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Love Stories



Paola Noguerras

Lev Saunders, founder of the 'Your Favorite Grandson' computer technical support service, provides training to his grandmother, Rita Poley, 75, in his Elkins Park home.

'Your Favorite Grandson' helps older adults understand computer technology

By Linda L. Riley

Lev Saunders is working on becoming everyone's favorite grandson – the one they can call on when they need help with computers, printers, cell phones or other electronic gadgets.

Now a senior at Cheltenham High School, he said that when looking for a summer job after his sophomore year, the only thing he could find was dishwashing at the local pizza place. His mother suggested he turn his talent for technology into a money-making enterprise.

His mother said, "You're always helping me and your grandmother with our computers. Why not make money for it?"

"I've really loved computers my whole life," Saunders said. "I tried to install games on my father's old desktop when I was in kindergar-

ten." He got his first laptop in seventh grade. By ninth grade, he'd built his own computer. In high school, he has taken classes in computer programming and computer science. Now he has moved on to independent studies in computers in high school.

Saunders found his first customers through word-of-mouth in the neighborhood, then created a Facebook page for his new business, "Your Favorite Grandson." The first ad he posted, which offered "tech support for seniors" and listed some of his key services, ended with a tagline designed to endear him to prospective clients:

*"Cheltenham High School 11th grader
 With lots of experience explaining things to my grandmother ;)"*

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Money Matters

**Protect your assets:
 Why you need a will**

By Marcia Z. Siegal

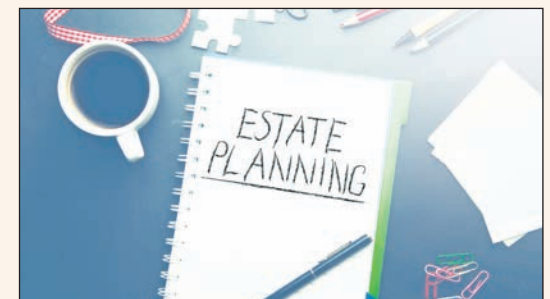
Death can be an unpleasant topic, but it is important to think about which family members or friends you want to inherit your property and other assets after you are gone. Having a will can help give you peace of mind and assure your money and other possessions are left to the people you designate.

If you don't have a will, it's important to prepare one, said attorney Debra Kroll, Esq., associate clinical professor at Temple University's Beasley School of Law and for the school's Elderly Law Project. Otherwise, the state will determine the disposition of your assets. "Having a will is how to say what you want done with your property when you are no longer here to speak for yourself," she said. "An attorney should always write this document. That will help you to ensure that your will is legally valid, fully expresses your wishes and reflects your specific circumstances."

What is a will?

A will is a legal document containing your instructions and wishes as to how your money and property is to be distributed and who will manage your estate after you die. Your estate can include things of monetary value, such as your house, bank accounts, securities such as stocks and bonds, and fine jewelry. Your will can also include items of sentimental value, such as photographs and costume jewelry. Someone

• continued on page 10



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WHO IS PCA?

Philadelphia Corporation for Aging (PCA) is a nonprofit agency dedicated to serving Philadelphia seniors. In addition to bringing you Milestones newspaper, PCA offers:

- Care in the home
- Home-delivered meals
- Home repairs and modifications
- Protective services
- Senior centers
- Caregiver support
- Employment and volunteer programs
- Legal services
- Transportation



- Ombudsman services
- Health education
- Information and referral

For more information, call the PCA Helpline at 215-765-9040 or visit pcaCares.org.

Health Brief



iStock

Keep your health resolutions this year: The trick to making them stick

The start of a new year is the perfect time to set goals. A new year often feels like a fresh start, a great opportunity to eliminate unhealthy habits and establish new routines that will help improve your mental, emotional and physical health. But the challenge is to keep those resolutions. By the end of January, many of us have abandoned our resolve and settled back into our old patterns. Here are some tips for developing long-lasting habits.

tackle any challenges you encounter. You can start by writing down your goal, making a list of things you might do to achieve that goal and noting any obstacles that might stand in your way.

Start small

Taking on too much is a common reason so many New Year's resolutions fail. Focus on taking tiny steps that will ultimately help you reach your larger goal. For example, if you are trying to eat healthier, start by replacing some of your favorite junk foods with more nutritious foods. Dramatically slashing calories or excessively exercising are surefire ways to derail your plans.

Choose one specific, realistic goal

Appropriate goal-setting is the first step to change. Instead of resolving to "lose weight" or "get in shape," make your goal concrete. For example, you might commit to losing 10 pounds or enrolling in an exercise class at your local gym or senior community center.

Keep working at it

After a few weeks, most people lose that initial spark of motivation. Keeping your inspiration alive will help you continue to work on your goals, even after facing setbacks. Having a solid support system can help you stay motivated. Discuss your goals with your close friends or family. Better yet, enlist the help of others by joining a group that shares your goal.

While you might have a long list of potential resolutions, the American Psychological Association suggests focusing on just one behavior at a time for the best chance at long-term success. Taking on too much at once can be daunting. Pick one goal and focus your energy on it. Try not to make the same resolution year after year. But if you choose to do so, spend time evaluating your previous results to determine which strategies were the most and least effective. By changing your approach, you are more likely to see real results.

Encountering a setback is one of the most common reasons people give up on their New Year's resolutions. If you suddenly relapse into a bad habit, don't view it as a failure. The path toward your goal may not be a straight one, and there are always going to be challenges. If your current approach is not working, re-evaluate your strategies and develop a new plan.

Planning is essential

Planning is an essential part of achieving any goal. Experts suggest that you spend some time thinking about how you will tackle any major behavior change. Having a plan in place will better equip you to successfully

Source: Verywellmind.com

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www.pcaCares.org

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Check us out online: pcaMilestones.org.

