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## LOCAL SENIORS INSPIRING US ALL: Bill and Laurie Schutt

A Doylestown couple who excel in purposeful living



*Bill and Laurie Schutt enjoy life in their newly renovated historic home in the heart of Doylestown Borough.*

BY MELINDA RIZZO | PHOTOS BY JUAN VIDAL

Like an old friend, Bill and Laurie Schutt's Doylestown Borough home and generous front porch offers a welcome invitation to pull up a seat and settle in for a visit.

They know life is precious, history is an honor, family is everything and community is a privilege.

Bill and Laurie tap into their natural extroverted natures to be good stewards of their resources, enjoy abundant living and share their talents with others.

"Neither of us is good at sitting around," Bill said of the many organizations he and

Laurie support in and around the Doylestown area.

Bill uses his professional knowledge to mentor students at Drexel University and other organizations. He founded MATCOR Inc., an engineering and manufacturing consulting firm serving the oil and gas pipeline industries with domestic and international clients and offices.

Laurie shares her experience as a journalist and health care public relations professional by maintaining a newsletter addressing the coronavirus pandemic. She's also writing a book that explores intriguing parallels between the 1918 influenza pandemic and the current global pandemic.

Her newsletter, "Covid Times," was initially intended to keep her neighbors connected. "We were new to the area...and I was very concerned about our neighbors, about them getting what they needed and keeping neighborhood connections," she said. Months later, she now has readers from other countries.

The Schutts used summer's sunny weather -- and Bill's saxophone quartet -- to stage casual al fresco concerts from the porch and lawn to entertain their neighbors.



*Bill Schutt  
woodworking  
— a hobby that  
he enjoys, along  
with cooking  
and playing  
saxophone.*

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While the pandemic altered how people interact with one another, the Schutts opened their landscape in a socially distanced way to ease isolation and share their joy.

Their motivation to be actively involved in the community and make a difference in the lives of others may be a key ingredient to the richness of their golden years.

Bill said “being purposeful about how you’ll use the 24-hours in a day,” has become a mindfulness mission.

The couple volunteers with the Mercer Museum, and Bill serves on its board of directors, as well as other area organizations, including Delaware Valley University, Drexel University’s Advisory Board of the Entrepreneurial School President’s Leadership Council. He’s also an honorary lifetime board member of the Central Bucks Chamber of Commerce.

“We’re involved with the Mercer Museum...because it’s an important

part of Bucks County, of Doylestown and the region,” Bill said.

Mercer’s work is personal for Bill. An expert on concrete structures, it’s no coincidence Bill found a kindred spirit in Henry Chapman Mercer, or that a Mercer tile border frames the couple’s fireplace.

The fireplace tile work in the couple’s home, designed by Architect Milton B. Bean (1849-1938) and built around 1888, is thought to have been

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“Neither of us is good at sitting around.”

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installed by Mercer personally.

An archeologist, collector of artifacts, tile maker and poured concrete building designer, Mercer constructed the Mercer Museum, his home, Font-hill, and the Moravian Pottery and Tile Works.

Bill and Laurie enjoy attending

## Getting to know Bill and Laurie Schutt

### Q: Beach or mountains?

Bill: *Beach. We have a house near the beach on Nantucket Island. Laurie loves to swim and snorkel, and grew up near the water in New York’s Long Island and in Florida.*

### Q: What’s your favorite music?

Laurie: *Oldies from the 1960s, 70s and 80s, classical (but not opera) and jazz.*

### Q: Who cooks, who gardens?

Bill: *I’m the cook, Laurie is the gardener.*

### Q: What inspires you?

Bill: *So many things inspire me. Why bother doing something, if you’re not going to be enthusiastic and enjoy it?*

Laurie: *I’m inspired by people, and children never cease to amaze me. They know how to play, they have a fresh look at the world.*

### Q: What’s the best advice you’ve ever received?

Bill: *Listen. If you listen, you’ll learn so much. If you listen to people, you’ll get a little gem from everybody.*

### Q: What’s your best advice to the next generation?

Laurie: *Don’t be afraid to give [something] a try. If you don’t succeed, there’s a lesson, and it’s not the end of the world.*



*Laurie Schutt enjoys painting in her studio overlooking historic Doylestown.*

fundraising events together. Bill often serves as an auctioneer and he and Laurie “split up and work the room” to benefit organizations.

Laurie began painting at the couple’s home in Nantucket, near the ocean, and brought her new hobby back to Doylestown.

“When we are in Nantucket I take art classes, in watercolors, acrylics, oils, collage, pastels. It’s been fun to explore different things,” Laurie said.

She is taking a virtual art class through the Pennsylvania Academy

of Fine Arts and doesn’t mind trying, learning, failing, and trying again. “I think people really are afraid of failure, or that they don’t know anything,” Laurie said.

One of the things Laurie loves about Doylestown is its tight-knit, walkable downtown.

