

CHARITABLE GIVING



COURTESY OF GIVINGTUESDAY

GivingTuesday served as a global day of generosity to encourage people to do good by giving of your time, a donation or the power of your voice in our local community.

THINK LOCAL DURING THIS SEASON OF CHARITABLE GIVING

By Courtney Diener-Stokes
For MediaNews Group

Held annually on the Tuesday after Thanksgiving, Giving Tuesday serves as a day of generosity to encourage people to do good by thinking about the causes they care about most and considering a donation to help sustain them. However, it's only the beginning of this season of giving, so it's not too late to help make a difference.



Cheryl Dorko, co-founder of Dorko Wealth and Estate Planning.

You don't have to look far to make an impact given we have many local nonprofits in need of support. Whether you are passionate about land conservation, animal rescue or your local church, there are limitless opportunities to make a difference right in your backyard. One of the benefits to giving locally is that you can actually witness the positive impact your charitable dollars are making.

As many consider which of their favorite charities to focus their attention on, some might benefit from professional help with a financial advisor in determining how to take advantage of the tax benefits associated with charitable giving. While people can give at any level to help make a difference, there are different tax benefits to consider, particularly if you are in the senior bracket.

"If they are age 72 and over, they can consider making a Qualified Charitable Distribution from a tax deferred account like a traditional IRA," said Cheryl D. Dorko, financial advisor with Dorko Wealth and Estate Planning, Wyomissing, that was founded by Dorko and her husband, attorney Jeffrey F. Dorko, in 1993.

"They are required to take a minimum distribution out every year and people who don't need the extra money can earmark that and make sure their distribution is paid to a charity instead of them. Typically that distribution is taxable, but if it's paid directly to a charity of your choice, it's tax free up to \$100,000 annually."

Dorko said it's important not

to give beyond your means.

"If you don't have extra spending money at the end of the month and you don't have a good cushion in the bank for emergencies, you don't want to be making charitable donations," she said. "It depends on the person but I like to see someone have a cushion in the bank between \$20,000 and \$100,000."

Since leaving a legacy of which one feels proud is important to many, Dorko has a solution for charitable giving in cases where you aren't in a good financial position to make a donation this year.

"A lot of times if they don't have enough of a cushion, one of the big ways is to put a charity in their will or trust through an estate attorney," she said. "The charity is so grateful and surprised."

In most cases, people choose charities that feel personal because they have a connection to it for one reason or the other.

"They like to give to their church if they are a church person or to charities that support veterans," she said. "Animals are also popular, such as places like a local SPCA."

National causes are typically of interest to her clients when there is a state of emergency.

"Some might feel compelled to give to causes that benefit Ukraine, for example, or hurricane relief somewhere," Dorko said.

However, when it comes to emergencies, Dorko also sees mistakes made from time to time that are important to look



COURTESY OF LIZA SUMMER

There are many local causes to consider supporting during this season of giving that will enable you to see, firsthand, the positive impact your donation will make.

CHARITY

MAKE THE MOST OF THIS MEANINGFUL SEASON OF GIVING

By Jennifer Singley

Almost as quickly as the candy disappeared from doorstep bowls on Halloween night, we've found ourselves in the "most wonderful time of the year."

Yet nestled somewhere between the blur of twinkling lights and carols on FM repeat, grocery store checkout lanes that meander for aisles and making lists (and checking them twice!), there is another more meaningful side of the season that ties it all together for many of us — that of giving.

According to a 2021 report, giving during October, November and December accounts for 37% of all

the year's charitable donations. It is indeed the season of giving — and for many seniors, giving to a charity is the preferred method for delivering joy to those in need.

There are many options for where to donate, but it is important to know that not all charities are created equal. Here you'll find a straightforward guide to help you as you search for an organization that is reputable and that will use your gift in a meaningful way.

Finding the type of charity

Giving to a charity is a way to change a wrong in the

world for the better. A great place to start when choosing one is to consider what is most important to you.

Perhaps you or a loved one has been affected by a health condition. Maybe you come from a family of veterans and wish to better the lives of those who have served. Ask yourself what issues in our world weigh on your heart; there you will find the type of charity that will bring you satisfaction in supporting.

Finding the right charity

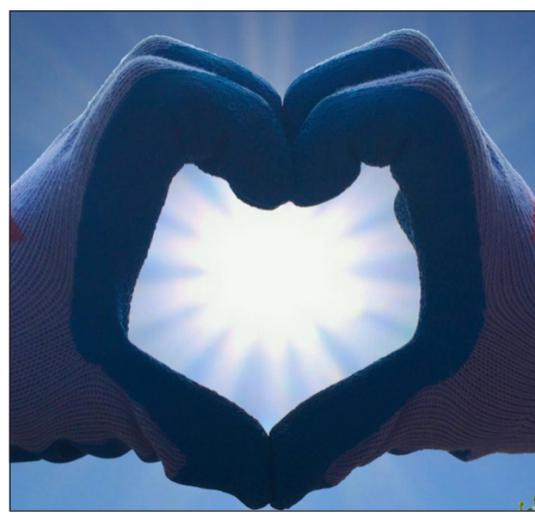
So, you've narrowed down the type of charity to which you would like to give. Now what? Not only

does each greater cause have several organizations to choose from, but there are also many realistic looking — yet fraudulent — organizations posing as legitimate charities.

