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OUTDOORS

Get outdoors and explore this spring



COURTESY OF ANASTASIA SHURAEVA

It's an ideal time of year to get moving outdoors on the many paths available in nearby parks and trail systems in forested areas.

By Courtney Diener-Stokes
For MediaNews Group

If you're in the active aging category, this is a wonderful time of year to start moving outdoors.

But before you venture out to your normal walking routes, it's good to consider a number of nearby trails that might expose you to some new sights and sounds.

You can do this safely and wisely taking into consideration any physical limitations you might have with the help of some longstanding trail clubs that aim for hikers to know what they are getting into before hitting the trails.

The Chester County Trail Club has been around since 1970, and 52 years later it has an impressive calendar filled with morning, afternoon and evening, weekday and weekend hikes for the month of April on its schedule.

Locations are listed, along with the category of hike rated from Class A to D, as well as mileage.

Class A is ideal for those seeking mostly flat trails with good footing and very little elevation change. Most Class A hikes take place on paved trails and well-worn foot paths. However, be sure to look at the length of the hike, because while it might suit your category needs, the length might add some of its own challenges that the difficulty of the trail doesn't.

Some hikes are considered Class B, the next step up from A in terms of degree of difficulty. On these trails you will likely find rolling hills with moderate elevation change. There also might be rocks on the trail and some underbrush, so you should be sure of



WIKIMEDIA COMMONS

Ridley Creek State Park in Delaware County.

your footing if venturing on this category of trail.

Upcoming Class A and Class A/B hikes to consider for the month of April include Ridley Creek State Park, Chester Valley Trail, Sadsbury Woods Preserve and Wilson Farm Park. Here are some details about each park to give you an idea of what to expect.

Ridley Creek State Park, Media

Ridley Creek State Park encompasses more than 2,606 acres of Delaware County woodlands and meadows. The gently rolling terrain, bisected by Ridley Creek, is only 16 miles from center city Philadelphia and is an oasis of open space in a growing urban

CHESTER COUNTY TRAIL CLUB

The Chester County Trail Club is a group of individuals who enjoy hiking, backpacking and other outdoor recreational activities. Club members also participate in building, maintaining and advocating for the protection of trails for public use. Whether you've logged a zillion miles or have never been on a hike before, you are sure to find something that piques your interest in the club's extensive schedule. To learn how to become a member and more visit their website.

Source: Chester County Trail Club
For more information: www.cctrailclub.org



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ASK RUSTY

Should I claim my Social Security early due to its 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



Russell Gloor

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*
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. It won't. 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>.

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 curricula, and businesses are being pressured to "progress." Every battle from this war of opposing world views 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



Ryan Daniels

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 direction 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 businesses and about half 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 nonprofits 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 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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REPORT TO THE PEOPLE

Appreciate the outdoors and protect yourself from pests this spring

After a seemingly never-ending string of winter months, it's beginning to look like the cold is behind us, which means more time to spend outdoors doing activities that give us joy.



Judy Schwank
Report to the People

County's many great pedestrian trails.

Studies have found that spending at least 30 minutes outside can have significant health benefits for older adults, including greater physical functioning, less fear of falling and better overall mental health. For these reasons, it's important that older adults get outside and enjoy the warmer weather as much as they can.

But warmer weather also brings out pests like mosquitos and ticks that pose a particular risk to older adults.

More rain and warmer weather spell conditions conducive to particularly buggy seasons, and that is exactly what is being predicted throughout the Northeast this spring.

That means more ticks and mosquitos.

As I am sure many of you know, ticks and mosquitos can spread nasty illnesses like the West Nile virus, Lyme disease, Zika virus

and malaria. Older adults with weaker immune systems are at high risk of serious illness if they contract one of these viruses.

While the illnesses listed above haven't been particularly deadly in the United States, you should still be taking precautions to reduce your chance of contracting them.

