

MEDICARE

BEWARE OF MEDICARE SCAMS

By Courtney Diener-Stokes
For MediaNews Group

There are many facets of Medicare that need to be considered once you're eligible, but scams to keep your eye out for might not be on your radar.

"We usually have a Medicare 101 session once a year, and we just had a speaker on Medicare scams," said Brian Parkes, executive director of the TriCounty Active Adult Center in Pottstown.

Attendees were given tips by a speaker from Senior Medicare Patrol on how to detect scams.

"They were encouraged to review their statements of benefits for things like doctors overbilling Medicare or charges for medical equipment they never received or don't need," Parkes said.

AARP has its own Fraud Watch Network that serves as watchdogs for such scams. It emphasizes that criminals target medical benefits to reap millions of dollars and offer ways to stay safe on its website. The more knowledge you have about potential scams, the better equipped you will be to stay ahead of scams.

"Never give your Medicare number to anyone who calls on the telephone," AARP advises. "Share it only with your health care providers or if you have placed a call to Medicare."

If someone offers you free genetic testing in person or online, AARP states it is a scam.

"Medicare does not pay for these tests unless they are ordered by a medical professional," AARP



COURTESY OF BRIAN PARKES
Brian Parkes, executive director of the TriCounty Active Adult Center

advises.

Other phone calls to look out for that are fraudulent, according to AARP, are those where someone promised you COVID-19 tests, medical equipment or medical services in return for your Medicare number.

"Hang up," they advise. "It's fraudulent activity."

Another important thing to note is that Medicare will not reach out to you regarding enrollment.

"If someone calls and makes a pitch to help you enroll in the program, that's a scam, AARP says.

For more information on scams and navigating Medicare, Parkes recommends a convenient avenue to take that might involve a place you already frequent as a member.

"Most senior centers can connect people with a PA MEDI (formerly APPRISE) trained volunteer or staff member who can help de-



COURTESY OF ANDREA PIACQUADIO

The more knowledge you have about potential Medicare scams, the better equipped you will be to stay ahead of them.

cipher Medicare options and supplemental or advantage plans," he said. "There is no charge for this service."

The Active Adult Center's PA MEDI counselor is provided through RSVP, a volunteer recruitment, training and placement organization.

PA MEDI Counselors do not sell Medicare products. They offer current, unbiased Medicare education to help you make the most informed choice about the Medicare options available to you.

"Pennsylvania Medicare Education and Decision Insight (PA MEDI) offers free Medicare counseling to older Pennsylvanians," the Pennsylvania Department of Aging states on its website. "PA MEDI Counselors are specially trained to answer your questions and provide you with objective, easy-to-understand information about Medicare, Medicare Supplemental Insurance, Medicaid and long-term care insurance."

You can get started with a counselor by learning to understand eligibility and enrollment. Next, you

FOR MORE INFORMATION

TriCounty Active Adult Center: The TriCounty Active Adult Center is a nonprofit community center for people in their prime. Serving western Montgomery, northern Chester and eastern Berks counties, the TriCounty Active Adult Center is the place to go for people age 50 or older. www.tricountyaac.org

Senior Medicare Patrols: Senior Medicare Patrols (SMPs) empower and assist Medicare beneficiaries, their families, and caregivers to prevent, detect and report health care fraud, errors and abuse. www.smpresource.org

Pennsylvania Medicare Education and Decision Insight (PA MEDI): PA MEDI offers free Medicare counseling to older Pennsylvanians. www.aging.pa.gov

ABOUT AARP'S FRAUD WATCH NETWORK

Knowledge gives you power over scams. The AARP Fraud Watch Network equips you with reliable, up-to-date insights, and their free Fraud Network Helpline is available to help you and loved ones. They also advocate at the state, federal, and local levels to enact policy changes that protect consumers and enforce laws. www.aarp.org

can get into more specific details on things such as your Medicare prescription drug benefit and financial assistance programs that may be available to help pay for your Medicare premiums, deductible and co-pays, as well as your prescription drug needs.

"To get started, contact the Area Agency on Aging (AAA) serving your local area," the Office of Aging advises, adding that you can find your area's agency using the AAA locator they provide on the Office of Aging website at www.aging.pa.gov.



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TUTORING

RSVP is looking for virtual math coaches

RSVP

Classes may have started but that doesn't mean that all students are learning at the same rate.

Math and literacy scores for America's 9-year-olds fell dramatically during the first two years of the pandemic, resulting in the largest drop in achievement in 30 years, according to a new federal study.

"In third grade, students learn the foundational skills they will need to form a basic understanding of math and numbers," said Maria Dell, RSVP's math tutoring coordinator.

With students just beginning classes and learning at such different rates, virtual math coaches are needed to help third- and fourth-graders get back on track by focusing on multiplication of single numbers, simple division, fractions and digits. There are students waiting and eager for a coach.

Students lagging behind are referred by teachers or their parents as needing additional support. Teacher referrals are typically tutored during class during two half-hour sessions each week, and parent referrals are tutored after school during an hour-long session.

Not a math genius? Not a problem.

RSVP's math tutoring program utilizes the IXL online platform, which includes an initial assessment of the student's skill level. If the student has difficulty with one of the questions, the program will automatically offer suggestions or, if needed, take a step back and introduce a simpler problem, pinpointing the area the student needs to improve on accordingly.

