

INCOME TAXES

IF YOU'RE 50 AND OVER, HERE ARE SOME TAX BREAKS YOU DON'T WANT TO OVERLOOK

By Courtney Diener-Stokes
For MediaNews Group

With federal income taxes due on April 18, not April 15 this year, many of us have our sights set on that deadline right about now.

Something to keep in mind are the tax breaks you don't want to miss out on when you fall into the 50-plus age category.

Here are some tips from www.aarp.com.

Tax tips to keep on your radar

For 2022, the contribution limit for employees who participate in 401(k), 403(b), most 457 retirement saving plans and the federal government's Thrift Savings Plan has been increased to \$20,500, from \$19,500 in 2021.

Employees 50 and older can add an additional \$6,500, for a total of \$27,000. The contribution limit for a traditional or Roth IRA is unchanged, at \$6,000. The catch-up is \$1,000, the same as for 2021. It is \$3,000 for a Savings Incentive Match Plan for Employees (SIMPLE) plan.

Aside from making your retirement more comfortable, contributing to a tax-deferred retirement plan, such as an IRA or a 401(k), also reduces your income — which, in turn, reduces your income taxes. Thanks to that reduction in taxes, increasing your contribution won't take as much of a bite from your paycheck as you might think.

The standard deduction, which reduces your taxable income and, in turn, lowers your tax bill, gets better with age. In 2022, when you fill out your federal income tax forms for income earned in 2021, married couples will get a standard deduction of \$25,100, up



COURTESY OF MIKHAIL NILOV, FREE PUBLIC DOMAIN

There are tax breaks for those 50 and older you might not be aware of.

\$300 from tax year 2020.

For single taxpayers and married individuals filing separately, the standard deduction rises to \$12,550, up \$150 from the previous year.

If you are 65 or older and file as a single taxpayer, you get an extra \$1,700 standard deduction for tax year 2021 and an extra \$1,750 for tax year 2022.

Married and filing jointly? The extra standard deduction is less per person if only one person is

65 or older — \$1,350 for the tax year. If both are 65 or older, the standard deduction increases by \$2,700. For taxpayers who are both 65-plus and blind, the extra deduction is doubled. Source: www.aarp.com

Federal income tax deadlines

Tax filing season began Jan. 24, when the tax agency began accepting and processing 2021 tax

year returns.

The deadline to file your federal income tax returns is April 18 instead of April 15, and an extension can be filed for Oct. 15.

Source: www.irs.gov

Get your taxes done for free

AARP Foundation Tax-Aide provides in-person and virtual tax assistance to anyone, free of charge, with a focus on taxpayers

who are over 50 and have low to moderate income. Tax-Aide volunteers are located nationwide and are trained and IRS-certified every year to make sure they know about and understand the latest changes and additions to the tax code.

Tax-Aide sites are open for the 2022 tax season. This year, tax assistance is available by appointment only.

For more information: <https://taxaide.aarpfoundation.org>



A community that has come together, while looking forward to growth and change.

We are not just a community; we are a safe place to call home. At Riddle Village, we are taking every precaution in this difficult time to ensure our residents, employees and caregivers are protected. At the same time, we are still working with those who understand a plan for the future and our extensive Lifecare contract offers peace of mind.

DO YOU HAVE A PLAN?

If not, please call us today. We will be happy to discuss how Riddle Village has remained a safe and smart option for those wanting to prepare for what's next. We are offering on-site tours and can provide extensive virtual tours.

Time doesn't stand still – life moves forward. Move forward with us at Riddle Village.

Immediate occupancy is limited. Connect with us, you will be glad you did.



IN A TIME OF UNCERTAINTY, CHOOSE STABILITY, CHOOSE RELIABILITY, CHOOSE RIDDLE VILLAGE.



RiddleVillage.org | (610) 891-3700 | 1048 West Baltimore Pike, Media, PA 19063



FITNESS

Tips for active seniors to lower their injury risk

Metro Creative

Physical activity is one of the key components of a healthy lifestyle. Though physical activity benefits people of all ages, it can be especially helpful for seniors by making it easier for them to overcome some of the obstacles associated with aging.

According to the Centers for Disease Control and Prevention, physical activity supports daily living activities and independence. That's a significant benefit for seniors who are worried that age-related physical and mental decline might one day compromise their ability to live independently. The CDC also notes that physical activity lowers the risk for early death, heart disease, type 2 diabetes and certain cancers.

The CDC reports that physical activity is generally safe for fit individuals who are 65 and older and have no existing conditions. Despite that, it's best for any senior to consult his or her physician prior to beginning a new exercise regimen. Once doctors give seniors the go-ahead to begin a new workout routine, seniors can take the following steps to reduce their risk for injury:

- Warm up before working out. Seniors may think they don't need to warm up before exercising because their workouts are not as high-intensity as they might have been when they were younger. But Harvard Medical School notes that warming up pumps nutrient-rich, oxygenated blood to the muscles and helps increase heart rate. The American Council on Exercise reports that warming up helps reduce workout-related injury risk by improving tissue elasticity. So prior to beginning a workout, regardless of how moderate- or low-intensity that regimen will



Harvard Medical School reports that efforts to cool down after a workout, including stretching, can prevent muscle cramps and dizziness and lengthen muscles throughout the body, which improves range of motion.

be, seniors should warm up for five to 10 minutes.

