



# Vital!

VITAL INFORMATION FOR A VITAL LIFE®

**Keeping  
That Youthful  
Attitude**  
*Start Something New!*

**Get Fit!**  
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Your Metabolism**  
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AUGUST 2016





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Are you a person who loves the sun or hates the heat? In our house, we're the former (well at least I am). Golf, gardening, swimming, summer evenings, we love every chance we can get to be outside. I've even started to hit the tennis ball around with my son...not well (and certainly not as well as he plays), no overhead serves, just bounce the ball and hit it, but still it's something new and fun to try. And who knows? I might eventually get good enough to play for real. The important thing is to start, right?

One of the easiest ways to keep a youthful outlook and a young attitude is to continually challenge yourself, whether with new activities, experiences, or learning opportunities. My go-to challenge is usually something sports-oriented (hence the tennis). Is it the same for you? Here at Vital! we love the Senior Olympics (aka the Senior Games). Every state has their own organization, each with such a varied offering of both competitive and non-competitive activities, you can always find something of interest. Check out the schedule of upcoming competitions on page 4, or visit [www.nsga.com](http://www.nsga.com) for info nationwide.

Maybe you're a bit more "cerebrally-oriented"? Learning something new, or helping someone else learn something new, is probably more your style then. If there's a senior in your life who hasn't quite gotten on the technology bandwagon yet, on page 11 we bring you some easy ways to help ease them into things. It's a double bang for your buck! You get the satisfaction of teaching, they learn something new!

If learning something new is something YOU crave, well then look no further than the Osher Lifelong Learning Institute. It's nationwide as well ([www.osherfoundation.org](http://www.osherfoundation.org)), with one of the earliest programs starting right here at the University of Delaware. Read all about it, and get info on upcoming course offerings on page 12. You can't imagine the scope of things you can learn at OLLI!

The hardest part about starting something new really is just starting. But it's not as if you're making a lifelong commitment. As they say at Nike: Just Do It!

Happy August!  
Karyn

## We're Going Nationwide!

If you or someone you know has ever dreamed of owning your own business, now is the time!

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Vital and Fit

By Tracy Morris

## Boost Your Metabolism

You've heard of the energy balance equation: "energy in" versus "energy out," right? The calories you eat are the energy in. Your metabolism is the energy out; it's how efficiently you're able to digest, process, use, and store energy (well, maybe a bit more complicated than that).

### Energy Out =

#### Resting Metabolic Rate (RMR)

More than 60% of the energy you use each day fuels the basic functions that keep you alive. When you're resting, breathing, thinking and pumping blood, you're burning calories.

+

#### Thermic Effect of Food (TEF)

About 10 percent of your energy is required to eat, digest, and process food.

+

#### Physical Activity (PA)

Any planned activity you do, like brisk walking, running, or swimming falls into this category. This is where you're most able to impact your energy consumption.

+

#### Excess Post-Exercise Oxygen Consumption (EPOC)

After you exercise, your body continues to burn calories to restore itself to pre-exercise levels.

+

#### Non-Exercise Activity Thermogenesis (NEAT)

Outside of the gym, this is any other movement you do to when going about your life, like moving, standing, and fidgeting.

Can you crank these up a bit to burn even more calories?

### Exercise

The amount of calories you blitz when working up a sweat isn't huge (compared to how quickly you can eat them!), but it can help. Regular aerobic exercise, particularly high-intensity interval training (HIIT), not only burns calories while you're doing it, but also creates an after-burn effect, increasing your metabolism post-workout. Strength training, which builds more calorie-munching muscle, can increase your resting metabolic rate slightly, too. Any other movement you can add to your day – upping your hourly steps, taking the stairs, or opting for a standing desk – also helps.

### Add Some Spice

Eating chile peppers, which get their spiciness from phytochemicals called capsaicinoids, can increase your metabolism slightly. The theory is that they increase the heat your body produces (which takes energy to produce) and enhance fat breakdown. They can also help you eat less (about 74 calories less) and make you feel fuller for longer. You do need to eat at least 2 milligrams of capsaicinoids (about one tenth of a chile pepper) to get the effect.

### Stay Steady

A recent Biggest Loser study, although



an extreme example, shows how losing weight too quickly can really mess with your metabolism. By eating too few calories, you push your body into conservation mode, slowing down natural processes, to save energy. The trick to healthy calorie cutting? Slow and steady weight loss wins the race. And bear in mind, after you've lost weight, your energy needs decrease by about 10 calories per pound. If you go back to eating the same amount of food as before, you'll just slide back.

### Go Green

Green tea may soothe your weight-loss woes. A group of antioxidants, called catechins, and caffeine team together to stimulate the nervous system and increase the number of calories you burn. All forms of green tea, including oolong and white, contain these ingredients, with white tea containing the highest levels. Slight damper alert: If you already have lots of caffeine in your day, the metabolic effect from the green tea may not be as noticeable.

### Keep Your Cool

Keeping the air around you cool may actually fire up your own internal thermostat. When the temperature drops even just slightly, your body activates a "good" fat called brown fat, which

burns extra calories to warm you up. Lowering your home's temperature to around 66 degrees even for just a couple of hours appears to be enough to stimulate this increased metabolism.

### The Real Formula For Boosting Your Metabolism

The best metabolism-boosting strategy involves starting your day well rested, after 7 to 9 hours of sleep, to keep your hunger, stress, and sugar-metabolizing hormones balanced. Follow that up with a breakfast that's high in protein and whole grains to get your body working soon after rising. Always keep a bottle of water handy to keep your engine well-lubricated. Avoid skipping meals, and when you do eat, say no thanks to ultra-processed foods. Go easy on the booze, too; your body will focus on getting rid of the alcohol first, before metabolizing the food. All of these habits, along with exercise and getting more steps in your day, can set you on a path to a healthier, more energy-efficient you.

