

HEALTH AND FITNESS

SOCIAL WELLNESS SIGN OF THE TIMES FOR SENIORS

By Courtney Diener-Stokes
For MediaNews Group

There is a philosophy behind the ACAC (Atlantic Coast Athletic Club) in West Chester that speaks to the times as a growing reason people are increasingly heading back to our region's gyms.

Beyond the physical benefits, there are other facets also being fed that particularly benefit those in the active aging category.

As the pandemic rages on, people of all ages have learned to adapt to a world in which we have to constantly weigh the risks and benefits of leaving our cocoons.

As fitness clubs are still working on gaining back the membership levels they had pre-pandemic, they are increasingly being looked at as a place worth leaving our homes for because the gym is a place where we can seek refuge and reap benefits in more ways than one.

Katie Gwinn, marketing director at ACAC, which also has a satellite location in Exton, emphasized how important it is for their club to cater to the different facets of wellness.

"It's social wellness too," Gwinn said. "It's the physical, mental and social wellness — we try to provide something for every facet of that wellness realm."

Over the course of the pandemic, there is a greater level of awareness around the pitfalls of isolation, particularly for seniors.

"We have all come to realize that isolation is not great, and it's important to have that support system," Gwinn said.

Fitness clubs have increasingly become a part of that support system since they are often a place where people go to see their friends just as much as they do to get a workout.

"A lot of seniors also get a lot of social interaction here at the club," Gwinn said, adding it's common, even in these omicron variant-ridden days, to see friends chatting it up over coffee at its cafe after taking a class.

In addition to coffee and smoothies, clubs are also offering ways to socialize and bond over shared interests that are completely unrelated to fitness.

"We have a garden club and a book club," Gwinn said, adding these particular clubs are currently halted due to COVID. "That's a really nice community touch for those seniors, too — it will be nice when they can start back up again."

Whether a club member's time at ACAC is partially spent taking an arthritis-focused aquatics class at its indoor heated pool, taking a chair yoga class or playing pickleball, Gwinn said that the pandemic has brought to light the importance of boosting one's immune system through physical activity.

"In the senior category, people are trying to make it more of a priority and routine for themselves," she said.



Socializing with friends after a workout is a highlight of joining a fitness club community for many in the active aging category.

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SOCIAL WELLNESS » PAGE 2



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COURTESY OF ACAC

Pickleball players socialize on and off the court.

Social wellness

FROM PAGE 1

Pickleball is maintaining its popularity as we kick off 2022, and there is a social aspect to that as well that extends beyond the club. A special beginner's session ACAC offers can be the launch pad to meeting new friends, in addition to learning the game.

"That's another social group, and they will come and play together every day and get together outside of the club," Gwinn said. "We definitely see a lot of pickleballers in the senior age range, but we do have some younger players as well — that is something new we are seeing. It is typically a retiree sport, but we are seeing that change a little bit now."

The club's Arthritis H2O aquatics class is one where members can bond over shared health circumstances.

"It's in our warm water pool and great for people who have joint issues like arthritis," Gwinn said. "It helps get them moving, and it's gentle on the joints because it's low-impact but still great for cardiovascular and helps with flexibility, balance and strength, too."

Or a member might pre-

FOR MORE INFORMATION

What: ACAC, West Chester and Exton (satellite location)

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Website: www.acac.com/west-chester

Phone: 610-431-7000

FYI: ACAC offers an on-demand workout program option for members. It does not offer a Silver Sneakers program

fer a more inwardly-centered experience and head to the Mind-Body Suite for heated yoga, a barre class or to receive a one-on-one session at the Pilates reformer studio.

"Our memberships are all access," Gwinn said, adding that in addition to their heated indoor pool they have two outdoor swimming pools. "The boutique area of the club is included with membership."

Mid-day, ACAC caters its programming to a senior demographic. The club also listens to members who help drive its offerings.

"We listen to what members are asking for and what is the newest trend," Gwinn said. "For seniors, it's staying active and seeing friends and fellow members — we have a great community here and I think that's what really brings a lot of members in."