"The volunteer math coach becomes invaluable to students who are struggling

"The volunteer math coach becomes invaluable to students who are struggling with a concept or problem. With teachers overwhelmed, the coach can take the time to zero in on the problem with the student, until it's understood. The coach can then select the specific skill that needs to be worked on and together they can tackle it."

with a concept or problem," Dell said. "With teachers overwhelmed, the coach can take the time to zero in on the problem with the student, until it's understood. The coach can then select the specific skill that needs to be worked on and together they can tackle it."

Interested volunteers must pass an open-book math assessment and can use available resources to solve each problem. Once completed, along with required clearances for working with children, volunteers select age or grade level preference (third grade through college age) and indicate their availability.

The program coordinator will then schedule a training date where the goals of the program, IXL program introduction and Zoom and whiteboard training will be covered.

To initiate a session, the coach will log in to the IXL program first and share the screen with the student via a Zoom session. Both will then be able to use the whiteboard feature to begin the student assessment process.

"It may take a few sessions to determine the student's current understanding of different math skills," Dell said, "and will help the coach identify which concepts are problematic. Another great feature of this program is that teachers have access

to the progress reports from each session."

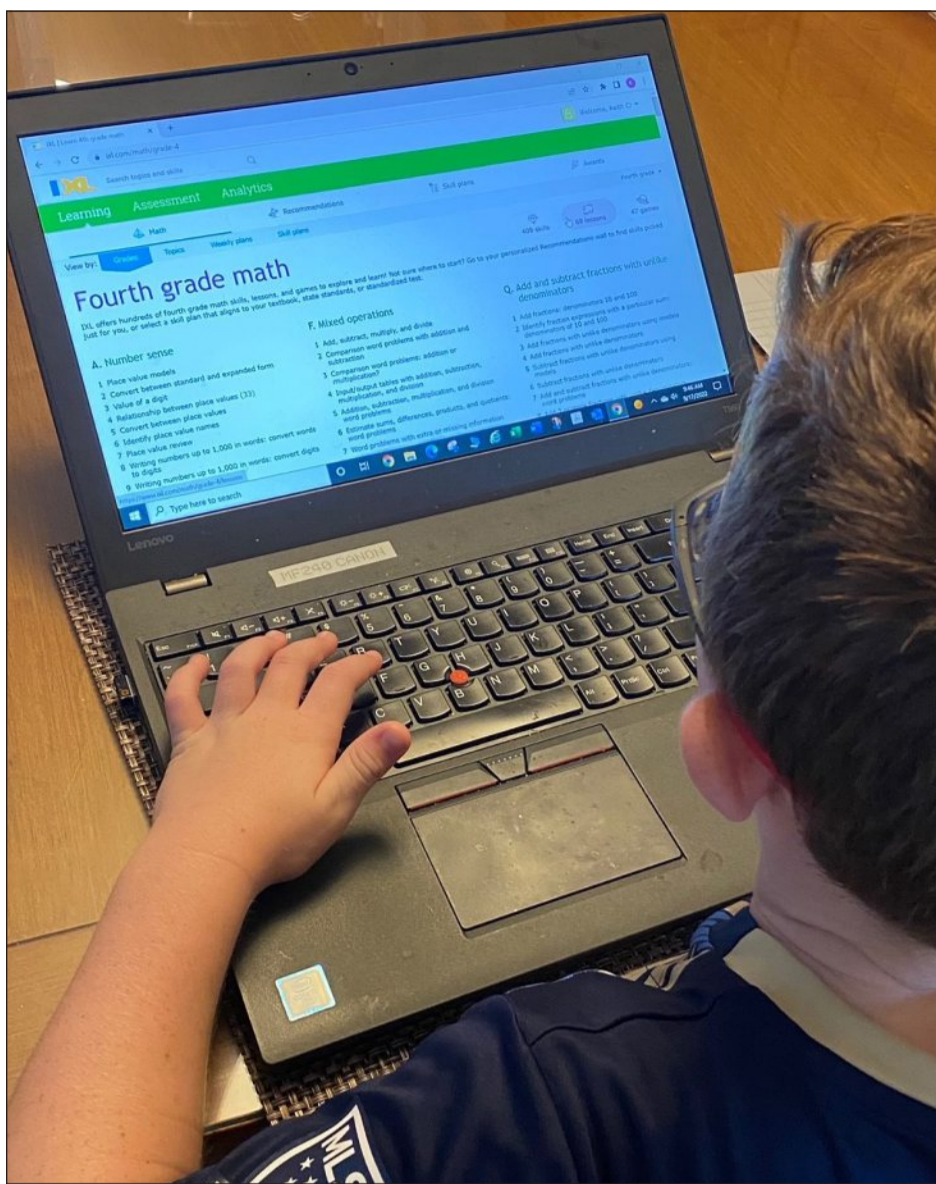
Teachers may request that the coach focus on a specific chapter or lesson in the classroom's text book. The IXL program includes a full library of Pennsylvania text books that can easily be accessed. The pair can work at a leisurely pace on the lesson together to enable the student to advance in class.

Keith Choper found out about the RSVP program through an article in a newspaper promoting the need for volunteers.

"It started with my grandson, Shane, who was then in first grade," Choper said. "When schools shut down during COVID, I was asked to help with his virtual schooling because both parents were working full time" relays Choper. "Once he completed the lessons provided by his teachers, we'd keep going a little beyond the lesson plan.

"Shane is the kind of kid that likes to excel in everything he does so we'd make it a fun experience — to see what else he could learn. His teachers were very supportive so we asked if they could forward text book pages showing where he should go next. Shane still loves math and asks if he can come to Pop-Pop's house to do math."

During his career as an environmental engineer, Choper learned that everything in life involves com-



COURTESY OF RSVP

Shane using the IXL math program during a practice session.

munication and math in one form or another.