Tracy Morris has a master's degree in nutrition and dietetics from South Africa, she's also an Australian Accredited Practicing Dietitian, and an international member of the Academy of Nutrition and Dietetics in the U.S.



the **YMCA**

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# DELAWARE SENIOR OLYMPICS 2016 ANNUAL GAMES

ANNUAL AWARDS BANQUET AT MODERN MATURITY CENTER

November 5 • 1121 Forrest Avenue, Dover, DE 19904

## ARCHERY

**October 9, 9am**  
(Rain date: 10/16)  
New Castle 100  
Archers Club  
2272 Sunset Lake Rd.  
Newark, DE 19702

## BADMINTON

**October 26, 9am**  
Mid-County Sr. Center  
1 Regiment Rd.  
Wilmington, DE 19808

## BASEBALL

**October 1, 1pm**  
(Rain date: 10/2)  
Banning Park  
790 S. Maryland Ave.  
Wilmington, DE 19804  
(off Newport Pike)

## BASKETBALL

**Men & Women**  
**October 29, 9:30am**  
PAL Gym  
7259 Lancaster Pike  
Hockessin, DE 19707

## Basketball Shooting

**October 29, 9am**  
PAL Gym  
7259 Lancaster Pike  
Hockessin, DE 19707

## BILLIARDS

**September 18, 11am**  
Long Shots Sports Bar and Billiards  
207B NE Front St.  
Milford, DE 19963

## BOCCE

**September 24, 10am**  
(Rain date: 10/1)  
Cokesbury Village  
726 Loveville Rd.  
Hockessin, DE 19707

## BOWLING

### Singles

**October 25, 9:30am**

### Doubles

**October 26, 9:30am**

### D. Mixed

**October 27, 9:30am**

All 3 events will be held at Brunswick Doverama  
1600 S. Governors Ave.  
Dover, DE

## CYCLING

### 40K Road Race

**September 17, 9:30am**  
RAIN OR SHINE  
Part of Pedal Away  
Prostate Cancer Race  
Eden Hill Medical Center  
200 Banning St.  
Dover, DE

### Cycling Time Trials

**October 12, 9am**  
(Rain date: 10/13)  
Dover International  
Speedway, Dover Downs  
1131 N. DuPont Hwy.  
Dover, DE 19901

## GOLF

**September 20, 9am**  
RAIN OR SHINE  
Jonathan's Landing  
1309 Ponderosa Dr.  
Magnolia, DE 19962

## HORSESHOES

**October 2, 11am**  
(Rain date: 10/9)  
Park Brown Pits  
3037 Park Brown Rd.  
Harrington, DE 19952

## PICKLEBALL

### Day 1

**September 24**  
Kent County Parks &  
Rec. Center  
1683 New Burton Rd.  
Dover, DE 19904

### Day 2

**September 25**  
Kent County Parks &  
Rec. Center  
1683 New Burton Rd.  
Dover, DE 19904

## RACQUETBALL

**October 1, 8am**  
Midway Fitness and  
Racquetball Club  
18105 Melson Rd.  
Rehoboth Beach, DE

## ROAD RACE 5K

**October 1, 9:30am**  
RAIN OR SHINE  
Part of 8th Annual  
Pearls of Hope  
Memorial 5K  
Rockford Park  
Wilmington, DE

## ROAD RACE 10K

**October 30, 8:30am**  
RAIN OR SHINE  
Part of E-racing the  
Blues 10K Run  
Dravo Plaza at the  
Riverfront  
Wilmington, DE

## SHUFFLEBOARD

**September 21, 9am**  
(Rain date: 9/23)  
Manor House  
1001 Middleford Rd.  
Seaford, DE

## SOFTBALL

### Women

**August 6, 9am**  
(Rain dates: 8/7 & 9/10)

### Men

**September 17, 9am**  
(Rain dates:  
9/18 & 9/24)

Both events at Schutte  
Park (corner of Electric  
Ave. & North St.)  
Dover, DE

## SWIMMING

**October 7, 8am**  
**warmup, 9am start**  
Central DE YMCA  
1137 S. State St.  
Dover, DE 19901

## TABLE TENNIS

**October 5, 7pm**  
Multi-cultural Church  
105 NE Front Street  
Milford, DE 19963

## TENNIS

**September 10 & 11**  
(Rain dates: 9/17 & 9/18)  
Sanford School  
6900 Lancaster Pike  
Hockessin, DE

## TRACK & FIELD

**September 25, 9am**  
RAIN OR SHINE  
Dover High School  
One Dover High Drive  
Dover, DE

## VOLLEYBALL

### Women

**September 3, 9am**  
NEW VENUE  
Kent County Parks  
& Rec. Center  
1683 New Burton Rd.  
Dover, DE 19904

### Men

**September 17, 10am**  
NEW VENUE  
J W Pitts Center  
Corner of Electric Ave.  
& North St.  
Dover, DE

## WASHERS

**October 8, 10am**  
(Rain date: 10/9)  
Brandywine Springs Park  
Newport Gap Pike  
(Rt 41) and Faulkland Rd.

## WEIGHT LIFTING

**September 17, 9am**  
Wellness & Rec. Ctr.  
DE State University  
1200 N. Dupont Hwy.  
Dover, DE

## Wii BOWLING

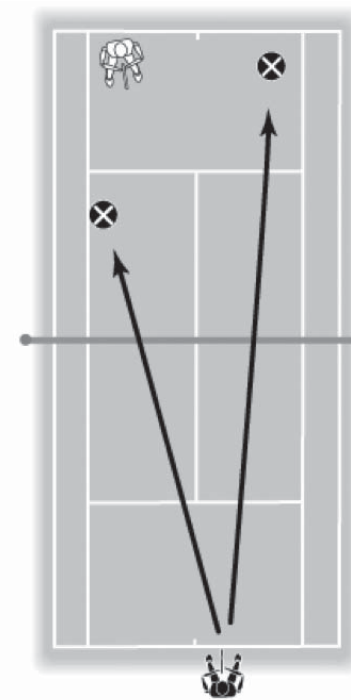
**September 21, 9am**  
Country House  
4830 Kennett Pike  
Wilmington, DE

## Wii GOLF

**October 26, 10am**  
Country House  
4830 Kennett Pike  
Wilmington, DE



## Starting Tennis? Here's Your #1 Goal



TARGETS ARE THE  
FOUNDATION FOR TACTICS.

Aside from winning and losing, the goal in tennis is simple: keep the ball in play longer than your opponent can, using strokes: forehands, backhands, serves, overheads.

“Keep the ball in play” means it lands inside the playing court of your opponent. Hence, the playing court becomes your target. When your game progresses to where just hitting the ball over the net and into the court is no longer a challenge, you're ready for smaller targets.

When you *choose* a target you're using strategy or “tactics.” Tactics are the plan to be executed by your strokes. Said another way, your strokes are for hitting your targets. The better your strokes, the smaller the target you can hit.

