



Looking One Year Back, and Five Ahead!

Join the Lancaster Downtowners in reflecting on the last year and looking ahead to the future of our organization as we pursue our mission to:

Engage older adults in meaningful opportunities that build a multi-dimensional support network to stay informed, involved, and independent in their community.

At the Annual Meeting in early November, we considered how Lancaster Downtowners has shown up in the community and for one another in 2021. You can find the [full text of the address given by Executive Director Melissa Ressler linked here.](#)

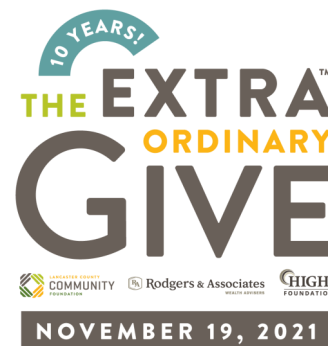
(Just have time for the short version? This year we've grown to over 200 members, connected folks to COVID-vaccines and boosters, provided over 2000 miles of transportation to medical appointments & shopping trips, and our walking group has clocked over 700 miles and counting!)

Then, on November 8, 2021 the Board of Directors concluded the 10-month process of strategic planning for the next five years. Leadership was able to confidently establish four broad goals, as follows:

1. Lancaster Downtowners provides members with volunteer help to perform day-to-day tasks associated with an independent lifestyle, and resources for access to home health and care coordination.
2. Lancaster Downtowners reflects the diversity of our city and county by establishing partnerships and coalitions with groups from various sectors and populations to achieve shared goals.
3. Lancaster Downtowners is visible and known in the wider community.
4. Lancaster Downtowners continues to grow and is financially stable, with a sustainable funding stream to support growing staff.

The specific objectives and activities we will pursue to meet these goals are further outlined in the full strategic plan, available to members on our website [via the link here.](#)

This Friday, November 19th is the 10th Anniversary of the ExtraGive - if you share our vision of **a vibrant, multigenerational, interdependent community**, please consider a [donation in support](#) of the Downtowners.



Program Highlights



Supper Clubs are and the Walking Group are ongoing (pictured left) and Program Committee has organized many ways to connect as we enter the holiday season.

Look for book clubs and Koffee Klatches to return in January, with Trivia ongoing on Thursday evenings.

Other programs in the works include:

- **Happy Hour at the Imperial (11/23)**
- **Prescription Drugs and Seniors: Considerations and What to Ask, with Dr. Hien Nguyen (12/9)**
- **Holiday Party at the Sweet Shoppe (12/14)**
- **2nd Annual Cookie Exchange (12/16)**

[Register Here for all Events.](#)

Programs will be announced via email and are posted on the website in the event calendar.

Community Meal Program

This year a rotating group of Downtowner members has volunteered the second Saturday of the month to serve either breakfast or dinner as part of the Community Meal Program, coordinated by the Parish Resource Center.

Following covid precautions, we continue to serve the meal outside of the designated location, and work in an assembly line to provide a take-away bag with whatever the diner has chosen.

Our current assignment is dinner! It is a quick, easy, and fun way to be together and serve the community. If you'd like to try it out, email Melissa to be put on the volunteer list. The next meal we serve will be Saturday, December 11th from 4:30-6:00pm at the Moravian Center/ Islamic Center of Lancaster at 227 N. Queen Street, Lancaster.





One of the key reasons to put estate planning documents in place is to name the people you want to make financial and health care decisions for you during your lifetime and administer your estate after your death. These trusted people are called “fiduciaries.” A fiduciary is someone who is legally obligated to act in your best interests rather than their own and can be held accountable if they fail to do so.

Two fiduciary appointments everyone should put in writing are:

- 1) Agent under a Financial Power of Attorney (sometimes called a “General” or “Durable” Power of Attorney); and
- 2) Agent under a Health Care Power of Attorney.

These are lifetime-only appointments. The Agent is authorized to act only so long as you are alive, and their authority evaporates immediately when they learn of your death.

Two key after-death fiduciary appointments are Executor and Trustee. Not everyone will need to name a Trustee, but most people, even those with modest assets, need an Executor to wind up their affairs, pay final bills and state inheritance taxes and distribute the balance of their assets to their heirs. Your Will is where you name your Executor.

Here are some common questions I hear from my clients regarding Agents and Executors:

Question: Must I appoint Agents for financial and health care decision-making who live close to me? What if I have no one living close to me who would be appropriate for these roles?

Answer: It is not necessary for an Agent to live close to you to be effective. Many actions taken by an Agent under a Financial Power of Attorney occur via phone and fax rather than in person. Key qualifications for this role are integrity, a thorough knowledge of your assets, familiarity with your goals and wishes and willingness to carry out your goals and wishes. An Agent under a Health Care Power of Attorney who lives close to you will benefit from the opportunity to have face-to-face conversations with your health care providers and to see firsthand your condition if you are hospitalized; however, a family member or friend who lives at a distance, who is very familiar with your wishes regarding health care decisions and interventions and will carry out your wishes rather than their own can still be an effective health care agent for you.

