eve, it is an ideal time for becoming reacquainted with senior loved ones. Not only is this a time to share stories, laughter and memories, but the season provides an opportunity to notice if cognitive and physical changes in older adults have become increasingly apparent.

It is especially important heading into the New Year to talk with seniors to see how they are really

feeling, especially if you see alarming signs in your older friend or family member. Although challenging, remember that discussing support for your older loved ones will ultimately allow them to keep their independence and help them live in the place they love, longer!

As you reflect on your visit with a senior friend or family member or prepare to gather again for New Year's Eve, it's important to take note of their physical and mental health, as well as their living situation. Below are some indicators to help determine if they need household support on a regular basis:

- Weekly pill dispenser is still full
- Expired medication bottles
- Untidy living space
- Declining personal grooming and hygiene
- Cabinets aren't well stocked
- Spoiled food in refrigerator
- Confusion and forget-

fulness

▪ Changes in mental status or changes to their personality

▪ Neglecting property (dents/scratches in the car, burn or scorch marks on pots or kitchen counter-tops)

▪ Frailty and unsteadiness

▪ Unopened mail piling up

▪ Unlocked doors and windows

▪ Vagueness in answers to questions around recent doctor appointments, preparing meals, etc.

▪ Feeling that something is "off" with your aging loved one

While this can be an emotional and challenging process for everyone involved, home care agencies offer the support, tools, resources and care needed to help your loved one live in the place they love, while giving you peace of mind that they are receiving the compassionate care they deserve.

From all of us at Griswold Home Care, Happy Holidays!

WELLNESS

Staying safe during the winter season

By Samantha Gordon

The start of the winter season is a time filled with love, family and friends. The holidays allow us to spend time with the ones we love creating memories and eating great food. But it is also a time filled with traveling and changes in weather. Staying ahead of the winter season can prepare us for a great holiday to come.

Colder temperatures

Temperatures begin to drop, which means it's time to break out our winter coats, hats, gloves, scarves and boots because colder temperatures mean possible snow and ice. Having a friend or family member help shovel or salt your sidewalk/driveway can prevent accidents, such as falls, from occurring.

Weather changes

In case of a snowstorm, be prepared for any power outages. Ensure you have access to flashlights/batteries, non-perishable food, plenty of blankets and if you have a fireplace, make sure the flue is open and ready to be used.

Changes in health

The winter season can come with the "winter blues" for some. Many older adults have less access to friends and family due to changes in weather such as a snowstorm preventing them from going to certain places. This can create a sense of loneliness and isolation. In order to avoid these feelings, loved ones can call, video chat or if a loved one can come over themselves, it can make a big difference.

stay updated on all vaccinations. Flu season usually happens in the colder months, so getting your yearly flu shot as well as any other vaccinations, such as the COVID shot, can help boost your immune system.

The winter months can change a lot within our health and environment. Always ask for help from a neighbor or loved one if you are trying to get ready for the colder weather, as it never hurts to get an extra hand to ensure you are prepared and ready.

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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VOLUNTEERING

Despite pandemic, RSVP's reach expands in 2021

RSVP

Turning lemons into lemonade. That's how RSVP Executive Director Michele Moll views the continuing need to deploy the Delaware Valley community service organization's 1,200 volunteers virtually and by telephone due to the COVID-19 pandemic.

Looking back at 2021, Moll said: "I realized this year that there's always going to be a place for virtual volunteering. It enables us to reach people we never could reach before. It also lets us include volunteers who might have mobility or disability issues, or just prefer to provide their services from home."

RSVP's numerous programs center on education, wellness and support for other nonprofits. Prior to last year, its volunteers — many of them seniors — often traveled to schools and

other community locations. The need to go virtual has created new ways to deliver longstanding services, as well as a new program that seeks to bring online technology to people who lack digital skills or access.

Asked to describe their top highlight of 2021, five RSVP program coordinators described ways that remotely-delivered services have benefitted the community, sometimes in new ways.

