

NEWS RELEASE

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Falls Greatest Threat to Seniors Wishing to Stay in Their Homes and Remain Independent

Wyomissing Hills, PA—Falls in the home and elsewhere are one of the greatest threats to seniors' independence, reports a retired maintenance supervisor and engineer working as a provider for Seniors Helping Seniors® In-Home Services, a national franchise system that matches seniors who need services (receivers) with those who offer them (providers).

Today, Seniors Helping Seniors has several master license holders and numerous franchise territories in Pennsylvania, Ohio, New York, New Jersey, Delaware, Connecticut, Massachusetts, Rhode Island, Virginia, Maryland, the District of Columbia, North Carolina, Georgia, Florida, Michigan, California and other states.

George Ferrero, Bernville, Pa., a mechanical engineer who worked for more than a dozen years for a major Pennsylvania senior care facility, said, "In my experience, falls brought the biggest setbacks to seniors because they usually caused serious injury, for example a broken hip. Seniors must do everything they can to assure that their homes and living spaces are fall-proof."

He offered recommendations. "First, obviously a ranch home is the best choice. It's one-floor living that eliminates the danger from falling on stairs and makes it much easy to move around. Steps present more problems as you get older.

"Throw rugs are really a hazard for seniors because they are easy to slip on. I suggest seniors have only hardwood floors or wall-to-wall carpeting in their home. This is especially critical if they use a walker or walk with a cane," Ferrero said.

Ferrero, who was responsible for overseeing the construction or remodeling of cottages and dormitories to make them compatible for seniors, has worked as a provider for Seniors Helping Seniors.

He also advised seniors to avoid using step stools and stepladders in the home, especially if they have problems with balance or walking. "These are other major

causes of falls in the home and elsewhere. Let someone else change a lightbulb or retrieve something from a high shelf.”

Finally, Ferrero said homes for seniors should be equipped with handrails, especially in the bathroom where they can make it much easier to get in and out of a tub or shower, or on and off a toilet. These also go a long way in preventing falls.

Founded in 1998, Seniors Helping Seniors began as a non-profit that grew to include more than 250 providers serving 600 clients. This success led founders Philip and Kiran Yocom to establish the for-profit Seniors Helping Seniors franchise network.

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“Thanks to people like George, we have had great success with our center in Berks County. We want to share that success with others, especially practical information and cost-effective ways that helps remain independent to continue contributing to the world,” said Kiran Yocom.

Seniors Helping Seniors provides a variety of help including companion care, transportation to doctors and healthcare facilities, around-the-clock in-home care, basic handyman services, lawn and garden work, food shopping, etc.

Philip Yocom said, “What began as a heartfelt mission to fill a need that was not being served by our local community is now being recognized as a prime business opportunity being fueled by the fastest growing demographic in our society.”

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Seniors Living on Their Own Need To Be Very Diligent About Finances

Wyomissing Hills, PA—Paying attention to the financial details is critical to seniors who want to stay in their homes to remain independent reports a retired insurance and banking manager working as a provider for Seniors Helping Seniors® In-Home Services, a national franchise system that matches seniors who need services (receivers) with those who offer them (providers).

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Charles Campbell, Douglassville, Pa., said it's always about paying the bills. "Trying to stay independent can be difficult. It's sort of a juggling act to stay in your own home. Naturally, taking care of living expenses is part of it. If someone gets to the point where he or she is forgetting or overlooking bills, they need to have someone do it for them. That can be a family member or a special service like Seniors Helping Seniors."

Campbell said you don't always have to be in perfect health to live independently. "One of the clients I work with had a stroke about three years ago. He is on public assistance, but is able to live in his own home with outside help from organizations such as Seniors Helping Seniors. Another client, who lost her husband five years ago, is blind and is able to live independently in her home."

Spending wisely is all-important, Campbell said. "You have to learn to live within a budget and stick to it. There are many things one can do that don't cost a lot or anything at all. Taking walks, exercising, spending time reminiscing with other seniors or participating in local senior groups costs virtually nothing."

Seniors also have to be very diligent about financial cons and scam artists. "For example, I don't respond to any mail solicitations about finances. I initiate all my contacts and rely on friends for investments and other money matters. I also do not provide any personal information in response to e-mails I receive, especially my Social Security number. However, the Internet can be an excellent source of financial information and seniors should learn to use it. Numerous groups and agencies offer free computer training.

"I strongly recommend that seniors learn as much as they can about investing and managing money. If a spouse has died, and he or she took care of everything, the survivor needs to learn how to handle his or her own money as

soon as possible. Or at least understand the basics. You just can't be financially ignorant," Campbell said.

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Staying Fit Is All-Important to Seniors Who Want to Stay Strong and Independent

Wyomissing Hills, PA—Physical fitness is all-important to seniors who want to stay strong and continue living independently, reports a fitness consultant and trainer who sometimes works with clients of Seniors Helping Seniors® In-Home

Services, a national franchise system that matches seniors who need services (receivers) with those who offer them (providers).

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Carol Triest, Oley, Pa., who specializes in working with seniors on fitness, said staying healthy and well is essential as we grow older. “There are many benefits—increased strength, increased range of movement, agility, balance and improved coordination,” said Triest.

“Working out and exercising also improves one’s functional capabilities and overall fitness level. Equally important, exercising enhances one’s sense of well being and has been shown to combat depression. Participating in group activities also provides a new social atmosphere.”

She said there are a variety of ways seniors can get physical. Walking with a “buddy,” participating in group exercise classes (Senior Pace or Silver Sneakers), dancing and playing golf are all excellent options.