Editor: Alicia M. Colombo
215-765-9000, ext. 5081
PCA, 642 N. Broad St.
Philadelphia, PA 19130
Email: milestonesnews@pcaCares.org

Advertising: Joan Zaremba
215-765-9000, ext. 5051
Email: Joan.Zaremba@pcaCares.org

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Email: Emily.Porcelli@pcaCares.org

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Money Matters



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Many senior workers enjoy the flexible hours offered by ride-hailing companies like Uber and Lyft.

Older workers face opportunities, challenges after retirement

By Michael Hanisco

Whether it's needed to pay the bills, a way to earn extra pocket money, or simply a strategy to stay engaged with others, many people end up returning to the workplace after retirement. According to the U.S. Bureau of Labor Statistics, between 1977 and 2007, the employment rate for workers 65 and older rose by 101 percent. While there are benefits to both retirees who return to work and their employers, there are also challenges that older workers may need to overcome when re-entering the workforce.

It is important for job-seeking retirees to find work that fits both their skillset and their new lifestyle, according to Angela Foreshaw-Rouse, AARP Pennsylvania's Manager of State Operations and Outreach, and a member of Philadelphia Corporation for Aging's (PCA's) Board of Directors.

"Many retirees may use skills they developed during their careers, while others explore opportunities in new fields," Foreshaw-Rouse said. "It's important to find something that feels more like fun than a grind."

Technology is increasingly making it easier for retirees to set their own schedules. Many retirees opt to work from home, something that may have been impossible when they first entered the workforce. Meanwhile, ride-hailing and delivery companies like

Uber and Lyft have exploded in popularity in recent years, offering flexible work hours outside of the home. Company surveys have shown that nearly 25 percent of Uber drivers are 50-plus.

Foreshaw-Rouse explained that retirees possess many of the skills employers are looking for in potential candidates. "Older workers are a great value to employers," she said. "Many employers are looking for people with soft skills, like being good with teamwork or collaboration or being able to write well. These are skills older workers have developed through their years of experience."

Still, there are challenges to going back to work, according to Foreshaw-Rouse. "With industry changes and new technologies constantly evolving, many older Americans may need to retrain before re-entering the workforce," she said.

She urged retirees who may be considering a return to work to be fully committed and open to new challenges. "Being curious and engaged, being passionate and eager to learn, these traits could certainly help anyone entering the workforce," she said.

Barriers to employment

A major concern for retirees looking for work is age discrimination. An AARP survey

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Workers

• continued from page 4



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showed that not getting hired was the most prevalent type of discrimination faced by older job-seekers. However, discrimination may not end after the hiring process. Another recent AARP study found that six out of 10 older workers have seen or experienced age discrimination on the job and 90 percent of those surveyed say it is common.

Foreshaw-Rouse urged seniors to be aware of their rights, both during the hiring process and in the workplace. "If you think you've been discriminated against, you can file a charge with the federal Equal Employment Opportunity Commission," she said. "You can also work with a lawyer to file a lawsuit. Know that filing a lawsuit can be expensive and there is no guarantee of victory. To help bolster your case, be sure to keep a careful record of all of the alleged discrimination."

Help for job seekers

There are plenty of resources available for job-seeking retirees, no matter where they are in the process. Whether you're mulling over the decision to go back to work, scheduling a job interview or looking to network with others, there is information available to help you along.

Philadelphia Corporation for Aging (PCA) funds two employment programs that help seniors find work: The Senior Community Service Employment Program (SCSEP) and the JEVS Career Solutions for 55+ Program. "The goal of both programs is to help older adults, aged 55 and over, obtain the skills, training and support needed to re-enter the workforce," said Mattie Kersey, program

manager at PCA, who oversees the agency's employment programs. These programs serve both seniors who are retired and want to begin working again and those who are unemployed for other reasons.

SCSEP is a federal community service and job training program that provides training for income-eligible, unemployed adults 55 or older. Through the U.S. Department of Labor and Pennsylvania Department of Aging, SCSEP provides paid training opportunities that help eligible seniors to enter or re-enter the workforce. PCA subcontracts with the Mayor's Commission on Aging (MCOA) to administer SCSEP services in Philadelphia.

JEVS Career Solutions for 55+ assists unemployed seniors of all income levels who are out of work. JEVS' services include referrals to full- and part-time jobs, assistance with resume writing, help finding training opportunities, career and job search counseling, computer training, and seminars on networking and interviewing.

Resources offered online and through local workshops also help older Americans who are thinking about returning to work.

"From updating your resume to tips on how to network to pointers on how to prepare for a job interview, AARP is providing advice for job seekers to help them be more successful in their job search," Foreshaw-Rouse said.

Employment resources for seniors

The Senior Community Service Employment Program (SCSEP) serves income-eligible older adults. The program is operated in Philadelphia by the Mayor's Commission on Aging. For information, call 215-686-8450.

JEVS Career Solutions for 55+ serves older workers of all ages. For information, call JEVS at 267-647-7137.

AARP offers information about its employment programs online at aarp.org/work/working-at-50-plus. AARP's "7 Smart Strategies for 50+ Jobseekers Guide" is available for free by calling 1-855-850-2525.

For information on additional employment resources for older adults, call the PCA Helpline at 215-765-9040 or go to pcaCares.org.

Michael Hanisco is multimedia communications specialist at Philadelphia Corporation for Aging (PCA).



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Money Matters

Safeguarding your money: Beware of elder financial exploitation by family

By Marcia Z. Siegal

Financial exploitation is the fastest-rising form of elder abuse – costing seniors more than \$36 billion each year – and more than half of those who victimize seniors financially are family members, the National Center on Elder Abuse (NCEA) reports. More than 1,300 cases of elder financial exploitation were reported to Philadelphia Corporation for Aging's (PCA's) Older Adult Protective Services (OAPS) last year. The reports included incidents of cash being stolen from a bed-bound older adult, a senior's checkbook being stolen and fraudulent checks written out for more than \$10,000, and another senior's antiques being fraudulently sold online, said Rhonda Hill, OAPS' financial exploitation specialist.

