



Vital!

VITAL INFORMATION FOR A VITAL LIFE®

Autumn's in the Air!

*Get the
Most Out of
Every Day*

**The Questions
You MUST
Ask Your Doctor**

Page 3

**Saint Francis LIFE:
All About You**

Page 8

**Earth's SOS:
Turn the Tide on
Plastic**

Page 13

OCTOBER 2018



Last month my middle-school-aged son started playing tournament golf. It's been quite the eye-opener, not only because he really only started playing on "real" courses in July and the first time he played a full 18 holes was during his first tournament, but because it's the first sport in which he's competed that it's truly individual, and he's not part of a team. There's nobody else to pick up the slack if you make a mistake, miss something, or are having a bad day. You are 100% responsible for the results you see.

And that's the focus of this month's magazine as well. Although you may have a team of people by your side—family, friends, doctors, lawyers, advisors—in the end, you're the person making the decisions and creating the life that you live. Take time to make smart decisions.

We've all got our share of visits with healthcare professionals. I've always said you can't make good decisions without good information. On the next page you'll find a list of things for you to think about and questions to ask at your next healthcare appointment so that you can be an effective advocate for your own health. And since October is Breast Cancer Awareness Month, on page 4 you can catch up on the latest advances in detection and treatment of the second most common cancer in American women.

If you're on Medicare, now is the time to take a look at your coverage and decide if it still meets your needs. Open Enrollment for 2019 coverage, the period during which you can make changes to your coverage, runs from October 15 through December 7, 2018. If you wait, you'll be too late.

It's always the right time to get on the road to happiness! The pros at The Summit Retirement bring you some simple tweaks you can make right now to get the most out of every day. Find them on page 12.

This month, make it all about YOU!

Happy October!

Karyn and Heidi

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**CREATIVE
ART DIRECTOR**

Heidi Atwell

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Advocate for Your Health, Advocate for Yourself

Nobody knows your body like you do. You know what feels normal, you know when you just “don’t feel right.” And nobody, not even your doctor, can read minds. Moreover, these days, physicians just aren’t able to spend the time with you that they used to—so no probing questions, no long discussions, nothing beyond the minimum. That is, unless you specifically insist. If you don’t speak up for yourself, nobody else will.

Take an Active Role in Your Care and Safety

Your doctor, nurse and other healthcare providers welcome your involvement. It’s the best way for you to ensure your health and safety. Remember—YOU are the center of the healthcare team. So be involved!

Before your appointment:

- Prepare a list to bring with you, and mention any allergies you

have. Your list should include all prescriptions, as well as over-the-counter medications, home remedies, and herbal medications including tea, vitamins and weight gain or loss products such as shakes, pills or bars. Sometimes they can be dangerous when you take them with other medications. Note any allergies, reactions or side effects you might ever have experienced. Know what medications you are taking, why you are taking them, and potential side effects.

- Prepare a list of any questions you have for your provider. No question is a silly question.
- Ask a trusted family member or friend to accompany you when you visit your doctor (they can even take notes). You want to be free to concentrate on the conversation at hand, not on remembering details, especially if you’re ill or stressed at the appointment.

At your appointment:

- Identify yourself. Be sure the healthcare professional asks your name and birthdate. Also, don’t hesitate to inform the healthcare professional if you think he or she has confused you with another person.
- Share any special care needs that you have.
- Ask healthcare workers to tell you what they plan to do before you consent to any procedure.

Healthcare workers should tell you what they plan to do before any procedure. Also, you can remind healthcare workers with whom you have direct contact to wash their hands. Handwashing is an important way to prevent the spread of infection.

- Ask questions about the medications you are prescribed during your appointment.
- Take part in all decisions about your treatment.

Questions To Ask Your Doctor

The Agency for Healthcare Research and Quality and healthgrades.com offer these suggestions:

About Your Symptoms or Diagnosis

- What is the disease or condition?
- How serious is my disease or condition and how will it affect my home and work life?
- What is the short-term and long-term prognosis for my disease or condition?
- What caused the disease or condition?
- Is there more than one disease or condition that could be causing my symptoms?
- Should I be tested for a certain disease or condition?
- What symptoms should I watch for?
- How can I be tested for a disease or condition, and what will these tests tell me?
- What tests will be involved in diagnosing my disease or condition?
- How safe and accurate are the tests?
- When will I know the test’s results?
- Will I need more medical tests?

- Do I need a follow-up visit and if so, when?
- Do I need to take precautions to avoid infecting others?
- How is the disease or condition treated?

About Your Treatment

- What are my treatment options?
- How long will the treatment take?
- What is the cost of the treatment?
- Which treatment is most common for my disease or condition?
- Is there a generic form of my treatment and is it as effective?
- What side effects can I expect?
- What risks and benefits are associated with the treatment?
- What would happen if I didn’t have any treatment?
- What would happen if I delay my treatment?
- Is there anything I should avoid during treatment?
- What should I do if I have side effects?
- How will I know if the medication is working?
- What would I do if I miss a dose of medication?
- Will my job or lifestyle be affected?
- What is my short-term and long-term prognosis?

