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TRAVEL

LOOKING TO TRAVEL THIS SPRING? HERE ARE SOME TIPS

By Courtney Diener-Stokes
For MediaNews Group

For most people, just the idea of traveling has been much more taxing than the traveling itself, said Christine Lucas, a travel advisor at Boscov's Travel in Pottstown.

She attributes that to the COVID vaccination and testing requirements that have impacted the travel industry since the start of the pandemic. But with a decrease in COVID cases leading to an easing of restrictions, things are beginning to change.

That might make you more inclined to want to venture across the U.S. or out of the country.

"It's much different now and it's fairly simple," Lucas said. "A lot of destinations are easing up on their COVID requirements."

Depending on where you want to go, each destination might have a different set of COVID restrictions.

The Centers for Disease Control and Prevention recommends that you should get a COVID test no more than three days before you travel domestically.

If you plan to travel as part of a tour or other group, in most cases restrictions will apply.

"Some of these tour companies require you to be fully vaccinated and sometimes even boosted if they want to travel to the national parks, Canadian Rockies, even Niagara Falls," Lucas said. "Getting a negative COVID test is even necessary to go to some U.S. territories like Puerto Rico and different islands in Hawaii."



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All-inclusive options, popular among retirees, enable you to stay put at your resort or venture out to explore.

Easiest places to go

Lucas shared what she believes is the easiest place to go if you want to feel assured that your trip will go as planned.

"The easiest places to travel right now are Mexico and the Dominican Republic because they don't have any vaccination requirements, and you aren't required to have a negative COVID test," she said.

However, there will be some things to consider on your return trip.

"When you leave the U.S., no matter where you go outside of the U.S., you have to get tested before you can get back into the U.S.," she said. "You can't avoid that unless you stay in the U.S."

The war in Ukraine is also having an impact on some European

travel, Lucas said.

"We have a lot of people cruising, and St. Petersburg, Russia, is very popular, and it's been removed from the itinerary on different cruise lines just this week and last week," she said.

Travelers are getting notifications from cruise lines altering their itineraries for Northern Europe.

"Cruise lines give them options to stick with the new itinerary or they can rebook another cruise," she said. "They are also refunding and offering cruise credits, too."

Guide customers

Lucas said that at this time she would guide customers to the Mediterranean if they want to be more assured their trip won't get canceled or altered.

FOR MORE INFORMATION

Boscov's Travel has 18 locations, including Pottstown, Wyomissing, Exeter Township and Lancaster.

Website: www.boscovstravel.com

Phone: 484-945-1200



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An ease in COVID restrictions as of March 1 has made it less challenging to travel and make memories with your loved one.

"I would have them do something more like Italy or Greece," she said. "It's farther removed from Russia and the Ukraine that you hope it's not going to be af-

ected." For those who are fans of cruising but are leery of venturing into situations with large numbers of

TRAVEL » PAGE 7

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ASK RUSTY

Soon-to-be retiree confused about Medicare and Medigap coverage

By Russell Gloor

Dear Rusty: I just turned 64 and now get stuff about Medicare and Medigap and so on. I really don't know how to retire when it's time. What should I do? What am I looking for? Am I eligible for anything as of now? I'm so confused about all this that I don't even know if I can retire when it's time. Maybe I should just continue working so I don't have to try to figure this out. — Confused

Dear Confused: Deciding when to retire from work is usually a difficult decision for everyone, so don't feel alone as you struggle with deciding what's best for you personally. I'll try to provide some insight into what you should be looking at now, at age 64:

The reason you're now getting all that unsolicited information about Medicare and Medigap is because you're approaching the magic age of 65, when you first become eligible for those senior healthcare services. But if you are still working and now have creditable healthcare coverage from your employer, you don't need to en-



Russell Gloor

roll in any Medicare plan until your employer coverage ends. (If your employer healthcare coverage is a group plan with at least 20 participants, that coverage is creditable.)

So, if you plan to continue working and have creditable healthcare coverage, you can simply ignore all those healthcare solicitations. You don't need to worry about enrolling in Medicare until your creditable employer coverage ends, at which point you will be able to enroll in a Medicare program without incurring a late enrollment penalty.