NCEA defines elder financial exploitation as the illegal taking, misuse or concealment of funds, property or assets of a vulnerable elder. Abuse commonly occurs via deception and false pretenses, coercion, harassment, duress, and threats.

Close to home

Nearly 60 percent of the perpetrators of financial exploitation against seniors are family members, according to NCEA. Cognitive decline and dementia, whose prevalence increases with age, makes older adults especially vulnerable to financial abuse. So, too, does elders' increasing dependency on others as they become frail, which makes them a target for abuse by the family members who they rely upon. "It's easier for them to gain the senior's trust, and they often live in the home with the elder," said Jennifer Spoeri, OAPS director. Particularly in the case of adult children, abusers often are dependent on their victims for financial assistance, housing and other forms of support. Often, seniors need this support because of problems such as mental illness or alcohol or drug abuse, according to the NCEA.

Other times, family members victimize elders simply from greed and the opportunity presented by ready access to the person's funds. Abusers will often find ways to justify the exploitation. "They say, 'It's coming to me as an inheritance anyway,' or they'll ratio-

nalize that they deserve the money because they're caring for the elder," Spoeri said.

OAPS' Hill recalls a recent case in which a family member got himself designated as his mother's financial power of attorney and, once in control of her funds, proceeded to use them for her own benefit. "The mother may have been aware of this, but it was only when her other children discovered her bills were not being paid that the situation was reported to PCA's Protective Services," Hill said.

According to the National Adult Protective Services Association (NAPSA), senior financial exploitation by family members and caregivers includes such actions as:

- Obtaining a financial power of attorney for a senior relative and using it as a license to steal the person's money
- Taking advantage of joint bank accounts by withdrawing money for personal use
- Using ATM cards and checks without the victim's consent to withdraw money from his or her accounts
- Refusing to obtain needed care, including medical services, for the victim in order to keep the person's assets available for the abuser
- Threatening to abandon, hit or otherwise harm the victim unless he or she gives the perpetrator what he or she wants

Senior financial exploitation is especially devastating because older adults who lose their life savings usually have little or no opportunity to regain what they have lost, said Hill. When family members are the perpetrators, that betrayal is all the more traumatic, she said. Elder financial abuse deprives victims of financial resources for their personal needs. It can result in the loss of the ability to live independently, decline in health and increased mortality, broken trust and fractured families.

Warning signs

Signs that an older person is being financially exploited can include a disheveled and unkempt appearance, doing without necessities despite adequate financial resources, a sudden display of new wealth by an elder's family member, an abrupt change in the older person's will, major withdrawals from the older person's account(s) and/or new trans-



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ferees of the older person's property.

An older person who is the victim of financial exploitation may become isolated from other relatives and friends. Often the victim is reluctant to report the problem or take action because he or she doesn't want to get the perpetrating family member in trouble with the police, Spoeri said. She noted that reports of suspected financial elder abuse can be made by the senior or others on behalf of the older person.

Protect yourself

You can take steps to protect yourself against financial abuse by family members and/or caregivers.

- Don't give a relative with a substance abuse or gambling problem and/or who mismanages money access to your financial accounts or property.
- If someone close to you is pressuring you for information on or access to your finances, report it to another family member or friend.
- Monitor your bank accounts.
- Secure valuables such as jewelry and private financial documents such as checks, financial statements and credit cards. Consider a locked file cabinet.
- Use direct deposit for your checks as much as possible. (This avoids sending someone to the bank for you who may be able to deposit the checks and get cash back without your knowledge.)
- Do not sign any document without first carefully reviewing it and seeking independent advice.
- Stay active in the community, always have your own phone, and stay connected with other family members and

friends. Do not allow one relative to isolate you from others.

- Have a lawyer draw up a power of attorney (POA) to be sure only someone you explicitly trust can deal with your finances as needed.
- Develop a financial and care plan for how you want your money spent as you age, including if you become incapacitated.
- Create checks and balances that give a team of different family members, professionals and/or friends specific responsibilities and oversight regarding your future care plan and related expenditures.

These tips are compiled from PCA's OAPS; the National Council on Aging; and the consumer booklet "Money Smarts for Older Adults," created by the Consumer Finance Protection Bureau and the Federal Deposit Insurance Corporation (FDIC). (To obtain a copy of the booklet or for more information, go to fdic.gov/moneysmart.)

Report abuse

The tips in this article present good prevention strategies in the case of financial exploitation by family members and others. However, you or someone you love may still become a victim of elder financial abuse perpetrated by trusted loved ones, friends, paid caregivers or strangers. To report any form of elder abuse – financial, physical, verbal or sexual, as well as neglect, call the PCA Helpline 24/7 at 215-765-9040.

Marcia Z. Siegal is Public Relations Manager for Philadelphia Corporation for Aging (PCA).



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January 2019

TUESDAY

NEW YEAR'S DAY

1

2019 Mummers Parade. Annual Phila. tradition featuring comics, fancies & string bands: Parade starts 9 a.m. Fancy Brigades: 11:30 a.m. & 5 p.m. at Pa. Convention Center. All events televised. Fancy Brigade tickets: 1-800-537-7676, ext. 0. \$ (Parade: free)

SUNDAY

6

Three Kings Day Celebration. Enjoy a re-enactment of the story of the three wise men with activities, piñatas & traditional Mexican bread. 5 p.m. Kimmel Center. 215-893-1999.

MONDAY

7

Mindfulness Meditation & Chair Yoga. 12:30 p.m. Fumo Family Library. 215-685-1758.

