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Downsizing



Shane Bone, center, with some of her organizing and redesign team.

COURTESY OF SIMPLE STEPS CONSULTING

GET PROACTIVE WHEN IT COMES TO DOWNSIZING

By Courtney Diener-Stokes
For MediaNews Group

Shane Bone, owner and founder of Simple Steps Consulting in Eagleville, Montgomery County, is in the middle of a downsizing project with a client and is using her expertise in home organizing to aid them in reducing their possessions.

It's not unusual for her to help clients ages 60 and over who are in a stage of their lives where they want to move to a smaller home or simply want to reduce the clutter they have amassed over the course of decades.

What she has learned since she established her business in 2016 is that the emotional component to being attached to stuff is one layer of the process that her business is equipped to tackle instead

of brush aside.

That is why their initial step is to determine and work through how emotionally attached a client is to what they have. Bone expressed a respect for the fact that she is helping people navigate through chapters of their lives.

"Many struggle with an emotional attachment to a lot of their things," Bone said. "Some on our team have a therapy and coaching background, and we come in with a really gentle and capable approach in helping them deal with that chaos and clutter that had accumulated around them."

Next, she begins to start breaking down the barriers based on what are easy decisions to make upfront. These are what she refers to as easy asks that don't require emotional processing.

DOWNSIZING » 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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COURTESY OF SIMPLE STEPS CONSULTING

Employees of Simple Steps Consulting load up their car for a trip to a donation center for a downsizing client.



COURTESY OF SIMPLE STEPS CONSULTING

Shane Bone, owner and founder of Simple Steps Consulting



COURTESY OF ALL ABOUT ORGANIZED

Terry Stroble, founder of All About Organized

Downsizing

FROM PAGE 1

“We start with the easy stuff first, like furniture,” Bone said. “We save the other stuff, like physical pictures, for later.”

Because most of Bone’s clients don’t know where to even begin when it comes to tackling their possessions,

she said they begin to feel a sense of empowerment that makes the purging easier over time.

“The harder things become less hard the more you do it,” she said.

Bone has also found that it is easier for someone to donate something if there is purpose behind it.

“I had a client who had all of these unopened toys still in boxes, and we found

a place to give them to children in need,” Bone said. “As soon as she had a purpose, it was easy for her to make a commitment — it feels doable to clients.”

From a keepsake perspective when it comes to physical memories, Bone has a one-bin philosophy.

“I ask them out of what they have, what would be most important for them to keep,” she said.

Terry Stroble, owner of All About Organized based in Douglassville, Berks County, like Bone, has clients make sure those keepsakes are high-meaning and high-value items. She finds that she has the best success in helping clients make decisions when she keeps them focused on where they are going.

“Before we get to the sentimental items, I say, ‘Let’s take a look at what you have and where you are moving to,’” she said. “When I keep them focused on the space they are moving to, it greatly helps the process of purging and getting rid of belongings.”

In some cases a client might be downsizing from a two- or four-bedroom house to a studio. This reality makes it easier to part with memorabilia, and Stroble coaches and helps guide them through these tougher items to part with.

“There is only so much space you can keep those belongings,” she said. “It’s hard, but we get through it.”

Bone finds that one of the biggest mistakes many people make that has led to the accumulation of so much stuff is having a mindset that it’s something they can’t get rid of because they might need it.

“They might not have touched it in 20 years,” she said, adding it’s better to just head out and buy it if

MORE INFORMATION

SIMPLE STEPS CONSULTING

Simple Steps specializes in home organizing and redesign. It is founder Shane Bone’s passion to help clients find balance and peace in their everyday lives by introducing simple steps and time-saving solutions to disorganization and clutter. Simple Steps offers individual and team services.

For more information: www.simplestepsconsulting.com

ALL ABOUT ORGANIZED

Terri Stroble, founder of All About Organized, has a passion for helping others and a love of creating organized spaces. Stroble helps clients simplify and embrace a lifestyle of order. Stroble’s goal is to help people see beyond their current situation and take hold of living out what is most important to them.

For more information: www.allaboutorganized.com

and when the need comes up rather than store items that rarely get used.

For clients in the active aging category, there are specific things Simple Steps addresses that place emphasis on the importance of downsizing when they are still in a position to make decisions.

“You still have the ability to decide where you want things to go, who you want them to go to and determine with them

what you don’t want to have to deal with when you no longer can,” Bone said.

Instead, she suggests getting ahead of the game and to start making the choices now instead of waiting for a true emergency when there is immense pressure to get it done.

“As we think about downsizing, do you want your kids to have to do that?,” she said. “No, we don’t want our kids to have to go through all of our crap.”

Bone suggests spending a year going through one room at a time in your home per month, also taking into account the shed, attic, basement and garage.

