

HEALTH

PILATES CAN HELP WITH MANAGING PAIN

By Courtney Diener-Stokes
For MediaNews Group

Cynthia McMullin of Exton, Chester County, had hip problems for 10 years before finally getting to the root of her issues four years ago. Along the way, her normal physical functioning was jeopardized, and she had to give up playing golf.

Despite seeking medical care, her issues continued to get worse.

“The biggest thing is I wasn’t able to walk very well,” said McMullin, who is in her early 70s. “I had been to an orthopedist, two chiropractors, two PTs (physical therapists), and I had another trainer, and nobody seemed to be helping me.”

One day her daughter suggested something she hadn’t considered.

“She said, ‘Why don’t you try some Pilates to get to the heart of what’s going on — that has always helped me,’” McMullin recalled of their conversation.

It wasn’t long before she headed to BodEmotion Pilates and Therapeutic Fitness studio in Chester Springs to get an assessment by Andrea Littlewood, the owner and primary instructor.

“As soon as she finished, she told me off the bat that I had a hip problem,” McMullin said. “All these people (I went to see in the past) never identified that as a problem, and I just kept getting worse.”

Littlewood told McMullin she could tell it was the issue by the way she was walking.

“When she walked in the door waddling, I could tell she needed a hip replacement,” Littlewood said.

Diagnosing the problem

When McMullin began work-
PILATES » PAGE 2



Andrea Littlewood works with Cynthia McMullin on core mobility and hip mobility.

COURTESY OF COURTNEY DIENER-STOKES



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Pilates

FROM PAGE 1

ing with Littlewood after her assessment, Littlewood brought in a physical therapist to diagnose the hip problem.

“That led to two hip replacements six months later,” said McMullin, adding she was officially diagnosed with osteoarthritis.

Four months after her surgeries, she was back to working with Littlewood twice a week for private Pilates training.

“She is always working with me with walking and balance and my core and the rest of me,” McMullin said. “She got me back playing golf, so that has been wonderful.”

Three years later, McMullin said she has been able to resume doing many things she was no longer able to do.

“I feel really great — I have energy and I’ve gotten some of my life back,” she said. “Now I can walk really well and I’m playing golf again. It got me more into exercising, and I structure my life around it and it’s a part of my life now.”

Those 60 and older, like McMullin, represent 60 to 70% of Littlewood’s clientele, and it’s not uncommon for them to come in sharing that they their backs, hips, feet or shoulders hurt.

Littlewood said that her interest in working with this age group is partly personal given the experiences she’s going through with her own body.

“I’m 57, about to be 58, and I’m very healthy, athletic and fit, and my intention is to keep that strength as I age,” Littlewood said. “I have personal interest in working with this age group as well as this being a huge part of the population right now.”

The Pilates instruction Littlewood offers isn’t like the style of Pilates you might find at a fitness club where individualization and customization aren’t usually a part of the equation.

“I assess every client be-



Cynthia McMullin has one-on-one Pilates sessions with Andrea Littlewood two times per week.

fore I work with them; it’s a customized approach,” she said. “If you have pain somewhere, and I give you club-like Pilates, you could be worse.”

Littlewood’s full functional assessment includes the hips, ankles, knees and shoulders. She observes how all of the major joints in a client’s body are moving or not moving. If Littlewood believes you might have a medical condition, she will send you to a physical therapist to get evaluated before working with her, as she did with McMullin.

“I do pain provocation tests to see if they are in normal range,” she said. “That’s a huge part of pain management in an aging population — it’s the ankle they sprained when they were 20 years old and never rehabbed it.”

She explained that lack of proper rehab for past inju-

ries is what can lead to pain down the road.

“The older population has more decades of injury behind them,” Littlewood said. “With each injury that wasn’t quite integrated, they are going to have a shift in the body, which leads to chronic compensation before chronic pain.”

Littlewood said one of her goals is to try to catch issues in the chronic compensation stage before the pain becomes chronic. A therapeutic approach to Pilates can address these past issues properly and enable you to regain functionality in your everyday life.

“It’s bringing back functional human movements that maybe were lost in injuries across our lifespan,” Littlewood said.

She described our bodies as “kinetic chains,” where

everything is connected.

“The assessment gives me an idea of what exercises are going to make you feel bad or worse, and which ones are going to actually open up the whole chain so all the joints work together in alignment,” she said.

If you go years without getting to the root of your physical ailments, Littlewood said that by the time you hit age 70 everything will hurt. That is why she emphasized that it’s best not to put off addressing issues.

“Address it now so that you can live your later years without pain,” she said.

Overall, Littlewood said that almost all clients in the 60 and older bracket come to her with a weak core, which impacts balance.

“As we age, we lose balance since we have ignored



COURTESY OF BODEMOTION

Andrea Littlewood

our feet, ankles and don’t have much of a core,” she said. “I work on that balance and foot-to-core integration with everybody.”

When it comes to starting classes with Littlewood after she is familiar with your body, she offers the option of either one-on-one sessions or small groups classes of up to three people.

“We work on the reformer, low chair, tower and mat,” she said.

After working with a client, Littlewood gives them three movement strategies to continue the work by doing it at home or at the gym until she sees them for their next session.

Littlewood finds the clients that are most successful are those who are interested in how their body works, which brings them into a greater awareness when they are doing physical tasks in their daily life. She hopes for all of her clients to gain this awareness.

“I want people to become fascinated with how their body works and be educated and have a greater understanding,” she said, “and be less focused on how their body looks.”

Littlewood said that any-

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one of any age is capable of getting stronger. She shared her hopes for her clients, which is an underlying motivation behind her work.

“I want them to feel strong and capable and feel their body more, and their awareness of their body and how it moves and make them feel they are in control again,” she said.

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SPOT OF T

For 2022, some resolution absolution

By Terry Alburger

Here we are, almost to the end of January. Did you make any resolutions for 2022?

This is a very strange year indeed, and generally, the majority of people that I've talked to have passed on the resolutions. They are doing their best to just get by in these difficult times. And that in itself, is a great resolution.

But, since March of 2020, many have packed on a few pounds. I refer to them as the pandemic 10, brought about by time spent homebound.

