



Vital!

VITAL INFORMATION FOR A VITAL LIFE®

New Orleans Jazz Fest

A History Like
None Other



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If you've been a Vital! reader for a while (we've been giving you great information for 9 years now!) you know our goal is to inspire you to do more, try more, and learn more about the world we live in. Successful aging is all about being healthy, wealthy and wise.

Our articles are relatively short—but just long enough to remind you (here's the “mom” in me) to eat right, exercise, get enough sleep—in other words, take care of your body. Take care of your money, because if you don't, certainly nobody else will. Give back. Cultivate an attitude of gratitude to experience joy. Make a concerted effort to get out and about, expand your horizons, try something you've never tried before, go somewhere you've never been; otherwise life becomes boring, your world shrinks, you do your spirit a disservice.

At a recent dinner party, I talked to a woman about all the vitamins she was taking. I was intrigued as she got into the specifics of vitamin/mineral interactions, and (especially because I take iron supplements) I couldn't wait to share here. Read more on page 4 to see if you're doing it right, or maybe could be doing it better.

Particularly since in my “previous life” I was in the field of finance, and am quite familiar with some of “the players” and the games they play, I was disappointed when the Labor Department's rollout of the fiduciary rule was halted. I hate to see people taken advantage of—even if it's by just one rotten apple. We're always looking out for you for ways of making your money grow, especially after the “file and suspend” option at Social Security was taken away. This month, page 7, we're taking a look at short-term, secured, high interest notes. We think you'll love them as much as we do.

And Mr. Gregg, I'm hoping you find this month's Bucket List article on Jazz Fest a more entertaining prospect than that trip to Texas!

Happy Easter, Happy Passover, and Happy April!

Karyn and Heidi



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There's a New Shingles Vaccine: Shingrix

By Diane Umansky

The Centers for Disease Control and Prevention (CDC) recently made its formal recommendations for the use of Shingrix, a new vaccine that appears to offer significant protection against shingles, a blistering skin eruption that typically affects people older than 50. Shingrix is the first new shingles vaccine in more than a decade and only the second to ever be approved by the Food and Drug Administration; Zostavax was the first.

The CDC recommends that Shingrix, a two-dose vaccine, be given to people starting at age 50, a full 10 years earlier than its advice for getting Zostavax. The CDC also recommends that people who have already gotten Zostavax should now get Shingrix as well, and that Shingrix is officially the preferred vaccine over Zostavax, a single-dose vaccine. Those who've had shingles, which occasionally recurs, should also receive Shingrix. Consumers should talk with their healthcare providers or pharmacists to make the decision on which vaccine may be best for them.

Why a New Shingles Vaccine?

Shingles, a.k.a. herpes zoster, occurs when the chickenpox virus, which is dormant in those who've had the illness, reawakens later in life. Almost all adults older than 40 carry the chickenpox virus, and the older we get the higher the risk of getting shingles. According to the CDC, the infection strikes about 1 million people in the U.S. each year and nearly one in three adults will experience a bout of shingles in their lifetime.

The two to four weeks of shingles, marked by symptoms such as a blistering and painful rash on one side of the body, can be difficult enough. But about one in five people with shingles go on to develop postherpetic neuralgia, or PHN, which is nerve pain that can linger for months or even years.

Zostavax, available since 2006, was the only vaccine to guard against shingles. But it's not 100% effective.

Approved for those between 50 and 59, and recommended by the CDC for adults 60 and older, the vaccine offers 70% protection against shingles for people between 50 and 59 but only 18% in people 80 and older. When all ages are taken into consideration, Zostavax cuts the chance of shingles by 51% and the risk of PHN by 67%, and is effective for just 3-5 years. The Shingrix vaccine offers 97% protection to people in their 50s and 60s and roughly 91% protection to those in their 70s and 80s. And it appeared to retain similarly high effectiveness throughout a four-year study period and cut PHN risk by 86 percent.

Right now, Shingrix is not recommended for older adults who are immunocompromised or are taking moderate to high doses of drugs that suppress the immune system, but because the new shingles vaccine contains a nonliving viral particle, it may ultimately be deemed appropriate for those with compromised immunity.

Can It Cause Side Effects?

Like every vaccine, Shingrix has the potential for side effects. It may cause pain during injection and at the injection site for up to three days after. In clinical trials, side effects also included injection site redness and swelling, muscle pain, and immune system responses such as headache, shivering, fever, and upset stomach. Most, according to GlaxoSmithKline, its manufacturer, lasted less than three days.

Though Shingrix was tested on some 16,600 adults in clinical trials, its real-world use has been limited. The company will be conducting additional safety and efficacy studies over the next few years, and the CDC will be monitoring any adverse events that are reported.

Availability and Cost

It's anticipated that deductibles and co-pays aside, private insurers will probably cover the cost of Shingrix (\$280 for the two shots) just as they do for Zostavax (\$213), although it may take some time to get all insurers, including Medicare, on board.

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

A Look at How Vitamins and Minerals Work Together

By Pasha Gurevich,
for Labdoor.com

Multivitamin supplements—complex formulations of several vitamins and an array of minerals and other nutrients—may not always convey the whole truth on their labels. The most common culprit: claiming amounts not representative of the actual additions made. There is a less obvious, yet efficacy-important consideration: do the nutrients in supplements interact in any way that could damage or enhance their efficacy? The premise of this is 1) nutrients must be *absorbed* into the bloodstream (and delivered to their target organs) to show health benefit and that 2) nutrient-nutrient interactions may affect *absorptive capacity*.