"They are essential skills," he said. "I thought I could help."

Last year, Choper worked with two students in fourth grade who were able to grasp working with fractions and moved on.

"I am looking forward to working with the new IXL platform," Choper said. "I had my first training session and it looks like a great tool. Once you enter the student's grade level and subject, the questions

start to pop up on screen and the student responds.

"I think that IXL is not just a remedial tool but the student can use it to advance at a pace they are comfortable with. The best success will come to students if their parents and teachers are supportive and encouraging.

"It's fun to chat a little with the student first to get to know them and make them more comfortable. The goal is to make it a pleasant as well as rewarding session."

To learn more about RSVP's math tutoring program, contact Dell at marriad@rsvpmc.org or visit <https://www.rsvpmc.org/my-free-tutor-home-page>.

Nonprofit RSVP's programs improve the lives of vulnerable populations by focusing on education and wellness. For information on volunteering, visit www.rsvpmc.org, email volunteer123@rsvpmc.org or call 610-834-1040, ext. 123.

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AWARDS

The Hickman's executive director selected administrator of the year

The Hickman

The Hickman Friends Senior Community, a proud member of the Quaker Block in West Chester borough, announced that Executive Director Toni Kelly, has been selected as the 2022 Administrator of the Year by the Pennsylvania Assisted Living Association (PALA).

This prestigious award recognizes personal care homes and assisted living residence administrators who have demonstrated outstanding leadership through dedication to their staff, the residents and families they serve, and the personal care and assisted living industry.

Betsy Stratton, chair of The Hickman Board of Directors, said the board could not be prouder of Kelly.

"Toni exemplifies every quality an organization could ask for in a leader: dedication, leadership, a steady hand, caring, passion, advocacy and many others," Stratton said.

According to a press release, the founding mission of The Hickman has always been its commitment to seniors in the community who need a supportive living environment. Throughout our history, we have adapted, grown and faced challenges with foresight and confidence.

With Kelly's leadership, The Hickman is poised to grow, thrive and continue the mission our founders, Lydia Hall and Sallie Sharpless, established over 130 years ago, the release said.

Kelly is a deeply passionate, longtime champion of senior care, the re-



Toni Kelly

lease said.

After many years as a direct caregiver for seniors, Kelly owned and operated an adult day care center for 14 years before pursuing her calling as a personal care home administrator.

Kelly's most powerful leadership tool is her enthusiasm in leading by her own personal example, the release said. She is a daily mentor for her leadership team and front-line staff in providing exemplary care for The Hickman's residents.

The Hickman Friends

Senior Community of West Chester provides comfortable and caring accommodations for seniors in West Chester. Led by Quaker traditions and principles, The Hickman is based on a rental model, which enables seniors to easily choose a safe and thriving personal care community as their home without burdensome upfront costs.

To provide support for The Hickman in its mission, please consider a donation. For additional information, visit www.the-hickman.org.

SPOT OF T

'The hurrier I go the behinder I get'

By Teresa Alburger

"The hurrier I go the behinder I get."

This lovely little saying is emblazoned across a trivet that I have, a souvenir from a trip to Lancaster. My mom used to say this to me if I rushed through a particular task. It always amused me. But this past week, I got a first-hand look at this adage come to life.

Public service announcement — when starting a pull lawnmower, take some time to gauge your surroundings.

This past weekend, I was in a bit of a hurry to accomplish my yardwork before running off to pick up my 3-year-old granddaughter for the weekend. I did not heed the above advice and slammed my hand, with every ounce of power I could muster, into my metal gate. The result was a nasty cut and two broken and displaced bones in my right hand. All I can say is oww!

Now sporting a hot pink, stylish cast from fingers to elbow, I am learning a lot. The first lesson is humility. I am appreciative of so many wonderful people offering to help everywhere I go. I have had to swallow some immense pride and gratefully accept their kindnesses.

I would also like to publicly apologize to the left-handed people of the world! I now have a front row seat to your struggles. Let's start with the car. Where is the ignition button and/or keyhole? It's to the right of the steering wheel and recessed back on the dash.

I have had to acquire some contortionist skills



WIKIMEDIA COMMONS

When you're right-handed, having that hand in a cast makes life just a bit more difficult.

to turn the car on and off. And let's not even discuss placement of the ever-vital cup holder. Makes my first cup o' joe of the day a bit more of a challenge.

I cannot help but hear the first line of Journey's classic song "Don't Stop Believin'," with slightly amended lyrics playing in my head: "Just a left-hand girl, living in a right-hand world..." Apologies to Steve Perry!

There is an art form to one-handed, non-dominant-hand living. Previously mundane tasks become Olympic events. Getting dressed tops that list. My wardrobe choices are much more limited.

But I am rocking the pull-on sweatpants look. And what could go better with zipper-less sweatpants than oversized button-down shirts that fit over the cast easily. Most of these trend-setting shirts are swiped from my husband's closet. Yes, I see a Vogue cover in my future. Hair styling can some-

times be a challenge with two hands ... but take half of that away and you are left with what I call a perpetual bad hair day. I finally decided that I'd wear a cloth hairband and hope for the best. After a free-for-all session with my blow dryer, it seemed the only viable option.

And let's not forget typing and texting one handed. Cellphones are just not designed for one-handed use. As a small-handed person, it just adds to the juggling act that is using my phone. On the upside, it does cut down on excessive cellphone usage.

So, as you can see, I have gotten quite the education from my little mishap. I have learned to take nothing for granted and to be grateful for what I have, however limited. It could have been so much worse. So if you see a bright pink cast coming at you, say hello and wave. I promise to wave back ... with my left hand of course.