For your strokes to improve, you

need to choose targets that are challenging. Don't settle for merely getting the ball over the net. Your game is only as good as your ability to place the ball where you intend it to go.

While you may not have a down the line backhand, for example, it won't develop until you choose that as a target and try to hit it. If you think “I'll choose that target when my strokes get better” that's like saying “We'll go to the moon when a space shuttle shows up!” The goal is the catalyst for its attainment. Tactics precede stroke production—because you have to choose the target before you can hit it.

So, here is the #1 secret to improving: CHOOSE A TARGET EVERY TIME YOU HIT THE BALL. Sounds simple and it is!

[www.unlimitedtennis.com](http://www.unlimitedtennis.com)

## Stretch That Body!

By Kate Maliha

Do our muscles actually tighten as we age? In a word, no. Contrary to popular belief, getting older in and of itself does not actually cause muscle stiffness, but rather, issues pertaining to the aging process, notably lack of activity (including prolonged sitting) and postural patterns, may. The main contributors?

**1 Hormonal changes:** For women, changes in estrogen and progesterone levels can cause levels of the stress hormone cortisol to rise. When levels of cortisol are high for a long period of time, muscles can become tight and the body fatigued.

**2 Lack of sleep:** As we get older, we tend to spend less time in deep sleep due to changes to our sleep cycles. We may wake more frequently or get less restorative sleep, causing fatigue and muscle tightness.

**3 Lack of activity:** As we get older, we tend to have more chronic conditions which can cause pain and movement restriction. The cycle of pain and movement restriction (we move less due to pain, and then this lack of movement causes muscle tightness) usually leads to more pain and functional impairment. Finding exercise that can be done safely is crucial to avoid this cycle.

Another modern problem that causes muscle stiffness is **postural**. We tend to sit a great deal (whether at the computer, in the car, or on the sofa). Holding the same positions for long periods of time causes postural imbalances and leads to stiffness in the fas-



cia, tightness in the muscles, and pain. The most commonly affected areas include tight and shortened hamstrings, inhibited gluteal muscles, as well as tightness in the chest, shoulders and neck.

### How to Stretch

Since the ratio of elastin to collagen changes with age, our fascia (connective tissue covering the muscles) becomes less pliable. This is not a cause of muscle tightness, but it does mean that it takes longer for our stretches to go from the elastic stage (where the muscle is pliable, but bounces back to its original length) to the plastic stage (after a stretch the muscle changes to a new length). Many sources (ACSM, ACE, and IDEA) suggest that 30 seconds is an appropriate length of time for an older person to hold a stretch, rather than 20 seconds as indicated for younger persons, although that is not a hard and fast rule.

Stretches should begin gently to allow the body's initial response of resisting the stretch (the stretch reflex) to subside. Then the stretch can be increased gently and held until the muscle changes length (sometimes longer than 30 seconds is required). Stretching should be goal specific; for instance, to improve flexibility it is ideal to stretch at the end of an exercise session rather than during or after the initial warm up.

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Stop in today  
and get your  
flu shot!

\*Vaccine subject to availability. State-, age-  
and health-related restrictions may apply.



References available upon request. Kate Maliha, MA (HKin) has a Master's degree in Human Kinetics and has conducted aging research at the University of British Columbia. She is the owner of Love Your Age ([www.LoveYourAge.ca](http://www.LoveYourAge.ca)), a fitness company specializing in the exercise needs of seniors.

For more information, visit [www.DelawareSeniorOlympics.org](http://www.DelawareSeniorOlympics.org) or call 302-736-5698 or toll free 888-881-6128.



# Estate Planning Basics, Part 2: Long-Term Care Insurance

Last month we talked about the basics of estate planning, and discussed the differences between wills and trusts, which designate how your assets will be distributed. This month, let's look at long-term care insurance as a means to preserve your assets.

## What is Long-Term Care Insurance (LTCi)?

Long-term care insurance covers the costs of nursing home care, an assisted living facility, or at-home assistance if you are no longer able to take care of yourself. The allure is obvious: It's the rare bird (or baby boomer) who doesn't worry about how he or she will afford care later on, especially since Medicare doesn't offer extended long-term care coverage. (Medicaid does, but only very low-income retirees are eligible.) The downside is that LTCi can be expensive – premiums often run \$2,500 or more a year.

## What does LTCi cover?

LTCi typically pays out if you wind up having cognitive impairment (such as dementia or Alzheimer's) or if you physically can no longer perform some specific "activities of daily living" on your own. We're talking about feeding yourself, bathing yourself, and so on.

Policies will typically pay for in-home care, or can help with the cost of a senior daycare facility, an assisted care set-up, or full-fledged nursing home care.

## How much will a LTCi policy pay?

As with all insurance, benefits are a reflection of the coverage you choose. There are many different configurations to choose from, including "hybrid" policies that become life insurance policies if you don't use the benefit, so that you don't "lose" the premiums you paid in to the policy.

When shopping for insurance you—along with your insurance agent—typically start out by figuring the daily cost of nursing home care. Next, you need to decide how many years

of that coverage you would like. The bigger the number, the more expensive your policy. As a rule of thumb, the average amount of time spent in a nursing home (among folks who find themselves needing that care) is about three years.

So let's say you want to plan for care at \$220 a day – the current national average – and you want the coverage to last four years. That's \$220 x 1,460 days, or \$321,200. That would be your lifetime benefit.

That doesn't mean you will be limited to drawing \$220 a day for four years. Most plans just let you draw on the lifetime benefit: You can draw it down over 10 years or 10 months. That's your decision. All the company cares about is that your total lifetime benefit will not exceed that \$321,200.

## Will benefits keep pace with inflation?

Only if you pay for inflation protection. And you should. It is crucially important that if you purchase long-term care insurance, you make sure your policy includes an annual inflation adjustment rider.

It will do you little good to buy a policy today that has a \$220 daily benefit if the cost of care rises to \$400 a day or more in the future (The Administration on Aging projects the cost of nursing home care in 25 years to be well over \$400,000 annually). The inflation rider will increase your daily benefit coverage by a set amount each year.

To protect yourself, buy a policy with a benefit that increases by 5% compounded a year. Important: Don't go for "simple" interest. Inflation grows

at a compounded rate. In 20 years a \$100 daily benefit would turn into \$200 with 5% simple interest. Compounded, the benefit would be \$265.