If You Need Surgery

- Why do I need surgery?
- What surgical procedure are you recommending?
- Is there more than one way of performing this surgery?
- Are there alternatives to surgery?
- How much will surgery cost?
- What are the benefits of having surgery?
- What are the risks of having surgery?
- What if I don’t have this surgery?
- Where can I get a second opinion?
- What kind of anesthesia will I need?
- How long will it take me to recover?
- What are your qualifications?
- How much experience do you have performing this surgery?
- How long will I be in the hospital?

This list is not a be-all, end-all list, but is a great jumping off point to help you take charge of your health.

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.



October is National Breast Cancer Awareness Month

We're lucky to live in an age when researchers continue to make impressive gains in the detection, diagnosis, and treatment of breast cancer. When detected early, breast cancer is treated successfully 98% of the time. Since 1999, incidence rates of in situ breast cancer have stabilized among women 50 and older, which likely reflects trends in mammography screening rates, which peaked in 2000 and then stabilized at a slightly lower rate.

How Does Breast Cancer Start?

Like all cancers, breast cancer begins with abnormal cell growth. These "bad" cells develop too quickly and spread, or metastasize, throughout the breast, often entering lymph nodes located under the arm or even moving into other parts of the body.

Changes or mutations in DNA can cause normal breast cells to become cancer. Certain DNA changes are passed on from parents (inherited) and can greatly increase your risk for breast cancer. Other lifestyle-related risk factors, such as what you eat and how much you exercise, can increase your chance of developing breast cancer, but it's not yet known exactly how some of these risk factors cause normal cells to become cancer. Hormones seem to play a role in many cases of breast cancer, but just how this happens is not fully understood.

Inherited versus acquired DNA mutations

Normal breast cells become cancer because of changes (mutations) in DNA. DNA is the chemical in our cells that makes up our genes. Genes have the instructions for how our cells function. Some DNA mutations are inherited or passed to you from your parents. This means the mutations are in your cells when you are born and some mutations can greatly increase the risk of certain cancers. They cause many of the cancers that run in some families and often cause cancer when people are younger.

But most DNA changes linked to breast cancer are acquired. This means the change takes place in breast cells during a person's life rather than having been inherited or born with them. Acquired DNA changes take place over time and are only in the breast cancer cells.

Mutated DNA can lead to mutated genes. Some genes control when our cells grow, divide into new cells, and die. Changes in these genes can cause the cells to lose normal control and are linked to cancer.

How Common Is Breast Cancer?

Breast cancer is the most common cancer in American women, except for skin cancers. Currently, the average risk of a woman in the United States developing breast cancer sometime in her life is about 12%. This means there is a 1 in 8 chance she will develop breast cancer. This also means there is a 7 in 8 chance she will never have the disease.

Current year estimates for breast cancer

The American Cancer Society's estimates for breast cancer in the United States for 2018 are:

- About 266,120 new cases of invasive breast cancer will be diagnosed in women.
- About 63,960 new cases of carcinoma in situ (CIS) will be diagnosed (CIS is non-invasive and is the earliest form of breast cancer).
- About 40,920 women will die from breast cancer.

Trends in breast cancer deaths

Breast cancer is the second leading cause of cancer death in women (only lung cancer kills more women each year). The chance that a woman will die from breast cancer is about 1 in 38 (about 2.6%).

Death rates from female breast cancer dropped 39% from 1989 to 2015. Since 2007, breast cancer death rates have been steady in women younger than 50, but have continued to decrease in older women.

These decreases are believed to be the result of finding breast cancer earlier through screening and increased awareness, as well as better treatments.

Breast Cancer Signs and Symptoms

Knowing how your breasts normally look and feel is an important part of breast health. Finding breast cancer as early as possible gives you a better chance of successful treatment. But knowing what to look for does not take the place of having regular mammograms and other screening tests. Screening tests can help find breast cancer in its early stages, before any symptoms appear.

The most common symptom of breast cancer is a new lump or mass. A painless, hard mass that has irregular edges is more likely to be cancer, but breast cancers can be tender, soft, or rounded. They can even be painful. For this reason, it is important to have any new breast mass, lump, or breast change checked by a health care professional experienced in diagnosing breast diseases.

Other possible symptoms of breast cancer include:

- Swelling of all or part of a breast (even if no distinct lump is felt)
- Skin irritation or dimpling (sometimes looking like an orange peel)
- Breast or nipple pain
- Nipple retraction (turning inward)
- Redness, scaliness, or thickening of the nipple or breast skin
- Nipple discharge (other than breast milk)

Sometimes a breast cancer can spread to lymph nodes under the arm or around the collar bone and cause a lump or swelling there, even before the original tumor in the breast is large enough to be felt. Swollen lymph nodes should also be checked by a health care provider.

Although any of these symptoms can be caused by things other than breast cancer, if you have them, they should be reported to a health care professional so that the cause can be found.

Because mammograms do not find every breast cancer, it is important for you to be aware of changes in your breasts and to know the signs and symptoms of breast cancer.

Many insurers are required to cover certain preventive services at no cost to you, including vaccines, mammograms, cancer screenings, and more. Use the resources below to learn more about prevention and spread the word.