- Start with a routine that's commensurate with your abilities. Seniors excited by the prospect of working out must temper that excitement if they're not accustomed to physical activity. Such individuals should consider working with a personal trainer. Personal trainers design exercise regimens based

on each individual client's fitness levels and goals. As clients make progress and their bodies become acclimated to routine physical activity, personal trainers can then tweak regimens to make them more challenging. Seniors can take on these responsibilities themselves, but are urged to begin slowly and gradually build up their exercise tolerance.

- Don't skip strength training. Seniors may think lifting weights is for young people who want to look buff, but the AARP notes that muscle-strengthening activities protect the joints, reducing seniors' risk for injury as a result. The Department of Health & Human Services recommends seniors who have been cleared to exercise

engage in strength training at least twice per week.

- Stretch after your workout. Harvard Medical School reports that efforts to cool down after a workout, including stretching, can prevent muscle cramps and dizziness and lengthen muscles throughout the body, which improves range of motion. Harvard Medical School recommends hold-

ing each stretch for 10 to 30 seconds, as the longer a stretch can be held the more flexible individuals' muscles will be.

Physical activity is an essential component of a healthy lifestyle for seniors. Active seniors can take various steps to reduce their injury risk so they can continue to reap the rewards of exercising for years to come.

When You're Here, You're Home

The Hickman
130 YEARS
SINCE 1891

Winter is here, are you ready?

Does the thought of wintry days ahead make you shiver? Experience a warm welcome at

The Hickman!

**PERSONAL CARE
MEMORY CARE
INDEPENDENT PLUS+**

400 N. WALNUT STREET
WEST CHESTER, PA
(484) 760-6300

WWW.THEHICKMAN.ORG

NO BUY-IN / NO ANNUAL AGREEMENT

You have the right to be 100 percent satisfied with the Home Health Care you receive

"Now more than ever, we will keep your loved ones at home and SAFE"

"We guarantee that we will be sensitive to your needs while respecting your pride and independence."



Cathy Miller, Director of Client Relations

Investigated, Trained & Experienced Caregivers

Alzheimer's Care
Companions
Transportation
Dementia Care

Medication Management
Private Duty Nursing
Bathing / Dressing
Meal Preparation



We Accept, File & Collect from most Insurance Carriers

Accessible Home Health Care
From The Heart™
"We Guarantee Compassionate Care"

(610) 664-1100
www.accessiblethemainline.com

SPOT OF T

How do we win at the password game?

By Terry Alburger

In this day and age, you have to be a genius to remember all your passwords and all the user ID's associated with your name. It is unbelievable!

They (whoever they may be) tell you that you should not write them down lest some unsavory character finds your list and goes to town with your information. But the sheer volume of information we need to process and retain is daunting. Hmmm, how then do we do it?

Well, let's start at the beginning. When asked for a password for a new organization or website, most of us have those go-to passwords. They are perhaps dates that are important to you or initials of those close to you.

I fell into this group for the longest time, until recently when my 10-year-old granddaughter was visiting.

She asked if she could use my phone — I said "Sure, let me unlock it for you."

Her reply: "I know your password."

I replied with an incredulous "What? How?"

Her simple reply changed my whole perspective on passwords.

She said: "Mom-mom, you use the same password for everything. I just watch you put it in. I use it for my password too now."

Wow. If a 10-year-old can accurately decipher my passwords, then imagine how easy it would be for an insidious malcontent to do the same!

It was time for me to up my game. I began to look at my list of past passwords and saw a definite pattern. Passwords speak



PIXABAY

volumes of their owners, at least mine did. With each new addition or acquisition, be it grandchild, puppy or car, they are all well documented.

As the years went by, I interjected clever additions to each one, perhaps a symbol or a series of nonsequential numbers. Some are compilations of different names or even of current events of interest in my life.

Suffice it to say, it has become a game to me. OK, Bad Guys, just try and crack the code on this password! And no, I will not be using the same

password more than once or twice, a lesson I learned from a 10-year-old.

The secret to a good password, I think, is that a) it means something to you; b) it means nothing to anyone else; and c) in a pinch, you can remember it if need be, with a little bit of detective work.

And while there must be some semblance of logic in it to aid you in remembering, it must also be illogical to anyone else. There are some passwords that I absolutely love and hate to give up once they expire, and some that were not so memorable.

And there are other languages to throw in every now and again. Remember your high school Spanish or French, it might come in handy.

Still, the number of accounts and passwords we need to remember is daunting. While keeping in mind the dire warnings of writing it all down, I must admit, I worked hard to find a way to comply with both safety and the taxing of my brain.

I have created a cryptic solution. I maintain a file on a computer that contains the account listings. However, unless

your brain is hard-wired to mine, it would be useless to you. All listings are abbreviated in a way that makes sense to only me.