## How much does LTCi cost?

It all depends on how big a lifetime benefit you choose and the level of coverage you want. You can add many different options to basic plans, but in general annual premiums will run a few thousand dollars a year minimum. The National Association of Insurance Commissioners (NAIC) suggests that you spend no more than 7% of your income on premiums. And you will pay that for a long time: from the first year of your policy until you start drawing on the policy. That could be 30 years down the line.

This is important: You will have to keep paying the premium when you are retired and probably living on a smaller income. If you stop paying your premium at any time, you can lose your coverage and every penny you paid up to that point. If you doubt your ability to keep paying for the policy through retirement, you probably shouldn't buy it.

## When do I stop paying premiums?

Typically if you start receiving benefits you are not required to continue paying your premium. But if you then stop receiving a benefit payment—say, you needed nursing home care for just a few months after an illness—you will need to resume making premium payments.

## Should I buy LTCi?

The question of whether to buy is ultimately a question about your financial security. Imagining yourself so frail and vulnerable that you can't live in your own home, or must rely on a stranger's help is deeply unsettling. If you let an insurance agent frame the decision in those terms, you'll buy a policy in five seconds.

Instead of freaking out, focus on the potential financial need. When calculating how much you'll need to

save for retirement, you may want to add in enough to pay for several months of long-term care. That way you'll have some savings standing between yourself and Medicaid—and therefore more options. And the more you save, the easier it will be to pay for long-term care insurance if you want it when you're older.

If you're already in retirement or close to it, consider your assets. If you're scraping by, you may be so pinched you'd have to drop a long-term-care policy before you need to use it.

## At what age should I buy LTCi?

Unless you have a family history of a chronic medical condition or Alzheimer's, you can probably wait until you are near 60. You should still have a good chance of qualifying for coverage, and you'll likely pay less in the long run.

## What should I look for in a policy?

Figure out exactly what your policy will and will not buy. For example, if you buy coverage for home care, will you have to use an agency or can you hire an independent caregiver? If the policy covers assisted living, does it cover the cost of housing or only the care you receive? Also, ask the agent which facilities in your area the policy would cover—and which it wouldn't.

When comparing policies, factor in how many customer complaints each insurer has received. To check, phone your state insurance department or visit <https://eapps.naic.org/cis/>. Your state insurance regulator may also have information regarding an insurer's history of premium hikes.

Finally, choose a financially strong company. Before you purchase a policy, ask your agent for the insurance company's latest financial rating from Moody's or Standard & Poor's. An A rating or higher from Standard & Poor's or an AA ranking or better from Moody's Investor Service is a good indicator of financial strength

# Social Security Q&A



## Question:

What is the maximum Social Security retirement benefit?

## Answer:

The maximum benefit depends upon the age at which you retire and the age at which you start collecting Social Security benefits. For example, if you turn your full retirement age in 2016 and start collecting at that time, your maximum monthly benefit would be \$2,639. However, if you retire at age 62 in 2016 and start collecting benefits immediately, your maximum monthly benefit would be only \$2,102. Finally, if you retire at age 70 in 2016 and start collecting benefits at that time, your maximum monthly benefit would be \$3,576. To get a better idea of what your benefit might be, visit our online Retirement Estimator at [www.socialsecurity.gov/retire/estimator.html](http://www.socialsecurity.gov/retire/estimator.html).

## Question:

What is the average Social Security retirement payment that a person receives each month?

## Answer:

The average monthly Social Security benefit for a retired worker in 2016 is \$1,341 (up from \$1,328 in 2015). The average monthly Social Security benefit for a disabled worker in 2016 is \$1,166 (up from \$1,165 in 2015). As a reminder, eligibility for retirement benefits still requires 40 credits (usually about 10 years of work). The Social Security Act details how the COLA is calculated. You can read more about the COLA at [www.socialsecurity.gov/cola](http://www.socialsecurity.gov/cola).

## Question:

I'm creating my budget for next year. How much will my benefit increase at the beginning of the year?

## Answer:

The annual cost-of-living adjustment (COLA) is tied to the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) as determined by the Department of Labor's Bureau of Labor Statistics. In the years when a COLA is due, you can enjoy your COLA starting in January. Please visit our website at [www.socialsecurity.gov/OACT/COLA/latestCOLA.html](http://www.socialsecurity.gov/OACT/COLA/latestCOLA.html) to see if a COLA is in effect for this year.

## TIME TO SAVE

If you're wondering what products are typically at their lowest price this month, wonder no more. Consumer Reports product research experts, who track prices all year long, have compiled a list of items that are typically discounted most deeply in August.

- Air Conditioners
- Backpacks and Back to School Goods
- Dehumidifiers
- Gas Grills
- Interior and Exterior Paint
- Outdoor Furniture
- Snowblowers
- Summer Clothing



# Experience Makes a Difference



When it comes to entrusting your loved one's dementia care to a long-term care community, who can you trust?

Our warm and caring staff members have extensive longevity at Arden Courts; those pictured above have a combined total of a century of serving individuals with Alzheimer's and related dementias.

Don't just take our word for it. Come see for yourself the difference experience makes.

Call (302) 761-4805 or e-mail [Wilmington@arden-courts.com](mailto:Wilmington@arden-courts.com) to arrange for your personal tour and to receive a free dementia education kit.

700 1/2 Foulk Road  
Wilmington, DE 19803  
(302) 761-4805  
[www.arden-courts.com](http://www.arden-courts.com)



Arden Courts  
Memory Care Community





**NEW CASTLE COUNTY DEPARTMENT OF COMMUNITY SERVICES**

# 55+ LIFESTYLE CENTERS

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**GARFIELD PARK COMMUNITY RECREATION CENTER: 302-571-4004**  
**HOCKESSIN COMMUNITY RECREATION CENTER: 302-239-8861**

Registration is required for all activities. If you are a member of the 55+ Lifestyle Program, certain activities are free of charge. Contact the centers for full program schedule.

New Castle County  
Department of Community Services  
Division of Community Resources  
County Executive Thomas P. Gordon

**NCCDE.ORG/55PLUS**

New Castle County Happenings

## GET UP AND GO!

### Chinese Festival 2016

The Chinese Festival celebrates the rich diversity of Chinese culture in the Greater Wilmington region. Through exhibits, gourmet food, and cultural performances, the event attracts thousands of visitors every year. This year's festival features Chinese cloisonné, paper cutting, and tea culture.