1. Learn about free preventive care for you and your family at www.healthcare.gov/law/features/rights/preventive-care/index.html
2. See a list of covered services for adults, women, and children at <https://www.healthcare.gov/coverage/what-marketplace-plans-cover>
3. Find out about Medicare Preventive Services for seniors at <https://www.medicare.gov/coverage/preventive-screening-services>
4. Get prevention information and tools from www.HealthFinder.gov
5. Find out where to get your flu shot at www.flu.gov/prevention-vaccination/vaccination/index.html
6. Visit www.Vaccines.gov to learn more about immunization.

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SCAM! Alert

Homebuyers Beware: Scammers Want Your Downpayment

By Kate Fazzini, cnbc.com

It's a nightmare scenario for any homebuyer: the day before closing, a scammer manages to trick you into wiring your down payment to an offshore account. You lose your hard-earned money, you lose the house, and there's no way you can get either one back.

And it's a crime that is growing, in fact 14 times higher than last year, according to Ryan Kalember, senior vice president of cybersecurity strategy for email security company Proofpoint, which tracks cybercrimes perpetrated over email. The Federal Bureau of Investigation has also warned several times this year that email compromise schemes are spiking, which includes this type of real estate fraud.

How criminals fool homebuyers

Here's how it often works: a person involved in a real estate transaction, such as a real estate attorney or realtor, has his or her email account compromised by malicious software, known as malware, sent by a criminal over email. Unbeknownst to the professional, the fraudster can now monitor the realtor's emails to look for upcoming transactions.

Next, just as a closing date is coming near, the fraudster uses the compromised email account to send a legitimate-looking message to the buyer—which, coming directly from the realtor or attorney's account, appears real. The note tells the buyer that there's been a change of plans, and he or she needs to wire the down payment just before the closing date, supposedly to a bank account belonging to the seller. But the account actually belongs to the criminal, and is typically overseas, out of the reach of U.S. law enforcement, warns Kalember.

In some cases, he continues, criminals even follow up with phone calls

to the victim buyers, purporting to be from a representative for the title company or seller's law office, and reassuring them the wire transfer request is real. "The technical skill level is near zero for this crime, but the operational sophistication is very high. That means that the phishing kits and other technical tools are freely available on the internet, but criminals are investing more time and effort into taking steps to trick the consumer."

The reason is clear. The immediate payout for the criminal is lucrative, often far more than other types of scams against individuals.

Gone forever

"It's important to remember that in these cases, they lose the funds permanently," says Kalember. That's what makes the consequences for this type of scam much higher for consumers than most other cyberattacks. Consumers rarely see significant financial fallout from having their data, even financial information, stolen and used by criminals, because banks typically reimburse customers for fraud that occurs on their account due to stolen or compromised checking, savings or credit card numbers.

But banks are rarely responsible for a wire authorized by the customer, even if the customer was tricked into sending it. And if the funds are overseas, there's little U.S. law enforcement can do to recover it.

What you can do

According to the FBI, email compromise crimes, including similar attacks on businesses, have been "spiking" in the past year. Between December 2016 and May 2018, businesses and consumers reported a 136% increase in losses related to these crimes. The fraudulent transfers have been sent globally, to 115 countries, says the FBI, with losses topping \$12 billion since 2013.

There are steps homebuyers should take to make sure they are protecting themselves from falling victim to fraudsters:

- **Be vigilant:** Homebuyers should first just be aware that they may be targeted in this manner, and should act accordingly to verify any suspicious correspondence associated with their pending home purchase or sale.
- **Voice verify:** It might seem cumbersome in an already long homebuying process, but following up emails you receive with a voice verification is a must. That's especially true if the email involves e-signing a document, logging into a new website, transacting money or supplying any kind of financial information.
- **Talk to your bank:** While not all

banks may comply, most will honor your request to not allow any wire transfers without a voice verification or other checkpoint from you. This is especially true for business accounts, but individuals going through a real estate transaction can also request a note be added to their primary accounts to put additional steps in place before allowing wire transactions to go through.

- **Don't react immediately to email:** Emails asking you to take some type of action, purporting to be from the title company, attorneys, realtors, bank lawyers or others involved in a transaction may not be authentic. Regard any of them with suspicion; confirm the request is authentic by calling the sender, using a phone number already known to you.

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LIFE Is All About You

Saint Francis LIFE: Person-Centered Medical and Social Care

New Castle County senior Dorothy Farley moved from New York to Delaware 17 years ago. After living with family for several years, Ms. Farley wanted more independence and moved into her own apartment in Wilmington. She was happy living on her own, with family and friends nearby, but as she got older, Ms. Farley developed multiple medical conditions and began experiencing some social challenges. Steadfast in her commitment to remain living in her home in the community, Ms. Farley realized she needed help.

When she heard a presentation about the Saint Francis LIFE program, she learned that this is exactly the philosophy of the program. Saint Francis LIFE, which stands for Living Independently for Elders, is Delaware's only Program of All-Inclusive Care for the Elderly. LIFE is based on the belief that the well-being of seniors is best served by living at home in their community, with the medical care and social services and supports that allow them to stay safe and independent.