COURTESY OF ACAC

Aquatics class offerings at ACAC include Arthritis H2O.

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SPOT OF T



PIX4FREE

S'no business like snow business

By Terry Alburger

I truly believe living in Pennsylvania is the best of all worlds. Each season is distinct and comes with its own beauty. And the funny part is, we look forward to the onset of each one as if it were our favorite!

Come March and April, I'm very ready for spring with its vibrant colors and floral rebirth. I'm ready to stow away my cold-weather gear and trade it for short-sleeves and capris.

The beauty of the first flowers of the season is something magical. It takes the bleak brown of the yards and gardens and dabs them with brightly colored blooms. The stark tree branches come alive with buds and there is renewed life among the fauna. Spring has sprung!

And yet ... we seem to be in a hurry for summer to arrive. Once here, we enjoy time at the beach, swimming in pools, picnics and lounging in the sun (hopefully wearing the appropriate sun protection!)

There is a distinct feel to Pennsylvania summers — while it can get pretty hot, generally it is manageable and enjoyable. Visits to the nearby Pocono mountains and surround-

ing lakes can provide a pleasant respite for those who enjoy cooler temperatures while on vacation. Ah, the dog days of summer.

But ... we still yearn for autumn. The vibrant color scheme of Pennsylvania autumns is a thing of true beauty. The crispness of the air. The cooler temperatures. We don our light jackets and take walks through nature's palette of autumn colors.

As the leaves fall, the sound of rustling leaves beneath each footstep in our yards adds an auditory component to the beauty of this season. Yes, autumn is indeed wonderful ... however ...

Winter! Ah, Pennsylvania winters. We never quite know what we're going to get. Each year is different, with no rhyme or reason. Snowfalls vary immensely, and even temperatures can surprise us.

Just the other week, one day it was 61 degrees ... and two days later, it was 16. No, you're not dyslexic, 61 to 16 in less than 48 hours. Welcome to Pennsylvania winters.

There is nothing quite as mesmerizing as watching snow fall to earth. It is peaceful. It is silent. It is majestic. A white blanket slowly covers everything in sight, equally. It is as if

God placed a giant white cloth over everything, and it is serenity personified.

Yes, of course, there is the business of snow removal, but put that responsibility aside for a few hours. Go outside, take a walk, make a snowman or a snow angel, throw a snowball or just try to catch a snowflake on your tongue. It is rejuvenating!

It takes you back to the massive snowfalls of yesterday — I remember as a child, having lots of deep snowfalls. We would play outside for hours, sledding and building snow sculptures. I can remember listening to the radio first thing in the morning to see if my school's number was called signifying a snow day.

That joy is likely long gone, since these days there is the possibility of virtual learning for every school.

Yes, the seasons in Pennsylvania: I think they are hard to beat. Every season has beauty in moderation. The joy each one has to offer, with few exceptions, is rather like Camelot. Just enough of each season, in many ways striking an idyllic balance. I'm not sure I would ever want to trade it. Ask me again when I reach retirement age.

Let it snow!

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ASK RUSTY

Should I quit work to preserve my Social Security benefit?

By Russell Gloor

DEAR RUSTY » I recently took a big pay cut in my job. Several older friends have advised that I not continue to work much longer in this reduced paying job because it will affect my Social Security when I get ready to start drawing it. I'm currently 62 and thought about working until around 65. Friends are advising that my SS check will be smaller due to the decrease in pay. I have tried calling my local and national Social Security office and can't get anyone to answer the phones to see if this is true. I don't want to take this pay cut only to work (maybe) 3 more years and take a lower SS benefit when I can retire now and draw a bigger SS check. Ad-

vice please!

— *Anxious About Social Security*

DEAR ANXIOUS » I think your well-meaning friends are causing you unnecessary anxiety, because your Social Security benefit isn't computed from your last several years of earnings. Rather it is your lifetime earnings which determines your base Social Security benefit, known as your Primary Insurance Amount (PIA).

