

Senior Living

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SPECIAL SECTION

||||||| LIFESTYLE |||||

CONSUMER

Avoiding scams, saving money

AARP volunteer Mary Bach logs thousands of miles teaching Pennsylvanians how to stay safe

MARGARET GATES
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When Mary Bach became pregnant with her first child in 1971, the school district where she had taught high school social studies for three years didn't offer maternity leave. So Bach quit her job to become a stay-at-home mom.

That decision abruptly ended her professional classroom career, but it hasn't stopped her from teaching these past 50-plus years.

Bach, 79, currently chairs the AARP Consumer Issues Task Force in Pennsylvania, one of several volunteer consumer advocacy positions she's held with the organization since 1998. Although home for Bach is Murrysville, just east of Pittsburgh, she's a familiar face across the state and beyond — speaking to the public on how to avoid fraud and scams, serving on statewide committees, doing regular Fraud Watch segments for Harrisburg-based WHTM-TV ABC 27 and even helping to implement the state and national Do Not Call List.

There is a growing need for her work. The Federal Trade Commission reported that consumers lost nearly \$8.8 billion to fraud in 2022, an increase of more than 30% over the previous year.

"One common question I get a whole lot is how in the world do scammers know so much about us," Bach says. "People forget... there is so much information about all of us out on the internet. Scammers do their homework."

Ever the teacher, Bach is on a mission to make sure consumers learn how to keep their hard-earned money. To do that successfully, she does her own homework to stay on top of the scammers' latest tactics.

"I glean information by reading, by listening, by absorbing... anyway I can get it," she says.

Sharing her skills

Bach's relationship with AARP goes back a quarter-century, but her consumer advocacy really started in those days as a new mother who had little choice but to quit her job.

"I laugh now because 1971 does not seem like the dark ages, and I don't know if the young women today really

BACH, page 2



VINNY TENNIS | STAFF PHOTOGRAPHER

Gabrielle and Craig Wiley, left, visit with Jim and Pat Kalish in the Kalishes' living room at the home the couples share in Lancaster city. The Kalishes and the Wileys also share Roo, a Redbone coonhound.

JUST LIKE FAMILY

Shared housing a growing option for older adults who want to age in place

CAROLE DECK | FOR LNP | LANCASTER ONLINE

Affordable housing has become a need nationwide for seniors, and Lancaster County is no exception. Locally, older adults face unprecedented challenges in sustainable living options. "Costs are rising, housing stock is limited and not right-sized, our senior population is growing. Residents who have built, taught, served, led and loved our community for decades are facing housing insecurity and homelessness at increasing rates," says Melissa Ressler, executive director of Lancaster Downtowners.

The nonprofit, a member of the St. Louis-based Village-to-Village Network, has a mission of helping older adults build a multidimensional support network to stay informed, involved and independent in their community.

One solution to address the senior housing crisis that is growing in popularity is shared housing between older and younger people.

Shared housing is defined by the National Shared Housing Resource Center as "enabling two or more unrelated people to share housing for their mutual benefit.

A person offers a private bedroom and shared common area in exchange for rent, help around the house or a combination of the two."

Two couples, one home

For Lancaster residents Jim and Pat Kalish, shared housing was the answer to staying in their North Mulberry Street house.

Jim, 88, and Pat, 77, love their downtown three-floor row house. But as they got older, living only on the first floor became a

good option. They were fortunate to find college students looking for temporary housing to occupy the vacant upper floors.

"We didn't have a formal rental agreement, but the students willingly helped with living expenses, snow and trash removal," Jim says.

In 2018, the Kalishes looked for someone to share the house on a more long-term arrangement.

Gabrielle Kennedy, a Lancaster Theological Seminary graduate who attended their church, Unitarian Universalist Church of Lancaster, was looking for a place and moved in with the older couple.

Kennedy married Craig Wiley in 2023, and the couple continue to live in the row house with the Kalishes. The house offers the ideal space and location for Gabrielle, a chaplain at Penn Medicine Lancaster General Health, and Craig, a cook at Rachel's Café & Creperie on West Walnut Street. They like the independent living arrangement and their own outside entrance.

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PEOPLE

Reinvention in retirement

From new novels to podcasts: Meet 5 seniors who aren't slowing down

GAYLE JOHNSON
FOR LNP | LANCASTERONLINE

Heard this joke? Why do senior citizens take so long to answer the phone? *Because they are too busy trying to find it.*

What about this one? Why do senior citizens cross the road? *Because they can't remember where they parked their cars.*

Don't try to perpetuate this stereotype at Willow Valley Communities, though. And try not to talk about rocking chairs and retirement. Five intelligent and active older residents might just throw you out of their clubhouse.

"We are the wisdom generation," says Mary Theresa Webb, 91, who holds four degrees: a doctorate in family and marital

studies/addiction intervention, a master's in education, and bachelor's degrees in both theology and chemistry.

Others would agree.

Ageism "is so ingrained in our culture that we often don't even notice," writes Kirsten Weir in the March issue of the American Psychological Association's

RETIRE, page 5



Ray Loewe, left, and Dale Johnson sit with the equipment they used to record podcasts at Willow Valley Communities.

BLAINE SHAHAN | STAFF PHOTOGRAPHER

FAMILY TRIPS

Looking for places to go with the grandkids? Check out these ideas, from a Lancaster County yurt to a national park.

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AGING IN PLACE

Home modifications to fit your current and future needs could be a worthwhile investment. What are your options and what can you expect to pay?

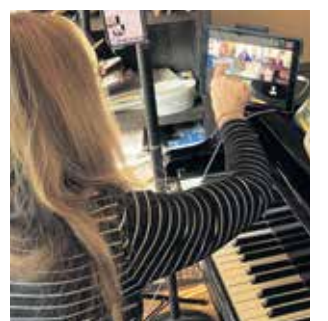
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A POSITIVE NOTE

How a local piano teacher is offering camaraderie, convenience — and the many benefits of music — through online classes.

Page 6



Bach: Consumer advocate teaches how to avoid scams, save money

Continued from 1 realize how far women have come," she says, pointing out that even men get paternity leave these days.

Thankfully, her husband, Len, had a good job with Westinghouse to support their young family. But Bach did her part, too — becoming a savvy consumer who followed grocery prices, clipped coupons and did comparison shopping.

"I started noticing a lot of the marketing tools that companies would use, the games that, in a sense, customers had to play in order to get the best deal," she says. "I became quite good at it."