“Even in the winter you can walk in town. I like being outside... and getting out and seeing people is one of the joys of living in Doylestown,” Laurie said. □

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# UPPING YOUR CYBER SECURITY

## How to protect yourself from being a scamming target



Creating stronger passwords can help keep you safe in cyberspace.

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“Use caution, protect yourself and if you don’t trust it, delete it.”

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BY RICHARD ZWEIG

Senior citizens are now fully committed to using the Internet and online tools like never before. According to the U.S. Census Bureau, over 50 million Americans over the age of 65 use the Internet and email. However, some of these older Americans are “new” users and there are inherent risks. The truth is that many scammers target senior citizens.

Here are some suggestions on how to protect yourself by upping your cyber security.

**Create strong passwords.** The National Institute of Standards and Technology (NIST) guidance recommends a minimum of eight characters. You should use all characters, including special characters such as @, #, \$, %, &, \* and +. Also, do not use any repeating characters or sequences. A strong password is still the best defense for keeping you safe online.

**Be wary of the type of emails that you receive.** Many emails contain offers and links. These can be an attempt at a scam or can be a phishing email from a sender that is trying to land a big one. Don’t be that big one. Any offers that state “free,” “winner,” or “deal” is usually an indication that someone is trying to scam you.

Pay attention to the sender’s name and email address. If they don’t match up, this can indicate a phishing email. Don’t click on

anything within the email that you are not sure about. Clicking a link could be inviting a hacker to access your information.

**Use a secure way to access your online banking website (https:// vs. http://).** It is always recommended to utilize two-step authentication. This is an additional code that the bank sends to you either through a text message or email. Do not use public or free Internet networks to access banking or financial sites.

Additional cyber security actions that you can take include:

- **Install security software on your computer or device.** Anti-Virus, Anti-Malware, Anti-Spyware and Internet Content Filtering should all be used to counter security threats.
- **A firewall should be installed on your home network.** Most Internet service providers provide a gateway to access the internet. These devices have built in firewalls. Confirm that both the Wi-Fi network and the administrative access have secure passwords.
- **Make sure the computer operating system and applications are up to date** to address security vulnerabilities.

Finally, think before you act. Use caution, protect yourself and if you don’t trust it, delete it. □

*Richard Zweig is the president and owner of CMIT Solutions of Central Bucks. For information, [cmitsolutions.com/centralbucks](http://cmitsolutions.com/centralbucks).*





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-Nancy. E

*"I enjoy not cooking, not cleaning, not shoveling snow or mowing grass. I do love socializing, reading, exercising, walking, reading to others, and other activities that are made available through the efforts of administration or our active residents association. I have peace of mind about my security and safety."*

-Ruth S.

*"We moved in last October and immediately fell in love with the community - and it is the community that has mattered the most since the pandemic hit... We have had a much more satisfying social life here that we would have had at home... I have often said that I cannot imagine where I might have felt more comfortable or more safe than I have at Friends Village during this pandemic."*

-Maia S.

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# *Socializing Safely in Covid Times*

Social interactions, done safely, remain vital to well-being



COURTESY OF PINE RUN RETIREMENT COMMUNITY

*Walking provides these active Pine Run residents a way to safely socialize. Left to right: Ingrid Rasmussen, Selma Mayer, Mimi Bach, Alice Robin, Ray Barber, and Bruno Cavallo.*

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## “Camaraderie helps alleviate isolation and strengthens social bonds.”

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BY MELINDA RIZZO

Crisp air, sunshine and the season’s colorful palette all point to change.

But it’s the constants we count on – like summer’s green becoming jewel-toned autumn, birds gathering together for migration south, or fat pumpkins in October that become a reassuring backdrop when pandemic news becomes too much, or we’re overwhelmed by the world around us.

Creating a sense of calm and contentment can be as easy as spending time outdoors.

“Outdoor settings are ideal to not only promote safe social distancing, but also to experience the health benefits of spending time in

nature,” said Kathy Ramson, St. Luke’s University Health Network director of healthy living and chronic disease initiatives in Bethlehem.

Ramson suggested taking walks, gardening or bird watching as ways the natural world helps us feel more connected.

At Pine Run Retirement Community, socially distanced, expert guided nature walks are another way to stay connected, said Kevin Mallon, senior director of healthy living at Pine Run Retirement Community in Doylestown Township.

Mallon said redesigning exercise and wellness activities and posting them online and through the community’s in-house television programming had been vital to avoiding isolation.

While the pandemic limits access to friends and loved ones, casual interactions with others can be vital to feeling connected to the larger community.

“Throughout the day small interactions – from the dining staff to a lifeguard at the pool, are all important,” Mallon said.

Camaraderie is an important by-product of doing things together, which helps alleviate isolation and strengthens social bonds.

Ramson suggested a number of activities to try: From creating greeting card groups where members send one another old-fashioned cards and notes (in the mail!), to small group book club discussions.

