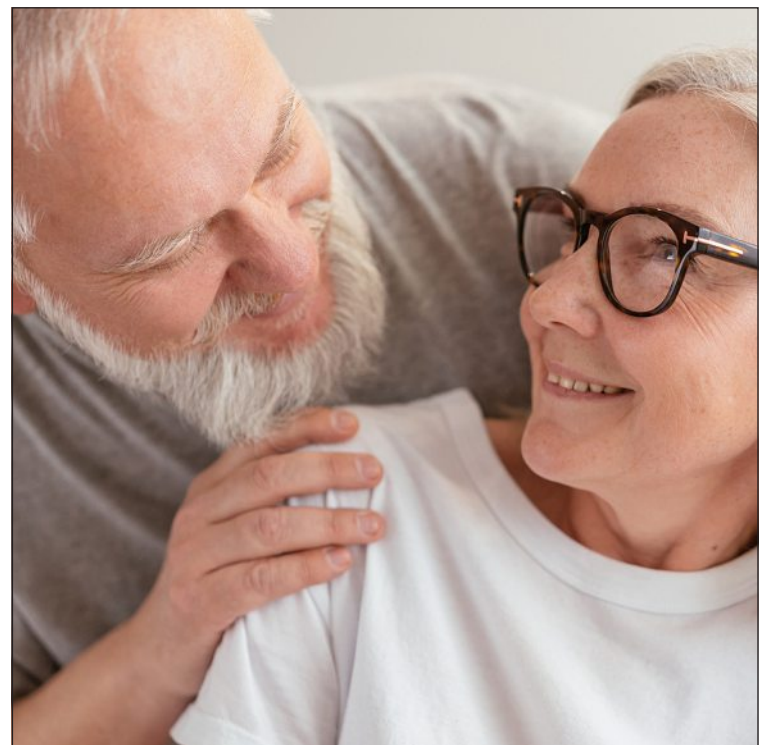




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GREEN LIVING



Many retirement communities make a conscious effort to help save the planet.

You and your spouse might find more comfort in knowing the senior living community you choose aligns with your respect for the Earth.

Here are some options for eco-friendly senior living

By Courtney Diener-Stokes
For MediaNews Group

If you're looking for a senior living community to call home and would feel better knowing the place you'll be living cares about the Earth, there are some places that make an extra effort to offer an environmentally friendly approach with sustainability in mind.

Kendal-Crosslands Communities in Kennett Square, Chester County, is a not-for-profit Life Plan Community that makes various efforts to minimize the environmental impact of the community. Their efforts are helping both residents and staff make a collective impact daily, which

equates to overall environmental consciousness.

"We recently welcomed a herd of goats on our 500-acre campus to help do some 'mowing' and weed control on our landscape," Kendal says on its website. "No emissions, pesticides, herbicides and other chemical effects on our planet here."

Since goats are great for weed control, due to their love of eating invasive plants, they were an ideal solution for Kendal Crossland's test for an Earth-friendly option to groom their landscapes.

In addition to the care and consideration they give to their landscape, the community works with PECO's Multifamily Solutions project to add energy-efficient

upgrades to half of their campus. "We were able to install 974 LED bulbs, 387 faucet aerators, and 175 efficient-flow shower heads, leading to an annual savings of over \$9,000," they said.

As a result of these measures, residents save approximately \$30 per year in energy bills. Kendal has plans to update the second half of their community in the near future.

Ever since Kendal was established in the early 1970s through a generous grant by Philadelphia Yearly Meeting of the Religious Society of Friends, the actions they take are firmly grounded in Quaker values. These values guide the residents and staff, including being environmental stewards.

FOR MORE INFORMATION

Kendal-Crosslands Communities: www.kcc.kendal.org, 610-388-1441

Pennswood Village, Bucks County: www.pennswood.org, 215-968-9110

Brandywine Living, Montgomery County: www.brandycare.com, 877-427-2639

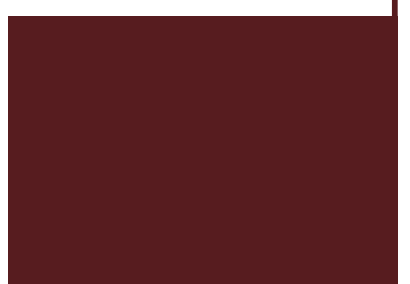
care services, Pennswood has an award-winning storm water management system hidden beneath 10 acres of their meadow.

"We are good stewards of the land," Pennswood says on their website. "Looking at the campus you'd never know how truly effective this system is. You'll be free to enjoy the beauty knowing it's being responsibly preserved."

They also have an involvement with LEED (Leadership in Energy & Environmental Design).

"LEED has transformed our approach to future design, construction and maintenance," they said. "A geothermal system harnesses the thermal power of the Earth to heat and cool our community

GREEN LIVING » PAGE 2



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

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

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When researching senior living communities, eco-friendly practices can be an item on your checklist since there are communities in our region that prioritize them.