You also do not need to apply for Social Security now (or at age 65) — you can wait until you retire from working full-time to apply for Social Security. In fact, you probably should wait until you fully retire from working to claim Social Security, because at age 64 (or 65) you will be subject to Social Security's "earnings test" if you claim SS benefits.

The earnings test limits how much you can earn before Social Security takes away

some of your benefits and, if your earnings are high enough, it could even disqualify you from getting SS benefits while you are still working. Social Security's earnings test applies until you reach your full retirement age, which is 66 years and 6 months.

If you claim Social Security before that and exceed the annual earnings limit (\$19,560 for 2022), SS will take away benefits equal to \$1 for every \$2 you are over the limit. So, if you're working full time and plan to continue that, waiting to apply for Social Security would be prudent.

Delaying Social Security would also mean a higher benefit when you later claim because your benefit will grow for as long as you delay (up to age 70). And although you will become eligible for Medicare when you turn 65, if you're still working and have creditable healthcare coverage from your employer at that time, you can defer enrolling in Medicare until your employer coverage ends.

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

COLUMN

A well-established housing cycle is being disrupted

The amount of real estate held by each generation has followed a familiar pattern. As the generation that holds the most real estate ages, it gradually relinquishes it and seeks new living arrangements.

The trend of older adults moving in with family or moving to nursing homes or assisted living facilities has been observed for decades; however, that's changing. Since 2001, the baby boomer generation, individuals born between 1946 and 1964, have held the majority of the real estate wealth in the United States. As the trend goes, the gap between baby boomers and Generation X should be narrowing, but it isn't at the rate expected.

Baby boomers' percentage of real estate wealth held peaked in 2010 at 49.3%. Since then, it has decreased to 43.2%. Concurrently, Generation X's share has not grown fast enough to overtake the generation before it any time soon. There is currently a 10% gap between the two.

More and more older adults are opting to forgo assisted living facilities and arrangements with family members to grow older in their current homes. This concept is called aging in place.

Aging in place is what

most of us would prefer, but it's having unintended consequences. As anyone who's looked to purchase a home recently can tell you, the housing market is currently very competitive. The price of homes increased by 16.9% in 2021, setting a record. Low inventory is a big factor driving that increase.

While this has led to inflated prices for younger homeowners, reluctance to move on is understandable. As I've written about in this column before, nursing homes face staffing challenges. Across the U.S., the median cost of assisted living facilities came in at \$3,955 per month in Pennsylvania. For many seniors living off savings and social security benefits, that price tag is too steep.

The difficulty of purchasing a home has impacted the renter's market, too. Would-be homeowners locked out of the housing market are continuing to rent, and that's creating another inventory problem. As rent prices soar, affordable housing is becoming harder and harder to find and low-income renters are being squeezed between the sides.

At every turn, the frustration people are feeling is pronounced. Older adults don't want to leave the place they call home, even if it's tough to make ends meet because of high property tax rates. Younger house hunters are looking to live out the Amer-

ican dream and start a family in a place of their own but instead are burning income on rent each month. The poorest among us are being booted from both markets, contributing to rising homelessness in Pennsylvania and elsewhere.

So, what needs to happen to address the housing shortage in the U.S.? While the housing shortage isn't a new problem, it is getting worse. A report published by Realtor.com last year found that the U.S. is short 5 million homes.

For the time being, this is a problem that will continue to reverberate throughout the country. At the state level, we are advancing legislation that helps redevelop existing houses that have become dilapidated by providing tax exemptions and grant funding for housing developers.

This is just one action that can be taken to help address the housing shortage, but this issue is something we will have to continue to deal with.

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.

Judy Schwank
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COLUMN

Money principles are simple; they just aren't being taught

By Ryan Daniels

In a world where everything seems to be competing for your time and attention by offering the latest and greatest widget or wisdom, simplicity can often be the best option. The principles of money are very simple, and no phone app or financial "expert" could convince me otherwise. Why then is money perceived as so complicated that only a seasoned professional can comprehend it?

The answer is simple: education, or rather, the lack thereof. The removal of financial education from the school system has had a trickle effect of building a society of financially illiterate people who lack confidence with money and are dependent on institutions and "experts" to make even the most basic of financial decisions. This is not a slight at the people themselves; instead, it is indicative of where we need to turn our attention to solve this systemic problem.