Thankfully, databases like CharityNavigator.org make it easy to search for organizations within each charitable category. Here you can also verify whether a charity is reputable and find information on how it uses its money to support its mission. When researching a charity you're thinking about supporting, look for the following:

What are the charity's mission and goals?

How much of its donations go directly toward



PXHERE.COM

For many seniors, giving to a charity is the preferred method for delivering joy to those in need.

reaching its goals and supporting its mission?

Is the charity making a difference? If so, how?

A reputable charity is transparent; its financial documents should be accessible to potential donors. Most charity grading systems consider a charity to be very efficient if it uses 75% or more of its funds for program support.

Founded on Quaker principles, *The Hickman*

has offered affordable living to seniors of all backgrounds and faiths since 1891, an accomplishment made possible through generous donations both past and present. We invite you to visit us at our beautiful location in the heart of downtown West Chester — you're sure to discover that "when you're here, you're home." For more information visit www.thehickman.org.

Giving

FROM PAGE 1

out for and can be avoided by simply researching online to confirm a charity is an official 501(c)(3).

"It is possible that someone has a fund drive for a neighbor who had their house burn down and it may not be tax deductible," she said. "It has to be an actual registered charity."

Dorko said that GivingTuesday serves as a kickoff to the gifting season, which centers heavily on consumerism, so it's an ideal time to think about charities you want to sup-

port. "It's a good way to start things off by giving before spending," she said.

Five to consider

If you need some inspiration as to where to direct your charitable giving this season, here are some nonprofits to consider that are making a big and positive impact locally.

CITIZEN'S ADVOCACY, PHOENIXVILLE, CHESTER COUNTY

Since 1982 Citizen Advocacy offers an opportunity to take action to ensure a better quality of life and an enrichment of opportunity for a person who may, be-

cause they have a disability, be suffering from isolation and segregation, rejection and danger, poverty and injustice. For more information: www.citizenadvocacycc.org

HOPE RESCUE MISSION'S LIGHTHOUSE WOMEN AND CHILDREN'S SHELTER, READING, BERKS COUNTY

Construction is currently underway for a 25,000-square-foot space to serve as a shelter for women and children in Reading. The Lighthouse Women & Children's Shelter will offer 45 residential rooms, each with private restroom facilities. Their aim is to reduce public health issues common in

dormitory-style settings. The shelter will also enable greater versatility to accept single women, women with children, and homeless youth. For more information: www.hopeforreading.org/lighthouse

MONTGOMERY COUNTY SPCA

Established in 1909, the Montgomery County Society for the Prevention of Cruelty to Animals is a nonprofit organization dedicated to animal protection, humane education, and caring for unwanted, lost and abused domestic animals. For more information: www.montgomerycountyspca.org

NATURAL LANDS, CHESTER

COUNTY AND OTHER LOCATIONS

Natural Lands is a nonprofit organization that saves open space, cares for nature, and connects people to the outdoors in eastern Pennsylvania and southern New Jersey. For more information: www.natlands.org

POTTSTOWN HEALTH AND WELLNESS FOUNDATION, MONTGOMERY COUNTY

The Pottstown Area Health & Wellness Foundation enhances the health and wellness of area residents, providing education, funding and programs that motivate people to adopt healthy lifestyles. For more information: www.pottstownfoundation.org

On the web

For additional tips on navigating charitable giving, view AARP's Senior Planet Tips for Charitable Giving at www.seniorplanet.org/tips-for-charitable-giving.

About Dorko Wealth and Estate Planning

Located in Wyomissing, Berks County, Dorko Wealth and Estate planning helps pre-retirees, retirees, widows and those who have come into sudden wealth plan for their financial future. For more, see www.dorkowealth.com.

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FUNDRAISER

501 at Mattison Estate hosts charity fashion show

For MediaNews Group

The 501 at Mattison Estate, SageLife's luxury senior living community in Ambler, Montgomery County, hosted a charity fashion show benefitting the Mattie N. Dixon Community Cupboard.

Attendees donated \$50 to see residents model fashions from Scarlet Begonias in Flourtown.



Judy Grieve and Steve Sheehan.



Steve Sheehan and Sue Weber model clothing from Scarlet Begonias in Flourtown during a charity event.



