



Vital!

VITAL INFORMATION FOR A VITAL LIFE®

Let's Celebrate!

Five Years with
Saint Francis LIFE



**Engage At Every Age:
It's Older Americans
Month!**

Page 3

**Reverse Mortgages:
Foreclosures
Happen**

Page 6

**Your Retirement:
Making
Assets Last**

Page 7



Want Home
Delivery? Visit
[vitalmagonline.com/
subscribe](http://vitalmagonline.com/subscribe) or call
302-544-0684



It's time to get the party started... on so many fronts! This month we congratulate Saint Francis LIFE on their 5th anniversary of bringing good health, good care and good fun to the many families and program participants that their team serves. Thank you for making our community stronger!

This month we celebrate Older Americans Month. I love this year's theme: Engage at Every Age. I imagine that technically, by some standards, I am an older American. If I were living a century ago, I imagine my life at this stage would be quite different. But we're blessed to live in an age where we have so many opportunities to participate in *life*—to travel, to play, to volunteer, to learn, to do whatever it is that makes you as an individual happy—that to me, to be engaged means to never stop growing, never stop enjoying life, celebrate change. We couldn't begin to talk about all the different ways you can engage, so instead we brought you a wealth of resources to get your imagination going; they're right there on the next page for you to investigate.

This month we celebrate all the mothers, grandmothers, great-grandmothers, and women of the world who share their love so freely, often overwhelmed and underappreciated, definitely underpaid—thank you for all you do, and for making such an impact on the lives of your children, your families, your loved ones and your communities. And to go hand-in-hand with Mother's Day, it's National Women's Health Month. We're here to help you take care of yourself (see page 4) so you can continue to take great care of those around you.

And this month we celebrate the unofficial start of summer! Where I live, here in Delaware, snowflakes were an unwelcome sight in April, so get the BBQ started—it's time to kick back and enjoy!

Happy May!

Karyn and Heidi

EDITOR IN CHIEF

Karyn Cortez
karync@vitalmagonline.com

**CREATIVE
ART DIRECTOR**

Heidi Atwell

Vital! Magazine is published monthly by Vital Media LLC. Articles are intended for general information purposes only and should not replace your personal advisor's advice. Any reproduction in part or in whole of any part of this publication is prohibited without express written consent of the publisher.

Vital! Magazine
4556 Simon Road
Wilmington, DE 19803
302-544-0684
www.vitalmagonline.com

Unsolicited material in the form of article contributions and community notifications are welcomed and are considered intended for publication. Upon receipt such material becomes the property of Vital Media LLC and is subject to editing. Material will be returned if accompanied by a self-addressed, stamped envelope. Vital Media LLC will not knowingly accept any advertising in violation of U.S. equal opportunity law.

**Interested in
Advertising?**

We'd **LOVE** to
Hear From You!

Call 302-544-0684

Every May, the Administration on Aging, part of the Administration for Community Living, leads our nation's observance of Older Americans Month. This year's theme, Engage at Every Age, emphasizes that you're never too old (or too young) to take part in activities that can enrich your physical, mental and emotional well-being and celebrates the many ways older adults make a difference in our communities.

Participating in activities that promote mental and physical wellness, offering your wisdom and experience to the next generation, seeking the mentorship of someone with more life experience than you—those are just a few examples of what being engaged can mean.

History of Older Americans Month

When Older Americans Month was established in 1963, only 17 million living Americans had reached their 65th birthday. About a third of older Americans lived in poverty and there were few programs to meet their needs. Interest in older Americans and their concerns was growing. A meeting in April 1963 between President

John F. Kennedy and members of the National Council of Senior Citizens led to designating May as "Senior Citizens Month," the prelude to "Older Americans Month."

Historically, Older Americans Month has been a time to acknowledge the contributions of past and current older persons to our country, in particular those who defended our country. Every President since Kennedy has issued a formal proclamation during or before the month of May asking that the entire nation pay tribute in some way to older persons in their communities. Older Americans Month is celebrated across the country through ceremonies, events, fairs, and other such activities.

Engage at Every Age

Visit <https://oam.acl.gov/resources.html>, divided into the following topics, for loads of information and tools that help you Engage at Every Age.

■ **Your Health.** A big part of the new way to age is a focus on physical and mental wellness. In this section you'll find links to information ranging from What is Brain Health to Long-



Term Care Planning to Healthy Eating As We Age to Falls Prevention and more.

■ **Age Your Way.** Many people are redefining aging by trying new careers, classes, and hobbies. This section will help you explore Creative Aging programs, Community Service Employment programs, offers tips on starting your second (or third?) career, and more.

■ **Your Security.** Knowing how to protect yourself plays a major role in aging well and maintaining independence. This section guides you through everything from Pension and Retirement facts to Financial Protection to information on home modifications to tips for success in assisted living facilities and more.

■ **Giving Back.** More than ever, older adults are making a difference—for themselves and in communities—through civic engagement. This section offers information on myriad volunteer opportunities and ways to utilize the experience you've gained over a lifetime to help others.

And remember to visit the Administration on Aging's Eldercare Locator (eldercare.acl.gov) for information on local resources. Topics there range from volunteering and nutrition to legal support and transportation.

No matter where you are in your life, there is no better time than now to start. We hope you will join in and Engage at Every Age!

FLU SHOTS ARE HERE*

No appointment necessary.
Most insurance accepted.

Stop in today and get your flu shot!

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

Celebrate National Women's Health Month

When was the last time you had a checkup? May is Women's Health Month, and May 14th, the 2nd Monday in May, is National Women's Checkup Day. Celebrate by making your next doctor's appointment now. And don't forget to Pair Up! Encourage your mom, aunt, sister or best friend to go for a checkup, too.

Check-Up Checklist: Things to Do Before Your Next Check-Up

Getting check-ups is one of many things you can do to help stay healthy and prevent disease and disability. So now you've made the appointment to see your health care provider. You've reviewed the instructions on how to prepare for certain tests. You've done the usual paperwork. Done, right? Not quite.

Before your next check-up, make sure you do these four things.

1 Review your family health history. Are there any new conditions or diseases that have occurred in your close relatives since your last visit? If so, let your health care provider know. Family history might influence your risk of developing heart disease, stroke, diabetes, or cancer. Your provider will assess your risk of disease based on your family history and other factors.