So good, in fact, that her friends suggested she teach others how to do it.

Bach took their advice and developed what would become a popular adult enrichment class, "Winning at the Supermarket," offering tips on how to shop smart, save money and avoid marketing ploys.

As has often happened in her life's journey, "one thing led to another," Bach says.

One evening in the 1980s, a consumer segment on the 6 o'clock news would take her advocacy efforts in a new direction. A reporter for a local Pittsburgh TV station had done a market basket comparison between three grocery chains: Giant Eagle, Shop 'N Save and Food Land. At the time, Giant Eagle was touting its absolute minimum pricing strategy, claiming to offer the lowest prices on everything all the time, Bach says.

After completing her shopping trip, the reporter concluded that her basket of items from Giant Eagle did indeed come in at the lowest price.

Not so fast, Bach thought. The reporter had ignored the fact that the other two chains offered double coupons, and the market basket contained some heavily couponed items such as Tide detergent and Charmin toilet paper.

"I wrote her a snail mail letter and said I was interested in her market basket, but I thought the story she did on air was a bit misleading because she didn't use coupons," Bach recalls. "No reporter wants to be told even nicely that they have misled the public. She said, 'If you think you can do it any better, why don't we use your coupons on my market basket. We'll go shopping and see what happens.'"

With cameras rolling and coupons in hand, Bach and



Mary Bach

the reporter returned to all three stores to purchase the same basket of items. The results completely flipped, she says.

Soon, Bach found herself on the air again, doing periodic comparison shopping and discussing consumer issues on "Pittsburgh Today."

Again, one thing led to another.

It was Len who spotted the notice that AARP was looking for a lead volunteer on consumer issues in Pennsylvania and said, "Mary, this is you."

A full-time job

Bach's work with AARP has taken different forms over the years. In her current position as task force chair, she oversees 15 other volunteers who give presentations to groups and organizations across Pennsylvania.

Bach has testified before the U.S. Senate Committee on Aging, and she's been appointed by governors and cabinet secretaries to numerous committees, most recently the Consumer Advisory Council to the Public Utilities Commission.

Primarily, though, she does public speaking and education — showing shoppers how to save money and helping everyone from veterans to homeowners to grandparents avoid the financial and emotional trauma of a scam.

"She's one of the most effective communicators with the public about these issues that I know of," says attorney Patrick Cicero, the state consumer advocate, who has worked with Bach both in his current position and in his capacity as a legal aid lawyer. "I've been doing advocacy work ... for two decades, and I've not met anybody else in this world who can communicate as clearly and at the heart of the issues as Mary has. She's amazing."

Bach is entertaining and



GETTY IMAGES

funny, Cicero says.

She's been known to wave a red flag during her presentations to emphasize a danger sign, whether it's bad spelling in an email or a phone call from the IRS demanding payment of back taxes with a gift card.

She's even starred in a series of fun YouTube videos on "Outsmarting the Scammers."

"My celebrity and a couple of bucks still won't get you a cup of coffee at Starbucks, so I do not let it go to my head," Bach quips.

But Cicero says Bach is also effective because she does her homework, she can simplify the complicated, and she's passionate about her work. "You can't underestimate passion," he says.

"I consider it like a full-time job," says Bach, who approaches her work with a mix of sweetness and tenacity. "I work at it all consuming, as if it were a full-time job."

Len Bach kept careful track of his wife's hours and activities over the years. In a typical year, she puts in over 2,000 hours and travels between 15,000 and 20,000 miles on behalf of AARP, mostly in Pennsylvania.

While the consumer-savvy Bach has not earned a dime from all that work, the satisfaction is priceless.

"It brings so much joy to my life, and I love it," Bach says. "I love helping people. I feel that my efforts really do make a difference."

MARY BACH'S TIPS

Mary Bach was scheduled to appear earlier this month at Landis Homes as part of the Pathways Institute for Lifelong Learning. Although she had to cancel her talk, she offers these tips to Lancaster County readers.

AVOID COMMON SCAMS

● THE JURY DUTY SCAM

How it works: A caller claiming to be from the sheriff's department says you failed to show up for jury duty, but you can avoid arrest or other consequences for a nominal fee, which you can pay by purchasing a prepaid gift card and then giving the card numbers to the scammer.

Tip: Hang up. A real summons for jury duty, as well as any notice that you skipped jury duty, will come in the mail. No one will contact you by phone demanding payment of a fine, especially with a gift card.

● THE GRANDPARENT SCAM

How it works: A caller claiming to be your grandchild says they are in trouble and asks you to send money immediately via a gift card, prepaid card or wire transfer. "You get caught up in the emotion of the moment," Bach says. "You love your grandchild so much and are so terrified they have a problem ... and so you immediately leap to the conclusion that you better send this gift card or wire the money through Western Union."

Tip: Have a family password. It could be the name of a long-gone family pet or something related to an inside family joke or a shared family experience. Ask the caller for the password.

● THE FRIENDS AND FAMILY SCAM

How it works: A friend or family member's email contact list is hacked, and the scammer sends an email message to everyone on the list posing as that friend or family member. The message will be a request for help: They are traveling, their credit card has been compromised, and they need money. Or they want you to buy gift cards for their niece's birthday. Can you purchase them and email the card numbers? They promise to pay you back.

Tip: Call the person directly and ask if they sent the email.

● THE ROMANCE SCAM

How it works: Someone you don't know comments on your Facebook post. They think you sound interesting and that the two of you may have a lot in common. They ask you to friend them. Or they message you on a companionship website and claim to have some of the same interests. Soon they're suggesting you communicate more privately, through email or another app. They may spend

time grooming you, or they may profess their love within days or weeks. Suddenly, they will ask for money for an emergency or a plane ticket to visit you. "It's always all about money," Bach says. "Romance scams take more money individually from victims than any other type of scam."

Tip: Do a reverse search of the person's profile photo online to see if it matches their claimed identity. Be wary if their messages have really poor sentence structure and lots of misspellings. Never send money to someone you've only met online.

PROTECT YOURSELF

● Never give private or personal information to someone via phone, email or text.

● Never click on a link in a text or email.

● Never use a phone number that a caller has given you over the phone. Always look up a phone number independently. If the caller claims to be from your bank or credit card company, call the number on your bank statement or the back of your credit card to verify.

● If you don't recognize a number on caller ID, or if your phone marks it as possible spam, don't answer. "If you don't engage, you won't get scammed," Bach says.

