

HEALTH

MARCH IS NATIONAL COLORECTAL CANCER AWARENESS MONTH

By Courtney Diener-Stokes
For MediaNews Group

March is National Colorectal Cancer Awareness Month, which serves as a time to promote awareness, encourage screenings and educate.

According to the organization Fight Colorectal Cancer, which has an aim to create greater awareness, by 2030 colorectal cancer is expected to be the No. 1 cancer killer for people ages 20 to 49.

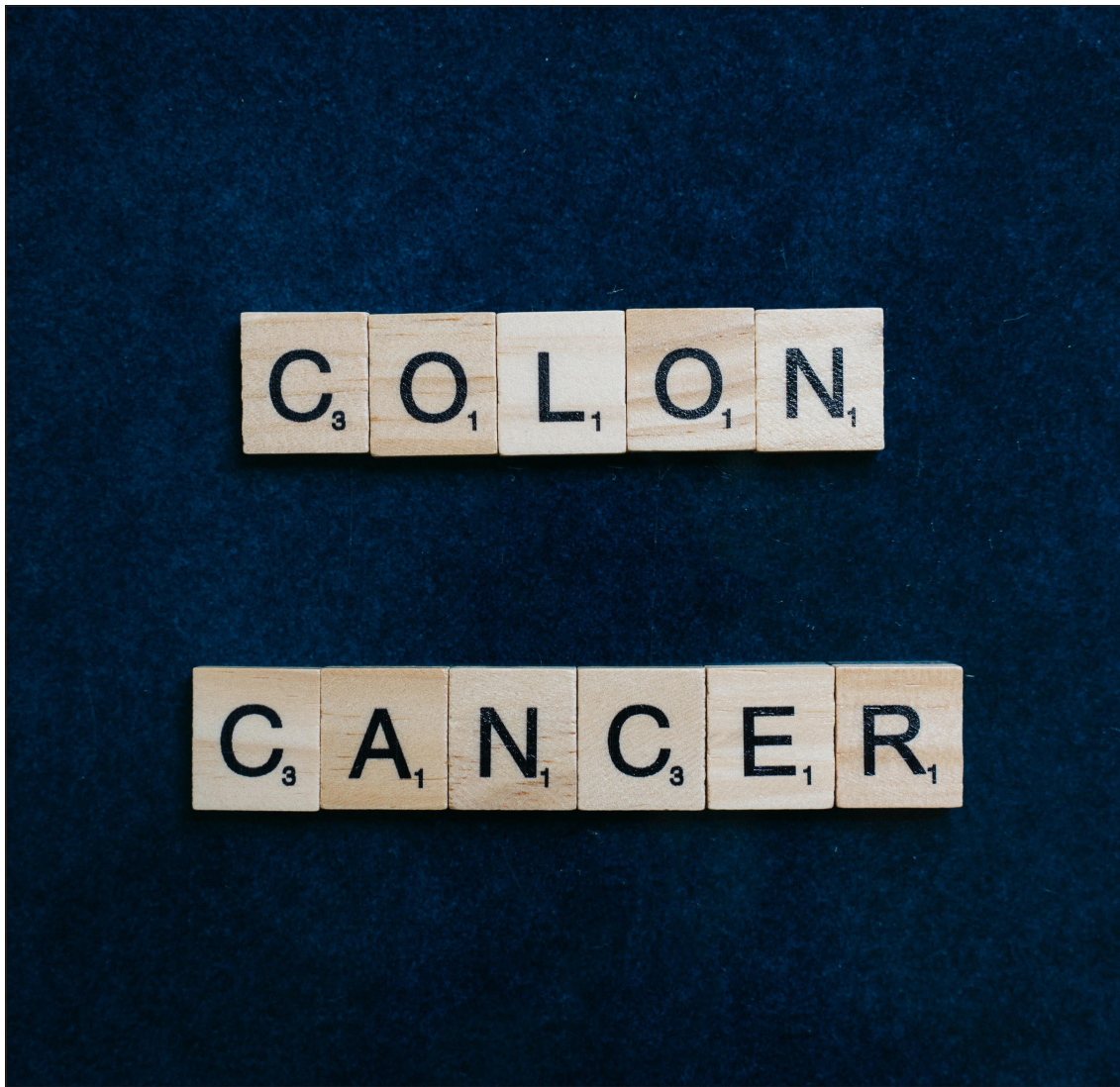
In 2018, the age to begin screening regularly was lowered from age 50 to 45, so if you are over age 45 and were not aware of the new recommendation, now is the time to schedule.

According to the American Cancer Society, the pandemic has led to a substantial decline in cancer screening, but now that healthcare facilities have safety precautions in place there is no need to put off getting a colonoscopy. It could save your life.

Colorectal cancer on rise under age 55

According to www.uchicago-medicine.org, the recommended age was lowered from 50 to 45 because colorectal cancer cases are on the rise among young and middle-age people. Deaths of people under age 55 increased 1% per year from 2008 to 2017, even though overall colorectal cancer rates have dropped.

Colorectal cancer is most treatable when found early. Colonoscopies not only detect the disease but prevent cancer because precancerous polyps can be removed during the procedure.



COURTESY OF ANNA TARAZEVICH

March is Colorectal Cancer Awareness Month.

Life-saving resources

According to the Colorectal Cancer Alliance, these are the primary lifesaving resources to prevent, detect and treat colorectal cancer:

- Screening
- High-quality care
- Clinical trials
- Precision medicine
- Supportive communities
- Younger age to begin screening

Regular screening, beginning at age 45, is the key to preventing colorectal cancer (cancer of the colon or rectum).