2 Find out if you are due for any general screenings or vaccinations. Have you had the recommended screening tests based on your age, general health, family history, and lifestyle? Check with your health care provider to see if it's time for any vaccinations, follow-up exams, or tests (see list below).

3 Write down a list of issues and questions to take with you. Review any existing health problems and note any changes.

- Have you noticed any body changes, including lumps or skin changes?
- Are you having pain, dizziness, fatigue, problems with urine or stool, or menstrual cycle changes?
- Have your eating habits changed?
- Are you experiencing depression, anxiety, trauma, distress, or sleeping problems?

If so, note when the change began, how it's different from before, and

any other observation that you think might be helpful.

Be honest with your provider. If you haven't been taking your medication as directed, exercising as much, or anything else, say so. You may be at risk for certain diseases and conditions because of how you live, work, and play. Your provider develops a plan based partly on what you say you do. Help ensure that you get the best guidance by providing the most up-to-date and accurate information about you.

Be sure to write your questions down beforehand. Once you're in the office or exam room, it can be hard to remember everything you want to know. Leave room between questions to write down your provider's answers.

4 Consider your future. Are there specific health issues that need addressing concerning your future? Are you thinking about, losing weight, taking a hazardous job, or quitting smoking? Discuss any issues with your provider so that you can make better decisions regarding your health and safety.

What to Do in Your 40s and 50s

Vaccinations

- Flu shot, every year
- Tetanus booster, every 10 years

Screening Tests

- **Breast cancer:** Most women begin mammography screening at age 50.
- **Cervical cancer:** Have a Pap smear every three years. Alternately, you can have the test every five years if you get tested for HPV at the same time.
- **Sexually transmitted disease:** Get tested annually for chlamydia and gonorrhea as long as you have new or multiple sex partners, or a partner who has a sexually transmitted infection.
- **Blood pressure:** Have it checked at least once every two years.

- **Cholesterol:** If you have no heart disease risk factors, have a blood test to check cholesterol levels at age 45. After that, test every three to five years, depending on results.
- **Type 2 diabetes:** If you're overweight or obese, have a family history of diabetes, or have high blood pressure or high cholesterol, test with a fasting blood glucose test and an HbA1c test to measure long-term blood sugar control every three years, depending on results.
- **Colon cancer:** At age 50, talk to your doctor about having either a colonoscopy every 10 years, a stool test every year, or sigmoidoscopy every five years with a stool test every three years.

Review With Your Doctor

Diet, exercise, and sleep habits, smoking, alcohol consumption, and any substance use habits.

What to Do in Your 60s and Beyond

Vaccinations

- Flu shot, every year
- Tetanus booster, every 10 years
- Shingles vaccine, once at age 60
- Two pneumonia vaccines, starting at 65. The CDC recommends a dose of what's known as PCV13 (Pneumovax) first. At least one year later, get a dose of PPSV23 (Pneumovax).

Screening Tests

- **Breast cancer:** Continue mammography screening, at least every two years. Recommendations differ on when to stop screening. At age 75, talk with your doctor about whether you should continue having regular mammograms.
- **Cervical cancer:** Most women can stop having regular Pap smears at age 65. Talk with your doctor about whether you should continue.
- **Osteoporosis:** Have a bone density test at age 65, and be screened again every two to three years.

- **Sexually transmitted disease:** Get tested annually for chlamydia and gonorrhea as long as you have new or multiple sex partners, or a partner who has a sexually transmitted infection.
- **Blood pressure:** Have it checked at least once every two years.
- **Cholesterol:** Continue blood tests for cholesterol every three to five years, depending on results.
- **Type 2 diabetes:** If you're overweight or obese, have a family history of diabetes, or have high blood pressure or cholesterol, test with a fasting blood glucose test and an HbA1c test to measure long-term blood sugar control every three years, depending on results.
- **Colon cancer:** Continue screening with a colonoscopy every 10 years, a stool test every year, or sigmoidoscopy every five years with a stool test every three years. Other colon cancer screening options exist; ask your doctor about which may be best for you. You can stop colon cancer screening at age 75.

Review With Your Doctor

- Diet, exercise, and sleep habits
- Smoking, alcohol consumption, and any substance use habits

Women's Healthcare Tips

Chronic conditions such as arthritis and diabetes may become bigger concerns during these years and may begin to make some daily activities more difficult. Because of this, it becomes even more critical to focus on maintaining muscle mass through strengthening exercises. Squats, pushups, and lifting hand weights are a good start.

It's also important to care for your sexual health if you are not monogamous or don't have a monogamous partner. Some partners may not want to use condoms, because there's no longer a risk of pregnancy. That puts women at risk of contracting sexually transmitted diseases.

For more information on your healthiest you, visit www.cdc.gov. There's a reason they say, "If you don't have your health, you don't have anything." Take care of yourself!



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.



FORWOOD MANOR • 302-529-1600

Independent Living • Assisted Living • Skilled Nursing • On-site Rehabilitation

FOULK MANOR NORTH • 302-478-4296

Independent Living • Assisted Living • Memory Care • Skilled Nursing • On-site Rehabilitation

FOULK MANOR SOUTH • 302-655-6249

Assisted Living • Memory Care • Intermediate Nursing Care • On-site Rehabilitation

MILLCROFT • 302-366-0160

Independent Living • Assisted Living • Skilled Nursing • On-site Rehabilitation

SHIPLEY MANOR • 302-479-0111

Independent Living • Assisted Living • Skilled Nursing • On-site Rehabilitation

SOMERFORD HOUSE & PLACE NEWARK • 302-283-0540

Assisted Living • Memory Care • On-site Rehabilitation



www.FiveStarSeniorLiving.com

©2016 Five Star Senior Living



Reverse Mortgages: Foreclosures Happen

By Gabby Hyman for Lending Tree.

Reverse mortgages allow people over age 62 to convert home equity into cash, either as a lump sum or through monthly payments. Recently the U.S. Department of Housing and Urban Development reported that close to 10% of these reverse mortgages are in default.

What is a Reverse Mortgage Foreclosure?

Under a reverse mortgage, borrowers can create a stream of income or defer payments on their current debt until they die, relocate, move to assisted living for more than 12 months, or sell the property. The borrower on these home equity conversion mortgages, or HECMs, agrees to meet all owner criteria and obligations, which include paying property taxes, insurance and homeowner fees (if applicable). The property will be inspected by the servicer periodically to ensure that the terms are being met.