Volunteering is another great way to feel engaged. She said organizations look-



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*A group of friends came up with a creative solution for hanging out while adhering to social distancing guidelines: They had wine and pizza in the parking lot of Doylestown's Cross Keys Place. Pictured left to right: Joanne Malcolm, Hatfield; Lynn Giambanco, Chalfont; Brian Wilson, Hatfield; Donnie Kratz, Hatfield; and Bonnie Nice, Hatboro.*

ing for volunteers may provide socially distanced settings, or offer activities that can be done from home.

Because sharing a meal is primal to health and well-being, Pine Run's dining program reimagined how to bring people and food together.

"Dining out has significantly changed," said Cheri Kline, infection preventionist at Pine Run.

Pine Run offers a version of curbside pick-up, and their new dinnertime program "Cook along with Chef Doug" beats social isolation safely.

Meal ingredients are provided for pickup to cook by residents while Chef Doug cooks the meal with the ingredients, which is broadcast over the Pine Run television channel.

"Those who want to participate can cook along with

Chef Doug and make the meal themselves, and people get out their fine china and tablecloths," Kline said.

Socially distanced "dining in" can be replicated in any neighborhood. Use the backyard as the dining space, cook and eat together using small socially distanced groups or Zoom, and take pictures of the meal you've made and share it with others.

While Skype, Zoom and other digital platforms have made virtual visiting the norm during the pandemic, those who aren't digitally included can still connect.

"Pick up the phone. Call a family member or a friend. Be proactive in trying to connect," said Jennifer Doone, senior director of sales and marketing at Pine Run.

For those who do have online access, consider arts and music organization virtual season subscriptions, or go to a museum.

Many world-class art museums have opened their collections to the public online. Be inspired by masterpieces at the Philadelphia Museum of Art, the British Museum in London or the Van Gogh Museum in Amsterdam, among others.

The Village at LifeQuest in Milford Township has tapped into “house” talent – featuring staff with musical gifts or those who style hair – to keep residents and employees connected in small, meaningful ways.

This month, Halloween will be a socially distanced event featuring

“Trick or Treat from your Seat” to bring residents and the community safely with a drive-through trick-or-treating evening to spooky music.

Residents will create trick or treat bags for youngsters in the community to enjoy at the event, and families stay in their vehicles.

Mallon said keeping a positive attitude helps, as does asking for help when it’s needed.

“Is the glass half full or empty ... what you focus on, will determine your health,” Mallon said. □



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# The Bucks County YMCA Launches *Living Active Extended* — a New Virtual Wellness and Socializing Program



YMCA of Bucks County's *Living Active Extended* is now offering a virtual curriculum program that is social and educational.

“To care for those who once cared for us is one of the highest honors,” goes a quote from writer Tia Walker.

Never has a statement better captured the sentiments of so many in Bucks County as during our current pandemic. As a community, there is a high level of awareness around the risks associated with people feeling isolated, and knowledge that connection and physical activity benefits everyone, including seniors.

Recognizing the need for connection and socialization among seniors, longtime community nonprofit, YMCA of Bucks County, is now offering a program to engage seniors from the safety of their homes. *Living Active Extended* for ages 65 and over enables every senior in Bucks County to benefit from a variety of health, wellness and social opportunities.

A primary focus of *Living Active Extended* is to provide a robust virtu-

al curriculum that places participants into small groups with a facilitator who will host virtual gatherings via Zoom. Twice weekly meetings are social and educational in nature with a variety of topics including workshops on nutrition and wellness and an optional book club. YMCA staff will check-in with participants periodically to discuss short and long-term wellness goals and support their participation in the program.

The program also includes access to the Y's new, virtual wellness platform providing online fitness, wellness, nutrition and other activities. There are live and on-demand classes with YMCA instructors and 1000s of on-demand classes from instructors nationwide including all levels of at-home group exercise, classes for individuals with diabetes, Parkinson's disease and cancer as well as workshops on financial well-being, sleep and stress management.

For seniors looking to exercise outside of their homes, the program includes an adult membership to the YMCA with full access to branches in Doylestown, Fairless Hills, Newtown, Quakertown and Warminster.

*Living Active Extended* runs until December 31. The cost is \$40 per month, but thanks to a grant provided by the County of Bucks using CARES Act (Coronavirus Aid, Relief and Economic Security) funding, the program will be free to any senior whose income is less than \$54,150 per year or \$61,850 for a family of two. Seniors earning more may be eligible for a discounted fee. □

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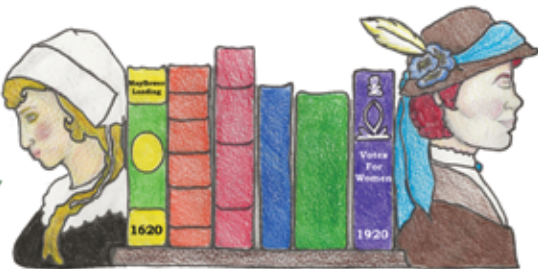
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# Twins reunite at Ann's Choice

## Sisters come full circle in living together once again



COURTESY OF ERICKSON LIVING

*Twins Joan Greenberg (left) and Jane Root (right) were reunited at Ann's Choice, a continuing care community in Warminster.*

BY DORRIE ANSHEL

There's no denying it: Twins have a unique bond that keeps them close over a lifetime, even when they live more than 600 miles apart.