Located on the Wilmington Riverfront, LIFE serves seniors who are 55 and older, live in New Castle County, need assistance with daily activities of living, such as dressing, bathing, grooming, eating, toileting and mobility, and can live safely in the community with the help of LIFE. Care is provided by 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 senior to understand health and social needs and goals, and develops a personalized plan of care with input from the senior and their caregivers. Every person is considered individually; every care plan is different. All LIFE team members are actively engaged in the care, well-being and progress of each and every senior, adding various services and supports as health conditions and social needs

change. LIFE assists seniors in overcoming challenges they encounter and celebrates victories large and small in the LIFE Center and at home.

Now more than five years old, LIFE serves 249 New Castle County seniors, providing primary and specialty medical and nursing care; social services, and nutrition counseling. Based on individual needs, seniors might also receive physical, occupational and recreational therapies, in-home services, and transportation. "It's more than I ever expected," said Arona Chambers, a LIFE senior since 2014. "I don't have to worry about a thing."

LIFE Services

Primary Medical Care: LIFE's 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. They ensure that care is patient-centered, comprehensive and coordinated to address individual medical needs and goals. Because of its importance in maintaining seniors' health, preventive care is also emphasized; thus, routine screenings, check-ups, and counseling pertaining to disease prevention and early illness detection are available.

If hospitalization or rehabilitation stays are needed, LIFE coordinates these services for seniors. The Health Center provides and helps seniors with prescription medications. Blood draws and some medical testing can be performed in the Health Center so that seniors don't need to go to a different location for these services.

Specialty Care: Because many seniors have multiple health conditions requiring specialty care, LIFE provides this care through its provider network of more than 100 specialists in the community. LIFE schedules these specialty medical appointments, and provides round-trip transportation as needed. These are just the types of services that give LIFE seniors and their caregivers confidence that their healthcare needs are a top priority. For the care and convenience of our seniors, LIFE even provides some specialty services in its Health Center, including wound care and podiatry.

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. Seniors can also participate in a variety of activities and clubs that enable them to explore new hobbies, meet new people and engage their minds and bodies to help them stay alert and active. Some activities include Book Club, Men's Club, Sewing Club, ceramics, crafts, dances, and holiday and special celebrations. Each day, seniors enjoy a breakfast snack and hearty, nutritionally-balanced lunch while at the program. Transportation is provided as needed to and from the day program to make it easy to get involved. "It's a chance to sit down and pass the time with friends over a game of Bingo, to sing or seek solace," says Warren Rue, LIFE senior since 2014. "In all the time I've been here, I've been treated by the staff with the highest degree of respect and kindness."

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. Based on individual needs, physical, occupational and speech therapies are provided, all in a bright 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 not only fun but keep health and safety top of mind. To take it a step further, LIFE seniors also receive needed adaptive equipment to help them stay mobile and independent as long as possible, and any medical equipment as needed in the home.

Chair yoga has become one of LIFE's most popular activities. Not only is chair yoga an effective alternative for pain management, health and wellness, but its emphasis on breathing and mindfulness inspires positive thinking throughout the day.





In-home Services. Some seniors need assistance in the home with personal care such as eating, bathing, toileting, dressing, ambulation and transferring. They might need someone to lend a hand with day to day activities like chores or meal preparation. 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, reinforcing 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, Delaware
- 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 is “full-service” when assisting potential enrollees, 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 us at 302-660-3351 and 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 plan of care considering the applicant’s goals. The plan of care 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 the services and supports of LIFE’s all-inclusive care program. Trinity Health, the parent company of Saint Francis Healthcare, is one of the largest providers of Programs of All-inclusive for the Elderly 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 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.

SPOTLIGHT on LIFE Social Services and Spiritual Care

Social services are critical for frail, medically compromised seniors. The mission of the LIFE Social Services team is to be caring partners in the oversight of seniors' healthcare through innovative, patient-centered and well-rounded services that enhance the quality of life.

Each senior has a social worker who provides ongoing case management, advocacy, counseling, and education to seniors and caregivers on issues such as the aging process, memory, disease processes, difficult family dynamics and changing roles. Social workers serve as liaisons for seniors with the LIFE interdisciplinary team and their caregivers, facilitating communication and active involvement in the planning of their health and social care. They connect seniors with community resources, making sure their needs are addressed. They discuss healthcare wishes and advance directives with seniors in cooperation with their primary care physician and their family. They help seniors with their interactions with government agencies, such as Medicaid and Social Security. They can also help seniors with housing issues and connect them with money management assistance as needed.

When Dorothy Farley enrolled in LIFE in 2013, she began working closely with her LIFE social worker, who helped her stay on track with her plan of care and to secure community assistance with financial management. Sadly, soon after her enrollment, Ms. Farley's companion of many years passed away. She became depressed while grieving this loss, which was compounded by stressors from previ-



FROM LEFT: REV. CHERYL PARKER, PASTORAL CARE, LIFE SENIOR DOROTHY FARLEY AND SOCIAL WORKER MARIA SWATSKI.

ous traumatic events in her life. Her social worker listened, provided information and referred her to appropriate organizations and individuals within the community. She also connected Ms. Farley with counseling support. Ms. Farley shared with her social worker that after the death of her companion she no longer felt that her living situation was the best fit for her. She had a new goal: relocation to another home that would better suit her physical needs and provide her with peace of mind. Together, Ms. Farley and her social worker found a one-story cottage that was perfect, peaceful and quiet. Ms. Farley is happy in her new home, as well as the positive changes in her life since she enrolled in the LIFE program and began working with the social service team. "The social workers feel like family to me. I can trust them no matter what is going on," said Ms. Farley. "They are all beautiful people. Get to know them and you'll understand."