Your PIA is what you get if you claim exactly at your full retirement age (FRA) which, for you, is 66 years and 10 months. If you claim SS before your FRA, your benefit will be permanently cut (by about 29% if you claim at 62 and

about 12% if you claim at 65).

Your PIA is computed using the highest earning 35 years of earnings (adjusted for inflation) over your lifetime, and your most recent earnings would affect your SS benefit only to the extent they are among the lifetime 35 years used. If you don't yet have a full 35 years of earnings, then to quit working now would actually hurt your SS benefit, because SS always uses 35 years to compute your benefit, even if you don't have a full 35 years of earnings. In that case, they would use "zero" earnings for enough years to make it 35, and those zero-earning years would mean a smaller benefit. So

even if your recent earnings are lower than before, they are still more than the \$0 that SS will use if you don't have at least 35 years, so those lower earnings will help your SS benefit not hurt it.

The bottom line is this: Your actual SS benefit won't be cut just because you now have lower earnings; rather your benefit will be based on your highest earning 35 years over your lifetime. But any benefit estimate you now have assumed you would continue to earn at your most recently reported level until you reach your FRA so, whether you stop working now or just take a lower salary, your actual benefit when you claim will be less than your recent estimate from Social



Russell Gloor

Security.

Note too that it is a common misconception that SS benefits are based on the last 10 years of earnings, but that is incorrect. Your benefit amount will be computed using your average monthly earnings over your lifetime (the 35 years

in which you earned the most, adjusted for inflation).

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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COLUMN

Look at big picture when factoring in Social Security increase

By Ryan Daniels

I was at the store the other day waiting in the checkout line and I couldn't believe my eyes. I turned to the lady standing behind me while pointing at the price tag for a two-pack of Reese's cups and said, "Can you believe that?" The price was \$3.29! We discussed how we remember them costing 50 cents.

Unless you've been hiding in a bunker somewhere living off of MREs and canned goods, you've certainly seen prices increase across the board. I'll spare you reading another article about inflation because I think we can all agree by now inflation is as "transitory" as the world is flat. I share the Reese's story to

set up how it's important to keep perspective on your income in retirement.

Social Security in 2022 received an increase of 5.9% (average \$92 per month); Medicare Part B is up 14.5% from \$148.50 to \$170.10 in addition to increased deductibles, according to AARP. Centers for Medicare & Medicaid Services (CMS) claims even after paying the increases to Medicare, because of the Social Security increase, beneficiaries will see a net increase in their monthly check. So, is that the reality?

I disagree with the CMS assessment because you still need to eat and heat your house. I guess if you are planning to skip the grocery lines and grab another blanket instead of

turning on your heat for the winter, this might be true. If, however, you prefer to eat three square meals instead of Ritz crackers and to stay warm instead of using every blanket you own, your pocketbook will be a little lighter this year.

It's very easy for people, companies and government agencies to look through a narrow lens and paint a rainbow and sunshine picture for their audience. It's important we pull a Wizard of Oz from time to time and look behind the curtain. Behind the marketing and political agendas is often a completely different reality.

You've heard it said you can't put lipstick on a pig. If the cost of things increases more than your Social Security check, then

you have less money. There is no talking head that can spin the fact your shopping cart isn't as full as last year. I'm not saying to think doom and gloom; I'm suggesting looking at the big picture.

I heard a farmer from Virginia once say, "Things aren't always as bad as they seem or as good as they seem, they just seem that way." Let that one sink in a minute and I think it will make complete sense to you. Perspective is everything. Of course things could always be better, but they could be a lot worse. All you can do is play the cards you are dealt in the moment and make a plan moving forward. It's good advice to always plan for the worst but expect the best.



Ryan Daniels

As the new year unfolds, remember not to just focus on the bigger Social Security check because right behind the curtain you'll find a grocery bill, thermostat and gas pump that are hungry for your check. Everything in moderation doesn't just apply to dessert; it's a great principle for budgeting in your 20s or 80s. We might not have 50 cent Reese's cups anymore, but there is a lot to

be thankful for in the new year.