“I think any time you can be proactive about these spaces in your home the better off you will be,” she said. “People usually wait until there is a life event, and then you are at a place where you have no choice and it’s not a good way to get it done.”

Overall, Simple Steps’ offers a customized client approach for seniors, families or others with a goal that applies to all.

“We are committed to helping our clients find balance and peace in how they live their lives inside their home,” Bone said. “If you embrace a mindset of being proactive with downsizing you are one step ahead.”



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SPOT OF T

An angel in the storm proves to be a godsend

By Terry Alburger

Yesterday started as a fun day. I spent time with my family, playing with grandkids and getting ready. See, my daughter was singing last night at Brittany Pointe accompanied by a good friend and wonderful pianist. So I spent the afternoon listening to the two of them rehearse and playing with two of my grandkids.

Even a plumber, who happened to be there yesterday, commented on how much fun we were having. Yes, it was a fun day. Mid-afternoon, I went home to get cleaned up and ready for a fun-filled evening. This duo, for obvious reasons, was my favorite act at Brittany Pointe! Add to that, my birthday was the next day, and I knew it would be special.

I did not plan on a Nor'easter hitting our area late afternoon. It was a very stormy drive that evening, but we were doing OK. That is until we encountered the pothole paradise of a road. Normally we can avoid these abundant asphalt abysses, but with low visibility, pelting rain and the fact that all potholes were filled with water, we fell victim to the mother of all holes. Bam! Our front tire could not withstand the jolt. It was as flat as a pancake.

We pulled over at the first place we could find a safe shoulder. It happened to be on a bridge over a stream. OK, we can do this. My husband and I started the process of changing the tire. Unfortunately, this was a new car, and all tire-changing equipment was still in its original packaging.

Armed only with one umbrella, which did lit-



PIXABAY

tle to help against the rain coming not only straight down but sideways with the increasing wind, we attempted to jack the car up. It didn't take long to realize we were not in the right spot with this jack, which was still rather hard to turn, being brand new. Compound that with the fact that the car is very low, and we could not see where the jack should have been.

And, we were only 45 minutes from missing my daughter's performance. Nothing was going right. Finally, we decided we would call AAA. Their

ETA was 8 p.m. It was 6:15 p.m. Great. Desperation was starting to set in.

Then it happened. A man emerged, climbing up the steep incline from the stream, coming out from under the bridge in the pouring rain. He was carrying fishing gear. Who fishes in a Nor'easter? Only an angel.

He came over and immediately set to work repositioning the jack, lifting the car, removing the old tire and replacing it with the donut. Turns out, he was a plumber and very familiar with all things mechanical. He showed

me exactly how to determine where to put the jack on this particular model of car, very low to the ground. He stayed to make sure we got it all working and asked if there was anything else he could do. We thanked him profusely.

It was 6:40 p.m., and after we tightened the lug nuts, we looked up and he was gone. Most likely he had a car around the corner from where we were, but I like to think he returned to heaven, from whence he came.

We arrived literally just in time. I ran from the car and down to our audito-

rium, just in time to introduce my daughter and her friend to a full audience. Out of breath, and cradling my youngest granddaughter, still soaking wet and filthy, I made it and was able to enjoy one of the best shows that stage has ever seen (says a completely unbiased mother!).

No, I cannot prove we encountered an angel yesterday, but I believe it wholeheartedly. Angels on Earth? They can come in any form, even as a plumber, out fishing on the coldest and rainiest of days, all alone, late in the day. I am so very grateful

to him and also to the One who sent him to us. And today, on my birthday, I want to publicly thank that angel, wherever he may be.

We all have the ability to be an angel to other people. I may not be mechanically inclined, but I am a good listener, creative thinker and compassionate. We all have talents, we all have ways to help others. You may think your actions may not make a huge difference to someone else, but trust me, they do. I will never forget the kind face that emerged from the storm in my time of need.

AID FOR UKRAINE

LOCAL SENIORS WORKING TO HELP THE UKRAINIAN PEOPLE

The residents at The Mansion at Rosemont in Radnor Township have donated their time and resources in response to the Ukrainian crisis. Residents have raised more than \$2,000 and donated the money to a Philadelphia church affiliated with Ukraine. In addition, they knitted scarves, hats and baby clothes for a drive that was sponsored by Radnor High School.



COURTESY OF THE MANSION AT ROSEMONT

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PROMOTING SENIOR WELLNESS

Factors to help you decide if a move is right for you

By Jennifer Singley

Many seniors find themselves thinking about their future in their home, wondering whether or not it could be time to downsize or move to a retirement community. Consider the following factors when trying to decide if a move might be right for you.

Home maintenance and costs becoming a burden

Perhaps the tasks required to maintain your home have begun to feel overwhelming. What you used to do with ease, such as mowing the lawn or conducting home repairs, has gotten more difficult physically, financially or both.

