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Photo provided by John Reagan

Daily Edition
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From left: Melissa Davis (daughter), Patty Randall Davis, Kelli Davis (daughter), Brian Randall (brother), Bradley Davis (grandson). Patty and Brian were born and raised in Cortland; Melissa and Kelli were born in Ithaca but now all reside in Columbus, Ohio.

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At 94, she still works 6 days a week

By Stephanie Farr
Philly.com (TNS)

Meet Wynnifred Franklin, 94, a great-grandmother who's worked in the bakery of the Giant supermarket in Audubon, Montgomery County, Pa., since 1996.

For three years, Wynnifred Franklin enjoyed retirement. But it got old, quick. And she didn't.

So at the age of 72 — armed with a resume that included a job at RCA during World War II — she went to a hiring fair for a new Giant supermarket that was opening in Audubon in 1996.

"It took, perhaps, a little bit of being brave," she said, of applying for a job in her 70s at the Montgomery County store.

But Franklin's bravery paid off and she was hired as a bakery associate, working on her feet from 6 to 9 a.m. up to six days a week — a job she still works today at the age of 94.

"This changed my life," she said. "Now I'm part of a team that makes something happen."

While Franklin may be the only member of the bakery team to use expressions like "Bullfeathers!" and "Oh my stars!" she easily fits in with her wry sense of humor and strong work ethic.

"She gets along with everybody. Everybody calls her Grandmom," said Anna Inzone, bakery manager. "A lot of people are proud of her because they don't think of anybody working at 94."

Franklin, who grew up in Haddonfield, graduated from high school in 1942 and went on to work in the purchasing and accounting departments of RCA Camden during World War II.

She married Charles Benjamin Franklin in 1949. She has five children, two grandchildren, and two great-grandchildren.

For about 20 years, Franklin was a stay-at-home mom. When her youngest was well into school she took a job with Valley Forge Information Services, answering calls and questions from across the country in the pre-internet era.

She then went to work for Transicoil, where she made motors for nearly 20 years before retiring in 1993.

By that time, her husband had passed, having died of an aneurysm in 1984, but she'd become close with her neighbor and they kept each other company.

But when the neighbor died, she decided to rejoin the workforce to keep herself busy.

And keep busy she does.

On workdays, Franklin wakes up at 3:30 a.m., showers, and has a bowl of cereal before jumping on her computer and playing brain games like Bookworm, Text Twist 2, and Klondike.

"It wakes me up," Franklin said. "I play games that I have to make decisions."

At 5:30 a.m., her son drives her to work, where the rolls — which are baked from 11 p.m. to 6 a.m. — are just starting to cool. The smells of artisan cheese bread, rosemary bread, and sometimes cookies fill the bakery.

"When they come out of the oven it's just obscene," Franklin said. "They smell wonderful."

Franklin individually bags the rolls — at least 250 a day — twist-ties them, labels them, and sometimes puts them through an industrial slicer. She's also charged with boxing muffins and sticky buns.

And she does it all at the speed of someone a quarter of her age. Franklin attributes her youthful vigor to her sincere interest in others.

"Being a people person is part of it," she said. "They encourage me, just being there. Even the ones that are a pain will very often help you because you have to find out what makes them tick."

When Franklin's shift is up, sometimes she'll do a little shopping at the store, and she often takes home a loaf of the bakery's olive bread, which she heats for 10 minutes at 350 degrees.

"Then I walk around like I made it from scratch," she said.

Afterward, she'll play more brain games on the computer and she's usually in bed by 7 p.m.

Franklin has never missed a day of work in 22 years. Once, she fell on the job and her manager told her to go the emergency room. Franklin insisted on finishing her shift first.

The next day, she went to work with four stitches, insisting she was fine.

Franklin knows exactly how she got such a strong work ethic: the Great Depression.

"We would see people that had lost their job and they lost their house and you learned from that how valuable (work) really is," Franklin said. "You just don't forget that."