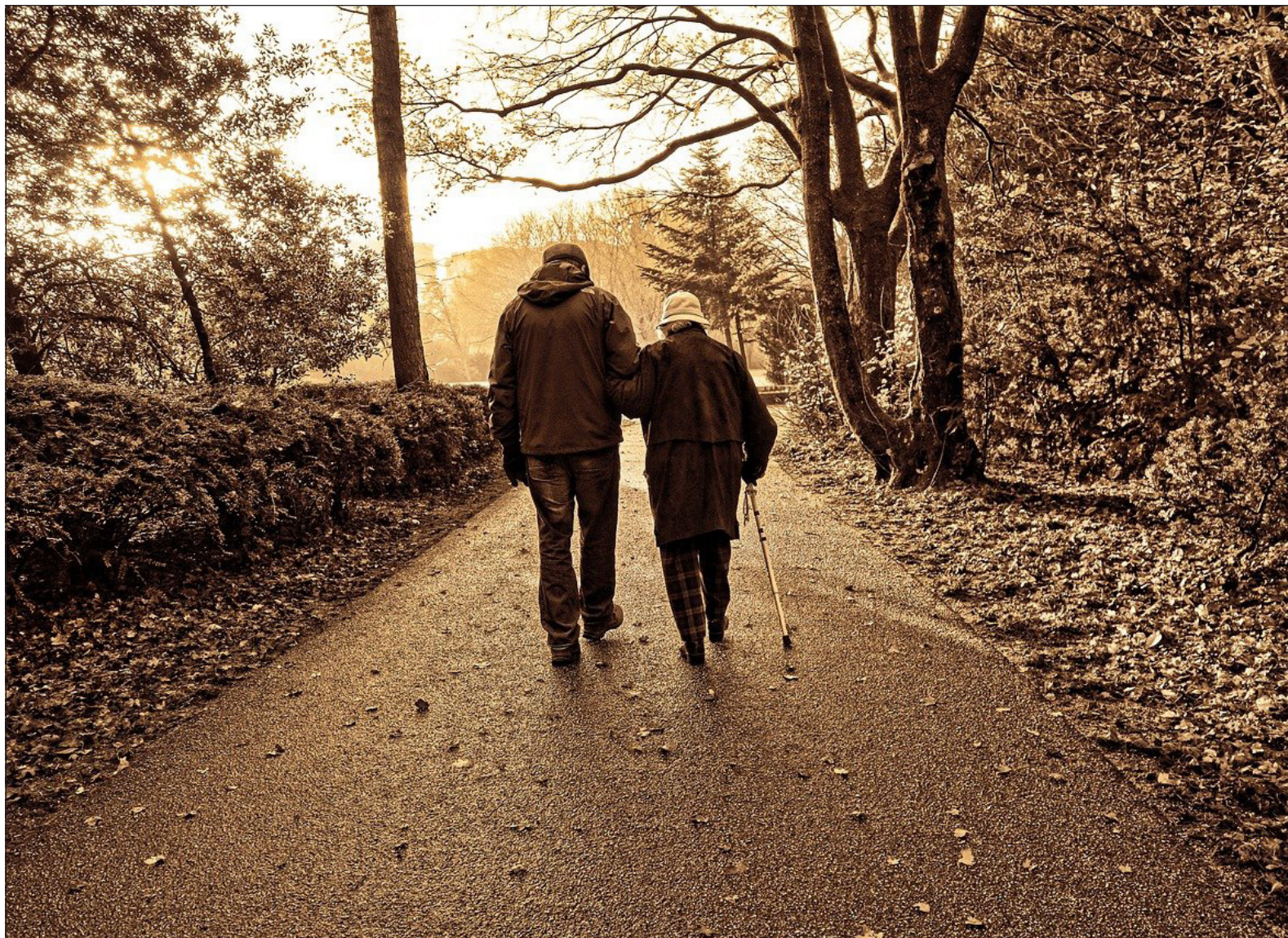
Generally, the consensus is, "I can't possibly find time to exercise. I'm working from home and don't want to go to a gym."

People have been encouraged to stay home, where it is safer. But fitness, especially in one's golden years, is paramount. So, what can be done to fix this recurring problem?

There are many ways to insert exercise into your life, safely. One is to make your commutes count, even if you are home-based. Anytime you have to get from point A to point B, it is a commute.

Take the long way to wherever you are going. If you are heading to the bathroom, walk around the dining room first. If you are heading upstairs, do those stairs twice. Driving? Make sure to park further away from your destination than usual. Every step counts.

Wear a step-counting device such as a Fitbit to count your steps. Each day try to go just a few steps farther. If you are shopping, walk down each aisle rather than



PIXABAY

Walking is a great way to add some exercise to your daily routine.

just to the aisle you need. The steps add up.

It has been shown that a sedentary lifestyle poses a higher risk of many diseases. I'm not suggesting that you shouldn't watch TV, or that you should spend less time listening to music. I am, however, suggesting that you change how you do these things.

While watching TV, keep a set of dumbbells next to your chair. Dur-

ing commercials, do some simple exercises: biceps curls, overhead presses, triceps extensions, knee lifts (with the weight resting on your thigh), wrist curls; these are all examples of great TV exercises.

You could get in at least one 12-repetition set during each commercial break. By the end of your show, you will have had a decent workout. Another great exercise to

strengthen thigh muscles is the stand/sit. Simply stand up then sit down 10 times during commercial breaks.

Walking is one of the greatest cardio exercises available to everyone, and it's 100% free. But during these cold days, and these days of COVID concerns, walking may not be the best alternative.

So why not put a little music on and dance at home? Music improves

your mood and puts a little spring in your step as you go about your daily chores. In my house, with the addition of Alexa, it is as easy as saying, "Alexa, play ..." to have your favorite playlist at your beck and call!

Balance is essential. Here are a few things you can do anytime, anywhere, to help improve balance. Lift one foot off the ground and stand for 10 seconds, then switch

sides. You can also shift your weight from one foot to the other, kicking back slightly while alternating legs. Lastly, do small squats to help strengthen your legs. These all aid in improving balance.

I hope these tips will move you — literally — and help you get back on a road to better health while we wait for the world to become a bit safer.

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HEALTH

Seniors decry health providers' age bias

By Judith Graham

Joanne Whitney, 84, a retired associate clinical professor of pharmacy at the University of California-San Francisco, often feels devalued when interacting with health care providers.

There was the time several years ago when she told an emergency room doctor that the antibiotic he wanted to prescribe wouldn't counteract the kind of urinary tract infection she had.

He wouldn't listen, even when she mentioned her professional credentials. She asked to see someone else, to no avail.

"I was ignored and finally I gave up," said Whitney, who has survived lung cancer and cancer of the urethra and depends on a special catheter to drain urine from her bladder. (An outpatient renal service later changed the prescription.)

Then, earlier this year, Whitney landed in the same emergency room, screaming in pain, with another urinary tract infection and a severe anal fissure.

When she asked for Dilaudid, a powerful narcotic that had helped her before, a young physician told her: "We don't give out opioids to people who seek them. Let's just see what Tylenol does."

Whitney said her pain continued unabated for eight hours.

"I think the fact I was a woman of 84, alone, was important," she said. "When older people come in like that, they don't get the same level of commitment to do something to rectify the situation. It's like 'Oh, here's an old person with pain. Well, that happens a lot to older people.'"

Whitney's experiences speak to ageism in health care settings, a longstanding problem that's getting new attention during the



Ageism in health care settings is a long-standing problem that's getting new attention during the COVID pandemic.

COVID pandemic, which has killed more than half a million Americans age 65 and older.

Ageism occurs when people face stereotypes, prejudice or discrimination because of their age. The assumption that all older people are frail and helpless is a common, incorrect stereotype. Prejudice can consist of feelings such as "older people are unpleasant and difficult to deal with." Discrimination is evident when older adults' needs aren't recognized and respected or when they're treated less favorably than younger people.

In health care settings, ageism can be explicit. An example: plans for rationing medical care ("crisis standards of care") that specify treating younger adults before older adults. Embedded in these standards, now being implemented by hospi-

itals in Idaho and parts of Alaska and Montana, is a value judgment: Young people's lives are worth more because they presumably have more years left to live.