Similarly, you might be finding that all the extra space in your home simply costs (and wastes) more money to heat and cool. If the joy you once felt with home ownership has been replaced with stress, it might be time to downsize to a more manageable arrangement that will ease the physical and financial burden that maintaining your home has become.

Onset of health issues

Many seniors find that as they age and develop medical and mobility issues, the home they purchased in their younger years no longer meets their needs.

For example, bedrooms on a second floor or laundry in the basement necessitate climbing stairs on a daily basis — an activity that becomes increasingly difficult, if not impossible, with aging joints or the onset of a disability that requires the use of a wheelchair or walker.

In such a scenario, a move that enables one-floor living might make sense.



PIXABAY

Temptation of a seller's real estate market

With interest rates remaining lower than in years' past, the current demand for housing is much higher than the inventory of homes available. Perhaps you've considered how selling your home and either downsizing or moving to a retirement community might set you up financially to enjoy your later years. Selling of course entails added expenses, such as closing costs and real estate agent commissions, so diligence is required to ensure you can afford all the necessary transactions involved and that it does in fact make sense from a financial standpoint.

A reminder of loss

For many older adults, home is a place of comfort and memories. Yet for those who have lost loved ones or seen children grow up and leave, home can become a painful reminder of what used to be.

Widows who have shared their space with their spouse or partner for decades might now find it isolating to be at home; empty-nesters might find the quiet of their once-bustling home to be not so much peaceful, but lonely.

Even if no other factors point toward downsizing, your home being a reminder of loss could be enough to lead you to consider moving.



Living a simpler life

Still other seniors find that in their later years, even if physically and financially able to continue their current living arrangement, they desire a simpler way of life.

A smaller home (or moving to a retirement community) translates to fewer material possessions, fewer bills and fewer responsibilities. Downsizing to live simply is appealing as a way in which older adults can focus on enjoying their retirement with less stress and more freedom for traveling and leisure pursuits.

The Hickman offers an inviting option for those seeking to downsize. Located on a tree-lined street in the heart of downtown West Chester, residents enjoy the convenience of home-cooked meals, housekeeping, social programming and 24/7 security as well as easy access to all the borough has to offer, including restaurants, shops, theater, parks and walking trails. Give us a call at 484-760-6300 to schedule a tour and see how The Hickman is the right place for you.






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HEALTH



PIXABAY

A green salad with chicken breast is a meal that can help boost your energy levels.

Being tired and experiencing fatigue are two different things

By John Grimaldi

Are you tired? Or are you suffering from fatigue? They are two different conditions that require different treatments. If you are tired, all you need is a good night's sleep. But sleep is not going to do much if it's fatigue or exhaustion that is holding you down.

According to WebMD: "Medically speaking, tiredness happens to everyone — it's an expected feeling after certain activities or at the end of the day. Usually, you know why you're tired, and a good night's sleep solves the problem ... Fatigue is a daily lack of energy; unusual or excessive whole-body tiredness not relieved by sleep. It can be acute (lasting a month or less) or chronic (lasting from 1 to 6 months or longer). Fatigue can prevent a person from functioning normally and affects a person's quality of life."

If you believe you are suffering from physical or mental fatigue, it's a good idea to have a visit with your healthcare provider. He or she can help determine the cause and provide a specific method of dealing

with your condition.

Dr. Nisha Jackson is a functional medicine specialist who has written extensively on the subject of fatigue. In her most recent article on the subject, "6 Steps to Fight Fatigue & Boost Energy," she outlines basic methods of dealing with the condition.

If you get up in the morning with the intention of getting as much done in the shortest span of time, Jackson suggests slowing down. "Instead of burning through your energy in the first two hours of the day, consider stretching your list throughout the day," she said. "Make a list of AM and PM tasks and work through them at a realistic pace — with rest and meals (meals rich in nutrients, not just food) in-between to keep your blood glucose and mental energy in an optimal range."

So, what kinds of foods might help you enjoy a fatigue-free day? Jackson suggests low-fat, low-sugar yogurt with nuts and raisins, scrambled eggs with spinach, slow-cooked oatmeal, green salad with chicken and a turkey sandwich with a lettuce wrap instead of bread.

"Your body will take in the mixture of unrefined carbs, protein and fat slowly, allowing your energy to stay up over longer periods of time," she said. "In addition, do not skip meals and do not overeat at any meal. Try to stop eating two hours before bed so that you can sleep more deeply, allowing your system to work on restoration and not digestion."

She also suggests that you drink plenty of water, noting that it's essential that you replace the water your body expends in the course of a day. Otherwise you will feel drained and fatigued. Replenishing the water your body needs helps you maintain a proper level of energy.