● Never use a gift card to pay a bill, fine or other debt.

SAVE YOUR MONEY

● **Comparison shop:** With so many vendors offering similar merchandise in brick-and-mortar stores and online, you must comparison shop to maximize personal savings.

● **Know the terms of sale:** Many stores have stiffened their refund and return policies. Make sure you understand them before you purchase a gift, especially if there is any chance the recipient might want to return it.

● **Double-check at the checkout:** Make sure you are paying the posted or advertised price for an item at the supermarket or any retail store. "I am finding more so-called mistakes in the marketplace now than ever before," Bach says. A grocery store may have several thousand price changes from week to week, she says. While those changes are made in the checkout scanner, the store may not have the labor to keep up with the price changes on the shelf. But that's not your problem as the customer. "The customer deserves the lowest posted price. That is the law," Bach says. "If that sign says \$1.99, they better give you the item for \$1.99."

"I've been doing advocacy work ... for two decades, and I've not met anybody else in this world who can communicate as clearly and at the heart of the issues as Mary has. She's amazing."

— Patrick Cicero, consumer advocate of Pennsylvania

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TRAVELS WITH GRANDKIDS

Looking to share some quality time together? Check out these 9 ideas for places to visit both near and far

REBECCA LOGAN | FOR LNP | LANCASTERONLINE

There are few things more magical than the adventures grandparents share with their grandchildren. At least sometimes. And options are limitless. So to spark some ideas, here are nine things the generations can do together: three in Lancaster County, three close by, and three that mean logging some miles.

IN LANCASTER COUNTY

Hands-on House

This children's museum opened in an old farmhouse in 1987 and then moved to a new 7,300-square-foot-building on Landis Valley Road in 2000. So there are no doubt plenty of people who took their children to Hands-on House who are now taking their grandkids.

It's got a new exhibit called The Village, which opened this month. Per the museum's Facebook page, The Village is a "learning experience to complement our other trade and career-based exhibits ... (with prompts) to guide children and their grownups through skills like: color ID and matching; money management; addition and subtraction, telling time, mail vocabulary (and) map reading."

Camping

Lancaster County is covered in campgrounds. Many have lodging options for those who don't roll in RVs and are no longer keen to sleep in a tent. Some of those options stand out and therefore fill up fast. So it might be wise to book now.

For example, at Sun Retreats in Narvon (formerly Lake in the Wood) there's a yurt, which can accommodate six people and starts at \$250 per night. Kids can sleep downstairs or in a loft where they can stare up at stars. They must be at least 5 years old to stay in the yurt, which is attached to a private, paddle-boat-equipped dock that's primed for intergenerational fishing possibilities.

sibilities.

Those who have visited the yurt in the past may be thinking, "But that thing just bakes in the sun and doesn't have air conditioning." It didn't used to. It does now.

Uncharted Lancaster adventures

Treasure-happy grandkids might enjoy the free, self-guided adventures posted at unchartedlancaster.com. Complete an off-the-beaten-path adventure (often involving ruins) and find and keep a 3D-printed trinket. Of course, not every adventure is for everyone.

Instructions for the adventure through Bausman's Hollow in Shenk's Ferry Wildflower Preserve suggest you bring at least 30 feet of rope. Failure to do so may result in you on your backside careening down what feels like a cliff. But that adventure is rated at four Indiana Jones-esque emojis.

The Lime Kiln adventure near Conestoga is instead a two-emoji situation and is a short walk (0.6 miles to the treasure) on mostly level terrain, says Uncharted Lancaster founder Adam Zurn. The Pequea Trolley Adventure is a bit longer but still fairly level and is also rated two emojis. Zurn took a group from Willow Valley Communities on that trail, which may be best saved for warm weather given its ample creek-stomping opportunities.

Important: Cell phone service on a lot of these adventures is iffy to nonexistent. You'll want to download relevant clues ahead of time.



REBECCA LOGAN



UNCHARTED LANCASTER



SUBMITTED

Top: The yurt at Sun Retreats in Narvon.

Above: The lime kiln adventure near Conestoga involves a short walk on mostly level terrain.

Right: A new exhibit called The Village opened this month at The Hands-on House.



SUBMITTED



SUBMITTED



REBECCA LOGAN

Top: A 4-by-8-foot gingerbread replica of Winterthur's 3-acre children's garden will be on display for the holidays and will include elements like the giant bird's nest, the troll bridge, the acorn tearoom and, as shown here, the forbidden fairy ring.

Above left: Great Wolf Lodge, which opened in Perryville, Maryland, this summer, has a massive indoor waterpark and other entertainment, too.

Above right: This stainless steel sculpture called "Big Fish, School of Fish" was installed in 2019 at Concord Point Park in Havre de Grace as a tribute to the fishing history of that town located where the Susquehanna River meets Chesapeake Bay.

AN EASY DRIVE

Dose of Delaware

If you're used to driving to Longwood Gardens, you could switch things up and go just past it headed north on Route 1, then hook a right onto Route 52 toward another former DuPont abode, Winterthur Museum, Garden and Library. (Yuletide admission is \$27 for seniors and \$8 for children 3 to 12.)

Be sure to check out Winterthur's children's garden with its giant nest and fairy village vibe. And here's a holiday bonus: Last year, a gingerbread replica of Winterthur's 175-room mansion was on display for the holidays, but this year there's a gingerbread replica of that very Enchanted Garden. Eight people from Bredenbeck's Bakery in Philadelphia worked on it for weeks.

Across the road from Winterthur is what was the Delaware Museum of Natural History before a remodel and reopening last year as the Delaware Museum of Nature and Science. (Admission is \$4.50 for toddlers ages 1 and 2 and \$14.50 for everyone older than that. Cash gets you a 5% discount.) There's a dino display. Keeping things fresh are rotating special exhibits like the current Mindbender Mansion, which the museum's website describes as "incredibly engaging for all ages and generations as grandparents, parents and children learn from each other to solve the 40 brainteasers and five group activities."

Further down Route 52 and back off some side streets is The Brandywine Zoo. It's not a

big place and there aren't oodles of animals so your visit likely won't be long. But it can be an inexpensive change of pace. Seniors and children are just \$5 for most of the year. Starting Dec. 1 through March 17, it won't cost anything to walk around the zoo unless there's a special event. That's because it's too cold for many of the animals to be on display — including the zoo's star creatures, the lemurs. So unless you happen to be in the neighborhood, maybe wait until spring.