Green living

FROM PAGE 1

building and health center.”

Pennswood has a comprehensive recycling program, a commitment to responsible landscaping using native trees, shrubs and trees, a kitchen garden and an active Environmental Concerns Committee made up of residents. This committee thinks about ways to impact the Earth in positive ways outside the confines of their living community.

“We are always seeking new ways to preserve our

environment both here on campus and beyond,” they said.

Brandywine Living, with various locations in Pennsylvania, including one in Upper Providence, Montgomery County, is also affiliated with LEED. They have been committed to earning LEED certifications at many of their communities, including Upper Providence. Their aim is to allow residents to live and grow within a sustainable environment.

To receive their LEED certification, they have implemented a range of environmentally conscious construction based on green design and landscap-

ing measures to reduce environmental impact.

Areas of focus have included optimizing energy performance to reduce energy, maximizing open space, connection to the outdoors with views, public transportation access to reduce pollution from automobile use and construction waste management to divert waste from the landfill.

Brandywine’s Montgomery County location is one of four LEED Silver certified communities, which is a reflection of their ongoing commitment to offering eco-friendly living environments to their residents.

ASK RUSTY

Should I claim early due to Social Security’s financial condition?

By Russell Gloor

DEAR RUSTY» I plan on retiring at 62, one year from now. I have been coached to (if financially possible) leave my Social Security earnings for my wife to collect in the future if I die, considering that she was a homemaker for the majority of her income earning years. My instinct is to get Social Security coming (I understand I’m settling for a lesser amount at age 62) as soon as possible considering the forecast of our government’s inability to fund Social Security for the rest of my life. No one has a crystal ball, and no one knows what our government will or will not be able to fund even into next week, so we weigh what we know and see, and then decide. Is my question clear?

— *Skeptical*



Russell Gloor

DEAR SKEPTICAL» Well, your question is clear but contains two opposing factors: You say you wish to provide well for your wife if you die, but also say you wish to claim at age 62 because you’re not confident that Social Security (SS) will be there in the future. Yet claiming at age 62 will mean the lowest possible survivor benefit for your wife because her benefit as your widow will be the amount you are receiving at your death. I’ll try to put all this into perspective for you.

Although Social Security is facing some future financial issues, it will never go bankrupt and be unable to pay benefits. The worst that could happen, if Congress takes no action beforehand, would be that benefits will be cut by about 22% if the SS Trust Fund is fully depleted in 2033. (Right now, reserves in the Trust Fund are used

to supplement SS expenses because SS revenue is currently less than program costs.) If that happens, Social Security can only pay out as much as it brings in.

But that almost certainly won’t happen, because Congress won’t permit it to. Congress already knows how to fix Social Security’s financial issues. They just currently lack the political will and bipartisan spirit to implement the changes needed. But there’s little doubt that they will fix the issue before allowing an across-the-board benefit cut to over 65 million beneficiaries (because seniors vote). FYI, there was \$2.9 trillion in reserves in the Social Security Trust Fund at the end of 2020.

I don’t recommend you make your Social Security claiming decision based on fear of the program going bankrupt. Even if Congress doesn’t act and a benefit cut is imposed in 2033 (which is highly unlikely), a 22% cut to your age 62 benefit amount would be more painful than a 22% cut to your benefit at your full retirement age (FRA), which would be

about 30% higher than your age 62 benefit amount. The longer you wait to claim, the higher your benefit, and your wife’s survivor benefit, will be, even in the unlikely event of a later cut in benefits.

Instead, I suggest you make your claiming decision based only upon your personal circumstances. If you wish to increase your wife’s survivor benefit, then waiting longer to claim is the way to do that. If you retire from working at age 62, Social Security’s earnings test won’t apply to you (the earnings test limits how much you can earn while collecting early SS benefits), thus you can certainly claim at 62 if you so wish. But it’s important to consider the consequences of claiming early (including a lower survivor benefit for your widow) and make a decision based on facts, not fear of Social Security going bankrupt, because it won’t.

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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SPOT OF T

When it comes to music, the beat goes on

By Terry Alburger

Music as always been instrumental in my life, pun definitely intended. But I think we can all agree, music has changed immensely from the time I was a kid.

And no, I'm not even talking about the music itself. I'm talking about the ways we listened to music. Kids today will never understand the struggles we endured in the pursuit of our favorite tunes.

At the risk of sounding like an old-timer, the youth of today don't know how good they have it. Let me take you back. When I was a preteen and just starting to like popular music, it was tough indeed. I had a little transistor radio, the size of half a brick (and that was small by the standards of the day!)

It was AM only, which in itself is limiting. Thank goodness for WFIL! I still remember it being 5.6 on my dial. And yes, it was indeed a dial. The sound was horrendous, with static and interference, but to me it was a gateway to another world; a place to where the music would transport me. But I was a prisoner to the whim of the DJ's of the radio station.