Ryan Daniels is an independent Financial Coach/Advisor. He is author of "Money Basics and Fundamentals" and an Army Veteran who enjoys continuing to serve, "Supporting communities building financially strong families." Visit his website, www.RFinances.com.



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HEALTH

Can adaptogens help relieve the stresses of the COVID pandemic?

By John Grimaldi

WASHINGTON, D.C. » The world has been in a state of extreme stress for nearly two years now since the breakout of the COVID pandemic. Sadly, there appears to be no end in sight. We may not be able to do anything about the cause but, perhaps, there is a way to deal with the effects by adapting to the stressors, not in a psychological way; rather by ingesting aptly named herbal medicines called adaptogens.

Of course, before you begin self-medicating, whether the drug is a natural medication or a chemical-based medicine, it's important that you consult your healthcare provider.

Lest you think somebody came up with the adaptogens moniker to mask a 21st century version of snake oil, think again.

Or, at least, consider how the experts at the National Institutes of Health came to the conclusion that they might just be what the doctor orders in dealing with stress: "Adaptogens were initially defined as substances that enhance the 'state of non-specific resistance' in stress, a physiological condition that is linked with various disorders of the neuroendocrine-immune system.

"Studies on animals and isolated neuronal cells have revealed that adaptogens exhibit neuroprotective, anti-fatigue, antidepressive, anxiolytic, nootropic and CNS stimulating activity. In addition, a number of clinical trials demonstrate that adaptogens exert an anti-fatigue effect that increases mental work capacity against a background of stress and fatigue, particu-



larly in tolerance to mental exhaustion and enhanced attention."

In other words, adaptogens are not some new concoction. In fact, its origins date back thousands of years and "is a traditional herbal medicinal product consisting of a fixed combination of (plant) extracts."

And, according to the Healthline Website, they can increase your resistance to stress, help you deal with exhausting situations and, as a bonus, they may also help you deal with weight gain.

Leslie Korn, Ph.D., a Harvard Medical School-trained traumatologist,

was consulted on the use of adaptogens for the Healthline report, and she says that they can enhance our "ability to come into balance" — a condition that the Mayo Clinic describes this way: "Balance problems can make you feel dizzy, as if the room is spinning, unsteady or lightheaded. You might feel as if the room is spinning or you're going to fall down."

The Healthline report provides an example of how adaptogens work.

"When we face a stressor, whether physical or mental, our bodies go through what's called general adaptation syndrome (GAS).

GAS is a three-stage response: alarm, resistance, and exhaustion," the report said. "Adaptogens help us stay in the resistance phase longer, via a stimulating effect that holds off the exhaustion. Instead of crashing in the midst of a stressful moment, task, or event, we attain equilibrium and can soldier on."

The report goes on to suggest that you can take adaptogens as "herbal supplements in capsule form, added to smoothies as powders, or concocted into teas or soups." But it warns that you should consult with your doctor before taking any medications.

Here are a few the host of adaptogens that are available and what conditions they may serve:

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physical and mental stress, stress-related anxiety, and depression

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WELLNESS

FOR 2022, A NEW YEAR, A NEW YOU

By Shelley Kanther
Griswold Home Care

As we venture into the new year, people across the world have made resolutions to shed extra holiday pounds and improve their health.

While many of us are seeing advertisements for gym memberships that show younger people lifting weights and running on treadmills, now is the perfect time for older adults to focus on improving and maintaining all aspects of their health as well.

Caregivers from in-home care agencies, like Griswold Home Care, offer quality and compassionate care to older adults. This includes assistance with activities of daily living, companionship and more.

By looking out for the overall well-being of the people we serve — including physical, social, and mental health — we work hard to help our clients develop fulfilling lives through enriching experiences.

Here are some tips for the new year that we often discuss with our clients to improve their overall well-being. Maybe they will be helpful to you as well!

- Enjoy a balanced diet of various types of foods. Protein, leafy vegetables, foods high in fiber, and vitamins can fuel your body so you can take steps toward better health.