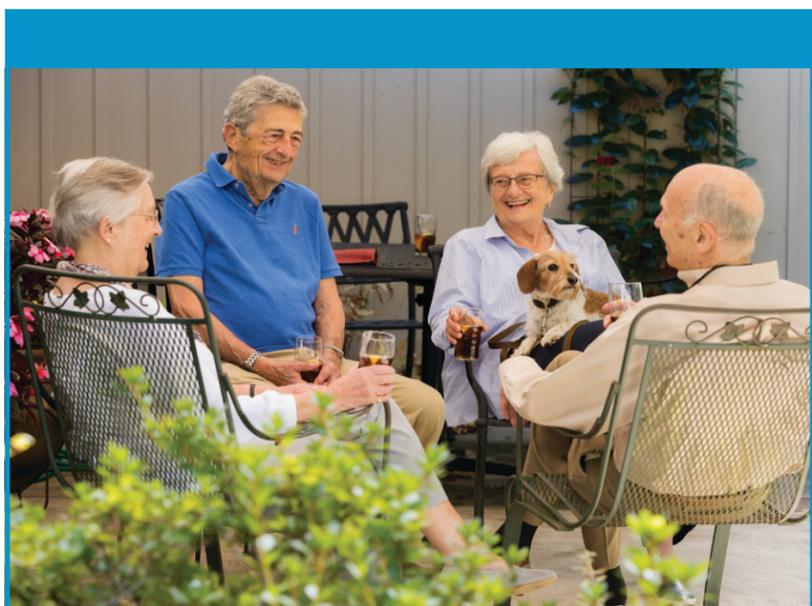
Model Rosemary Samtmann.



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From left, Barbara German, Eileen Lowenstein, Judy Blumstein and Shirley Kahn at the fashion show.



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BIRTHDAY MILESTONE

Hickman resident celebrates her 100th birthday

MediaNews Group

The borough of West Chester proclaimed Nov. 16 as Myrtle Nash Day to mark the day Myrtle turned 100.

Lilian L. DeBaptiste, mayor of West Chester, said it was a day to honor Myrtle's long, loving and successful life. Myrtle and her family celebrated with the staff and residents at a birthday party where Myrtle resides, the Hickman Friends Senior Community of West Chester.

Spending much of her youth in Greensboro, N.C., Myrtle then moved to Stamford, Conn., where she met the love of her life, Wilson Nash, through mutual friends.

The same mutual friends later introduced the couple to Civil Rights activist Rosa Parks. The couple was married in 1948 and raised one son, Kevin.

Hardworking Americans, Wilson and Myrtle had industrious and long-served careers. Wilson was a Navy veteran, with an honorable discharge, and worked in the shipping department as a painter for 40 years at American Cyanamid in Stamford.

Myrtle was a beloved and loyal domestic worker to many families in the Connecticut area.

"She nurtured them for over 40 years and became a treasured member of their families," her son, Kevin, said.

Myrtle was an award-winning bowler, partic-



Myrtle Nash

icipating in many tournaments across North America and Hawaii, with various leagues. She won many team and individual trophies, which are proudly displayed at The Hickman.

Myrtle loved to garden almost as much as she enjoyed being an active member of her church.

Kevin lived in the West Chester area at the time of his father's passing in 1997. He encouraged his mom to live closer to his family in a senior care facility. Having professionally photographed The Hickman, he was familiar with the expert care and sincere companionship his mom would receive.

"(My mom) moved to the Hickman in June of 2001, and she made friends very easily there with residents, staff and members of the outside community," Kevin said. "The Hickman felt like home."

"And she loved the tunnel connecting the buildings," he said, referring to the almost 100-year-old passage that some believe to be haunted.



COURTESY OF THE HICKMAN

Myrtle Nash with her grandson, Elan Nash; daughter-in-law, Randi Nash; and son, Kevin Nash.

The candlelit passageway was constructed to join the beloved 1896 Sharpless-Hall Building to the new Hickman building built circa 1930.

Myrtle is most proud of her family. Her grandson, Elan Nash, graduated from the U.S. Naval Academy in 2020. He is now a first lieutenant in the U.S. Marine Corps and will earn his wings after completing jet pilot training.

For the special occasion, friends and Myrtle's son,

Kevin, and daughter-in-law, Randi, gathered for the celebration. DeBaptiste, issued a centenarian proclamation that was presented by Toni Kelly, executive director.

The Hickman Friends Senior Community of West Chester, founded in 1891,

is a nonprofit personal care community serving people of all races and faiths. Guided by the Quaker principles and traditions, the Hickman provides individualized care and assistance to older adults who seek a safe and affordable

living environment. Our commitment to diversity, equity and inclusion flows from our common Quaker identity and values. Friends believe that each human life is sacred—that there is an equal measure of the divine in every person.



