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INCOME TAXES

DON'T OVERLOOK THESE TAX BREAKS

Here are some tips for the 50 and older crowd as tax day nears.

By Courtney Diener-Stokes

With federal income taxes due this year on April 18, not April 15, 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 \$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



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



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A tax prep professional can help identify tax breaks for your age bracket.

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>



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COLUMN

Older adults are doing work of local government

Local government can be one of the most overlooked elements impacting our day-to-day lives.



Judy Schwank
Report to the People

Whether it's emergency first response services, maintaining local parks, snow removal or road maintenance, there's a long list of services we use every day without even noticing.

The Pennsylvania Local Government Commission (LGC) is a bicameral, bipartisan legislative body in the Pennsylvania General Assembly that I'm fortunate enough to be a member of. As a member, I hear about the needs of local governments from every corner of the commonwealth. With such a diversity of communities in Pennsylvania, the issues that rise to the top can vary, but they all have a few things in common.

For example, in communities throughout Pennsylvania, older adults are currently filling important roles within local government. The LGC recently surveyed 866 elected municipal officials to get an idea of the current demographics. The survey found the average age of municipal officials is 60.8. Overall, roughly 74% of municipal officials are 55 or older. And 12% are over 75.

Older officials bring a lot of positive attributes to the table. For one, they tend to have been

in office for a longer period and have more experience managing the ins and outs of local government. The survey also found that older respondents tend to have lived in their municipality for over 20 years. This is a massive asset that gives officials valuable insight into what's needed and allows them to develop the deep ties to a community that are crucial at the local level.

The election of young leaders suggests that apathy may not be taking hold as strongly in parts of Berks County as it is in other areas of the commonwealth.

While civic-minded older adults are currently providing a steady hand at the helm of local governments throughout Pennsylvania, they won't be around forever. When older officials decide it's time to retire, we'll need people ready to fill these roles and carry on the work of local government. Last cycle, nearly half of local elected officials ran unopposed in both the primary and general election.

Fortunately for Berks County, last year we had our fair share of terrific young leaders step up to the plate and take an interest in the communities they call home. Last month, a number of young officials were sworn in to serve as city council members, borough mayors and township supervisors. These young local leaders have bright futures in public service ahead of them.

This is an encourag-

ing development that I hope becomes a trend. The LGC survey found that municipal officials believe resident apathy, which is often most prevalent among younger residents, is one of the biggest problems facing their community. The election of young leaders suggests that apathy may not be taking hold as strongly in parts of Berks County as it is in other areas of the

commonwealth.

What older adults in local government can do is begin encouraging others around them to get involved. After all, who knows more about the importance of local government than the officials who spend each day making sure the services we rely on are in place? They're in the perfect position to speak to the importance of the work they do, and why it needs to continue.

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

PERSONAL FINANCE

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

By Howard 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 is to 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.

Howard S. Blanck is an independent senior financial advisor in Reading and a retired high school Social Studies teacher, as well as the author of "Easing the Economic Blues" and numerous other financial publications. His website is seniorresourcesfinancial.com.

FITNESS

Heed health care provider's advice about exercising

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 connec-

tions 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.

"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," the NIH said.

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.

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ASK RUSTY

Will my Social Security benefits ever be non-taxable?

By Russell Gloor

DEAR RUSTY » If we take our Social Security at our full retirement age (66



Russell Gloor

years and 6 months for both of us) and we both continue to work, what are the income tax consequences? Is there an age

at which we can still work and draw Social Security without tax consequences on our benefits? — *Overtaxed Couple*

DEAR OVERTAXED COUPLE » Regardless of when you claim your Social Security benefits, whether those benefits are subject to federal income tax depends entirely upon your income as reported to the IRS. This is true even if you collect Social Security benefits after you reach your full retirement age — there is no age at which SS benefits become exempt from federal income tax. Here's how it works:

Taxation of your Social Security benefits depends on two things: first, the amount of your combined income from all sources (known as your Modified Adjusted Gross Income or MAGI), and second, your income tax filing status (whether you file your income taxes individually or jointly as a married couple). Your MAGI consists of your Adjusted Gross Income (AGI) on your income tax return, plus half of your Social Security benefits received for the tax year, plus any other non-taxable income you may have had.