For HECMs entered into on or after August 4, 2014, in which the owner dies, the non-borrowing spouse can remain in the home provided they:

- Are named as a spouse on the loan document,
- Were married to the borrower at the time of the loan and the time of their death,
- And maintain home taxes, insurance, and maintenance.

In failing to meet payments and home condition requirements, the borrower or surviving spouse may be slapped with a “due and payable” notice and, unable to satisfy the debt, may face reverse mortgage foreclosure if they fall behind in real estate taxes, insurance premiums, or home maintenance. Under foreclosure, the lender assumes the title and may sell the home to recover their losses.

How is a Reverse Mortgage Foreclosure Possible?

During reverse mortgage counseling sessions, prior to obtaining their reverse loan, the applicant should have been advised to add an eligible spouse (aged 62 or older) to the mortgage or loan document from the outset. This

can offer protection to their heirs and living spouse should the owner pass away. According to Fannie Mae, the original owner may not add co-borrowers to their reverse mortgage once it has been approved.

Seniors who agree to a reverse mortgage may see trouble coming in meeting their loan obligations, or they can be blindsided by financial distress. For example, they may have agreed to have delinquent property taxes paid by the lender and suddenly get a massive bill for the payments plus interest. The practice of advancing funds for taxes was disallowed in 2011, but HUD legislation enacted the same year requires the lender to begin reverse mortgage foreclosure proceedings if the owner falls behind in taxes and insurance. Or perhaps the condition of the home may have degraded and the owner can't or won't pay to have it brought up to standards. In these cases, HUD regulations call for the lender to initiate reverse mortgage foreclosure.

How to Avoid a Reverse Mortgage Foreclosure

In most cases of reverse mortgage foreclosure, if spouses are not included in the reverse mortgage when the owner-partner passes away, the surviving partner can remain in the home and avoid repayments on the mortgage only if they refinance the reverse loan. Otherwise, the surviving spouse may receive a “due and payable” notice (the first step toward potential reverse mortgage foreclosure) or an eviction notice. At that time, the heirs may choose to buy the home or sell it off to repay the loan.

If they find their finances in peril of reverse mortgage foreclosure, a borrower should contact the loan officer immediately to discuss their options. They may be eligible for a reverse mortgage refinancing package.

What Do I Do if I Inherited a Reverse Mortgage Foreclosure?

Under the law, heirs have up to 30 days from the “due and payable” notice to decide how to handle the debt. The decision is often made for them if they can't afford to pay back the loan. Heirs are allowed six months to seek alternative financing. If they show evidence that they're actively seeking

financing, they can apply for up to two additional 90-day extensions. Or they may choose to show the lender proof they are trying to sell the home to pay off the balance.

The worst-case scenario occurs when they can neither sell the home nor afford to settle the outstanding debt, interest, and fees. Under their remaining options, heirs may sign a deed-in-lieu of foreclosure or negotiate a short sale.

With a deed-in-lieu of foreclosure, the lender cancels the loan and takes possession of the home. The lender has the legal right to sue the heirs for the difference between what they get for selling the home and how much was owed on it. Therefore, to protect themselves, it's up to the heirs to get

it in writing that the lender won't sue them for the difference.

With a short sale, the home is sold for less than what is owed and the lender must agree to release the lien. Both borrowers and heirs should get legal or loan counseling before undertaking a short sale since they will be required to produce documentation of financial hardship. Any forgiven debt may be taxable. Fortunately, the heirs' ultimate financial exposure has limits. Since reverse mortgages are “nonrecourse loans,” the lender cannot take legal action against their assets.

Do you have a house that you need to sell fast? For information about how to safely sell your house fast for cash, call Vital Capital Strategies at 302-635-0205.

Save Time, Save Money at the Grocery Store

Check out our favorite new Grocery app: Mealime

This free all-in-one app helps create healthy and personalized weekly meal plans, find recipes based on that meal plan, and organize grocery lists around those recipes. Available for iOS and Android, Mealime even includes a built-in tool that shows users the nutritional information of each recipe right down to calories, macros, and micros. With the most personalization options of any minimal-waste meal planner out there, you can cook exactly how you want to eat, from Paleo to vegan to gluten-free.

One of our favorite features of the app is its clever built-in grocery list function, which creates and optimizes user-friendly grocery lists based on your personalized meal plan. When you build a new meal plan, a grocery list of all the ingredients you'll need for the week is automatically generated. Simply grab your phone, head to the grocery store, and get all your week's shopping done in way less time. Mealime's step-by-step grocery list is also optimized with standard grocery store layouts in mind to save you valuable time and energy.





Selecting a Fiduciary

By Michele Procino-Wells, Esq.

When it comes to estate planning, one of the most crucial decisions you will make is naming a fiduciary—the person who’s going to make sure that you and your worldly possessions are taken care of properly. In a trust, that’s the trustee. In a Will, that’s the personal representative, or executor. In the legal world, there is hardly a more serious and solemn obligation than fiduciary duty, which is the power and obligation to act in the best interests of others under circumstances which require total trust, good faith and honesty.

Imagine you have a list of people qualified to fulfill this role; scenarios could go something like this:

■ You’re single, no children or family, but you do have 7 friends: Sleepy, Dopey, Happy, Bashful, Sneezzy, Grumpy, and Doc, who is smart enough to have graduated from med school, so of course you will reward him with the addi-

tional responsibility of being your fiduciary.

■ You have two children. One has maxed out eleven credit cards and is now back “home” living in your basement. The other one can always be counted on to do the right thing in the right way and is a partner in an accounting firm. In Japan. But you nevertheless reward her with the honor of being your fiduciary.

■ You’ve had two life partners and multiple children with both of them. Your youngest child from your previous relationship is the most responsible person out of the entire lot. How do you look your current partner (or your other children) in the eye after naming that child as your favorite? Oops, fiduciary. You could name that child and die without telling anyone, but imagine the nightmare that child will face when everyone else reads your Will.

■ You have three children and you’re uncomfortable picking one, so you

name all three as co-executors, working together. What you’ve just done means that all three may have to be in the same spot at the same time to open a bank account, or all three may have to sign the check to pay a bill. Truth be told, you know in your heart that two of them are going to sit back and let number three do all the work, and number three isn’t going to get any more than his or her siblings because you love all of your children equally.

Although these situations may be extreme, you get the point. You want to choose someone who is willing and able to serve, who is financially savvy, resourceful, impartial, honest, conscientious, organized, accountable, and timely. You need someone who has time to devote and is in good enough health to sustain this effort for a year or more.