We now have a society of people lacking confidence and control when it comes to money. We can argue who or what's to blame, but in order to correct course we must get back to teaching the basics and fundamentals of money to empower people to have confidence and avoid the common mistakes plaguing people today.

These are the three basic concepts to money that everyone should embrace

and teach their kids and grandkids: **• EARN ALL YOU CAN »** This can be controversial because many people were raised to believe "money is the root of all evil" or "it's greedy to want more money." Both could not be further from the truth. Money is just a tool. It's not good or evil. That depends on how someone uses it. It's also not greedy to want more money. Good people will do good things with money, so I want all good people to have as much money as possible. Why else does the church ask for tithes and offerings every Sunday?

• DON'T SPEND MORE THAN YOU MAKE » This sounds rather simplistic, but it's really that simple. If you want to control money instead of money controlling you, start by spending less than you make. I'm reminded of a "Saturday Night Live" skit that makes this concept sound like a groundbreaking idea. For a quick laugh, check it out at [youtube.com/watch?v=R3ZJKN_5M44](https://www.youtube.com/watch?v=R3ZJKN_5M44).

• MAKE MONEY WORK FOR YOU » Did I mention most people are dependent on institutions and "experts" for financial decisions? The problem is they don't all provide good advice. I'm reminded of someone who told me their bank advised them to carry a balance on their credit card in order to raise their credit score faster. When they told me, all I could do was shake my head in disbelief and correct this bad advice. A quick visit to Experian (one of the three big credit bureaus) reveals this is one of the biggest myths about improving

credit scores. Carrying a balance does *not* increase your score; it only provides interest to the bank or credit card company. No surprise why they gave out that advice. Simply keeping your credit utilization low and making timely payments is the fastest way to improve your score.

As you can see, these simple strategies won't be featured on CNBC or delivered in the mail on a bank advertisement. These are basics and fundamentals of money and need to be taught and embraced to correct course as a society plagued by high debt, low savings and increased dependency on institutions. These concepts must be reintroduced to schools, discussed around the dinner table and once again be principles we all live by.

You might not be a sitting member on the school board who can change the curriculum, but you can attend a meeting to bring the concern of financial literacy to the forefront. You might not have children still living at home, but you can share this article with them and encourage them to take control of money by building a plan that fits their life. Together, we can support our community by building financially strong families!

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.

Travel

FROM PAGE 5

people indoors, Lucas discussed the sanitization and COVID measures that she said make it a safe option.

"In order to get on the cruise ship, you have to have a negative test as well as be vaccinated," she said. "The crew is 100% vaccinated, and the passengers are 95% vaccinated, and the 5% that aren't, are under the age of 5."

There are some new masking guidelines on cruise ships, Lucas said.

"They were required indoors before but now it's optional masking," she said.

Lucas said that masks are still required on any form of public transportation such as airplanes and tour buses.

Favorite destinations

Many clients who are 65 and older gravitate toward all-inclusive options

through Boscov's travel, and Lucas said one of the favorite destinations is Turks and Caicos.

"Aruba is also a big one, and people love Riviera Maya, Mexico and Aruba," she said. "Mexico is definitely the biggest spot, and affordability is a factor, as well."

Lucas finds that many retirees love to travel by rail in addition to cruises that include some land time.

"They are always asking for rail," she said. "It's a way to sit back and relax and take in the scenery."

She said that Alaska is a huge destination for seniors.

"If you travel by train through the Canadian Rockies or Alaska, you have this panoramic view of everything around you because there are now open dome rail cars," she said. "They are the two most popular destinations for our seniors."

Best reviews

A day or two after a trip, Boscov's Travel welcomes customers back and asks

them to give feedback if they would like. She shared the resort chain that gets the best reviews with regard to food, service, clientele and COVID policies.

"Some of the best resorts are the AMResorts," she said. "They consist of resort brands such as Secrets, Breathless, Dream and Zoetry, among others."

According to Lucas, a benefit of AMResorts is that they will administer your COVID test right at the resort prior to your return to the U. S.

"If you get a positive COVID test you can stay for up to 14 days at no charge," she said.

At island destinations, you have many options that can feed into a desire to either relax or add some adventure.

"You have the option of chilling at the resort, but can do horseback riding, dolphin encounters, ziplining, ATV riding, jet skiing," she said. "There are tours at all of these resorts if you're looking for something to do."