Great Wolf Lodge

This family resort company's 20th location opened over the summer in Perryville, Maryland. And that's less than 15 miles from the southern border of Lancaster County. So if you've got the dough to spend, a tolerance for big energy and the inclination to be a waterpark legend, there you go.

Perryville's Great Wolf has a massive indoor waterpark plus an entertainment center. Be sure to go online to read some of the gazillion Great Wolf Lodge advice pieces and be mindful of which package options you'd need to buy to get what.

Guests can access the water park any time after it opens on arrival day (before it's time to check into rooms) and can stay after checking out until the park closes on departure day. So the good thing is that since you no longer have to haul to the Poconos to get to a Great Wolf, you can maximize the time you're allowed with a one-night-stay — should you want to.

TRAVEL, page 8



TRAVEL TIPS

- A pre-trip consultation with a physician can uncover any issues that might arise. It is also a great time to refill prescriptions that you will need while you're away.
- Inflation has caused a sharp spike in prices, so travelers should study up on the cost of food and attractions at their destination. Baggage costs have risen significantly, so seniors traveling on a budget may want to pack less and do laundry to save money. Look into travel insurance too.
- Privately share your itinerary with friends and family, but avoid sharing it on social media, which can make you a target for criminals.

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Housing: Sharing is an option

Continued from 1

“Jim and Pat are like family,” Gabrielle says. “We share occasional meals and activities.”

With no formal agreement, the Wileys pay a monthly amount to help cover living expenses, and they take care of property tasks. The Wileys also help the Kalishes with grocery shopping and provide transportation to doctor appointments.

The two couples share care for Roo, a Redbone Coonhound, and two cats, James and Aaron.

Gabrielle Wiley’s advice for those seeking shared housing is to be selective and look for things you have in common. She chose the Kalishes, who have similar values and interests.

“For me, at age 32, and Craig, 34, shared housing is a real blessing and we love this over-100-year-old house,” she says.

The Wileys plan to buy the house next year with the older couple renting from them.

Like sisters

Ruth Dunlap was one of the first residents to move into the cooperative living house at Garden Spot Communities in 2018.

At the time, she was 73 and physically and financially unable to continue living in her Ronks home. Limited housing options led her to Garden Spot.

The former elementary school teacher worked part time at Miller’s Smorgasbord in Ronks until resigning during the pandemic.

When they first moved in to the 3,400-square-foot house, Dunlap and the two other housemates considered themselves pioneers of the shared housing adventure.

“Today, we five housemates call ourselves sisters,” Dunlap says.

Over the years, she’s seen a few people move in and out of the house, but for the past three, it’s remained the same five women, ages 75 to 84.

Steve Lindsey, Garden Spot Communities CEO, says the cooperative living house offers an affordable co-living option for older adults with no need for government subsidies.

Residents must be 62 or older, below the designated

poverty level set by Garden Spot Communities, able to care for themselves, functioning well in a community setting and pass criminal background reference and credit checks. Rent is 30% of monthly income. The rent covers household expenses. The housemates pay for their food.

With the success of the first house, Garden Spot plans to build a second one expected to be ready by early summer 2024.

“We used a student team from Kansas State University, Manhattan, Kansas, to do a study to evaluate the flow of the original house and made a few redesign changes for the second house,” Lindsey says.

Like the first house, the second one will be built with volunteer labor and contributions from businesses, churches, civic organizations, school and college students.

The new house already has an approved waiting list of prospective residents who applied and were referred through county social service organizations.

Cooperative living does not require homeownership in a neighborhood setting. It’s more like a modern-day rooming house. Each person has their own bedroom and bath, shares a spacious combined kitchen, dining and living room area plus a loft and den with additional restrooms. There’s a two-car garage which residents take turns using.

Sometimes residents enjoy meals and activities together. Amenities at Garden Spot Village are available, too. Dunlap takes a wellness class and participates in the art guild.

“Best part of living here is it’s my home,” Dunlap says.

Esther Courtney moved into the household in late 2018 and, at 75, is the youngest member.

A widow since 2012, Courtney says she read an article about the house in LNP in 2018 and thought it sounded like the perfect place for her. The timing was right, and that same year she was accepted as a house resident at the age of 69.

Driving to her job in the laundry at Brethren Village Retirement Community in Lititz was an adjustment, but “doable,” Courtney

says. She retired a year later and now really enjoys volunteering in the laundry at Garden Spot Village.

“Cooperative living is exactly what it is here and the women I live with are like family,” Courtney says. “It’s so nice not to come home to an empty house.”

Age-friendly

The Lancaster Downtowners, Landis Communities and Lancaster Mayor Danene Sorace were instrumental in Lancaster earning the Age-Friendly City designation in 2018.

At the 2023 Lancaster Age-Friendly Summit held in October, Margo Muchinsky, an aging service specialist with Pennsylvania’s Department of Aging, gave a presentation on the state’s Shared Housing and Resource Exchange (SHARE). The program matches homeowners with homeseekers who are looking for housing in exchange for rent, help around the house or a combination of both. SHARE participants must be at least 18, and one of the individuals in the match must be 60 or older.

SHARE began as a pilot program in 2017 in Pike, Monroe and Wayne counties, and has since been implemented in Carbon, Crawford, Union, Snyder, Lackawanna, Northumberland, Bucks, Montgomery and Philadelphia counties.

“The goal of the Age-Friendly Lancaster Summit was to raise awareness about a variety of options to increase housing aligned with the city’s new comprehensive plan,” says Ressler, of Lancaster Downtowners.

She is not aware of when the state might initiate the SHARE program in Lancaster County.

“At least once a month members and non-members contact us looking for a shared housing arrangement,” Ressler says.

Although the organization doesn’t provide housing, it can refer people to organizations that can help.

“We’ve been Downtowner members for years and appreciate the services and education they provide,” Jim Kalish says.

For more information about the Lancaster Downtowners, visit lancasterdowntowners.org.



GETTY IMAGES

These home remodels can assist with aging in place

MEAGHAN HUNT
BANKRATE.COM

As they get older, many — even most — Americans prefer to remain in their own homes as long as they can, or “age in place.” But to do that, many will need to make their residences safer and easier to navigate by making home modifications.

Home modification is the official term (taken from the Americans with Disabilities Act) for renovations and remodels geared toward the aged or the impaired. It means physically changing your home, removing potential hazards and making it more accessible, so you can continue living in it independently. Examples include anything from installing a shower bench to an entire ground-floor primary suite, so you don’t have to walk up and down stairs.