COURTESY OF THE HICKMAN

Myrtle Nash and her grandson, Elan Nash, a 2020 graduate of the U.S. Naval Academy.

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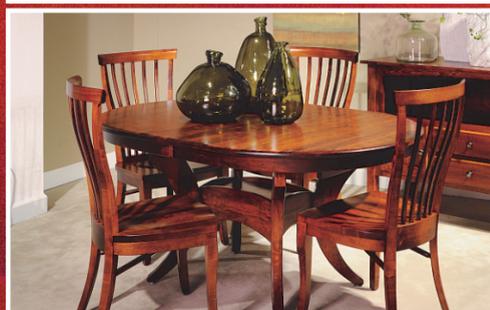
We want your PHOTOS! Do you have pictures from community events involving Seniors, or programs at community centers or retirement facilities or milestone birthday's and occasions that should be shared? **Send them to us!**

Send information to seniorlife@medianewsgroup.com. Be sure to include your contact information in case we need to follow up.

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SENIOR LIVING



Susan Abtouche will serve as executive director of the White Horse Village Foundation Inc.



Jeannette Quinones-Brau has been named senior director of Healthcare/NHA.



Ty Mossman has been named senior director of Technology and Digital Innovation.

White Horse Village announces executive director and management team members

White Horse Village

White Horse Village, a nonprofit active senior living community in Newtown Square, announces Susan Abtouche will serve as Executive Director of the White Horse Village Foundation, Inc. The Foundation is a nonprofit entity that receives and administers donations to enhance the living experience at White Horse Village.

Abtouche, vice president of Mission Enhancement of White Horse Village, is a certified professional fundraiser with over 18 years of experience in the senior living industry. Previously, she led the development of successful fundraising programs at Ann's Choice by Erickson Senior Living and Pennswood Vil-

lage. During her tenure at White Horse Village, Abtouche and the Mission Enhancement team drove occupancy from 87% to 97%. Working with the Foundation Directors, the Legacy Society doubled in size, and donations increased by 25%.

"I look forward to leading the White Horse Village Foundation and expanding opportunities for funding and continued growth," comments Abtough. "Donations have made, and continue to make, a positive difference to the quality of life in our community."

The new organizational structure of a public Foundation opens possibilities for attracting external funding to support innovative programs for senior living while continuing the

traditional community-based programs. In 2023, Abtouche will lead efforts to increase membership in the newly established Legacy Giving Society and introduce a Charitable Gift Annuity donor product.

Abtouche received a Bachelor of Arts in Psychology from Holy Family University and a Master of Science in Administration of Human Services from Chestnut Hill College. She will receive a Doctorate in Organizational Leadership from Eastern University this year.

White Horse Village also announces two additions to the management team: Jeanette Quinones-Brau, Senior Director of Healthcare/NHA, and Ty Mossman, Senior Director of Technology and Digital

Innovation.

Quinones-Brau is a passionate change agent for senior care and is experienced in driving culture change transformation in healthcare communities. Previously, she served as a certified educator and consultant for The Eden Alternative, a widely-recognized framework for improving the quality of life for elders and their care partners.

Quinones-Brau provided direct care as a nurse before moving into senior care administration. Over the past 27 years, she's held a variety of roles, including executive director, nursing home administrator, admissions and marketing. She received a bachelor's degree in Organizational Leadership and Human

Resources Management, is a Licensed Nursing Home Administrator, Certified Personal Care Home Administrator, Certified Eden Alternative Educator and Mentor, and a Certified Dementia Practitioner.

Mossman brings 35 years of information technology (IT) experience to his new role. Previously, he has led IT initiatives, including programming, network administration and management, at Farm Journal Magazine, IBM, Aetna and U.S. Post Office in Philadelphia.

Mossman received a Bachelor of Science in Business Management and a Master of Science in Geography from West Chester University. He is a certified nonprofit executive and is in the process of obtaining

a Doctorate in Geography.

Situated on 96 acres in southeastern Pennsylvania, White Horse Village is an active senior living community offering a full range of living options and healthcare services. The community intentionally creates opportunities for extraordinary living in a vibrant, diverse community through personal growth, connectedness, and relationships. As a nonprofit organization, White Horse Village reinvests earnings back into the organization to further its mission and vision. For more information, please visit www.whitehorsevillage.org.



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SPOT OF T



The Brittany Boys are shown during a recent performance at Brittany Pointe retirement community.

Brittany Boys show that music is the gift that keeps on giving

By Terry Alburger

Just about a decade ago, an interesting phenomenon took place. A couple of guys from Brittany Pointe retirement community got together for a musical act in one of our theater productions. It was just one act, nothing more. But these gentlemen had so much fun doing it, and the quality of their music was so good that they decided to continue.