**2016 Chinese Festival Schedule:**  
Friday 8/12/16: 5 to 9pm  
Saturday 8/13/16: 11am to 9pm  
Sunday 8/14/16: 12 to 6pm

Chinese American  
Community Center  
1313 Little Baltimore Road  
Hockessin, DE

Price: Free; parking \$5  
Phone: 302-239-0432  
www.chinesefestival.org



### Cirque Italia

Dive into the magical world of Cirque Italia, the first ever Italian water circus! Our extraordinary stage holds 35,000 gallons of water, 35 foot waterfalls and dazzling fountains. Witness unique aerial acts, hand balancing, contortionists, and many more breathtakingly surprising performances!

Purchase tickets at [cirqueitalia.com/tickets](http://cirqueitalia.com/tickets) or by phone 941-704-8572.

When: August 12-14  
Friday: 7:30pm  
Saturday: 2:30pm, 5:30pm & 8:30pm  
Sunday: 2:30pm & 5:30pm

Dover Mall, 1365 N Dupont Hwy,  
Dover DE 19901 near Dicks Sporting  
Goods & Sears

Cost: Free; \$20

### Brews, BBQ, & Bushes

August 5, 2016 from 4 to 7pm

Celebrate International Beer Day with great Brews, BBQ and Bushes! Join us in the East Coast Garden Center on August 5 from 4 pm to 7 pm with local favorites Big Oyster Brewery, 3rd Wave Brewing Co., Dogfish Head, & Bethany Blues BBQ. Drink tickets will be available for purchase as well as BBQ dinner options.

East Coast Garden Center  
30366 Cordrey Road  
Millsboro, DE



## The Sun Is Not Always Your Friend

*We all know it: "A tan skin is a damaged skin." What's worse, as we age our skin becomes thinner and doesn't rejuvenate as easily as it once did. This makes us more susceptible to sunburn and other damage, including skin cancer. Follow these tips to help protect yourself and your loved ones.*

**1 Use sunscreen.** Liberally apply SPF 30+ sunscreen daily. Reapply every few hours—sooner if you've been sweating. Remember, even on cloudy days the sun's most dangerous rays penetrate the atmosphere. It's important to apply, and re-apply,

sunscreen—even when the sky looks overcast.

**2 Hang out in the shade.** Seek out shady areas whenever possible. If you're going for a walk, stick to paths shaded by trees. If you're at the beach or relaxing poolside, sit under an umbrella.

**3 Cover up.** Cover up as much as possible. That means wearing long sleeves, long pants, hat and sunglasses. Stick with light-colored, lightweight fabrics like cotton or linen. Darker colors absorb the heat from the sun, increasing the risk for heatstroke.

**4 Prescriptions increase sun sensitivity.** Some medications, including antibiotics, anti-depressants, anti-psychotics, and water pills, can make skin more sensitive to the sun. Check with your or your loved one's doctor or read package inserts to determine the level of sun exposure (if any) that is safe with each medication.

**5 Choose indoor activities during the warmest parts of the day.** Plan your day wisely and encourage the older adults in your life to do the same. Run errands in the early morning or late afternoon. This helps you limit the amount of time you spend outdoors between the hours of 10 a.m. and 4 p.m., when heat and humidity are typically at their worst. Use the time to enjoy indoor activities instead. At Five Star Senior Living communities, for instance, residents can indulge in a leisurely gourmet lunch, and then enjoy an art



class, study creative writing, or take in a matinee movie.

### Stay Safe All Summer

It's important to follow these skin safety tips year-round, but especially in warmer weather when most people spend more time outside. Doing so can help prevent you and your senior loved ones from joining the 20 percent of Americans who develop skin cancer annually.

*Brought to you by your friends at Five Star Senior Living. For more information and to contact your nearest community, please visit [www.fivestarseniorliving.com](http://www.fivestarseniorliving.com).*

## Obligations: Know When To Say When

By Madisyn Taylor

*When we schedule too much in our lives trying to meet our obligations, we only end up draining our energy.*

We all encounter obligations in life, from spending time with family and friends to being present at important functions in the lives of the people who form our community. Many times, the obligations are actually fun and fulfilling, and we want to be there. At the same time, we all sometimes experience resistance to meeting these obligations, especially when they pile up all at once and we begin to feel exhausted, longing for nothing so much as a quiet evening at home. At times like these, we may want to say no but feel too guilty at the idea of not being there. Still, our primary obligation is to take care of ourselves, and if saying no to someone else is what we have to do, then we do not need to feel bad about it.

There is a skill to balancing our obligations, and it starts with simply becoming aware of our schedule. We may notice that three invitations have arisen in one weekend, and we know that we will pay energetically if we attempt to fulfill all three. At this

point, we can take the time to weigh the repercussions of not going to each event, considering how we will feel if we miss it and how our absence might affect other people. Most of the time, it will be clear which obligation we can most easily let go and which one we simply can't miss. Sometimes we have to miss something really important to us, and that can be painful for everyone concerned. At times like this, reaching out with a phone call, a thoughtful card, or a gift lets people know that you are there in spirit and that your absence is by no means a result of you not caring.

Meeting our obligations to others is an important part of being human and not one to take lightly. At the same time, we cannot meet every obligation without neglecting our primary duty to take care of ourselves. We can navigate this quandary by being conscious of what we choose to do and not do and by finding concrete ways to extend our caring when we are not able to be there in person.



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# Surprising Causes of Memory Loss

By Gina Deney

Just as there are ways to improve your memory, often we negatively impact our memory without even realizing it. For instance, stress, poor eating habits, and sleep deprivation all can play a role in memory lapses. Making informed choices regarding your health can stop these declines in our focus, and in our mood!



## Stress

Stress causes the body to release the hormone cortisol, which can cause memory issues. According to Dr. Josh Axe, cortisol interrupts brain and cell communication. "Chronic stress has devastating effects on memory and learning; it actually kills brain cells."

## Diet

WebMD reports: "High-quality proteins and fats... are important to proper brain function. Deficiencies in vitamin B1 and B12 specifically can

affect memory." Cognitive issues may also result from deficiencies in vitamin D and Omega fats. These deficiencies contribute to brain fog, anxiety, depression, and memory loss. Omega-3 in particular is critical to proper heart and brain function. It can also reduce the risks of Alzheimer's. Find Omega-3 in sardines, salmon, tuna, eggs, and cocoa. According to the National Institutes of Health, older adults should shoot for a daily intake of vitamin D of about 600 to 800 IU. Your body will naturally produce vi-

tamin D if you get at least 15 minutes of sunshine a day (without sunblock). If that's not possible supplement your diet with vitamin D-fortified foods such as milk, orange juice, cereals and yogurt.