Home modifications can be expensive, typically ranging from \$3,000 to \$15,000, with the average spend nationally being \$9,500, according to Fixr, the cost-quoting site that connects home remodelers with licensed service professionals. But it can be a worthwhile investment, especially if the only other option is moving.

Here’s what you need to know — for yourself or for loved ones — about making the right kinds of home modifications for aging in place.

Types of home modifications

The best aging-in-place home modifications align with “universal design,” an architectural term for fea-

tures that are easy for all to use and adaptable as needs dictate. This includes additions and changes to the exterior and interior of a home.

Simple home modifications

These can often be DIY jobs.

- Adding easy-grip knobs and pulls, swapping knobs for levers.
- Installing adjustable handheld shower heads.
- Rearranging furniture for better passage.
- Removal of trip hazards such as carpeting or floor saddles.
- Installing mats and non-slip floor coverings.

More complex home modifications

Most of these probably would need a professional contractor, especially if you want them done correctly and up to code.

- Installing handrails.
- Adding automatic lighting outdoors.
- Installing automatic push-button doors.
- Smoothing out flooring.
- Installing doorway ramps.

Home modifications by room

- **Bathroom:** Grab bars and railing, non-slip flooring, curbless shower, roll-in tub, shower bench.
- **Kitchen:** Higher countertops, lever or touchless faucets, cabinet pull-out shelves.
- **Bedroom:** Bed lower to the ground, non-slip floor, walk-in closets, motion-ac-

tivated lights.

— **Outside the house:** ramps, porch or stair lifts, automatic push button doors.

— **Throughout the house:** well-lit and wider hallways and doorways, first-level primary suite, elevators or chair lifts, “smart” window shades/thermostats/lighting, simpler windows.

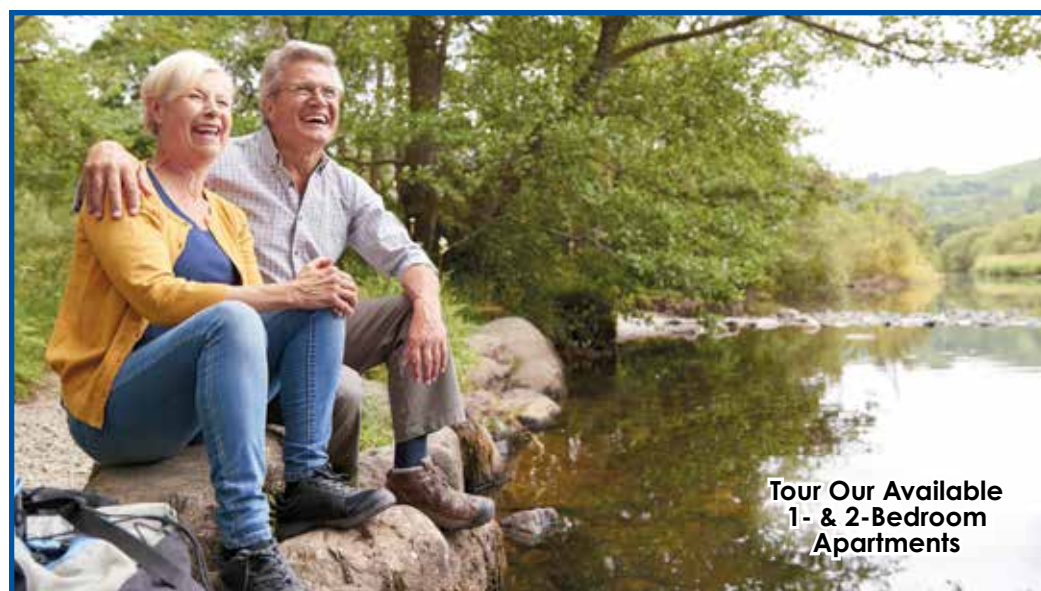
Home modification costs

Obviously, the costs of aging in place can range greatly, depending on the types of modifications you need to make: as little as \$20 for a motion-sensor light, as much as \$20,000 to raise a kitchen counter. While Fixr cites an average range of \$3,000 to \$15,000, you can end up spending as much as \$50,000 or more if you want to remodel your entire home or make significant structural changes to it.

Here are some costs for several of the most common types of aging-in-place modifications, according to Fixr:

- Grab bars: \$90 to \$300.
- Open shelves: \$400 to \$600.
- Wider doors: \$300 to \$2,500.
- Wider hallways (without structural changes): \$800 to \$1,400.
- Ramps: \$1,400 to \$3,000.
- Curbless shower: \$2,500 to \$9,000.
- Walk-in tub: \$3,000 to \$25,000.
- Stairlift: \$4,000 to \$8,000.