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FRIENDSHIP

Friends of 76 years reunite at Keystone Villa at Fleetwood

For MediaNews Group

From her apartment at Keystone Villa at Fleetwood, a poised Ruth (Fahnauer) Mengel found it difficult to contain her excitement. The 93-year-old was anxiously awaiting the arrival of her best friend, Lois (Albrecht) Henne-Tearney, who she had not seen in almost 50 years.

"I look forward to reminiscing and catching up on everything with her; I really can't wait to see her!" Ruth said, smiling.

Ruth and Lois first met in 1946 during an art class at Reading High School.

"We became friends immediately," she said.

The pair was inseparable and often accompanied each other to basketball and football games, even getting their first job together at a local candy factory that summer.

"We put doll heads on the chocolates; it was something," she recalled, laughing.

Ruth also introduced Lois to her first husband, Glenn Henne.

"He was a good friend to my husband, who at the time was my boyfriend," Ruth said. "They actually got married before Ralph and me."

Both women were married in the same church — St. John's Lutheran Church in Hamburg — and remained tightknit until Glenn's death.

From then, Ruth and Lois communicated by phone and then Christmas cards, dropping each other notes once a year.



COURTESY OF KEYSTONE VILLA AT FLEETWOOD

Ruth (Fahnauer) Mengel is a resident of Keystone Villa at Fleetwood.

"I look very much forward to our reunion; it's been so long, but I'm just so thrilled that we will be together in old age," Ruth said.

It wasn't until recently that the pair would get a chance to reconnect face-to-face, thanks in part to Michael, Lois' son. He had come across a picture of his mother as a teenager, posing alongside Ruth. The description on the back noted Easter Sunday, April 21, 1946, City Park.

Michael tracked down Ruth and surprised her with a copy of the image. While visiting, he expressed to the staff at Keystone Villa at Fleetwood that he would like to arrange for the women to reunite.

To help facilitate the overdue get-together, the staff reached out to the re-

habilitation center where Lois is staying, and planned to have her brought to the retirement community in Maiden Creek Township.

"My heart overflows with joy when we're able to reunite friends after so many years!" said Kendra High, sales and marketing director at Keystone Villa at Fleetwood. "I am honored to play a role in making that happen. I love to learn their history, listen to their life stories and to help them overcome challenges. It's a privilege to witness the huge smiles and first face to face hug in 50 years!"

The joyous reunion was marked with celebratory greetings and two champagne glasses, raised in honor of an endearing friendship.

Keystone Villa at



COURTESY OF KEYSTONE VILLA AT FLEETWOOD

Ruth (Fahnauer) Mengel and Lois (Albrecht) Henne-Tearney share a friendship spanning 76 years, which began while they were students at Reading High School.



COURTESY OF KEYSTONE VILLA AT FLEETWOOD

Lois (Albrecht) Henne-Tearney and Ruth (Fahnauer) Mengel as teenagers.

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bedroom apartments. Winner of the 2022 Caring.com for service excellence and A Place for Mom's 2022 Best of Senior Living Award. To learn more, visit www.keystonevillaatfleetwood.com or call 484-637-8200.

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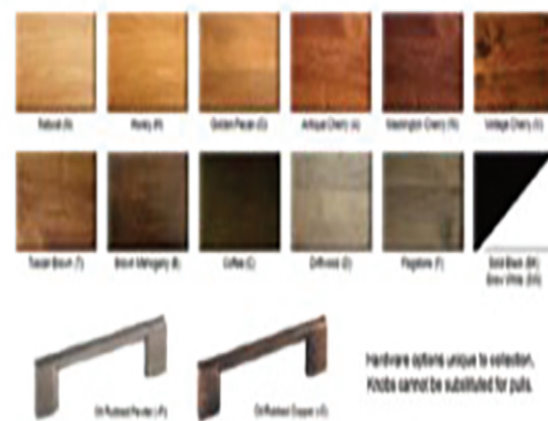
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VIETNAM WAR



READING EAGLE

Vietnam Veterans Rick Weitzel, left, and John Henschel look at photos Henschel has from their time serving together in the Air Force. At Mission Barbeque in Wyomissing where they met and spent time catching up.

Thankful reunion

Vets happy to get together 53 years later

By Mike Urban
murban@readingeagle.com

For more than five decades after he came home from the Vietnam War, John Henschel never met with any of the veterans he'd served with.

At first it was because it was hard for him to talk about his war experiences, and more recently because he didn't know where any of his fellow vets were.

But recently Henschel of District Township finally joined a Facebook group designed to connect Vietnam veterans.

And within an hour of logging on he received a message from fellow Air Force veteran Rick Weitzel of Muhlenberg Township that both surprised and thrilled him.

"I was in Bien Hoa (a U.S. Air Force base in southern Vietnam where both men

served)," Weitzel told Henschel. "I remember you."

"I screamed to my wife, Charlotte, 'Look at this!'" Henschel said.

When both men realized they lived so close to each other, they quickly made plans to meet.