If your MAGI for the



tax year exceeds certain thresholds, then some of your Social Security benefits are taxable at whatever your normal IRS tax rate is. If, as a couple, you file your income taxes as "married-filing jointly," and your MAGI is over \$32,000, then 50% of your Social Security benefits received during the tax year becomes part of your overall taxable income at whatever tax rate is standard for your income. But if your MAGI as a couple for the tax year exceeds \$44,000 then up to 85% of your SS benefits becomes part of your overall taxable income. If your MAGI as a married couple is less than \$32,000 then your Social Security benefits aren't taxable.

For those who file their federal income taxes as a single the thresholds are lower. If your MAGI as a single filer is \$25,000 or less, your Social Security benefits aren't taxable. However, if your MAGI as a single filer is more than \$25,000, then half of your Social Security benefits received during the tax year becomes part of your overall taxable income, and if your MAGI as a single filer is more than \$34,000 then

up to 85% of your benefits for the tax year becomes part of your taxable income. But a word of caution for those who are married but choose to file taxes "married — filing separately": if you file separately and live together at any time during the tax year, the threshold for taxation of Social Security benefits is zero.

So, federal taxation of your Social Security benefits depends entirely upon your combined income from all sources and your income tax filing status. Your age doesn't come into the picture at all, even if you are collecting Social Security benefits after your full retirement age.

Be aware, however, that a dozen U.S. states levy an income tax on Social Security benefits, so you should check the tax laws in your state of residence to see if some or all your Social Security benefits will be taxed by the state you live in.

Russell Gloor is a certified Social Security adviser by the Association of Mature American Citizens: <https://amac.us/social-security-advisor>.

COLUMN

For a lasting legacy, memories mean much more than money

By Ryan Daniels

You can leave a legacy with more than money.



Ryan Daniels

Certainly, passing on generational wealth can have a lasting impact for years to come. However, money only goes so far and doesn't always reach a deeper level of meaning for the next generation. Consider how you can reach beyond your bank account and leave a legacy that will touch the hearts and minds of the loved ones who follow in your footsteps.

Perhaps you've held on to antiques, trinkets and time-treasured memorabilia in hopes of passing down the memories to the next generation. Some of them might be worth a lot of money and others are priceless because of the memories they hold. Do you let it all sit safe in the blanket chest and curio cabinet to be sorted when you're gone, or do you try to pass it along to watch the next generation enjoy it while you can?

There is no right answer and it's not an easy thing to decide. But, these treasures can become part of your legacy.

What makes the relics important are the stories they tell. Be sure to take the time to write them down as well as share them over a cup of coffee before they are lost in time. It might be

as simple as a ribbon worn in your hair on a first date or a gun passed down generations with the hunting tales that echo louder than the shotgun shells it fired. No matter what it is, the stories are what give these things significance and add to your legacy.

As you begin sorting and sharing, you may have someone in mind that you want to pass along a cherished treasure to, only to find out they don't really want it. As upsetting as that might be, it's best to pass it along to someone who really would appreciate it rather than insist and find it later sitting in the second-hand store sold for quick cash — the stories it signified lost among the dust on the shelves.

Whether it's a rusty old screwdriver or string of pearls, the story gives it significance regardless of the monetary value it may hold.

There is a balance to living a life and leaving a legacy. Don't feel obligated to hold on to things that won't be appreciated. Instead, consider selling to someone who would value it, perhaps a collector, and use the extra income to create another memory, whether it's a dinner out or day trip to drive by your childhood home to reminisce. Just because you're beginning to think about your legacy doesn't mean you have to be done enjoying what experiences life has to offer.

In the end, it doesn't matter whether you choose to keep the curio cabinet filled

or pass along the treasures to begin leaving your legacy. What really matters is keeping the stories alive.

Remember, always balance living a life and leaving a legacy. If you hold onto treasures, make sure you share the stories early and often so when the time comes for family to figure things out, those stories are alive and well and can carry on the memories. If you choose to begin passing them along, include the stories and make sure they go where they will be cherished.