Then came the tape recorder. Yes, for cassette

tapes. I would wait for a song I loved to come on the radio, poised to hit the red record button, simultaneously hitting the play button at exactly the right time, as close to the beginning of a song as possible. It was digital poetry in motion, to get it just right.

You had to act fast, of course. You needed the reflexes of a cat to get as much of the coveted first few bars of the song as possible. Repeat this process to fill the two-sided, 60-minute cassette (30 on each side) and hope that none of your precious songs got cut off at the end of a side.

But oh, the rewards were great! Once you filled up your cassette, you had a wonderful collection that you could play as you wished at your leisure! OK, the quality was horrible, most of the introductions were non-existent, and there was no rhyme or reason to the order of songs and artists. But, for its day, it was a treasure.

Just one drawback — if the cassette tape came out of its spool and got tangled up in the metal spindles of the recorder, you had what's technically known as a mess. The only saving grace was to remove the cassette carefully, without tearing the delicate tape that had come unthreaded,



PIXABAY

Listening to music on vinyl was a rite of passage for many of us.

and utilize every cassette user's best friend — a pencil.

The pencil was placed through the hole that the cassette fit on the player and carefully turned it to rethread the tape. I think this would have been great training exercise for surgeons, applying just the right amount of pressure, torque and speed for a successful outcome.

Then came the days when I could save my babysitting money and buy actual vinyl records. Oh, what a glorious day indeed. In those days, vinyl records were a veritable treasure trove, wrapped up in one package. Not only did you get a professional recording of a dozen or more songs, but you got them in the order the artist wanted you to

hear them.

Often, full lyric sheets were included so you no longer had to decipher the sometimes undecipherable words to each song. In addition, you could see just who played what on each song, what special guest artists may have appeared and even how long the song was. And best of all, there were lots of photos included of the artists ... for a hardcore fan, it was heaven.

Next, of course came the advent of the CD player, and albums shrunk to the size of a waffle. And a small one, at that. Most CDs had the same perks as albums but in a much smaller and portable format. You could even listen to them in your car! Miracle of miracles.

Then came the digital

world of MP3s ... suddenly, I no longer had something I could hold in my hand, and I lost the ability to look at pictures of the artists, or the lyrics of each song. Oh sure, I could now listen to music on a number of devices, and even on my telephone. It is indeed convenient.

And of course, I can look up the songs and find the details of the recordings, but it seems to me that it has lost something. I am glad that I am still in possession of my many vinyl records, a massive collection that will one day be my children's inheritance and/or problem.

These days, I begin my mornings with a mini-dance and play session with my pup. It begins with the words, "Alexa, play..." and Alexa obeys

my every musical request. I cannot lie — it is indeed convenient and fun.

Some days Alexa will even ask if I want her to suggest a song — I let her, on occasion. However, she never seems to get it right. Today she asked if I wanted to follow up "Surface Pressure" from "Encanto" and "Pressure" by Billy Joel with her suggestion... it was a Barry Manilow tune. Um, no thanks, Alexa! And on I went to "Under Pressure" by Queen and David Bowie.

The art of listening to music has come a long way. I'm just happy to have music in my life in any way, shape or form. It is an integral part of my life, and hopefully of yours too. And the beat goes on!



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Sandy Fryer, left, and Jim and Sandy Bahn volunteer with Meals on Wheels.



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VOLUNTEERING

RSVP'S SENIOR VOLUNTEERS FIND PURPOSE AND PLEASURE

RSVP

Well before her retirement as a paralegal in 2020, Barbara Krumbhaar began volunteering.

"I didn't really have hobbies," she said. "When I stopped working, I didn't want to feel like I'd fallen off a precipice."

So in 2016, she volunteered through RSVP as a Plymouth Elementary School reading coach with the American Reads program.

"You're helping children who need some boosting and reinforcement," she said. "It's great to see the kids make progress and to make reading fun and see them enjoying it."

When COVID-19 shut down the in-person reading program, RSVP trained Krumbhaar as a virtual reading tutor for its Vello program, offered in cooperation with United Way. She also volunteers for a nonprofit that distributes used books to Philadelphia schools.

RSVP links volunteers like Krumbhaar to numerous programs that center on education, wellness and support for other nonprofits in Montgomery, Delaware and Chester counties and the city of Philadelphia. The organization began in 1973 under a federal program to place seniors in nonprofit agencies. Anyone age 18 and older may participate, though nearly 70% of RSVP's 1,200 volunteers are age 55 or older.

Of these senior volunteers, "the largest group is age 70 to 79," said Kathy Stocker, RSVP's community outreach and volunteer coordinator. "That's probably because to get full Social Security, you have to work until at least 66 or 67 and more people are staying in the workforce."