They eventually formed a band which I lovingly dubbed The Brittany Boys. Little did we know

what an important milestone that was and what a gift they would become.

That in itself is a great thing, but even better are the back stories of these talented musicians. All had, at one time or another, been professional musicians, but many had to abandon dreams of a career in music when things like families, jobs, military service and the other responsibilities of life came along. Instruments were carefully packed away, stored in boxes along with some of their dreams.

Fast forward 30 or 40

years ... when asked if they would consider dusting off those instruments and honing their impressive skills, each answered with a resounding "yes!" And the rest, as they say, is history.

The Brittany Boys gave these talented musicians the reason they needed to reignite their passions for music. In many cases, it gave them a reason to not only live, but to thrive. And in some cases, it saved their lives.

Over the past 10 years, some band members have come and gone. Only two of the original members are still with

the band. The size of the band has grown from the original three to seven members, expanding their big band sound further. And what's more, they entertain in a wide variety of locations, not just at Brittany Pointe.

It is a joy to watch them share their talents with other groups. But last week was the icing on the proverbial cake. The "Boys" performed at a local retirement community to a very captive and appreciative audience.

After the show, a gentleman approached the band's leader, saying

that after their last performance there (pre-COVID, in 2019) he was inspired. He had toyed with the idea of getting a band together with two other musicians who resided there but didn't know how to proceed.

Our band's leader happily offered advice and encouragement and even sent them some arrangements.

So, from the inspiration of one group of talented people, another band was born. The gift continues to spread, hopefully bringing smiles to a whole new set of audiences.

The impact of music is far-reaching. I for one am so grateful to the Brittany Boys, not only for their wonderful entertainment, but for their willingness to pay it forward and help another group get started. May this ball continue to roll and may others be inspired as well.

The best gifts are the ones you can't hold in your hands. Remember that before you stress over getting the perfect gift for people this holiday season. Share your gifts, whatever they may be. Those are the gifts that keep on giving.

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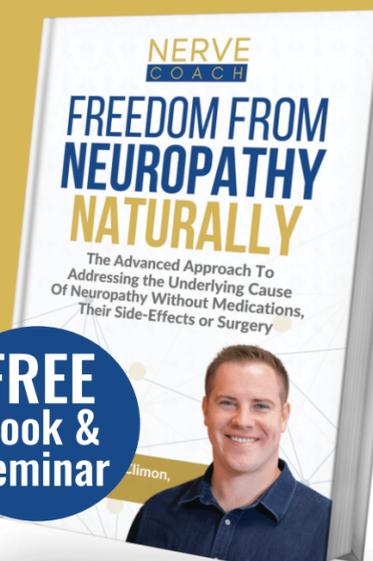


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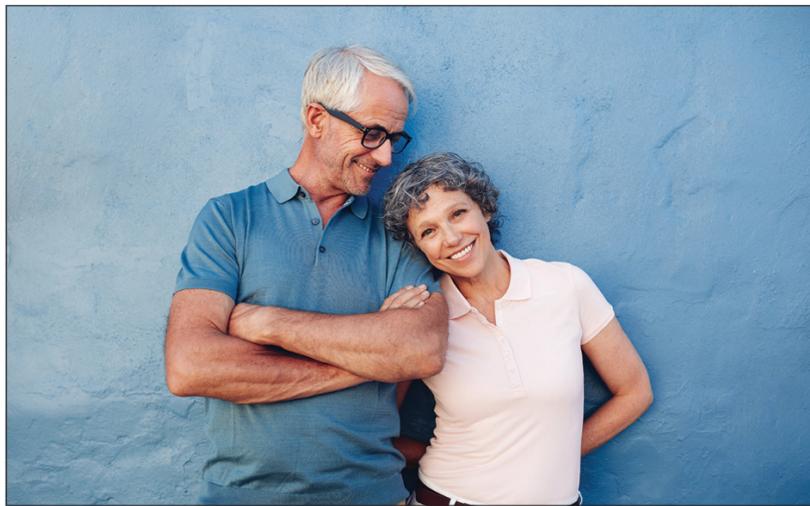
How to plan for post-retirement medical expenses

Metro Creative

When individuals retire, they not only walk away from work, but also relinquish their steady paychecks. For many, retirement can be a potentially risky financial endeavor. Saving for retirement is a great way to mitigate such risk, but unforeseen expenses, such as medical bills, can quickly derail a retirement plan.

Many people have a greater need for medical care as they get older. The Fidelity Investments Retiree Health Care Cost Estimate indicates health care can be one of the biggest expenses a person will take on in retirement. The average 65-year-old couple who retired in 2021 in the United States can expect to spend \$300,000 on health care and medical expenses during retirement.