- Talk to your doctor about becoming physically active and what exercises may be right for you. It is important for older adults to speak with health professionals and to personalize their exercise regimes to ensure that they can stay physically fit in a safe and enjoyable way. Pick physical activities that you enjoy and can do on your own, with a caregiver, friend or group. These activities do not need to be intense. Select activities that work best for you and your body.



STOCK PHOTO

Now is the perfect time for older adults to focus on improving and maintaining all aspects of their health.

- Try developing a schedule and keeping track of your exercises to monitor progress. Make sure that you are practicing flexibility on a regular basis. Stretching builds and maintains the elasticity of your muscles, allowing you to build strength.
- Read when possible. Scientific studies have demonstrated many positive benefits of reading, including stress reduction, improving

sleep and memory function, helping to sharpen decision making and even delaying the onset of dementia.

- Stay connected with family, friends and your community. Studies have shown a variety of benefits resulting from social activity, including maintaining brain activity, preventing depression and reducing the risks of early-onset Alzheimer's disease.

Sticking to fitness goals

throughout the year will result in a number of rewards that lead to an enjoyable life.

With in-home support from a service like Griswold Home Care, you can rest assured that older loved ones are maintaining — and improving — their health and well being. From all of us at Griswold, we wish you a happy, healthy and prosperous new year.

About Griswold Home Care: With 168 locations in 29 states, Griswold Home Care is one of the country's top home care companies, delivering compassionate care 24/7 to its clients. Its purpose is to give people the help they need to live in the place they love. Through this purpose, Griswold Home Care helps adults maintain quality of life despite advanced age or onset of

illness through services including companion care, home services, personal care and respite care. Founded by the late Jean Griswold in 1982, the company has maintained its founder's profound sense of empathy for older and disabled adults and those living with chronic conditions. For more information, visit www.griswoldhomecare.com or call 215-402-0200.

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“Will I be able to enjoy retirement with my family and friends?”

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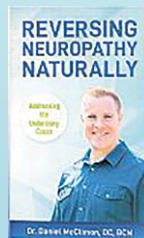
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Special Toasts to 2022. Kick off the new year in style with a celebratory Champaign Brunch at **Spring Mill**. This special brunch with toasts of all kind will be prepared for you by our talented Culinary Director, Chef Michael Mulhollan. Once done, tour our newly renovated community and fully furnished model home. Connect with the Spring Mill team to learn more about the upcoming additions and affordable living our community has to offer.

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HEALTH

White Horse Village residents instrumental in development of an innovative mobility device

By White Horse Village

White Horse Village, an active senior living community in Edgmont Township, Delaware County, offering a range of living options and a continuum of healthcare services, announced a new innovative program featuring Zeen, a unique mobility assistive device developed by Exokinetics Inc. of West Chester.

Several White Horse Village residents participated in a trial program to evaluate the new device and provide feedback on performance and functionality.

The product concept for the Zeen originated at White Horse Village, where the mother of Exokinetics's CEO Garret Brown resided.

"I observed how challenging walkers and wheelchairs are to maneuver," Brown said. "In search of a dignified alternative, I began working on the Zeen mobility device."

The lightweight, folding Zeen uses proprietary lifting and caster technology to help users get around with confidence. Neither a walker nor a wheelchair, the Zeen effortlessly moves to standing, walking and barstool heights and gently lowers to become a comfortable chair.

People with reduced mobility can get back on their feet and even transition to coasting, or Zeen-ing, while the saddle/seat-belt combo keeps their weight stabilized and centered.

Exokinetics's partnership with White Horse Village began in 2013 and has been instrumental to the Zeen development process. Residents began testing early prototypes in 2015 and offered valuable



COURTESY OF WHITE HORSE VILLAGE

The Zeen mobility device.

"I observed how challenging walkers and wheelchairs are to maneuver. In search of a dignified alternative, I began working on the Zeen mobility device."

— Garret Brown, CEO Exokinetics Inc.

feedback to improve the design. The pre-production model of the Zeen arrived on campus this year for resident evaluation and testing.

"Our residents have been very interested in participating in the Zeen

device trial," said Tonya Costley-Stilts, director of resident life. "They received extensive training from Exokinetics staff and were tasked to evaluate specific features of the Zeen to provide final feedback on the design."