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EMPLOYEE RECOGNITION

Chestnut Knoll's birthday bash recognizes employees' longevity to senior care

For MediaNews Group

Before the first day of fall, Chestnut Knoll residents and their families, employees, and guests enjoyed a pleasant evening at the senior living community. They celebrated Chestnut Knoll's long-standing inception — some 22 years — within Boyertown.

Addressing the crowd, Executive Director Shawn Barndt praised the dedication and longevity of the staff within the personal care and memory care community and Chestnut Knoll At Home Services.

A combined total of 33 employees were recognized for having over 10 years of service; four employees, Barndt included, have over 20 years.

Kathy Flicker, full-time care assistant and among those who marked a milestone of 20 years of service to senior care, was also acknowledged for upholding perfect attendance throughout her career.

"I really enjoy the residents, getting to spend time with them and helping them," Flicker said. "I feel like I am doing something worthwhile. People might think it's not the most glamorous job, but I get so much in return from working here that means more than any of that."

Maintaining perfect attendance through a pandemic seems unimaginable, but Flicker credits her abilities to stay healthy to God's grace, elderberry and vitamin C. She is very much into Chinese herbs.

Barndt presented Flicker with her milestone gift, a tabletop grandfather clock with the inscription "Caring All the Time."



COURTESY OF CHESTNUT KNOLL

Kathy Flicker, a full-time care assistant at Chestnut Knoll, right, is presented with her milestone gift, a tabletop grandfather clock, by Chestnut Knoll Executive Director Shawn Barndt. Flicker was recognized during Chestnut Knoll's birthday bash for her 20 years of service and for maintaining perfect attendance throughout her dedicated career in senior care.

LUNCH AND LEARN

Is living at home becoming more challenging with age? Do you know the differences between senior living communities and the services available? If you have questions, we have answers. Join us at Sanatoga Ridge Community, 2461 E. High St., Pottstown, for a complimentary lunch and to learn more about "Navigating the Maze of Senior Care Services" on Friday from 11 a.m.-1 p.m.

Don't wait until you are in the midst of a crisis. Learn more about the resources available for providing you or your loved one with the best quality of care from our expert panel of speakers. Discussions include living options for seniors, help at home, skilled nursing, rehab at home, and inpatient rehab. Limited seating is available.

RSVP to Julie at 610-473-8066 or email jkrasley@chestnutknoll.com.

Employees who reached 10 years of service received a watch of their choice purchased at EG Landis Jeweler in Boyertown.

The celebration also included a free concert with entertainment provided by the Boyertown Alumni Ceremonial Band and band front.

ABOUT CHESTNUT KNOLL Chestnut Knoll offers personal care and memory care residences at an affordable month-to-month lease with no buy-in fees. Services include 24-hour personal care assistance with medical support, meals, housekeeping, social events and transportation. All residents have access to FOX Optimal Living, an evidence-

based continuum of wellness and rehab services. Chestnut Knoll also offers At Home Services, available to seniors where they live. This service includes assistance with medication monitoring, personal care, companion care, light housekeeping and laundry, and transportation. Winner of A Place for Mom's 2022 Best of Senior Living Award and named 2022-23's "Best Assisted Living" and "Best Memory Care" by U.S. News & World Report. For more information on personal care, memory care and home-care services, call Julie Krasley, director of marketing, at 610-473-8066 or visit www.chestnutknoll.com.



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AGING IN PLACE



COURTESY OF MART PRODUCTION

Most seniors would prefer to age in place.

The majority of seniors are homebodies at heart

By John Grimaldi

“Be it ever so humble there is no place like home!”

It’s a comforting old ditty. But, according to the Association of Mature American Citizens, it’s also the wish of the vast numbers of seniors.

AMAC CEO Rebecca Weber cites a survey conducted by the American Advisors Group that shows more than 90% of the 65-plus segment of the U.S. population have a strong desire to remain in their own homes rather than make a move to assisted living facilities as they age.

But for many seniors, aging in place is not as easy as it sounds, Weber said. The cost, health needs, transportation access and personal safety concerns can get in the way.

The Urban Institute noted that “Survey after survey has shown that older Americans overwhelmingly prefer to age in place. But aging in place may require some trade-offs. Staying in a home

must be financially sustainable, but it should also maximize physical, social, and emotional well-being. Financial considerations include maintenance and repair costs and the cost of necessary safety retrofits (grab bars, lifts, ramps, etc.), as well as the general cost of living” at home.

The National Institute on Aging recently posted a comprehensive how to guide for aging in place. It offers answers to questions that can arise for seniors considering remaining at home in their golden years.

For example, the NIA guide covers such considerations as personal care needs, including health care, day-to-day household chores, financial issues and companionship if you are living alone. It also provides a list of resources that can help you deal with issues, including financial issues, that may arise.

The guide includes an internet link to the USAging website that offers assistance for aging folks who choose to remain in their homes rather than relocate

to assisted living facilities.

For those seniors who want to stay at home, there are a variety of resources in addition to USAging they can reach out to for help. Senior News offers this list of helpmates:

- ADA (American Disabilities Act) Paratransit provides transportation for those who cannot use the fixed-route public transit system. Each state has it. If you qualify, they will give door to door service in a small bus.
- Law schools offer free legal assistance to low-income seniors. Or contact your local Area on Aging Department, they can refer you to an elder law attorney.
- BenefitsCheckUp.org: Quickly find benefit programs that could help you pay for medications, health care, food, and more. All from a reliable and trusted source.
- Seniorcare.com/directory has created over 8,000 local senior guides that offer healthcare quality ratings, senior housing options and other resources for aging Americans.