She hopes that like Giant, other employers will give senior citizens seeking a job a chance.

"I hope that they realize that the person, the older they are, maybe the more equipped they just might be," she said.



Jessica Griffin/Philadelphia Inquirer/TNS

Wynnifred Franklin, 94, bags more than 250 loaves of bread a day as a bakery associate at the Giant supermarket in Audubon, Pennsylvania.

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The Cortland County Area Agency on Aging is operated by the Cortland County Legislature in conjunction with the New York State Office for the Aging under Title III of the Older Americans Act of 2016, as amended. New York State and Cortland County Area Agency on Aging do not endorse or recommend any specific insurance product or agent. This program is solely intended to educate consumers about their choices.



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Social Security benefits to increase in 2019

By Nicole Tiggemann
Tribune News Service

Each year we announce the annual cost-of-living adjustment (COLA). Usually, there is an increase in the Social Security and Supplemental Security Income (SSI) benefit amount people receive each month, starting the following January. Law requires that federal benefit rates increase when the cost of living rises, as measured by the Department of Labor's Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W).

The CPI-W rises when prices increase for the things the average consumer buys. This means that when prices for goods and services we purchase become more expensive, on average, the COLA increases benefits and helps beneficiaries keep up with the changing cost of living.

More than 67 million Americans will see a 2.8 percent increase in their Social Security and SSI benefits in 2019. January 2019 marks

See SOCIAL, page 7



LOCKWOOD

Cortland

From left: Geri Lockwood, great-great-grandmother Irene Gleason holding Cheyanne's son Colby Hunt, Geri's daughter Nicole Hunt, and Nicole's daughter Cheyanne Hunt.



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The Cortland County Area Agency on Aging is sponsored by the Cortland County Legislature in conjunction with the New York State Office for the Aging under Title III of the Older Americans Act of 2016, as amended.

Seniors focused on staying in shape

By **JOHN-JOHN WILLIAMS IV**
The Baltimore Sun (TNS)

BALTIMORE — Holly Thomas is deceptively strong.

Standing 5 feet tall and not even close to 100 pounds, the Columbia, Md., resident won't share her exact age, but she's over 75 and able to keep up with her twenty-something grandsons on family vacations. That means she's biking with them on the roads of Japan or exploring Sri Lanka and Thailand on foot.

"They're proud of me," says the former trial attorney, who's still a member of the D.C. bar association.

She attributes her physical prowess to working out with her trainer at least twice a week. It isn't always easy, though.

"Is it hard to go two or three times a week? Yes. Sometimes you'd rather be in bed," Thomas admits. "But it's exercise or atrophy. I'm too busy for atrophy."

Thomas isn't alone. As seniors live

longer, they are increasing their focus on fitness to preserve a better quality of life, experts and seniors say. A number are seeking personal trainers who are sensitive to the needs of this demographic, such as mobility, balance, joint strength and muscle retention.

Thomas' trainer, Denise Jenkins, 60, says she started seeing an increase in the number of seniors in the gym 10 years ago. Now, 70 percent of her clients are seniors.

"Now that there are a lot more baby boomers, there are a lot more of us in the gym looking for us to get that help — to get healthy," says the Columbia Association trainer. "I've had them say that they didn't want to work with a 20-year-old. They preferred someone in their age range. They just need that motivation and guidance."

In addition to combating nagging injuries, Jenkins says, her older clients focus on muscle and bone strength while setting lifestyle goals, like climbing Machu Picchu. For Thomas, it was being able to pull herself in and out of SUVs while roaming the African

terrain during a safari.

"Usually, if they are consistently in here — two to three times a week — within a month, they are feeling a difference. (Losing) five pounds can make a major difference in aches and pains," says Jenkins, who receives clients through doctor referrals and through CA's Supreme Sports Club.

In addition to lowering one's risk of a number of health conditions, regular exercise can help seniors remain independent longer and decreases the likelihood that they'll end up in the hospital or in a nursing home, says Dr. Brock Beamer, an internist who specializes in geriatrics at the Baltimore VA Medical Center.