COURTESY OF WHITE HORSE VILLAGE

Petra Rose, Zeen physical therapy advisor, guides Joyce Veitch to a standing position using the Zeen mobility device.



COURTESY OF WHITE HORSE VILLAGE

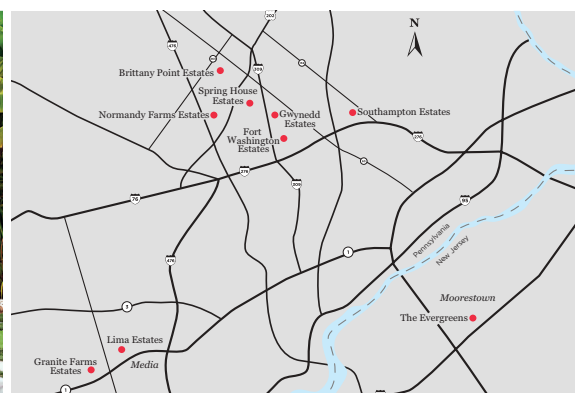
Petra Rose, Zeen physical therapy advisor, provides a Zeen demonstration with White Horse Village resident Michael Belej.



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PROMOTING SENIOR WELLNESS



PIXABAY

SETTING NEW YEAR'S RESOLUTIONS AS WE AGE

By Samantha Gordon

Three, two, one ... happy new year!

We've all counted down before and gotten ready for the ball to drop to prepare for another year to come, but what about setting some new year's resolutions?

The year 2022 can be filled with new goals and dreams no matter our age. From small changes we wish to accomplish to impacts on our health, the choices are endless. It all

comes down to how we want this new year to go.

Whether we are looking to change our diet, lose weight or go off on an adventure, there are numerous ways to make 2022 your year. See below for some new year's resolution ideas.

Eat healthier

The holidays are over, which means all the extra food and sweets we've eaten is behind us. Many of us now want to focus on a better diet such as eating whole grains, more fruit

and veggies or just consuming less sugar and refined grains. Ensuring we eat healthier and follow through with it is the best way to start the new year.

Exercise more

It isn't uncommon to want to get into an exercise regimen and lose some weight or improve our physical self through yoga, walking, swimming, etc. But be sure to consult your doctor first to make sure you are being safe but also having fun. Many older adults want

to focus on increasing their balance, flexibility and just moving more each day.

Go on an adventure

"New year, new me" is a common thing for people to say. Going on a new adventure we've always wanted to do or going somewhere new or someplace we haven't been have been at the top of many people's lists. With January already here, it's also a great time to plan ahead and get a good start to where you'd like to go.

Meet new people

Whether you enjoy a good laugh or are in a new place, getting out to meet new people can help you stay connected and engaged with those around you. It is also proven to increase cognition and health when we participate in social engagement. Try checking out nearby centers, volunteer opportunities and community events.

Whether we want to change ourselves completely or work on something small, the new year is a great way to start. If you are not sure where to begin, talk to friends and family or your doctor to kick start the new year safely and happily.

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

PENNSYLVANIA DEPARTMENT OF AGING

New laws maintain benefits, expand eligibility for PACE

By MediaNews Group

The Pennsylvania Department of Aging (PDA) announced that two bills signed into law by Gov. Tom Wolf will renew the Pharmaceutical Assistance Contract for the Elderly (PACE) program and the Pharmaceutical Assistance Contract for the Elderly Needs Enhancement Tier (PACENET) cost-of-living moratorium, expand income eligibility and eliminate the PACENET premium clawback.

House Bill 1260, sponsored by Reps. Wendi Thomas and Steve Samuelson, and House Bill 291, sponsored by Rep. Shelby Labs, were both PDA legislative priorities for the 2021-22 legislative session.

H.B. 291 — now Act 92 of 2021 — extends the moratorium until Dec. 31, 2023, to allow enrollees to maintain their PACE/PACENET benefits despite disqualifying increases in their overall income due to Social Security cost-of-living adjustments (COLA). The original moratorium was set to expire this past Dec. 31.