A close friend of mine ended up hospitalized for over a week after contracting West Nile virus a few summers ago.

The Pennsylvania Department of Health recommends taking a variety of measures to protect yourself while enjoying the commonwealth's vast outdoors. These include wearing long sleeves and treating clothing with insect repellent before stepping outside.

You should also avoid areas that are brushy, woody or that have high grass.

That's not always possible when pruning or cleaning out woody brush, so be especially vigilant after completing those tasks. These areas are where ticks and mosquitos often lurk.

When you return home, make sure to inspect your body and clothing for ticks and fresh bites.

If you took your favorite four-legged friend with you to get some exercise, make sure you inspect them as well. Ticks will look to latch on to dogs and can spread illness that can result in your pup needing to see the veterinarian.

Ticks and mosquitos can cause some problems, but we shouldn't let them come between us and the things we love to do. Pennsylvania's vast greenery is the perfect venue for any number of terrific outdoor activities like camping, hiking, kayaking, bird watching and so much more.

Many just returned to another popular outdoor hobby, fishing, with the trout season starting up just last weekend.

Berks Countians looking to spend time enjoying the great outdoors are blessed with a variety of great opportunities locally with Hawk Mountain and numerous state-of-the-art trails.

Getting outside and doing whatever it is that you like to do when the weather gets warm isn't just about the fun of the activity. Older adults are doing themselves a service by boosting their physical and mental health.

So, this spring, don't let pests get the better of you. Take precautions and get out there and enjoy the sunshine.

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.

OUTDOORS

Here are some fun ways to celebrate springtime

Metro Creative

Spring is a season of rebirth in more ways than one. Spring is when certain animals emerge from hibernation, while many species lay eggs or give birth this time of year.

Flowers and trees also bloom in spring, providing spectacular foliage and awe-inspiring color.

People also may feel like they have a new lease on life as they shake away the doldrums of winter and embrace longer hours of sunlight and warmer temperatures.

The arrival of spring is worthy of celebration, and these activities and ideas can be enjoyable ways to spend the first day of spring:

• **SPEND TIME OUTDOORS** » One is never too old for a picnic in a park or a bike ride along the trails. Spend-

ing time outdoors is beneficial because it exposes people to sunlight, which is a precursor to the development of vitamin D. Vitamin D affects muscles, joints and tissues. It also can affect mood.

• **PLANT A TREE** » Honor spring, and Earth Day, by planting trees. Trees provide habitats for wildlife, create shade, reduce air pollution by filtering the air, and produce oxygen. A sapling is a manageable tree to plant and something children can do as well.

• **ENJOY SPRING CRAFTS** » Grab an inexpensive canvas and paint a landscape that is in full bloom. Use quick-set plaster to create stepping stones embedded with mosaic glass pieces for color that can be added to the backyard.

• **HOST A SPRING POTLUCK** » Put fresh spring vegeta-

bles and fruits on display. Options include artichokes, apricots, asparagus, carrots, dandelion greens and radishes. Put together a pasta primavera, which essentially is a spring pasta dish laden with fresh vegetables.

• **DECORATE WITH FLOWERS** » Bring fresh flowers indoors and put them on display in vases or table centerpieces. Cut stems on a 45-degree angle underwater to help flowers last longer. In addition, choose floral-themed curtains and throw pillows to add some spring decor.

• **CREATE A WATER FEATURE** » The sound and sights of cascading water can be both relaxing and picturesque. A water feature can be something as simple as a small fountain or more elaborate like a koi pond.

Senior life

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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,



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! Miracles 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, playc..." 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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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 multi-disciplinary 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



COURTESY OF SAGELIFE

Daylesford Crossing

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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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.”

The 2.4 million member Association of Mature American Citizens, www.amac.us, is a vibrant, vital senior advocacy organization that takes its marching orders from its members. AMAC Action is a nonprofit, non-partisan organization representing the membership in our nation’s capital and in local congressional districts throughout the country.

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