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MEDICARE

A guide to the various components of Medicare

By Jennifer Singley

A, B, C, D ... wait, this is health insurance? While our nation's federally funded health insurance for those age 65 and older might now have you humming your ABCs, it is decidedly more complicated.

Yet, with a little research and planning, you can be prepared for the transition to Medicare without fear of coverage gaps or penalties.

Here we break down the various components of Medicare, followed by details on when and how to sign up.

Original Medicare or Medicare Advantage: Which is right for you?

The Original Medicare program includes parts A, B and D. You are not bound to a specific network of providers, can see a provider anywhere in the country and do not need referrals — however, many Medicare providers are not currently accepting new Medicare patients.

The out-of-pocket costs might also be higher with Original Medicare but can be filled with a Medigap plan, Medicaid or coverage from your former employer.

Part A covers hospitalization/inpatient treatment. If you or your spouse have paid Medicare payroll taxes for at least 10 years, this coverage is free when you sign up for Medicare; otherwise, you may obtain it with a monthly premium. In addition to hospitalization coverage, Part A includes skilled nursing stays, hospice care, and home health care.

Part B represents outpatient coverage for things



PICPEDIA

like doctor visits, preventative services, ambulance visits, mental health services and durable medical equipment; it will cost a monthly premium.

Part D is the prescription drug benefit, which will cost you a monthly premium that varies depending on which plan you choose.

Medigap insurance, identified by letters A through N, is private insurance to fill in coverage gaps for Original Medicare beneficiaries. Each letter plan has the same coverage benefits but may

differ on price.

On the other hand, Medicare Advantage plans (or Medicare Part C) are offered by private insurance companies and bundle together Parts A and B and usually Part D.

Like a plan you might have had through your employer, you will have an in-network primary care physician who oversees your care and provides specialist referrals. The out-of-pocket costs tend to be lower with a Medicare Advantage plan, but you are limited to a network of providers.

When and how to sign up

If your 65th birthday is no more than three months away, you can sign up for Medicare at any time while you or your spouse are still working; after that, you have an eight-month window to sign up to avoid paying penalties.

Signing up for Parts A and B is done through Social Security (or the Railroad Retirement Board, if applicable), as they will determine your eligibility for Part A without a

premium as well as manage requests to enroll in Part B.

Decide whether Original Medicare or Medicare Advantage better suits your needs, considering such factors as out-of-pocket costs and flexibility in access to doctors outside your region.

If opting for Original Medicare, you will need to decide whether to add Part D benefits; if also opting for Medigap, be sure to enroll within 6 months of A and B to avoid penalties or coverage denial. Both Part D and Medicare Ad-

vantage have designated enrollment periods.

While navigating health insurance in retirement can make your head spin, it is vital to ensure that your healthcare needs are met in your later years.

At The Hickman, we provide everything else you need for a comfortable retirement — spacious accommodations, chef-prepared meals and a beautiful park-like campus nestled in the heart of downtown West Chester. Schedule a tour and find out why “when you’re here, you’re home.”

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ASK RUSTY

How do we apply for my wife's spousal benefit?

By Russell Gloor

Dear Rusty: I am 70 years old and just started receiving my Social Security benefits about 4 months ago. I get close to \$3,700 per month. My wife is 65 years old and worked sporadically over the years so is entitled to her own benefits. If we applied under her account, she would get around \$300 a month. If she applies under the spousal benefits, she should get a lot more, but we are not exactly sure how to apply for spousal benefits under her existing account. Can you help

guide us?

Signed: Uncertain How to Proceed

Dear Uncertain: Your wife can apply for both her own SS retirement benefit (from her own lifetime work record) and her spousal benefit from you, at the same time. In fact, when she applies for her own Social Security benefit, since you are now collecting your benefits, she will be automatically deemed to be filing also for her spousal benefit from you.

Your wife's Social Security payment will actually consist of two elements — her own earned ben-

efit and a spousal boost to bring her to her spousal entitlement. So, when she applies for her own SS benefit, she will also get a spousal boost to make her payment equal to what she is entitled to as your spouse.

She can apply by calling Social Security at your local office or calling the national service center at 800-772-1213 to request an appointment. She also has the option to apply for her benefits online at www.ssa.gov which is, by far, the most efficient way.

To apply online, your wife will need to first create her personal "my So-



Russell Gloor

cial Security" online account, which is easy to do at [account. When your wife fills out the application for her benefits, she will be able to identify you as her spouse, and she should use the "Remarks" section of the application to emphasize that she wishes to receive her spousal benefits as well.](http://www.ssa.gov/my-</p>
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Just for your awareness, your wife's spousal benefit will be based on your full retirement age (FRA) benefit amount, not your age 70 amount, and if she claims at age 65 her benefits will be reduced because she hasn't yet reached her own full retirement age (which is 66 years and 4 months if she

was born in 1956).

Your wife's personal benefit will be reduced by .556% for each month earlier than her FRA that she claims, and her spousal boost will be reduced by .694% for each month earlier than her FRA she claims. So, if your wife claims her benefit before her full retirement age, her payment will be less than 50% of your FRA benefit amount.

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

SENIOR LIVING

Discover why residents love Hershey's Mill

For MediaNews Group

Thinking of downsizing or relocating to a 55-plus community in the Delaware Valley?

Hershey's Mill is situated around an 18-hole championship private golf club featuring casual and formal dining. The premier community also offers Tiger Turf coated tennis courts, pickleball, bocce courts, winter paddleball, shuffleboard and horseshoes, as well as miles of walking trails and protected interior paved roads for biking.