If you're 45 to 75 years old, get screened for colorectal cancer

regularly. If you're younger than 45 and think you may be at high risk of getting colorectal cancer, or if you're older than 75, ask your doctor if you should be screened.

Sources: www.cdc.gov, ccalliance.org

Fast facts

- Among cancers that affect both men and women, colorectal cancer is the second-leading cause of cancer deaths in the United States.
- Every year, about 140,000 people in the United States get colorectal cancer, and more than 52,000 people die of it.
- Precancerous polyps and colorectal cancer don't always cause symptoms, especially at first. If you have symptoms, they may include blood in or on the stool, abdominal pain that doesn't go away or losing weight and you don't know why. If you have any of these symptoms, see your doctor.
- There are several screening test options. Talk with your doctor about which is right for you. Only about two-thirds of adults in the United States are up-to-date with colorectal cancer screening.

2022 colon cancer cases in the U.S.

Excluding skin cancers, colorectal cancer is the third-most-common cancer diagnosed in both men and women in the United States. The American Cancer Society's estimates for the number of colorectal cancer cases in the United States for 2022:

- 106,180 new cases of colon cancer
- 44,850 new cases of rectal cancer

Source: www.cancer.org



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FINANCES

Aging parents and their finances — a delicate discussion

By Jeff D. Opdyke
Rate.com

Death and money, two topics many families try to avoid altogether — are a crucial discussion for aging parents and their adult (often middle-aged or older) children.

So buckle up. Neither side wants to contemplate the parents' mortality. And discussing the parents' finances — how they'll be managed should the oldesters become unable, how property will be distributed when the parents die — is also touchy territory.

Of course, not discussing these issues is the bigger mistake. It's likely your aging mom and dad will need help with their affairs at some point, and waiting until their memory begins to fail will be a frustrating experience for all parties. There's also the danger of elder financial abuse scams. And it's important to have trustworthy adult children keep an eye on their parents' money coming and going.

My colleague Carla Fried has written about the essential documents to have in order as the years pass, and I suggest you read her advice here: <https://www.rate.com/research/news/dies-family-documents>

Carla has also organized advice for widows and widowers into two parts: one about matters of some urgency after the death of a spouse, and another about the longer term issues of a later life lived alone. You can read them here: <https://www.rate.com/research/news/financial-checklist-widows-part-one> and here: <https://www.rate.com/research/news/widow-checklist-part-two>

The aim of this column is to get aging parents and their adult children discussing death and money.

First, who ought to bring



ADOBE STOCK IMAGES

Neither parents nor their grown children relish talking about the older generation's end of life. But the estate arrangements of the inevitable event need to be discussed, and the parents should be the ones to broach the topic.

it up? Ideally the older generation. An invitation to your adult children to become more involved in your affairs is a gracious

and kind way to put everyone at ease. Your adult children are probably reluctant to bring it up, fearing you'll feel insulted or hassled.

Perhaps don't spring the topic on them over Sunday brunch.

If you can, plan a family meeting specifically to discuss this issue, and, if you're able, arrive with a packet of information and instructions on your wishes for when the time comes for your child to manage your needs.

Of course, not every aging parent will introduce the topic, and a conscientious adult child will, at the appropriate time, bring it up.

Either way, here are some items that ought to be in the parents' information packet, or on the adult kids' list of questions:

- **BANK ACCOUNTS»** Bank names, account numbers and beneficiaries, as well as the primary branch where you bank, if applicable. To the degree you trust your child, and to the degree you want assistance with routine banking needs, consider putting your child's name on the account and giving them online access. But do so cautiously. Those most likely to abuse senior citizens financially are family members.
- **INVESTMENT ACCOUNTS»** Brokerage and financial-

- planning firms, with your broker's or planner's name and contact information; account information and beneficiaries; any stock-purchase plans you're part of through your employer. Again, consider giving a trusted child some form of access to the account so they can monitor for shady trading activity and inappropriate investments, which are all too common in Wall Street's dealings with senior citizens.
- **LIFE INSURANCE POLICIES»** Insurance company, agent's name and contact; beneficiaries; and policy numbers for term life, whole life, annuity and long-term care policies you might own.
- **HEALTH INSURANCE»** Policy number, contact information and plan coverage. An introduction to your primary care physician and instructions to communicate openly with an adult child can be helpful, too.
- **PENSION»** If you have one, employee number, H.R. department contact, direct-deposit information (if not mailed to your home) and life, health or other insurance benefits you might receive through the company.
- **HOUSE DEED OR MORTGAGE OR REVERSE MORTGAGE»** Lo-

cation of deed or lender, account number, term and remaining balance.

- **AUTO TITLE OR LOAN»** Location of title or name of lender, term and balance remaining.
- **UTILITIES»** Account number. And it likely makes sense to include your child's name on the account in some fashion, though not as the responsible party. If utility services must be changed or terminated, being associated with the account will help your child manage this process, particularly in terms of reclaiming any security deposits for your estate.

To the adult children: Listen as the parents describe these items, even if you find the conversation meandering. Try not to interrupt. The respect you show in this initial discussion will indicate your willingness to respect your parents' wishes.

The idea isn't to jump in and manage their affairs as you would your own. Rather, your job is to help them manage their affairs as they see fit, doing what's needed to protect their interests.