The financial resource The Street says other stud-



METRO CREATIVE

The average 65-year-old couple who retired in 2021 in the United States can expect to spend \$300,000 on health care and medical expenses during retirement.

ies suggest it's wise for retirees to plan to spend between \$3,000 and \$7,700 per year on health care. Financial advisors warn that relying exclusively on Medi-

care to cover health care costs isn't going to cut it. Benefits under the Medicare program often aren't enough to pay for all of a retiree's needs. There may

be gaps for chronic treatment of illnesses and specialty treatment for certain conditions. Long-term care services also typically are not covered. It's impor-

tant to note that Medicare will cover general doctor's visits, but it does not cover the cost of deductibles or copays.

Individuals need to be proactive and plan for medical expenses in retirement. After housing, healthcare is the most significant expense for retirees. Health spending accounts and long-term health insurance are two options for people looking for ways to cover their health care costs in retirement.

As of 2022, people can contribute up to \$3,650 for an individual or \$7,300 for a family per year into a health savings account. After age 55, an additional \$1,000 per year is allowed. Money in an HSA grows tax-free and it can be spent tax-free on qualified medical expenses. Once a person has Medicare, he or she no longer is eligible to contribute to the HSA, but can use money already in the ac-

count to pay for qualified medical expenses that are not covered by Medicare.

Long-term care insurance is another option, and many people invest in such an account during their 50s or 60s. The earlier an individual enrolls in a program, the lower the premium. According to Personal Capital, most policies will not start until a patient has needed assistance for 90 days and other qualifying guidelines are met. Generally speaking, long-term care insurance also is use-or-lose. If there's never a need to use the insurance, it will not be refunded. This is a risk that certain people are willing to take.

In addition to these options, people may consider gap insurance programs. When putting together a retirement plan, it can be wise to speak with financial advisors who can customize products based on their expected needs.

ASK RUSTY

Octogenarian asks about wife's spousal and survivor benefits

By Russell Gloor

DEAR RUSTY» I am now 80 and my wife is 76, and we both took early Social Security benefits at age 62.

When my wife took her Social Security, it was a lot smaller than mine, so they took a portion of mine and added it to hers. How does that work?

Also, when I die, will my wife get all of mine or just a percentage?

— Signed: Curious senior

DEAR CURIOUS» Social Security's standard process is to pay a beneficiary's personally earned retirement benefit first, and then add an additional

amount as necessary to bring the payment up to what they are entitled to as a spouse, or as a surviving spouse.

So, in your wife's case, she is now (while you are both living) receiving her own earned Social Security benefit plus a spousal boost to make her payment equal what she's due as your spouse.

Your wife's spousal boost was not taken from your benefit payment — you still get your own retirement benefit — but her spousal boost amount was computed by comparing the amount she was entitled to at her full retirement age (FRA) to 50% of your FRA benefit amount and then reducing her

spousal boost amount because she claimed at age 62 (all Social Security benefits, except disability benefits, taken before FRA are reduced).

Regarding your wife's benefit as your survivor, since her own SS retirement benefit is smaller, if you die first the added spousal boost amount your wife now gets will stop and be replaced by a higher supplement, which brings her total payment up to what she is entitled to as your surviving widow.

As your spouse while you are still living, the most your wife could have gotten was 50% of the benefit amount you were entitled to at



Russell Gloor

your full retirement age (FRA) of 66, but she gets less than that because she claimed at age 62.

However, if you die, your wife will get a

higher total amount consisting of her personally earned age 62 benefit, plus a supplemental amount to make her payment equal to 100% of the amount you were receiving when you died.

In fact, her benefit amount at your death may even be more than you were getting when you died, because she will get at least 82.5% of your "primary insurance amount" or "PIA", which is the benefit you were due at age 66 (your FRA).

Think of it this way, as your surviving spouse your wife's total benefit payment amount will be either 100% of the benefit you were receiv-

ing when you died, or 82.5% of the benefit you were entitled to at age 66, whichever amount is higher.

And that will replace the smaller amount your wife is now getting as your spouse while you are both living. Of course, your wife will need to notify Social Security of your death and should do so in a timely manner to get the higher benefit she is entitled to as your surviving spouse flowing as soon as possible.

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

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TECHNOLOGY



METRO CREATIVE

It's important to remain patient when teaching aging drivers how to use the tech in their vehicles.

How to help seniors adapt to automotive safety features

Metro Creative

Modern automobiles are more technologically advanced than ever before. That tech isn't just making driving more comfortable and convenient, but also more safe.

In a recent analysis of motor vehicle accidents, researchers at the International Institute for Highway Safety found that vehicles with blind spot and lane departure warning systems were involved in 11 percent fewer sideswipes and head-on crashes than cars that did not feature such systems. In addition, the IIHS estimates that the number

of automobile crashes in the United States could be decreased by 85,000 each year if every vehicle were outfitted with a lane departure warning system.