A park-like atmosphere of over 800 acres gives Hershey's Mill a resort-like appearance.

Hershey's Mill in East Goshen Township, Chester County, is a gated community with a 24/7 manned main gate and marked security vehicle. The Mill contains 1,720 residences of 25 villages. Most residences have first-floor masters and wood burning fireplaces.

Hershey's Mill's private roads with low traffic volume provide a great place to walk, bike or jog. A community garden with more than 140 plots and a fully equipped wood shop are available to residents. Even Verizon Fios Triple Play with preferred HD is included.

The Hershey's Mill bus takes residents to regional attractions, cultural institutions, and gaming and sporting events.

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EDUCATION

‘A model life’

KU HONORS ITS FIRST BLACK GRADUATE WITH PRESIDENT’S MEDAL

By David Mekeel
dmekeel@readingeagle.com

Becoming a trailblazer was never something that was on Bessie Reese Crenshaw’s mind; she wasn’t trying to break down barriers. She simply wanted an education.

“I just wanted to go to school,” the 93-year-old Reading native explained. “I wanted to be a teacher.”

Although it wasn’t her intent, by pursuing her dream Reese Crenshaw did, in fact, become a pioneer.

When she enrolled at what was then known as Kutztown State Teachers’ College in the fall of 1946, she was the school’s only Black student. And four years later, she would become Kutztown’s first Black graduate.

Reese Crenshaw, who now lives in Maryland, was recently awarded the Kutztown University President’s Medal in recognition of her seminal accomplishment.

“Despite many challenges and even injustices in her life, she persevered and led a model life spent serving others,” Kutztown President Dr. Kenneth S. Hawkinson said. “She greatly honors us by being willing to accept this medal and allowing Kutztown University to recognize her incredible courage, resolve and compassion.”

“It is essential that her amazing story be told, remembered and serve as an inspiration to our students and all those in our community.”

An early love of learning

Education was always a big part of Reese Crenshaw’s life.

Her father passed away when she was young, which meant she and her three siblings — an older and younger brother and a younger sister — were raised in Reading by a single mother. And Bessie Reese made sure her kids would never shy away from a challenge.

“My mother brought us up to work,” Reese Crenshaw said. “She taught us that if you work you can achieve your goals.”

Bessie Reese also stressed the importance of education to her children. While she spent much of her time working to support her family, she always managed to find time to expose them to educational opportunities.

“She would take us to the library, the museum — places where you could see that education was something she believed in,” Reese Crenshaw said.

Reese Crenshaw said she quickly took to her mother’s lessons. And when she and her siblings would play at home, they often would play school with her leading the imaginary classroom.

“That was the start of my dream, of having a goal to be a teacher,” she said. “I like school, I liked learning.”

Pursuing a dream

Reese Crenshaw knew that in order to move from a make-believe classroom teaching her siblings to a real one instructing actual students, she needed to go to college.

How she was going to accomplish that wasn’t so clear.

“At the time, I didn’t have any money,” she said. “I meditated on that a lot,

thinking about how am I going to get to school without any money.”

Luckily, she found help. J.F. Goodwin was a local, Black physician who in 1936 started a scholarship program to help Black students realize their potential.

Reese Crenshaw earned one of his scholarships, and between that and money she would make working as a governess, she had enough to pay for school.

The next step was picking where she would attend classes. Because of her job, Reese Crenshaw needed to find a place where she could commute from her Reading home.

“I was looking for the closest school where I could go to become a teacher, and Kutztown was the only one I could think of,” she said. “I had never been there, but I had heard of it.”

When Reese Crenshaw arrived on campus to sign up for her courses, she didn’t realize that she was the only Black student doing so.

“I wasn’t aware of it,” she said. “I was sort of shocked when I arrived there, I looked around and I didn’t see any African American students. But I didn’t think too much of it, I thought that maybe they just weren’t there yet.”

“I wasn’t even thinking about the idea I might be the only African American; it didn’t even cross my mind.”

Eventually, Reese Crenshaw came to the realization that she was the only Black student at Kutztown. But, she said, that didn’t have much of an im-

CRENSHAW » PAGE 2



COURTESY OF KUTZTOWN UNIVERSITY

Kutztown University’s first Black graduate, Bessie Reese Crenshaw, with Dr. Kenneth Hawkinson, KU president, at a ceremony to award Reese Crenshaw with the Kutztown University President’s Medal.



COURTESY OF KUTZTOWN UNIVERSITY

Bessie Reese Crenshaw became Kutztown University’s first black graduate when she earned a degree in education in 1950.

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Crenshaw

FROM PAGE 1

pact on her time there.

She was too focused on her goal of becoming a teacher to pay it much mind.

"I didn't have a lot of time to spend mingling with the students on the campus," she said. "I'd finish class and get on the Bieber bus and go back home to my job."

Reese Crenshaw said she did find a few, rare opportunities to get involved with her fellow students. She sang in the choir for a time and played a little bit of tennis.

"But my activities were limited," she said.

Reese Crenshaw speaks positively about her time at Kutztown. Her daughter Celeste says that's because her mom always likes to focus on the good parts of things.

But there were bad things, too, Celeste said.

Like on her first day on

campus, while waiting in line to sign up for classes a guidance counselor approached Reese Crenshaw and told her she should be somewhere else. She suggested a historically Black school like Cheyney University.

"Being the first or the only of anything, there is some isolation to that," Celeste said. "You do not have the normal college experience. There's no sorority, you can't date the people there."