## Sleep

People who sleep seven hours or more tend to have better memory than those who are sleep-deprived. "Sleep-deprived mice develop more deposits of a protein called beta amyloid in the brain compared with mice allowed to sleep normally. In humans, beta amyloid deposits in the brain are linked to declines in memory and thinking and also increase the risk of dementia."

## Smoking

Smoking also harms memory by depleting the body of oxygen. In addition to all the other negative impacts of smoking, it changes brain chemistry as well. Your risk is increased whether you're a social smoker, whether you smoke once a week, or if you smoke regularly.

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## Hydration

Insufficient hydration compromises mental acuity in a very significant way, and lapses in memory can cause errors in judgment, some of which can be fatal. Take it upon yourself this time of year, during extremes of heat, to check on elderly or infirm neighbors who live alone. Bring a summer snack, a cold drink, and a card with your name and phone number. Recipe cards are ideal for this purpose. Leave one by the phone and tell your elderly host/hostess that you have left your information for them. You never know – you just might be a lifesaver!

Gina Deney is the owner of Your Own Home In-Home Senior Care. With the help of the services offered by Your Own Home you can enjoy the independence and comfort of living at home, but not have to worry about all of the responsibilities. For more information on senior care, call them at 302-478-7081 or visit [www.yourownhomecare.com](http://www.yourownhomecare.com).

# How to Help a Senior Embrace Technology

It's a fact: Seniors have experienced the greatest expansion of technology in the history of civilization. So why can't you get Mom to use a cell phone?

## Key Barriers

A 2014 Pew Research Center survey on older adults and technology use showed that 41 percent of Americans over age 65 don't use the Internet in any way. More than half don't have broadband Internet at home, and nearly one-quarter don't use cell phones. Why?

The survey highlights three key barriers:

- **Skepticism about the benefits of using technology**
- **Physical challenges that make it difficult to use devices**
- **Trouble learning new technologies**

If you can overcome these obstacles, you can open up a whole new world for your senior family members.

## The Benefits of Technology

Mom (or Grandma) may not even realize she's missing out on benefits that may make life easier and more enjoyable, including:

- **Socialization:** connect with family members and friends through social media, share photos, video chat with the grandkids.
- **Knowledge:** stay on top of current news, easily view the bank balance, send a question to the doctor electronically.
- **Entertainment:** read books on e-readers, play games, watch videos.
- **Shopping:** shop without leaving the house, get special deals and coupons.

## How to Help a Senior Embrace Technology

To help senior loved ones overcome these barriers, try these approaches:

- 1 **Ease in.** Start by expanding your senior loved one's use of technology she's already comfortable with. For instance, if Mom uses a cell phone only to make calls, teach her how to text. Once comfortable with texting, you can introduce the idea of getting a

smartphone.

- 2 **Appeal to the heart, not the mind, to demonstrate the benefits of technology.** For instance, using your own tablet or laptop computer, show photos shared by family members on social networking sites. If she feels she's missing out, she'll be more interested in learning how to get online.

- 3 **Choose the right device.** The survey showed seniors feel much more comfortable with tablet computers and e-book readers than smartphones, perhaps because a tablet with a touch screen may be easier for a senior to use than a smartphone that requires precise manipulation to operate.

- 4 **Offer one-on-one instruction.** When someone just wants to learn how to read an e-book or go on Facebook, enrolling in a computer class could be overkill. A better approach may be to sit down to teach him only the things he wants to know right now so they're not overwhelmed with unnecessary detail. If your loved one uses professional home care services, this might be a great activity for your loved one to do with his caregiver.

- 5 **Recruit the grandkids.** No matter how much you love your parent, the role-reversal involved in teaching them a new skill may cause tension. Grandchildren may not have to overcome this constraint, and they're likely much more technologically savvy.

- 6 **Exercise patience.** Your senior family member may need help time and again to remember all the steps involved in performing a particular task. Be patient, knowing that eventually she'll develop a new skill that can bring her a wealth of knowledge and entertainment.

The study showed that seniors who embrace technology often end up incorporating it into their daily routine. If you can overcome a few hurdles, your senior loved one can enjoy all the benefits of technology, too.

[www.homeinstead.com](http://www.homeinstead.com)



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## Lifelong Learning Opportunities at the University of Delaware

The University of Delaware is proud of its history as one of the earliest and largest lifelong learning programs. Last year, when the country's Osher Lifelong Learning Institutes drew 154,505 participants to its programs nationwide, nearly 4,000 of that number were members of the Delaware programs based in Dover, Lewes, Ocean View and Wilmington.

The Osher Lifelong Learning Institutes at the University of Delaware—affectionately nicknamed “OLLI”—are membership organizations for adults 50 and over to take and teach classes together with no grades, exams or educational prerequisites. Members serve as volunteers and instructors, teaching and taking classes together as part of an educational cooperative. Course offerings are determined by member-led councils and committees who are in turn guided by member interest, as well as the passions and expertise of dedicated volunteer member-instructors at each program's location.

“Osher provides the opportunity to learn things I'd like to know about, to meet people I would otherwise not have met, and to benefit from both,” said Phil Fretz of Milton. “I participate in the program because I want to stay active intellectually and physically, and Osher provides for both.”

Upcoming courses planned in Dover include Creative and Performing Arts in the Black Community, Top Ten Supreme Court Cases, and Building Your Own Theology. In Lewes and Ocean View, fall courses include Stained Glass Fundamentals, iPhone Photography, and New Zealand: Mythical Land in the Southern

Hemisphere. In Wilmington, courses include Adult Beginner Ballet, French Composers, Plays of Arthur Miller, and Presidential Politics.

Dover lifelong learning member Joe Bailey is passionate about the program's learning opportunities. “I first joined the Dover program four years ago. Though I had never before been a motivated student, since then, I have taken between four and seven classes every semester and have even planned vacations around my class schedule.” Added Bailey, “OLLI is addictive!”

“I've always been an avid learner,” said longtime member Carolyn Stankiewicz of Wilmington. “OLLI is a natural continuation for my curiosity exploring everything from astronomy to yoga.”

“Belonging to the Osher Lifelong Learning program has been a real blessing in my life,” added Carol West of Ocean View, echoing the enthusiasm of other members. “Each semester's new catalog is a treasure. I find new and interesting course offerings and meet new friends and, of course, get to catch up and socialize with old friends!”