As you consider how you will leave your legacy, be sure you consult with a financial advisor and estate attorney to begin making sure everything is in order to carry out your wishes. Having the proper legal documents and appropriate beneficiaries assigned can make a world of difference when the time comes.

So remember, it's always a balance of living a life and leaving a legacy. Start sharing your stories and writing your legacy in the hearts and minds of those who will listen.

Ryan Daniels is a financial advisor and author of "Money Basics and Fundamentals." He is host of the "Say Hi to Money" podcast and an Army veteran who enjoys continuing to serve, "Supporting communities building financially strong families." Visit his website at www.RFinances.com.

Senior life

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 S O U P S O A B T C H I L I S Z P P M T
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 S E E A E O E N E R A W K O O C E A R O
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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.



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SAGELIFE | Living to the Power of You

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.

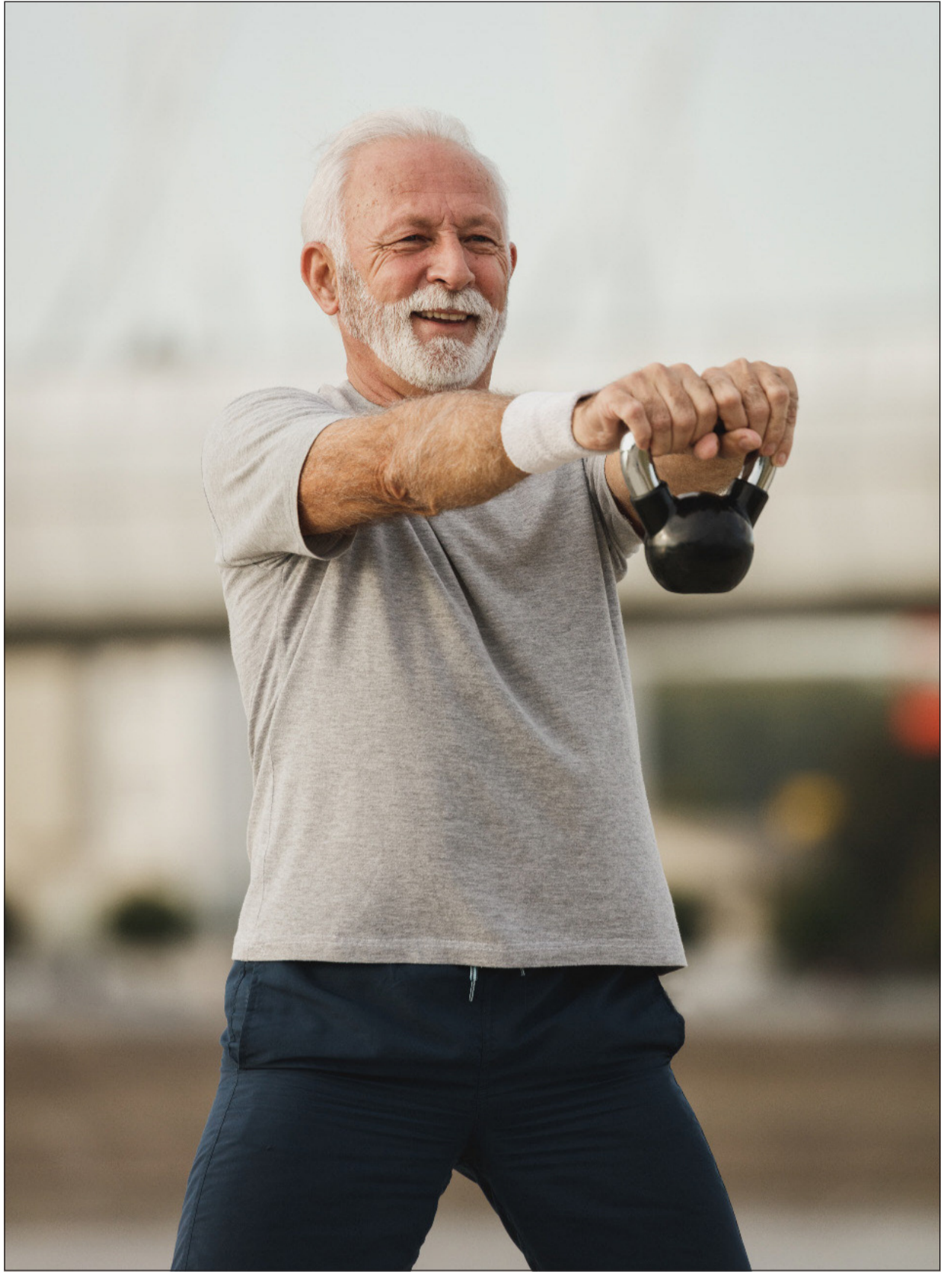
"Exercise also promotes brain plasticity by stimulating growth of new connections between cells in many important cortical areas of the brain. Research from UCLA even demonstrated that exercise increased growth factors in the brain which makes it easier for the brain to grow new neuronal connections."