What hasn’t been said is this: almost as important as choosing who you trust is choosing someone *all your beneficiaries* can live with. You may want to consider your attorney. If

you anticipate having sufficient assets in your estate to warrant using a small percentage to pay someone for estate administration, it removes all of the stress and family politics from the equation. The responsible child doesn’t have to add to their already full plate. The whiner is less likely to bend the ear of a professional. The bully will stop short of trying to manipulate an attorney. And you’ll have peace of mind, knowing that your estate will be administered professionally and on a timely basis, and when all is said and done your beneficiaries will collect a check.

Weigh all the above factors and name the best person for the job. If that person is a family member or friend, you’re very fortunate. If not, don’t overburden someone who already has a full load. Don’t be influenced into choosing the wrong person for wrong reasons because that kind of conflict can destroy your family.

Michele Procino-Wells is an attorney with Procino-Wells & Woodland, LLC in Lewes, DE.

Your Retirement: Making Assets Last

From Arlene Wilson, Vice President, Ameriprise Financial

If you’re already in retirement, your investing risk tolerance has likely changed. Just a few years of negative returns can erode decades of savings, so it’s important to have a financial plan with retirement income strategies in place to help ensure you generate enough returns from assets to last a lifetime. “It’s an intellectual as well as an emotional change as we move from building wealth to living on it,” says Mike Greene, Senior Vice President of Financial Advice at Ameriprise. “We need to ‘retrain’ our brains from seeing a portfolio as designed for growth to one designed for income.”

It’s particularly important to focus on reducing risk in the 10 years before and after you retire, often referred to as the “retirement red zone.” This means addressing three potential retirement derailers: market downturns, inflation and taxes. Here’s how.

1. Risk management

A market downturn in retirement could significantly impact your portfolio and, ultimately, the ability to maintain your post-work lifestyle. One way to protect wealth in retirement is by reducing your exposure to a volatile stock market by

allocating more to fixed income notes and bonds during the retirement red zone. While working, a 90-day cash reserve may be sufficient, but in retirement, because you don’t want to have to sell when prices are low, it’s a good idea to establish a minimum of one year’s worth of essential expenses in cash-type investments.

In this era of low bond rates, many individuals utilize short-term private mortgage notes to secure their wealth. As private lenders, they’re able to participate in rises in the real estate market, enjoy excellent returns on their money, typically have the comfort of a low loan-to-value ratio (the amount of money loaned vs. the value of the property), as well as security in the property itself.

2. Inflation-fighting investments

Those in retirement generally contend with different and often more significant inflationary pressures than those in the work force. For example, costs for health care, which typically comprise a larger proportion of retirees’ budgets, have tended to rise faster than the broader inflation rate. This is why it’s important to appropriately position portfolios to help protect purchasing power over the course of retirement.

Should inflation become a more serious concern



than it has been in recent years, expanding your portfolio to include real estate, commodities and Treasury Inflation-Protected Securities (TIPS) could provide some level of risk mitigation. These assets have historically performed well during periods of high inflation and provide additional diversification.

3. Tax-efficient withdrawal strategies

Even after you’ve stopped working, taxes can take a substantial bite out of your savings. Having tax-advantaged withdrawal strategies in place may positively impact your lifestyle in retirement.

Stay in touch

If you’re in or approaching the retirement red zone, be sure to check in with your advisor to address the issues of risk, inflation and tax efficiency.

If you have questions or would like to learn more about private mortgage notes, call Vital Capital Strategies at 302-635-0205.



Saint Francis LIFE

Celebrates Five Years of Helping New Castle County Seniors Live at Home

Keeping up with changes that accompany aging can be challenging, especially for seniors with multiple medical conditions. Managing frequent medical appointments, various doctors and many medications can be difficult. Many seniors also find that performing even some of the most basic daily tasks, like dressing or bathing, becomes harder. Yet despite these challenges, most prefer the independence of living in their own homes.

This is the philosophy of Saint Francis LIFE, Delaware's only Program of All-inclusive Care for the Elderly (PACE). LIFE, Living Independently for Elders, believes that it is best for a senior's well-being to live at home in their community, while receiving the medical care, social services and supports that allow them to stay safe and independent.

When LIFE opened on the Wilmington Riverfront five years ago, this was and continues to be its mission. LIFE now serves 239 frail and medically-compromised seniors, providing primary and specialty medical and nursing care, social services, and nutrition counseling. Based on individual needs, program participants may also receive physical, occupational and recreational therapies, in-home services, and/or transportation.

LIFE offers care through an interdisciplinary team of healthcare professionals, including geriatric-trained physicians and nurses; social workers; physical, occupational, speech and recreational therapists; and a dietician. This comprehensive team assesses each participant to understand their health and social needs and goals, then develops an individualized plan of care with input from that person and/or their caregivers/family members. The plan includes the services and supports necessary for the participant to remain living at home. Every person is considered individually; every plan of care is different. All LIFE team members are actively engaged in the care, well-being and progress of each and every senior, and the team adds the services

and support needed as health conditions and social needs change. LIFE helps participants overcome challenges they may encounter, and celebrates victories large and small in the LIFE Center and at home. Many families and caregivers view LIFE's support for loved ones as a blessing, and LIFE considers them partners in the participants' care.



be confident that seniors' healthcare needs are a top priority.

For the care and convenience of our seniors, LIFE also provides some specialty services on-site, including podiatry for seniors with high risk needs, and wound care. "It's very rewarding caring for LIFE's seniors," says Paul Frumento, DPM, of Brandywine Podiatry and a LIFE specialty provider. "Coming to the LIFE Center to provide podiatry care makes it easier for patients, and also helps them stay on track with their appointments. This can reduce the risk of falls and help seniors age in place."

LIFE Services

Adult Day Program. Too often, seniors can be lonely and socially isolated. LIFE's Adult Day Program provides seniors with much needed recreational activities and social interaction. A variety of activities and clubs that enable participants to explore new hobbies, meet new people and engage their minds and bodies to help them stay alert and active are available. Some activities include Book Club, Men's Club, Sewing Club, ceramics, crafts, dances, and holiday and special celebrations. A nutritionally-balanced breakfast, snack, and hearty lunch is served daily. To make it easy for seniors to get involved, transportation is provided to and from the day program when needed.