Technology training

A program launched late last year to provide online skills to seniors has blossomed into a robust initiative to "bridge the digital divide," said Tech Training coordinator Michelle Hang. She is developing illustrated online lessons in five areas: internet safety, email, web browsers, apps and Zoom.

Several Chester County nonprofits and RSVP have

banded together to form the Digital Equity Coalition. They intend to bring online access and skills to Kennett Square-area agricultural workers who often lack them. Through this coalition, Hang is "training trainers from trusted community organizations" who will in turn provide online instruction as early as spring 2022 to those who have been unable to function online.

RSVP is also in discussion with several school districts to bring internet skills to parents who have been shut out of services such as online grade reports and teacher conferences.

"My highlight is developing material that could ultimately help hundreds, even thousands of people," said Hang. "It's a huge 'big picture,' and I'm excited to see what impact we can make."

"I'm getting trained in RSVP's tech sessions so



First-grader Luke Lee points to a story on VELLO as his brother, third-grader James, looks on.

More help for other nonprofits

For many years through its Volunteer Executive Consultants (VEC), RSVP has helped other nonprofits to fundraise, professionalize their operation and attract participants. Last year the pandemic forced VEC to provide its services via Zoom teleconferences and this year, "we've used Zoom to expand our reach in several ways," said program manager Sheri Burke.

For example, attendance at a set of spring and fall workshops offered to nonprofit managers is no longer limited to the 40 people who can fit in RSVP's King of Prussia conference room.

"Our Meet the Funders workshop in September had 63 attendees learning about fundraising strategies," said Burke. "Not only that, we're recording the workshops so people who could not attend can view them later."

Also, "operating virtually has let us help more people than we used to, and to include volunteer consultants who live outside the area. We now have one VEC living in Minnesota, and another joined us from the Lehigh Valley," she said.

Alan Frankel, a retired corporate executive and consultant, has led numerous VEC teams.

"We can take on much larger projects through Zoom than we could in the past. It's much easier to get people together and it's also allowed us to include more volunteers who are still working," he said.

In 2021 Frankel led a VEC team that at times included seven volunteers. They helped the Maryland Foundation of Dentistry to create a procedures manual for its 250-300 dentists, who provide free services to low-income people. They also created a marketing and communications plan and blueprint to recruit and retain volunteer dentists.

RSVP » PAGE 5

we can deliver the training to families," explained Kelly Figueroa, an instructional technology coach for the Kennett Consolidated School District.

She envisions a process where "when new families register for school, the registrar will ask if they need connectivity or training. We will make sure all our families have internet access and the knowledge to use it."

RSVP's internet lessons "have been excellent. The amount of information they've been able to provide has been nothing short of amazing," she said.

Math and reading programs expand

The pandemic has brought an expansion of RSVP's already virtual math education program, My Free Tutor, as well as increasingly sophisticated software to the VELLO virtual reading program, provided to students in grades 1 to 5 in partnership with the United Way of Greater Philadelphia and Southern New Jersey.

"My 2021 highlight is that we've been able to expand our virtual math program not only to serve high school students, but also students as young as third-graders and as old as first-generation college students," said My Free Tutor coordi-

nator Anabella Tracy. "That in turn has opened the program to volunteer at-home tutors who might be intimidated by teaching high school math but are comfortable tutoring skills like multiplication."

Jackie Matusow, RSVP's literacy programs coordinator, said 2021 has brought positive feedback from parents of elementary school students receiving VELLO reading tutoring. The program began in the summer of 2020.

"Parents have told me that their children have done much better with their reading and that VELLO has been a big part of that improvement," she said.

"Other parents have said their kids are very enthusiastic about reading now. We've also found that kids, parents and volunteers have become more confident in their online technology skills," said Matusow.

"I feel we are so lucky to get the support of excellent volunteer tutors," said Aheyon Baek, whose first- and third-grade sons began VELLO reading sessions in the summer. "We speak Korean in the home and I didn't want them to fall behind in school. Their grades are meeting or exceeding expectations, and the program has improved their interest in reading."