“Most insurance companies offer a wellness program and may pay all or part of membership dues for a fitness club since studies have shown that improving one’s physical fitness decreases susceptibility to illness. However, I strongly recommend that any senior consult his or her doctor before beginning any physical activity, especially something strenuous,” Triest said.

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Seniors Helping Seniors Provider Offers Helpful Home Hints for Better Living

Wyomissing Hills, PA—Living on one floor and trying to have everything at one’s “fingertips” is a major advantage for older Americans who want to stay in their homes to remain independent advises a registered nurse working as a provider for Seniors Helping Seniors® In-Home Services, a national franchise system that matches seniors who need services (receivers) with those who offer them (providers).

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Marianne Gawel, Temple, Pa., a career nurse who has worked for Seniors Helping Seniors for eight years, also recommended that if someone is in a wheelchair, they should try to have as much as they can at eye level, especially appliances. “Since many seniors have problems with arthritis, they should use large-handled utensils, for example. They are easy to grip. They can also get special tools for opening cans and jars.”

Good hygiene is critical inside and outside the home. “As we get older, we’re more vulnerable. It’s a good idea to wash our hands frequently, especially during flu season. We should keep our distance from people who are sick, especially

when they cough and sneeze. It's a good idea to carry a hand sanitizer and/or bacteria wipes," she said.

Gawal stressed the importance of wearing rubber gloves in the home to do any cleaning or disposing of medical waste and other trash. "It's easy to do and it goes a long way toward reducing the risk of getting sick.

"I also advise my Seniors Helping Seniors clients to open windows to get fresh air into their living spaces. Sunshine kills a lot of germs. A lot of older people withdraw and isolate themselves and live behind closed doors," she said.

Gawal said outliving spouses and friends and not being able to get around as much can be especially devastating. "Seniors have to stay connected. There's adult day care, social services and senior centers they can be part of. Seniors Helping Seniors offers companion care.

"Staying active is critical. Seniors should routinely do range of motion exercises if they're able. Walks are wonderful. Even exercise videos can be a great boost," Gawal said.

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Seniors Should Use Real Estate Agents Qualified To Understand Their Unique Needs to Downsize

Wyomissing Hills, PA—Seniors looking to downsize their homes should work with a realtor who has experience in working with seniors and who understands their unique needs, reports a licensed associate real estate broker who sometimes works with clients of Seniors Helping Seniors® In-Home Services, a national franchise system that matches seniors who need services (receivers) with those who offer them (providers).

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Carol M. Stanton GRI, CRS, a senior associate and broker appraiser with Coldwell Banker Landis Homesales Services, Wyomissing, Pa., said the Seniors Advantage Real Estate Council has a special designation for such realtors—Seniors Real Estate Specialist (SRES). “Realtors with that designation have the knowledge and expertise necessary to counsel seniors and offer them a variety of informed options when making housing decisions.”

Stanton, a full-time and award-winning real estate agent, appraiser and educator since 1985, also said that one-floor living or a first-floor bedroom and bathroom are important considerations for seniors moving into a smaller home. Such a floor plan eliminates the dangers and inconveniences that stairs often present to seniors.

“I strongly recommend that seniors require a home inspection with any home they buy. A certified inspector will prepare a complete report on all aspects of the property. An inspection should uncover any problems that can be addressed in the agreement of sale,” she stressed.

What do seniors look for in a home?

“The most popular features are central air, lever handle doorknobs, a full bath on the entry level and an attached garage. Seniors want homes that promote safety and a sense of security with strategically placed street lights and a home security system,” she continued.

“Convenience is another consideration for senior home buyers who prefer a community close to shopping centers, churches, hospitals and doctors offices,” Stanton added.

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Seniors Need to Stay on Top of Taxes To Maximize Savings and Avoid Penalties

Wyomissing Hills, PA—Seniors living independently need to stay on top of their taxes to maximize savings and avoid penalties, reports a veteran tax preparer and presenter to providers who serve the clients of Seniors Helping Seniors® In-Home Services, a national franchise system that matches seniors who need services (receivers) with those who offer them (providers).

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Karl E. Greenwich Jr., Sinking Spring, Pa., who has worked with seniors and other clients for more than 22 years, said that retirees generally face less tax issues than when they were working, but problems can still occur.

“For example, retirees may take a part time job to supplement Social Security benefits. The income from that job could be enough to raise their tax bill on April 15. If they haven’t had enough withheld from that part-time income, they could face a much higher than expected tax bill,” said Greenwich. “By having enough withheld, they can avoid that.”

Seniors are much less likely to have itemized deductions, especially if they no longer have mortgage payments. “However, in some cases seniors may have high medical bills and combined with property taxes and charitable donations, they may be able to itemize,” he noted.

“Certain seniors may not have to file a tax return if their income is below \$18,400 for a married couple and \$9,200 for a single senior. That can be a relief,” he continued. “Also, many people think that Social Security benefits are not taxable. Sometimes they can be taxed if the benefits and other income together exceed a certain amount.”

Seniors with a lot of investment income may face different issues. “In some instances, you may need to pay estimated taxes four times a year—April 15, June 15, Sept. 15 and Jan. 15. Estimated taxes must be paid each quarter and the total payments must cover at least 90 percent of your taxes due. If you don’t pay those taxes each quarter, or pay in a sufficient amount, you could be subject to penalties,” Greenwich said.

Tax issues can be confusing depending on the circumstances, so Greenwich said that seniors might want to seek outside help. "However, you need to find an experienced tax preparer who is honest and competent. Ask for references and fees up front. Check on their membership in professional organizations such as the National Association of Tax Preparers (NATP).

"In some instances, senior tax issues may be complicated enough to warrant working with a CPA or an investment advisor. Tax preparers are not licensed to give investment advice," Greenwich said.

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