H.B. 1260 — now Act 94 of 2021 — expands the income eligibility limits for PACENET and removes the PACENET premium clawback, which will result in premium cost savings for some enrollees. The clawback will only apply to those individuals enrolled in the program's Part D partner plans. This will reduce the premium obligation for about 28,000 individuals.

The law expands the PACENET income limits by \$6,000:

- Singles: from \$27,500 to \$33,500
- Married: from \$35,500 to \$41,500

PACE and PACENET currently enroll more than 250,000 older Pennsylvanians. The income limit expansions mean that an additional 100,000 older adults are now eligible. An additional 20,000 older adults are expected to enroll in 2022. Enrollment begins in February.

"The PACE and

PACENET programs serve as lifelines for hundreds of thousands of older adults who need assistance with paying for their prescription medications, said Tom Snedden, PACE director. "These two new laws will continue to help older Pennsylvanians get the savings they need and deserve and allow even more seniors to take advantage of these programs."

"I would like to thank the leadership in both chambers; Reps. Gary Day and Steve Samuelson, Sens. Judy Ward and Marria Collett as Aging Committee chairpersons; and Reps. Thomas, Samuelson and Labs for their leadership in sponsoring these two pieces of legislation on behalf of seniors across the commonwealth."

"The growth of Pennsylvania's senior population heightens our responsibility to ensure that the safety net for vital services for older adults is intact and evolves to meet their needs," said Secretary of Aging Robert Torres. "The PACE and PACENET programs play an important role in supporting seniors and offer tremendous savings by helping them pay for their prescription medications."

"The benefits of these two laws will allow more older Pennsylvanians to keep money in their pocket. I encourage every eligible older Pennsylvanian to sign up for this lifesaving program."

The PACE program, funded with revenue from the Pennsylvania Lottery, began on July 1, 1984, to provide comprehensive reimbursement coverage for prescription medications to qualified older Pennsylvanians. The program serves older Pennsylvanians 65 years of age and older, many of whom require multiple medications for several chronic conditions.

Learn more about the PACE/PACENET program along with other programs and services for older adults by visiting the Department of Aging's website www.aging.pa.gov.



Robert Torres, Pennsylvania Secretary of Aging

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SENIOR LIVING

On the hunt for a new home? It's time to expand your search

By Lennar Corp.

The current state of the housing market shows that low interest rates combined with increased savings and a bolstering job market help make homeownership more accessible to a wider number of buyers.

This means homes are selling quickly and above asking prices as homebuyers scramble to submit a winning bid. In what clearly has been a seller's market, Lennar Corp. offers advice to prospective homebuyers to help them secure their dream home.

"The best advice that we can offer to homebuyers is to not pigeonhole themselves into a specific zip code when searching for a new home," said Patrick O'Brien, director of sales of Lennar Philly Metro Division. "You can avoid paying a premium for homes simply by expanding home searches by a zip code. We have found buyers can save upwards of \$200,000 on a new home by searching within a region instead of a single town."

Lennar's Meadows at Hillview community is a perfect example of this. Nestled in Coatesville just outside popular West Chester, Exton and Downingtown, the new home community offers single-story homes with full basements for active adults aged 55 and better at a fraction of the cost of homes in surrounding Chester County towns.

"We attribute the success at Meadows at Hillview to its desirable location, value-added homes and fantastic amenities,"

O'Brien said. "Meadows at Hillview is now in its final phase at the established Hillview community."

Homes highlight two/three bedrooms, two/three baths, two-bay garages and up to 2,593 square feet of living space.

"Homes are also distinctively designed under Lennar's Everything's Included mantra, providing extensive structural and design features at no additional cost that are typically expensive options from other builders," O'Brien said.

Residents at Meadows at Hillview can take advantage of complete and ready to enjoy resort style amenities including a billiard room, fitness center, ballroom, sports courts, swimming pools and so much more. The community also offers close proximity to Route 30, making it easy to get to shopping and dining in nearby Exton and Downingtown.