As seniors age, spirituality can become more important. The LIFE program, which is non-denominational and welcomes all faiths, offers a beautiful chapel and robust spiritual program for seniors who wish to participate. Activities include singing in the Voices of LIFE choir, Bible study and Chat and Chews. Other supportive programs are specifically designed for spiritual well-being, such as "Healing the Grief," an eight-week seminar that aims to help seniors understand and cope with grief and loss, past and present; and the "My Life, My Story" program that promotes emotional and spiritual comfort through storytelling. Ms. Farley, who was the first senior to complete her autobiography, said she has found strength and healing in writing her story and now sees her life from a perspective of thankfulness. "I wrote about the most important things to me and learned more about myself," said Ms. Farley. "I can talk about my life now. It helped sharing experiences."



STANDING FROM LEFT: LIFE SOCIAL WORKERS MARIA SWATSKI AND AUGUSTINE NOAH, AND SOCIAL SERVICES MANAGER KATRINA COLEMAN. SEATED FROM LEFT: SOCIAL WORKER IESHA WHITE AND REV. CHERYL PARKER, PASTORAL CARE.

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Looking Out for You

Medicare Open Enrollment is from October 15-December 7. Medicare health and drug plans can make changes each year—things like cost, coverage, and what providers and pharmacies are in their networks. During Open Enrollment all people with Medicare can change their Medicare health plans and prescription drug coverage for the following year to better meet their needs.

How do people know if they need to change plans? People in a Medicare health or prescription drug plan

should always review the materials their plans send them, like the “Evidence of Coverage” (EOC) and “Annual Notice of Change” (ANOC). If their plans are changing, they should make sure their plans will still meet their needs for the following year. If they’re satisfied that their current plans will meet their needs for next year and it’s still being offered, they don’t need to do anything.

To find Medicare plan information or compare plans call 1-800-MEDICARE or visit Medicare.gov.

During this enrollment period...	You can...
October 15–December 7 Medicare Open Enrollment Period (Changes will take effect on January 1.)	<ul style="list-style-type: none">Change from Original Medicare to a Medicare Advantage Plan.Change from a Medicare Advantage Plan back to Original Medicare.Switch from one Medicare Advantage Plan to another Medicare Advantage Plan.Switch from a Medicare Advantage Plan that doesn't offer drug coverage to a Medicare Advantage Plan that offers drug coverage.Switch from a Medicare Advantage Plan that offers drug coverage to a Medicare Advantage Plan that doesn't offer drug coverage.Join a Medicare Prescription Drug Plan.Switch from one Medicare Prescription Drug Plan to another Medicare Prescription Drug Plan.Drop your Medicare prescription drug coverage completely.
January 1–February 14 Medicare Advantage Disenrollment Period	<ul style="list-style-type: none">If you're in a Medicare Advantage Plan, you can leave your plan and switch to Original Medicare. Your Original Medicare coverage will begin the first day of the following month.If you switch to Original Medicare during this period, you'll have until February 14 to also join a Medicare Prescription Drug Plan to add drug coverage. Your prescription drug coverage will begin the first day of the month after the plan gets your enrollment form. <p>Note: During this period, you can't:</p> <ul style="list-style-type: none">Switch from Original Medicare to a Medicare Advantage Plan.Switch from one Medicare Advantage Plan to another.Switch from one Medicare Prescription Drug Plan to another.Join, switch, or drop a Medicare Medical Savings Account Plan.

FREE Diabetes Education Classes

Mondays beginning October 8 Easterseals will host a FREE, 6-week, Diabetes Education Course as part of the Delaware Diabetes Self-Management Program through Delaware Health and Social Services Division of Public Health.

As part of the Caregiver Resource Center’s educational goal, this free course will be offered to help caregivers who are living with diabetes learn more about their condition and

improve self-management of their diabetes to remain healthy caregivers.

Classes will be held in the Easterseals Large Conference Room (Entrance 2), 61 Corporate Circle, New Castle, DE 19720 on Mondays, October 8, 15, 22, 29, November 5 and 12 from 9:30 a.m. - 12:00 p.m. Space is limited so registration is REQUIRED. Please call 302-221-2087 or visit www.healthyDelaware.org/Self-Management to register.



The Search for Senior Living: The Starting Line

Choosing a senior living community can be an overwhelming process. Whether you're looking for yourself or for a loved one, or whether you're planning for the immediate or distant future, these five steps will get you started on the right track.

1 Determine the level of care. Make a checklist of everything you need from a community in terms of assisted services. This list may include meal preparation, bathing, medication management, housekeeping and/or transportation. This step is important because it will help you narrow down the type of community and level of care you need. Keep in mind any current health issues as well as future concerns—it's important to plan for today *and* tomorrow.