Several factors are known to influence nutrient absorption, including (but not limited to) whether or not they are taken with food, and chemical makeup of food (fatty, acidic, etc.) These two conditions impact optimal absorptive environments for different nutrients. The following is by no means an exhaustive list, but a gentle reminder of the intricacies of multivitamin formulations.

Iron, Copper & Zinc

Iron exists in two distinct dietary forms: heme and non-heme. Heme-iron comes from hemoglobin, the iron-containing protein inside red blood cells; non-heme iron comes from plants. Heme-iron, produced from animal-based foods, is absorbed “two to three times more effectively than iron from plants (non-heme iron),” according to the Center for Disease Control (CDC). The iron found in multivitamin formulations and in fortified foods almost exclusively comes from plants. To make matters worse, its absorptive ability can be influenced by other common ingredients found in multivitamin supplements.

Copper and zinc are chemically similar to iron. Since absorption is a process dictated entirely by chemistry (charge, molecular shape, etc.), copper, zinc, and iron all share similar absorption mechanisms. What does this mean if, for example, you take all

three at the same time?

Studies have shown that the receptor responsible for uptake has the highest affinity for iron, meaning that if these nutrients are taken at the same time, it's likely that some nutrients will be left out unabsorbed and, effectively, useless to the body. Supplemental iron (38-65 mg/day), but not dietary iron, may decrease zinc absorption and substantially impact copper absorption. Similarly, studies have shown that high levels of zinc and copper may interfere with iron uptake, and high zinc intake may “trap” copper and prevents its absorption.

Iron, Calcium, Magnesium & Manganese

Magnesium and manganese, commonly found in multivitamin supplements, also interact with iron. Magnesium may decrease non-heme (plant) iron absorption if the two nutrients are taken together, and if all three are taken together, negatively impact manganese absorption.

Calcium may decrease non-heme iron absorption when both are consumed at the same meal, although this may only be a problem in those who are initially iron-deficient, suggests the National Institutes of Health (NIH). If you're iron-deficient or think you're at risk for deficiency, the NIH recommends to “minimize this interaction by separating your intake of calcium and iron.”

Iron & Vitamins C and A

We've seen how nutrients can interfere with absorption, but do any nutrients have the ability to enhance absorptive ability? Vitamin C may enhance non-heme iron absorption when both nutrients are eaten together. Vitamin A—beta-carotene, specifically—also appears to enhance iron absorption. However, studies suggest that vitamin A is unlikely to enhance iron absorption in those who have adequate levels of vitamin A; it's more likely to improve iron status in those with low levels of vitamin A.

Putting It All Together

We've looked at a few interactions here, but how do we make sense of the information? More importantly, how do we apply it to our diets? The takeaway here should be that

nutrient-nutrient interactions may have an effect on what our body is able to absorb from multivitamins. More importantly, however, consumers should realize that multivitamins with a long list of ingredients aren't always better and that, given a normal diet, many multivitamins' ingredients may not be necessary. A better way: determine if specific deficiencies exist, and choose appropriate supplementation. For example, if you're deficient in iron, you could:

- **Increase intake of red meat, fish, or poultry.**
- **Take calcium and iron supplements (as well as coffee and tea, whose polyphenols impede iron absorption) at different times during the day.**

- **Take a form of vitamin C with your iron supplement.**

- **Eat heme-iron-containing foods, which may increase the absorption of non-heme iron.**

If you are, or are at risk of being, deficient for any particular nutrient, consider supplements. Consult your physician or health care provider to determine any risks and for help setting up an effective supplement regimen. Multivitamin supplementation can be a tricky business, and many factors need to be considered to maximize effect.

<https://labdoor.com/article/nutrient-nutrient-interaction-in-multivitamin-supplements>

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Fit for Life

GETTING STARTED — Shoes and Equipment



For many activities, you don't need any special clothing. Most often, any comfortable, loose-fitting clothes will do. However, your shoes are an important part of your physical activity routine. Remember, you're going to be wearing them a lot. Here are a few pointers to keep in mind:

- Choose shoes that are made for the type of physical activity you want to do (walking, running, dancing, bowling, tennis).
- Look for shoes with flat, non-skid soles, good heel support, enough room for your toes, and a cushioned arch that's not too high or too thick.

ioned arch that's not too high or too thick.

- If tying laces is difficult, look for shoes with Velcro® fasteners.
- Make sure your shoes fit well and provide proper support for your feet. This is especially important if you have diabetes or arthritis. Shoes should feel comfortable right from the start.
- The size of your feet changes as you grow older so always have your feet measured before buying shoes. The best time to have your feet measured is at the end of the day

when your feet are largest. Be sure new shoes feel good on your feet while you are still in the store—uncomfortable spots will probably not get better.

- If you have diabetes, break in new shoes gradually to avoid blisters and sore spots.
- You don't need to buy special equipment to exercise. Many physical activities—such as brisk walking, raking leaves, or taking the stairs whenever you can—are free or low cost and do not require special equipment.