And that reunion — which was 53 years in the making — happened at Mission BBQ restaurant in Wyomissing.

Weitzel didn't have a camera in Vietnam, and wasn't one to keep souvenirs from his wartime experience.

"I just wanted to do my duty and get home safe," he said.

But Henschel did take pictures and well-documented their time there, and brought to lunch his photo album and scrapbook that told much of their Vietnam story.

High-priority target

In 1968, when Henschel was 19 and Weitzel 20, the two were among the K-9 handlers at the base, meaning the two walked the base perimeter with sentry attack German shepherds by their side.

With the base containing a squadron of F-100 fighter planes as well as fighting helicopters, Bien Hoa was a high priority target for the enemy, especially around the Tet Offensive, a particularly deadly time of the war. The men's assignments therefore put them at high risk for both ground and rocket attacks, and several other handlers were killed while they were there.

"They definitely wanted our base, and we were the first line of defense," Weitzel said.

REUNION » PAGE 8



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READING EAGLE

Vietnam Veterans John Henschel and Rick Weitzel salute during the playing of the National Anthem. At Mission Barbeque in Wyomissing.

Reunion

FROM PAGE 7

Both men remember numerous times where their dogs alerted on the enemy approaching, but wouldn't bark because they were trained not to give away their location. Instead, the dogs would perk their ears or tug on their leash, letting their handlers know to be ready.

Though armed with .38 pistols and M-16 rifles the men were usually outmanned and outgunned by the enemy, who carried AK-47 machine guns and fired rockets and mortars from long distance.

Henschel remembers shooting back as enemy bullets pinged around him, and both men remember how frightening it was to receive a radio call that a rocket was on its way.

"You'd hear a loud whistling as the rockets came in, but you never knew where it was going to hit, so we'd duck and dive," Henschel said. "That's the kind of stuff we went through together."

"We'd jump in our bunker or lay on the bare ground and hope for the best," Weitzel said. "It was scary."

The men also remember their dogs fondly, with Henschel saying he had tears running down his face when he shipped out and said goodbye to King, his German shepherd at the time who remained there on duty.

"The dogs were by our side every night of the year, and they were our eyes and ears on the perimeter," Henschel said.

Both men know they were fortunate never to have been wounded in the war, but they carry scars nonetheless.

Both were diagnosed with PTSD, and Weitzel has service-connected heart issues he believes were caused by the toxic Agent Orange defoliant that was sprayed heavily around the base.

"One day it would be green outside the base, and the next day everything would be dead," Weitzel said of how powerful Agent Orange was. "But we didn't think anything of it at the time."

The two men now marvel at how young they were during all of it, with Weitzel leaving for basic training the morning after he graduated from Schuylkill Valley High School, and Henschel leaving just a month after graduating from high school in Har-

risburg. Both volunteered in part because they knew that at the height of the war they were otherwise on track to be drafted, and enlisting gave them more say in which branch they joined.

Combat training was supposed to last eight weeks, they said, but instead they received just four weeks of that instruction because the war effort needed them.

Lingering impact

The constant vigilance that helped keep them alive during their night patrols has stayed with them all these years, as difficult as that can be. Henschel has trust issues and said he still gets startled easily by minor noises, and Weitzel gets easily angered and is still bothered by nightmares of the war.

They picked Mission Barbecue for their reunion in part because the restaurant is so dedicated to veterans, and plays the National Anthem each day at noon, for which the two men stood at attention, as did other customers.

Henschel brought Charlotte with him, and Weitzel brought his wife, Linda, the women meeting for the first time.

But even in that relaxed atmosphere, both



PHOTO COURTESY JOHN HENSCHEL

A copy of a photo of John Henschel with Rocky, one of the dogs he worked with in Vietnam as a dog handler in the Air Force.

men picked a table near the windows from where they could see each person entering and leaving, a habit that will never change, they said.

After the war neither man sought out others they'd served with, quick to put the war behind them. Henschel worked as a corrections officer and vocational employment coordinator at the former Graterford State Prison in Montgomery County, and Weitzel worked as a truck driver, though both have since retired.

Opening up

After decades of not sharing much about the war, Henschel began speaking to middle school students at Brandywine

Heights School District's annual Veterans Day programs about 10 years ago.

Weitzel began talking more after joining the Vietnam Veterans of America branch in Berks County, and later joining two national reunions of dog handlers from their base during the war. This year Henschel hopes to go to that reunion as well.

But in the meantime both were happy Friday to see each other and talk. They said they couldn't have imagined such a distant reunion when they last saw each other in Vietnam, but were thankful for it.

"You can't believe how excited I am to get together with someone else who was there," Henschel said. "I'm glad we can open up about

it now. This is part of our healing process. I'm glad we're here."

And both men said that as hard as the war was, and as much as they're still affected by it, they're also grateful to have served in it.