2 Set your budget. Take a careful look at your finances and know what you are comfortable spending each month. Remember that many of your current expenses, such as taxes, utilities and home and yard maintenance are likely included in the monthly rent at a community. Also keep in mind other financial resources that may be available to you, such as long-term care insurance or the Veterans Aid & Attendance Pension which is available to veterans and their surviving spouses in need of assisted living.

3 Niceties vs. necessities. Think about what you are looking for in regards to amenities and desires. Then make two lists—first, your “must-haves,” which should include whatever is non-negotiable in making this move. Perhaps it's important for you to stay close to your current neighborhood or that the community is pet friendly. Next, make a wish list of those things you hope to find in a community, such as a fitness center, gardening space or restaurant-style dining. These are items that you'd like to have, but are willing to live without.

4 Do your research. Now that you've determined the level of care needed, created your checklists and set your budget, you are ready to start reaching out to communities! Make a list of communities that meet your criteria, prepare your questions and make preliminary contact by phone or email. This will help you narrow your list down and determine which communities you'd like to visit in person.

5 Schedule a tour (or two). In-person visits are extremely important when it comes to making an informed decision. Don't be afraid to ask questions and take careful notes. Consider asking a friend or family member to join



you. When you arrive, are you greeted promptly? Do the staff take time to get to know you so they can best meet your needs? Does it feel like a place you could call home?

Remember, the search for senior living is a process—take your time, remember that this is *your* decision, and feel empowered by the fact that you are in control of your future.

We care about you, and about making you happy! Learn more about Churchman Village and The Atrium at Churchman Village Independent Living by calling 302-998-6900 or visit ChurchmanVillage.com.



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The Road to a Happier You

When you think “self-improvement” does it conjure images of hard work or sacrifice? It shouldn’t! Self-improvement can be anything that improves or furthers your mood, relationships, career, health, emotions, habits, values and more. Improving your life doesn’t have to consist of one grand gesture or a drastic leap. Simple tweaks to your daily routine are the fastest, easiest road to increasing your happiness.

Start your day by writing down three things you’re grateful for.

It’s easy to get caught up comparing ourselves to others, fantasizing about things we don’t have in life, and complaining about tough situations. When we focus on the negative, we tend to lose sight of how blessed we really are. Start your morning with a positive mindset by writing down three things you’re thankful for. It could be as simple as having a cool glass of water to enjoy or as elaborate as that vacation you’re eagerly anticipating. Expressing gratitude in the morning gets you looking forward to the day ahead.

Get outside and take a walk every day.

Self-improvement is taking any kind of step that benefits your life. So take a step outside! Take 10 to 30 minutes (or even longer if possible) to take a stroll around the block. Moving your body and getting fresh air has a multitude of mental and physical benefits, including stress release, vitamin D absorption, preventing various heart conditions, and improving your mood. Once you get in the habit of taking a daily walk, you can even buy a step counter to track your progress and challenge yourself.

Read a book or a magazine. In this era of social media, smart devices, and instant gratification, we



seem to have less time and attention to dedicate to reading and learning. Spending just 30 minutes a day reading can help sharpen your mind, expand your vocabulary, improve your memory, and develop stronger analytical thinking skills. Crossword puzzles, sudoku, and other brain games are also great ways to stay mentally active.

Connect with an old friend or catch up with family.

Having strong social connections is critical to feeling happy and part of a community. A good support network, even if that’s one or two close people you can talk and laugh with, is an important aspect of a healthy life. Try taking 10 minutes out of your week to call a distant relative, or plan a lunch date to catch up with a buddy.

Any time is a good time to strive to be the best version of yourself, but as summer fades into fall, why not start today?

At The Summit, we’re always encouraging our residents to strive for self-improvement so that they can live their best, happiest, and healthiest lives. Our six unique lifestyle programs, designed with you in mind, offer all of the resources needed to cultivate a healthy, active, social, and stress-free life! For more information, please call us at 302-635-9024 to speak with a Senior Lifestyle Counselor or visit www.the-summitretirement.com.



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

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You Can Help Turn the Tide on Plastic

Do these six pain-free things, and you'll help reduce the impact plastic is having on oceans and other waterways around the world.

By Laura Parker

Biodegradable plastics have been around since the late 1980s. They initially were marketed with the implied promise that they'd somehow disappear once they were disposed of, just as leaves on the forest floor are decomposed by fungi and soil microbes. It hasn't quite worked out that way.

Biodegradables don't live up to their promise, for example, in the dark, oxygen-free environment of a commercial landfill or in the cool waters of the ocean, if they should end up there. You can't throw them in your backyard compost either. To break down, they require the 130-degree heat of an industrial composter. Many industrial composters accept only plastics that meet certain standards, ensuring they will leave no fragments behind that can harm the environment or human health. And if you throw some biodegradables in with recyclables, you might ruin the latter, creating a mix that can no longer be relied on to make durable new plastic.

In 2015 the United Nations Environment Programme wrote off biodegradables as an unrealistic solution that will neither reduce the amount of plastic flowing into the oceans nor prevent potential chemical or physical harm to marine life.

Some engineers are looking for ways around these obstacles. Jenna Jambeck and her colleagues at the University of Georgia's New Materials Institute are using polymers synthesized by microbes to make packaging they hope will compost readily and biodegrade in the ocean. Corn chip bags are their first target.