Justice in Aging, a legal advocacy group, filed a civil rights complaint with the U.S. Department of Health and Human Services in September, charging that Idaho's crisis standards of care are ageist and asking for an investigation.

In other instances, ageism is implicit. Dr. Julie Silverstein, president of the Atlantic division of Oak Street Health, gives an example of that: doctors assuming older patients who talk slowly are cognitively compromised and unable to relate their medical concerns. If that happens, a physician may fail to involve a patient in medical decision-making, potentially compromising care,

Silverstein said. Oak Street Health operates more than 100 primary care centers for low-income seniors in 18 states.

Emogene Stamper, 91, of the Bronx in New York City, was sent to an under-resourced nursing home after becoming ill with COVID in March.

"It was like a dungeon," she remembered, "and they didn't lift a finger to do a thing for me."

The assumption that older people aren't resilient and can't recover from illness is implicitly ageist.

Stamper's son fought to have his mother admitted to an inpatient rehabilitation hospital where she could receive intensive therapy.

"When I got there, the doctor said to my son, 'Oh, your mother is 90,' like he was kind of surprised, and my son said, 'You don't know my mother. You don't know this 90-year-old,'" Stamper told me. "That lets you know how disposable they feel you are once you become a certain age."

At the end of the summer, when Stamper was hospitalized for an abdominal problem, a nurse and nursing assistant came to her room with papers for her to sign.

"Oh, you can write!" Stamper said the nurse exclaimed loudly when she penned her signature. "They were so shocked that I was alert, it was insulting. They don't respect you."

Nearly 20% of Americans age 50 and older say they have experienced discrimination in health care settings, which can result in inappropriate or inadequate care, according to a 2015 report. One study estimates that the annual health cost of ageism in America, including over- and undertreatment of common medical conditions, totals \$63 billion.

Nubia Escobar, 75, who

emigrated from Colombia nearly 50 years ago, wishes doctors would spend more time listening to older patients' concerns. This became an urgent issue two years ago when her long-time cardiologist in New York City retired to Florida and a new physician had trouble controlling her hypertension.

Alarmed that she might faint or fall because her blood pressure was so low, Escobar sought a second opinion. That cardiologist "rushed me — he didn't ask many questions and he didn't listen. He was sitting there talking to and looking at my daughter," she said.

It was Veronica Escobar, an elder law attorney, who accompanied her mother to that appointment. She remembers the doctor being abrupt and constantly interrupting her mother.

"I didn't like how he treated her, and I could see the anger on my mother's face," she said.

Nubia Escobar has since seen a geriatrician who concluded she was overmedicated.

The geriatrician "was patient," Nubia Escobar said. "How can I put it? She gave me the feeling she was thinking all the time what could be better for me."

Pat Bailey, 63, gets little of that kind of consideration in the Los Angeles County, Calif., nursing home where she's lived for five years since having a massive stroke and several subsequent heart attacks.

"When I ask questions, they treat me like I'm old and stupid and they don't answer," she said in a telephone conversation.

One nursing home resident in every five has persistent pain, studies have found, and a significant number don't get adequate treatment. Bailey, whose left side is paralyzed, said she's among them.

"When I tell them what

hurts, they just ignore it or tell me it's not time for a pain pill," she complained.

Most of the time, Bailey feels like "I'm invisible" and like she's seen as "a slug in a bed, not a real person." Only one nurse regularly talks to her and makes her feel she cares about Bailey's well-being.

"Just because I'm not walking and doing anything for myself doesn't mean I'm not alive. I'm dying inside, but I'm still alive," she said.

Ed Palent, 88, and his wife, Sandy, 89, of Denver similarly felt discouraged when they saw a new doctor after their longstanding physician retired.

"They went for an annual checkup, and all this doctor wanted them to do was ask about how they wanted to die and get them to sign all kinds of forms," said their daughter Shelli Bischoff, who discussed her parents' experiences with their permission. "They were very upset and told him, 'We don't want to talk about this,' but he wouldn't let up. They wanted a doctor who would help them live, not figure out how they're going to die."

The Palents didn't return and instead joined another medical practice, where a young doctor barely looked at them after conducting cursory examinations, they said. That physician failed to identify a dangerous staphylococcus bacterial infection on Ed's arm, which was later diagnosed by a dermatologist. Again, the couple felt overlooked, and they left.

Now they're with a concierge physician's practice that has made a sustained effort to get to know them.

"It's the opposite of ageism: It's 'We care about you and our job is to help you be as healthy as possible for as long as possible,'" Bischoff said. "It's a shame this is so hard to find."

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FITNESS

HERE ARE SOME WAYS TO GET MORE EXERCISE THIS YEAR

By John Grimaldi

So your kids got you to promise to exercise more in 2022 during the festivities of the holiday season. You couldn't resist. After all, you agreed because you love them, but now you either disappoint them and take it easy or you convince yourself to give it a try.

Come on, you can do it whether you turn 60, 70 or even 80 years of age this new year, says Rebecca Weber, CEO of the Association of Mature American Citizens.

"No one's telling you to go to Olympic extremes," she said. "All you have to do is the basics such as going for a 15 to 30 minute walk every day. Once you get used to it, you're bound to up the ante and start doing things like carrying a pair of dumbbells on your outings.

"Pretty soon you'll find yourself doing sit-ups and push-ups. But be sure not to go to extremes, particularly if you have health issues. In fact, it is best to have a chat with your health care provider before you begin your exercise routine."

The National Institute on Aging recommends that you take it slow at first. You don't want to overdo it. Over-exercising, particularly at the outset, can make you want to quit, or worse, cause injury. The right way to get started, according to the NIA, is to:

- Begin your exercise program slowly with low-intensity exercises.
- Warm up before exercising and cool down afterward.
- Pay attention to your surroundings when exercising outdoors.
- Drink water before, during and after your workout session, even if you don't feel thirsty.
- Play catch, kickball,

- basketball or soccer.
- Wear appropriate fitness clothes and shoes for your activity.
- If you have specific health

conditions, discuss your exercise and physical activity plan with your health care provider.

The pandemic has been

hard on all of us, but it has been a particularly difficult experience for senior citizens creating an additional disincentive

to take it easy, if you can. However, Weber said, it can also be another good reason for working out. At the very least, it can take

your mind off of the disease for a while on a daily basis, which can raise your spirits.

"When you consider what is required for someone to engage in exercise — time, motivation, goal, and willingness to put up with some discomfort — it becomes a little clearer as to why a person dealing with stress and anxiety would be less likely to engage," said Dr. P. Priyanka. "Despite having time on their hands, this person is struggling with psychological discomfort due to negative thoughts which saps away motivation and energy to engage in activities, let alone exercise."

In fact, a poll conducted by researchers from Canada's McMaster University and Western University in April showed that participants who had work out regimens prior to the COVID outbreak were exercising less as a result of the pandemic.

"But don't use the coronavirus excuse to get out of doing your exercises," Weber said. "Think of the benefits you'll derive — the stamina and energy you'll gain, not to mention the fact that it improves your mood and helps you fight off depression and not to mention the fact that you made a promise to your kids and your loved ones."