"As is the case with Meadows at Hillview, if you're on the search for a new home, it is in your best interest to expand your geographic search," O'Brien said. "An extra 10-15-minute drive will not only give you the home you've always wanted, but it could also save you thousands of dollars."

Pricing for Meadows at Hillview is from the low \$400,000s. Current HOA fees are \$245. To learn more, call 610-606-1644 or visit LennarPA.com.

About Lennar Corp.: Lennar Corp., founded in 1954, is one of the nation's largest builders of quality homes for all generations. The company



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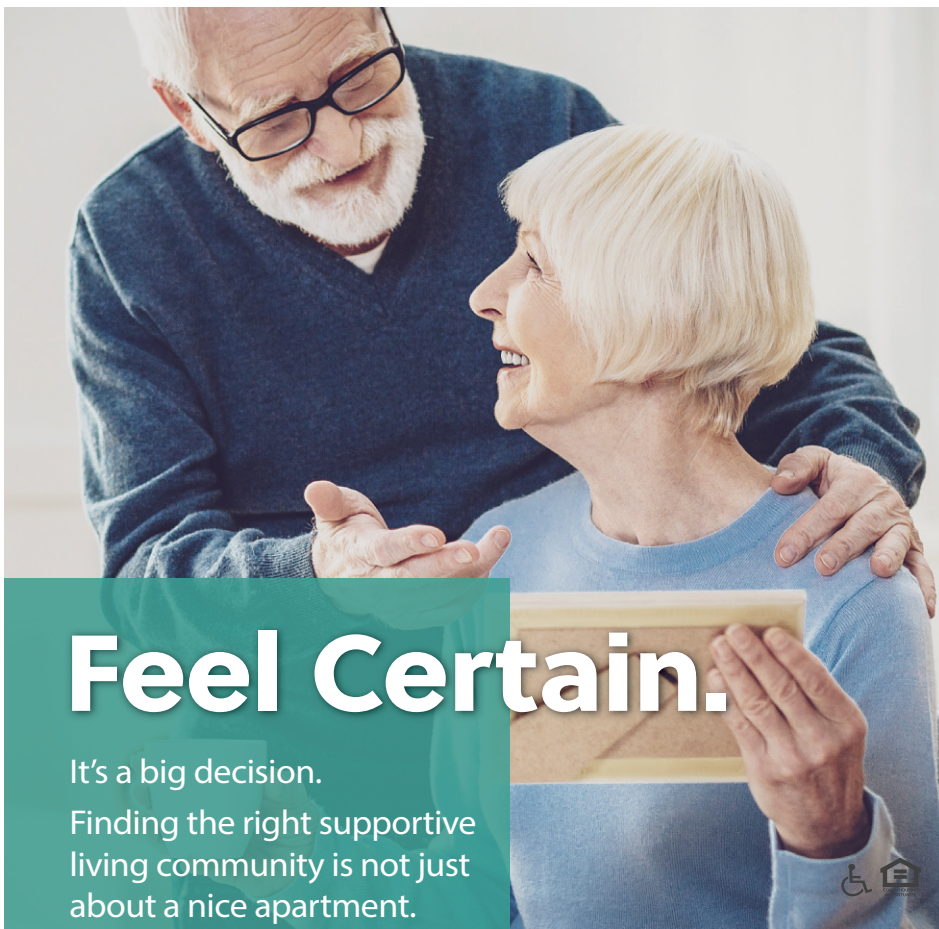
A home in the Meadows at Hillview community in Coatesville.

builds first time, move-up and active adult communities under the Lennar brand name. Lennar Mortgage and Lennar Title provide mortgage financing, title insurance and closing services for both buyers of the company's homes and others. Lennar's Multifamily segment is a nationwide developer of high-quality multifamily rental properties. Previous press releases and further information about the Company may be obtained at the "Investor Relations" section of the Company's website, www.lennar.com.



COURTESY OF LENNAR CORP.

The interior of a home in Meadows at Hillview.



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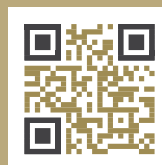
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