Question: I’m uncomfortable signing a Financial Power of Attorney document because it feels like I’m giving an Agent too much power to make decisions while I’m still alive. What’s the worst that could happen if I never sign one of these?

Answer: If you fail to sign a Financial Power of Attorney and then lose capacity to do so, your loved ones will encounter obstacles in accessing your retirement accounts to pay your nursing home and medical bills, will have trouble listing and selling a property in which you own an interest, and may not even be permitted to initiate a long-term care insurance claim for your benefit. In this scenario, because the law will not guess at whom you would have nominated to this role, even if you have a spouse and/or adult children, your family members will have to petition a court to have you adjudicated “incapacitated” and ask the court to appoint a guardian to act for you. Guardianship is an expensive and time-consuming court proceeding that can nearly always be avoided simply by putting in place a good, up-to-date Financial Power of Attorney document. You must have legal capacity to sign a Financial Power of Attorney document, so don’t procrastinate in doing so.

Question: I'm married, so isn't my spouse automatically my Agent for any health care or financial decisions? Why do I need to appoint them in writing?

Answer: As explained above, without a written Power of Attorney for **financial decisions**, your spouse does not have authority to take certain actions for you, including decisions about selling or transferring jointly-held assets. If you don't appoint a **health care** agent, and you are incompetent to make your own health care decisions, Pennsylvania law does spell out an order of priority for which individuals can act as your health care representatives. Depending on your family situation, however, this default order of priority may not be what you would have chosen. And if two health care representatives who have equal priority under the law disagree on the best action to take, that can lead to conflict.

Question: I have no family members or friends I feel comfortable asking to serve as my Executor. What are my options?

Answer: Many banks will consent to serve as Executor of an Estate. They will charge a fee based on the size of the Estate and may charge additional fees for tasks requiring more time (e.g. selling real estate). Some, but not all, banks will also consent to serve as Agent under a Financial Power of Attorney document. It may make sense to appoint the same bank as both your lifetime Agent for finances and your Executor. Advance planning is necessary, though, to be sure the bank you want to choose agrees to serve on your behalf and so you understand how the bank would carry out these roles and what fees it would charge.

Question: What happens if the Executors named in my Will die and I don't get around to naming new Executors before I die?

Answer: Pennsylvania law lays out an order of priority regarding who may administer an Estate when all named Executors are unavailable or unwilling to act. The highest priority is persons who are entitled to your residuary estate under your Will. Next is your surviving spouse, if any. After that, the Register of Wills has discretion to appoint someone who would be entitled to a share of your estate under state "intestate" (dying without a Will) laws. If no eligible or willing parties can be identified in these first three categories, creditors of your Estate can seek appointment to administer your Estate. After that, "other fit persons" as defined by the Register of Wills can seek to qualify. It's wise to name one or more alternate Executors in your Will, especially if the Executors you name are the same age as you.

Question: The people I want to serve as my Agents are the same people I want to act as my Executor, so why do I need separate POA documents? Can't I just name Agents for financial and health care decision-making in my Will?

Answer: You can name the same people as Agents for your finances and/or health care in your POA documents as you name in your Will to administer your estate, and many people do so. But Power of Attorney documents and a Will are completely different documents which take effect at very different times. Agents under your Power of Attorney for finance or health care can act only while you are alive. Executors can act only after you have died. No doctor is going to ask to see a copy of your Will in order to find out who you want to make health care decisions if you become unable to do so.

DT News for Oct. 2021: Downtowners Tour the Future Landis Place on King Residences

By Andy Berfond

Thanks to our collaborative partnership with Landis Communities, the Downtowners were pleased to have the opportunity to take a guided tour at the site of the new Landis Place on King Residences in the heart of the rapidly growing downtown area. It was followed by a presentation at the Mennonite Church on W Orange Street.

This 28 million dollar investment by Landis is proof of their commitment to quality Lancaster City living, with amenities including an on site care manager, access to health care referrals, a creative on site restaurant, a community gathering space, available parking and so much more.

After meeting with the Landis team responsible for the project at the Church, about twenty five Downtowners took the short two block walk to the construction site on East King Street, the former location of the Rendezvous Steak House and a Pizzeria.

Conveniently located next door to the Bravo Market and a very short walk to Central Market, this beautifully designed building will help to redefine still another part of the city that has been patiently awaiting its turn for re-development.



When we returned to the Church, the Landis team provided a detailed presentation of the project and then took questions. There is no doubt that there will be a waiting list very soon to call Landis Place on King home in the near future. The anticipated certificate of occupancy for the completed project is October of 2022.