8

Kombucha with Olga Sorzano. Learn the basics of making this probiotic drink. 6 p.m. Parkway Central Library. 215-686-5322. \$

Moss Rehab Presents. Topics include arthritis, balance & fall risk screening. 10:30 a.m. Greater Olney Library. 215-685-2846.

13

Center City District Restaurant Week. Enjoy three-course meals at participating restaurants for a set price. 215-440-5500. centercityphila.org. (Through Jan. 25.)

14

Spinning Yarns. Bring your latest fiber arts project. All skill levels welcome. 6:30 p.m. Fumo Family Library. 215-685-1758.

15

Adult Mental Health First Aid Training. 8:30 a.m. American Red Cross, Chestnut Street. 215-299-4000.

Milestones™

Events that end with a "\$" require an entrance fee or advance ticket purchase. Free events may request donations or sell items. Please call the number listed for pricing or other details.

Send your calendar items to:

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Philadelphia, PA 19130
Phone: 215-765-9000, ext. 5081
Fax: 215-765-9066

Email:
milestonesnews@pcaCares.org

Event submission deadline: 25th of the month for publication in month after next.

20

DRUMline Live. Performances celebrating the historically black college & university marching band experience. 8 p.m. Merriam Theater. Tickets: 215-893-1999. \$

MARTIN LUTHER KING JR. DAY 21

24th Phila. Annual King Day of Service. More than 1,800 volunteer projects will take place throughout the area. Information: mlkdayofservice.org.

22

Winter Festival. Enjoy winter fun indoors with a hot, festive meal. 11:45 a.m. to 12:45 p.m. KleinLife: NE Phila. Reserve lunch in advance: 215-698-7300.

27

Sundays on Stage: Lion Dance Plus. Introduction to Chinese folk art. 2 p.m. Parkway Central Library. 215-686-5322.

28

Book to Movie Night: 'Ready Player One.' 6 p.m. Parkway Central Library. 215-686-5402.

29

Book Discussion: 'Sing, Unburied, Sing.' A novel about family & time. Free books available on a first-come, first-served basis. 6 p.m. Lucien Blackwell West Phila. Regional Library. 215-685-7433.

WEDNESDAY**2**

Sit & Stitch. Informal needlecrafts. All skill levels welcome. 6 p.m. South Phila. Library. 215-685-1866.

THURSDAY**3**

Tai Chi. Gentle slow-motion exercise to improve balance & strength. 2 p.m. Fumo Family Library. Register: 215-685-1758.

FRIDAY**4**

A Taste of African Heritage. Cooking program celebrating the traditions of the African diaspora. 1 p.m. Queen Memorial Library. Register: 215-685-1899. \$

SATURDAY**5**

Shakespeare Read-Aloud Group. Celebrate the Bard with a communal reading of "The Winter's Tale." 1 p.m. The Rosenbach. Register: rosenbach.org. 215-732-1600.

Concert: The Eric McQuarrie Quartet. Original compositions rooted in jazz. 6:30 p.m. Phila. City Institute. 215-685-6621.

9

Senior Housing Assistance Repair Program. PCA presents information for homeowners 60-plus. 1 p.m. Fumo Family Library. 215-685-1758.

January & February Birthday Party. 11:45 a.m. to 1:45 p.m. KleinLife: NE Phila. Reserve lunch in advance: 215-698-7300.

10

Sing-Along with Ian Gallagher. 12:30 p.m. Marconi Older Adult Center. 215-717-1969.

Adult Book Club: 'The Sisterhood of Blackberry Corner.' 10:30 a.m. Joseph E. Coleman NW Regional Library. 215-685-2150.

11

Philadelphia Home Show. Featuring nearly 200 home exhibitors & design experts. Noon to 8 p.m. Pa. Convention Center. 610-940-1677. (Through Jan. 20 at various times.) \$

Estate Planning Workshop. Space is limited. 11 a.m. Parkway Central Library. Register: 215-686-5322.

12

Winter Fest Live. Craft beer, music & activities. 2-6 p.m. Xfinity Live. 267-534-4264. \$

Author Talk: Bill Double. Discussing his book "Charles E. Hires and the Drink That Wowed a Nation." Learn about the Philadelphian who invented root beer. 6:30 p.m. Phila. City Institute. 215-685-6621.

16

A Conversation with Jesmyn Ward. Reading & discussion about incarceration & its effect on families. 1 p.m. Community College of Phila. 215-751-8000.

17

Hands-On Tour: Dracula. Featuring Bram Stoker's handwritten notes about his most enduring character. 3 p.m. The Rosenbach. Register: rosenbach.org. 215-732-1600.

18

Film Screening: 'I am Not Your Negro: James Baldwin & Race in America.' Celebrate Martin Luther King weekend with this Oscar-nominated documentary. 2 p.m. Kingsessing Library. 215-685-2690.

19

Self-Care Workshop. Hands-on activities to combat stress on a budget. 1 p.m. Overbrook Park Library. 215-685-0182.

Map-making Workshop. Discuss navigation & create a map of your favorite place. 4 p.m. Lucien E. Blackwell West Phila. Regional Library. 215-685-7433.

23

Chair Yoga. 11 a.m. Torresdale Library. 215-685-0494.

24

The Legacy of the Thirteenth Amendment with Eric Motley. Examine the amendment's passage & complicated legacy. 6 p.m. The Rosenbach. Tickets: rosenbach.org. 215-732-1600. \$

The Philadelphia Orchestra Presents: 'Music of Faith.' Works by Bernstein & Rossini. 2 p.m. Verizon Hall, Kimmel Center. 215-893-1999. \$

25

Jerry Blavat & Friends 40th Anniversary Show. Featuring The Miracles, The Stylistics, Sonny Turner's Platters, Jay Siegel's Tokens & The Chantels. 8 p.m. Verizon Hall, Kimmel Center. 215-893-1999. \$

26

Edible Alphabet: Learn English through Cooking. 11 a.m. to 2 p.m. Parkway Central Library. Register: 215-686-5323.