Rehabilitative Services. LIFE's state-of-the-art rehabilitation services assist seniors with maintaining the strength, mobility and functions that help them stay independent and safe in the community. The LIFE rehab team provides individual physical, occupational and speech therapies, all in a bright



LIFE MEDICAL DIRECTOR PAUL EBERTS, MD, SPEAKS WITH GRACIA MARCOS DURING A MEDICAL VISIT IN THE LIFE PRIMARY CARE HEALTH CENTER.

Gracia Marcos, enrolled in LIFE for more than three years now, says LIFE feels like a family. When he recently experienced difficulty with his leg, Mr. Marcos credited the Health Center nurses for helping him heal. "They give special attention to my medical needs," he says. "I feel so much better since I joined LIFE."

Because many seniors have multiple health conditions requiring specialty care, LIFE provides care through its network of more than 100 specialty providers in the community. LIFE schedules these specialty medical appointments in coordination with family and caregivers, who are encouraged to be partners in the process. LIFE can transport seniors to and from these appointments as needed. Because LIFE coordinates all specialty appointments and follow up, LIFE seniors, family and caregivers can



Saint Francis LIFE recently welcomed Paul Eberts, M.D. as its new Medical Director. Board Certified in Family and Geriatric Medicine, Dr. Eberts has unique knowledge of the special needs of LIFE's frail elderly participant population, and leads the primary medical

care of LIFE seniors. A graduate of Jefferson Medical College in Philadelphia, Dr. Eberts has held various leadership roles with Saint Francis Healthcare. Most recently he provided primary care with Penn Medicine in an office-based practice, as well as geriatric medical services at several senior living communities and long-term care facilities.



and engaging environment that encourages participation and camaraderie. Group therapies targeting specific areas, such as shoulders or legs, and classes for kitchen safety and falls prevention, are also offered.

“The LIFE rehab team is in a unique position to provide a multifaceted approach to healthy well-being, encouraging our seniors to remain active in the community, make changes to their home environments to increase safety, facilitate strengthening, and address the psychosocial aspects of getting older and perhaps becoming afraid of falling,” says Michele Gonzalez, MOT, OTR/L, Rehab Services Manager. “Our rehab team offers “A Matter of Balance” training because it focuses on one of the most important aspects of fall prevention: reducing the fear of falling.”

In an effort to offer alternative options for pain management and general health and wellness, LIFE has recently incorporated chair yoga into their offerings. Students learn how to incorporate breathing and mindfulness in every activity, as well as set intentions and positive thinking for the day.

LIFE seniors also receive needed adaptive equipment to help them stay mobile and independent as long as possible, and medical equipment as needed in the home.

Social Services. LIFE’s Social Services team works with each senior in partnership with families and caregivers to ensure that all of their specific social needs are met and that they have access to resources in the community. The team provides ongoing support, counseling, and education to seniors and family and/or caregivers on a variety of issues, such as aging and disease processes, memory issues, difficult family dynamics and changing roles. The team advocates for seniors and caregivers to ensure that their needs are addressed.

A robust spiritual program and beautiful chapel are also part of LIFE, which is non-denominational and open to all faiths. Optional for seniors, the program offers activities such as singing in the the Voices of LIFE Choir, Bible study, and “Healing the Grief,” a program that helps people understand and cope with grief and loss, past and present. Spiritual counseling is also available.

Life Health Center Spotlight

Primary care is essential for seniors and is a cornerstone of LIFE. The primary care team of geriatric-trained physicians, nurse practitioners and nurses provides primary medical and nursing care at LIFE’s on-site, fully-functioning Primary Care Health Center. Care is patient-centered, comprehensive, and addresses individual medical needs and goals. Preventive care, including routine screenings, check-ups, counseling for disease prevention, and early illness detection and treatment, is emphasized. Vision, hearing, and dental care are also available. “By providing coordinated preventive care and managing chronic diseases such as heart failure and lung disease, we can keep people out of the hospital and in their homes longer,” says Paul Eberts, MD, LIFE’s newly appointed Medical Director.

The Health Center team can also draw blood and perform some testing on-site right in the Health Center, as well as help with prescription medications, which are provided by LIFE. Even after hours, participants can contact a health center nurse through LIFE’s on-call service. If needed, LIFE also coordinates hospital or rehabilitation stays for participants.



LIFE HEALTH CENTER NURSE CHRISTINA MCKENZIE, RN, CONDUCTS A ROUTINE BLOOD PRESSURE CHECK FOR SINFIORA ONDOY.

In-home Services. Many seniors need assistance in the home with activities such as eating, bathing, toileting, dressing, ambulation and transferring. They might need someone to lend a hand with day-to-day activities like personal care, meal preparation, and medication reminders. Some might need help with specific medical issues and managing medications. Based on each senior’s needs and individual care plan, LIFE provides these kinds of supports in the home in partnership with families and caregivers, which can reinforce a senior’s ability to remain safely living at home.

LIFE Eligibility

LIFE serves individuals who

- are 55 or older,
- live in the service area within New Castle County, DE,
- are certified by the state as needing long-term care services and supports, and
- can live safely at home in the community with the support of LIFE.

The LIFE service area includes the following ZIP codes in New Castle County:



Enrolling in LIFE

Because LIFE assists potential enrollees with all aspects of the application process, a fair amount of time is needed to help complete enrollment forms and obtain approvals. LIFE works to make enrollment as easy as possible.

People who are interested in Saint Francis LIFE can call 302-660-3351 to speak with an Enrollment Specialist, who will meet with an applicant and, if they choose, a family member and/or caregiver at their home to explain the program. Next, an in-home assessment with a nurse will be scheduled, then a visit to the LIFE Center for evaluation and development of a care plan that incorporates the applicant’s goals. The care plan and all enrollment paperwork are reviewed with the applicant and his or her family member(s) and/or caregiver(s) before signing the applicant to become a LIFE senior.

LIFE Expansion in Newark

Many more elderly in New Castle County can benefit from LIFE’s services and supports. Trinity Health, the parent company of Saint Francis Healthcare, is one of the largest providers of PACE in the United States. With the support of Trinity Health, Saint Francis Healthcare will soon be breaking ground to build a second Saint Francis LIFE Center on Route 896 in Newark. This second site will expand LIFE’s ability to help New Castle County seniors to remain living independently in their homes.

LIFE complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex.