For strength training, you will often need to lift or push weights. You can use the strength-training equipment at a fitness center or gym. Or, you can use weights, resistance bands, or even common objects from your home. For example, you can make your own weights from unbreakable household items.

- Fill a plastic milk jug with sand or water and tape the opening securely closed.
- Fill a sock with dried beans, and tie up the open end.

- Use common grocery items, such as bags of rice, vegetable or soup cans, or bottled water.

Resistance bands are stretchy elastic bands that come in several strengths, from light to heavy. You can use them in some strength exercises instead of weights.

- 1. Lay the band flat in your hand with the end toward your pinky finger.**
- 2. Wrap the long end of the band around the back of your hand.**

3. Grasp firmly.

If you are a beginner, try exercising without the band until you are comfortable, then add the band. Choose a light band if you are just starting to exercise, and move on to a stronger band when you can do 2 sets of 10 to 15 repetitions easily.

Hold on to the band tightly (some bands have handles), or wrap it around your hand or foot to keep it from slipping and causing possible injury. Do the exercises in a slow, controlled manner, and don't let the band snap back.



Step counters and activity trackers (like Fitbit) can help you keep track of your endurance activity, set goals, and measure progress. Most inactive people get fewer than 5,000 steps a day, and some very inactive people get only 2,000 steps a day.

Wear the tracker for a few days to see

how you're doing. If you get:

- Fewer than 5,000 steps a day, gradually try to add 3,000 to 4,000 more steps a day.
- About 8,000 steps a day, you're probably meeting the recommended activity target.

■ 10,000 or more steps a day, you can be confident that you're getting an adequate amount of endurance activity.

■ 10,000 steps a day comfortably, try for 15,000 steps a day, which would put you in the high-activity group.

Excerpted from www.NIHSeniorHealth.com

Protect Your Check

By Kimberly Iapalucci, Director of Communications, AARP Delaware

AARP's Fraud Watch Network offers many tips to help you identify and report the many con artists that come out of the woodwork this time of year, hoping to steal your hard-earned money. Take, for example, this new scam that is going around:

As tax filing season rolls on, we all know that con artists pretending to be the IRS call claiming that you owe a specific amount in taxes. They may even threaten to arrest you if you don't pay immediately. If you get a call like this, hang up.

These calls don't stop on April 15, though. These imposters continue their game of deceit well into the summer. Always remember: The IRS will never call and demand immediate payment without first sending a notice through the mail. Nor will the IRS ever ask for credit or debit cards over the phone, or threaten you with

arrest. If you are concerned that you may owe taxes, call the IRS directly at 800-829-1040.

Speaking of the Feds, scammers are now going to the federal Social Security website and setting up a "my Social Security" account for citizens that are of retirement age. They hijack the unsuspecting victims' accounts by setting up the accounts before the Social Security number owner does, and then they apply for funds. The scammers request a lump sum payout be transferred to their own accounts, then they withdraw the money and immediately buy gift cards. Beat scammers to the punch by setting up your own "my Social Security" account today at www.ssa.gov/myaccount.

To learn more about scams taking place in your community, call AARP's Fraud Watch Network at 877-908-3360. You can also report a scam to the hotline to help protect others from fraud. Also, view AARP's Fraud Watch Network online at www.FraudWatchNetwork.org for tools and resources.

Social Security Q&A

Question: Who is eligible for Supplemental Security Income (SSI)?

Answer: People who receive SSI are age 65 or older, blind, or disabled with limited income and resources. Go to www.socialsecurity.gov for income and resource limits. The general fund of the United States Treasury makes SSI payments. They do not come out of the Social Security Trust Fund.

Question: I know you need to have limited resources to receive Supplemental Security Income (SSI). But what is considered a resource?

Answer: Resources are things you own that you can use for support. They include cash, real estate, personal belongings, bank accounts, stocks, and bonds. To be eligible for SSI a person must have no more than \$2,000 in countable resources. A married couple must have no more than

\$3,000 in countable resources. If you own resources over the SSI limit, you may be able to get SSI benefits while trying to sell the resources. Not all of your resources count toward the SSI resource limit. For example:

- The home you live in and the land it's on do not count.
- Your personal effects and household goods do not count.
- Life insurance policies may not count, depending on their value.
- Your car usually does not count.
- Burial plots for you and members of your immediate family do not count.
- Up to \$1,500 in burial funds for you and up to \$1,500 in burial funds for your spouse may not count.
- If you are blind or have a disability, some items may not count if you plan to use them to work or earn extra income.

You may also wish to read our material on "resources" in the booklet, Understanding SSI at www.socialsecurity.gov/ssi/text-understanding-ssi.htm.

AARP Fraud Watch Network is headed to the 55+ Expo as part of Smart Money Week!

Visit our booth at the entrance to the Expo to get the tools and resources you need to fight back against con artists, fraudsters and scammers. Join us for food, giveaways and fun!

April 18, 2018
9 a.m. – 3 p.m.
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AARP
 Fraud Watch Network

Retirement Portfolio Jitters? Consider Private Mortgage Notes



Watch out, retirement savers. In case you haven't heard, the Trump Administration put the wheels in motion to halt the Department of Labor from rolling out its fiduciary rule requiring financial advisors to act in your best interest. Who was most impacted by the rule? Those who work on commission, such as brokers and insurance agents.