Such was the case for Ohio natives Joan Greenberg and Jane Root, identical twins who spent most of their adult lives in different states: Joan in Pennsylvania and Jane in Indiana. The sisters reunited this August at Ann's Choice, a senior living community in Bucks County.

Joan and her late husband Sandy joined the community in 2003. The retired teacher and librarian, with master's degrees in both disciplines, recalls, "We were pioneers. There were only two residence buildings and one clubhouse, but we dove into all the activities and watched the community blossom." Today, more than 1,900 residents reside at the scenic 103-acre community.



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“Being born with a twin is like being born with a best friend.”

—Trisha Marapodi

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Meanwhile, Jane was enjoying her life and career in Indianapolis, where she resided for 53 years. She holds a Ph.D. in adult learning and development; she spent 20 years as the training director for a large Indianapolis hospital, then as the director of resource development for an international nursing organization. Joan regularly shared updates about how the community was growing, the friends she'd made, and all the activities she was enjoying. Jane visited the campus several times over the years. She saw how happy, active, and engaged Joan was, and could envision the same kind of life for herself in the future.

“The idea of living here was always in the back of my mind,” she says. “I never considered looking elsewhere. Ann's Choice was the only option for me.”

Because Jane was in Indianapolis when COVID-19 limitations

went into effect, she relied heavily on Joan's experience and advice about which apartment model to choose. “Joan sent photos, floor plan diagrams, and all the information I needed. She was amazing at helping me get organized, assisting from the inside, and guiding me about what to expect. If I had a question, I'd just ask Joan,” Jane laughs.

On August 18, Joan picked up the keys to Jane's apartment home, which is just one floor above Joan's. “How convenient is that?” she says with a smile. On August 25, the sisters' long-awaited reunion took place. Jane arrived on campus after a 12-hour drive from Indianapolis and saw her new home for the first time.

“Having my twin here is truly a gift,” says Joan, and Jane couldn't agree more. □

*For information:*  
[AnnsChoiceCommunity.com](http://AnnsChoiceCommunity.com).

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# Sustaining Your Lifestyle During Turbulent Times

## **Retirement should be a time of enjoyment but one must monitor finances**

BY WILLIAM D. SANDS JR.

As you know, your finances are comprised of many components, including fixed and variable expenses, fixed income such as pensions and Social Security, and variable income such as investments (savings).

Every year you should review expenses, specifically credit cards and recurring expenses such as cable, phone, Netflix, etc. A review of essential and non-essential expenses provides you the opportunity to take a closer look at where your money is going. As you review,

see if you can reduce expenses by 10% a year. Look at it as a challenge. Look for better deals or perhaps better technologies which have rendered current processes inefficient, or just eliminate services that are no longer needed.

Income consists of ongoing revenue streams such as: Social Security and pensions, and variable revenue streams, such as investment Income and/or income from part time employment. Investment income and part-time employment income are income streams that can vary over time. Investment income varies based on market performance. Part-

time income is derived from working part-time or working as an avocation.

Being consistent and managing volatility are the two best ways to manage investment income. Hopefully over the years you've developed an investment plan that meets your financial goals while matching your appetite for risk.

You want to have a portfolio that you have confidence in and meets your risk profile during increasing and declining markets. Having such a portfolio allows you to ignore the market's siren song and avoid making simple mistakes (i.e., sell low, buy high).

It is hoped that the investment portfolio that you designed contains non-correlated assets (they all don't move up and down at the same time). For example, a diversified portfolio containing diversified stocks, bonds, real estate, or other alternative assets should reduce volatility in the portfolio and provide a diversified income stream.

Your investment plan should be diversified at three levels. 1. Asset Class, 2. Sector, and 3. The Security Level.

Don't put all your eggs in one basket, make sure you have the proper proportion of stocks, bonds, and alternatives, and that you're diversified across industry sectors (e.g., information technology, health care, financials, etc.). Finally, at the security level, use index funds or a broad mix of stocks and bonds. This diversification allows the investor to draw income and

occasionally principle from investments that are doing well in the present environment versus those that do poorly during that same time period and/or environment. As an example, during a COVID-19 decline, the investor would have been better off selling a bond rather than a stock and then waiting for stocks to improve before rebalancing.

Be sure to be matching your revenue sources and expenses and ideally saving a little more than you spend.

Make sure your investment plan is well diversified, meets your risk parameters as well as meeting your investment goals. Once you have this plan, don't deviate by buying high or selling low. □

*William D. Sands Jr. is a Managing Director at Winthrop Partners in Doylestown. For information: William.Sands@WinthropPartners.com.*

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“During the COVID-19 decline, the investor would have been better off selling a bond rather than a stock and then waiting for stocks to improve before rebalancing.”