DEPOSITPHOTOS

The 2.4 million member Association of Mature American Citizens, www.amac.us, is a vibrant, vital senior advocacy organization that takes its marching orders from its members. AMAC Action is a nonprofit, non-partisan organization representing the membership in our nation's capital and in local congressional districts throughout the country.

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HEALTH

Is the high level of cocoa in dark chocolate good for you?

PIXABAY

By John Grimaldi

News about your health can be quite depressing — especially these days — but the news that eating dark chocolate, the kind that contains lots of cocoa, can be good for your health, can come as a deliciously delightful surprise, said Rebecca Weber, CEO of the Association of Mature American Citizens.

In fact, each year around this time, in the weeks before Valentine's Day, news outlets seem to besiege us with the "chocolate is good for you" message. But, Weber said, it would be wise to consult with your doctor before going on a chocolate binge.

"It used to be a no-no, particularly for seniors, but research in recent years suggests that, if you don't overdo it, eating dark chocolate can be good for you," she said. "Numerous studies show that regularly treating yourself with about half an ounce of dark chocolate can lower blood pressure, reduce your levels of bad LDL cholesterol and increase your levels of HDL, the good cholesterol. And some researchers believe that it can improve cognitive function."

According to the National Institutes of Health, up until the medical community began conducting deep scientific research into the negative and positive effects of chocolate, health care providers warned their patients of the potential health hazards of consuming large amounts of chocolate.

Patients were told that, while it is indeed a tasty treat, it could also have ill effects on your health such as acne, obesity high blood pressure, heart disease and diabetes.

"However," says the NIH, "the recent discov-

ery of biologically active phenolic compounds in cocoa has changed this perception and stimulated research on its effects in ageing, oxidative stress, blood pressure regulation, and atherosclerosis. Today, chocolate is lauded for its tremendous antioxidant potential.

However, in many studies, contradictory results and concerns about methodological issues have made it hard for health professionals and the public to understand the available evidence on chocolate's effects on health."

Epicatechin is a flavanol found in a number of foods we eat including cocoa. But it is said that the amount of epicatechin in cocoa is particularly high.

In a paper produced by researchers María Ángeles Martín and Sonia Ramos of the Department of Metabolism and Nutrition at Spain's Institute of Food Science and Technology, they found that: "Cocoa is a source of flavanols (epicatechin), and these phenolic compounds exert beneficial effects on health and aging and reduce the risk of suffering chronic diseases (cardiovascular diseases, metabolic disorders, cancer). An increasing body of evidence has emerged to suggest that cocoa flavanols potentially are important che-

mopreventive natural agents."

Many researchers around the world have come to the same conclusion, suggesting that if you have a craving for chocolate you should avoid processed chocolate treats that contain additives and have low cocoa content. What you're looking for, they say, is chocolate with a high content of cocoa, namely dark chocolate that contains 70% to 85% of cocoa.

As the Mayo Clinic puts it: "Healthy chocolate sounds like a dream come true, but chocolate hasn't gained the status of a health food quite yet. Still, chocolate's reputation is on the rise, as a growing number of studies suggest that it can be a heart-healthy choice ... cocoa itself, unlike chocolate, is low in sugar and fat while offering potential health benefits. If you enjoy chocolate flavor, add plain cocoa to your low-fat milk or morning oats."

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MediaNews Group

Springton Lake Village, a retirement community in Marple Township, Delaware County, has appointed Rebecca Starr as its new executive director.

Starr brings more than a decade of operations and management experience to her new role and will be responsible for overseeing the overall operations of the community.

Prior to Springton Lake Village, Starr spent a decade at YMCA of Greater Brandywine, where she last was senior program director of youth development, managed a budget of \$7 million spanning four departments and had full responsibility for a staff of more than 150 people.

“We were impressed by Rebecca’s work at the YMCA of Greater Brandywine,” said John Dalton, who as president chairs the community’s resident board of directors. “She worked with a wide variety of constituents, was clearly well-liked and had a solid reputation as a collaborative leader.”

“Her communication and leadership style is a great fit for Springton Lake Village because she will have daily interactions with staff, partners, our resident owners and families. She received our board’s unanimous approval.”

Springton Lake Village — which features 40 luxury homes, single-floor living and a maintenance-free lifestyle — is a small senior housing cooperative owned by the residents and governed by an elected all-resident board of directors.

New residents purchase an equity ownership share and belong to the housing association, which manages



Rebecca Starr

the community.

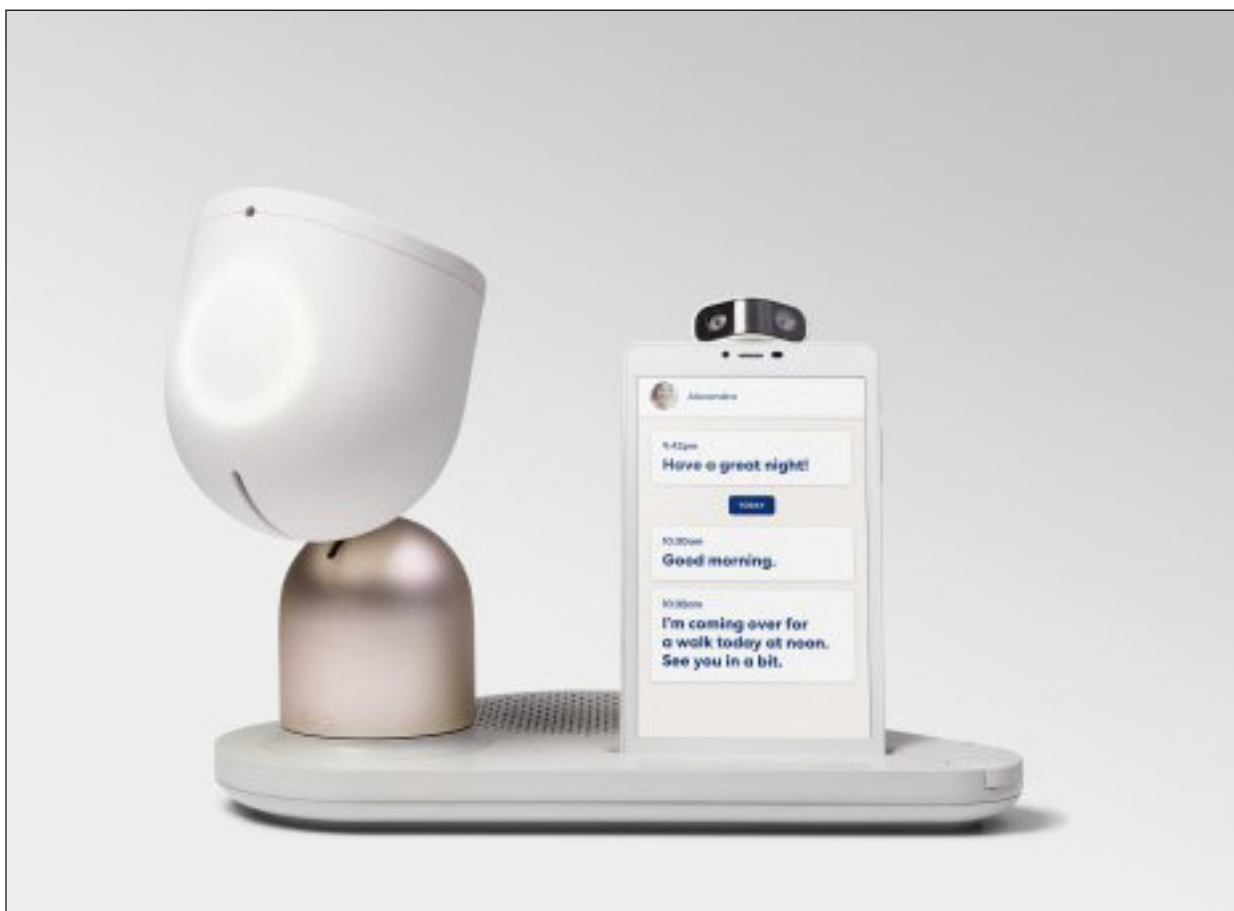
As executive director, Starr’s responsibilities include budgeting, staff hiring, resident engagement, quality control, sales and best practices around the community’s social, wellness and dining offerings.