"Very often it's a strong motivator for people to start exercising," he says.

"Clearly doing aerobic exercise has been long known to have great benefit to your longevity, to your risk of cardiovascular disease, to your risk for stroke. The more active you are, the better the benefit."

See SHAPE, page 9

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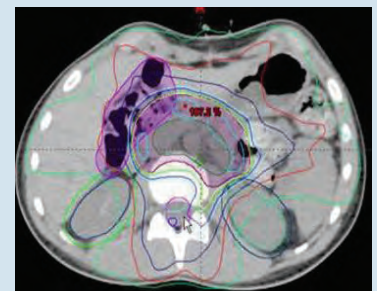
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Could you live on your retirement savings for 23 years?

By **DAYANA YOCHIM**
NerdWallet (TNS)

Precision isn't always possible when it comes to retirement planning. That doesn't mean you have to wing it and hope your savings don't expire before you do.

Looking at the income, living expenses and life spans of today's retirees can help you make the right financial moves so your golden years aren't tarnished by an unexpected shortfall.

WHAT'S AN "AVERAGE" RETIREMENT COST?

Government and Gallup data reveal a lot about what retirement is like for Americans today.

It starts at age 61, even though many tell Gallup they planned to work longer. And based on some morbid math — the average remaining life expectancy of someone who's made it to their early 60s (23.3 years), according to the Centers for Disease Control and Prevention — you should plan to be retired for at least a few decades.

Your mileage may vary

based on things such as your work (accountant versus rodeo clown, for example), diet, family health history and participation in extreme sports leagues.

The average budget for a retiree, according to Bureau of Labor Statistics data, provides even more color on what to expect when you're expecting to retire. Older households, defined as ones headed by someone 65 or older, spend \$46,000 annually, versus the \$57,000 average spent by all U.S. households combined.

The top three monthly expenses for those 65 and older are housing (\$1,322), health care (\$500) and food (\$484).

On average, about half of a retired household's income comes from Social Security and private and government pensions, according to the BLS, with personal savings and investment and rental income providing 6.9 percent.

FIND OUT HOW LONG YOUR MONEY WILL LAST

An online retirement calculator can project a more accurate picture of your retirement

readiness. It will use your current saving, spending and investment profile and some rules of thumb about historical investment returns, reasonable withdrawal rates and, yes, life expectancy. (Most calculators assume people will live into their 90s.)

What if the calculator shows that at the rate you're going, you'll outlive your retirement savings? If you're not yet retired, one of the best moves is postponing your retirement

See **SAVINGS**, page 8

SOCIAL

continued from page 4

other changes based on the increase in the national average wage index. For example, the maximum amount of earnings subject to Social Security payroll tax, as well as the retirement earnings test exempt amount, will change in 2019.

Want to know your new benefit? In December 2018, we posted Social Security COLA notices online for retirement, survivors, and disability beneficiaries who have a my Social Security account. You will be able to view and save these COLA notices securely via the Message Center inside my Social Security.

Sign up for or log in to your personal my Social Security account today at www.socialsecurity.gov/myaccount. Choose email or text under "Message Center Preferences" to receive courtesy notifications so you won't miss your elec-

tronic COLA notice!

This year, even if you access your COLA notice online, you will still receive your COLA notice by mail. In the future, you will be able to choose whether you receive your notice online instead of on paper. Online notices will not be available to representative payees, individuals with foreign mailing addresses, or those who pay higher Medicare premiums due to their income. We plan to expand the availability of COLA notices to additional online customers in the future.

More information about the 2019 COLA is available at www.socialsecurity.gov/cola.

You can also read our publication about the annual cost-of-living adjustment at www.socialsecurity.gov/pubs/EN-05-10526.pdf.

ABOUT THE WRITER

Nicole Tiggemann, Social Security spokesperson.