30

Emergency Preparedness Workshop. 5 p.m. Queen Memorial Library. 215-685-1899.

Preventing Fraud & ID Theft. Tips to protect your personal information & avoid scams. 2 p.m. NE Regional Library. Register: PFCU.com. 215-685-0522.

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Protecting assets

• continued from page 1

designated in your will to receive any of your property is called a beneficiary. The person named in the will to manage your estate is called the executor or executrix because he or she executes your stated wishes.

"A lawyer can walk you through matters you might not think of when you write your will," said Wendy Bookler, Esq., legal director for SeniorLaw Center (SLC). "Such matters can include whether you want to specify funeral arrangements and charitable bequests, as well as the effect your bequests might have on your heirs' public benefits, such as Medicaid."

For a will to be valid, it must:

- Be free of fraud, duress or undue influence on the person writing it
- Be written by an adult 18 or older who has the capacity to understand that he or she is making a will and its effect
- Be typed or handwritten and signed by the person writing it
- Be witnessed by at least two other people and be signed before a notary public

Both the Elderly Law Project and SLC provide free legal services, including will-writing, to low-income Philadelphians 60-plus and receive funding from Philadelphia Corporation for Aging (PCA).

Through its life planning clinics, SLC works with pro bono attorneys to help seniors write their wills and other critical life-planning documents, such as health care and financial powers of attorneys and advance directives (living wills). "A lawyer also can ensure that the will is written in proper legal language, witnessed and notarized so it can stand up well in court if challenged," said Bookler.

She tells of a client at a life planning clinic who, she says, "was very concerned that her will be written in a way that would please, or at least satisfy, all of her children, and that those she named in her will would carry out her wishes." After completing her will, she "was so relieved and empowered that she invited her family over for dinner to tell them in person what she had done, how happy she was to have prepared for her end of life, that she had tried to do right by each and every one of her children, and that she hoped they would work to together in harmony to carry out her wishes," Bookler said.

Your property and assets

When writing a will, there are many things to consider. When property and assets are limited, SLC's Bookler recommends a "simple will" that lists distribution for property and names the executor and beneficiaries. Property can include your home, furnishings, per-

sonal effects such as clothing and jewelry, and everything else.

If your estate is more complicated, Kroll recommends making a complete list of all your property and assets, including any real estate, bank accounts, securities and other assets, as well as sentimental items you want to leave to family members or friends. Having everything clearly listed makes the estate distribution process much easier, Kroll said.

Make sure your executor knows where to find your original will and all the information about your property and assets. The original will is easier to certify as valid than a copy when the time comes for your executor to "probate" your will. Some types of property and assets can be discussed in a will but often are not because they are not covered by the probate process, Kroll said. These include certain insurance policies and pensions that have named beneficiaries, accounts or homes held in a trust for someone, and joint bank accounts.

Your executor/executrix, who manages your estate after your death, can be a family member, friend or professional. The executor's duties can include submitting the will to probate court, paying outstanding estate debts, collecting or selling assets, and distributing the estate according to the provisions of the will.

Bookler advises choosing someone you

trust who would be able to carry out your wishes and who understands finances or would access legal and/or financial expertise.

If you die without a valid will, which is termed dying intestate, you may have no control over the distribution of your assets. "Someone can go to the register of wills to volunteer to become the administrator who acts in the same respect as the executor once approved," Kroll said, "but it may not be the person you would have chosen."

Pennsylvania law mandates the order of distribution of your estate if you die intestate. By having a will you are able to get your affairs in order on your own terms.

For more information:

SeniorLaw Center: Two Penn Center, 1500 JFK Blvd., Suite 1501; SeniorLaw Helpline – 215-988-1242 or (statewide) 877-PA-SR-LAW (1-877-727-7529) Monday through Thursday, 10 a.m. to noon; seniorlawcenter.org.

Temple University's Elderly Law Project: Temple University Beasley School of Law; 1719 N. Broad St.; 215-204-6887.

Philadelphia Bar Association Lawyer Referral Service: 215-238-6333.

Marcia Z. Siegal is Public Relations Manager for Philadelphia Corporation for Aging (PCA).

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Money Matters



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Rich living on a shoestring budget: Bargains you should know about

By Constance Garcia-Barrio

Philadelphia businesses offer bargains and discounts on everything from cooking classes to tension-taming massages, stretching budgets and adding pizzazz to life. Here is a sampling of some of the city's lesser-known discounts. You can reach most of the places mentioned via SEPTA, a great senior freebie.

Transportation: For many years, adults 65-plus have been able to ride SEPTA's bus, trolley, subway and train lines throughout Philadelphia for free. As of Sept. 1, SEPTA eliminated the \$1 regional rail fee within Pennsylvania. So seniors can now ride free at any time within the city and state. For more information, go to septa.org/fares/discount.

Food and culture

Cooking classes: A visit to the Parkway Central Library, 1901 Vine St., can introduce you to new foods, cooking tools, nutrition information and recipe ideas presented by stellar chefs in a commercial-grade kitchen. The library's Culinary Literacy Center offers free and low-cost programs and workshops that range from Meatless Mondays to Fish without Fear. In addition, at the center's Fare and Fete events you can savor a three-course

dinner while watching a cooking demonstration by one of Philadelphia's top chefs. For more information, call 215-686-5322 or go to libwww.freelibrary.org and click on "Programs and Services," then "C" and "Culinary Literacy."