User ID's and passwords are in my own personal code. Instead of listing things outright, make a game of it. Think of clues that only you could decipher. I have to admit, sometimes when I refer to my list, I have to think a bit in order to translate the data. But hey, it makes it all the more fun.

And if I'm having so much trouble, there is no way a would-be hacker is going to decipher the logic

(or illogic, as the case may be) in my choices.

And yet, the passwords you choose will tell a story. If you go back and look, you can see those major events or interests in your life going back years, or bucket list items you'd love to check off. It's kind of fun to see where you were and where you are now.

Your passwords, no matter how cryptic, are a reflection of your life, an electronic time machine to great times in your past. Get creative and stay one step ahead of virtual bad guys.



Virtual Senior Center & Mobile App

A new program of Main Line Senior Services

Join our welcoming online community

Connect with new friends
Take live interactive fitness classes
Enjoy engaging programs & guest speakers and much more!



\$125

Annual Membership

Visit our website wayneseniorcenter.org or call 610-688-6246 for more information

Let Seniorlife tell your story!





Seniorlife is the premier vehicle in the Philadelphia suburbs for news, events, stories or anything else that relates to the Senior Market.

We want your stories - Know of upcoming events that would be of interest to Seniors? Have an idea for a compelling feature story? Want to submit a personal essay? *Send it to us!*

We want your PHOTOS! Do you have pictures from community events involving Seniors, or programs at community centers or retirement facilities or milestone birthday's and occasions that should be shared? *Send them to us!*

Send information to seniorlife@medianewsgroup.com. Be sure to include your contact information in case we need to follow up.

Please send all stories in WORD and photos as JPGs

Daily Local News
DAILY TIMES
THE MERCURY
THE REPORTER
The Times Herald

MAINLINE medianews
MONTGOMERY MEDIA
The Phoenix

Live life like you mean it.

Echo Lake offers breathtaking surroundings, a ground-breaking lifestyle concept, and a wealth of services and amenities — everything you need for truly exceptional living.

DISCOVER ECHO LAKE

It's the Main Line's newest and most innovative retirement community. Let us show you how good life can be.

Call about our CELEBRATION RATES.

855-439-3494



ECHO LAKE

SAGELIFE | Living to the Power of You

LivingAtEchoLake.com | 900 North Atwater Drive, Malvern 

VOLUNTEERING

Algebra is a fraction of math topics needing tutors

RSVP

From teaching multiplication tables to coaching calculus, if you can explain math, RSVP can match you with students who need your help — from home.

RSVP's My Free Tutor virtual math program matches 50 number-savvy volunteers with 97 students, from third-graders to veterans. Exclusively online long before COVID-19, My Free Tutor originally helped middle and high school students and veterans preparing for college. Recently the program has expanded to include both elementary and college students.

The need

"We always need tutors," said program coordinator Anabella Tracy.

For the upper grades, volunteers must pass an open-book algebra test and receive training on how to use virtual classrooms. For elementary grades, volunteers get training and resource materials on topics such as decimals, fractions and multiplication tables. All volunteers must pass state background checks required for working with children.

Tutoring older students requires a commitment of an hour per week for 9-12 weeks plus 30 to 60 minutes per week of preparation. Elementary tutoring sessions usually last 40 minutes.

"For younger students, the online sessions often take place during the school day using a classroom computer," Tracy said. "Older students and veterans often require more flexibility. They could be juggling a classroom or even a work schedule. Sometimes they need night sessions, which some tutors like."

For her volunteers, Tracy posts a schedule of students needing training, including the time of day and math level. Some tutor more than one student or serve as sub-



Mia is tutored by Taria-Gale Wilkins.

COURTESY OF RSVP

stitutes if a student's regular tutor is unavailable.

"It's a high-impact volunteer opportunity that you can do from home," she said. "It's great for people who want to stay safe right now but still want to make a difference."

A volunteer's experience

"It's just the most wonderful retirement job," said Peter Horodowich, 78, who began tutoring students at Harrison High School in Bryn Mawr shortly after he re-

tired as a manufacturing executive. "I was good at math and science so that's where I concentrated. But COVID really slowed it down. Nobody was doing face-to-face."

So he contacted RSVP. Tracy matched Horodowich with a Cheyney Uni-

versity student who was having difficulty with physics, a math-intensive subject. Most RSVP tutors communicate with students using a whiteboard platform, Zoom for older students and Scriblr for elementary students.

"The student emails me

her work and I write up each problem, then email them back to her," he said. "We go over them when we meet online. Sending the student detailed solutions cuts down on the setup time."

"I'm impressed with the variety of needs I see when RSVP posts the students needing help. You don't have to have a Ph.D. to fit in at some level. Everybody should try volunteering at something they like. With this program, you don't have to leave home. You do it online."

'A good relationship,' mom says

When Taria Gale-Wilkins's stepdaughter Mia switched to a new public school for eighth grade, she struggled with math. Gale-Wilkins learned about the My Free Tutor program and contacted RSVP.