Senior life

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TECHNOLOGY

White Horse Village adds robotic server to the team

White Horse Village

White Horse Village, an active nonprofit senior living community in Edgmont Township, Delaware County, has added a new member to the dining services team, a robot Servi, which has been affectionately named Robbie by residents.

This high-tech waiter is adding an entirely new dimension to the dining experience for residents, effortlessly delivering food from the kitchen to the table. Once Robbie arrives at the table, dining team members hand-deliver the food, sending the robot back to the kitchen with empty dishes to prepare for its next mission.

“Robbie supports our team members by running food, which frees up their time to focus on quality interactions and relationships with residents,” said Len Weiser, president and CEO. “Robbie ensures our team can focus on the value of building relationships, working up to 12 hours straight and never taking a break.”

Created by Bear Robotics, the robot Servi offers three tiers that hold up to 66 pounds to deliver food from the kitchen and return empty trays efficiently. Traveling quietly, the robot plays jazz tunes to alert residents that it is nearby and can also wish someone a happy birthday.

“Residents think Rob-

“Robbie supports our team members by running food, which frees up their time to focus on quality interactions and relationships with residents.”

bie is cute, and they like the music it plays while motoring about the restaurant,” said resident Jim Snively, chairman of the Resident Association’s Dining Advisory Committee. “Robbie carries meals to our table promptly, ensuring they are served hot, allowing servers to pay more attention to their assigned tables and relieving them from carrying heavy trays”

Robbie was programmed by a Bear Robotics representative, who mapped out the Steeplechase Dining Room so the robot could determine the routes to safely and easily navigate to tables. Weight sensors detect when a person has taken a plate off the tray, signaling it to return to the kitchen.

White Horse Village embraces innovative solutions to provide extraordinary senior living experiences while maintaining a person-centered approach. Servi joins other technology programs implemented on campus, including Zeen mobility device and K4Connect community system.

About White Horse Village: Situated on 96 acres in southeastern Pennsylvania, White Horse Vil-

lage is an active senior living community offering a full range of living options and healthcare services. The community intentionally creates opportunities for extraordinary living in a vibrant, diverse community through personal growth, connectedness, and relationships. As a nonprofit organization, White Horse Village reinvests earnings back into the organization to further the mission and vision. For more information, please visit www.whitehorsevillage.org.

About Bear Robotics: Bear Robotics is elevating dining experiences by automating the hard part. By utilizing AI and autonomous robot technology, Bear Robotics deploys robots to take care of everything from drink serving to food running and table bussing, allowing hosts, servers and waitstaff to focus on delivering outstanding service. Headquartered in Redwood City, Calif., and Dallas, Bear Robotics’ multi-award-winning robots tackle tough jobs in fine-tuned fashion across a range of restaurants, corporate campuses, ghost kitchens, senior care facilities, and casinos across North America and Asia.



A server at White Horse Village delivers food from Servi the robot to the table. COURTESY OF WHITE HORSE VILLAGE



Servi, nicknamed Robbie by residents, in the kitchen at White Horse Village. COURTESY OF WHITE HORSE VILLAGE

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SPOT OF T

Finding peace in the Reflection Pool

By Terry Alburger

Life these days is nothing less than chaotic. We are emerging from a pandemic, which seemed to last an eternity; the world waits to see what will happen next in the tragic war underway in Ukraine at the hands of a ruthless enemy; locally, we seem to be plagued by violence and intolerance and hatred; perhaps we have loved ones who are struggling.

Yes, this crazy world can be very scary. Yet, if you look for it, you can find good, and you can find peace.

I am always looking for ways to keep relaxed and not let the craziness affect me adversely. I tend to use visualization to help my mind stay calm, to ease the tensions which I had absorbed throughout the course of the day. Recently, I came upon a very helpful mental exercise that really helps me. I call it the Reflection Pool.

At the end of a stressful day, I find a quiet spot and close my eyes. This works best when I'm going to bed for the evening, because it usually lulls me to sleep.

I close my eyes, my mind tends to run in 100 different directions, worrying about this one or that one, thinking of work problems or just overwhelmed with how many tasks I must accomplish.

I stress over ill family members or grieve over recent losses. My mind is a jumble of activity and abuzz with what if's. Time for action.