“One of the biggest draws for me was the warm welcome from the residents and community,” Starr said. “I could tell that the community was tight-knit, and everyone looked out for each other. This is a totally unique senior community with high standards, and we’ll be working hard to ensure we maintain them.”

Starr recently received a master’s in business administration from West Chester University and resides in Newtown Square.

ABOUT SPRINGTON LAKE VILLAGE » Springton Lake Village is a retirement community in Marple Township, Delaware County, featuring 40 luxury homes, single-floor living, a maintenance-free lifestyle, a lakefront location, clubhouse, chef-prepared meals, dedicated wellness coordinator, a fitness center with a certified personal trainer and no entrance fee. For more information, visit <https://springtonlakevillage.com>.

TECHNOLOGY



COURTESY OF INTUITION ROBOTICS

ElliQ

White Horse Village launches personal companion program

White Horse Village

White Horse Village in Edgmont Township, Delaware County, has launched a personal care program for residents utilizing ElliQ, the first empathetic care companion robot designed to empower older adults to live healthy, engaged and connected lives at home, alleviating the effects of loneliness and social isolation.

Intuition Robotics, the creator of ElliQ, selected White Horse Village to participate in a pivotal pilot program due to the community’s forward-thinking and technology-embracing reputation. Residents participating in the trial receive a free ElliQ and access to

a wellness coach and concierge services.

ElliQ is a voice-controlled tabletop assistant that encourages a more healthy, active lifestyle. Designed for older adults, ElliQ suggests various activities, entertains and assists users in managing and improving their health and wellness.

“It was an honor to be invited to participate in the pilot program,” said Susan Abtouche, vice president of mission enhancement. “Our residents enjoyed testing ElliQ and contributing valuable insights on the user experience.”

“At White Horse Village, we are committed to leveraging technology to enhance the quality of life for our residents.”

About White Horse Village: Situated on 96 acres in southeastern Pennsylvania, White Horse Village is an active senior living community offering a full range of living options and health-care services. The community intentionally creates opportunities for extraordinary living in a vibrant, diverse community through personal growth, connectedness, and relationships. As a nonprofit organization, White Horse Village reinvests earnings back into the organization to further the mission and vision. For more information, visit www.whitehorsevillage.org.

About Intuition Robotics: Intuition Robotics is on a mission to empower older adults to live hap-

pier, healthier and more independent lives at home. The company’s award-winning product, ElliQ, is a proactive care companion for older adults. ElliQ, which has spent more than 35,000 days in the homes of older adults, helps keep users healthy, engaged and informed, while alleviating the effects of loneliness and social isolation. The company was founded in 2016 and is based in Tel Aviv with offices in San Francisco and Athens. Intuition Robotics’ investors include: Toyota Ventures, Samsung NEXT, iRobot and Venture Capital firms from California, Israel, Japan, and China. To learn more, visit intuitionrobotics.com.

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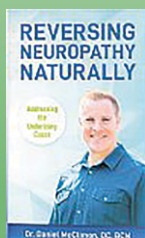
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HEALTH AND WELLNESS

These resolutions are inspired by trending health topics

Metro Creative

Improving personal health is a popular New Year's resolution. A 2020 Finder survey found that an estimated 188 million Americans planned to make resolutions to carry them into 2021.

Similar numbers of people likely will put personal goals on the calendar this year. Those focused on health and wellness may consider these trending topics.

Collagen supplementation

Collagen is a family of proteins that serves as the structural component of most connective tissues in the body. Collagen production wanes as people age, but it also can drop quickly due to excess sun exposure, smoking, lack of exercise and excess alcohol consumption, according to the Harvard T.H. Chan School of Public Health.

Many people are interested in maintaining adequate levels of collagen, which is vital to giving skin a youthful appearance and helps to maintain healthy joints. According to Google Trends, online searches for collagen have increased steadily since 2014.

Collagen has become a top-selling supplement to improve hair, skin and nails. Though human studies that prove collagen supplementation efficacy are lacking, some randomized controlled trials have found that collagen supplements improve skin elasticity and joint mobility and reduce joint pain.

Collagen supplements are thought to be safe, but people should discuss supplementation with a doctor first.



Collagen has become a top-selling supplement to improve hair, skin and nails.

Fermented foods

More research is showing a connection between digestive tract (gut) health and immunity, and people concerned with boosting their immune systems are paying attention.

Research published in the journal Cell in 2014 in-

dicated the immune system has evolved to maintain a symbiotic relationship with microbiota in the gut. Accordingly, when operating optimally, this immune system-microbiota alliance allows the induction of protective responses to patho-

gens.

Naturally fermented foods may help strengthen the gut microbiome by supplying it with healthy probiotics, according to Dr. David S. Ludwig, a professor of nutrition at the T.H. Chan School of Public Health. Some pickles, Korean kimchi, sauerkraut and other foods can be beneficial. Consumers should look for product labels that say "naturally fermented," which use live organisms for the fermenting process.

CBD and hemp products

Even though medical marijuana and recreational marijuana use is now legal in many parts of the country, CBD is widely being harnessed in its own right.

Cannabidiol oil is a chemical found in marijuana and hemp plants. CBD doesn't

contain THC, the psychoactive ingredient found in marijuana that produces a high, advises the Mayo Clinic.

CBD has been studied as a treatment for a wide range of conditions like Parkinson's disease, diabetes, multiple sclerosis and anxiety. The only CBD product currently approved by the U.S. Food and Drug Administration is prescription Epidiolex for epilepsy.

Since hemp oil is high in essential fatty acids, it may produce anti-inflammatory effects and improve brain function. It is widely used in beauty products like skin creams as well. Always speak to a doctor before using CBD and related products.

Getting healthier is a common theme of New Year's resolutions. Various health trends could affect what people resolve to do in the year ahead.



PERSONAL FINANCE

From insurance to inflation: how to save more and earn more

By Howard S. Blanck

With the continued high inflation and uncertain economic times, this is a great time to look at ways to save and make money safely in different ways.

Let us start with life insurance, which is the foundation of the insurance industry and a product that has generated enormous wealth for them for a long time. This product is generally known as cash value life insurance and it can also be known as universal life, variable life, whole life and other names as well. No matter what, it has many flaws. The question is, "Who should have this type of insurance?" And the answer is, "Probably no one."