"That was a year ago," Gale-Wilkins said. "It's been a good relationship."

Mia, now in ninth grade, meets weekly with her tutor, a retired chemical engineer.

"Her grades have gone from a low C to a high B+," Gale-Wilkins said. "She's understanding math better, and her teacher loves her interest in the class. She's working on algebra and a little bit of calculus. She and her tutor work on her homework after school, when it's still fresh."

Gale-Wilkins suggests parents with kids who need math help should give My Free Tutor a try. "It has many benefits, both for the student, parent and teacher," she said. "The teacher will know that the student is putting in the work to understand the materials."

She reminds potential tutors that "the young people are our future."

TUTORS » PAGE 5



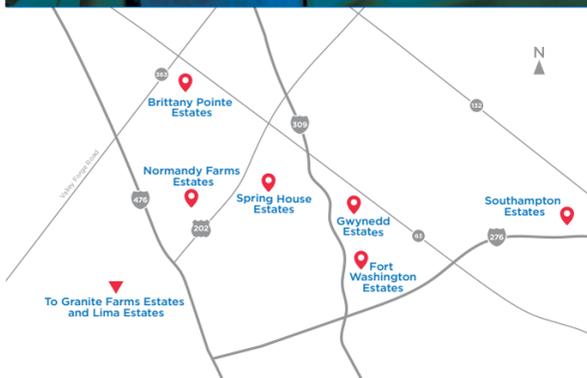
This is the life!

PAM
Southampton Estates
Southampton

Choosing to spend your retirement the way you want is something to celebrate, whether you're taking it easy or living it up. At Acts Retirement-Life Communities in Pennsylvania, you'll enjoy a worry-free, resort-like lifestyle so you can make the most of every day with superb activities, amenities, and a variety of gracious living options. Best of all, with Acts Life Care®, you'll pay for future care in today's dollars should needs ever change. And with a variety of pricing plans, happiness is closer than ever. Discover all your retirement can be. Call us today.



Discover more at (866) 956-5329 AboutActs.com/SeniorLifeMag



Visit Our PA Communities:

- Brittany Pointe Estates, Lansdale
- Fort Washington Estates, Fort Washington
- Gwynedd Estates, Ambler
- Granite Farms Estates, Media
- Lima Estates, Media
- Normandy Farms Estates, Blue Bell
- Spring House Estates, Lower Gwynedd
- Southampton Estates, Southampton

ESTATE PLANNING

Be aware of what a will can't or shouldn't do

A will allows you to distribute your worldly goods, select a guardian for minor children and name an executor to carry out your wishes.



Liz Weston
Nerd Wallet

But you should be aware of what a will can't or shouldn't do. This is particularly true if you're drafting your own document without an attorney's help, since you could unknowingly make a mistake that upends your whole estate plan.

What a will can't do

A will can't avoid probate, the legal process that typically follows death. In probate, your will becomes a public record and the court supervises the distribution of your estate.

In many states, probate isn't particularly expensive or lengthy. In other states — such as California and Florida — probate can be costly

and time-consuming, which is why many residents wish to avoid it.

A common way to bypass probate is to create a revocable living trust and then transfer ownership of your real estate, accounts and other property into the trust.

You retain control, but upon your death, the person you name as your successor trustee can distribute your property without a court's involvement, says Matt Palmer, associate product counsel at online legal site LegalZoom.

You can avoid probate using other means. Jointly held property passes directly to the other owner, bypassing probate. Accounts with beneficiaries, such as life insurance and retirement funds, can also avoid probate.

You may be able to use "transfer on death" or "payable on death" documents to designate beneficiaries for other financial accounts. Some states have transfer on death deeds for real estate or transfer on death

registration for vehicles.

Your will can't override a beneficiary designation or change who inherits jointly held property, Palmer says. For example, if you forget to change the beneficiary of your life insurance from your previous spouse to your current spouse, your ex usually will get the proceeds regardless of what your will says.

You also can't leave property to pets with a will or any other estate document, since pets are considered property, Palmer says. You can, however, use your will to designate someone to care for your pet and leave that person money to do so.

What a will shouldn't do

You may see your will as a way to finally force people to do what you want. You could leave your nephew a bequest that he receives only if he finally finishes college, or stops smoking or meets some other condition.

But putting conditions in

a will is often a bad idea, says Betsy Hannibal, senior legal editor at Nolo, a self-help legal site. Some conditions — such as requiring someone to marry, divorce or change religions — aren't legally enforceable because they're considered contrary to public policy, Hannibal says.

"Such clauses would include conditional gifts that try to control recipients' protected individual freedoms, like their marital status or religious beliefs, as well as gifts that would require the recipient to do something illegal," she says.

Other conditions are simply unwieldy. Someone must oversee the bequest and decide when the conditions are met, which might be difficult or take a long time, she says.

If you want to impose conditions, consider paying for an attorney to set up a trust rather than using a will.