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SPOT OF T

Make a difference in someone's life

By Terry Alburger

Valentine's Day this year was one of those days. I got up extra early, wanting to make sure I had ample time to prepare for the day.

Being Valentine's Day, I had a full schedule of events for which to prepare at work. Therefore, I needed to allot extra time that morning in order to spend lots of time wearing my puppy out with extra playtime. I had hoped that she would be worn out once I left for work.

You see, I was generous enough to share my cold with my husband, so he was not feeling up to the usual long play sessions outside during the course of the day. He works from home, and our pup is accustomed to lots of daily activity. But not that day. Try to explain that to a black lab.

No worries, I planned for it, we played hard, and she was good and tired when I left the house.

Have you ever noticed that when your day-to-day routine is interrupted, things do not quite go as smoothly as they should? Several things were different that morning and my autopilot obviously was on strike.

Upon arriving at work after my usual half-hour commute, I hopped out of the car, ready to face a very busy day, opened the back door of my car to remove my briefcase and... you guessed it. No briefcase. Which meant no computer. Muttering a few choice words under my breath, I hopped back in the car and headed back home. And there it was, my briefcase, waiting for me in my garage, just where I had inadvertently left it.

My 30-minute commute had turned into an hour and a half. I was a bit undone when I finally got to my office and was ready



WIKIMEDIA COMMONS

to hit the ground running to accomplish all I had to do. I was clearly in a silent chorus of "oh, woe is me!" But as I got to my office door, one of my co-workers arrived with a wonderful surprise — it was Valentine's Day, and his longstanding tradition was to buy an assortment of chocolate covered strawberries for all the ladies in the offices where I work.

There he stood, with

this tray of delectable delights extended in my direction. He had no way of knowing how much this little gesture changed the course of my day. All I could think was, what a wonderful surprise and a generous gesture on a morning when that was just what the doctor ordered. He was the difference between my self-proclaimed pity party and my usual mindset of how won-

derful life truly is.

It brought to mind the idea of paying it forward; the idea that, much as he improved the quality of my day, I had the capability to do that for others. We all have that capability. At most it takes a few minutes of your time to extend a friendly "hello, how are you doing?" to someone who looks like they might need someone to talk to.

Or to give a hug to

someone you know is struggling. Or to open a door for someone whose hands are full. Or just to evoke a smile from someone who you know is going through a rough patch.

While I cannot say that I'm happy that I tripled my morning commute that day just by not paying attention, I will say that the experience made me appreciate the kind gesture all the more. I was dis-

gruntled, I was distracted, and I was angry at myself. That all dissipated upon being the recipient of kindness. This man made a difference. You can make a difference, too.

You'll never know what kind of impact your kind gesture may have. It might just be exactly what someone else needed at exactly the right moment. Be someone's chocolate covered strawberry.

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PROMOTING SENIOR WELLNESS



PIXABAY

Be aware of the early signs of dementia

By Samantha Gordon

No one knows your parents or grandparents better than you. Their favorite food, shows and hobbies are all part of who they are and who you have grown up to watch.

However, when things such as interests or behavior start to change, it isn't uncommon to question why that is.

Dementia can involve the loss of one's memory or thinking abilities, such as problem-solving, that can interfere with daily living. There can be many dif-

ferent forms of dementia, including Alzheimer's disease, and it's essential to consult your loved one's doctor to ensure they are receiving the right care necessary. Discover some of the common early symptoms of dementia to keep an eye on.

Issues with memory

Reoccurring memory loss can be an early sign of dementia. While many of us forget things from time to time, regularly forgetting doctor appointments, plans with friends and family or keeping track of items such as a purse or glasses can become worrisome.

Losing track of time can also be an early symptom of dementia if it happens often. Forgetting the day, month and year or important holidays/dates can become a red flag.

Other factors can include difficulty remembering or finding certain words consistently. Losing track of thought mid-sentence or struggling to put simple words together can become worrisome and noticeable over time.

Losing interest in activities

We might know mom as

the person who will knit everyone a scarf for their birthday, holiday or knitting club, but lately, she hasn't been keeping up with her knitting as much and has shown little to no interest in it.

It's essential to pay attention to see what your loved ones enjoy doing, and if there is a change in those interests or behaviors.

Mood changes are common among those with early onset dementia. Becoming agitated, irritable, depressive or expressing signs of anxiety are warning signs to look out for.

Physical signs

One common physical sign to keep an eye on with our loved ones is wandering. People with dementia often get lost in familiar territory and begin to walk around for many reasons such as fear, boredom or anxiety. This can become a safety hazard if they wander out of the house.

Other things such as sleeping and eating problems are often common among those with dementia. Trouble falling asleep or remembering to eat or drink can become a safety risk, leading to becoming dehydrated or exhausted. Always continue to ob-

serve your loved one if you start to notice any signs. It's important to take note and talk to a medical professional to ensure the best care and treatment options for your parent or grandparent.

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.

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NUTRITION

IT CAN BE OK TO SPLURGE ON A STEAK, JUST NOT EVERY DAY

By John Grimaldi

It sometimes seems that the world is determined to classify senior citizens as an endangered species, telling us that we need to exercise more in order to keep in shape and eat foods not because they are tasty but because they're good for you, says Rebecca Weber, CEO of the Association of Mature American Citizens.

"They are right, of course, whoever they are," she said. But does that mean we can't take an occasional break — that we can't take it easy every once in a while or have a meal not because it is particularly good for you but because you crave the flavor?"