HOME, page 7



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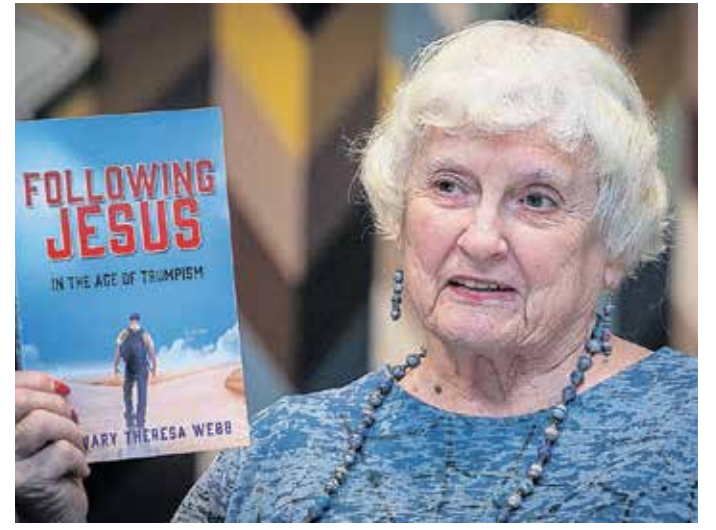
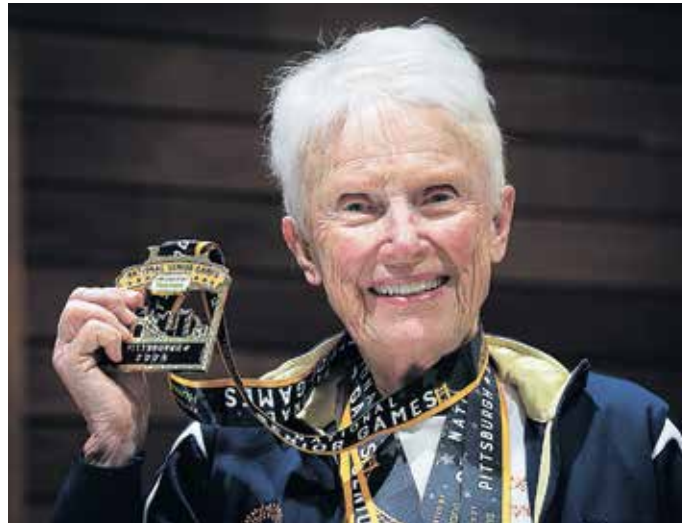
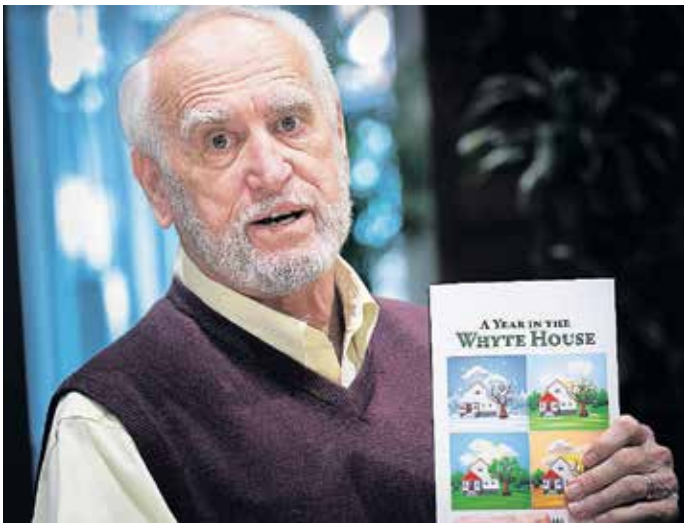


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BLAINE SHAHAN | STAFF PHOTOGRAPHER PHOTOS

From left, Armand Weller with his debut novel, "A Year at the Whyte House," Janet Rushmere with a medal from the National Senior Games, and Mary Theresa Webb with her latest book.

Retire: Meet 5 local seniors who thrive on tackling new endeavors

Continued from 1
Monitor on Psychology magazine.

In addition, studies across the United States show that many people treat older citizens as friendly but somewhat incompetent, views that can lead to discrimination, according to ScienceDirect.com, a database for scientific, technical and medical research.

That bias often comes from misconceptions. For instance, older adults may be more susceptible to dementia and show slower response times on tasks than their younger counterparts, Weir notes. However, research shows that senior citizens often experience more creativity and express greater happiness than those decades younger.

In addition, one 2022 study showed that older adults could focus their attention and ignore distractions better than those in middle age.

Changing perceptions

Webb says she has experienced bias in the way people treat her. The author and missionary has traveled extensively in Eastern Eu-

rope, Central America and East Africa, training mental health teams to practice in their own countries.

"I don't think we get as much respect in the United States as (elderly people) do in other countries," she says. She's trying to change that perception.

"If you don't keep up with the future, you're living in the past," says Webb, who just modified and re-released her 2019 book, "Following Jesus In the Age of Trumpism." The author seeks to invalidate Christian nationalism through the book.

"One of the reasons I just published my latest book is to bring forward the dangers" of Christian nationalism, the former missionary explains. "If you look at the church intertwined with government, that's not how this country was founded."

Webb has also written three other nonfiction titles, two historical fiction books and numerous magazine articles, such as "Current Issues for Russian Addictions Counselors" and "Alcoholism Among Slavic Peoples" in Counselor Magazine.

"My philosophy is that you contribute as much as

you can until you can't do it anymore," she says.

Webb also has taught at Penn State and Mercer Community College in New Jersey, taught secondary school and worked as a counselor.

Webb says she continually has adapted to changing times. For instance, she now appears on podcasts to promote her latest work. "It's the wave of the future," she notes. "If you're an author, you have to appear on podcasts."

'Life Under The Willow Tree'

One of those broadcasts took place in a recently created studio at Willow Valley Communities. Ray Loewe, 81, and Dale Johnson, 71, are part of a team that put together the studio and produces weekly episodes.

"We wanted to capture stories," says Loewe, who retired from a financial advisory career. "We created a studio." The team has produced more than 80 podcasts in two years.

While Loewe works in front of the camera, Johnson likes to tinker with audio files and technology. "I love something that gets me

out of bed in the morning," says Johnson, who once taught geography at Towson University in Maryland and served as a natural resources specialist for Baltimore County.

Johnson also recently taught a film class for Quest for Learning in Lancaster and volunteers with Life-cycles, a Christian-centered nonprofit that mentors teens through bike rides.

"You're always learning something," Johnson said of his post-retirement life.

Breaking records

Janet Rushmere has always liked the water. Her father, a swim coach at the University of Delaware, introduced Rushmere and her brother to the sport when they were children. The 90-year-old has barely slowed down. She won six gold medals and broke three records at the National Senior Games in Pittsburgh in July.

Rushmere swims "because it makes me feel so good," she says. "You have to stay active" as you age, the athlete reasons.

Her practice sessions paid off. Rushmere broke records in the 50-yard freestyle and

the 50- and 100-yard backstroke. She also won medals in relay races.

NBC's Sunday "Today" Show with Willie Geist recognized Rushmere on July 30 by showing a photo of her wearing her six medals.

First stab at fiction

Armand Weller, another Willow Valley Communities resident, just published his first novel — at age 84.

"It just seemed like the right time to do it," says Weller, who spent more than 50 years in the ministry. "I had this sort of creative urge."

"A Year in the Whyte House" follows pastor Jack Whyte, wife Connie and their five children as they handle daily living near a Pennsylvania church.

The author said about one-third of the novel comes from personal experience, another third from input from other pastors. The final third comes from Weller's "busy brain."

The former pastor has already written nonfiction, such as Bible studies, articles and books, including "The Jesus Method" and "Spiritual Lessons From The Body." He says he tried

retirement — for about two weeks.

"I was going crazy," Weller recalls. "I wanted to do stuff."

The octogenarian started working as a model in his late 70s, when he volunteered for a photo shoot. Other older adults, who are paid models, advised that he could sign with an agency.

The future

All five say they have no intention of slowing down their activities.

Weller already has started a sequel to "A Year in the Whyte House." Loewe and Johnson have plans for a broadcast project that would allow seniors to record memories for future generations. Rushmere will continue to swim.