Driver assistance systems have made driving safer for millions of people across the globe, but one demographic may need some extra help adapting to modern vehicles, and may even need a little extra encouragement to utilize tech that can keep them safe behind the wheel. The Centers for Disease Control and Prevention notes that, in 2018, the United States was home to 45 million licensed drivers aged 65 and over. That

marks a 60 percent increase since 2000.

Though seniors' perceived unwillingness or inability to utilize modern technology is often overstated, some aging drivers may need a little extra help as they try to learn how to use assistance technologies in their vehicles.

• LEARN THE TECH YOURSELF Assistance technologies are not all one and the same. Vehicle manufacturers have their own systems and there can be a learning curve when adapting to a new one. If you aspire to teach a senior how to utilize the assistance technol-

ogies in his or her vehicle, first learn the tech on your own. If both you and your aging friend or family member own a Subaru, chances are you already know how to use the tech in your loved one's vehicle. If you drive cars made by different manufacturers, visit the dealership where your loved one bought his or her car and ask for a quick tutorial on all the safety features in the vehicle. Salesman demonstrate these features every day, so it shouldn't take long for them to show you the ropes.

• BE PATIENT Each person adapts to a new technol-

ogy at his or her own pace. It's important to remain patient when teaching aging drivers how to use the tech in their vehicles. Old habits die hard, and while some drivers may quickly adapt to tech like backup cameras, others may not be so quick to abandon driving techniques they've been safely using for decades. Stay the course, remain patient and allow senior drivers to adapt at their own pace.

• TEACH ONE TECH AT A TIME It can be overwhelming for drivers of all ages to adapt overnight to all the tech in their new

vehicles. When teaching senior drivers how to utilize various driver assistance technologies, take it one tech at a time. When coupled with your patience, this approach can help seniors avoid being overwhelmed and increases the likelihood that they will embrace the tech in their vehicles.

Many senior drivers utilize driver assistance technologies every day. A patient and methodical approach to showing seniors how their vehicles can help them stay safe behind the wheel can be a road map to helping seniors adapt to life in modern vehicles.

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CHARITABLE GIVING

Here are some charities that help children reach their potential

Metro Creative

Whitney Houston famously sang that “the children are our future.” Each generation has the potential to change the world. Even the most determined children need some helping hands in order to reach their full potential, especially if they must confront financial, medical or other obstacles.

Charitable organizations assist individuals in various ways. Children’s charities help kids in need, whether they are facing poverty, need critical medical care, come from abusive homes, or require learning assistance. The following are some of the many critical children’s charities working to help youngsters reach their full potential.

• **WHEELS FOR WISHES»** This organization helps children of the Make-A-Wish Foundation. Wheels for Wishes facilitates car donations that can help fund experiences for critically ill children. (www.wheelsforwishes.org)

• **ALEX’S LEMONADE STAND FOUNDATION FOR CHILDHOOD CANCER»** This organization was started by the parents of Alexandra “Alex” Scott, a young girl who had cancer and succumbed to the disease in 2004. The group helps raise funds for pediatric cancer research. (www.AlexsLemonade.org)

• **WORLDVISION»** This group was founded in 1950 by Robert Pierce to support Christian mission services for fami-

lies experiencing crises in East Asia. It is now the largest international non-governmental organization helping impoverished children in Asia and elsewhere. (www.worldvision.org)