Certainly you should consult your healthcare provider when it comes to questions about exercise and nutrition, Weber said.

"Who knows, you may find that your workouts do not have to be as excessive and exhausting as you might think," she said. "You may also learn that it's okay to have a real steak instead of a Grilled Tofu Steak With Piquillo Salsa Verde, as suggested by the folks at Food and Wine."

There's a lot of research out there that shows we, old timers, should heed our MDs when it comes to activities that can have an impact on our health, Weber said.

But there is also a lot of research that indicates you might be able to skip a healthy meal on occasion in favor of a Porterhouse steak, for example. But it's recommended that you choose a steak that is lean and that you don't overdo it.

"When you prepare red meat, focus on dry cook-

ing methods, like baking, broiling, grilling, roasting, poaching or air frying," said Julia Zumpano, a registered dietitian at the Cleveland Clinic.

She also recommends that you should limit the amount you eat to one or two servings of 6 ounces or less of red meat per week. And, she says, limit yourself to less than 3 ounces a week if you have heart disease and/or high cholesterol. But, again, check with your doctor before you indulge.

Even the naysayers admit that it's okay to have red meat once in a while.

The Website, health24, put it this way: "Thanks to high-protein diets, red meat is making a comeback. Red meat has been linked to a host of health problems, including heart disease, cancers and diabetes. It's also high in protein and nutrients like iron and vitamin B3. Red meat can be part of a healthy diet — just don't eat it every day."

By the way, red meats are not just beef steaks. The term refers to veal, pork, lamb, mutton, horse and goat as well as beef. Bon appetite!

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.

ADOBE STOCK

Check with your doctor first, but most times it's OK to eat a juicy steak once in a while.



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AGING

Aging is mostly about inflammatory health issues

By John Grimaldi

As we age, we become more susceptible to inflammatory diseases such as rheumatoid arthritis. Thus a new moniker for the process of growing old has emerged — inflammaging.

It makes sense once you consider that the majority of age-related diseases have an inflammatory origin and that aging itself is a disease.

The National Institutes of Health has weighed in on the discussion, arguing: "Aging as the passage of time and the accumulation of wisdom is not undesirable; the physiological decline that accompanies the process, however, most certainly is ... aging is a 'special form of disease' ... Whilst many aging researchers have openly declared that the universality of the aging process means it is not a disease, aging fits the given medical definition of a disease.

"There is no disputing the fact that aging is a 'harmful abnormality of bodily structure and function.' What is becoming increasingly clear is that aging also has specific causes, each of which can be reduced to a cellular and molecular level, and recognizable signs and symptoms ... As aging appropriately fits the definition of disease, there is a shifting consensus that aging should be seen as a disease process in itself, and not a benign progression of age that increases the risk of disease."

Meanwhile, the National Library of Medicine points out that inflammation is a normal bodily response to cell injury; it's part of a natural healing process when one is injured or has an infection.

The inflammatory response occurs when tissues are injured by bacteria, trauma, toxins, heat or any other cause your body releases chemicals that cause swelling. This, in turn, isolates the injury and attracts white blood cells that help the healing process.

But a runaway reaction can occur when there is no injury or infection. Since there's nothing to heal, the immune system cells that normally protect us begin to destroy healthy arteries, organs and joints, according to the Scripps Clinic Health Website.

And now the folks at Stanford University and the Buck Institute of Research on Aging have come up with a way to use a blood test to determine an individual's so-called inflammatory age, or iAge. Your iAge differs from your chronological age in that it's a measure of the chronic inflammation in our bodies.

Stanford's Dr. Nazish Sayed, who helped develop the iAge blood test, says: "Our chronological age shouldn't matter to us so much. What should matter is how well we age. Our goal should be a healthier old age, one in which we prevent some of the ill health that is all too commonly associated with it ... Chronic inflammation is characterized by being low-grade and persistent, and ultimately it leads to collateral damage to tissues and organs.

"It has been associated with heart disease, cancer and neurodegenerative diseases. Thus, we hypothesize that by testing for and then working to lower iAge, we can minimize the diseases that are associated with chronic inflammation."

Sayed explains that they tested blood samples from 1,000 individuals. He said it turned out that some of those blood tests showed that a number of donors with a chronological age of 45 had high levels of inflammation and an iAge of 65. The iAge factor is essentially a measure of an individual's inflammatory markers.

"Our test isn't commercially available yet, but we hope it could be used to screen for these inflammatory markers as part of annual check-ups," he said. "This could allow for early detection of a variety of chronic conditions including heart disease and maybe even type 2 diabetes and dementia."

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ART

Plush Mills art exhibition showcases resident talent

MediaNews Group

Plush Mills, a SageLife community in Nether Providence Township, Delaware County, recently hosted a one-day art show in its lobby featuring works by its residents.

Eleven different artists showcased their work, which included paintings, drawings, photography, needlework and pressed flowers.

Many of the creations were produced in the community's art classes or during open art studio time at the Community Art Center. Other pieces were completed by the residents on their own time, or earlier in their lives.

Plush Mills offers several different art classes regularly, including drawing, painting and pottery classes as part of its extensive Life Enrichment program, MOSAIC (Movement, Outreach, Social Arts, Intellectual, Curiosity).

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COURTESY OF PLUSH MILLS
Plush Mills resident Meg Sivitz with her artwork.



COURTESY OF PLUSH MILLS
Plush Mills resident Rita Grayum with her artwork.