If I didn't love calling the historic Hamilton Watch Factory home, Landis Place on King would definitely be a consideration.

Resource Committee Corner

Resource Directory

Visit the [Resource Directory](#) to find Downtowners best recommendations! You might want to know about **Mr. Fix It**—who repaired a Sony CD player for a Downtowner, when Best Buy wouldn't even look at it. For those of us who rather repair than replace, Mr. Fix It might be the provider you've been waiting for!

If you have a review or recommendation, let us [know by completing the form here!](#)

Village to Village Network Conference

Over three days in October, 12 Downtowners attended the virtual Village to Village Conference. When we circled up together to process, a few things stood out:

We, and other villages, are eager to foster intergenerational relationships—particularly with nearby colleges.

We, and other villages, are working to establish partnerships and programs that will engage, connect, and support a variety of people from various cultures, background, and socioeconomic realities.

We're in good company! Downtowners has incorporated a lot of best practices and provides a great continuum of services, in line with expectations for what a village can be.

This presentation on Ageism was particularly powerful: https://www.youtube.com/watch?v=4Js5uodM_eg

From attendee, Andy Berfond: During the three day presentation, I took over 30 pages of notes. From the notes, I've extracted some "buzz words" which for me are very powerful talking points.

Downtowners have much to be proud of and at the same time, have much more to look forward to.



Carole M
Kirchner

Blakelyn D
Albright

Erika S Flood

Ken Nissley

Valerie Evans

Jannifer Cayless

Henry F Biedrzycki

Renee K King

James George

Janet Townsend

Lois Quillen

Clark McSparren

Reena Kazmann

Barbara McGraw

Joyce Weaver

Salvatore Accordino

Molly Hennigan

Evon Bergey

Debra Hewes

Bonita Reed

D. Pauline Zimmerman

Faith D'Urbano

Anabel C Proffitt

Bob Bowman

Tana Woodcock

Dale Umble

Marge Buckwalter

Andy Berfond

**Happy Birthday to the listed Downtowners in
November and December!**



Pat Collier recently celebrated a birthday. An active Downtowner for many years, she also served the City of Lancaster before retirement and until several months ago, lived in her historic city home.

The Downtowners were proud to honor Pat with a special birthday gift, as she has been designated as the first

The Just One Call (JOC) Committee would like to remind members that help is available for fall yard cleanup. Please remember the Health Buddy program if you would like a Health Buddy to accompany you for a medical visit. We would also like to remind Downtowners that they may get a free home safety evaluation from Landis At Home. Enjoy the crisp cool autumn days!

The More You Know

Open Enrollment for Medicare is ending soon! If you have questions about the best plan for you, PA MEDI (formerly APPRISE) through the **Office of Aging** is still scheduling appointments for a trained counselor to help you sift through all of the options!

Call 717-299-7979 to schedule an appointment!

Lancaster Recreation Commission wants to hear from you! Participate in their [Needs Assessment Survey](#) to give voice to what you would like to see in regards to recreation and leisure activities in our community!

And—if you'd like to dig into the spirit of generosity, the REC needs volunteers to support their Holiday Gift Giveaway - no cash required, just your time! [Support them by signing up to shop, set-up or help during the actual giveaway.](#)

Where do you go to get your Apple products serviced? Who do you ask for help? The Re-

There will be a **Continuing Care at Home** In-Person Seminar held at the Calvin G and Janet C High Learning and Wellness Center at Landis Homes on Tuesday, December 7 at 2:00 pm. Registration is required and can be completed by contacting Joy at 717-381-3599 or FriendsLifeCare.org/Landis/

The **No Longer Alone Family Support Group** does not meet in December. The next meeting will be via Zoom on Sunday, January 23, 2022 at 3:00-5:00 pm. Contact Joy at 717-381-3599 to register.

**Have you received your booster? If not—
[here's what you might expect in side
effects:](#)**

Pictured: Downtowner Bob Ibold and friends at his show "80 Years of Drawing" on November 5, 2021.

Photo submitted by Mary Lou Weaver Houser



Platinum Sponsors



smartLIFE

VIA WILLOW VALLEY



Gold Sponsors



Everence®



Silver Sponsors



FUNERAL HOMES & CREMATORY



Friends LifeCare
PartnersSM

Pioneer. Innovate. Inspire.



GKH

GIBBEL KRAYBILL & HESS^{LLP}

ATTORNEYS AT LAW

Bronze Sponsors



Carole M. Kirchner
GRI, CRS, SRS, ASP, Green
REALTOR®

Homesale Realty
150 North Pointe Blvd, Lancaster, PA 17601
office: 717-560-9100 x3039
cell 717-629-8498 fax 717-569-7943
carole@caroleschoicehomes.com
www.caroleschoicehomes.com