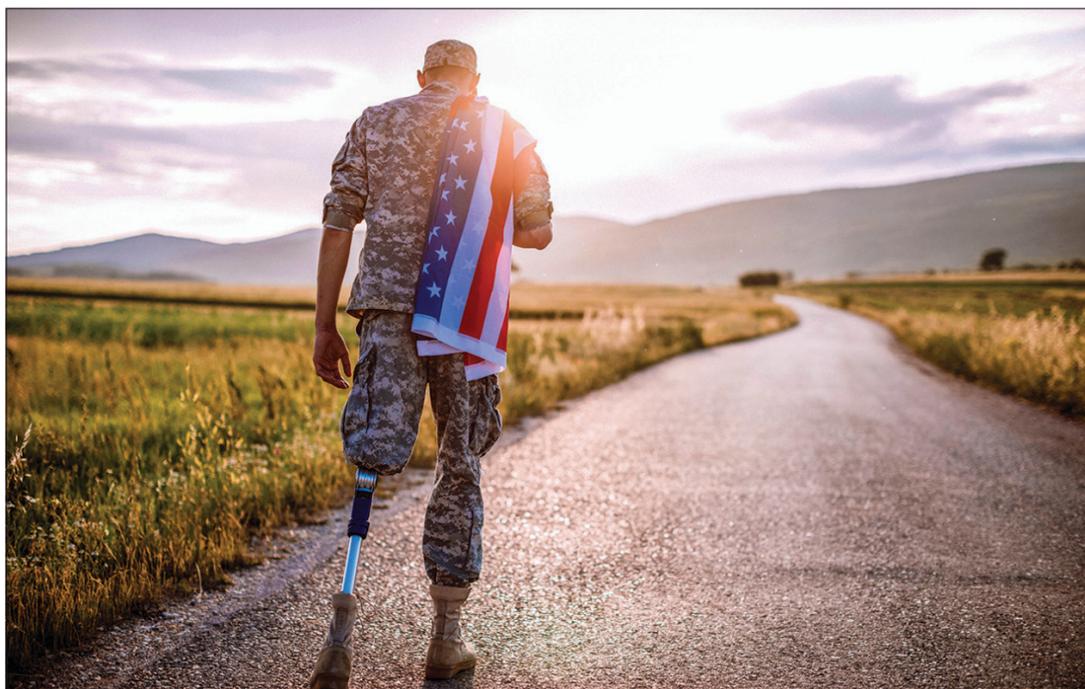
• **SAVE THE CHILDREN™»** This charity works internationally and in the United States to sponsor children experiencing abuse, physical abuse, neglect and sexual exploitation. (www.savethechildren.org)

• **IMAGINATION LIBRARY»** This organization, started by country star Dolly Parton, provides free books to children from birth through age 5. While it began for kids in rural Tennessee in 1995, the charity now distributes one million books to children across the U.S. to help foster a love of reading. (www.imaginationlibrary.com)

• **ST. JUDE’S CHILDREN’S RESEARCH HOSPITAL»** The work at St. Jude’s helps to fund research to find cures and new treatments for childhood cancers. St. Jude’s also provides safe and free medical services to children with cancer. (www.stjude.org)

• **LOCKS OF LOVE»** This charity provides wigs made of real hair for children suffering from long-term medical hair loss. The wigs are made from donated ponytails to provide the highest quality hair prosthetics to financially disadvantaged children. (<https://locksoflove.org>)

CHARITABLE GIVING



METRO CREATIVE

Americans donate more than \$2.5 billion annually to charities with missions dedicated to the military, according to Charity Navigator.

These charities support veterans, active military and their families

Metro Creative

The support Americans have for their armed forces is evident in how much they donate each year to charities with military-related missions. According to Charity Navigator, Americans donate more than \$2.5 billion annually to charities with missions dedicated to the military.

Individuals who want to donate to a charitable organization with a military-related mission may not know where to start, and that can be daunting given the number of organizations that fit that criteria. Charity Navigator indicates there are more than 40,000 American charities with military-related missions, which underscores how difficult it can be to find one to support.

Thankfully, Charity Navigator, which has provided donors with free access to data, tools and resources to guide their philanthropic decision-making since 2001, has curated a list of highly rated organizations that provide a variety of services to military members and their families. The following is a brief rundown of that list that can serve as a solid foundation for prospective donors. The full list can be found at charitynavigator.org.

Wounded troops

- Air Warrior Courage Foundation (airwarriorcourage.org)
- DAV (Disabled American Veterans) Charitable Service Trust (cst.dav.org)
- Fisher House Foundation (fisherhouse.org)
- Higher Ground (high-

groundusa.org)

- Homes for Our Troops (hfotusa.org)
- K9s for Warriors (k9sforwarriors.org)

- Operation Second Chance (operationsecondchance.org)
- Wounded Warrior Project (woundedwarriorproject.org)

- Yellow Ribbon Fund (yellowribbonfund.org)

Military social services

- AMVETS National Service Foundation (amvetsnsf.org)
- Hire Heroes USA (hireheroesusa.org)
- Honor Flight Network (honorflight.org)
- Iraq and Afghanistan Veterans of America (iava.org)
- Operation Gratitude (operationgratitude.com)

- Operation Healing Forces (operationhealingforces.org)
- Soldiers’ Angels (soldiersangels.org)
- The Mission Continues (missioncontinues.org)

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- Yellow Ribbon Fund (yellowribbonfund.org)

- Operation Healing Forces (operationhealingforces.org)
- Soldiers’ Angels (soldiersangels.org)
- The Mission Continues (missioncontinues.org)

Military family support

- Army Emergency Relief (armyemergencyrelief.org)
- Blue Star Families (bluestarfam.org)
- Children of Fallen Patriots Foundation (fallenpatriots.org)
- Folds of Honor (foldsofhonor.org)
- Operation Homefront (operationhomefront.org)
- Our Military Kids (ourmilitarykids.org)
- Travis Manion Foundation (travismanion.org)
- VFW National Home for Children (vfwnationalhome.org)

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