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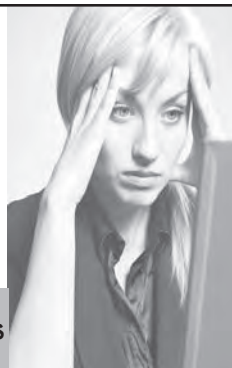
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Janice McLorn, matriarch, age 89; Kathy McLorn Smith her daughter, Sarah Smith Jones-Williamson her granddaughter; Claire Margaret Jones and Chloe Elizabeth Jones; her great-granddaughters.

Mrs. McLorn and her daughter Kathy both live in Cortland and her granddaughter and great-granddaughters live in Trumansburg. Sarah is a teacher at South Hill School in Ithaca.



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SAVINGS

continued from page 7

party. This strategy is especially valuable for those in their peak earning years.

Besides reducing the number of years you'll need to live off your savings, working longer allows more time for your investments to grow. Plus, the additional time contributing to Social Security could mean a bigger benefits paycheck down the road. Every year you postpone filing for Social Security after your full-benefit retirement age (66 or 67 for most people), your future monthly benefits check grows by as much

as 8 percent per year until you turn 70.

HOW TO PAD YOUR PAYCHECK IN RETIREMENT

If you're already retired and un-retiring or waiting to file for Social Security aren't feasible, there are other ways to make up for the shortfall between retirement income and expenses.

■ Leverage your home. If you have substantial equity in your home, a reverse mortgage can turn this asset into income. You'll receive a regular check as long as you're living in the house. When you exit the premises to

See SAVINGS, page 10



PORTER/TOOMBS/HENRY

Cortland

From left: Helen Porter (deceased Dec. 21, 2018) great-grandmother; Madilynn Henry; Jennifer Henry - mother; Jacquelynn Henry; Diane Toombs — grandmother.

Helen lived in Sanford, Maine, Madilynn, Jacquelynn and Jennifer live in Winchester, Virginia. Diane lives in Cortland. Helen was 90, Madilynn is 5, Jacquelynn is 2, Jennifer is 35 and Diane is 69.

SHAPE

continued from page 6

Mobility, posture and strength are the biggest fitness goals for seniors, trainers say.

“Working on their mobility is really important,” says Elizabeth Harris, a 51-year-old trainer who primarily works at the Columbia Gym in Clarksville. Harris says she prefers “functional training” where movement patterns of the exercise mimic everyday life. “That can affect their day-

to-day activities.”

Many of Harris’ mobility workouts include exercises that target the shoulders, hips and knees, which are typical problem areas for seniors. Clients generally start sessions with a warm-up on the treadmill and move on to exercises with equipment that ranges from free weights to workout balls.

“I like to challenge them with the weights. They are usually stronger than they think they are,” Harris says. “That helps

them feel stronger. And they’ll feel less frail — not scared to open that jar.”

For Jenkins, addressing preexisting injuries is paramount.

“At 50 or 60 everyone has an injury,” she explains. “I work around that. I see how much weight bearing they can do. If we can strengthen those areas that need repair, that will help them with mobility. When we start moving and the pain goes away they are surprised.”

Balance work is also important for the older population, according to experts.

“There have been a number of big studies that if you don’t incorporate balance training, you do not get a significant benefit to decrease falls,” Beamer says. “Many, many people who are working with older adults, the increased recognition has been that we need to specifically address balance.”

But often, the greatest challenge lies in making seniors

feel comfortable in a gym setting. Some have never gone to an organized gym in their lives, according to the trainers.

“We can go to areas that are just a women’s gym. I can work one-on-one with them,” Harris says. “They feel more secure. They’re not around all that banging (of weights).”

The relationship between the trainer and the client can help, too.