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.



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

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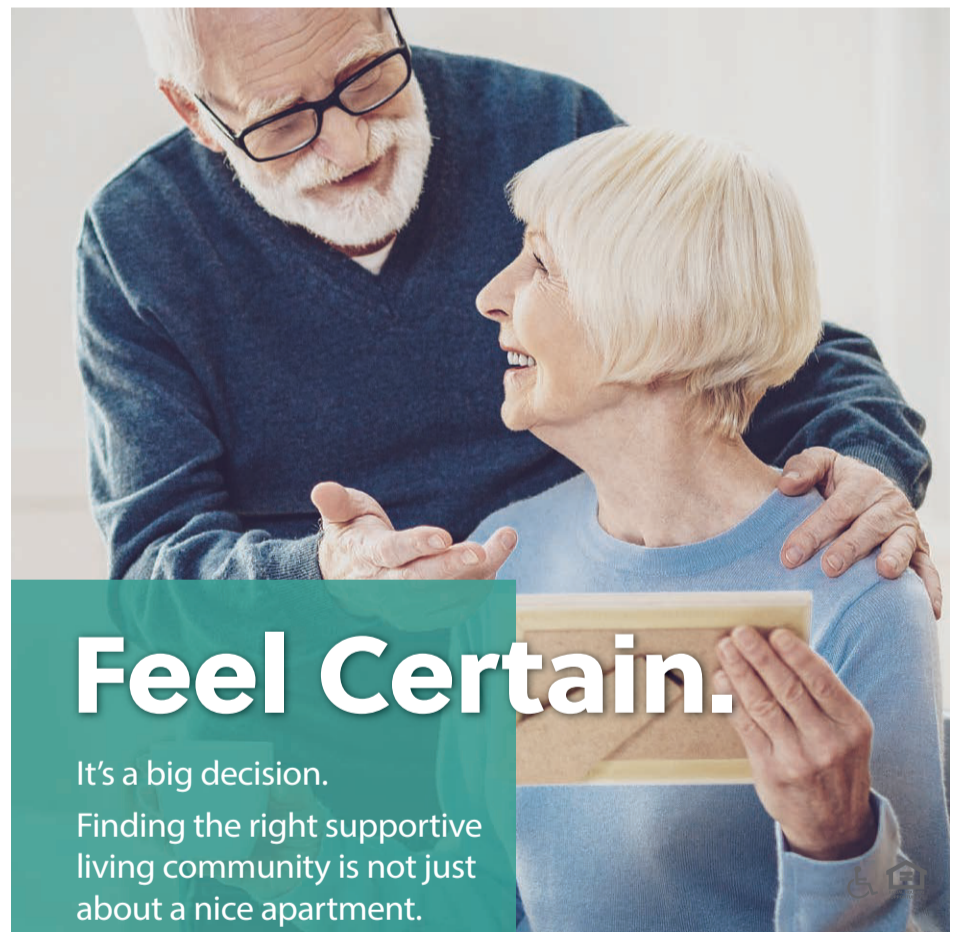
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HEALTH

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



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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.

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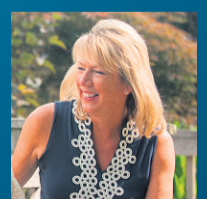
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