She said 16 RSVP volunteers are age 90 or older.

Purpose in retirement

"I'm not a sit-around-and-relax retiree," said Diane Duda, who retired last year as a corporate chief actuary. "I found that I needed to inject some purpose in my life."

Duda is now a volunteer Medicare counselor for the PA Medi program, which RSVP coordinates for Montgomery County. The program is free to anyone enrolling in or needing help with Medicare.

"I really enjoy it. It feels like I'm using the skills I honed in my career in terms of problem-solving



COURTESY OF RSVP

Maxine Topping



Diane Duda

and explaining to others," said Duda, who also volunteers as an academic support coach and tutor.

After Noah Borenstein retired in 2007 as a manager for Rohm & Hass Corp.: "I did all the fixing up around the house I wanted to do and my wife said I'd better find something else to do. I Googled 'volunteering' and RSVP showed up on the screen."

Thus began a 15-year relationship in which Borenstein helped to develop the My Free Tutor virtual math program that now serves elementary to college-age students.

"It's very gratifying to be able to apply what you've learned to help young kids develop a skill," he said. "A lot of lightbulbs go on. I really enjoy my time with students. Tutoring is a labor of love."

Borenstein also served as a GED instructor and joined and became an officer of the RSVP board of directors.

"It's almost like a new career," he said. "Not having enough to do doesn't happen!"

Helping those in need

After the pandemic struck in 2020, RSVP stepped up its involvement with Meals on Wheels, food pantries, food distribution events and grocery pickups for stranded seniors. Stocker said there is a current need for food pantry volunteers and Meals on Wheels drivers.

"With prices going up, even if folks have a SNAP benefit, it doesn't go as far," she said. "Drivers are hard to find because gas is so expensive."

Retirees Jim and Sandy Bahn have distributed Meals on Wheels prepared by the Colonial Neighborhood Council in Co-shohocken since 2019.

"Jim and Sandy were a great find," said Sandy Fryer, the council's executive director. "When there's

VOLUNTEERING » PAGE 5

To live here is to live in harmony.

The Mansion at Rosemont is a boutique senior living community in the heart of the Main Line, where residents cherish all of the small things that add up to a fervent embrace of life after 62.

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Volunteering

FROM PAGE 4

a hiccup and someone can't come in, I call them and they say, 'Where are we going today?'"

"There's a lot of reward in assisting people in need," Jim Bahn said.

"Meals on Wheels gives you the opportunity to interact with people who are lonely," Sandy Bahn said. "They like to chat. It's interesting and rewarding. Being out and about with people uses your brain, and when more in-person volunteering programs open back up, I'm confident I can find additional ways to help out."

Maxine Topping, a retired nonprofit staffer, works with Mitzvah Circle in Norristown to provide non-food items to people in need.

"I select and pack requested items such as clothing, diapers, school supplies — essential daily items," she said. "When I arrive, one of the volunteer coordinators says, 'Hi Maxine, Thanks for coming today. It really makes a difference.' I certainly didn't get that when I was working!"

Topping authored a self-help book, "U Owe You: Taking Responsibility for Creating the Life You Decide." She credits Mitzvah Circle clients for "taking the initiative to seek help and not giving up on the possibilities for a better life."

Volunteering, she says, "allows me to savor the senior season of my life and play a small role to make a difference for those in need."

It's a pleasure

Perky Cohen, 91, was a longtime English as a second language (ESL) volunteer before she and her late husband moved to the Rydal Park senior living community in Jenkintown, Montgomery County. There, Cohen, a wood carver, volunteered to create an art program that now includes two galleries.

"I get a lot of pleasure from volunteering," she



Le Cheng

said. "It enriches the community. It's very important to volunteer."

As for her nickname, "When I was on my bassinet, my mother said I was a perky little thing."

Le Chang came to the U.S. at age 15 as a refugee from Vietnam. At Drexel University, where she studied software engineering, she met her husband and returned with him to his native city, Hong Kong. There, she learned three Chinese dialects and taught English, setting the stage for her current volunteer work as an English as a second language volunteer with the Chester County Opportunities Industrialization Center.

"It's a great joy, being able to help others," she said. "It makes me happy that I can contribute. Helping others helps yourself. It helps you to be happier and healthier physically and psychologically."

Data from the Corporation for National and Community Service confirms "an association between volunteering and mental and physical health benefits. In particular, older volunteers report lower mortality rates, lower rates of depression, fewer physical limitations, and higher levels of well-being."

Nonprofit RSVP connects volunteers to dozens of community service opportunities. Its programs improve the lives of vulnerable populations by focusing on education and wellness. For information on volunteering, visit rsvpmc.org, email volunteer123@rsvpmc.org or call 610-834-1040, ext. 123.

PROMOTING SENIOR WELLNESS

Seniors can do their part to help the environment

By Jennifer Singley

The phrase green living has gained popularity in recent years and refers to choosing to live in a way that promotes a positive impact on the environment.