Polymateria, a British firm, is taking a different approach, developing chemical additives to help biodegrade any plastic—bio based or synthetic—more quickly. It's a tall order. Even the best biodegradable product won't magically disappear. A plastic container robust enough to carry a gallon of milk can't decompose like paper. A flowerpot, one of Polymateria's experimental products, could take up to two years

to dissolve if tossed in a ditch. Biodegradables, some critics say, don't address the fundamental problem: our throwaway culture.

"What is it that we are promoting?" asks Ramani Narayan, a Michigan State University chemical engineering professor. "Throw it away, and eventually it will go away?" The more responsible approach, he says, is a "circular economy" model, in which everything is reused or recycled and "any 'leakage' into the environment, whether biodegradable or not, is not acceptable."

Norway has shown how far the recycling of plastic bottles—a big part of beach trash—can go. It now recovers 97 percent of them. Its trick: deposits as high as 2.5 kroner (32 cents) and machines, found at most supermarkets, that ingest bottles and spit out refunds.

But recycling has limits. Part of the solution, many say, must be to use less disposable plastic in the first place. The "zero waste" movement, which dates to the mid-1990s, is gaining favor. In the U.K., the Church of England asked its flock to give up plastic packaging and disposables for Lent this year. Conservative Prime Minister Theresa May called for supermarkets to set up plastic-free aisles, where food is sold in bulk. She's also considering a tax on single-use plastics such as take-out containers. It's all part of her government's campaign to rid the country of plastic waste within 25 years.

China is providing motivation. For nearly three decades it has bought about half the world's recyclable plastic. But this year it called a halt to most scrap imports. Recyclables are now piling up in the countries that generated them.

Six Things You Can Do (and Feel No Pain)

1 Give up plastic bags. Take your own reusable ones to the store. A trillion plastic shopping bags are used worldwide every year, and 100 billion in the United States alone—that's almost one per American per day. The average Dane, in contrast,

goes through four single-use bags *per year*. Denmark passed the first bag tax in 1993.

2 Skip straws. Unless you have medical needs, and even then you could use paper ones. Americans toss 500 million plastic straws every day, or about 1.5 per person.

3 Pass up plastic bottles. Invest in a refillable water bottle. Some come with filters if you're worried about water quality. A handful of cities have banned or partially banned bottled water, but around the world, nearly a million plastic beverage bottles are sold every minute.

4 Avoid plastic packaging. Buy bar soap instead of liquid. Buy in bulk. Avoid produce sheathed in plastic. And while you're at it, give up plastic

plates and cups. The French are (partially) banning the stuff.

5 Recycle what you can. Even in rich countries, recycling rates are low. Globally, 18 percent of all plastic is recycled. Europe manages 30 percent, China 25—the United States only 9.

6 Don't litter. The Ocean Conservancy has run beach cleanups for 30 years. Of the top 10 types of trash they find, the only nonplastic item is glass bottles. Worldwide, 73 percent of beach litter is plastic: cigarette butts (the filters), bottles and caps, food wrappers, grocery bags, polystyrene containers. In 2016 the conservancy collected 9,200 tons of trash in 112 countries—around a thousandth of what enters the ocean each year.

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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				
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32						33					34	35	36	
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50					51	52		53				54	55	56
57								58				59		
60					61						62			
63					64						65			

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Answers on page 12

ACROSS

- 1. Messy dresser
- 5. Horrible
- 10. Brute
- 14. Falafel bread
- 15. Embarrassment
- 16. Not amateurs
- 17. Relating to urine
- 18. Like a non-woody plant part
- 20. Omnivorous nocturnal mammal
- 22. Perform surgery on
- 23. Arrive (abbrev.)
- 24. Escorts
- 25. Middle class
- 32. Orderly grouping
- 33. Surveys
- 34. Hit on the head
- 37. Dispatched
- 38. Artificial waterway
- 39. An indefinite period
- 40. Dawn goddess
- 41. Lit to a higher degree
- 42. Duck down
- 43. Discretion
- 45. Performed
- 49. Avenue (abbrev.)
- 50. Chauffeurs
- 53. Refrigerant
- 57. Dismay
- 59. "Do ___ others..."
- 60. Scallion
- 61. Not urban
- 62. Tight
- 63. If not
- 64. Manicurist's board
- 65. Anagram of "Ties"

DOWN

- 1. Prod
- 2. Former Italian currency

- 3. Ear-related
- 4. Chemin de fer (card game)
- 5. On the beach
- 6. At what time
- 7. Not near
- 8. Part of an ear
- 9. Bound
- 10. A drama set to music
- 11. Fourpence
- 12. Way to go
- 13. SSSS
- 19. Yields
- 21. Unrestrained revelry
- 25. Despicable
- 26. Chocolate cookie
- 27. Coffee dispensers
- 28. Opaque gems
- 29. Classical Greek
- 30. Tablet
- 31. Sick
- 34. Remain
- 35. Portent
- 36. Sassy
- 38. Consumer Price Index
- 39. Breaks
- 41. Mammary gland of bovids
- 42. Covetousness
- 44. Seldom
- 45. Confuse
- 46. Angler's basket
- 47. Occasions
- 48. Call forth
- 51. Unusual
- 52. Skid row
- 53. Mogul
- 54. Annoying insect
- 55. Decorative case
- 56. Memo
- 58. Anger