The mechanics are too long to dissect here, but here are a few of them:

1. All too often you wind up with only a portion of your cash value (savings) and maybe none at all.
2. You can borrow against the cash value, but you are paying interest to use your own money.
3. If your policy has dividends, all that really represents is an overpayment of premium.
4. Putting a lot of insurance on children who do not have income is usually a bad idea, as is too many policies in one family.

If and when you need life insurance, the correct variety is low-cost level term, as it generally costs much less, pays much more and is easier to follow.

Auto insurance and other forms of insurance are all primarily based on one word, as well: risk.

When selecting these kinds of insurance, very often lesser-known but well-rated companies can be as good as the household name companies. You can save some serious money on all these forms of insurance by increasing deductibles, not duplicating coverages and making sure you have enough insurance for your needs.

I have found in my own case that I was able to reduce my premiums by nearly 50% on auto insurance while still getting all the coverage needed by simply altering or deleting unnecessary coverages.

If you are retired or close to it and still have a mortgage, you can often save a ton of money by amortization of your mortgage, which means simply paying more money on your principle each month. This will shorten the term of the loan and save you a lot of interest costs.

Some other ways to save and make money in these trying times is pay yourself first by investing in a good, solid investment such as indexed annuities, which will follow the stock market only when it's going up and therefore is free from market risk if done correctly.

Offsetting inflation

It's usually a good idea when shopping to be aware that the less expensive items are often placed lower on the shelf. Some other areas that you may be able to save money can be found in cell phone bills, cable bills, food expenses and travel.

We have all seen the rapid rise in inflation and fuel prices, and one of the best

ways to offset all of it is by self-employment. If you have a skill or interest and can produce a service or product that people need or want, you may be on your way.

Years ago I began my career in the financial services area while still teaching high school social studies, and was fortunate enough to retire early as a result. The secret really is that even though it required many long hours, it never quite seemed like a job, and I always liked the idea of helping people save and make money at no cost to themselves.

When you really think about it, the best way to get ahead these days if not become wealthy is to copy those who have done it. Make no mistake, though, as it takes a lot of determination, hard work and learning from mistakes and setbacks.

That said, those with wealth got it, for the most part, by either investing or starting their own business. It is very important to pick something you really enjoy and that people will want and benefit from, and the Small Business Administration can be very helpful in getting you started.

Hopefully these ideas on saving and making money have been helpful to you. For further reading, I would suggest the following books:

- "How Your Life Insurance Policies Rob You" by Arthur Milton
- "Wealth Without Risk" by Charles Givens
- "The Power of Positive Thinking" by Norman Vincent Peale
- "Think and Grow Rich" by Napoleon Hill

There is no telling how far you can go, and I always liked the old saying, "If you think you can't, you're right, and if you think you can, you're right."



Howard S. Blanck

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WELLNESS

How aging adults can maintain a healthy weight

Metro Creative

Calorie-counting and watching one's weight is often seen as a young person's game. But even aging men and women should recognize the importance of maintaining a healthy weight.

Older adults may experience weight gain or unintentional weight loss. Understanding how to address each in healthy ways is important.

Weight loss tips

More than two-thirds of Americans, including adults age 65 and older, are overweight and obese, according to U.S. News & World Report. A combination of factors can contribute to weight gain in older adults, including a slower metabolism and a tendency to be more sedentary with age. Empty nesters also may be less likely to cook their own meals, relying on convenience foods, some of which may be high in fat and/or calories. Sustained healthy weight at any age is linked to improved heart health, mental health benefits like increased self-confidence, healthy joints and much more.

These tips can help aging individuals maintain healthy weights:

- Incorporate strength or resistance training into your weekly routine. Hormone production slows down as the body ages, and that may result in a loss of muscle mass. Lifting weights or engaging in resistance training with elastic bands or body weight can restore muscle tone and speed up metabolism. Adults should aim for strength training twice a week.

- Monitor sugar and starch intake. Many older adults have elevated blood sugar levels due to insulin resistance. When cells become resistant to insulin, glucose doesn't get used up and remains in the blood. Eventually this can lead to pre-diabetes, metabolic syndrome and type 2 diabetes. Many people with these conditions have a hard time losing weight. Avoiding added sugars and extra carbohydrates could help.

- Practice portion control. A 60-year-old can't eat the same way he or she did at age 30 or 40. Nutritionists say that, with every decade that passes, people generally need about 100 fewer



Older adults need to adjust their routines as they age in order to maintain healthy weights.

calories a day to maintain their weights. Cutting calories slowly and steadily helps people maintain healthy weights, especially when they couple this with exercise.

Avoiding malnutrition-related weight loss

Malnutrition is a common component in unintentional weight loss in aging populations. Reduction in senses of smell and taste, smaller appetites and lack of desire to make meals can contribute to malnutrition and weight loss. Underlying health problems also may lead to unwanted and unhealthy

weight loss. Tracking weight loss and getting sufficient nutrients is vital to aging adults' overall health.

A 2014 study published in the American Journal of Clinical Nutrition found that having a body mass index at the lower end of the recommended age for adults increased risk for mortality more

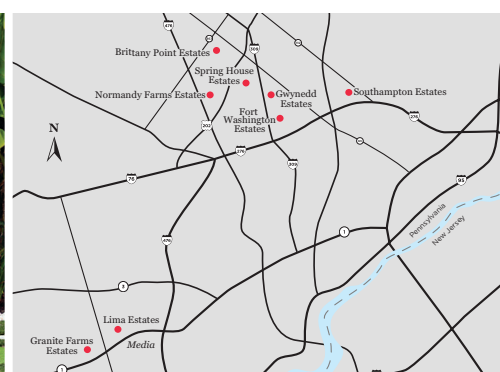
so than being overweight. Individuals whose BMI is less than 23 could be putting themselves in jeopardy.

Older adults need to adjust their routines as they age in order to maintain healthy weights. Such adjustments can reduce seniors' risk for disease and improve their quality of life.



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HEALTHY LIVING

What seniors should know about herbal medicines

Metro Creative

A lifelong commitment to healthy living can improve life expectancy and quality of life while reducing a person's risk for various conditions and diseases, including cancer and heart disease.

Healthy lifestyle choices like eating a nutritious diet and exercising regularly can greatly reduce a person's risk for various ailments, but such choices don't eliminate that risk entirely. As a result, even health-conscious men and women may need to rely on medication to stay healthy.

That's especially true for seniors since age is a risk factor for various conditions. A 2014 analysis that appeared in the Archives of Gerontology and Geriatrics examined nearly 1,300 published articles that focused on the use of herbal supplements by elderly patients.

Though only 16 of those articles met the researchers' criteria, the analysis concluded that herbal supplement usage is common among elderly patients, as was a lack of dialogue about such supplements between medical professionals and seniors.

A concerted effort to initiate such dialogue on the part of both patients and health care providers can help shed light on herbal medicines so people taking them, including seniors, can learn more about what they're putting into their bodies.

What are herbal medicines?