And while saving the planet may seem like a lofty goal for just one person, the smallest changes in our daily lives can collectively make a noticeable difference. With Earth Day just around the corner on Friday, many seniors may be wondering how they might do their part.

The following list highlights a variety of simple ways for seniors, whether living independently in their own homes or within a retirement community, to live more sustainably.

Recycle properly

We no doubt have best of intentions when we diligently separate recyclables from trash in our homes. Believe it or not, however, there are likely things you have been tossing in the recycling bin that should not actually be recycled, and when a batch of recyclables contains such items, the entire batch is contaminated and must go to a landfill instead.

For example, items like pizza boxes and takeout containers should be scraped clean of food residue prior to recycling. Plastic bags should be taken to retail stores with bins designated for collecting and recycling them. Call your local municipality for a specific list of items accepted in your town's recycling program.

Minimize single-use plastics

According to the United States Environmental Protection Agency, of the more



PIXABAY

Recycling is just one way you can contribute to green living.

than 35 million tons of plastics generated in the United States in 2018, only 8.7% was recycled. In addition to recycling all accepted plastics, look for ways to limit the use of plastics in general.

Instead of individual, disposable plastic bottles of water, consider using a reusable bottle and refilling it as needed. Instead of disposable plastic storage bags, use resealable silicon bags. Many grocery stores encourage the use of reusable shopping bags, some even offering a small discount to customers who use them.

Reduce energy and water consumption

Something as simple as swapping your lightbulbs to LED bulbs and installing low-flow shower heads will reduce energy usage by at least 75% and water usage by at least 60%, and chances are you won't even notice the difference day to day!

In the Anna T. Jeanes

Building on The Hickman campus, all the common areas have motion-sensored lighting to save on electricity.

Purchase sustainable products

It may come as a surprise that many of the products we use, from personal toiletries to cleaning supplies, take a toll on the environment in terms of the chemicals they contain as well as their plastic packaging.

Consider switching to products that have a more limited impact on the environment, such as bamboo toothbrushes, non-toxic cleaning materials (or make your own) and using washable cleaning cloths instead of paper towels.

Donate and repurpose

Spring cleaning presents an opportunity to practice environmental mindfulness. An old T-shirt full of holes and stains makes an

excellent cleaning rag; that wooden crate that held your clementines from the grocery store easily doubles as pantry organization. Towels and sheets that have seen better days will be welcomed at your local animal shelter.

Many organizations — such as Goodwill, Salvation Army and Green Drop — accept donations of items in good condition, making it easy to extend the life of things for which we no longer have a need and keep them out of landfills.

The Hickman Friends Senior Community has been serving seniors of all faiths and backgrounds in West Chester since 1891. Led by Quaker values and traditions, we live out our testimonies of simplicity, integrity, community, and stewardship in our commitment to environmental sustainability. To schedule a tour, call 484-760-6300.



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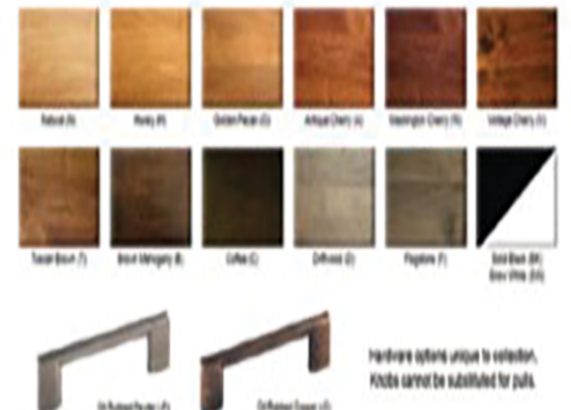


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HEALTH

Program launched at Daylesford Crossing to aid Parkinson's patients

SageLife

Daylesford Crossing, a SageLife senior living community in Tredyffrin Township, Chester County, has launched a new program to care for individuals with Parkinson's disease and other movement disorders.

Stabilization, education and consistent monitoring are key elements of the program, which takes a personalized approach to managing Parkinson's or movement disorders.

The program focuses on developing the seven skills needed to successfully manage symptoms: Healthy Eating; Being Active; Monitoring; Taking Medication; Problem Solving; Risk Reduction; and Healthy Coping.

Each resident has a customized plan.

"We take a collaborative approach to caring for residents who are living with Parkinson's Disease and other movement disorders," said Kelly Andress, founder and president of SageLife. "Our specially trained care team partners with the resident, their family, and a multidisciplinary healthcare team in order to achieve the best outcomes for each individual."

"SageLife meets residents where they are in their journey, customizing every aspect of daily life to address unique needs," added Laskia Davis, executive director. "For example, our dining staff can provide weighted utensils to help a resident enjoy a meal. And our support extends beyond residents; we offer family support programs and groups to help navigate a



Daylesford Crossing

COURTESY OF SAGELIFE

loved one's diagnosis and changing needs."