For more information about Saint Francis LIFE or to schedule a meeting with an Enrollment Specialist, call us at 302-660-3351 or visit our website at www.SaintFrancisHealthcare.org.

You're Not Alone with Easterseals

By Natalie Scott

When Kathee and Dan vowed to love each other in sickness and in health, they had no idea those vows would be tested just five short years after their wedding. Kathee started noticing that Dan would forget tasks, and when she reminded him, it was as if he was hearing it for the first time.

Dan's diagnosis of Alzheimer's was devastating, and left Kathee feeling overwhelmed and lonely. Fortunately, she found the Easterseals Caregiver Resource Center and a group of other caregivers. Easterseals has programs to support those caring for loved ones with Alzheimer's disease or dementia through a partnership with the Division of Services for Aging and Adults with Physical Disabilities.

"I felt abandoned. Danny's a strong man so it doesn't look like anything is wrong, but it really hurts when he doesn't even know who I am. Everything he used to do, from taking care of the house to paying bills, he can't do anymore," Kathee says. "With Easterseals, I can call about anything and they always have an answer."

Kathee was able to take advantage of Easterseals'

Lifespan Respite program grant, which helps caregivers pay a trusted relative, friend, or neighbor to watch their loved one while they take a break from caregiving. She was able to rejuvenate and better care for Dan when she came back. Caregivers can apply at www.tinyurl.com/EastersealsRespite.

"It was so nice to take a break through the respite program. When I came back I wasn't as stressed out," Kathee says. "The process was very simple. It was such a blessing."

Through Easterseals' Savvy Caregiver training, offered statewide throughout the year, Kathee found a group of other caregivers that helped her realize she is not traveling this path alone.

"The training is like nutrition. You need it. It helps you stay on top of things," Kathee says. "It reminds you how hard this disease is to deal with, but that you are not alone."

When Kathee thought about planning for Dan's future, she knew where to turn. Easterseals offers legal service vouchers to pay for the cost of a consultation with an approved attorney. Caregivers can discuss issues such as estate planning, power of attorney, Medicaid or any other concerns related to



CAREGIVERS COMPLETE EASTERSEALS SAVVY CAREGIVER CLASSES

caring for your loved one with Alzheimer's disease or dementia.

"First, people deny the diagnosis and don't ask for help. You think it's going to get easier, but it doesn't," Kathee says. "I denied it for a long time. Eventually you realize you need help. Easterseals helps you navigate all the resources."

To get more information on these or any of Easterseals' caregiver services, call 302-221-2076, email resources@esdel.org or visit us online at www.de.easterseals.com. For all your caregiving needs, Easterseals is there with help, information and support.

Nationwide Healthcare facilities, renowned for our consistent delivery of exemplary short-term rehabilitation and long-term care, offer first-class amenities in environments that are warm and welcoming.

- Post-Hospital Recovery
- Physical, Occupational & Speech Therapy
- Advanced Wound Care
- 24-Hour Skilled Nursing Care
- Specialized Dementia Care
- Hospice & Respite Care
- Medicare & Medicaid Certified

EXPEDITE Your Recovery!

NATIONWIDE HEALTHCARE SERVICES

BROOKSIDE
Abington, PA • 215-884-6776
brooksidehealthcare.com

LAUREL SQUARE
Philadelphia, PA • 215-224-9898
laurelsquarehealthcare.com

RENAISSANCE
Philadelphia, PA • 215-727-4450
renaissancehcr.com

STERLING
Media, PA • 610-566-1400
sterlinghcr.com

REGAL HEIGHTS
Hockessin, DE • 302-998-0181
regalheightshealthcare.com

REGENCY
Wilmington, DE • 302-654-8400
regencyhcr.com

EXEMPLARY CARE CORE VALUES

NationwideHealthcare.com

easterseals
Delaware & Maryland's Eastern Shore

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

In Partnership With

DELAWARE HEALTH AND SOCIAL SERVICES
Division of Services for Aging and Adults with Physical Disabilities

www.de.easterseals.com



Your Smartphone May Save Your Life

Imagine you've suffered an accident which has left you seriously injured or unable to communicate. Because of your condition, the doctors and nurses who are working to keep you alive aren't able to easily contact your next of kin for your health history and potential allergies. It's a scary scenario to say the least, especially for those with special medical needs.

While it may be something we don't want to think about, it's a scenario that we all need to consider. In the past, people may have opted to hand-write their emergency contact information and put it in their wallet, or may have created an ICE (in case of emergency) contact in their phone, but an ICE contact isn't useful unless your phone is unlocked. It's time to make a switch.

Most smartphones come equipped with an emergency contact and medical history feature called Medical ID. This tool allows anyone who has access to your phone when you're

unresponsive (i.e. a medical professional) to quickly learn your basic medical history, as well as your preferred emergency contact, within seconds.

Another way technology is helping to save lives

Not only does Medical ID give smartphone owners peace of mind, it has also become an invaluable tool for those working in the medical community. According to Julia Thompson, RN, "Working in the emergency room at our regional hospital, I see many patients come in and we have no way of knowing who they are, how to contact their next of kin, or know their medical history, and their phones are locked!"

Many people don't realize that if you have an iPhone you can set up your "Medical ID" on the health app that comes on your phone (Android phones have a similar feature). Many people don't even realize they have this app.

Setting up your Medical ID is as easy as finding the app (on iPhones, the Health app has a red heart on a white background), pressing the button for Medical ID (looks like a star with 6 tips) and entering your pertinent information. After you set up your Medical ID, you'll see that when your phone is locked you still have the option to click Emergency

in the bottom left corner. When you click on that, the keypad to make an emergency call comes up, and Medical ID now shows up in the bottom left corner. If you prefer to watch how to set up your Medical ID, here's a link to a youtube video that walks you through the process: https://youtu.be/N_gqQHw8S_c.



Delaware's Best Kept Secret OPEN HOUSE

Sunday, May 6
12-2 p.m.

Tour our spacious independent living senior apartments and be entered in our gift drawing.

Please RSVP by May 1 to (302) 409-3232 or sydney.alford@churchmanvillage.com.

Exercise Room
Library
Activities
24/7 Response
Moderately Priced

Conveniently Located Near Christina Hospital
4949 Ogletown-Stanton Rd., Newark
ChurchmanVillage.com

**CHURCHMAN
VILLAGE**
ATRIUM INDEPENDENT SENIOR LIVING

***Save \$1,000! Tour at the Open House & Move in by June 1.**
*Restrictions Apply

Ready, Set – Garden!