What's the fiduciary rule?

It's a simple enough concept: A financial adviser should be legally required to put their clients' best interests ahead of their own. But believe it or not, right now that is actually not the law.

Why does this matter to you?

The rule would require financial advisors and brokers to put your interests above their own when working with your retirement accounts. Currently, if you work with a financial advisor who is a registered broker, he or she only has to recommend investments that are "roughly suitable" for you. That means if your advisor has the option between, say, two similar mutual funds, but one pays out a higher commission to the advisor, he or she can put you in that one—even if the other fund has lower fees and would boost your investment portfolio in the long run.

What's an investor to do?

The smart thing to do is to investigate alternatives. If you're interested in safety, you probably already know that the stock market can be volatile, to put it mildly (have you read about Facebook's troubles and what it's doing to the stock market?). Between January 2 and March 20, 2018 the S&P 500 rose 6%, then dropped over 10%, and so far netted a paltry 8/10% gain. And the DJIA? As of March 20, it's posting a 4/10% LOSS. Bonds aren't doing much better. CDs? Banks are trumpeting 1.25% APY if you lock up your money with them for 5 years! How about annuities then? Sure, if you want to give up access to your funds to buy something that won't pass on to your heirs in exchange for a return that might not even keep up with inflation.

Private Mortgage Notes

Many savvy individuals turn instead to private mortgage notes to grow their wealth. A mortgage note is a secured transaction in which the person receiving the payments is an individual or private entity, rather than a traditional bank. The note contains the promise and terms of repayment, and the mortgage acts as a lien against a property, which serves as collateral for the payment described in the note. These mortgage notes are often short-term, secured, local, and offer a high rate of return.

Why would someone buying a piece of property use a private lender instead of going to a bank? Among other reasons, speed and ease are at the top of the list. Many real estate investors buy properties under market value with the intention of upgrading or rehabbing the property, and then either turning it into a rental or reselling the upgraded property at market value (flipping it). When a real estate investor is renovating a property for rental use, short-term private mortgage notes are sometimes used prior to permanent bank financing so the bank's permanent loan can be made on a renovated, tenant-occupied, performing asset. When a real estate investor finds a property to buy, renovate, and flip, it is usually the kind of deal that requires a quick settlement. For many real estate investors, waiting for the bank is not an option. This is why short-term private mortgage notes are so common.

Real estate investors borrow money using short-term private mortgage notes for periods generally less than a year, normally around 6 months. For the use of the lender's money, the borrower guarantees interest rates of 6-8% APR, or even 10% or higher, depending on the deal. The private lender typically

gets the comfort of a low loan-to-value ratio (the amount of money loaned vs. the value of the property), and the security in the property itself. If the borrower defaults, the property reverts to the lender, normally with 30-35% or more equity already built in. So, this means private lenders are getting short-term, high yielding, 130% secured, private mortgage notes. Compare that to what the financial advisor or broker is offering.

Short-term. Secured. High interest.

If you have idle cash, or low-interest-bearing liquid investments, or even equity assets such as real estate or annuities that you can borrow against at a low rate in order to turn around and lend at a higher rate—where would you find these notes?

■ You might already know someone who is a real estate investor; you can partner with them.

■ You can go online to find note brokers.



■ The best way is to reach out to the person running your local real estate investors association (REIA).

Investing in private mortgage notes is nothing new. Most people just haven't heard about notes because their financial planners, brokers, or brokerage firm wouldn't make any commission!

If you have questions or would like to learn more about private mortgage notes, call 302-544-0684 or email karync@vitalmagonline.com.

WORDS OF WISDOM

Knowledge of what is possible is the beginning of happiness.

– George Santayana

If one is lucky, a solitary fantasy can totally transform one million realities.

– Maya Angelou

Yoga: It Never Gets Old

“We don’t stop playing because we grow old. We grow old because we stop playing.”

—George Bernard Shaw

In the early 80s, women (and some men—we’re looking at you, Richard Simmons) donned their leg warmers, Reebok high tops, and spandex body suits to stretch it out with Jane Fonda and dance to *Let’s Get Physical*. Today, we know with certainty that regular physical activity keeps a body young. Whether you like “getting physical” at home or in a group setting, one way to keep your interest piqued is to add variety. That’s one reason why now, while we’ve all kicked our VHS cassettes to the curb, yoga has fully come into its own for individuals of all ages.

5 Benefits of Yoga

1 Mental relaxation. Often described as a “mindful” exercise, yoga can help reduce stress, improve sleep quality, and improve depression to keep one centered and energized.

2 Increased flexibility and balance. Even though yoga is considered low-impact exercise, it delivers big results, particularly in terms of joint flexibility and balance for older adults. It is recommended that individuals new to yoga start with beginner poses composed of gentle movements. Some easy poses can be found at chopra.com/articles/5-beginner-yoga-poses-for-seniors. As always, please consult your physician(s) before starting any exercise program.

3 Increased strength. Because muscle mass declines as we age, weight-bearing exercises are needed to maintain strength. Physically inactive people can lose up to 5 percent of their muscle mass per decade after age 30. At the same time that muscle mass begins to disappear, fat increases. As opposed to lifting weights, which you may or may not

be comfortable with, yoga uses your own body as resistance to build and firm muscle.

