

F1 SENIOR LIFE

Sunday, January 16, 2022 » MORE AT

HEALTH AND FITNESS

SOCIAL WELLNESS IS A SIGN OF THE TIMES FOR SENIORS



COURTESY OF ACAC

Pickleball players socialize on and off the court.

By Courtney Diener-Stokes

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 co-ops.

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.

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.

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

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

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.

Pickleball is maintaining its popularity as we kick off 2022, and there is a social

SOCIAL WELLNESS » PAGE 2

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COLUMN

It's not too late for you to help save the planet

By Judy Schwank

Today, "climate change" is a familiar phrase to many in the United States.



Judy Schwank
Report to the People

Gore's film "An Inconvenient Truth" was released.

Presently, climate change is considered the more accurate description of what is happening to Earth because the warming of the planet can be linked to more frequent extreme weather events like droughts, floods, storms and wildfires. However, as we're all too aware, climate change is often seen as a contentious political issue rather than a shared threat to humanity.

This article isn't about persuasion. For those who are still unwilling to acknowledge the reality of our changing climate despite decades of mounting evidence, this month's column probably isn't for you. For other older adults who want life on Earth to flourish for the generations that will come long after we're gone, please keep reading.

Between 1810 and 1840, the U.S. would undergo what would become known as the Transportation Revolution. During this period, railroads replaced steamboats as the primary method of transporting cargo. By the year

1860, the U.S. had more railroad track than the rest of the world combined.

The rapid expansion of rail increased reliance on coal. Later, the mass production of automobiles would create skyrocketing demand for another fossil fuel, gasoline. Consumption of these fossil fuels continued to grow from the 1920s into the 2000s. Gasoline remains a foundational piece of the world economy, although consumption fell by 9% in 2020.

Unforeseen were the long-term consequences of fossil fuel emissions. A report published by the U.N. in August 2020 laid out those consequences when it found that human-caused greenhouse gas emissions are the primary driver of climate change and that climate catastrophe is avoidable, but only if the world stops burning fossil fuels as soon as possible.

Climate activism, to some, may seem like a young person's game. Think Greta Thunberg, the 18-year-old Swedish climate activist who has boldly taken world leaders to task for not doing more to address climate change. But just as Thunberg's youth shouldn't be a reason to dismiss her activism, the impact environmentally conscious older adults can have on climate shouldn't be either.

Regardless of age, we all share the responsibility of protecting the planet. No one individual can coerce the entire world into dropping fossil fuels tomorrow. But we can all make small changes in our daily lives

that together make a big difference. This is called imperfect sustainability.

For example, like many older adults, I've accumulated a lot of stuff I don't need anymore. Whether it's clothing, books or furniture, if it's in decent shape, try to donate or sell it to make sure it doesn't find its way to a landfill and end up contributing to greenhouse gas emissions. One thing I've taken to doing is composting food waste at home. Just like your old stuff, if food waste is landfilled, it will contribute to emissions.

An even easier option is using reusable cloth bags when shopping to reduce the use of plastic bags. Using reusable water bottles instead of one-time-use plastic bottles is another great option. You can also try using glass containers for food storage.

These are just some of the many things you can do to reduce emissions. We should all want a healthy planet for our children, grandchildren and beyond to inhabit. And the good news is, you don't need to live a perfectly sustainable lifestyle to make a difference. Everyone's combined imperfect contributions can make a difference.

Judy Schwank is a state senator for the 11th district. Her Reading district office is located at 210 George St., Muhlenberg Township. Contact her at 610-929-2151, senatorschwank@pasenate.com or visit her website www.senatorschwank.com or www.facebook.com/senatorjudyschwank.

Social Wellness

FROM PAGE 1

aspect to that as well that extends beyond the club. A special beginner's session ACAC offers can be the launch pad to meeting

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

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,"



COURTESY OF ACAC

Aquatics class offerings at ACAC include Arthritis H2O.

"We listen to what members are asking for and what is the newest trend. 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."

Katie Gwinn, marketing director at ACAC

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."

still great for cardiovascular and helps with flexibility, balance and strength, too."

Or a member might prefer 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

FOR MORE INFORMATION

What: ACAC, West Chester and Exton (satellite location)
Address: 1130 McDermott Drive, West Chester
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.

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."

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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



Russell Gloor

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 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. Advice 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 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>.

COLUMN

A lesson learned from 'penny' candy

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



Ryan Daniels

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 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 and make a plan moving forward. It's good advice to always plan for the worst but expect the best.

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 at RFinances.com.

Senior life

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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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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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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 Maria 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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