Asian culture: Speaking of good food and good times, you can celebrate the Lunar New Year at International House Philadelphia (IH), 3701 Chestnut St. Seniors 65 and older receive a 20-percent discount at the Lunar New Year Celebration on Thursday, Feb. 7. It includes a show with traditional Chinese dances followed by a light Chinese buffet. The senior discount applies to all IH cultural events held year-round. In addition, seniors pay \$8 instead of \$10 to see films at the IH Lightbox Film Center. For information, call 215-387-5125 or go to ihousephilly.org.

International news: View the world from other angles at the University of Pennsylvania's Perry World House, 3803 Locust Walk, which offers free events with speakers about topics of international concern. Recent programs included "National Visions of the Global Order," featuring Felipe Calderon, former President of Mexico, and former Vice

• continued on page 13

Discounts

• continued from page 12

President Joe Biden; “The Migrant Caravan” and “International Human Rights Law.” For more information, call 215-573-5730 or go to global.upenn.edu/perryworldhouse.

Knowledge is power

History lectures: Delve into local history with free lectures and events sponsored by Independence National Historic Park Service, 6th and Market streets Programs have ranged from “The Founding Mothers” to “The Quest for Freedom,” a program about the abolition of slavery, in February for Black History Month. For a full calendar of events, call 215-965-2305, stop by the Independence Visitor Center at 6th and Market streets, or go to nps.gov/inde or phlvisitorcenter.com.

College courses: Would you like to expand your knowledge horizons and choose from a smorgasbord of topics? The Senior Special at the Community College of Philadelphia (CCP) makes taking courses in subjects from acting to Arabic more affordable. Most three-credit courses at CCP, whose main campus is at 17th and Spring Garden streets, cost \$579 for Philadelphia residents. However, students 65 and older living in Philadelphia may register for one deeply discounted course per semester, provided space is available. Registration begins two weeks before the semester starts. A \$159 fee covers registration for senior citizens.

Keep a few caveats in mind: You must register online; the fee is non-refundable as of the first day of class; and the offer doesn't apply to non-credit courses. Besides the main campus, CCP also has classes at its Northeast Regional Center, 12901 Townsend Rd.; its Northwest Regional Center, 1300 W. Godfrey Ave.; and its West Regional Center, 4725 Chestnut St. For more information, call the Admissions Welcome Center at 215-751-8010 or go to ccp.edu.

De-stress for less

Massage therapy: Discounts can make it easier to not only broaden the mind but also to soothe the body. Few things top a massage to melt stress. Consider an appointment at the student clinic of the Philadelphia School of Massage and Bodywork, 1500 Chestnut St., lower level, where a 60-minute massage costs only \$40. Student therapists already have about 200 hours of study when they begin giving massages in the clinic, according to co-owner Donna Maria Zadie. The clinic gives students a chance to refine their skills.

Clients receive the massage in a private treatment room. For information, call 267-930-7428 or go to phillyschoolofmassage.com.

Beauty treatments: Spend time in the lap of luxury for less at Jean Madeline Aveda Institute. The institute's three Philadelphia locations offer a facial for \$40, makeup application for \$20, haircuts starting at \$12, hair coloring for \$25, a keratin replenishing treatment for \$32, and more. Supervised cosmetology students provide these services. For more information go to jeanmadeline.edu. You can also contact each location directly: 315 A. Bainbridge St. in Queen Village (South Philadelphia), 215-574-0334; 3945 Chestnut St. in University City, 267-350-8800; and 528 Neshaminy Mall in Bensalem, 215-332-5133.

More savings

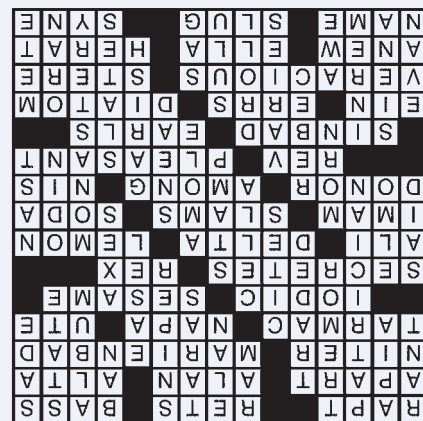
Senior centers: Philadelphia's senior community centers and satellite meal sites, conveniently located in neighborhoods throughout Philadelphia, offer free or low-cost membership to adults 60 or older. Older adults can enjoy a weekday meal, participate in social or entertainment activities, attend educational classes, and exercise – all for little or no cost. Discounted trips and outings are also available to members, as is connection to a variety of benefits and discounts. For more information or to find a senior center near you, call the PCA Helpline at 215-765-9040 or go to pcaCares.org/senior-centers.

Ask for your discount: If you're looking to save more money, it doesn't hurt to ask if an establishment offers a senior discount. Many places, from movie theaters and museums, to retailers and restaurants may have a special senior rate or discount day.

Native Philadelphian Constance Garcia-Barrio writes about many topics, including black history.

Crossword puzzle solution

(See page 15 for clues.)



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Ask the Expert

Community HealthChoices and PCA

QUESTION:

I have received long-term care for many years from PCA. How will CommunityHealth Choices, the state's new managed-care program, affect my services?

ANSWER:

Community HealthChoices (CHC), which was implemented in Southeastern Pennsylvania on Jan. 1, is a major shift in the way Medicaid-funded long-term services are provided. CHC affects people who are "dually eligible," or eligible for both Medicare and Medicaid; in the aging, attendant care, independence, or COM-MCARE waiver programs, which will be phased out; or living in a nursing home paid for by Medicaid.

If you are eligible for CHC, you were required to choose one of three managed-care organizations (MCOs) to coordinate your medical care and long-term services and supports: Keystone First Community HealthChoices, Pennsylvania Health & Wellness, or UPMC Community

HealthChoices. (Participants can change their MCO at any time.) Upon enrollment with an MCO, participants receive materials in the mail, including an MCO participant identification card. Most plans accept most doctors.