Reese Crenshaw admits there were some trying times at Kutztown, but they're not what she chooses to remember. She focuses on the education she received and what it allowed her to do.

In the spring of 1950, Reese Crenshaw's time at Kutztown came to an end. She finished with a degree in education, not knowing she was the first Black student to earn a degree from the institution.

"It wasn't any dream that I was looking for, that I was going to be the first

one," she said. "That didn't even cross my mind."

Despite not realizing the importance of her graduation, Reese Crenshaw was thrilled by it nonetheless.

"I felt like, 'Thank you God that I was able to achieve the dream,'" she said. "I was very happy and excited. It was a wonderful feeling."

"I was so excited that my mom could come to the graduation service, she worked so hard she was able to get to many things. When I marched down the aisle I said to her, 'Mom, we did it.'"

Finally, a teacher

Reese Crenshaw planned to return to Reading after graduation to teach in the schools where she was once a student.

Things didn't work out that way, at least at first.

Celeste said that her mother's race threw a wrench in those plans. Although its student body was integrated, the district simply didn't want to hire a Black teacher.

So Reese Crenshaw headed down to teach in a segregated school outside of Raleigh, N.C. Her daughter said it was a daunting situation.

"She taught kids who left midday to work in the tobacco fields," Celeste said. "Most of them were two or three years behind where they should have been."

Reese Crenshaw said she was just happy to be teaching.

"How does it feel to have your dream come true?" she said. "It's wonderful."

Reese Crenshaw continued with her own education in North Carolina, as well. She earned a master's degree from North Carolina College at Durham and became a Sigma Gamma Rho sorority member.

In 1969, Reese Crenshaw's journey finally came full circle when she returned to teach in Reading. She ended up spending the last 20 years of her career teaching third grade at 10th and Green Elementary School.

After retiring, she con-

tinued her commitment to education through her support of the "Help One Another" organization, which raises money to buy books for schoolchildren and provides funds for college scholarships and textbooks through the "Youth of Yesterday" program. She also volunteered her time with the Literacy Council of Berks County, Campfire Girls and the Black Heritage Center.

Honoring a pioneer

Hawkinson was not familiar with Reese Crenshaw's story. The college president learned of it earlier this year when an interview with her was included in a Black History Month display at the school's multicultural center. Hawkinson was moved by her tale and determined to share it.

He decided honoring Reese Crenshaw with the President's Medal was a great way to do that.

"I was completely surprised, I'll tell you," Reese

Crenshaw said about finding out she was being recognized. "I was like, 'Wow, after all these years.' I couldn't believe it."

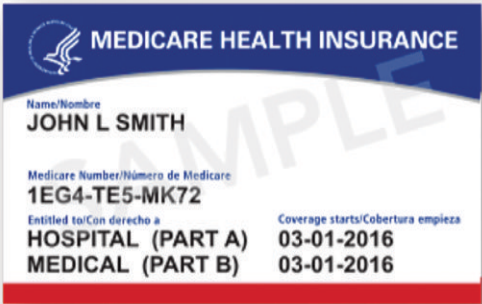
Celeste said it's an honor her mom certainly deserves. After all, she not only persevered and provided an education for all her students over the years, she also taught her own girls.

"The thing her mom did for her, teaching the importance of education, she did that for me and my sister," she said, referring to her sister, Freda. "We knew we were going to college, there was no question about that."

"She was a tremendous influence on our lives."

Reese Crenshaw said being awarded the President's Medal provides her with a certain sense of validation. And even though she wasn't trying to break new ground as she broke it, looking back on those days now fills her with pride.

"It makes you feel included," she said of the recognition. "It makes you feel like you made a difference."



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RETIREMENT

Three tasks for new retirees that will pay off later

By Liz Weston
NerdWallet

After a working lifetime of alarm clocks and meetings, you might be looking forward to a lot more unstructured time once you retire. But taking care of one more to-do list early on can set you up for a better retirement.

The following assumes you've already done some basic financial planning. Ideally, before you retire, you'll create a budget, decide when to claim Social Security, settle on a sustainable withdrawal rate from your retirement funds and figure out how you'll cover health care expenses. If any of those topics are still a mystery, consider talking to a fee-only financial advisor. If money's tight, you may qualify for free or low cost consultations through the Foundation for Financial Planning, National Association of Personal Financial Advisors or the Association for Financial Counseling & Planning Education, among other organizations.

Even longtime do-it-yourselfers should consider getting expert retirement planning advice, says Catherine Azeles, a certified financial planner and investment consultant in Harrisburg, Pennsylvania. Although your days may be simpler without workplace demands, your finances often become more complex.

"There's a lot more that goes into the distribution phase of retirement than the accumulation phase," Azeles says.

After your plan is in place, here's what to do after you actually retire.

Tweak your spending plan

Inflation and volatile markets can be problematic for anyone, but they

are particularly dangerous to retirees. If you're not earning an income, you can't ask for a raise to compensate for rising prices. Meanwhile, bad markets early in retirement can dramatically increase the chances of running short of money.

Trimming expenses can help you offset inflation, but it can also help you ride out bad markets, says Katherine Roy, chief retirement strategist for J.P. Morgan Asset Management.

Traditionally, retirees were encouraged to withdraw a certain percentage of their investments the first year — 4% was a popular figure — and increase the withdrawal by the amount of inflation each year. J.P. Morgan research, however, shows people are less likely to run short of money if they forgo that inflationary increase when markets return less than 5% in a year, Roy says.

Get good tax advice

Many people's tax situations change when they transition into retirement, and they may have unique opportunities to manage their tax bills, Azeles says.