See SHAPE, page 12

SCHÜLE

Cortland

Four generations of the family of Betsy and Jake Schühle of Cortland gathered recently for a wedding. Sitting with them are their granddaughter Emily Hanagan, holding daughter Addy Hanagan, and grandson-in-law Tom Hanagan, holding daughter Libby Hanagan, all of Canandaigua. Standing behind them are Fred and Anne Schühle of Geneva, their daughter-in-law and son, Shannon R. and TJ Schühle of Albany; and Betsy and Jake's other son, John G. Schühle and his wife, Mardis Kelsen, of McGraw, who performed the ceremony.



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SAVINGS

continued from page 8

move elsewhere or on to the great beyond, the checks stop and your estate must repay the loan.

- Shop for an immediate annuity. Although annuities are complex instruments — they're essentially investments baked into an insurance policy — paying a lump sum upfront to get a guaranteed monthly payment for life may provide the income stability you need.

- Withdraw less money during down years. A common rule of thumb among financial pros is the 4 percent rule, which

is based on research in all market conditions that shows a retiree can withdraw that amount annually from a portfolio invested half in stocks and half in bonds without depleting their financial reserves before they die.

- Seek assistance. There are government, nonprofit and for-profit programs that provide benefits to struggling seniors. The National Council on Aging (NCOA.org) helps the 60-plus set navigate things such as Supplemental Security Income, Medicaid, debt management programs and subsidized housing.

Tips for improving your sleep

Do you regularly have trouble sleeping? You're not alone, in fact, this is a common problem among seniors. Fortunately, there are a number of things you can do to catch more Z's.

HABITS TO ADOPT

- Creating a bedtime routine. A sensible going-to-bed routine is essential for getting a good night's rest. A period of relaxation allows your body to prepare for sleep.
- Reserving your bedroom exclusively for sleeping. Only head to your bedroom when you feel tired.
- Implementing a healthy lifestyle. Be sure to eat a healthy diet, get plenty

of exercise and engage in mentally stimulating activities.

- Journaling before you go to bed. If your thoughts tend to run amok as you lay in bed at night, try jotting them down on paper. This helps to clear your mind and ward off anxiety.

HABITS TO AVOID

- Excessive napping. Don't extend your daytime naps past 20 minutes, and don't take naps after three o'clock.
- Consuming too much caffeine. Particularly in the evening, avoid foods and drinks that over-stimulate the senses such as coffee, cola and chocolate.



- Oversleeping. If you wake up early, don't remain in bed too long. It's natural to assume that more sleep equals more rest but in reality, sleeping in tends to increase fatigue.

Still short on Z's despite adopting these habits? Then consult with a medical professional.

How to communicate with someone who has dementia

Conversations tend to be challenging for people with dementia, especially as the condition progresses. This doesn't mean, however, that discussions aren't energizing and enjoyable for them. In fact, people with dementia derive joy, comfort and stimulation from conversations with friends and family members. If someone close to you has dementia, here are some tips for effectively communicating with them.

- Get their attention. Address the person



by their first name and maintain eye contact.

- State your message clearly. Speak slowly, use simple words and short sentences and be direct. If initially the person doesn't understand what you say, repeat the message using the same wording. If he or she is still unable to understand, wait a couple minutes then try again, simplifying your phrasing if possible.
- Show warmth and positivity. Encourage the person, show your affection for them and take care not to reveal frustration or impatience.
- Rely on nonverbal cues. Use facial expressions and touch (when appropriate) to convey your emotions and your message. When speaking, pay extra attention to your tone of voice. Such considerations are especially important when the person is having difficulty or is unable to comprehend what you say. The affection and respect you show will be understood regardless.
- Use names, not pronouns. Avoid pronouns like "he," "she" and "they," and instead repeat the names of the people you're talking about. Doing this helps those with dementia better follow the thread of the conversation.

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Four tips for readers with low vision

Has your diminishing eyesight made it difficult to read, even when you wear your glasses? Here are some tips on how to make reading a pleasurable activity once more.

1. Look for large print books. Many books are available in large print editions designed to be easier to read

for people with vision loss. You can buy them online or at your local bookstore, or ask your librarian about your borrowing options.