Though the war was controversial, both feel they did their duties and made a positive difference.

"We live in one of the greatest countries there is, and we have to protect it," he said. "And I feel we were there in Vietnam for a just reason. We went over there to defend the rights of the South Vietnamese. They wanted freedom, too."

Weitzel agreed, saying he'd be willing to do it all again.

"I'd go back in a minute," he said.



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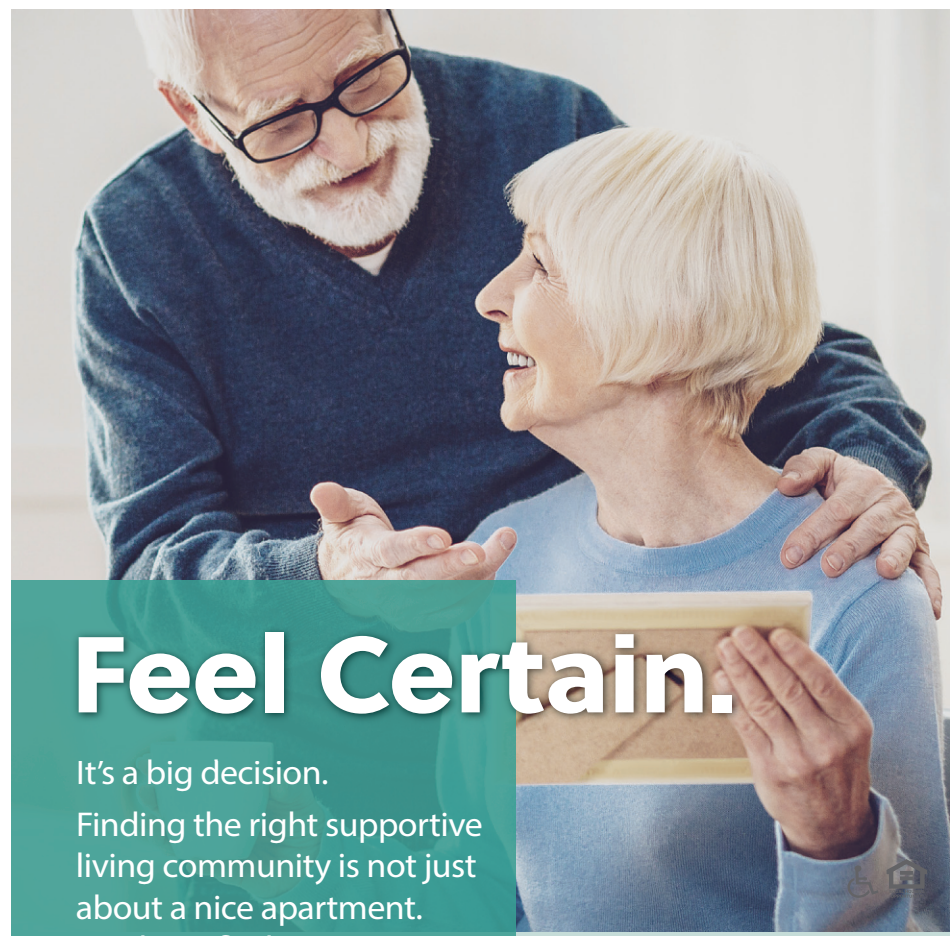
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SENIOR CARE

DEMAND FOR SENIOR CARE EXPECTED TO INCREASE AS POPULATION AGES

Trends in technology, services, in-home care are growing

By Susan Shelly
For MediaNews Group

There is general agreement that demand for senior care will keep growing as the population ages.

There were about 52 million Americans aged 65 or older in 2019, representing about 16% of the U.S. population, according to the Administration for Community Living, a division of the U.S. Department of Health and Human Services.

That number is expected to nearly double to 95 million by 2060, when those 65 or older will account for 23% of the general population. In Pennsylvania, people 65 or older make up 18.7% of the overall population, with the senior population in Berks County at 17.6%, according to the U.S. Census Bureau.

While there is concern that this increasing senior population will strain resources and make it difficult for people to access care they need, experts are looking at technology for help, pointing toward apps to help seniors optimize their medicines, exercise and diet; wearable devices that enable physicians to monitor patients from

their homes; special clothing that can detect balance problems and falls; and other transformative solutions.

According to Shawn Barndt, executive director at Chestnut Knoll, an assisted living facility in Boyertown, the pandemic increased interest in senior care options among older adults and their families.

The need for seniors to isolate in their homes resulted in a variety of health issues — both physical and emotional, Barndt said. Decreased physical activity and social isolation among homebound seniors took its toll, increasing demand for Chestnut Knoll's home care services, as well as interest in its residential facilities.

Nationwide staffing shortages can make it difficult to find dependable in-home care for seniors, Barndt said, leading seniors and their families to consider the security of an assisted living facility, where help is always available.