Whether nurturing flowers from seed to bloom or feasting on the fruits (and vegetables!) of your labor, beautiful gardens are inspiring. Many gardeners find working with their hands while enjoying the fresh air at once soothing, healing, and fun. And you don't need to make a big investment or even have a plot of land—anyone can be a gardener! Here are a few tools, techniques, and best practices to get you started.



Practice at a Community Garden

Whether you live in a condo with limited yard space or you're intimidated by the wide empty space called your yard, a community garden is a friendly starting place for beginners. The benefits of a community garden include already-ready-for-you nutrient-rich soil, raised beds, and tools available for use. You'll find other people willing to teach you the ins and outs, and at the same time you'll have the satisfaction of helping to maintain the garden. Find community gardens at local state and county parks, horticultural societies, and recreational clubs.

Grow Plants Using Seed Tape

Seed tape is fantastic for easy, no-waste planting. Seed tape is a strip of biodegradable paper lined with seeds all ready to plant. You simply lay the tapes in your garden then cover them with dirt. Try incorporating plants that heighten the sense of touch or smell. Studies have shown that our sense of smell is closely linked to our brain's emotion centers, so the wonderful smells of flowers, plants and even dirt can enhance your mood.

Utilize Vertical Gardens and Hanging Planters

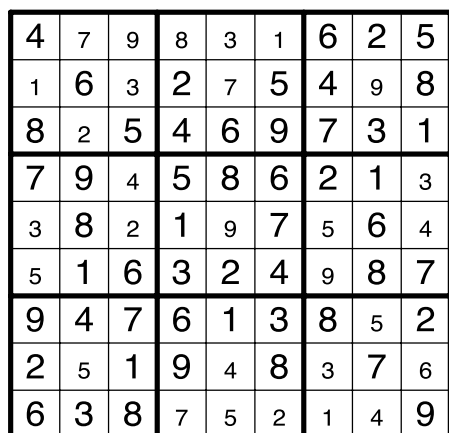
Back pain caused by crouching and bending is a common complaint about

gardening. Conquer the pain with a vertical garden. Vertical gardens can be planted on a trellis, on shelves, or even in containers on a sunny wall. Get ideas online or in your home improvement store. Another option is hanging plants. They're both beautiful and easy to care for. Vertical gardens, container plants and hanging plants are also easy ways to enjoy gardening right on your patio or balcony!

Garden at the Right Time of Day

To prevent sunburn, dehydration, and heat exhaustion in the summertime, try to avoid the harsh hours between 12:00 p.m. – 2:00 p.m. Try gardening in the morning or evening hours, and always remember to wear the proper gear: long-sleeved shirts, pants, gloves, a hat, and sunglasses. Ensure that you are well rested, drink plenty of water, and eat a healthy meal beforehand. It's important to know your personal limitations and don't push them!

At The Summit, we encourage our residents to pursue the hobbies and interests they love. There's always a full activities calendar with a wide variety of options for our residents to participate in. All of our activities are fun, safe, engaging, and open to participants of all skill levels! For more information please call us at 302-635-9024 to speak with a Senior Lifestyle Counselor or visit www.thesummitretirement.com.



YOUR TABLE IS ALWAYS READY.

Experience Our Chef-Prepared Sensations Dining



**SCHEDULE YOUR
FREE LUNCH & TOUR TODAY!**

Outstanding
Senior Living Community

THE Summit

By Discovery Senior Living

5850 Limestone Road, Hockessin, DE 19707

302.635.9024 | TheSummitRetirement.com

Independent Living | Assisted Living | Memory Care



Prices, plans and programs are subject to change without notice. Managed and Operated by Discovery Senior Living. ©2018 Discovery Senior Living. 18-SUMM-0094 2/18

LET'S
CONNECT!





Mothers

Believe in us more than we believe in ourselves
 Do more for us than they do for themselves
 Worry about us more than we realize
 Pray for us more than we'll ever know
 Value us more than anything else in the world
 Give us more than they can afford
 Love us more than anyone else can
 Matter more than words can express.

Adventure Awaits!

We all know how much fun travel can be, and that it's a great way to learn about the world and the communities in which we live. That's why, as Delawareans celebrate Older Americans Month during May, DART invites you to experience new adventures around the state—without breaking the bank. How? Get on the bus! DART gets you where you want to go for just \$2.00 a ride; for people age 65 and over, the fare is just \$.80! If you're worried about parking or traffic, the cost of fuel, or if you just don't care to drive, DART can do it for you.

Leaving Milford and Dover, DART has added its new Intercounty Route 307. This new route provides weekday, express service with stops at Lewes Transit Center, Milford Walmart, DelDOT/DMV Danner Campus and Dover Transit Center, with 5 weekday roundtrips, and connects to Route 301 to Christiana Mall and Wilmington Amtrak Station.

DART to the Beach!

Beginning May 26, the popular weekend "Beach Connection" returns! Route 305 operates between Wilmington and Rehoboth on Saturdays, Sundays and holidays. Stop locations include the Wilmington Train Station, Christiana Mall, Odessa Park & Ride in Middletown, Scarborough Road Park & Ride in Dover, the Lewes Park & Ride lot just south of Five Points, and the Rehoboth Park & Ride lot on Shuttle Road. Once at the beach, try DART's Beach Bus services to "DART Everywhere!"

Break away and start your adventures on DART today!

Who needs the hassles of traffic and parking? Ride more, save more and do more with DART. Download the DelDOT App for DART's Real-Time bus information and select any bus stop to receive bus arrival times and live updates. For more information on the Beach Bus and other DART services, visit DartFirstState.com or call 1-800-652-DART.

EAST COAST TREE SERVICE

**We Care For Your Property
Like You Do**



Residential and Commercial Tree Removal, Clearing & Trimming

- We regularly (and SAFELY) work around electric wires and around homes and buildings.
- We will remove every trace of your trees – or allow you to remove them yourself to lower your cost.

– FREE ESTIMATES –

Licensed & Insured For Your Protection

CALL NOW!
(302) 588-3955

DE Lic #2013602079



DART..Making Connections



Live Life!

Riding DART can offer you the flexibility, freedom and independence to travel. Enjoy DART in the month of May and throughout the year!

Ride More. Save More. Do More.