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# Wellness for Life: Leading With Your Core

## Engaging your full core increases balance in everyday life



*There are simple, yet powerful, exercises that can help increase core strength and balance.*

BY KENDRA THATCHER

As we age, it becomes increasingly important to care for our bodies in deep and meaningful ways. Incorporating wellness practices into our everyday life offers many benefits: a clear mind, increased strength, secure balance, resilient flexibility, and beaming confidence. Living a healthy lifestyle can be sustainable and fulfilling with clear understanding and simple techniques.

Let's start at the core.

When you hear the word “core,” you may think someone is referring to the stomach and abdominal muscles. While this isn't incorrect, it is incomplete. All too often, the term core gets tossed around without a true understanding of both the anatomy and importance of the role it plays in our bodies.

Physically, the core is made up of the space from just below the sternum (including the diaphragm) to just below the pelvis (including the hip flexors) and circles the body from the front to the back. In the Pilates exercise method the core is referred to as “the powerhouse” because of both its central location and, when properly engaged, its ability to improve our balance, posture, and flexibility while performing daily tasks.

There are a multitude of exercise systems that

focus on building core strength such as Pilates, yoga, and martial arts. However, everything we do – from gardening to riding a bike, walking up stairs to swimming at the beach – is dependent on core strength.

Take standing up from a chair, for example. When you stand, does your chest thrust forward? Are you pressing off your knees for momentum? If you are doing either of these you might not be engaging your core muscles in the most dynamic way. By making a few intentional adjustments you can make something as simple as standing from a chair into a beneficial core boosting exercise.

Here are simple, yet powerful, exercises you can do to help increase core strength and balance without inundating your schedule. Remember the most important thing is to listen to your body and to consult with your physician before diving into any physical exercise.

**Sitting and Standing (with intention).** Sitting towards the front of a chair, have your feet flat on the floor, your knees close to a 90 degree angle, your back straight, shoulders down, and head lifted tall. Using your stomach muscles, draw the belly button back toward the spine (do not suck air in and puff the chest out, just engage your abdominal muscles inward).

With your arms reaching forward (use the arms of the chair if you would like support), press into your legs and stand tall keeping your chest lifted

and chin parallel to the floor. Engage your legs and core to sit back down with the same intention. Try two sets of 5-8 repetitions. *Bonus:* Add the breath by inhaling on the up, and exhaling on the down.

**Calf Raises (the real way).** Calf raises can be practiced while stirring a pot of soup, waiting in line, or folding laundry. When practiced correctly, calf raises build the muscles around our ankles needed for posture and increased balance. Stand with your heels together and toes apart in a modest “V” shape (think, slice of pie). Stand tall by pulling your belly button towards your spine, lifting your chest, and keeping your chin parallel to the floor.

Maintaining this strong stance, keep your heels connected and slowly lift your heels from the floor, being sure to draw in through the inner thighs. When lowering the heels, do not collapse, instead, slowly lower – heels still connected – and let the heels graze the floor before rising back up. Try three sets of 5-10 repetitions. Until you feel confident in your balance, it is ok to do this exercise with a chair, table, or wall to help your stability. *Bonus:* Add the breath by inhaling on the up, and exhaling on the down. □

*Kendra Thatcher is a registered dietetic technician, certified Pilates instructor, and lifestyle wellness ambassador. For information: [BalanceOfBliss.com](http://BalanceOfBliss.com).*



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# Selecting a Continuing Care Retirement Community

It's a momentous decision. Be prepared to do your research.



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*Pine Run Villagers Sue and Jim Rosica with their dog, Emmie.*

BY JENNIFER DOONE

*The roof needs replacing. We're hiring a landscaping company to mow the grass. I'm lonely. Wouldn't it be nicer to live closer to the grandkids? Should we take advantage of this real estate market? I don't want my kids to worry about me.*

If any of these things have crossed your mind, and you're over age 65, there's a good chance that you've considered moving to a senior living community. Many seniors in our area find that Continuing Care Retirement Communities (CCRCs) are an attractive option because they offer freedom from home maintenance, opportunities for socialization, and easy access to health care. Sometimes called Life Plan Communities, CCRCs offer a variety of living arrangements that include a full continuum of care, from independent living to assisted living or personal care, through skilled nursing, rehab, and memory care. CCRCs also typically provide housekeeping, dining, transportation, wellness/fitness programs, recreational activities, social outings, and other amenities.

Choosing a senior living community is a monumental decision that can affect just about every part of your life. With Pennsylvania leading the nation in the number of Continuing Care Retirement Communities, area seniors have plenty to choose from. Based on more than a dozen years in CCRC sales in Bucks County, here are the top five categories of questions I recommend you ask when visiting and comparing communities.

**The Basics:** It's important to find out who owns each community that you are considering. Is it for-profit or not-for-profit? Is it a faith-based community? How is that expressed, and is that important to you? Is it a single site or part of a chain?