CROCKPOT CREAMY CHICKEN, WILD RICE, AND SWEET POTATO SOUP

Prep Time: 20 min | Cook Time: 5 hours | Yield: 8 bowls

INGREDIENTS

- ¾ pound boneless skinless chicken thighs or breasts
- 1 cup uncooked wild rice blend*
- 6 cups water + 6 teaspoons chicken bouillon granules OR use 6 cups chicken stock/broth
- 1 (½ cup) small onion, diced
- 2 (¾ cup) stalks celery, thinly sliced
- 1 (¾ cup) large carrot, thinly sliced
- 2 teaspoons minced garlic
- 1 (1 cup) small sweet potato, peeled and diced
- ½ cup butter
- ½ cup + 2 tablespoons white flour
- 2-3 cups whole milk



Seasonings

- 2 bay leaves
- ½ teaspoon dried parsley
- ¼ teaspoon EACH dried oregano, dried thyme, garlic powder, onion powder, dried sage
- ½ teaspoon each salt and pepper
- 1 teaspoon poultry/chicken seasoning

INSTRUCTIONS

1. Use a 6 quart crockpot for this recipe. If you have smaller than 5 quart, you will want to halve this recipe.
2. Trim off chicken fat. Add chicken breasts or thighs and uncooked wild rice blend to a large crockpot.
3. Add in the water and bouillon granules or chicken stock.
4. Prep the veggies then place them all in the crockpot.
5. Add all of the seasonings.
6. Stir, cover, and cook on low for 5-8 hours or high for 3-5 hours, or until vegetables are tender and chicken is cooked through and shreds easily, but rice has not become mushy.
7. About 30 minutes before soup is done, place the butter in a small pot over medium heat. Whisk until melted and then slowly whisk in the flour. Whisk constantly for 1 minute.
8. Slowly add 2 cups milk, whisking as you add it.
9. Cook over medium heat until thickened, stirring occasionally.
10. Remove the chicken and shred. Pour in the cream mixture and gently stir in the soup. Return the chicken to the soup.
11. Add extra milk or additional broth if you want a "brothier" soup.
12. Remove the bay leaves, and add additional seasoning to taste.
13. If desired top with fresh chopped parsley.

RECIPE NOTES

*Watch what wild rice you buy. Black or forbidden rice will dye the entire dish black. A good one is Lundberg's wild rice blend; it's simply wild rice, quinoa, and couscous, available at Trader Joe's.

www.chelseasmessyapron.com



Sudoku

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

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

Answers on page 12

(courtesy of KrazyDad.com)

Halloween HOOTS and HOWLS

A young boy knocked on my door on Halloween night and said, "Trick or treat?"

I looked at him and asked, "What have you come as?"

He said, "A werewolf."

I said, "But you're not wearing a costume. You've just got your normal clothes on."

He said, "Yeah well, it's not a full moon yet, is it?"

I got so fed up with trick or treaters at Halloween that in the end I turned the lights out and pretended I wasn't in.

Forget the ships. My lighthouse, my rules.

Did you hear about the chopper that crashed in the cemetery? Search and rescue workers have recovered 100 bodies and expect that number to climb as digging continues.

Two men were walking home after a Halloween party and decided to take a shortcut through the cemetery just for laughs. Right in the middle of the cemetery they were startled by a tap-tap-tapping noise coming from the misty shadows. Trembling with fear, they found an old man with a hammer and chisel, chipping away at one of the headstones. "Holy cow, Mister," one of them said after catching his breath, "You scared us half to death—we thought you were a ghost! What are you doing working here so late at night?" "Those fools!" the old man grumbled. "They misspelled my name!"

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DEPARTMENT OF COMMUNITY SERVICES
DIVISION OF COMMUNITY RESOURCES



GREAT WAYS TO GIVE BACK



It's the 2018 Holiday Open House at Rockwood Museum! Help create great memories for thousands of families at this very special event November 30 and December 1! Serve refreshments, help the little ones with crafts, collect and organize donated canned goods, mittens and hats. Contact Susan Eggert, 302-395-5651, seggert@nccde.org, or go to www.nccde.org/517/Volunteer-Opportunities.

Support our troops! This year marks the 15th consecutive year of our community effort to send personalized Holiday greetings to our brave young men and women in uniform serving their Country half-way around the world. Open for volunteers and donations beginning Oct. 8, support the Stockings for Soldiers program by sending a piece of home to our brave troops for the holidays, helping fill boxes, writing notes and more. For information on how you can participate call New Castle County Volunteer Delaware 50+ at 302-255-9882, downstate call 302-515-3025, or visit www.stockingsforsoldiers.org for more information.

Healthy People, Healthy Planet! Choose your favorite environmental charity, then join UPwithDelaware on October 20 from 10-2:00 p.m. on the beach in Rehoboth at Wilmington Ave. and get ready for the Yoga and Push Up, Pull Up, Chin Up, Sit Up Challenge. That's right – you get to choose which environmental group you want your contribution to go to. Learn more about this unique event or register at www.upwithdelaware.org.

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