Most recently, the expanding Dover program celebrated with a ribbon-cutting after moving to its new location at 1201 College Drive, in Dover's College Business Park.

For more information about UD's Osher Lifelong Learning Institutes, including each location's course start dates and how to register, call 302-831-7600, write to [continuing-ed@udel.edu](mailto:continuing-ed@udel.edu) or visit [www.lifelonglearning.udel.edu](http://www.lifelonglearning.udel.edu).

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**WILMINGTON** – Arsht Hall, 2700 Pennsylvania Avenue

**DOVER** – College Business Park, 1201 College Park Drive

**LEWES** – Fred Thomas Building, 520 Dupont Avenue

**OCEAN VIEW** – Town Hall & Community Center, 32 West Avenue



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VI080016

## Xeriscaping The New Landscaping?



Xeriscaping is a landscaping method that aims to conserve water and reduce the need for supplemental irrigation. The term combines the word *landscaping* with the Greek word *xeros*, meaning dry.

### How It's Different

This isn't your run-of-the-mill landscaping. Xeriscaped gardens are planned to make efficient use of resources and to reduce water waste. For example, landscapers may install waterlines and roof spouts to direct rainfall onto plants with higher water requirements. This makes landscape design a critical component of xeriscaping, but aspects of traditional gardening come into play too: Xeriscaped gardens often use compost to improve the soil's water absorption, and xeriscapers select plants to suit the garden's needs, prioritizing low-water and drought-resistant plants such as native cacti, flowers, grasses, shrubs, and trees.

### Putting It Into Practice

Gardeners and landscapers can incorporate xeriscaping techniques in many ways, from seeking out low-water and drought-tolerant plants to replacing grass lawns with gravel or rocks. Plants can also be grouped in zones so that each group can be watered according to its needs without any waste. Xeriscapers take watering techniques into consideration too:

For example, plants are best watered with rotary spray nozzles or other methods that result in relatively large droplets distributed at low angles (helping avoid wind drift). Need an automatic irrigation system? Consider drip irrigation, which uses 50 percent less water than traditional sprinklers. By applying water directly to the soil just around the roots of plants, it not only uses less water, but also reduces waste from runoff and evaporation.

### Conserving Water

The average American household uses about 100 gallons of water per day for outdoor purposes, about 50 of which are wasted by inefficient irrigation methods, according to the Environmental Protection Agency. Xeriscaped gardens can use 50 percent less water than traditional gardens, helping preserve freshwater—an increasingly scarce natural resource in many parts of the world.

### Bring It on Home

Home gardeners can incorporate xeriscape practices into their backyard landscapes by replacing high-water-use plants with plants that are native to the local climate. The water needs of these native species tend to more closely match the local water availability. For example, homeowners in the Southwest might opt for drought-resistant plants, such as cacti or yarrow, while those

in the Midwest might replace Kentucky bluegrass—which in some areas needs about two inches of water per week—with native buffalo grass, which requires about half as much water

### An Investment That Saves

Installing a fully xeriscaped garden can be costly at first. A professional landscaper may charge between \$1 and \$4 per square foot to install a xeriscaped garden, although you can defray part of that cost by doing some of the work yourself. Whether or not you DIY it, xeriscaping can save money over time by reducing water use. Plus, xeriscaped gardens often require less maintenance than traditional gardens, saving expense and effort (and your knees!).

[www.recyclebank.com](http://www.recyclebank.com)

1	9	3	5	7	6	4	2	8
8	5	2	3	1	4	7	9	6
7	6	4	2	9	8	3	1	5
9	2	7	6	8	3	1	5	4
4	8	6	1	2	5	9	7	3
3	1	5	9	4	7	6	8	2
2	4	1	8	3	9	5	6	7
6	3	8	7	5	1	2	4	9
5	7	9	4	6	2	8	3	1

R	E	S	T	S	S	C	A	N	C	A	L	L
A	L	L	O	T	T	A	R	E	O	H	I	O
N	A	I	R	A	E	S	S	E	M	E	S	S
I	N	T	E	R	L	A	C	E	D	P	A	L
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G	O	D	D	E	S	S	I	K	E	B	A	N
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L	U	R	E	T	O	E	S	C	A	R	E	S
I	C	O	N	S	I	R	E	A	L	A	C	K
T	E	N	T	E	L	K	S	R	I	S	K	S

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# BANANA N(ICE) CREAM

Who doesn't love a cold treat on a warm day? Lately we've been enjoying single-ingredient ice cream as a fun and frosty dessert. Yep—make ice cream from just one ingredient. Sound crazy? We know—it's bananas.



Makes 1 serving per banana.

INGREDIENTS

1 large, ripe banana per person

INSTRUCTIONS

- 1. Start with ripe bananas (they should be sweet and soft). Peel the bananas and cut into small pieces.
- 2. Put the bananas in an airtight container and freeze the banana pieces for at least 2 hours or overnight.
- 3. Blend the frozen banana pieces in a small food processor or powerful blender. Pulse the frozen banana pieces for quite a long time. The texture will change from crumbly, to goeey, to oatmeal, and then become smooth like soft serve ice cream.
- 4. Blend for a few more seconds to aerate the ice cream. (If adding any mix-ins, like peanut butter or chocolate chips, this is the moment to do it.)
- 5. Transfer to an airtight container and freeze until solid: You can eat the ice cream immediately, but it will be quite soft. You can also transfer it back into the airtight container and freeze it until solid, like traditional ice cream.

RECIPE NOTES

- 1. Food processor vs. blender: We've found that a food processor works best for this, with enough room for the banana to get fully creamy and a little bit aerated. If you do use a blender, make sure your blender is powerful enough to process the frozen bananas.
- 2. Making a bigger batch: Yes, you can make a bigger batch with more than one banana! Just make sure your food processor is big enough (and powerful enough).

MIX-IN IDEAS

While the one-ingredient aspect of this ice cream is a big part of its charm, we don't think that loses much when it becomes two- or even three-ingredient ice cream. Here are a few favorite mix-ins\* to make it even more awesome:

- Spoonful of nut butter
- Drizzle of honey
- Handful of chocolate chips
- A few almonds
- Tablespoon of cocoa powder
- Half a teaspoon of cinnamon, cardamom, or ginger
- Slices of fresh strawberries

\*Keep in mind that more ingredients will alter the nutritional information.