How long has the community been in business? Make sure that you know these answers. There's no right or wrong in this category. CCRCs are a significant investment and, for most, a life-long commitment.

**Finances:** One of the first things to consider is affordability. CCRCs usually require a buy-in, also known as an entry fee, and then a monthly service fee based on square footage of the living accommodation as well as an amenities package. Talk with the sales representatives at each community about their fees, those that are published as well as any hidden costs. Also ask about costs of future care. As much as we'd like to think we'll never need a higher level of care, those costs factor into the question of affordability. With a basic knowledge of your income and assets, communities should be readily able to help you determine a good financial fit.

Many people that I've worked with over the years want the largest independent living accommodation that they can afford. "I need a spare bedroom for my kids to visit," is a frequently heard must-have in any CCRC sales office. When considering affordability, I'd encourage you to take a hard look at the space you need vs. the space you use. A move to a senior living community is a great time to right size your life. Paying every day for a spare bedroom that might be used twice a year might not make sense. A smaller apartment or cottage might be a better financial fit and free up capital for travel or other priorities.

Equally important in any discussion of finances is asking the community about their financial health as well. Ask for the community's financial disclosure. This document is required annually by the Department of Insurance, which regulates CCRCs in Pennsylvania and should be shared willingly. This will give you a

snapshot of the community's financial health to make sure you're making a smart investment in both of your futures.

**Contracts:** It's very exciting to think about floor plans and furniture placement, and perhaps jumping into a heated pool in the middle of winter, but before taking the plunge, be sure to find out what kinds of contracts are offered at your new community and which one is right for your situation. Contracts specify your community's rights and responsibilities to you as a resident and vice versa. They also dictate when and how care transitions are handled and the fee structure. If there is an upfront entrance fee, the contract you sign also will outline whether there is a refund and how that is to be paid out upon the termination of the contract to you or your estate.

Several different kinds of CCRC contracts exist:

- **'Lifecare' (Type A)** usually includes a large upfront entry fee and monthly fee and includes unlimited access to the community's higher levels of care.

- A **'Modified' (Type B)** provides health care services for a specific length of time. After that contracted amount of service ends, you'll be subject to higher fees.

- Under a **"Fee-for-Service" (Type C)** contract, you pay only for the services that you use. If you need higher levels of care, you pay market rate at the time of need.

Ask your sales representative for sample contracts to read and review them together to make sure you understand how each contract works in the community you are considering. Many prospective residents also review these documents with their attorneys prior to making a choice.

**What's the Right Age to Move?** Timing is an important question and is answered differently for everyone. CCRCs typically appeal to planners; for most people, this is not a spur-of-the-moment decision. Age, finances, the real estate market, and health, are all important factors. The sooner you can identify a community that you are interested in, visit, ask questions, spend time, and get to know residents so that when the timing feels right to you, you're prepared to make a move. Keep in mind that many communities have waiting lists ranging from months to years for their most desirable apartments or cottages.

One of the comments I hear most frequently from newer residents in the communities where I have worked is "I

wish I had done this sooner." Most sales representatives will tell you that the best time to move to a CCRC is when you are healthy, able to live independently, and able to take advantage of the amenities and services offered.

**Amenities:** CCRCs offer a tremendous range of amenities and services. It's easy to be overwhelmed with all the choices. Ask whether the communities you are considering have groups and activities that are important to you. Ask to talk to a resident or two who might share some of your interests to see how they have navigated getting involved. Many communities have a resident council or association that work together to plan events and activities.

Perhaps more important than a list of amenities and services is the community culture. I like to tell prospective residents that each community you visit has a distinct personality, as do you. What works for your neighbor or friend might not be the right choice for you. But to make the best choice for you, you'll need to invest time and effort in getting to know the communities you are interested in. Spend time there, if possible. Before the COVID-19 pandemic, many communities offered short trial stays, which is a valuable way to learn the culture and personality and to see if it's a good fit for you.

Choosing a Continuing Care Retirement Community is too momentous a decision to get wrong. Be prepared to do your research. In addition to the data, pay careful attention to what you see, hear, and feel. These intangibles are equally important.

Many times, when you visit the community that is right for you, you will know. □

*Jennifer Doone has worked for CCRCs in Bucks County for over ten years. She is currently the Senior Director of Sales and Marketing at Pine Run Retirement Community in Doylestown, PA. For information: jdoone@pinerun.org.*



*Area seniors have plenty of CCRCs to choose from, with Pennsylvania leading the nation in the number of Continuing Care Retirement Communities.*



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# Effective Tinnitus Management

## **There is no cure, but there is help.**



BY DR. PATRICK M. MURPHY

Tinnitus affects over 50 million people, varying in type of sound heard, right and/or left ear, and specific cause. To properly address this medical condition, the person must be evaluated by a board certified and licensed private practice audiologist who includes tinnitus evaluation, treatment, and therapy as a part of their practice.