“Those who formerly would have stayed at home longer may be looking to make the move to personal care sooner to provide peace of mind,” she said.

SENIOR CARE » PAGE 2



PHOTO COURTESY PHOEBE MINISTRIES

This photo shows the Pub at Phoebe Berks in Wernersville, added during COVID.



PHOTO COURTESY CHESTNUT KNOLL

Chestnut Knoll residents and staff held their own Halloween parade after Boyertown was forced to cancel its community parade due to COVID-19 restrictions. Here, participants gather for a group photo.



PHOTO COURTESY PHOEBE MINISTRIES

Barbara Sechler, a resident at Phoebe Allentown, participates in a Zoom call with a family member. Zoom calls soared in popularity during the pandemic when visitors were restricted.



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Senior care

FROM PAGE 1

Phoebe Ministries Retirement Community, which operates four senior living communities — two in Berks County — and has a fifth campus underway on the former Rodale corporate campus in Emmaus, Lehigh County, also is experiencing increased interest in its facilities, according to Donna Schudel, community relations and grants specialist.

Its Wernersville campus, Phoebe Berks, was updated recently with what Schudel called “a large re-imagining of the communal areas of the campus.”

The upgrade included improvements to dining services by adding a bistro and a pub, which Schudel said has become a popular meeting place. Comfortable seating areas were added, a movie theater was created and game rooms were upgraded to include pool tables.

Both Schudel and Barndt noted that technology has become a significant feature of senior living and increased in importance during the pandemic.

“The guidelines we needed to follow proactively moved the tech needle forward at a faster speed,” Barndt said.

Phoebe is technology forward, using software and devices specifically designed for integrated television programming and communication for senior communities, senior-focused engagement technology like large, touchscreen TVs with live streaming programs.

At Chestnut Knoll, residents became increasingly tech savvy during the pandemic as they learned to rely on FaceTime, Zoom, Google Duo and other programs to stay in touch with family members who were not able to visit.

“I think technology became more prevalent for everyone. Caregivers, residents and those quarantining at home,” Barndt said.



PHOTO COURTESY PHOEBE MINISTRIES

The theater at Phoebe Berks in Wernersville, a space that was recently upgraded.



PHOTO COURTESY CHESTNUT KNOLL

Chestnut Knoll resident Virginia Snyder participates in a game of bingo at the Boyertown community. The photo was taken during the early days of COVID, when the facility found ways to keep up activities while staying distanced.

A focus on holistic wellness is another trend in senior living. In 2013, Phoebe initiated a comprehensive wellness lifestyle program called “Mind, Body, Spirit, Food” on its Wernersville campus. The program focuses on active lifestyle choices supported by wrap-around clinical care, Schudel said, and has since been instituted on all Phoebe campuses.

Some retirement communities, including Phoebe Berks, the Highlands at Wyomissing and the Heritage at Green Hills have large swimming pools for resident use, others maintain

walking trails, and most offer exercise classes and other activities to keep residents active.

While interest in senior living facilities is on the rise, there also is an increase in demand for in-home services, according to David Bucher, director of Bayada Home Health Care in Spring Township.

“Without question, the need for home-based services has risen tremendously over the past two years,” he said.

Demand for at-home nursing and therapy care was increasing gradually before the start of the pan-



PHOTO COURTESY CHESTNUT KNOLL

Resident Jean Schmoker works on arm strength during an exercise class at Chestnut Knoll in Boyertown.

dem but took off when people became confined to their homes and didn't want to leave for medical services, Bucher explained. “The demand for services really picked up speed, arguably as a result of the pandemic,” he said.

Increased demand means the home health care industry will need to adjust and find ways to increase reimbursement and resources, Bucher said. While this was an issue prior to the pan-

dem, it has become far more apparent in the past couple years.

While some seniors need medical care in their homes, others require only personal care, such as help with bathing, dressing and preparing meals. Comfort Keepers Home Care in Spring Township, a non-medical care provider, has been filling that niche since it was founded in 2001, said Jennifer Mish, co-owner and CEO.

Increasingly, she said, seniors are looking for companionship and socialization in addition to assistance with tasks of daily living.

“We saw the need for that really go up during COVID,” Mish said. “It's really beneficial to a person's mental health to have someone to talk to and interact with. Comfort Keepers is honored to be a part of caring for our seniors who have cared for others their entire lives.”

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ASK RUSTY

I'm working; why hasn't my Social Security benefit increased?