Expect to spend \$2,000 or more, Hannibal says. You'll need to appoint a trustee, who may need to

be paid from the trust for their services. Also, when the money is in the trust, it can be subject to high trust tax rates. Only you can decide if putting strings on an inheritance is worth the extra cost.

Another time to use a trust is when you want to leave money to someone with special needs who is receiving government benefits. Even a relatively small bequest could disqualify them from essential benefits such as Supplemental Security Income and health insurance coverage through Medicaid. Special needs trusts must be carefully drafted to be effective, so consider consulting an experienced attorney.

What you may not want to do with a will

Technically, you can disinherit your wife or husband in your will. In reality, disinheriting a spouse can be extremely hard to do.

"Every state has a mechanism that protects a spouse from being completely dis-

inherited," Hannibal says.

In community property states, a spouse generally has a legal right to half of the property acquired during a marriage, regardless of how the property is titled.

Community property states include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington and Wisconsin. In the other, common law states, a spouse usually has a right to claim one third to one half of the estate, regardless of what a will says.

A spouse can agree to be disinherited in a prenuptial or postnuptial agreement, or they can "disclaim," or refuse, an inheritance so that it goes to other heirs.

If your spouse is willing to be disinherited, consult an experienced estate planning attorney for help drafting the appropriate documents. If your spouse isn't willing, you can talk to the attorney about your options, but understand that disinheriting them may not be possible.

Tutors

FROM PAGE 4

Student: 'It's been great'

Matthew Wilford, 19, a sophomore at Cheyney University, has received weekly tutoring from RSVP for three courses: intermediate algebra, elementary functions (pre-calculus) and calculus.

Cheyney's student Success Center works with RSVP to provide the tutors. Wilford's current tutor, Roger Cheng, has a Ph.D. in electrical engineering and was a college professor and administrator before retiring.

"It's been great," Wilford said. "Math hasn't always been my strongest subject. It helps me to talk it

out with someone and to do exercises to gain a better understanding of topics I didn't understand in class."

He reports receiving a B in algebra and an A in the other two courses.

"Both of my volunteers have been very friendly people, willing to help and willing to change times if that's needed," he said. "I sent them the syllabus and then the concepts I'm learning each week. If there's something they don't know, they look it up. It's been great."

For more information

To discuss or apply as a volunteer for My Free Tutor, call RSVP's volunteer coordinator at 834-1040, ext. 123, or email anabelat@rsvpmc.org. Parents can register to receive tutoring for their child by



Matthew Wilford, Cheyney University sophomore

visiting rsvpmc.org/mft-teachers-parents. You'll find detailed information at rsvpmc.org/my-free-tutor-home-page.

To learn about additional RSVP programs, visit www.rsvpmc.org.

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



Peterr Horodowich, math tutor

Providence Place at the Collegeville Inn

Enhanced Senior Living

Redefining Home...

Join a community with the true comforts of home - warmth, company and care.

- 🌿 INDEPENDENT LIVING
- 🌿 ASSISTED LIVING
- 🌿 EARLY-STAGE MEMORY SUPPORT
- 🌿 LATE-STAGE MEMORY CARE
- 🌿 RESTORATIVE CARE

Our doors are open - Call today for a tour!

4000 Ridge Pike, Collegeville

610-222-5007

www.Providence-Place.com



FITNESS

Heed health care provider's exercise advice

By John Grimaldi

The Association of Mature American Citizens strongly encourages older Americans to stay in shape. But we offer this advice with an abundance of caution.

Your health care providers call the shots, and we recommend that seniors heed their advice when it comes to what you should or should not do for exercise, said AMAC's CEO Rebecca Weber.

Dr. Andrew E. Budson is chief of cognitive and behavioral neurology at the Veterans Affairs Boston Healthcare System, lecturer in neurology at Harvard Medical School and chairman of the Science of Learning Innovation Group at the Harvard Medical School Academy.

"Changes in strength, swiftness and stamina with age are all associated with decreasing muscle mass," he said. "Although there is not much decline in your muscles between ages 20 and 40, after age 40 there can be a decline of 1% to 2% per year in lean body mass and 1.5% to 5% per year in strength."

Budson noted that aging can also raise coordination issues as we grow older, issues that are associated to the brain and nervous system. He said that reduced strength and coordination, too, is the result of a lack of physical activity.

Certified Cognitive Behavioral Therapy specialist Brock Armstrong agreed.

"Exercise affects the brain in many ways," Armstrong said. "It increases heart rate, which pumps more oxygen to the brain. It aids the release of hormones which provide an excellent environment for the growth

of brain cells.

"Exercise also promotes brain plasticity by stimulating growth of new connections between cells in many important cortical areas of the brain. Research from UCLA even demonstrated that exercise increased growth factors in the brain which makes it easier for the brain to grow new neuronal connections."

The National Institutes of Health also tells us that as we age cognitive issues may emerge. For example, it can get harder to make quick decisions.

"Age-related diseases accelerate the rate of neuronal dysfunction, neuronal loss and cognitive decline, with many persons developing cognitive impairments severe enough to impair their everyday functional abilities, the definition of dementia," the NIH said. "There is growing evidence that healthy lifestyles may decrease the rate of cognitive decline seen with aging and help delay the onset of cognitive symptoms in the setting of age-associated diseases."