4 Increased bone density, which helps to prevent osteoporosis. Yoga helps slow bone thinning, which reduces the risks of osteoporosis, particularly among postmenopausal women. Increasing bone density is critical to prevent broken and fractured bones. If you have osteoporosis or low bone mass, consult a physician to determine which yoga poses you can most safely practice. You can find tips for practicing yoga with osteoporosis at yogainternational.com/article/view/yoga-and-osteoporosis-the-dos-and-donts.

5 Alleviates arthritis pain and stiffness. Physical activity is an essential part of the effective treatment of osteoarthritis (OA) and

rheumatoid arthritis (RA), according to treatment guidelines published by the American College of Rheumatology. According to a John Hopkins Arthritis Center study, when combined with a program of good medical care, yoga may provide important additional physical relief to those suffering from arthritis.

It’s time to grab your mat and join the growing number of people practicing yoga to improve your overall health and well-being.

We care about you! Learn more about Churchman Village and The Atrium at Churchman Village Independent Living by calling 302-998-6900 or visit ChurchmanVillage.com. Please note: The above recommendations are intended to be general recommendations and should not be construed as healthcare advice. The recommendations are not a replacement for the personal advice of a health professional.








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NEW ORLEANS JAZZ & HERITAGE FESTIVAL



PHOTO BY DOUGLAS MASON

If you love great music and great food, then crawfish, cracklins, and meat pies could be coming right up! It’s time for Jazz Fest, the legendary New Orleans Jazz and Heritage Festival.

It all started back in April 1970. George Wein, jazz impresario behind the Newport Jazz Festival and the Newport Folk Festival (begun respectively in 1954 and 1959) was hired to design and produce a unique festival for New Orleans. The New Orleans Jazz & Heritage Foundation, a nonprofit organization, was established to oversee the Festival.

Mahalia Jackson, often called the greatest gospel singer ever, returned to her hometown to appear at the first New Orleans Jazz & Heritage Festival. While attending the Louisiana Heritage Fair in Congo Square (then known as Beauregard Square), she and Duke Ellington came upon the Eureka Brass Band leading a crowd of second-line revelers through the Festival grounds. George Wein, producer of the Festival, handed Ms. Jackson a microphone, she sang along with the band and joined the parade... and the spirit of Jazz Fest was born.

In addition to Ms. Jackson and The Duke, the first Festival lineup included Pete Fountain, Al Hirt, Clifton Chenier, Fats Domino, The Meters, The Preservation Hall Band, parades every day with The Olympia Brass Band and Mardi Gras Indians, and many others.

In its inaugural year, only about 350 people attended, but the Festival, which became known as “Jazz Fest” almost immediately, was a great artistic suc-

cess. When Jazz Fest was held the next year, it was clear that the event had already outgrown Congo Square.

For the 1972 Festival, the event moved to the infield of the Fair Grounds Race Course, the third-oldest racetrack in America (open since 1872). By 1975, the Festival, at that time a five-day event with three days of the Louisiana Heritage Fair, had an attendance of 80,000.

From 1976 to 1978, Jazz Fest expanded to two full weekends. By the 1990s, *The New York Times* would note that the Jazz Festival had “become inseparable from the culture it presents.” The Festival added features like the Thursday that kicks off the second weekend; an International Pavilion that celebrates other cultures (Cuba, Haiti, Mali, Panama, Brazil, Martinique, South Africa and more); and the Native American stage and area.

The devastation caused by Hurricane Katrina left the presentation of the 2006 Jazz Fest in serious jeopardy, but believers rallied, and the event became a homecoming and an emotional celebration of the city and the importance of its culture to the world. *Los Angeles Times* music writer Randy Lewis described one special performance in a way that truly captured the spirit of the 2006 Festival: “Sometime, somewhere, a more dramatic and exhilarating confluence of music with moment may have existed than Bruce Springsteen’s appearance tonight at the 37th annual Jazz & Heritage Festival here. But in nearly 40 years of concert-going, I haven’t witnessed one.”

Wein’s concept of the Louisiana Heritage Fair—a large daytime fair with multiple stages featuring a wide variety of indigenous music styles, food booths of Louisiana cuisine, and arts and crafts booths, along with an evening concert series—has become the enduring format. With 12 stages of soul-stirring music—jazz, gospel, Cajun, zydeco, blues, R&B, rock, funk, African, Latin, Caribbean, folk, and much more—the New Orleans Jazz & Heritage Festival is firmly established as a singular celebration of both historic and contemporary significance.

The Festival has always blended in a wide mix of internationally renowned guests, among them: Aretha Franklin, Miles Davis, Stevie Wonder, Bob Dylan, Ella Fitzgerald, Dizzy Gillespie, Bruce Springsteen, Santana, Sarah Vaughan, Paul Simon, Jimmy Buffett, Max Roach, B.B. King, Dave Matthews Band, Patti LaBelle, Tito Puente, the Allman Brothers Band, Joni Mitchell, Al Green, Pitbull, Linda Ronstadt, Lenny Kravitz, Sonny Rollins, Bonnie Raitt, James Brown, Keith Urban, Kings of Leon, Celia Cruz, Stevie Ray Vaughan, Hugh Masekela, Cassandra Wilson, Willie Nelson, The Temptations, Burning Spear, Van Morrison, LL Cool J, Abbey Lincoln, Neil Young, Erykah Badu, Dave Brubeck, Gladys Knight, Youssou N’Dour and many, many others.



