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

GET PROACTIVE WHEN IT COMES TO DOWNSIZING

By Courtney Diener-Stokes
For MediaNews Group

Shane Bone, owner and founder of Simple Steps Consulting in Eagleview, 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

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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, 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 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.”

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

Downsizing

Three factors will help you determine if it’s time to downsize

Metro Creative

Individuals work hard to save enough money to purchase their homes. And the hard work doesn’t end there. Once homeowners settle into a new home, they may set their sights on renovations that suit their individual needs. And even when buyers find a home that needs no such work, maintenance requires homeowners’ utmost attention.

All that hard work is perhaps one reason why seniors may be a little

reluctant to downsize as they advance through their golden years. In addition to the sweat equity homeowners put into their homes, all the memories they’ve made within their walls can make it harder to put a home on the market.

Downsizing is a difficult decision that’s unique to each homeowner. Seniors who aren’t quite certain if downsizing is right for them can consider these three key factors to make a decision that’s in their best interests:

• **COST** » Perhaps no variable affects senior homeowners’ decisions to downsize their homes as much as cost. No one wants to outlive their money, and downsizing to a smaller home can help seniors reduce their monthly expenses by a significant margin. Even homeowners who have long since paid off their mortgages can save substantial amounts of money by downsizing to a smaller home or even an apartment or condominium. Lower property taxes, reduced

insurance premiums and the need to pay for fewer repairs are just some of the ways downsizing can save seniors money.

• **SPACE** » Many people love the extra space that single-family homes provide. But seniors can take a walk through their homes and see how many rooms they still use on a consistent basis. If much of the home is unused, seniors can probably downsize without adversely affecting their daily lives.

• **MARKET** » The real estate market is another factor to consider when deciding if the time is right to downsize. A seller’s market can help seniors get the biggest return on their real estate investment, potentially helping them make up for meager retirement savings. For example, home prices skyrocketed across the country during the COVID-19 pandemic, making that a great time for sellers to put their homes on the market. Seniors selling to downsize may capitalize

on such spikes since they won’t be looking to turn around and buy larger, equally expensive homes once they sell their current place. If the market is down and seniors can withstand the work and cost a little longer, it may be best to wait until things bounce back in sellers’ favor.

Downsizing requires careful consideration of a host of variables. No two situations are the same, so seniors should exercise due diligence to determine if downsizing is right for them.

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COLUMN



ADOBE STOCK

Veterans Expo at Alvernia a chance to honor locals who have served

By Judy Schwank

On Thursday, May 19, from 11 a.m. to 2 p.m., I will be hosting a Veterans Expo at Alvernia University's The PLEX.

The event will feature a wide variety of booths with information that could be beneficial to veterans. Delivering a keynote address will be Pennsylvania Deputy Adjutant General of Veteran Affairs Brig. Gen. Maureen Weigl.

A complimentary lunch is available with registration. Individuals can register by visiting senatorschwank.com/vetexpo or by calling my district office at 610-929-2151. The deadline to register is Tuesday.

My goal is for this event to be a one-stop shop where veterans in Berks County can come to get information about organizations that can be of benefit to them.

Berks County is home to a rich military history, which is highlighted each year during the annual WWII Weekend at the Reading Regional Airport, and each day at the Berks County Military History Museum. Not to mention, the oldest Armed Forces Day Parade takes place in Berks County and will be

celebrating its 74th year on Saturday, May 22.

All these events highlight how much appreciation our community has for veterans, whether they served in our more recent conflicts or those that took place decades ago. This is the time of year when a lot of these events take place, and an extra bright spotlight shines on the military history that adds texture to the story of Berks County.

The demographics of the veteran population across the country are changing. In recent years, veterans from the Gulf War overtook War as the most populous. According to a 2021 Pew Research study, 41% of today's veterans are from the Gulf War compared to 31% from the Vietnam War.

Overall, the age of veterans is sharply rising as the share of the population with military experience declines compared to previous decades. According to 2018 Census Data, 7% of adults in the U.S. were veterans, down from 18% in 1980.