In other words, Weber said, exercise can be good for the brain and body as we age; talk to your doctor about it. He or she can help you design an exercise regimen tailored to your needs.

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.



STOCKSNAP

Exercise is good for your physical and mental health, but be sure to check with your doctor before starting a regimen.

Asset Protection Isn't Just For Rich People

Wills and revocable living trusts don't provide any protection during your life, especially from losing your money to the high costs of long term care.

The good news?
There are trusts that do provide this protection, and they are our specialty.

Even better news?
You don't lose control of your assets or money!

Want to know more about how we can help you use the right estate planning tools to protect a lifetime of savings?

CALL US TODAY (610) 718-6368

PILELAW.COM

Feel Certain.

It's a big decision. Finding the right supportive living community is not just about a nice apartment. It's about finding attentive care, meticulous housekeeping, engaging social programs, excellent dining, and responsive leadership.

Call about our CELEBRATION RATES!
877-865-5568.

Virtual & "After Hours" Meetings Available

PILE
LAW FIRM

1777 Sentry Parkway West Suite 404 Veva14
Blue Bell, Pennsylvania 19422

Your Other Partner

WILLS - TRUSTS - POWERS OF ATTORNEY - PROBATE - NURSING HOME MEDICAID - VA "AID & ATTENDANCE"

Daylesford Crossing

THE MAIN LINE'S FAVORITE SUPPORTIVE LIVING & MEMORY CARE

DaylesfordCrossing.com | 1450 Lancaster Avenue, Paoli

SAGELIFE | Living to the Power of You

SENIORS

Seniors feel younger than ever, but COVID may reinforce ageist notions

By John Grimaldi

It's not how old you are; it's how old you feel. Survey after survey show that the majority of senior citizens don't feel like senior citizens. They feel younger and more active than they thought they'd be — whether you ask a 55-year-old or a 70-year-old.

“When we were kids, old folks looked and acted old; today's kids are amazed at the energy and spunk of 70-year-olds and even 80-year-olds they encounter,” said Rebecca Weber, CEO of the Association of Mature American Citizens.

Meantime, the COVID pandemic may be giving youngsters new ageist notions, she warned.

The Website <https://brightside.me/> says it's all because we each have our own biological clock, and it rarely coincides with our biological age. American researchers have come to the conclusion that biological aging in recent years has been happening more slowly, which is why subsequent generations stay younger looking longer.

The plain fact is that most of America's 70-year-olds and 80-year-olds don't feel or look their age these days.

One study, the results of which were reported last year, compared two groups of seniors. The first group consisted of individuals who were born between 1910 and 1914. They were between the ages of 75 and 80 when they were interviewed and examined.

Participants in the second group were born between 1938 and 1943. They, too, were evaluated in the same manner at the ages of 75 and 80. The results showed that those in the second group were stronger and living to



DEPOSITPHOTOS

Most of America's 70-year-olds and 80-year-olds don't feel or look their age these days.

older ages with better physical functioning.

Another study polled 2,000 individuals 65 years of age and older — 72% of them reported feeling younger than their chronological ages might suggest, and some 50% said they felt younger by 15 years.

Weber said these longevity statistics should be powerful weapons for combating the menace of ageism — the stereotyping, prejudice and discrimination against people on the basis of their age.

According to the Institute on Aging, “Just because we

age, doesn't mean we should be treated differently because of it.”

One would think that the fact seniors have been steadily becoming the majority in our population for quite some time might serve to discourage ageism; the statistics show that about 10,000 Americans celebrate their 65th birthdays each and every day. But it has done little to discourage the bias of aging.

The Reframing Aging Initiative describes ageism as an implicit bias — the unconscious attitudes and beliefs that lead to snap judgments

about older people. The RAI says ageism is bad for our health and for our economy. It makes us sick and costs “our nation billions in avoidable health care costs. Ageism (also) stifles the economy by limiting the participation of older workers, despite their years of experience.”

So how do these unconscious attitudes form. Some say it is due to the stereotyping by younger generations as a means of rebelling against the authority of their elders. That may be true and, if so, perhaps the pandemic has exacerbated the notion, according to Weber.

She cites an American Psychological Association report that COVID may reinforce ageist beliefs. The APA report cites Shevaun Neupert, Ph.D., a professor of psychology at North Carolina State University, who says that messages “such as ‘stay home and protect your grandmother’ could both shape how younger people think about older adults now and how they themselves will think about being older as they age. This is a transformational time to imagine how generations of people will experience aging now and in the future.”

“It is always important to remember It's not how old you are; it's how old you feel,” Weber said.

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.



Decidedly Different. Decidedly Ready.

A simpler, more convenient lifestyle awaits at Dunwoody Village where you can ditch all the humdrum chores of homeownership. That leaves you with time for your favorite activities like golf and book club. Or pick up a new hobby—be it quilting, pickleball or woodworking. Ready to embrace your newfound freedom? Call us today and arrange a visit.