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EXHIBITS

Julie Longacre art gallery going on display at Chestnut Knoll

Chestnut Knoll

Chestnut Knoll Personal Care and Memory Care invites the public to 120 W. Fifth St., Boyertown, for an art gallery featuring local artist Julie Longacre. The art gallery opens at noon on Saturday, Jan. 8, and runs through Monday, Jan. 31, with viewing times from 9 a.m. to 6 p.m.

Julie Longacre is a multitalented published writer, artist and photographer. Fondly dubbed "an artist of the people," Longacre is comfortably proficient in any medium — watercolor, oil or acrylic. The majority of her work is realistic and subjective in nature, but her paintings encompass a variety of subjects, moods and color forms. Stop by Chestnut Knoll and view the artworks of this award-winning artist or attend these special events:

MEET THE ARTIST » Saturday, Jan. 8, from noon to 3 p.m. Meet the artist and enjoy drinks and hors d'oeuvres, courtesy of Chestnut Knoll.

COLOR WITH A PURPOSE » Tuesday, Jan. 18, from 2:30 to 3:30 p.m.

Adult coloring session led by Julie Longacre at Chestnut Knoll. A \$10 donation will benefit the Alzheimer's Association. Space is limited; RSVPs are required by calling 610-473-8066. Masks are required while on-site.

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 include 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, please call Julie Krasley, director of marketing, at 610-473-8066 or visit www.chestnutknoll.com.



"Crow on the Wall" is a painting by Julie Longacre.

RSVP

FROM PAGE 4

"Neither the dentists nor our volunteers could have done this without Zoom," said Frankel, who is also an RSVP board member.

Medicare counseling includes appeals

Specially trained RSVP volunteers provide free Medicare counseling to Montgomery County residents through the federally funded PA MEDI program. Before COVID, they dispensed that advice at sites throughout the county.

In 2020 and 2021, phone calls and Zoom teleconferencing replaced in-person sessions. RSVP's 27 volunteer counselors helped 344 beneficiaries during the 2021 open enrollment period, said program coordinator Douglas Keene.

Many of these calls helped

seniors decide in which Medicare programs to enroll or whether to change programs. But Keene's top 2021 highlight involved a different kind of counseling that PA MEDI offers: how to appeal when a Medicare prescription drug insurer refuses to pay for a medication.

"I helped the husband of a woman who had been prescribed a medication that was so outrageously expensive that few could afford it," said Keene. "Medicare has a five-step appeals process. We worked on the third step, an appeal heard by an administrative law judge."

Keene provided the counseling "to gain experience myself and later train volunteers to provide appeals assistance when called upon."

"I tried to get help for weeks from lawyers and Medicare support groups, but nobody could help until I got a reference to RSVP. I left a message and Doug called right back," said the husband.

He said that without extra assistance, the annual out-of-pocket cost of his wife's medication, even with a Medicare Prescription Plan, will be more than \$20,000.

"Doug is an amazing guy, thoughtful, knowledgeable and caring," he said. "He and I sat together for two hours and put together five different exhibits to support the case."

Keene also helped to submit an appeal to the medication's manufacturer, which has a patient assistance program. Results are pending.

For more information about RSVP's volunteer opportunities and programs, email volunteer123@rsvpmc.org or call 610-834-1040, ext. 123.

Nonprofit RSVP connects volunteers to dozens of community service opportunities. Its programs improve the lives of vulnerable populations by focusing on education and wellness.

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NERDWALLET

A year-end money checklist for people 50 and up

Age brings unique opportunities and obligations, including some important year-end tasks that can help you make the most of your money. For people 50 and older, here are some to consider:



Liz Weston
Nerd Wallet

Play catch-up, if you can

If you're still employed, use a retirement calculator to see if you should boost your savings rate.

Catch-up contributions could allow you to save more in tax-advantaged accounts. Someone who is 50 or older can contribute up to \$26,000 to a workplace 401(k) in 2021, and up to \$7,000 to an IRA, says Mark Luscombe, principal analyst for Wolters Kluwer Tax & Accounting.

You have until Dec. 31 to contribute to workplace plans for 2021 and until April 15 to make your 2021 IRA contributions. The ability to contribute to a Roth in 2021 phases out beginning at modified adjusted gross income of \$125,000 for singles and \$198,000 for married couples filing jointly.