Yet it’s not just the variety of music on the stages that creates memorable experiences, but rather the music and spectacle on-the-move that do. Every day boasts about half a dozen parades, Native American Pow Wows, Creole drummers, and varying food experiences to give your mouth a taste of the south as well (with vegan options!). In true southern hospitality form everything is enacted with thinking of the bigger picture, how *everyone* can enjoy this experience, not just a certain demographic.

If you want to check Jazz Fest off your bucket list, you’ll need to get your tickets soon! The 2018 Festival takes place April 27 through May 6. Find out more at www.nojazzfest.com.



Problem: Solved!

What do the following have in common?

- ◆ You inherited a house you don't need and/or can't afford.
- ◆ You inherited a house that needs major updates and/or repairs.
- ◆ You bought a house with winnings from a lawsuit or lottery and want cash instead.
- ◆ Your house has fire or flood damage, foundation problems, mold, lead or asbestos.
- ◆ Your house needs major repairs you can't afford.
- ◆ You're moving to assisted living.
- ◆ You have a rental and don't want to be a landlord any more.
- ◆ You have extensive medical bills.
- ◆ You owe taxes.
- ◆ You're facing foreclosure.



All of these, and many more, are reasons why you might want—or need—to sell a home quickly and painlessly. In some situations, an owner didn't "earn" the equity in a house by living there 20 years, and just wants cash. In others, a negative situation arises where the owner may need to give up some equity. Whether you find yourself in any of these situations now, or this has happened to you, or someone you know, it's actually a very common occurrence. And there's a very simple answer to the problem: offload the house to someone else, and walk away with cold hard cash.

Now of course you can always turn to a real estate agent to sell the house on the open market. But many people turn to real estate investors instead. Why? Investors will buy a house in "as is" condition because they factor the repair costs into their offer. That means you don't have to worry about repairs, updates, removing unwanted items, or even cleaning. Investors

don't make offers contingent on the sale of their own home. Investors don't make you go through an inspection, then make demands that every little item be fixed. Investors don't have their financing fall through, putting you right back at square one, or worse, because of the many months of your time they wasted.

The drawback to listing with a real estate agent is that **only investors** can really buy the property for all cash in just a couple of weeks. In today's market, an agent can't promise: "You won't have to lift a finger to get the house ready for sale," or "We'll be at the closing table in two weeks," or even "We'll have a ratified contract in two weeks." An investor can. And you don't even have to pay them a commission.

So you'd rather have the cash than the headache. Now what? For information about how to safely sell your house fast, call 302-544-0684 or email karync@vitalmagonline.com.

Easterseals Helps You on Your Caregiving Journey

Gabe and his wife, Eve, became caregivers in an instant when his 90-year-old mother, Rita, fell at home. They knew there would be adjustments, but soon found that caregiving was not as easy as it sounds, especially with a diagnosis of dementia. Luckily, they found Easterseals caregiver services, and through Easterseals, met a group of other caregivers with whom they could relate.

Among the caregiver services Gabe takes advantage of to help him better care for his mother are Easterseals Savvy Caregiver Classes. Easterseals started this series to support and educate caregivers to those who are living with Alzheimer's or dementia.

"The Savvy Caregiver classes are important. I went into caregiving naïve and the training gave me a lot of tips," Gabe says. "Sometimes I get frustrated with my mom for asking the same question repeatedly, but the Savvy Caregiver class taught me how to handle it and not to overwhelm Mom with too many tasks."

The series will be offered during the month of May at the Lewes Library, but if your group could benefit from the Savvy Caregiver series, please contact Easterseals. For more information in Sussex, contact Christine at 302-253-1129. In New Castle, contact Joyce at 302-221-2076.

"Easterseals caregiver events help me to give my mom a better quality of life. I am not as stressed out because I learn to understand her better. They give me insight into how my mom thinks," Gabe says. "My advice to other caregivers is to take every opportunity to attend the caregiver classes because they provide a wealth of information. I learn something new every time. I always recommend these classes to other caregivers."

Easterseals Delaware & Maryland's Eastern Shore offers a range of services, including children's therapies, assistive technology, recreational camping, day programs for adults with physical or intellectual disabilities, and respite services for caregivers. To learn more about how Easterseals helps children and adults with disabilities, call 1-800-677-3800 or visit www.de.easterseals.com.



**Are you caring for someone with
Alzheimers or Dementia?**

Easterseals Caregiver Resource Center can offer assistance, including vouchers to consult with an attorney, respite funding to take a break and education through the Savvy Caregiver workshops.

**For more information call 302-221-2087
or email resources@esdel.org**

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Downsizing? Tips for a Stress-Free Move

Downsizing into a smaller home can have many benefits, not the least of which is financial. Downsizing can help guide your life away from stress, disorganization, and the attachment to unnecessary items. But moving itself can be very stressful. Before you begin decluttering, you might feel overwhelmed, wondering “where do I start?” You may even feel like there’s no way you will ever be able to move out or organize all of your belongings. Follow our checklist to ensure your downsizing is efficient and tension-free.