To recognize Parkinson's Awareness Month, Daylesford Crossing is partnering with renowned physical therapist Dr. Jen Brown to help educate families and individuals affected by Parkinson's disease and other movement disorders.

In a webinar recently hosted by Brown for Daylesford Crossing, she outlined the importance of nutrition and mobility

training for seniors, especially for those who suffer from these issues.

All SageLife physical therapists are certified in the LSVT Big and Loud programs designed specifically for people living with Parkinson's and other movement disorders.

"We stress the importance of exercise and mobility training for seniors dealing with Parkinson's disease, including classes such as chair yoga and

dance," said Mindy Clark, health and wellness director.

Similarly, nutrition is a key component of the program. Registered dietitians work with residents to customize meal plans that ensure they are eating foods rich in nutrients and fiber, which can help offset symptoms commonly caused by mobility disorders or Parkinson's disease. They also work with residents to create menus that meet any

special dietary considerations that prescription medications may require.

"By creating these personalized plans, we see a difference in the quality of life for our residents, as we enable them to feel a sense of freedom in their bodies once again," Clark said.

To learn more, visit <https://www.sagelife.com/daylesford-crossing/movement-disorders>.

To view Brown's webinar, visit <https://vimeo.com/693693737>



Kelly Andress

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HAIRSTYLES

The graying of America: a trend to dye for

By John Grimaldi

There are those out there, men and women alike, who dye their hair when it starts to turn gray. It makes them look younger. But among the trendy younger set, a gray, white or salt-and-pepper look is in style, according to Rebecca Weber, CEO of the Association of Mature American Citizens.

Weber cites the publication *Hairstyles Weekly*, which notes that, “Gray hair has been shunned and touted as ‘old people’ hair color. But in this year, the hair world is shaking things up a bit and making gray the star of the show!”

Not only are more older Americans embracing the natural look of aging, but younger women — and men — are adopting the look using new hair dyes such as Clairol’s Professional Pure White Hair Developers for Lightening & Gray Coverage.

Market-researchers have found that more men between the ages of 50 to 64 — 11% — are dyeing their hair more than ever before for a variety of reasons. For one thing, a majority of women say they find men with gray hair more attractive and that it can give a man an “air of authority,” not to mention the fact that “gray hair is generally associated with competence, financial security and coolness,” according to the hair experts at Schwarzkopf International.

A Wikipedia report traces the granny hair trend “to fashion designer Jean-Paul Gaultier, whose Autumn/Winter 2011 show featured models in grey Beehives. In Spring 2015, his catwalk show at Paris Fashion Week (featured) silver haired models as did the shows of other fashion designers Chanel and Gareth Pugh.”

It is true that health problems can accelerate the graying process and that stress can cause your hair to shed and grow back grayish in color instead of your natural color. However, the experts at WebMD tell us that while “you might blame your stressful job or your unruly teens for your grays ... it’s mostly your genes that dictate how early and how quickly it happens. So if either of your parents had a full head of gray hair in their 30s, there’s a good chance you will, too.”

According to MedlinePlus, the color of your hair “is determined by the amount of a pigment called melanin in hair. An abundance of one type of melanin, called eumelanin, gives people black or brown hair. An abundance of another pigment, called pheomelanin, gives people red hair.”

Hydrogen peroxide is an oxygen-based bleach that is sometimes used to bleach

hair. And guess what, hair cells actually and naturally produce their own hydrogen peroxide, and the older you get the more of it is produced. Researchers believe that the hydrogen peroxide that our bodies produce is what turns our hair gray and then white.

Trendy as the graying of America might be, there are still those who hope and pray that science will come up with a way for them to retain the youthful color of their hair or a way to reverse the graying process.

Fear not. The Scientific American reports that research has emerged showing that there may be a way to do just that. The publication quotes Matt Kaerberlein, a biogerontologist at the University of Washing-

ton, who says there is convincing evidence that on a hair-by-hair basis graying is actually reversible.

“What we’re learning is that, not just in hair but in a variety of tissues, the biological changes that happen

with age are, in many cases, reversible,” he wrote.

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WELLNESS

Isolated seniors need companionship

By John Grimaldi

It is tempting to start thinking that the COVID-19 pandemic will soon be a bad memory. Surely, among the older population there is a particular desire to put an end to the social isolation. They are among those who were — and still are — particularly impacted by the loneliness of the disease, not to mention that seniors are among the most likely to succumb to infection.

“Whether the pandemic will soon be over or not, is unknown at this point, bearing in mind that new variants can emerge at any moment as we have learned over the past two years,” said Rebecca Weber, CEO of the Association of Mature American Citizens. “What we do know is that it has disrupted the lives of the most vulnerable among us.