Slightly different rules apply for health savings accounts, which are paired with qualifying high-deductible health insurance plans, Luscombe says. Contribution limits for 2021 are \$3,600 for people with individual coverage and \$7,200 for people with family coverage. People 55 and older can make an additional catch-up contribution of \$1,000. As with IRAs, you have until the tax filing deadline, April 15, to contribute for the year.

To contribute to an HSA, the account owner must have a qualifying health



insurance plan with an annual deductible of at least \$1,400 for individual coverage and \$2,800 for family coverage. People on Medicare cannot contribute to an HSA, but they can withdraw money tax-free from an HSA to pay medical expenses, including Medicare premiums, deductibles and copayments, Luscombe says.

Plan for required minimum distributions

Money can't stay in retirement accounts indefinitely, says certified public accountant Mary Kay Foss, a member of the American Institute of CPAs' individ-

ual and self-employed tax committee. Withdrawals must begin at some point, typically age 72. If you miss a deadline or withdraw too little, you could face a tax penalty equal to 50% of the amount you should have withdrawn but didn't. Your retirement fund or brokerage can help you calculate the appropriate amount, or you can use the tables in IRS Publication 590-B.

The IRS specifies the minimum you need to take each year based on your Dec. 31 account balance for the prior year. Your required minimum distribution for 2021, for example, will be based on your Dec. 31, 2020, balance.

You must typically take your distributions by the end of the year, although you can delay your first RMD until April 1 of the year after you turn 72. If you delay, you'll have to take your second RMD by the end of that year, Foss says.

You can put off RMDs from a workplace plan such as a 401(k) if you're still working for the company that sponsors the plan and you don't own 5% or more of the company.

Also, there are no RMDs for Roth IRAs during the account owner's lifetime. A spouse who inherits a Roth IRA can treat it as their own, also avoiding required distributions, but

other heirs must begin to empty the account after it's inherited.

Consider account conversions

Another way to avoid RMDs is by converting an IRA or other retirement account to a Roth, but doing so means paying taxes on the money now rather than later.

Conversions can make sense when you expect to be in a higher tax bracket in retirement and you can pay the tax without raiding your retirement savings, says certified financial planner Michael Kitces, publisher of financial plan-

ning strategy site Nerd's Eye View. Young people are often good candidates for conversions since their tax bracket likely will rise along with their earnings. Most people nearing retirement will be in the opposite situation — their tax bracket will drop once they stop working, so conversions may not be a good idea.

People who have been diligent savers, however, could find themselves pushed into a higher tax bracket once they're required to start making minimum withdrawals, Kitces says. In that case, Roth conversions before age 72 could be smart, but you'll want to consult with a tax pro. Converting too much could jack up your tax bill and, if you're on Medicare, potentially increase your premiums.

Make charitable contributions

You can also avoid required minimum distributions through qualified charitable distributions from your IRA, which can start once you're 70½, Foss says. The money must be transferred directly from the IRA to a qualified charity. These contributions can be excluded from your income but count toward your yearly required minimum distribution if the funds leave your account by your RMD deadline, which is typically Dec. 31.

Qualified charitable distributions can be made from most types of IRAs: traditional, rollover and inherited, as well as from inactive simplified employee pensions known as SEPs and SIMPLEs, which are savings incentive match plans for employees. (Inactive means you're no longer contributing to these plans.) The maximum annual amount you can contribute this way is \$100,000.



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90TH BIRTHDAY CELEBRATION



Daylesford Crossing, Paoli, recently honored its residents aged 90-plus.