Break Up the Tasks

The thought of decluttering your entire house may be overwhelming. However, if you start with just one hour a day, the tasks appear less daunting. Make a list of different areas of your home that you would like to declutter. Your list might include bedroom closets, kitchen drawers, or bathrooms. Then, for just one hour each day, work on that specific area. Take breaks when you get tired and don’t burn yourself out. Put on some music and have some fun!

Make Decisions Mindfully

As you’re deciding what to keep, what to give away, and what to throw away, ask yourself a few questions: When was the last time I used this? Is this easily replaced? Am I holding onto something “just in case”? Decluttering your possessions can give you the freedom and ability to have more time for activities, friendships, and meaningful moments.

Give Things Away

Consider hosting a garage sale, or invite friends and family to come over and see which belongings they would like to keep as they help you pack. It’s nice to know that your former possessions will be going to good use. Everything you don’t sell or give away to friends you can give to charity. You can even donate dry goods and canned food items to local soup kitchens, food banks, and shelters.



Create a Photo Album

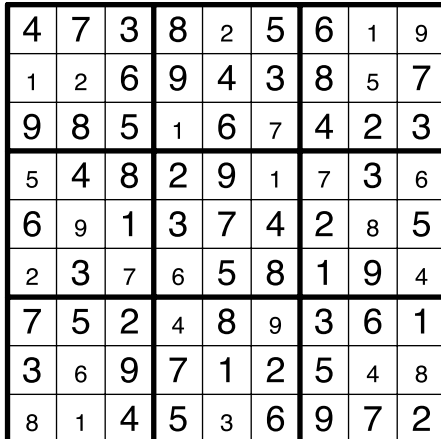
Oftentimes we’re hesitant to throw out or donate items because they have sentimental value, even if they’re no longer useful. While you’re packing, take pictures of special items you’re giving away and create a photo album of all the memories surrounding them. On the back of the photos, note why the object is special to you. It’s fun, it’s entertaining as you organize, and helps you downsize.

Create an “Essentials” Bag

Place items you’ll need on the first day in your new home in a designated bag. Include toiletries, pajamas, clothes, prescriptions, cleaning supplies, and anything else you might need before you’re done unpacking.

Many people worry that they’ll lose the memories associated with items they love while downsizing. However, the truth is we don’t really need everything we own. A more organized and less cluttered living space is easier to take care of, leaving more time for activities you love.

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Being Aware of Your Thoughts

We seldom accept negative comments from others, however, we so often accept our own inner negative chatter.

By Madisyn Taylor

Few people enjoy the company of individuals whose attitudes are persistently negative. Yet many of us tolerate the critical chatter that can originate within our own minds. Since we are so used to the stream of self-limiting, critical consciousness that winds its way through our thoughts, we are often unaware of the impact these musings have on our lives. It is only when we become aware of the power of such thoughts that we can divest ourselves of them and fill the emptiness they leave with loving, peaceful affirmations. Many people, upon paying careful attention to their thinking patterns, are surprised at the negativity they find there. But when we take notice of involuntary thoughts in a nonjudgmental way, we initiate a healing process that will eventually

allow us to replace intimidating and upsetting self-talk with positive, empowering thoughts.

While the occasional downbeat or judgmental thought may have little impact on your contentment, the ongoing negativity that passes unnoticed can have a dampening effect on your mood and your outlook. When you are aware of the tone of your thoughts, however, you can challenge them. Try to be conscious of your feelings, opinions, and judgments for a single day. From sunup to sundown, scrutinize the messages you are feeding into your subconscious mind. Consider your thoughts from the perspective of a detached observer and try not to judge yourself based on the notions that come unbidden into your mind. Simply watch the flow of your consciousness and make a note of the number of times you find yourself focusing

on gloomy notions or indulging in self-directed criticism.

As you become increasingly aware of your patterns of thought, whether positive or negative, you will gradually learn to control the character of your stream of consciousness. Endeavor always to remember that the images and ideas that pass through your mind are transient and not a true representation of who you are. In training yourself to be cognizant of your thoughts, you gain the ability to actively modulate your mood. The awareness you cultivate within yourself will eventually enable you to create a foundation of positivity from which you can build a more authentic existence.

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The Delaware Center for Horticulture is looking for volunteer plant handlers to help at the 38th Annual Rare Plant Auction® on the evening of Saturday, April 28 at Longwood Gardens. Be a part of this fun night and lend a hand for a great cause. Plant handlers will be needed to help move plants throughout the evening as each auction closes. Volunteers need to be able to lift 50 lbs. To sign up, contact Marcia Stephenson at 302-658-6262 ext. 105.



Want to have fun and help area animal shelters at the same time? The Debra L. Sipple Memorial Inc. (Debbie's Fund) is looking for a few persons to manage & coordinate fundraising events in Kent & Sussex, DE. To learn more, call James Woodland at 302-424-1504 or visit www.dlsm.org.

Are you passionate about helping children? Embrace After School Program (EAP) works with children who have various intellectual and physical disabilities. EAP is a program at Charlton School in Camden, DE. We provide after school care for families who have kids with disabilities. We will have trained staff to help but are looking for extra volunteers to help manage and work with our friends with disabilities. Volunteers needed afternoons Monday through Friday through 6/7/2018. For more information contact Abby Stewart at 302-319-4433 or visit www.arisede.org.