**Nutrition Info:** Calories 121; Fat 0g; Carbs 31g; Protein 1g

www.thekitchn.com

# Sudoku

Fill in the blank squares so that each row, each column and each 3-by-3 block contain all of the digits 1 thru 9.

1		3		7	6			
		2	3			7		6
				9				
9			6					
4	8		1		5		7	3
					7			2
				3				
6		8			1	2		
			4	6		8		1

Answers on page 13

(courtesy of KrazyDad.com)

# THE FUNNY BONE

Maria Buckingham from Milford shared these great jokes. Thanks for the laughs, Maria!

ON LOSING WEIGHT:

My goal for 2016 was to lose just 10 pounds. Only 15 to go!

Ate salad for dinner...mostly croutons & tomatoes...actually just one big, round crouton covered with tomato sauce. And cheese. FINE, it was a pizza...I ate a pizza.

I don't mean to brag, but I finished my 14-day diet food in just 3 hours and 20 minutes.

A recent study has found women who carry a little extra weight live longer than men who mention it.

ON KIDS:

Kids today don't know how easy they have it. When I was young, I had to walk 9 feet through shag carpet just to change the TV channel!

Remember back when we were kids and every time it was below zero out they closed school? Me neither.

ON GETTING OLDER:

I may not be that funny or athletic or good looking or smart or talented...Damn! I forgot where I was going with this...

I love being over 80. I learn something new every day – and forget five others.

"Just remember, once you're over the hill, you begin to pick up speed." –Charles Schulz



# Crossword

By Dave Fisher

Answers on page 13

1	2	3	4	5		6	7	8	9		10	11	12	13
14						15					16			
17						18					19			
20						21					22			
				23					24	25				
26	27	28	29		30				31					
32					33			34		35		36	37	38
39				40				41	42					
43						44	45				46			
				47		48		49			50			
51	52	53					54			55				
56						57	58				59	60	61	62
63						64					65			
66						67					68			
69						70					71			

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ACROSS

- 1. Relaxes
- 6. Glance over
- 10. Phone
- 14. Mete
- 15. Container weight
- 16. Buckeye State
- 17. Nigerian monetary unit
- 18. Being
- 19. Untidyness
- 20. Entwined
- 22. Wan
- 23. Fizzy drink
- 24. Boss
- 26. Indian dress
- 30. Help
- 31. Hearing organ
- 32. Again
- 33. Accomplishment
- 35. Insuper
- 39. Female deity
- 41. Japanese flower arranging
- 43. Fertile area in a desert
- 44. Part of a comparison
- 46. Fluff
- 47. Feline
- 49. In the past
- 50. If not
- 51. Condition
- 54. "Do \_\_\_ others..."
- 56. Baby buggy
- 57. Sculptural relief
- 63. Attraction
- 64. Foot digits
- 65. Concerns
- 66. Computer symbol
- 67. "Your majesty"
- 68. Exclamation of regret
- 69. Canvas dwelling
- 70. Large N. Amer. deer (plural)

- 71. Hazards
- 71. Overact

DOWN

- 1. Hindu princess
- 2. Distinctive flair
- 3. Narrow opening
- 4. Ripped
- 5. Celebrities
- 6. Most dependable
- 7. Series of small waterfalls
- 8. Backside
- 9. Sewing tool
- 10. Corresponding
- 11. Coming up
- 12. Fine thread
- 13. Unsuccessful person
- 21. A lot
- 25. Overhang
- 26. Palm starch
- 27. Dwarf buffalo
- 28. Fishing poles
- 29. Accusation of wrongdoing
- 34. Medical analyses
- 36. Bucket
- 37. Hotels
- 38. A romantic meeting
- 40. Brother of Jacob
- 42. Nautical miles
- 45. A tunic of chain mail
- 48. Sleeping sickness carrier
- 51. Divided
- 52. Armistice
- 53. Moses' brother
- 55. Academy award
- 58. Drudgery
- 59. French Sudan
- 60. Historical periods
- 61. Make out (slang)
- 62. Sounds of disapproval

# WORDS OF WISDOM



# I've Learned

By Andy Rooney, a man who had the gift of saying so much with so few words.

- That the best classroom in the world is at the feet of an elderly person.
- That when you're in love, it shows.
- That life is tough, but I'm tougher.
- That having a child fall asleep in your arms is one of the most peaceful feelings in the world.
- That being kind is more important than being right.
- That you should never say no to a gift from a child.
- That I can always pray for someone when I don't have the strength to also help him in any other way.
- That no matter how serious your life requires you to be, everyone needs a friend to act goofy with.
- That sometimes all a person needs is a hand to hold and a heart to understand.
- That simple walks with my father around the block on summer nights when I was a child did wonders for me as an adult.
- That money doesn't buy class.
- That it's those small daily happenings that make life so spectacular.
- That under everyone's hard shell is someone who wants to be appreciated and loved.
- That to ignore the facts does not change the facts.
- That love, not time, heals all wounds.
- That when you plan to get even with someone, you are only letting that person continue to hurt you.
- That life is like a roll of toilet paper. The closer it gets to the end, the faster it goes.
- That just one person saying to me, 'You've made my day!' makes my day.
- That the easiest way for me to grow as a person is to surround myself with people smarter than I am.
- That everyone you meet deserves to be greeted with a smile.
- That no one is perfect until you fall in love with them.
- That opportunities are never lost; someone will take the ones you miss.
- That when you harbor bitterness, happiness will dock elsewhere.
- That I wish I could have told my Mom that I love her one more time before she passed away.
- That one should keep his words both soft and tender, because tomorrow he may have to eat them.
- That a smile is an inexpensive way to improve your looks.
- That when your newly born grandchild holds your little finger in his little fist, you're hooked for life.
- That everyone wants to live on top of the mountain, but all the happiness and growth occurs while you're climbing it.





# FIND YOUR FIT

## WITH FIVE STAR SENIOR LIVING

Our Lifestyle360 approach to life brings everything most important to you back into the picture, as our Signature programs make every day exceptional.

### OUR **LIFESTYLE360** PROGRAM INCLUDES:

- Holistic approach for well-rounded days
- Daily activities based upon The Five Dimensions of Wellness - Intellectual, Social, Physical, Emotional and Spiritual
- Opportunities for residents to get involved and make new friends

SEE HOW WE CAN MAKE YOUR DAY  
**EXCEPTIONAL.**

**Call to schedule lunch and a tour.**



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