(610) 359-4400 | www.dunwoody.org
3500 West Chester Pike, Newtown Square, PA 19073

Independent Living • Rehabilitation • Personal Care • Skilled Nursing • Memory Support • Home Care

FALL INTO SAVINGS

SENIOR HOUSING

Independent Living

HARRISON HOUSE
CHESTER COUNTY

Contact us to learn how you can save \$1,000 when you move into an Independent Living apartment! Enjoy carefree living at an affordable cost! All rent includes utilities.

610-384-6310

300 Strode Avenue, Coatesville, Pennsylvania

www.harrisonseniorliving.com

COMMUNITY SERVICE

Plush Mills Baking Club makes cinnamon buns for neighbors



COURTESY OF PLUSH MILLS

The Plush Mills Baking Club, including Rosalie D'Ortone, recently baked cinnamon buns for their neighbors in Personal Care at Plush Mills, a SageLife senior living community in Nether Providence, Delaware County. Plush Mills is home to a wide variety of resident groups and clubs — and always encourages residents to start their own and share their interests with others in the community.

PROMOTING SENIOR WELLNESS

THE IMPORTANCE OF A SOCIAL LIFESTYLE AS WE AGE

By Samantha Gordon

We all love getting together with family and friends, whether we are celebrating another birthday or hosting a dinner party.

Being surrounded by loved ones makes us feel happy and confident, and social activity is important for our health, physically and mentally.

Studies have shown those who surround themselves with a positive social life are more likely to live a longer lifespan.

The impact a social lifestyle has on us mentally

When we surround ourselves with our favorite people, whether it's at church, getting coffee or attend-



COURTESY OF THE HICKMAN

Maintaining a healthy, active lifestyle can have numerous positive effects on our bodies.

ing an event, we have less chance of developing dementia or Alzheimer's in the future. As we interact with other people, it promotes a positive effect on our mind as we keep it active and running.

Reducing social isolation and depression can improve our longevity and memory. Even lowering our stress can have lasting effects. A meditation class, book club or any activity that you enjoy doing with others can improve our mental health.

Staying physically healthy while socially active

Maintaining a healthy,

active lifestyle can have numerous positive effects on our bodies. Whether we walk to the store with a friend or join a yoga class, we are affecting how our body reacts to what we are doing. Participating in healthy, safe exercise and diet with the motivation of others can lower certain health issues such as blood pressure, heart disease and obesity.

There are many different social activities to participate in. Join a volunteer committee, a club, class or attend an event and see the many opportunities it provides.

If trying a new exercise regimen, be sure to con-

sult your doctor first to ensure it is the safe option for you.

As always, in times like these it's important to be cautious when around others. Visit [cdc.gov](https://www.cdc.gov) for guidelines for attending large and small events and how to prevent the spread of COVID-19.

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.



Downtown Living at its Finest

Discover the comfort of a service-rich environment and experience the value of a caring community. Come see why so many of your neighbors are moving to **Elm Terrace Gardens!**

Residential Living • Skilled Nursing
Respite Care • Personal Care • Memory Care



Call Erin Trout today!
215-361-5656

660 North Broad Street, Lansdale, PA 19446
www.ElmTerraceGardens.org

Senior life Send Us Your *favorite* **RECIPES** and win a gift card!

What are you cooking up that's been a family favorite or a hit at parties? Include the name of the recipe, how many it serves, ingredients, directions for preparing it and a photo of the finished dish.

Submit it to:
seniorlife@medianewsgroup.com

We will publish a recipe in each edition of our biweekly Senior Life feature.

Gift card winner will be randomly selected from all recipes submitted.

Winter STOREWIDE SALE!

MASTROIENI FURNITURE

1113 Bethlehem Pike
Montgomeryville
(Next to the Shoppes at English Village)

215-643-6372
mastroienifurniture.com

Hours:
Mon. & Fri. 10am-8pm
Tues., Wed., Thurs., Sat. 10am-6pm
Sun. Noon-5pm

Family Owned and Operated Furniture Store

HEALTH

How to improve, maintain and monitor your heart health

By Shelley Kanther
Griswold Home Care

In February, millions of individuals across the country celebrate Heart Health Month. It presents an opportunity to focus on well-being in general and to take steps that will create a positive impact in many areas of your life.

At Griswold Home Care, our team of caregivers is experienced in helping rehab clients in a variety of areas, including post-heart surgery and physical therapy exercise support. While providing rehab clients with personalized care, we've seen the progress that is made by older adults who choose to make life decisions that focus on improving their heart health.

According to the Centers for Disease Control and Prevention (CDC), heart disease is the leading cause of death for men and women and most racial groups, in the United States. The CDC also cites that heart disease kills one person every 36 seconds, with approximately 659,000 Americans dying of cardiovascular disease annually. That is one in four Americans.