COURTESY OF PLUSH MILLS
Plush Mills resident Sue Thorpe with her artwork.

CAREGIVING

Griswold Home Care offices receive 2022 Best of Home Care awards

MediaNews Group

Griswold Home Care, one of the oldest non-medical home care franchises in the United States, announced that 14 of its franchises were awarded 2022 Best of Home Care recognition, Employer of Choice, Leader in Experience and Provider of Choice awards. Two of the award recipients are located in the Philadelphia region.

The Wilmington, Del., location received the Provider of Choice award, and the Lower PA offices were awarded the Employer of Choice, Leader in Excellence and Provider of Choice recognitions.

These awards are granted only to top-rank-

ing home care providers, based on client satisfaction scores gathered by Home Care Pulse, an independent satisfaction research firm for home care.

"We're excited to congratulate Griswold Home Care for their well-deserved achievements," said Todd Austin, president of Home Care Pulse. "It's wonderful to see the hard work that these multiple franchise locations have put in to provide high-quality care and employment — and their effort isn't going unnoticed. This award allows them to provide proof of quality to potential new clients and caregivers."

This accomplishment demonstrates the Wilmington and Lower PA of-

fices' long-term dedication to excellent care and quality improvement. To qualify for this award, 10% of each franchise's clients and caregivers were interviewed each month by Home Care Pulse.

Over a 12-month period, both Wilmington and Lower PA received high client and caregiver satisfaction ratings in areas such as caregiver training, the compassion of caregivers, communication, scheduling, client/caregiver compatibility and more. Using feedback from clients and employees, as well as quality benchmarks from Home Care Pulse, the Wilmington and Lower PA management teams set goals to provide the best possible expe-

rience.

"Griswold Home Care has been privileged to have helped thousands of individuals and their families across the country," said Michael Slupecki, CEO of Griswold. "As an industry leader, we are honored to receive these recognitions as an example of our commitment to offering the best care possible within the comfort of their own homes."

To find out more about Griswold Home Care's commitment to excellence, visit www.griswoldhomecare.com.

About Griswold Home Care: With almost 170 locations in 30 states, Griswold Home Care is one of the country's top home

care companies, delivering compassionate care 24/7 to its clients. Its purpose is to give people the help they need to live in the place they love. Through this purpose, Griswold Home Care helps adults maintain quality of life despite advanced age or onset of illness through services including companion care, home services, personal care, and respite care. Founded by the late Jean Griswold in 1982, the company has maintained its founder's profound sense of empathy for older and disabled adults and those living with chronic conditions. For more information, visit www.griswold-homecare.com or call 877-268-3277.

About Home Care Pulse: Home Care Pulse leads the home care industry in experience management, online training and review management. Through its Care Intelligence Platform, HCP empowers home care providers to attract and retain caregivers even during a historic caregiver shortage. HCP also conducts the annual Home Care Benchmarking Study, the most comprehensive survey of home care providers in North America and administers the annual Best of Home Care awards to agencies that achieve best-in-class client and caregiver satisfaction scores. For more information, visit <https://www.homecarepulse.com>.

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HISTORY

WWII veterans reminisce at Berks Military History Museum

Four stopped by the Mohnton museum to tell war stories to younger generations

By David Mekeel
dmekeel@readingeagle.com

Their stories were each different, filled with their own unique details and characters.

But as the four men gathered in the front room of the Berks County Military History Museum and spoke to one another and to the group that had assembled to listen, it was clear they shared something as well.

There were many of the same emotions, many of the same reflections. They had seen some of the same places, been through some of the same experiences.

And they had all known the devastation, destruction and loss that only a world war can inflict.

The men, each in their tenth decade of life, were all veterans of World War II.

They had been invited to the Mohnton museum by founder and state Rep. Mark Gillen, who hosts World War II vets there as often as he can so that they can share their stories with younger generations.

And, boy, did they have stories.

Like Lou Cincici, a 93-year-old Reading native who joined the Merchant Marine when he was just 16.



DAVID MEKEEL — READING EAGLE

Mathias Gutman, one of four World War II veterans who visited the Berks County Military History Museum recently and shared some of his stories from the war.

Cincici took a train to Philadelphia to sign up to fight in World War II, wanting to join four of his older brothers. To do so, he needed his parents to sign off.

On the train ride home he forged his parents signatures, hopping off at the train station and immediately getting on a train back to Philadelphia. Two weeks later he called his parents from Panama, finally letting them know what had happened.

While in Panama, Cincici said, he was told he could hop off his ship, if he wanted. With his brothers

already serving, his family was already doing their fair share.

“I thought it over and said ‘What would my family say if I did something like that,’” he said.

So Cincici stayed aboard the ocean-going tug boat as it headed for the Pacific Theater. He would serve through the end of the war, as well as during the Korean and Vietnam wars.

Joe Zebertavage, who turned 96 on Groundhog Day, spoke about watching D-Day unfold from his ship floating off the shore of Normandy. He said wit-

VETERANS » PAGE 2



DAVID MEKEEL — READING EAGLE

World War II veterans, from left, Mathias Gutman, Lou Cincici, Joe Zebertavage and Charlie Brooking, chat with state Rep. Mark Gillen at the Berks County Military History Museum.



DAVID MEKEEL — READING EAGLE

Charlie Brooking chats with a visitor at the Berks County Military Museum. He was one of four World War II veterans who visited the museum and shared his story.

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Veterans

FROM PAGE 1

nessing the scale of the invasion was mesmerizing, but seeing the aftermath was heartbreaking.