Once the patient is evaluated, results reviewed, and professional recommendations made, the audiologist will provide a selection of manufacturers, models, and styles of hearing aids to choose from. People with tin-

nitus may not have hearing loss but can be fitted with hearing aids containing the tinnitus therapy program.

The device selected is the same hearing aid that is purchased to handle hearing loss. The advanced technology is built into the digital mechanism and activated during the computer fitting. The acoustic programs are customized to the wearer's preference, volume output and frequency of the tinnitus. Most hearing aids cost between \$2200 and \$3000 each. The mid to premium level devices with tinnitus programming are \$2500 to \$3000.

Some patients fitted with hearing aids to handle their loss will generally find amplifying sound into



the ear will mask or cover up the sound of tinnitus. For those who do not have this experience or those having tinnitus without hearing loss need a tinnitus treatment program from their audiologist.

Research and development is ongoing for effectively addressing tinnitus. Zen therapy is a comprehensive tinnitus management program and includes counseling, amplification, relaxation or stress reduction, and sound therapy.

Counseling provides understanding and relevant information to assist in changing the interpretation of tinnitus. Amplification of sound is adjusted to decrease the perception of tinnitus. Relaxation and sleep management exercises efficiently lower the stress of tinnitus. Fractal tones provide relaxation and sound therapy to reduce stress because of the wide range of neural structures that are activated.

The device can be set with up to five programs of music compositions masking tinnitus during quiet or in

the presence of conversation or other environmental sound. This program also includes an app for your iPhone.

Retroactive studies, since zen therapy was introduced in 2012, show patients with tinnitus experience an improved quality of life when this program is utilized. There is no cure for tinnitus. However, professional care by an audiologist providing a customized and comprehensive tinnitus management program has made a positive difference for tinnitus sufferers.

Any person suffering from tinnitus should schedule an evaluation with a board certified and licensed private practice audiologist who provides treatment of tinnitus. □

*Dr. Patrick M. Murphy, Au.D., M.Ed., CCC-A, FAAA is a board certified and licensed private practice audiologist in Doylestown.*

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# *If This Old House Could Talk*

Nearly 35 years ago, Wendy and Doug Kale bought an 18th-century home rich in local history. Since then they've added some of their own.



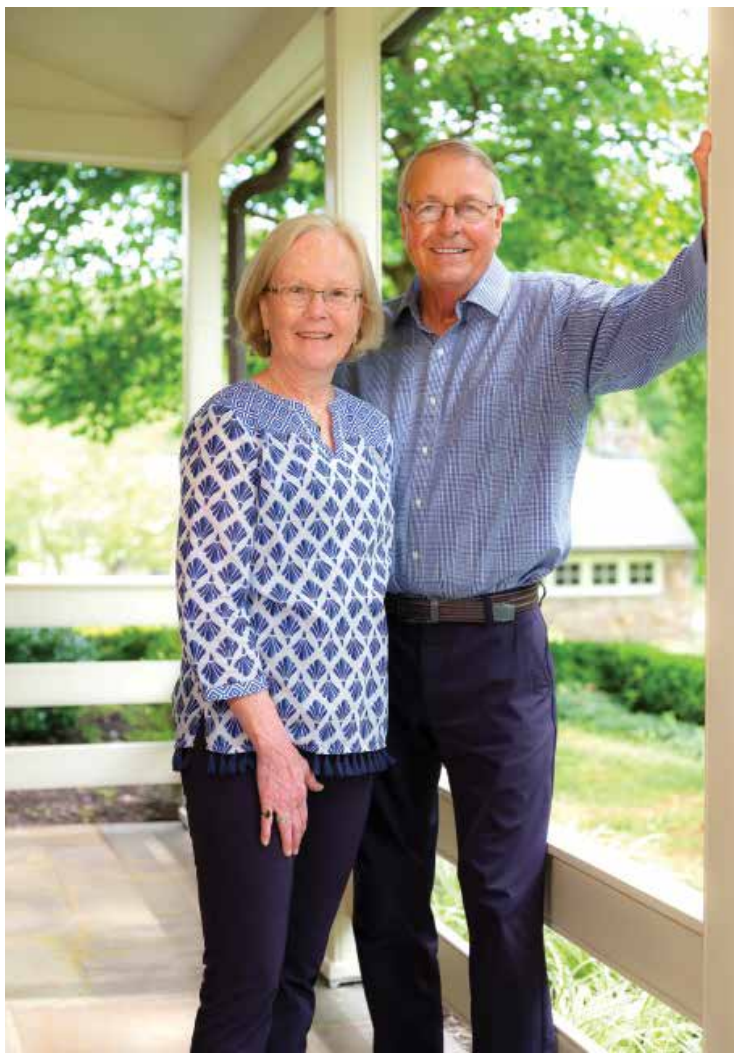
*The centerpiece of Glen Oaks Farm, in Solebury, is a 250-year-old stone home that originally contained just three rooms.*

BY TRACY ECCLESINE IVIE | PHOTOS BY JUAN VIDAL

Inside Wendy and Doug Kale's 250-year-old stone home in Solebury, Pennsylvania, it seems every room has a story to tell. And so does almost every structure on their picturesque 95-acre Glen Oaks Farm, including the limekiln, where local farmers once brought limestone to be burned for fertilizer and then sold, and the huge dairy barn, whose primitive watering fountains were state-of-the-art some 70 years ago.