State Sen. Judy Schwank

With fewer young adults joining the military, the share of veterans by age is unevenly distributed. The same Pew Research study mentioned above finds that 73% of veterans are over the age of 50.

For many veterans of all ages, navigating the myriad of benefits available locally and through the state and the federal government can feel like a daunting task. I hope the Veterans Expo will give some of the many great organizations serving Berks County and all of Pennsylvania a chance to reach a large audience and get the word out about the services they provide.

But even if you haven't served and just want to come out, meet some new people and show respect to some heroes who call Berks County home, this event is still for you. I hope you can join us!

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.

AGING IN PLACE



METRO CREATIVE

More than three-quarters of U.S. adults 50 and older prefer living at home, according to an AARP survey.

These adaptations will make it safer for seniors to stay in their homes

Metro Creative

Many seniors want to spend as long as possible residing in the comforts of their own homes. According to AARP's 2021 Home and Community Preferences Survey, more than three-quarters of U.S. adults age 50 and older prefer living at home.

But getting older often comes with certain deficits that may not make current living situations the safest for seniors. Retirement Living reports that an older person is treated in an emergency room for a fall-related injury nearly once every 10 seconds. Falls cause millions of injuries and 32,000 deaths a year, according to the U.S. Centers for Disease Control and Prevention.

Seniors may be affected by low vision, mobility limitations, cognitive decline, balance issues and loss of muscle strength. Certain adaptations may be necessary if seniors want to stay in their homes, particularly in older homes that have not recently been renovated.

Change knobs to levers

This is an easy modification. Levers are

much easier for individuals with arthritis or persons who lack dexterity in their hands. Everything from doorknobs to faucet knobs can be replaced with levers.

Create zero-threshold entryways

Zero-threshold entryways, also known as flush entries, do not require crossing a lip or any raised barrier. They can appear on doorways and showers and make it easy for people who have mobility issues, as well as those using scooters, walkers and wheelchairs, to move about unencumbered.

Clear clutter

One inexpensive modification is to remove extraneous furniture and accessories. Such a change widens walking spaces in a room and accommodates walkers and wheelchairs. In addition, furniture can be pushed to the room's perimeter to make moving around easier. It's also important to remove area rugs, as they're often tripping hazards.

Install grab rails and supports

Minimizing falls could come down to providing

support in key rooms of a home. Adding grab rails in the bathroom near the toilet and in the shower can help a person use those facilities without assistance. Install a grab rail close to seating in the kitchen to add support.

Consider smart lighting

Motion-activated or darkness-activated lighting switches and fixtures can automatically turn on lights, thereby improving visibility. Also, rocker light switches are easier to maneuver than standard toggles.

Invest in a stairlift

Single-story homes are preferable for growing older gracefully, but many seniors live in multi-story homes. A stairlift makes a multi-floor home more accessible, according to Elder, an eldercare service provider. Stairlifts make it easier to traverse staircases and reduce the risk for falls.

These suggestions are just a few of the many home modifications that can help seniors safely age in place.

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COLUMN

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

By Russell Gloor

DEARRUSTY » 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



Russell Gloor

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 arrive 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



ADOBE STOCK

When it comes to marriage and money, it's important to have a plan and stick to it

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 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 furni-



Ryan Daniels

ture, 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 meetings 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.

Senior life

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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.



“ My motto is to have fun! ”

MARYANNA
An Acts Resident

Maryanna Keller marches to the beat of her drum. Or more precisely, a couple dozen of them. As leader of the “Panhandlers,” a lively steel drum band at a premier Acts Retirement-Life Community, Maryanna brings people together to make sweet music and share the joy of a retirement well spent. With beautiful, maintenance-free living options, exceptional amenities, and Acts Life Care® which provides future care in today's dollars should they ever need it, Maryanna and all the Panhandlers can live life at their own rhythm. Discover how joyful retirement can sound for you. Call today.



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.

demic 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-

demic, 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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