“It was something to see,” he said. “But you didn’t want to see what you saw at the end when you went on land.”

Zebertavage, a seaman first class, later found himself fighting in the Pacific, saying he took part in the invasion of the Philippines. He recalled the fear that the constant threat of Japanese kamikaze planes provided.

“That’s the one thing we were scared of,” he said.

The Muhlenberg Township man took part in a total of six invasions of islands throughout the Pacific, including being in the sixth wave of the attack on Okinawa. That, he said, was the fiercest battle he had ever seen.

Zebertavage was also almost involved in another invasion, saying his ship was on its way to Japan when it was recalled. Unbeknownst to him and the rest of the crew, the U.S. decided to drop an atomic bomb instead.

Charles Brooking of Bloomsburg was on an 80-foot PT boat in the Pacific. The vessel was armed to the teeth and had a crew of just 11.

He recalled with joy the close-knit nature of being on such a small ship, saying it was a relaxed atmosphere where the men typically wore cutoff shorts and no shirts.

“We were like a family,” he said.

But just because he was able to build close bonds didn’t mean the experience was easy or fun. The gunner’s mate talked about manning the ship’s twin 50’s, guns that would regularly jam.

He said he kept a screwdriver in his back pocket to dislodge jammed rounds, which would fall to his feet, still live and at risk of exploding.

Brooking said that while his PT boat had “a whole lot

of firepower,” it didn’t offer much in the way of protection from incoming fire. Despite that, he said, he never thought about the danger he faced or possibility that he could be killed.

“You did your duty,” he said. “You knew what you had to do and you did it.”

Mathias F. Gutman, 97, of the Allentown area, said he didn’t really think about the danger of the war until it was over. When he got word it was over, he suddenly longed for the safety of home.

“Our life was on the line all the time,” he said. “We were all excited to get home. We knew we weren’t fighting a battle tomorrow.”

Despite feeling that relief, Gutman was one of 28 men who volunteered to sweep Tokyo Bay for mines so that U.S. ships could safely enter — not exactly the safest of choices.

Gutman also spoke about dealing with storms while at sea, saying he hunkered down through three typhoons.

“It wasn’t pleasant,” he said. “We were hanging on for dear life.”

With all four men having served in the Pacific, Gillen asked them about their experience with Japanese civilians and their current thoughts on Japan.

Each said they had initially had concerns about walking around the country immediately after the war ended, but found the Japanese people to be kind and welcoming — as long as the Americans remembered to take off their shoes before entering homes.

“They didn’t want that war any more than we did,” Gutman said. “They were very civil. They accepted us.”

There is one thing that bothers each of the men, however: the Japanese flag.

Brooking, calling it “the meatball,” said seeing it still roils his blood. He compared it to seeing a Nazi flag, saying it brings back difficult memories.

Cinfcici couldn’t agree more.

“That’s the only flag I hate,” he said.



Lou Cincici, center, shares stories about his time serving in the Pacific during World War II at the Berks County Military History Museum.

DAVID MEKEEL — READING EAGLE



Joe Zebertavage was one of four World War II veterans who shared their stories at the Berks County Military History Museum.