Crossword

By Dave Fisher

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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Answers on page 12

- ACROSS
1. Baseball great, ____ Ruth

5. Smell

9. Prompts

13. Not yours

14. Parts portrayed

16. A single time

17. Ear-related

18. Decree

19. Agreeable

20. Chocolate-flavored coffee

22. Hammed it up

24. Knows

26. Draw forth

27. An accuser

30. Morals

33. Speeches

35. Set of principles

37. Ironic

38. Unsophisticated

41. Genus of macaws

42. Poverty-stricken

45. Coated with silver

48. Lethargic

51. Pertaining to cobra-like snakes

52. Shooting sport

54. Hissy fit

55. Intersection

59. Pierces

62. Expect and wish

63. Suffuse

65. Incite

66. End ____

67. Stories

68. Entreaty

69. Lady's escort

70. Where a bird lives

71. German for "Mister"

DOWN

1. Thunder

2. Car

3. He builds with bricks

4. A reversion to the state

5. Mineral rock

6. Extinct flightless bird

7. Drink garnish

8. Ebb

9. Vanity

10. Module

11. Behold, in old Rome

12. Sow

15. Swagger

21. Against

23. Pang

25. Any day now

27. Not up

28. Made a mistake

29. Ribonucleic acid

31. Benevolent

32. Femme fatale

34. Female sibling

36. An abandoned calf

39. Compete

40. L L L L

43. After dinner treat

44. Wild Tibetan oxen

46. Campers

47. Commemoration

49. Excellence

50. Bodyguard

53. Dining room furniture

55. Dull explosive noise

56. Thorny flower

57. Not closed

58. Membership fees

60. Ale

61. Celebrity

64. Eastern Standard Time

1-PAN GREEK CHICKEN & VEGGIES

Prep Time: 10 min. Cook Time: 20 min.
Serves 4

INGREDIENTS

- 4 5-oz chicken breasts or two 8-10 oz breasts, cut into small cubes
- 2 cups bell peppers any colors, cut into squares or slices
- 1 medium red onion cut into squares or slices
- 1 cup of zucchini, broccoli, mushrooms , diced sweet potatoes or plum tomatoes (optional)



MARINADE

- 4 cloves garlic minced
- 2 Tablespoons olive oil
- 2 Tablespoons fresh lemon juice
- 1 teaspoon dried oregano
- 1 teaspoon dried basil or thyme
- 1 teaspoon kosher salt
- 1/2 teaspoon black pepper

INSTRUCTIONS

1. Preheat oven to 450°F.
2. Arrange chicken and veggies on a large sheet pan to create a rainbow pattern.
3. In a small bowl, combine all the ingredients for the marinade. Brush mixture onto chicken and veggies or toss chicken and veggies in mixture.
4. Bake for 15-20 minutes or until veggies are charred and chicken is tender. Remove from oven and cool for 5 minutes before serving.

GREEK CHICKEN & VEGGIE PITAS WITH TZATZIKI

Prep Time: 10 min. Cook Time: 20 min.
Makes 8 pita pockets

INGREDIENTS

- 1 sheet roasted Greek chicken and veggies (recipe above)
- 4 whole wheat pitas



FOR THE GREEK TZATZIKI

- 1 cup plain low-fat yogurt
- 1/4 cup cucumber with peel, grated or minced
- 1 clove garlic, minced or crushed
- 2 Tablespoons fresh lemon juice
- 1 Tablespoon extra-virgin olive oil
- 1 Tablespoon chopped fresh dill or basil
- 1/2 teaspoon salt
- 1 teaspoon ground pepper

INSTRUCTIONS

1. Roast chicken and veggies according to the recipe above.
2. Whisk all the ingredients for the tzatziki in a small bowl.
3. Cut each pita in half. Fill each pita pocket with a good amount of chicken and veggies. Top with fresh tzatziki and serve immediately.

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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.

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

Answers on page 12

(courtesy of KrazyDad.com)

THE FUNNY BONE

A nervous taxpayer was unhappily conversing with the IRS auditor who had come to review his records. At one point the auditor exclaimed, "We feel it is a great privilege to be allowed to live and work in the USA. As a citizen you have an obligation to pay taxes, and we expect you to eagerly pay them with a smile."

"Thank God," returned the taxpayer. "I thought you were going to want cash."

Two accountants are in a bank, when armed robbers burst in. While several of the robbers take the money from the tellers, others line the customers, including the accountants, up against a wall, and proceed to take their wallets, watches, etc. While this is going on, accountant number one jams something in accountant number two's hand. Without looking down, accountant number two whispers, "What is this?" to which accountant number one replies, "It's that \$50 I owe you."

A guy in a bar leans over to the guy next to him and says, "Want to hear an accountant joke?" The guy next to him replies, "Well, before you tell that joke, you should know that I'm 6 feet tall, 200 pounds, and I'm an accountant. And the guy sitting next to me is 6'2" tall, 225 pounds, and he's an accountant. Now, do you still want to tell that joke?" The first guy says, "No, I don't want to have to explain it two times."



A friend knew that she'd overdone it with the gifts and candy last Easter when her six-year-old woke up to all the booty and shouted, "This is the best Christmas ever!"

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