During the first six months of 2019, known as the "continuity of care period," anyone who enrolls in CHC should be able to, on request, keep the same services and providers, including service coordination, they already have. PCA is negotiating contracts with all three MCOs to provide service coordination. CHC participants who want to keep their current service coordinator after the continuity of care period and those who want to receive care through PCA's new entity PCA Care Connections should ad-

vice the MCO they selected of their service coordination preference.

PCA has more than 45 years' experience serving seniors and people with disabilities in Philadelphia and will continue to provide quality, compassionate care to help people live independently at home, in the community, for as long as possible. In addition to service coordination, PCA provides home-delivered meals, home modifications and transportation services. PCA is here to stay, and we look forward to continuing to serve you with unparalleled experience and expertise.

For more information about PCA, call the PCA Helpline at 215-765-9040 or visit our website at pcaCares.org.



Holly Lange is president and CEO of Philadelphia Corporation for Aging (PCA).



Ann Danish is executive director of PCA Care Connections.

Send Milestones your questions about aging-related issues. We will print select questions, along with answers from experts at Philadelphia Corporation for Aging (PCA), in future

issues. Submit your name, address, phone number and question to: milestonesnews@pcaCares.org or: Milestones Editor, PCA • 642 N. Broad St. • Philadelphia, PA 19130.

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PCA reserves the right to not publish any submission; receipt may not be acknowledged; and submissions will not be returned.

Grandson

• continued from page 1

Saunders' curly brown hair, direct gaze and easy laugh give him a warm and reassuring presence as he explains some of the problems he has helped seniors solve.

"It can be as basic as teaching them how to use a keyboard, or it can be changing the RAM and hard drive in someone's laptop," he said. "I've noticed that people have a lot of trouble understanding file structures, file management – I get a lot of email questions. I try to show them how to manage it themselves instead of just fixing it myself."

One project was helping a local sculptor upload and submit photographs of her work to a gallery for an upcoming show. Another woman needed help transitioning from Verizon to Comcast when the building where she lived changed its wireless provider. Other jobs have

included setting up Facebook pages, changing profile pictures, connecting Bluetooth in cars, helping clients understand how to use a new phone and installing a new router.

Often, his Facebook posts cite real cases, like this one:

"I set my own grandmother, Rita Rosen Poley, up with streaming services two weeks ago and she loves it! She was especially thrilled when she realized that she could easily stream Turner Classic Movies. Your Favorite Grandson can help set you up with digital and streaming services. Why should your grandchildren have all the fun?"

"Every time I post a photo on Facebook with a client, the next few days I get a couple of calls," Saunders said. About 70-80 percent of his business is from new clients.

"One of the key differences between my generation and my clients' is that [members of my generation] learn from a young age how to access all the data and information we need,"

he said. "I can look it up and figure it out for myself."

Saunders charges \$25 an hour and said that most problems can be solved in that amount of time. For more complex projects, additional hours are \$20.

The young entrepreneur's plans for the future include studying computer engineering in college. At the time of his Milestones interview, he was finalizing his college applications and said he'd written his application essay about the experiences he has had with his business. He's toying with some ideas for continuing and possibly expanding the business once he's in college. For now, prospective clients in Eastern Montgomery County can reach him at facebook.com/yourfavoritegrandson or 215-479-0537.

Linda L. Riley is an award-winning journalist, book author and former editor of Milestones.

Don's Column

Getting the last word



This column was submitted to Milestones by Don Harrison in March 2007, "for publication whenever." Don Harrison died Dec. 7.

By Don Harrison

It was December 2001. Philadelphia Corporation for Aging (PCA) had just taken over Milestones and had awarded the publishing contract to the former Hollister Publication Services in Wynnewood. Hollister CEO Kim Landry wanted an editor with lots of newspaper editing experience. Someone like me.

I was retiring, reluctantly, from the Daily News because the financially strapped company had warned that the latest buyout offer might be the last and best in a series of such offers. I had already survived the collapse of one newspaper (The Bulletin), and at my age, I couldn't be sure how much longer I'd have the capacity to continue.

So, after more than a half-century as a Philadelphia newspaper writer and editor, I "retired." For the first time in my long adult life, I'd have no place to go every day. It was terrifying.

But thanks to Milestones, I continued to do the work I love. I had a desk in the Hollister office, surrounded by young women (which may have helped keep me from getting old, although to them, I'm quaint).

It had been a blessing, but after 11 years, PCA pulled the plug. Due to budget cuts, PCA would begin publishing Milestones in-house. I would become "editor emeritus."

This column has survived, for which I'm grateful to PCA. It's been a chance to interact with fellow geezers – on my own terms.

Well, almost. Early on, PCA asked me not to use words like "geezer," and until now, I've complied. But since this is my final column, it's a geezer's swan song.

I am writing it well in advance, in case – for one reason or another – I'm unable to say these things when the time comes.