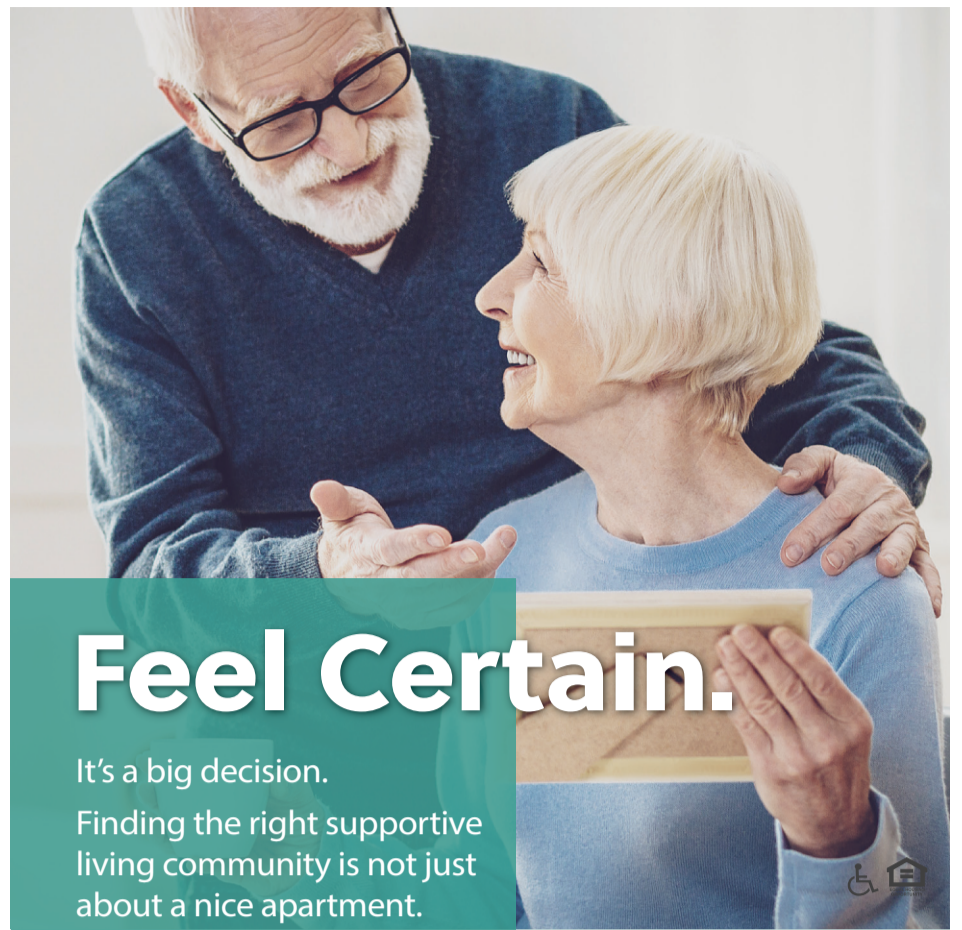
90-plus club honored at Daylesford Crossing in Paoli

Daylesford Crossing

PAOLI » State Sen. Carolyn Comitta presented citations to people celebrating their 90th birthdays in 2021, including Josephine (FiFi) Lopez Ona, at a party honoring all Daylesford Crossing residents aged 90 and more. Daylesford Crossing, a SageLife senior living community in Paoli, is a Personal Care and Memory Care community that also offers Respite & Restorative Stays.



State Sen. Carolyn Comitta presented citations to people celebrating their 90th birthdays in 2021, including Josephine (FiFi) Lopez Ona.



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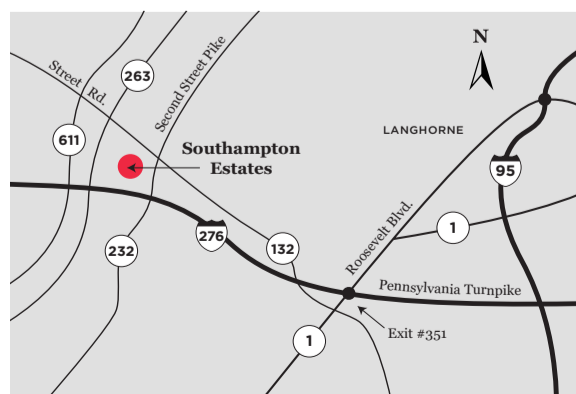
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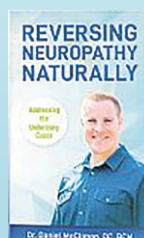
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