Good savers, for example, could find themselves in a higher tax bracket at age 72, when required minimum withdrawals from retirement accounts typically start. In some cases, it can make sense to do partial Roth conversions in your 60s to spread out and reduce that tax bill, Azeles says. A tax pro or financial planner can help you determine if conversions are a good idea, and if so, how much to convert each year to avoid triggering a higher tax bracket or Medicare surcharges.

Another way to reduce your tax bill if you have more money than you need is to donate to charities di-

rectly from your IRA. So-called qualified charitable distributions can start at age 70 ½.

Even if you're not awash in cash, your taxes may be higher than you expect. Most retirement income — including Social Security, pension payouts and retirement fund withdrawals — is potentially taxable. If you don't have taxes withheld from these payments, you may need to file and pay estimated quarterly taxes to avoid penalties.

Tend to your health

Too often, preventable diseases cut lives short or limit what people can do in retirement. A medical checkup with your doctor can help you identify any conditions that need treatment, get up to date on immunizations and determine what screenings you should schedule.

You also can discuss how to start or increase an exercise plan. The Centers for Disease Control and Prevention recommends 150 minutes of moderate exercise — such as brisk walking — every week, plus at least two weekly sessions of muscle-strengthening activities for all adults. People ages 65 and older should add balance exercises (you can find them online), such as standing on one foot.

Your mental and emotional health are important, as well. The people who struggle the most in retirement are often the ones who don't have a plan for replacing some of the rewarding aspects of work, including a sense of purpose, structure and social interaction, Roy says. Social isolation can reduce both life expectancy and happiness, so consider ways to connect with other people through social engagements, volunteer work or other activities, she recommends.



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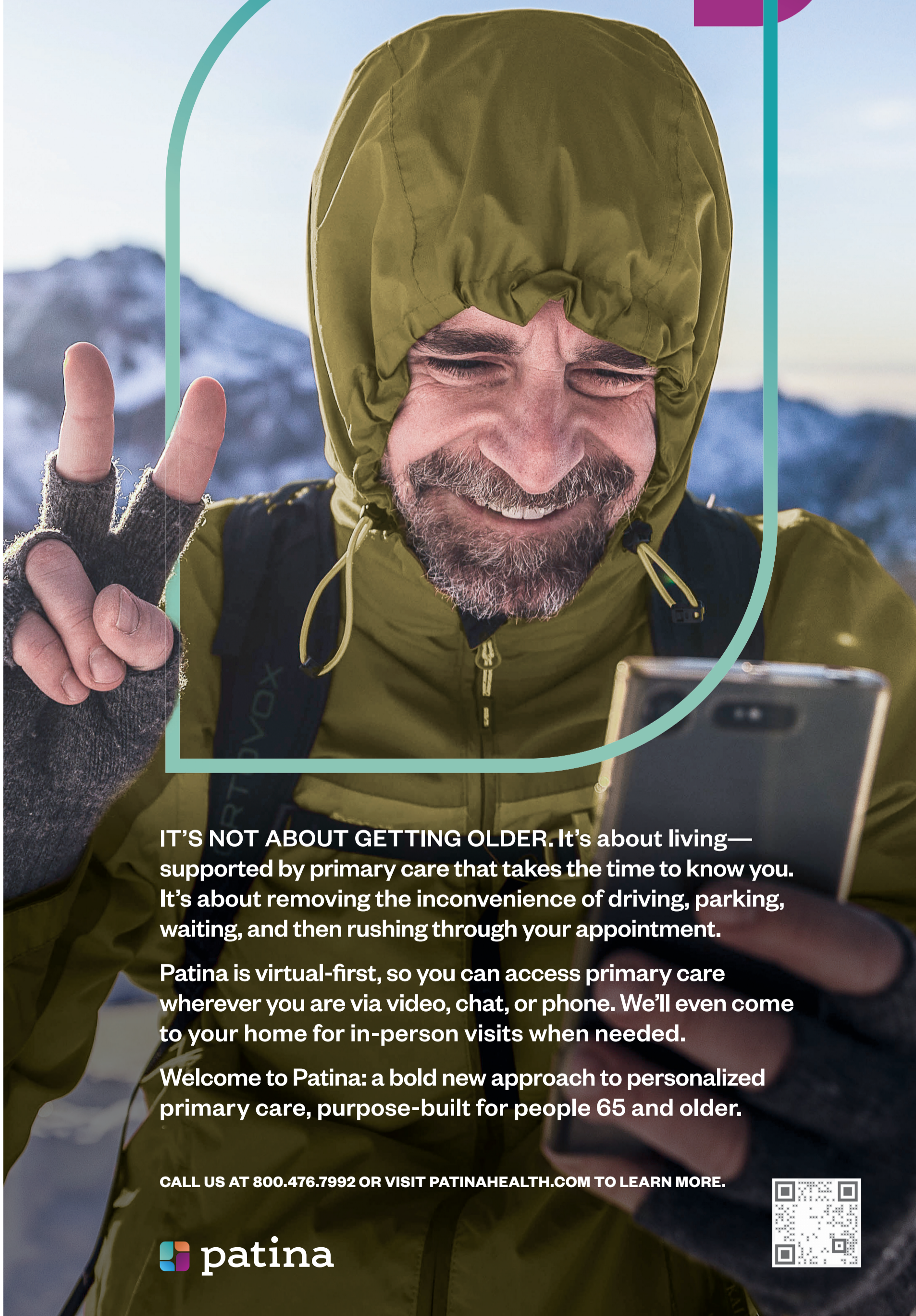
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