“Prior to the outbreak of the disease in March of 2020, too large a percentage of the over-60 set were already living alone. The pandemic sentenced an even greater number of seniors to solitary confinement.”

How bad is it?

The National Academies of Sciences Engineering and Medicine reports: “Social isolation and loneliness are serious yet under-appreciated public health risks that affect a significant portion of the older adult population. Approximately one-quarter of community-dwelling Americans aged 65 and older are considered to be socially isolated, and a significant proportion of adults in the United States report feeling lonely.

“People who are 50 years of age or older are more likely to experience many of the risk factors that can cause or exacerbate social isolation or loneliness, such as living alone, the loss of family or friends, chronic



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The pandemic revealed the negative mental and physical impact of isolation.

illness, and sensory impairments. Over a life course, social isolation and loneliness may be episodic or chronic, depending upon an individual’s circumstances and perceptions.”

Obviously, COVID-19 has made isolation a chronic side effect for senior citizens. However, Dr. Ashwin Kotwal, a geriatrics specialist who teaches at the University of California, San Francisco, says that in the pre-pandemic era people, particularly the elderly, were reluctant to admit they were lonely.

It was a sensitive topic,

he says, suggesting that the pandemic appears to have normalized discussions about loneliness.

“This is a good thing,” Weber said. “We know, of course, that isolation has a serious impact on mental health, especially among the elderly. But it also can have a negative effect on their physical health. The World Health Organization compares the effect of social isolation and loneliness on mortality to such risk factors as smoking, obesity, and physical inactivity.”

Weber says that prior to

“You don’t need a medical degree to help them,” she said. “There is a lot that friends and family can do to alleviate the isolated conditions of seniors they know and even elderly individuals they don’t know.”

COVID we didn’t pay much attention to seniors who lived alone. The pandemic revealed the negative mental and physical impact of isolation.

“You don’t need a medical degree to help them,” she said. “There is a lot that friends and family can do to

alleviate the isolated conditions of seniors they know and even elderly individuals they don’t know. Many of us are already checking in on relatives and neighbors on a regular basis, chatting with them, engaging them and giving them the opportunity to interact

with another human being on a regular basis. What we need now is more guardian angels.”

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HEALTH

Study: Don't blame weight gain on metabolism as you age



PIXABAY

By John Grimaldi

Weight loss jokes such as the one that goes, "I'm on a seafood diet. When I see food I eat it," might give you a laugh, but they won't help you lose weight. After all, as we age our metabolism slows down, and that's what causes those extra pounds. Right? Wrong! Researchers now tell us that metabolism, your body's process of turning food into energy, doesn't weaken with age, at least not until after you turn 60.

The Harvard Medical School defines metabolism as "the combination of all the chemical processes that

allow an organism to sustain life. For humans, this includes conversion of energy from food into energy for life-sustaining tasks such as breathing, circulating blood, building and repairing cells, digesting food, and eliminating waste."

Herman Pontzer, associate professor of evolutionary anthropology at Duke University, conducted a wide-ranging study of individuals between the ages of 8 days and 90-plus years old. His research team assessed how many calories the members of each age group burned, keeping track of how body size and age affected the rates of burn.

"We found that there are four distinct metabolic phases in life," he said. "Zero to 1 years old, 1 to 20 years old, 20 to 60 years old and over 60 years old."

Pontzer's study revealed that children have a very high metabolic rate, or Total Energy Expenditure (TEE), for their size. It found that the metabolic rate between the ages of 20 and 60 remains fairly steady and that it doesn't slow down until we get to be about 60 years old or older.

The doctors at Harvard note that the Pontzer study "challenges previously held beliefs that metabolism correlates closely with organ-

specific metabolic activity throughout growth and development, such that it is very high in infancy, childhood, and adolescence, and progressively declines throughout adulthood and old age.

"Instead, the authors observed that BMR (Basal Metabolic Rate) was 30% higher than would be expected based on body and organ composition in children 1 to 20 years old, and 20% lower than expected in adults 60 and above. These deviations in expected TEE and BMR in childhood and old age support the notion that age-related metabolic changes may play a more important

role than we previously gave them credit for. What's more, these results strongly suggest we may no longer be able to blame weight gain in middle age on a slowed metabolism."

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FINANCES

'Hard times create strong men, strong men create good times'

By Ryan Daniels

We are living in an ideological battleground. Traditional ideals are eroding from school curriculums and businesses are being pressured to "progress." Every battle from this war of opposing worldviews has financial fallout. From inflation to the closing of small businesses, everyday Americans are paying the price. We are at a crossroads where we must embrace the principles that made our country the envy of the world or continue to implement a system that history shows to never produce prosperity.

To quote a line from G. Michael Hopf's post-apocalyptic novel "Those Who Remain": "Hard times create strong men, strong men create good times, good times create weak men, and weak men create hard times."