DAVID MEKEEL — READING EAGLE



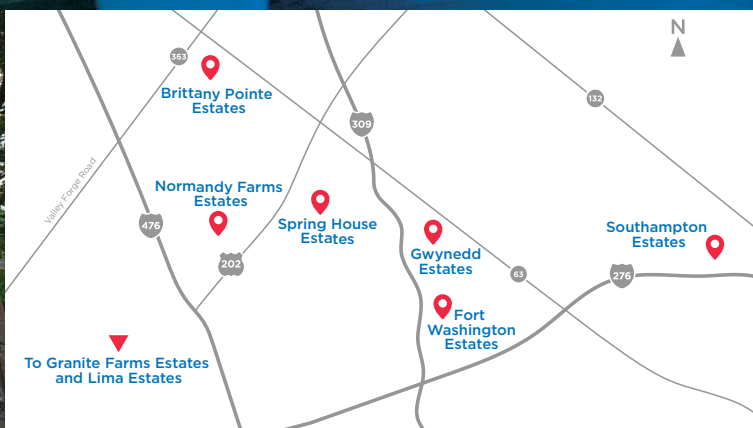
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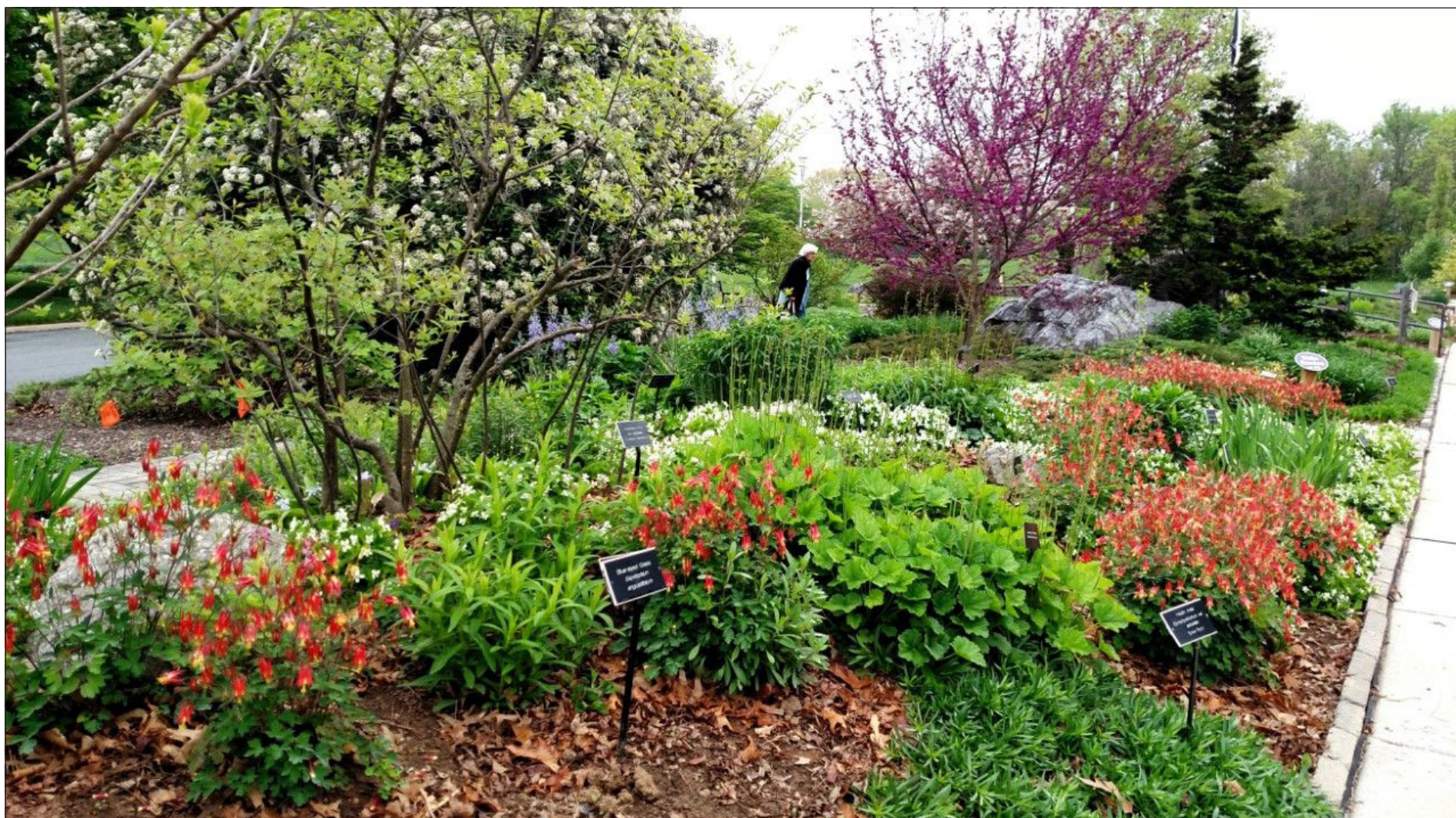
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GARDENING



Soon the Native Garden at the Berks County Ag Center will once again be bursting with color.

Getting ready for spring

It's not too early to start making plans for this year's garden.



A plum tree blossoms in spring.

By Tina Ehrig

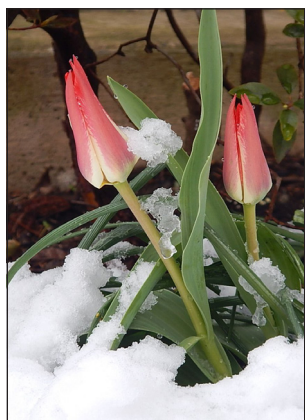
"Under the cloak of winter lies a miracle." — Luther Burbank

Spring is truly a miracle of rebirth, and it's worth putting up with three or four months of somber gray skies with snow and ice to appreciate the joy of spring.

For now, we still have a little way to go, just enough time to get ready for the big spring push.

If you haven't already done so, start a journal where you can keep plant tags and photos, jot down your goals for the season, and keep a list of plants you can't do without in your garden beds. Take heart from last year's garden photos. It is truly amazing to see what you accomplished last year!

As you page through your favorite catalog or garden magazine, identify some new crops or varieties that you'd like to try this year, whether ornamentals or vegetables. Don't be afraid



Tulip bulbs planted last fall will be blooming in early spring.

to experiment. For the vegetable garden, make sure you've ordered enough medium-weight row cover to protect the early veggies like onions, broccoli and cauliflower in your raised beds. In hot weather, you may want to switch to Agribon, which is much lighter, to keep the insect pests away. It works well either as a floating row cover or over PVC arches. Also, or-

der sweet potato starts if you intend to plant them. They won't be delivered until mid-May, but get your order in early.

Check through your supply of last-year's seeds. You don't have to order everything fresh every year. Many of the seeds will still germinate if they are only a year or two old. You can do a germination test with damp paper towels if you're not sure. Then organize your seed-starting area. Test the lights and chains, and check out supplies such as clean trays and fresh seed-starting mix.

You can sanitize older plastic items with a water and 10% Clorox mix. Also, you don't need the expensive Gro-Lights. Using two cool tubes or one cool with one warm fluorescent bulb in each fixture works great for starting seeds.

Consider completing a Penn State soil test, available at the Berks County Ag Center. Once you have the test results, add recommended amendments soon

so they have time to break down. Resist the urge to overdo the fertilizer on your plantings. Much of it runs off in spring rains and pollutes the waterways. Ever wonder why the water in our lakes turns green with algae? It's fertilizer runoff from lawns.