The National Health Service of the United Kingdom, a widely respected and publicly funded health care system, describes herbal medicines as those with active ingredients made from plant parts like leaves, roots or flowers. Because herbal

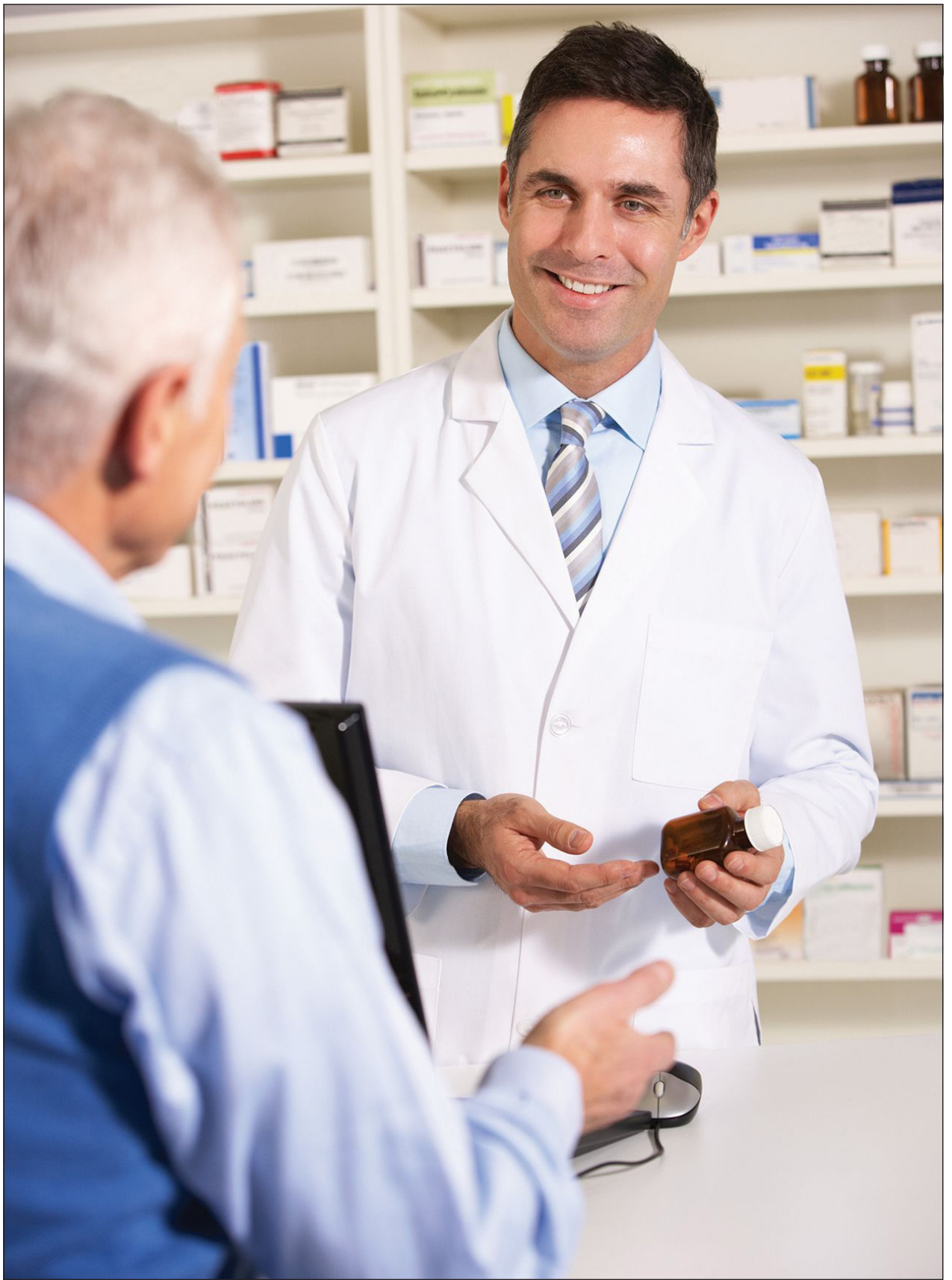
medicines are made from plant parts, many people assume they're safe to take without consulting a physician. However, the NHS urges people to treat herbal medicines with the same care and respect as they would more conventional medicines. Herbal medicines can affect the body in various ways. A frank discussion with a physician can shed light on the potential side effects of herbal medicines and whether or not they're safe.

Why should seniors be concerned about herbal medicines?

The NHS notes that seniors taking other medications may experience problems if they begin taking herbal medicines as well. The National Center for Complementary and Integrative Health, which is part of the U.S. Department of Health and Human Services, notes that more well-designed studies are necessary to fully evaluate interactions between herbal medicines and prescription drugs. However, the NCCIH notes that some evidence points to some harmful effects of mixing the two.

For example, the NCCIH reports that prolonged exposure to concentrated garlic extracts may reduce the efficacy of some drugs. The potential for these types of interactions should be enough to compel seniors to think twice before taking herbal medicines without first consulting their physicians. In addition, the NHS has developed a list of various types of people for whom herbal medicines may not be suitable, and that list includes the elderly.

Seniors considering herbal medicines should discuss the pros and cons of such products with their physicians prior to taking anything.



Seniors considering herbal medicines should discuss the pros and cons of such products with their physicians prior to taking anything.

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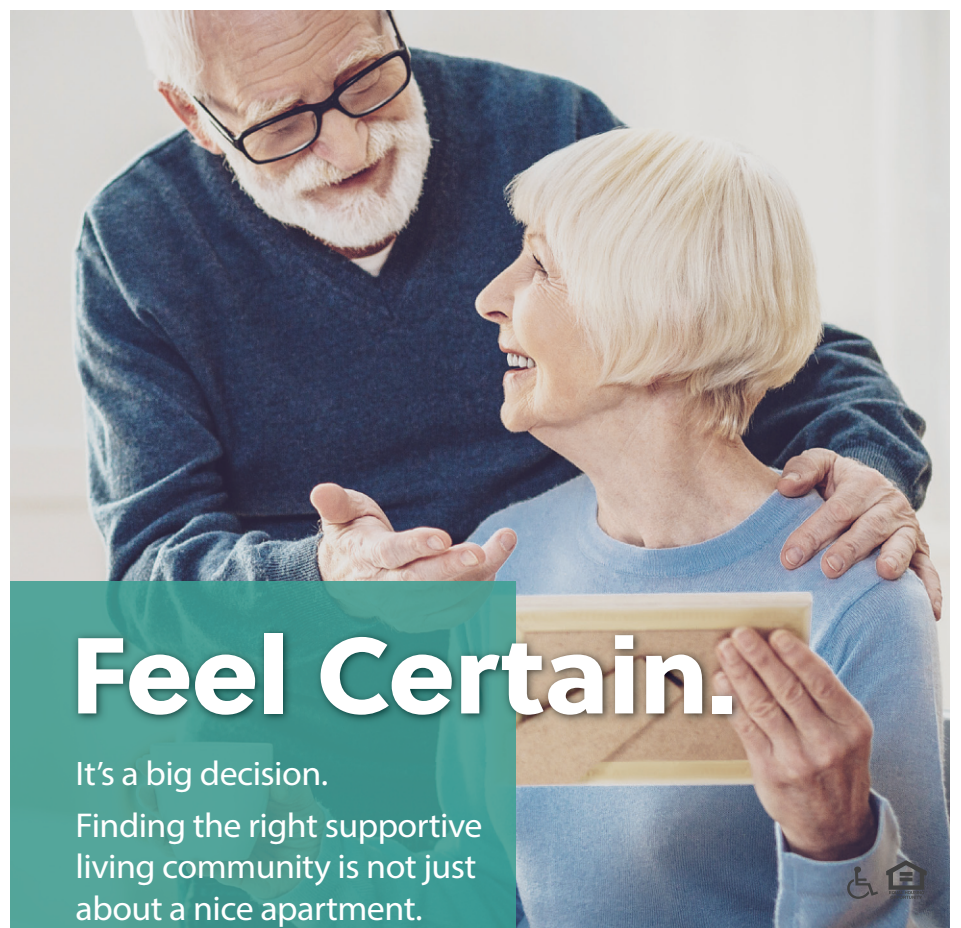
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WELLNESS