"You have to keep going," she says.

And while Webb has cut back on international travel these days, she will still write and offer counseling advice to anyone who asks for help. "I might as well contribute while I can," she says.

"What do you want to do? Loewe asks. "Wait until you die? Life is more fun when you're active."



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Online piano class strikes chord with students

KARYL CARMIGNANI
FOR LNP | LANCASTERONLINE

On a curvy, tree-lined street in East Hempfield Township, Linda Rasmuson teaches online group piano lessons from her private studio.

Students text or email their musical homework to her, and the class meets on Zoom to observe and listen to each other's work. Rasmuson perches at her piano, holding a pencil with the sheet music in front of her, listening to her student's work intently. As the student's piece plays, she makes quick notes on the sheet music for the critique — she and the students share the positives and the areas for improvement.

Her mobile phone and iPad relay the music to the group; her YouTube Channel provides additional recorded instruction and support to students.

"We talk about everything — wrist position, pinkie placement, tempo — and I can stop the video to critique," says Rasmuson of her Zoom classes.



KARYL CARMIGNANI

Linda Rasmuson holds a weekly Zoom meeting with her piano students from her East Hempfield Township home.

Tuning in to technology

Rasmuson's students come from far and near — a professor in Pittsburgh missed a session, but asked that her piano piece be critiqued by the group and requested the class recording be sent to her. That level of convenience and technology makes Rasmuson's classes appealing — and far reaching. Rasmuson, a master teacher, says she has had students from all over the country.

Before the COVID-19 pandemic, Rasmuson was an independent contractor in a music store, teaching in-person classes in Lancaster.

But once people were on lockdown, she realized she needed to change her business model. She says that a couple of her students were in the information technology field, and they helped show her the ropes to communicate effectively with students over Zoom.

Rasmuson learned how to create a channel on YouTube, where she could post tutorials and the pieces she is going to teach. Students get a passcode to access the material.

Rasmuson says she loves teaching in the classroom, but "it's amazing to me how

it's worked out" using technology to help her students.

"COVID opened up another world for me," she says.

The science of play

Learning to play piano — even later in life — can have tangible positive effects both mentally and physically. According to a Johns Hopkins Medicine blog post, learning piano improves memory and problem-solving abilities along with mood and quality of life. BrainFacts.org notes that playing a musical instrument engages every single area of the brain

simultaneously especially visual, auditory and motor areas. Playing music can actually alter a person's brain structure, like shoring up that massive bundle of nerve fibers called the corpus callosum that connects the right and left hemispheres. It may also improve neurogenesis — the formation of new neurons — which is linked to improved learning and memory. Learning and mastering a musical piece is also personally rewarding.

"Sometimes I'm shocked at what I'm doing on this piano," says Cindy Elliott, a retired nurse who has been a student of Rasmuson for five years.

Though she has a back-

ground in singing, when she started piano, she couldn't read notes. Now she can.

Elliott says that since learning piano, she has a "deeper appreciation for the music I've been singing." Even her dog, Melody, enjoys her playing now. "She used to howl, but now she likes it," she says.

This chord, not discord

Some of her online students have trouble leaving the house for various health reasons — illness or mobility issues — and are happy to learn piano this way, Rasmuson says. Often the students form friendships

and camaraderie, she says. Her students stick with the classes over time — one student has been with her for a decade, another since 2017. Some even attend class while on vacation.

Rasmuson says piano playing is a great way to keep the gray matter engaged.

"Playing piano is mindful meditation and takes you away from your problems," she says.

Some of her students gather in person for social reasons like holiday parties and public piano playing. She says the holiday parties are a lot of fun, as her students play the carols they've learned together in class.

Shawn Moore, a retired power plant worker, says he needed something to fill the void after retirement and learning to play piano was on his bucket list. Initially, he rented a keyboard for the class but after 18 months, he decided to buy it.

"When COVID hit, this program allowed me to stay connected," he says. "We were isolated but could still see each other (on Zoom) and stay connected."

Moore has osteoarthritis and knows he has to keep moving. Playing piano keeps his fingers limber. He says that timing is still hard for him, but that now he can read music. He says it's easier to learn a melody that he likes, and that he is more apt to practice knowing he has to create a video for the class.

"I'm not sure if private lessons would have gotten me here," he adds. "The connection with a group class was the right thing to do."

"Everybody comes from a different environment and background, but music is a universal language," adds Cindy Elliott.

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Home: What you should know about aging-in-place modifications

Continued from 4
Are home modifications tax deductible?

Some home modifications may qualify as medical expenses, and so be eligible for a deduction on your income tax return (you'd have to itemize deductions). A home modification may be tax-deductible as a medical expense if it is made to accommodate the disabilities, preferably documented by a physician or other health care provider, of someone who lives in the home, according to the IRS.

What counts as a home modification for tax purposes?

As the IRS outlines, capital expenditures for installing special medical equipment or making reasonable home alterations to accommodate health or medical issues can be fully tax-deductible, as long as they don't add to the property value.

Permanent home improvements that do increase the value of your property may still be partially deductible as a medical expense — the cost of the improvement minus the increase in the property value is the amount that can be considered.

Modifications and home value

Speaking of increasing property value: Like home improvements, home modifications can increase the functionality of the home and the quality of life for those residing there. Whether they increase its worth is another story.

Sometimes a home modification overlaps with a fashionable home renovation: Lots of homeowners



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Some aging-in-place modifications can also increase the value of your home, especially if they are stylish renovations that are popular with homeowners in general, like luxurious curbless showers.

are swapping bathtubs for super-sized, curbless showers, going in for remote-controlled window shades or installing smart security systems these days. But in many cases, the changes may not enhance property value if the alterations aren't permanent — or if they mean the new homeowners will have to make significant alterations when they move in.

Overall, aging-in-place remodels can positively impact (or at least maintain) home value if the modifications involve state-of-the-art tech and/or look stylish — versus giving off an institutional or medical vibe. Rather than scream "earmarked for the elderly," they should appeal to all ages. And of course, they should be, and look, well-done.

"As our survey data indicates, a cross-section of the

population lacks sufficient funding for retirement," says Mark Hamrick, senior economic analyst and Washington bureau chief for Bankrate. "The reality is that assisted living or a retirement community, depending on the level of care provided, if any, can be quite expensive."

And these costs are ongoing — as opposed to the one-time expense of home modifications.