2. Use a magnifier. You'll find a wide range of magnifiers in stores that can make reading more comfortable. Some models have built-in lighting, while others can

be attached to a flat surface such as a desk. There are even electronic magnifying glasses with all sorts of features available, but they tend to be a bit pricey.

3. Download e-books on your tablet or phone. Apps like Google Play Books and iBooks offer a huge selection of books to purchase, and

you can adjust the font size so that it's large enough to read without overtaxing your eyes.

4. Purchase an e-reader. Reading your e-books on an electronic reading device puts less strain on your eyes. This is because, unlike tablets and smartphones, e-readers' screens aren't backlit. These

devices also allow you to customize various settings, such as font size and line spacing, to whatever feels most comfortable.

Finally, if you're in the mood to hear a new story or rediscover an old favorite without straining your eyes, audiobooks are another way to go.

SHAPE

continued from page 9

Robert Siskind, 70, suffers from Parkinson's disease, a progressive nervous system disorder, and recently battled pancreatic cancer. He says his trainer, Deanna Nosel, has tailored his training to his ability level.

"She's very sensitive about what I can and cannot do," he says. "It's been very helpful for Parkinson's. Being physically active, you can push it (the progression of the disease) back."

Siskind's wife, Barbara, has also seen the difference that working with the right trainer has had on her husband.

"She makes you think you can do it," says Barbara Siskind, who also works with Nosel. "She pushes you each time."

She says the support has made it easier to make the gym a habit.

"When I first went to the gym, I would do the same thing every time. Moving into some of the 'big boy' machines was a challenge. I felt a little apprehensive. But she got me through that section," she says. "The going is a challenge. You'd rather have that second cup of coffee or read the newspaper. With her, I don't feel so lazy. When you have an appointment with someone, you go. You can't back out."

Jenkins welcomes the growing number of se-

niors getting physically fit.

"I want to be that trainer that will help them get to that level they want: drop the weight and getting stronger," she says.

She always wants her clients — like Thomas — to enjoy life.

"When they tell me they are going to Europe, I want to focus on the stability of their ankles," Jenkins explains. "They have cobblestones (in Europe). I want their body to be able to react to the changes in the terrain."

"But my main priority is to help people enjoy things in life."

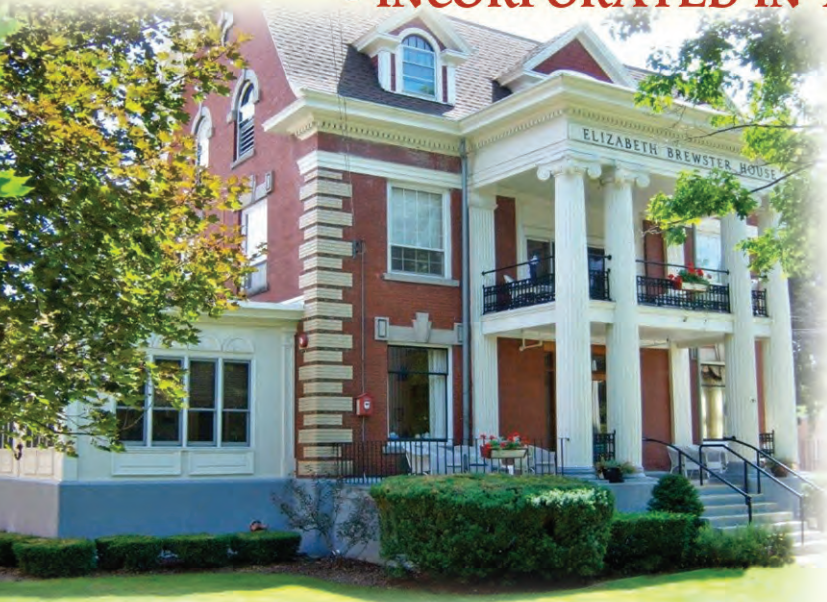
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