By Russell Gloor

DEAR RUSTY » I will be 72 in July. I started taking my Social Security at age 64 after a job loss and other items that came up. So, my plan to wait past 68 evaporated, but I have continued to work since that time at a considerably smaller amount. I have contacted Social Security about increasing my "entitlement" since my earnings of late are considerably more than my first few years of earnings. Using the formula of the highest earnings over the last 35 years divided by 420 my monthly increase would be about \$500. I've contacted Social Security several times about this. Their standard reply is that they evaluate all accounts every October and if any adjustments are to be made, they will be made in March of the following year. Nothing has changed with regards to this as I've continued to work. Does the fact that I claimed my benefit at age 64 take me out of the equation? — Working Still at 72

DEAR WORKING » The Social Security representatives you spoke with told you correctly — they examine your recent earnings every year and will automatically adjust your benefit if it is appropriate to do so. But the dollar values they look at to see if you should get a benefit increase may not be what you think.

When you claimed your SS benefits at age 64, they computed your benefit using the highest-earning 35 years you had at that time, but they "indexed" those earnings (adjusted them for inflation) for the year you turned 60 and earlier. That means that to ar-



Russell Gloor

rive at your age 64 benefit, they increased your historical earnings by an inflation percentage for each year, to pay your benefit in current dollars. For example, if your 1985 earnings were \$25,000, that would be about \$62,000 in today's dollars and that is the amount they used to compute your benefit. But that is also the amount you would need to exceed today to have your current earnings increase your monthly benefit amount.

So, unless your most recent earnings exceed the inflated dollar amounts used to compute your benefit at age 64, your monthly benefit won't change. Keep in mind too that Social Security uses only the 35 years over your lifetime in which you earned the most, so years with lower earnings (for example, when you first started working) probably aren't included in the computation.

In any case, rest assured that claiming at age 64 didn't disqualify you from getting a bigger benefit if you're entitled to one because your current earnings exceed the inflation-adjusted amounts originally used. Everyone who works and earns, even if they are already collecting Social Security, will have their earnings record reviewed every year to see if their current earnings entitle them to a bigger benefit. If so, it is automatically given.

COLUMN

Teamwork is essential when it comes to marriage and money

By Ryan Daniels

Money is one of the leading stressors in a marriage. It's also one of the biggest reasons younger generations are holding off on saying "I do" or writing off the idea of marriage all together. Often times having a few simple conversations, making a plan together and reviewing it often can solve most money problems in a marriage.

There seems to be a trend nowadays where couples keep money separate. Suze Orman, author, radio host and host of the "Woman & Money" podcast, says, "Couples share a lot with their partners, but they should not share bank accounts."

I completely disagree! When two people make a commitment to get married it becomes "we," not "me." While you might choose varying degrees of involvement in your family's finances, there has to be input and a commitment from both spouses to make money work most effectively in a marriage.

Keeping finances separate in a marriage is a sign of not fully committing. I've heard various reasons why people keep separate accounts, but all of them seem to shadow a feeling of distrust or lack of commitment. I can understand if one person takes the lead on managing money in a family, but both need to have an awareness of the financial plan and input when it comes to major decisions.

The solution is to learn how to have conversations about money so that you and your spouse can develop a joint philosophy of how to manage money.

Just like you made decisions on how to combine furniture, share a closet or divide up chores around the house, you can figure out how to combine and manage money together.

The most important part of having success with money in your marriage is to develop the habit of a weekly money meeting. This gives you and your spouse the opportunity to come together and discuss the financial events of the past week and what's ahead in the days to come. It's a time to check your progress on your monthly budget, review your financial goals and have a meaningful conversation with your spouse instead of trivial commentary about the latest Netflix binge you are watching.

There are three steps to a successful money meeting:

Prepare >> Schedule a day/time in your calendar for your weekly money meeting. Make it fun and relaxed. Grab a bottle of wine and meet on the couch or grab a table at your favorite coffee shop to discuss. Print bank or credit card statements and have your monthly budget available to track your progress to date.

Review >> Look at the previous week's spending and update your budget to see if you are on track for the month. Discuss any upcoming expenses for the week.

Plan >> Make adjustments if you are off track for the month. Make your meal plan for the week and discuss any future goals such as a vacation so you can begin the planning process.

Weekly money meet-



Ryan Daniels

ings don't have to be complicated or long and drawn out. Simply scheduling the time to touch base with your spouse about your finances can be the difference between stress and arguing about money and money simply being a tool to help you reach your goals.

Again, even if one person takes the lead when it comes to managing the family's finances, it's important for both to have an awareness. This is especially true as you age. If the person who primarily manages the money passes away first, this can be very difficult for the other person to take over if they have been left in the dark about the family's finances. Instead, if you've made the weekly money meeting a habit, you will be able to take over much more easily.

While money can be a stressful topic in marriages, it doesn't have to be. I think it's important to have conversations early and often, as it will make your relationship with money and your marriage that much more successful. For conversation starters and tips on how to make money work in your marriage, download a free "Married Money" workbook at www.RFinances.com/wedding.

Ryan Daniels is a financial advisor and author of "Money Basics and Fundamentals." He is host of the "Say Hi to Money" podcast and is 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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