Simple techniques will help alleviate everyday aches and pains

Metro Creative

Pain occurs for a variety of reasons. Pain may be a byproduct of overuse of a particular part of the body, or it could signal an underlying illness or condition. Sometimes injury is at the heart of aches and pains.

Daily aches and pains may be seen as a normal byproduct of aging, but that does not mean aging individuals should simply accept pain. In fact, daily discomfort can be remedied with some relatively easy techniques.

- **Get moving.** Lower back pain is common among adults, and most often appears when individuals are in their mid-30s and 40s. Strength training and cardio exercises can remedy this pain because these activities increase blood flow and help build core muscles, which support the spine. Support can alleviate pressure on the discs in the back. Exercising also will build strength in other areas of the body and support joints.

- **Practice good posture.** Sitting and standing with optimal posture can help the body feel better. The body is designed to stand in a “neutral” position that stacks the pelvis, head and torso, according to DMC Healthcare. When



Lower back pain is common among adults. Various strategies can reduce aches and pains.

posture is out of whack, this puts undue stress on muscles, leading to pain. Dropping your head or

shoulders also can create unnecessary tension that leads to headaches. Good posture can alleviate this.

- **Exercise more often.** Certain pains arise when exercising for the first time or performing a new activity. Allan H. Goldfarb, Ph.D., a professor and exercise physiologist at the University of North Carolina, Greensboro, says when you do the same activity again and again, your muscles will start to get used to it and soreness will be reduced. Don't give up on exercise too soon, but include off days in your routine to give your body time to become more ac-

climated to increased physical activity.

- **Get tested.** Speak with your doctor if you have chronic pain in one or more areas. Such pain may be a sign of osteoarthritis, an inflammatory condition that is associated with aging. Rheumatoid arthritis and other autoimmune conditions can cause aches and pains as well, leaving the joints and tendons inflamed and a body with low energy. A doctor can rule out these conditions or help you get the therapy and medications you need.

- **Increase stretching and movement exercises.** Incorporate stretching and movement exercises like yoga or tai chi into your daily regimen. These activities slowly stretch areas of the body and can improve range of motion and flexibility over time.

These are just a few ways to address common aches and pains. Medical interventions, physical therapy, occupational therapy and ergonomics assessments, and massage therapy also may help to alleviate aches and pains.

TECHNOLOGY

Who gets the keys to your digital estate?

You may not own cryptocurrency or nonfungible tokens. You may not have a big Instagram following or run an online business. But if you do almost anything online, you probably have digital assets — electronic records that you own, control or license. Failing to make arrangements for those assets



Liz Weston
NerdWallet

while you're alive could cause unnecessary costs, stress and heartache to those you leave behind.

Online photo and video collections could be lost forever. Heirs could also be locked out of electronic records with monetary value, such as cryptocurrency and frequent flyer miles. Email and social media accounts could be hacked. Even basic tasks, such as paying bills online or canceling online subscriptions, may be difficult or impossible if you haven't made arrangements.

“There would be no way for someone to know how I pay bills unless they could access my online account and my emails,” says Abby Schneiderman, co-founder of Everplans, a site for creating end-of-life plans and storing documents. “And if it takes you a while to access these accounts, you're going to realize afterwards, ‘Well, we've lost thousands of dollars on services we don't use or don't need anymore, because we can't access them.’”

Here's what you should consider and do to make this job easier for the person who winds up doing it.

The online life doesn't leave a paper trail. In the past, your executor — the person entrusted with settling your estate after your death — probably could have figured out what you owned and owed by rummaging through the papers in your filing cabinet and the bills in your mail,

notes Sharon Hartung, the author of two books for financial advisors, “Your Digital Undertaker” and “Digital Executor.” That's no longer the case.

“Because our digital assets tend to be virtual in nature, an executor is not going to find them in a search of our home office,” Hartung says. “We're going to have to leave some additional instructions on what we've created and how the executor is supposed to get access.”

Google and Facebook are among the few online providers that allow you to appoint someone to manage your accounts if you become incapacitated or die. Apple recently announced plans to add a similar feature. The vast majority of online providers don't have this option, however. Complicating matters further, almost all providers prohibit sharing passwords, Hartung says.

Typically, executors can't demand access to your digital assets unless you specifically give them authority to do so in your will or living trust. Even then, a provider's terms of service may limit what the executor can do and hinder them from carrying out your wishes.

So giving your executor your login credentials may be the easiest way to make sure they can carry out your wishes, estate planning experts say.

Make a digital assets inventory. The first step in creating a plan for your digital assets is to make a list of them. Searching for a “digital assets inventory” will turn up some worksheets, including a detailed one created by the trade organization Society of Trust and Estate Practitioners, or STEP, that allows you to list your accounts, usernames and, if desired, your passwords.

Don't forget to include access to your devices. If you have two-factor authentication set up on accounts to verify your identity — and typically you should — your executor

will need the passcode to unlock your phone or other device that receives the authentication code.

You may also want to leave a letter of instruction telling your executor about your wishes for various assets — what to delete, what to archive and what to transfer to heirs, for example.

Another option is to keep your login credentials in a password manager such as LastPass or 1Password. These tools typically have a “notes” field that would allow you to include details about how you'd like the account to be handled. You would need to provide your executor with the master password, which could be included in the letter of instruction.

Keep your inventory safe — and updated. You don't want to include sensitive information such as passwords in your will, since that document becomes public after you die. Instead, store the inventory and letter of instruction with your other estate planning documents in a secure location, such as with your attorney or in a home safe, and let your executor know where to find it. You also could upload the information to an online storage site, such as Everplans or LifeSite, that allows you to give a trusted person access to the documents.

Consider reviewing the inventory at least once a year and make any needed updates. You'll rest easier knowing your loved ones won't be locked out of your digital life.

“Creating a roadmap is really important so that there are no surprises, no tears, that there's as little stress as possible,” Schneiderman says.

Liz Weston is a columnist at NerdWallet, a certified financial planner and author of “Your Credit Score.” Email: lweston@nerdwallet.com. Twitter: @lizweston.



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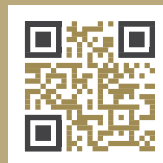
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