With this information in hand, we should all place a priority on improving, maintaining and monitoring our heart health. Here are some tips from the National Heart, Lung, and Blood Institute that can place you on a path to improving your overall well-being:

Understand your risks

The first step to improving your heart health is understanding your risks of heart disease. Speaking to your doctor should be a part of getting started.

Your risk depends on a variety of factors, some of which are changeable, while others may not be. These risk factors may



BIGSTOCK

be tied to habits that you make, and they may be different for each person.

Get your blood pressure and cholesterol checked

Two major risk factors for heart disease are high blood pressure and high blood cholesterol. If either of these numbers is high, work with your doctor to achieve a healthy range.

Choose heart-healthy foods

Heart-healthy eating involves choosing certain foods, such as fruits and vegetables, while limiting others, such as saturated and trans fats and added

sugars.

You can also speak to your doctor about a prescribed heart-healthy diet.

Achieve and maintain a healthy weight

A healthy weight for adults is usually when the body mass index (BMI) is between 18.5 and 24.9, which takes your height and weight into account.

You can search for BMI Calculators online, and there are also several smartphone apps that can help.

Note there is some flexibility here, and each body is unique, so make sure to consult your doctor if you have questions about your weight.

Manage stress

Research suggests that an emotionally upsetting event, particularly one involving anger, can serve as a trigger for a heart attack or angina in some people.

Stress can contribute to high blood pressure and other heart disease risk factors.

Some of the ways people cope with stress — drinking alcohol, using other substances, smoking or overeating — are not healthy management techniques.

Alternatively, you can try talking to a professional counselor, participating in a stress management program, practicing meditation, and being physically active.

At Griswold Home Care, we've made it our mission to provide care that inspires wellness for our clients and their families.

We're proud to offer personalized plans that encourage mental, physical and emotional health through our compassionate services.

As we continue to celebrate Heart Health Month, we hope you will take the opportunity to assess your own health and take action to improve in areas that need attention. By doing so, you can live your best and most fulfilling life — no matter your age.

About Griswold Home Care: With 168 locations in 29 states, Griswold Home Care is one of the coun-

try'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.

Planning for tomorrow starts today.



Add a Little More Certainty to Your Future

Throughout the pandemic our homes provided us a sense of comfort, safety and familiarity as everything around us became unrecognizable. Friends Life Care offers the opportunity for you to carry that same peace of mind into your retirement years.

We've put together an entire kit to help you navigate the confusing retirement landscape and explain how Friends Life Care can help you remain independent in the comfort of your own home as you age.

Visit FriendsLifeCare.org/aginginplacekit to request your free Aging in Place Kit, email us at info@flcpartners.org or call 215-628-8964, Ext. 235.



© Friends Life Care 2022. Friends Life Care is a nonprofit organization and subsidiary of Friends Life Care Partners.



Artman is For Loved Ones!

Memory Care at the Artman Personal Care Community provides highly personalized services for residents with Alzheimer's and dementia-related conditions.

Your loved one deserves a fulfilling life at Artman.



To schedule your personal visit, please call MaryAnn at 1-877-388-1218 or go to www.Artman.org/Compassion

Personal Care • Short-Term Rehab
Skilled Nursing • Memory Care

ARTMAN

250 N. Bethlehem Pike, Ambler, PA 19002

215-643-6333

www.Artman.org





Congratulations!

Every day the staff at Barclay Friends makes a commitment to serve older adults in Chester County.

Located in a residential neighborhood of West Chester Borough, our beautiful NEW Preston residence is open and a number of apartments available. Preston provides residential living, personal care and memory care programs in neighborhoods unlike accommodations you have seen in any other community. Barclay Friends offers various amenities to meet an individual's health and wellness needs, so even as one's needs change, personal services can continue to be provided in the same community.

To learn more, give us a call at 866-963-6849 or visit us online BF.Kendal.org.

Barclay Friends

A KENDAL AFFILIATE

700 N. Franklin Street, West Chester, PA 19380

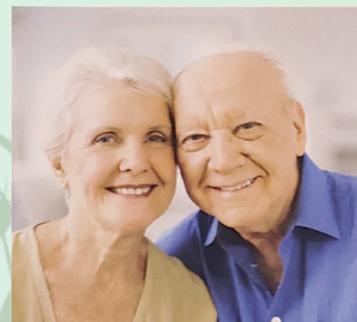


A not-for-profit Continuing Care Community serving older adults in the Quaker tradition



HEATHERWOOD RETIREMENT COMMUNITY

Great friends make great neighbors!



Enjoy the benefits of having your friends live nearby while also receiving a substantial incentive through
Heatherwood's Resident Referral Program!

*Have a friend who would love living at Heatherwood? Let us know! If your friend moves in upon your referral, you will receive a **\$1,000 rent credit** 30 days after your friend has moved in with us.*

To refer a friend, please fill out the resident referral information on the back of this flier and give it to our sales director or executive director.



HEATHERWOOD

A SENIOR LIVING COMMUNITY

3180 Horseshoe Pike, Honey Brook, PA 19344

Call Bill 610.273.9301 EXT. 360 • HeatherwoodRetire.com



NEUROPATHYMOVIE.COM