Whether it's a family, military or country, leadership is responsible for the direc-

tion of the organization and actions of the group.

You've probably heard it said that if your kids are acting up, take a look in the mirror, they are a reflection of you. In the military, leadership is responsible for everything in their command. In our constitutional republic, we elect leadership to make decisions in the best interest of the people they represent. Those leaders, therefore, are responsible for the outcomes of the policies they create and the direction of our country.

I believe through this time of adversity we will become stronger. It's during these hard times that I believe strong men will rise up and create good times of prosperity and a resurrection of the American dream. We have too many examples in our storied history where when faced with challenges, we arise stronger as a nation. In the meantime, while inflation soars and leadership deflects responsibility, we must look

to how we as individuals, families and communities can provide, thrive and become those strong men created in tough times.

One of the best things we can do is support small businesses. Small businesses account for 99% of employment in the country, according to the small business administration. The pandemic devastated many small businesses who were burdened by increased regulation, forced to shut down and operate at reduced capacity often without profit. For those who managed to survive, they need the support of the communities they serve. Stronger businesses create stronger communities.

Instead of grabbing a Starbucks coffee, consider stopping by a local coffee shop like Simply Bold on Penn Avenue or Four Twelve on Fourth Street in Hamburg. If you're looking for a dinner out, skip the chain restaurants and stop

by a local treasure like the Wyomissing Restaurant and Bakery or Pourhouse American Grill. If the budget is tight, consider volunteering time at one of the many non-profits throughout Berks such as Olivet Boys and Girls Club or Keystone Military Families and make a difference for others in your community.

While the philosophical battles continue, there may be financial challenges. The good news is we can and will come out of it stronger together. Embrace the disciplines of budgeting, saving for a rainy day and get money working for you so someday you don't have to work for money. Having a simple-to-follow financial plan that fits your life will give you confidence so you can provide for those you care about most. Remember, hard times create strong men. Strong men create good times. Together we will continue to keep the American dream alive and well.



Ryan Daniels

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.



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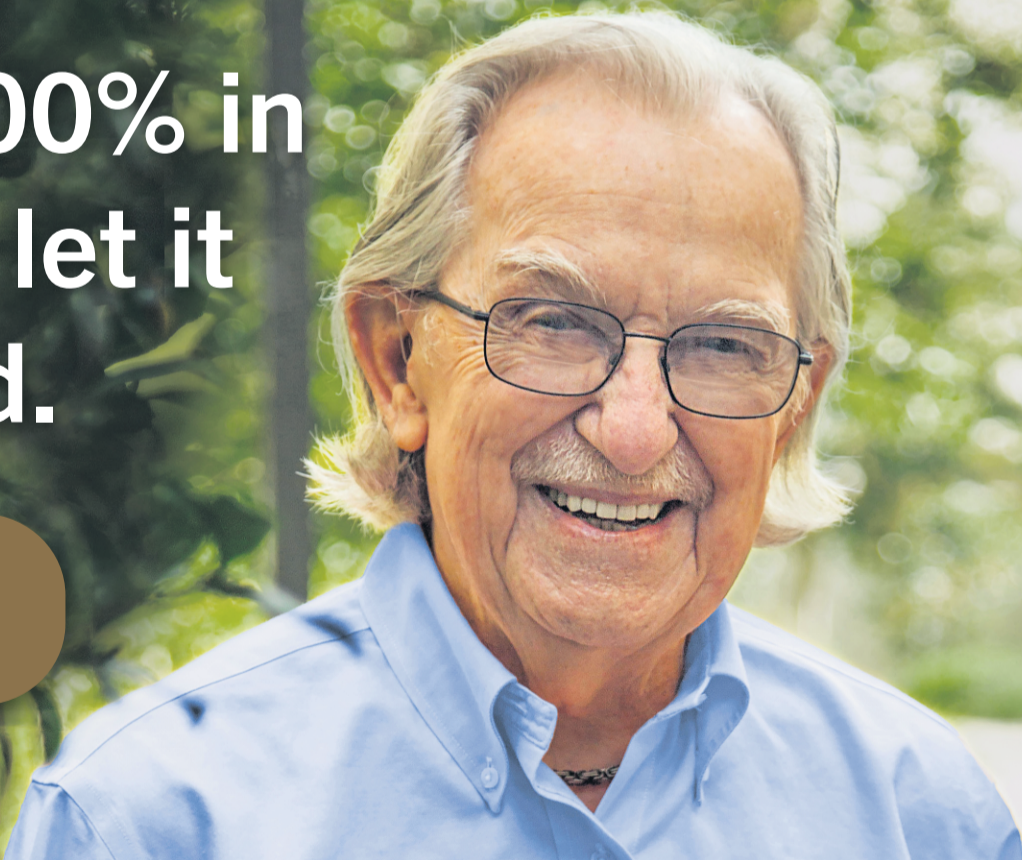


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