"The housing component of affordability is just one to be balanced along with caregiving, and the cost of health care, among others," Hamrick adds.

How to pay for home modifications

There are a number of ways to pay for home modifications. You may choose to borrow against the equity you've built in the property,

or you could choose another sort of financing.

— **Home equity line of credit:** If you own a good portion of your home outright (as opposed to owing a lot on a mortgage), you can use it to establish a home equity line of credit (HELOC). HELOC interest rates tend to be lower than those of unsecured personal loans, since your home is collateral for the loan, and you can draw funds from it on an as-needed basis.

— **Home equity loan:** A home equity loan also consists of funds borrowed against the equity you've built in your home, only they're released in a lump sum, which you repay in installments. Like HELOCs, home equity loans tend to have relatively lower interest rates because your home backs the debt. With both a

home equity loan and a HELOC, you can deduct the interest on up to \$750,000 of the loan if the funds are used to "substantially improve" your home, according to the IRS.

— **Personal loan:** Best for those with good credit, a home improvement loan — a type of personal loan — from a bank, credit union or online or peer-to-peer lender generally doesn't require a lien to be placed on the home.

— **Reverse mortgage:** If you're 62 or older and own your home outright (mortgage paid off), you may be eligible for a reverse mortgage, which converts a portion of your equity to cash while allowing you to continue living in the home. You don't make monthly repayments; the debt's due only when you sell or permanently vacate the home.

— **State housing finance agency loans:** State agencies often offer financial assistance for seniors, as do nonprofit organizations such as Rebuilding Together. There are also funds that may be available through the Older Americans Act, distributed by Area Agencies on Aging (AAA). Often, there are income-limit requirements. Check for an HFA in your area to learn your options.

When to make home modifications?

Getting older is a process, so it's likely you'll need to adapt your home more than once as your needs change. You can make changes gradually or all at once, if finances allow. Sometimes

it's more cost-effective to add aging-in-place home modifications as part of other planned renovations, such as building an addition or remodeling a kitchen.

Keep in mind that as technology evolves, you may identify and invest in assistive tools in the future that haven't even hit the market yet.

Bottom line

Making modifications and other accessibility upgrades to a home can help seniors and retirees age in place more comfortably and safely. They can also boost property value when done professionally in conjunction with general renovation projects.

Admittedly, aging-in-place remodels can get expensive, a valid concern for those on or near to fixed retirement incomes. But there are various financing options, including ones that tap the homeowners' equity — something that seniors and retirees often have in abundance.

Also, "what not everyone considers is that you can save money by doing the right home modifications," says DeDe Jones, a certified financial planner and managing director of Innovative Financial in Lakewood, Colorado. "The longer you can safely live in your home, the less you will need to pay for assisted living care, something that is not cheap."



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Travel: Trips for grandparents, grandkids include parks, historic sites

Continued from 3
Havre de Grace

A more budget-friendly destination in that part of Maryland is Havre de Grace, which sits where the Susquehanna River basically becomes the Chesapeake Bay. The town has a long promenade — a boardwalk without shops — allowing for some bayside energy burning. (See a webcam view here: webcamtaxi.com/en-usa/maryland/havre-de-grace.)

On one side of the promenade (and up some steep steps) is a sweet playground with location-specific equipment like a fake lighthouse. The town's actual lighthouse is on the other side of the promenade. Sometimes that's open to climb, but it's not advisable for small children. Accessible from the promenade are Havre de Grace's Decoy Museum and Maritime Museum. The latter is \$10 per family (max two adults for that rate) with displays ranging from oyster boats to the museum's newest exhibit — an Underground Railroad display that references locations all the way up the Susquehanna to Wrightsville. An indoor sandbox might keep kids busy while you read displays.

Now, about the drive. If you head through Port Deposit you can go west toward Havre de Grace and cross the Susquehanna via the Hatem Memorial Bridge on Route 40 without paying a toll. You'd have to pay to cross that same bridge on the return, though. So consider a slightly longer route home through Darlington and over the Conowingo Dam.



REBECCA LOGAN

The Concord Point lighthouse in Havre de Grace, Maryland.

LOGGING SOME MILES

Direct flight destinations

No doubt one of the easier airports to fly from is Harrisburg International Airport. And the 17 cities it services nonstop may be a low-stress, nonlayover way to fly with the grandbabies. Many of those destinations are in Florida. Airport spokesman Scott Miller says he sees plenty of grandparents headed for vacation homes down there. But you could always pick another nonstop destination like, say, Chicago. Find a list of kid-friendly things to do in that city at choosechicago.com/articles/families/30-kid-friendly-things-to-do-in-chicago. Among them is The Museum of Science and Industry, where visitors can do things like climb on a World War II submarine and manipulate a 40-foot indoor tornado.

National parks

This one's especially for grandparents of students currently in the fourth grade. If you've been thinking about hitting a national park or two, now might be the time.

Check out the website everykidoutdoors.gov. It's got instructions for how fourth graders can get a pass that will allow them — and any other passengers who are with them in a private, noncommercial vehicle — to get into as many national parks as they'd like for free, from Sept. 1 through Aug. 31 of their fourth-grade year. You'll find tips for visiting parks with children at nps.gov/kids.

Huntsville, Alabama ... or a bunch of other places

"If you have an aspiring astronaut or kids who love science, Huntsville, also known as The Rocket City and the home of the U.S. Space & Rocket Center, should be the start of your next family vacation," wrote Southern Living magazine this year in a piece called "The Best Places to Travel With Your Grandchildren."

Many lists like that exist online if you're looking for more inspiration. But since warm weather seems particularly appealing right now, here are the other cities Southern Living selected: Atlanta; Branson, Missouri; Destin, Florida; Pigeon Forge, Tennessee; Asheville, North Carolina; Orange Beach, Alabama; Williamsburg, Virginia; Galveston, Texas; Helen, Georgia; Nashville, Tenn.; Washington, D.C.; Orlando, Florida; San Antonio, Texas; and St. Louis, Missouri.



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MUSEUM OF SCIENCE AND INDUSTRY

Top: If your grandchild is a fourth grader, you can visit Yellowstone National Park, or any other national park in the country, for free.

Above left: The U.S. Space and Rocket Center is one reason Huntsville, Alabama, made Southern Living magazine's recent list of top places to visit with grandchildren.

Above right: Want to control this 40-foot-tornado with the grandchildren? It's at the Museum of Science and Industry in Chicago, a direct flight from Harrisburg International Airport.



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