But perhaps the biggest story of all, which explains the hundreds of trees on the property, is how the Kales ended up there in 1986, which had almost nothing to do with the home and everything to do with the land. That's because Doug, a second-generation nurseryman and owner of Kale's Nursery & Landscape Service in Princeton, New Jersey, wanted a place to grow trees.

"We looked for three years, diligently, in New Jersey and Pennsylvania," says Wendy, who recalls real estate agents laughing when they saw her husband visiting prospective properties with soil maps and a shovel. "They thought I was a



Wendy and Doug Kale on their wide front porch.

complete loon for doing this, and I would go dig in the soil,” Doug says. “I just wanted to feel the earth,” to be sure it was good enough for growing nursery stock.

Wendy says she never expected to be living in an older home. “But the bones were good,” she says, “so we bought it strictly for the land and then we got this gem.”

The original house, built in 1769, consisted of just three rooms, sandwiched one on top of another, but over the centuries it mushroomed into a spacious, five-bedroom home. “What we love about it,” Doug says, “is the history behind it and also the fun of bringing the farm back to period.”

The Kales regularly scour local art and antiques shows, while bringing in cherished family memorabilia, including the spool bed where Doug’s father was born and a pair of 18th-century paintings by long-lost great-great-grandparents. One is a portrait of Doug’s great-grandmother.

If the walls could talk, they might whisper about a famous guest—Julia Child—who occasionally worked her magic in the kitchen, though presumably not in the beehive oven in the hearth room, where horses periodically brought in firewood through wide doors. Or they might disclose the origin of the red metal spiral staircase in the kitchen—the best guess to date is that it came from a ship docked in New York City. Or perhaps they could reveal the year when the front and back

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*The front half of a living room that was formed by combining two adjacent parlors.*

*Every wall in the dining room contains a mural, such as this rendering of the Kales' limekiln.*



parlors of Victorian times were opened up to become a single living room, because the narrow wood in the center of the floor clearly indicates a dividing line.

At least the walls in the dining room aren't a mystery. The soft pastoral murals, which include images of the Kales' limekiln, pond, and several trees, were originally painted on canvas by Ron Genereux, who later painted still lifes and murals for New York's iconic Tavern on the Green.

The adjoining kitchen, like many rooms in the home, is light and airy, with French doors and a large window that overlooks a former horse pasture. The Kales were told that Julia Child was a frequent guest during the mid-1900s, when the family of Fritz Siebel lived there. Her husband's brother, the artist Charles Child, of Lumberville, was a friend of Siebel, a well-known magazine illustrator who provided the artwork for the original Amelia Bedelia children's book series.

Curious about Siebel, Doug Kale eventually tracked down his award-winning World War II poster.

(Siebel served in the U.S. Army during the war.) The image portrays a GI sinking in the water, with the words "Someone Talked!" The message, implying that soldiers died because a traitor gave up their ship's location, is a variant of the popular war motto, "Loose Lips Sink Ships." The poster now hangs in Kale's second-floor office.

The office's antique pumpkin pine flooring—with several boards more than 22 inches wide—has its own story to tell. Many years ago, Wendy found a miniscule newspaper ad from a man in Fallsington, Pennsylvania, who wanted to clear his attic of "old boards." Sensing a potential find, Doug immediately



*Near the walkway to the Kales' home, the smokehouse is a daily reminder of times gone by.*

sprang into action, racing to get his pickup truck in Princeton, then to the man with the boards. "When I looked at them, I practically knelt down on my knees seeing 200-year-old pumpkin pine original board," he says. "I was so thrilled."

The antique bricks on the floor of the dairy barn—the oldest date to the 1850s—are another import, which Doug brought in mainly from buildings that were torn down in Pennsylvania and New York's Hudson Valley. The barn also houses his antique cars, including a Model T, a Model A, and a 1923 Buick. Upstairs, the Kales have used the high-ceilinged second floor for several family wedding receptions and annual concerts by the Concordia Chamber Players.

Sounds of another kind often bring the Kales to their wide front porch to watch a blue heron find its morning catch in the pond. Wendy says she knows virtually every choreographed ritual of the long and slender bird, as it slides a fish from side to side and then thrashes it onto the ground before plopping it into its mouth.

For Wendy and Doug Kale, the opportunity to observe the dining habits of local wildlife only adds to the home's charm. "It's a refuge. It's tranquil. I cross that bridge," Doug says of the nearby Centre Bridge-Stockton span across the Delaware River, "and I'm in another world." □

*This article originally appeared in the fall issue of River Towns Magazine.*

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