DartFirstState.com
1-800-652-DART (3278)



DART
Moving Forward

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			

©www.mirroreyes.com

Answers on page 12

ACROSS

1. Astringent
5. Alpha's opposite
10. Charity
14. List of options
15. Varnish ingredient
16. A person who lacks good judgment
17. Horse feed
18. Devalue
20. Gnarled
22. Overshadowed
23. An Old Testament king
24. Relaxes
25. A dunce
32. _____ and lows
33. Mountain lakes
34. New Zealand parrot
37. Leer at
38. Remedies
39. Remain
40. How come?
41. Data stream manipulator
42. Vernacular
43. Being filled with wonder
45. Twined
49. Australian flightless bird
50. Angered
53. Fortunate
57. Everyplace
59. South American country
60. Fully developed
61. Consumed
62. Weightlifters pump this
63. Sleigh
64. Shooting sport
65. Writing table

DOWN

1. Violent
2. Low-fat

3. "Do ____ others..."
4. Upper lip hair
5. Tough going
6. A fitting reward (archaic)
7. Clairvoyant's gift
8. Prepare for action
9. Afresh
10. All excited
11. Bums around
12. Sacred song
13. Sleighs
19. There's 52 in a deck
21. Sounds of disapproval
25. Grub
26. Not low
27. Not pretty
28. Chopin composition
29. Rabbits
30. Construct
31. Autonomic nervous system
34. An eccentric idea
35. Border
36. Many millennia
38. Bovine
39. Not a molar or incisor
41. Cheerful (Scottish)
42. Citrus fruit
44. Yield
45. Lascivious looks
46. Blacksmith's block
47. Paper with a crinkled texture
48. Dog-____
51. Female sheep (plural)
52. East Indian tree
53. Broth (Scottish)
54. Arid
55. God of love
56. Immerse briefly into a liquid
58. French for "Summer"

SHRIMP BOIL FOIL PACKETS

Easy, make-ahead foil packets packed with shrimp, sausage, corn and potatoes. It's a full meal with zero clean-up!



Yield: 4 servings
Prep Time: 10 minutes
Cook Time: 15 minutes
Total Time: 25 minutes

INGREDIENTS

- 1½ pounds large shrimp, peeled and deveined
- 1 (12.8-ounce) package smoked andouille sausage, thinly sliced
- 2 ears corn, each cut crosswise into 4 pieces
- 1 pound baby red potatoes, halved
- 2 tablespoons olive oil
- 4 teaspoons cajun seasoning
- Kosher salt and freshly ground black pepper, to taste
- 2 tablespoons chopped fresh parsley leaves

DIRECTIONS

1. Preheat a gas or charcoal grill over high heat.
2. Cut four sheets of foil, about 12-inches long. Divide shrimp, sausage, corn and potatoes into 4 equal portions and add to the center of each foil in a single layer.
3. Fold up all 4 sides of each foil packet. Add olive oil, cajun seasoning, salt and pepper, to taste; gently toss to combine. Fold the sides of the foil over the shrimp, covering completely and sealing the packets closed.
4. Place foil packets on the grill and cook until just cooked through, about 12-15 minutes*
5. Served immediately, garnished with parsley, if desired.

*This can also be baked for 15-17 minutes at 425 degrees F.

Nutrition Facts:
Calories 622; Calories from Fat 315; Total Fat 35g; Saturated Fat 10g; Trans Fat 0g; Cholesterol 377mg; Sodium 1375mg; Total Carbohydrate 26.7g; Dietary Fiber 2.9g; Sugars 4.8g; Protein 49g

Courtesy damndelicious.net

To the world you are a
mother
But to your family you are the
world.



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.

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

Answers on page 12 (courtesy of KrazyDad.com)

It's Senior Prom Time!



DANCE THE DAY AWAY

69th Annual Platinum Picnic

Wednesday, June 6, 9 a.m.-1 p.m.
Hockessin PAL, 7259 Lancaster Pike, Hockessin

FREE EVENT! Open to Ages 55+

Costume Contest • Door Prizes • Disc Jockey • Entertainment • Hot Lunch \$5

Registration requested. Call (302) 395-5652 or visit nccde.org/specialevents.

County Executive Matthew Meyer
Department of Community Services
Division of Community Resources



THE FUNNY BONE

PUNS FOR FUN...THEY NEVER GET OLD!

1. The meaning of opaque is unclear.
2. I wasn't going to get a brain transplant but then I changed my mind.
3. Have you ever tried to eat a clock? It's very time consuming.
4. A man tried to assault me with milk, cream and butter. How dairy!
5. I'm reading a book about anti-gravity. I can't put it down.
6. If there was someone selling marijuana in our neighborhood, weed know about it.
7. It's a lengthy article about ancient Japanese sword fighters but I can Samurais it for you.
8. It's not that the man couldn't juggle; he just didn't have the balls to do it.
9. So what if I don't know the meaning of the word 'apocalypse'? It's not the end of the world.
10. Police were called to the daycare center. A 3-year-old was resisting a rest.
11. The other day I held the door open for a clown. I thought it was a nice jester.
12. Need an ark to save two of every animal? I Noah guy.
13. Alternative facts are aversion of the truth.
14. I used to have a fear of hurdles, but I got over it.
15. Atheism is a non-prophet organization.
16. Did you know they won't be making yardsticks any longer?
17. I used to be allergic to soap but I'm clean now.
18. The patron saint of poverty is St. Nickeless.
19. What did the man say when the bridge fell on him? The suspension is killing me.
20. Do you have weight loss mantras? Fat chants!
21. My tailor is happy to make a new pair of pants for me. Or sew its seams.
22. What is a thesaurus's favorite dessert? Synonym buns.
23. A relief map shows where the restrooms are.
24. There was a big paddle sale at the boat store. It was quite an oar deal.
25. How do they figure out the price of hammers? Per pound.

We help you live at home.



Saint Francis LIFE

Delaware's Only Program of All-inclusive Care for the Elderly (PACE)

**Our compassionate team of healthcare experts
is dedicated to helping seniors
*stay independent and live safely at home.***

LIFE services include:

Primary and Specialty Medical Care

Social Service Support

Adult Day Program

Home Care

Nutrition Planning

Physical, Occupational, Speech & Recreation Therapies

Transportation to and from the LIFE Center and

medical appointments we make for you.

We create a plan of care for each person with services as needed.

We value family members and caregivers as partners in care.

Call 302.660.3351 (TTY) 1.800.232.5460

Visit SaintFrancisHealthcare.org