Now is the time to plan out your vegetable garden plots. Think about adding vertical space, whether you are working with a 10-by-10 plot or something larger. For instance, pole beans or winter squash do very well hanging from the strong grid of an arched cattle panel or on a 5-foot fence. Indeterminate tomatoes will climb just about anything vertical and benefit from the increased air circulation to prevent disease. You can succession plant, following one main crop with a short-season one for additional production.

Plan to include onions, marigolds, nasturtiums or herbs among your crops to confuse destructive insects such as asparagus

and cucumber beetles, potato bugs and cabbage butterfly caterpillars. At the Ag Center vegetable garden, we've been impressed with the power of interplanting herbs among our crops.

If you've had groundhog, rabbit or deer problems in the past, realize that sprays or dried blood will not work long term. Now is the time to invest in some plastic-covered, welded-wire fencing attached to steel stakes with zip-ties to protect your garden.

Don't rake all the leaves and mulch out of your flower beds too early! Many shrubs and perennials still need that upper layer, because spring freeze-thaw cycles will heave the roots out of the ground if they don't have protection. As the leaves crumble, they provide food for decomposers and biomass to fertilize and condition the soil. Soon enough it will be warm and time to refresh the mulch.

Take a good look at your shrubs and trees. Prune

off the branches broken by wind, snow and ice this winter. Remove crossing branches, which damage other branches as they rub. Take notice of the overall shape of the tree and don't overdo your pruning with "heading cuts." It's better to take a branch off all the way down instead.

As you are outside, try to find Spotted Lanternfly egg cases. They look like 2-3 inch oval blobs of gray or white putty. They favor the undersides of branches, fence rails, firewood, equipment or anywhere else. Scrape them off into a plastic bag and trash them.

Visit the Master Gardener Demonstration Gardens and the Spring Plant Sale at the Ag Center on County Welfare Road near Blue Marsh. The Master Gardeners can answer your gardening questions, and they sell an amazing variety of plants. The sale is planned for Mother's Day weekend, May 6-7.

Winter STOREWIDE SALE!








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RETIREMENT PLANNING

Will you really run out of money in retirement?

Many U.S. households retire without enough money to maintain their pre-retirement standard of living. Once retired, though, people often reduce their spending enough to make their money last, according to a recent study by David Blanchett, head of retirement research at Morningstar,



Liz Weston
Nerd Wallet

and Warren Cormier, executive director of the Defined Contribution Institutional Investment Association's Retirement Research Center.

"People are finding a way to make it work," Blanchett says.

The findings challenge a common financial planning assumption that retirees' spending will increase at the rate of inflation each year. But the research also indicates many people retire without a realistic understanding of how much they can safely spend.

Running out vs. running short

The fear of running out of money is pervasive in the U.S. Nearly half of Americans have this concern, according to the 2019 Aegon Retirement Readiness Survey. And their worries may be well-founded. A 2012 paper for the National Bureau of Economic Research found 46.1% of older adults died with less than \$10,000 in financial assets.

Of course, the phrase running out of money is somewhat misleading. The vast majority of U.S. retirees receive Social Security benefits, which continue for life. So while they may run through their savings and run short of money, they can't truly run out.

Still, few people relish the idea of having to cut back sharply on their spending in

retirement or eking out an existence on \$1,543 a month (the current average Social Security check).

Spending less slows the burn rate

Blanchett and Cormier studied 425 U.S. households that had at least \$10,000 in savings at retirement and \$5,000 in annual Social Security benefits. They found only 18% retired with enough money to maintain their standard of living.

Over time, though, most of the households reduced their spending and slowed how quickly they were burning through their savings. After 10 years, the proportion with sufficient funds to last their retirement shot up to 48%.

The research, which was published in September 2020, has its limitations. The sample size was relatively small, didn't include the poorest households and examined only the first 10 years of retirement. Also, the researchers couldn't tell whether people were cutting back by necessity or choice. Blanchett believes many haven't thought enough about how much retirement will cost and are forced to adjust as their savings dwindle.

"Either they didn't know how much they needed to save, or they just didn't (save)," Blanchett says. "They get to retirement and they have to start making harder choices."

Some who could spend more don't

However, the researchers also found that many of the households that had enough money were spending as if they did not. In fact, 29% of the best-funded households actually had more wealth 10 years into retirement.

That resonates with financial planners, who say they often have clients who spend

less — sometimes much less — than their wealth would support. Some want to leave inheritances for their kids or guard against financial shocks, such as long-term care. In other cases, they're just more comfortable continuing old habits.

"If you are in the habit of being frugal, you tend to remain that way," says certified financial planner Dana Anspach of Scottsdale, Ariz.

People can take frugality too far, though, if fear keeps them from getting the most out of their retirements, Blanchett says.

"You might end up not spending enough money when you could enjoy it more," he says.

A little planning can go a long way

Picking the right level of spending in retirement isn't easy because of all the unknowns, including how long you'll live and your future health. Having a clear idea of what your expenses are likely to be in retirement, as well as how much income you can expect, can help you create a sustainable spending plan. A good financial planner — preferably a fee-only fiduciary advisor committed to putting your best interests first — could be helpful. Your brokerage or 401(k) provider also may have resources to help guide you.

A little planning could go a long way to help the many people who won't be able to sustain their pre-retirement lifestyle. Blanchett likens it to being able to spot the edge of a cliff in time to avoid going over.

"It can be a very painful reality for a lot of people when they really understand what they have and what they need," Blanchett says. "But I'd rather you understand that at 65 than you get to the point that you've blown through all your savings."

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 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



Russell Gloor

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>.

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