For whatever reason, my career (if not my life) is over. I've had a pretty good run, and now ... I'm outta here. ☀

Crossword

Name game

Solution

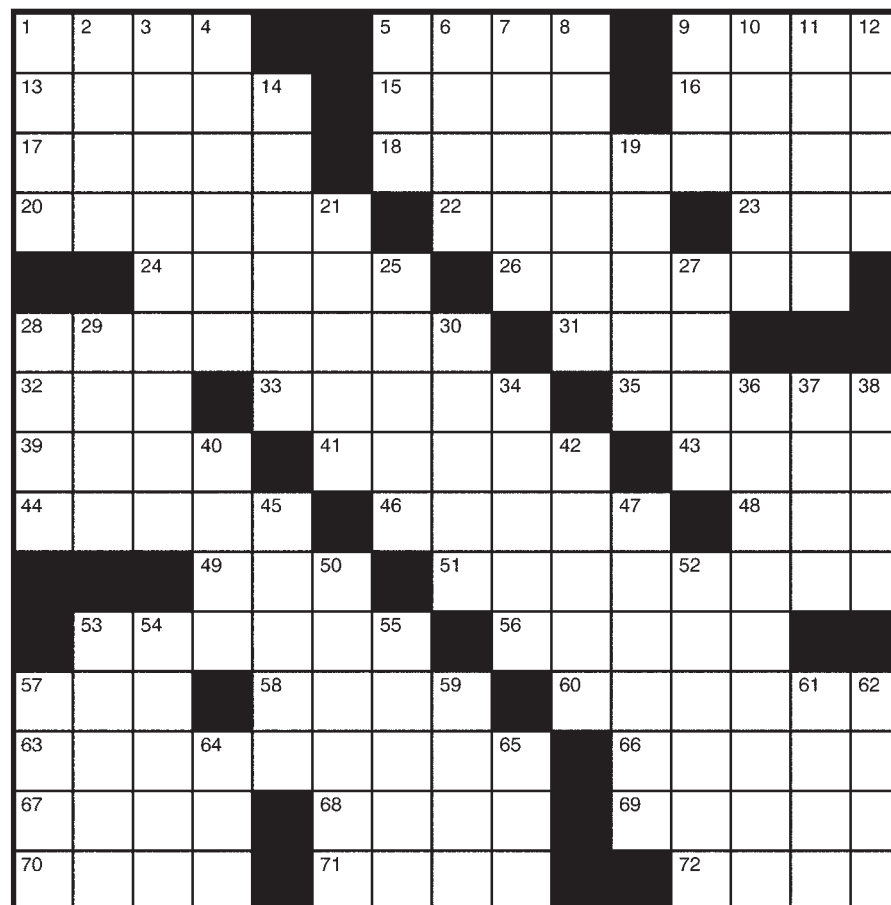
The solution can be found on page 13.

Across

- 1 Deeply engrossed
- 5 Soaks flax
- 9 TX tycoon
- 13 Separated
- 15 Alda or Bates
- 16 Canadian prov.
- 17 Salt peter
- 18 Girl's name begins a Bohemian spa?
- 20 Airplane runway, for short
- 22 CA valley
- 23 Amerind
- 24 Containing one of the halogens
- 26 Ali Baba's *Open* ___
- 28 Conceals
- 31 Harrison
- 32 Starter for money or mentary
- 33 Greek letter
- 35 Globetrotter Meadowlark ___
- 39 Mosque priest
- 41 Shuts with force
- 43 Beverage
- 44 Philanthropist
- 46 In the midst of
- 48 Former capital of Serbia
- 49 Minister, for short
- 51 Enjoyable
- 53 Fabled sailor
- 56 Warren and Weaver
- 57 One, in Bonn
- 58 Miscalculates
- 60 Unicellular alga
- 63 Girl's name begins truthful?
- 66 Cubic meter
- 67 Once again
- 68 Cinder follower
- 69 Afghan city
- 70 What's in a ___?
- 71 Garden pest
- 72 *Auld Lang* ___

Down

- 1 Rave's partner
- 2 Samoan port
- 3 Girl's name begins an aristocrat?
- 4 Quaver
- 5 Lamb's dad
- 6 Spirit
- 7 ___ *Bulba*, 1962 Curtis film
- 8 Concealed rifleman
- 9 Prohibit
- 10 Place for stamps
- 11 Aver
- 12 Infamous marquis
- 14 Swapped
- 19 Artist's need
- 21 Quotes
- 25 Statue nook
- 27 Hewing tools
- 28 Egypt's Port ___
- 29 Saint
- 30 1775 Act
- 34 Soap plant
- 36 Girl's name begins a monk's home?
- 37 Norse god
- 38 Noted cartoonist
- 40 Poetic A.M.
- 42 Golf great
- 45 Renaissance fiddle
- 47 Flashy
- 50 Deviates
- 52 Candidate lists
- 53 Italian city
- 54 Legal term
- 55 Waggish
- 57 Novelist Hunter
- 59 Navigator of the *Enterprise*
- 61 Algerian port
- 62 Limiting mark
- 64 Wonderment
- 65 Droop



IN MEMORIAM:
Don Harrison – journalist, editor, mentor

By Alicia M. Colombo

I was saddened to hear of the recent passing of Milestones editor emeritus Don Harrison, 90, of Wynnewood. Milestones readers know him best as contributor of the monthly "Don's Column," which he has written for the past 17 years, and he was also the newspaper's former editor. But before he joined Milestones, he was an editor for the Bulletin and Daily News and a Philadelphia-area journalist for more than 60 years.

Through "Don's Column," Don shared his musings on the changing world of newspapers; his time in the U.S. Army during the Korean War; his long marriage to his beloved wife, Grace; and the occasional "visit" from a neighborhood cat. Don's quick wit and unapologetic humor resonated with me and also with our readers.

When PCA began overseeing the publication of Milestones 17 years ago, we had

the good fortune to hire Hollister Publication Services to steer the paper's editorial content and design. Hollister secured Don to be the paper's editor, for which I remain grateful. As a nonprofit social service agency, PCA was new to the newspaper industry Don knew so well.

Back then, I was PCA's production coordinator. Don helped to show me the journalism ropes with much patience and gusto, teaching me about the editing process and production flow needed to bring a paper from conception to printing. I appointed myself "unofficial president of the Don Harrison Fan Club." Touched, Don quipped that I was also the only member of said club.

Don helped us grow Milestones into the publication it has become. We couldn't have brought Milestones this far without you, Don. You will be truly missed.

Alicia M. Colombo is editor of Milestones.



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