In my mind, I see a large swimming pool, and each problem, each worry and each stress is represented by a nondescript person floundering and splashing in that pool.

Then, it happens. I blow the imaginary whistle, and each being, each entity, each problem, turns and exits the pool.

As they emerge from the water, they simply vanish. I am left with a peaceful pool, which exudes calmness and tranquility. I continue to look at the water, soothed by the gentle lapping of water on the sides of the pool until eventually, the surface is completely still.

I can see the peace. I can feel the peace. I think of only the surface of the water. No other thoughts are allowed in, banished from my pool and from my mind. As I allow my mind to near the water, I begin to see my reflection gazing back at me.

It gives me the opportunity to face a calmer version of myself, to let my mind release the problems of the day and to reflect on my life, minus all the stress with which I was burdened earlier in the day.

As I become more and more relaxed, things seem to come into clearer focus. And I know that ultimately, everything will be OK. I just have to let go of the angst and embrace the quiet.

Once I am in that mindset, I can see myself slowly walking into this still pool, lying back and floating, enveloped by the warm waters of peace. It is usually around this point that I fall asleep, peacefully and quickly. I couldn't tell you what happens next!

I know visualization doesn't work for everyone, but this certainly helps to calm the savage beast that I can become when stressed out. I welcome you to try it and invite you to my swimming pool!

Take a dip — it just might make a difference!



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PROMOTING SENIOR WELLNESS

Technology can put travel at your fingertips

The Hickman

Whether you're itching to escape the cold and snowy winter or longing to relive the summer nostalgia of family road trips of years past, travel is often on our minds.

And who can blame us? Travel not only offers us the opportunity to experience new places, new cultures and new adventures, but it's also a way for us to connect with loved ones, explore our past and create new memories.

For many seniors, particularly those who are enjoying an active retirement, travel is an enjoyable pastime and a priority.

For others, limited mobility and reliance on caregivers' schedules have made travel in the traditional sense more difficult.

Fortunately, in an age where technology and digital connection have become increasingly commonplace as a result of a global pandemic, there are a multitude of ways for seniors — or anyone, for that matter — to visit faraway places, participate in meaningful face-to-face conversations with loved ones and essentially take a virtual trip from the comfort of their favorite chair.

Interested in touring a museum exhibit but lack the ability (or the desire) to travel to one in person? Or perhaps a visit to a renowned zoo across the country has been on your bucket list, but getting there now seems all but impossible.

By traveling to a website such as trip.com, a variety of cultural excursions are literally at your fingertips. Be it the San Diego Zoo Koala Cam or a 3-dimensional tour of the tomb of Pharaoh Ramses VI in Egypt, traveling across the country and the world remains accessible to young and old alike when the physical means of getting there in person are lacking.

Perhaps one of your most cher-

ished memories is an annual trip to visit faraway family and friends. While on the one hand Zoom has become a buzzword associated with lockdowns and isolation from loved ones, it remains a reliable and quite effective means of connecting with others in a way that a letter or a phone call simply cannot accomplish.

One can see the smile of a friend while hearing their laughter, read a bedtime story face-to-face with grandchildren across time zones, even participate in a class at a museum miles away from your living room.

Traveling is often an essential part of who we are as social beings. We long to see what else is out there in the world, escape our day-to-day routine and remain connected to those most important to us.

Many of us can hop in a car or book a flight to anywhere in the world with relative ease, but the option to jet-set without even packing a suitcase brings that world to us instead — and most importantly, keeps a passion for travel accessible to seniors who long for it.

Here at The Hickman, we recognize the role that travel plays in emotional well-being, especially among those facing physical or cognitive limitations. We proudly support our residents with remotely plugging into worship services online, connecting with loved ones by way of Zoom, offering local scenic bus excursions, journeying to distant locations with our virtual reality program, and more.

If you think The Hickman might be a good fit for you or a family member, call 484-760-6300. We look forward to hearing from you!

Promoting Senior Wellness is provided by The Hickman, a Quaker-affiliated licensed personal care home in West Chester. Visit www.thehickman.org or call 484-760-6300. The Hickman does not endorse and is not affiliated with the companies and apps mentioned in this article.



COURTESY OF THE HICKMAN

By using virtual reality technology, you can travel without having to leave your chair.

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