



# Vital!

VITAL INFORMATION FOR A VITAL LIFE®

## **The Family Connection: *When Old Traditions Meet New***

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NOVEMBER 2018





**M**y family was very close when I grew up. Literally. Nobody further than maybe three or four miles. Once, I even rode my bike to everyone's house (both sets of grandparents and all my aunts, uncles and cousins), stayed for a visit, then moved on. I did it just because I could—and it only took a few hours! Holiday brunches were with my mother's side of the family, dinner with my dad's, every single year.

My how things change! Kids get older and move away, or get married and get in-laws, or retirees move to sunnier states. It's hard to keep "family traditions" going with so much change, but the effort is certainly worth it, especially for children. What a great gift to give—the opportunity to say, many years from now, "When I was growing up, I loved it that we always...."

That's why we love the article on page 11, "Creating Connection." Tradition doesn't have to be all about holiday meals. It's about spending time together and making memories. Helping others is always one of the warmest experiences you can share, so why not make plans to volunteer with friends and family this holiday season? We've got some great ideas for you on pages 12 and 13.

November is Open Enrollment month for the Health Insurance Marketplace and for Medicare. If you need info on what, when, where or how, turn to page 4 for help and details, and if you're a veteran or the family of a veteran, check out page 5 to learn if there's money sitting on the table that might help you with your healthcare expenses.

As we enter the holiday season, we're reminded of living with an Attitude of Gratitude and we'd like to thank all the people who have made this magazine a success: thank you to our loyal readers and those who have shared their stories with us and shared the magazine with their friends; thank you to all our wonderful contributing writers, who have shared their knowledge and expertise in the hopes of helping others; and thank you to all our advertisers for so generously sharing your time, knowledge and expertise. You truly *are* the experts in your fields, and your passion for your professions comes through in every article you've contributed and in the care you've shown to the readers that have reached out to you. We truly do appreciate you.

And so, yes, we are grateful for all we've been blessed with, and we want to wish *you* a very Happy Thanksgiving!

*Karyn and Heidi*

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# Dine Out Every Day of the Week

By Hayley Corbett  
Discovery Senior Living

Almost but not quite ready to move to a senior living community? Check out the dining—it could be your deciding factor! In fact, the dining experience in senior living has been elevated in recent months and years to the point where many communities mirror, and in many ways exceed, their local restaurant counterparts.

And the best communities aren't doing just dinner well. Instead, all day every day, their chefs showcase their breadth of capabilities. For example, some communities now offer an in-house bar, bistro, café, and formal dining room options. Loren Galt, Director of Culinary Services at The Summit in Hockessin, Delaware says, "We like to do pop-up dining events. It might be a theme that we run for a week or a couple of days, but we don't usually advertise it—it just appears. Earlier this year we did a Crab Shack event where we offered soft-shell crabs and other dishes for a limited time only—a little less than a week, because the soft-shell crabs ran out! Another favorite was our 50s-themed pop-up event. Homemade milkshakes were the biggest hit!"

Need more evidence that communities are stepping up their dining game even further? "We offer classic dishes that residents recognize, but with a twist," continues Galt. "It might be Chicken Marsala—but it's going to have shiitake mushrooms; it might be a dish with marinara sauce, but we give it a modern touch by making it a pomegranate marinara sauce. The meals and experience

have to be sensational enough that residents want to invite family and guests to show off where they're living, and the menus need to be broad enough for a true intergenerational experience."

The high standard of dining in communities also encourages new business partnerships. Joe Lowrie, National Director of Culinary Services for Discovery Senior Living in Bonita Springs, FL, says, "We've partnered with local coffee roaster Brisk, from the Tampa area. At coffee tastings at each of our communities, our residents choose the coffee flavor profile(s) that they desire, then Brisk roasters roast the coffee on the same day they get our chef's order, and ship directly to our communities as soon as the next day. We've also partnered with Produce Alliance, an alliance of 50+ independently-owned specialty distributors of fresh products, to bring quality fruits and vegetables to our culinary teams to ensure our residents enjoy only the freshest ingredients from local farmers."

It should come as no surprise then, with house-branded coffee, wine, signature sauces, desserts and more, that communities incite pride among residents who enjoy such an exclusive and individual culinary experience. When you have a private chef cooking for you every day, who needs to cook!

*At The Summit, dining is always a special event! For more information or to schedule a tour, please call us at 302-635-9024 to speak with a Senior Lifestyle Counselor, visit us at 5850 Limestone Road Hockessin, DE 19707, or go to [www.thesummitretirement.com](http://www.thesummitretirement.com).*

## WORDS OF WISDOM

*"Enjoy the little things,  
for one day you may look back  
and realize they were the big things."*

— Robert Brault

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LET'S CONNECT!







# Hear for the Holidays



Here are a few helpful tips to help you (or someone you know) hear the best they can this holiday season.

**1 Make an appointment to have your hearing tested!** The best way to understand if you have a hearing loss, or could hear better with hearing aids, is to have your hearing checked!

**2 If you wear hearing aids, make sure they've been cleaned and checked before the holidays.**

**3 Consider investing in (new) technology.** Whether you currently wear hearing aids or might need to begin wearing them for the first time, the devices that are available today provide significant improvements and features over “premium” devices from just a few years ago. The advancements in technology can make a huge difference in your life without putting pressure on your wallet—and “today’s hear-

ing aids” are actually pretty cool!

**4 Communicate your hearing difficulties with others.** When you explain to family, friends, and even colleagues the difficulties you may be having, it can help them to make sure they speak directly with you.

**5 Reduce background noises.** Move to an area with less background noise or ask your host to turn down background music or sounds. Background noises interfere with everyone trying to communicate, not just you.

**6 Partner up with an understanding friend or relative.** When you attend a holiday event or family dinner, ask someone to be your “hearing wingman.” They can assist and make sure you don’t miss a thing!

**7 Choose your seat at the table strategically!** Large social groups, especially around a dining

room table, are one of the most difficult environments for anyone to hear and understand in. If there will be assigned seating, talk to the host ahead of time and ask to sit with a wall to your back, or next to those that you know you will hear and understand best.

Above all, enjoy yourself!

## Best Wishes for a Wonderful Holiday Season!

*Brought to you by your friends at Hearing Services of Delaware. At Hearing Services of Delaware, we care about your hearing health care and improving your quality of life through better hearing. To learn about how we can help you hear the best you can, and to schedule an appointment, call 302-376-3500 or visit [www.heardelaware.com](http://www.heardelaware.com).*

The holiday season can be stressful for someone with hearing loss. All of the upcoming parties, events, and dinners might give you anxiety about being able to hear and understand clearly what is being said. Hearing loss also affects more than our ears—it brings on a variety of emotions when we struggle to hear and understand the conversations with loved ones. Family members express the same concerns when trying to communicate with their loved one who is having the difficulty.

## Breathe Freely

November is Lung Cancer Awareness Month. This year, 222,500 people will be diagnosed with lung cancer. The public is dangerously uninformed about our nation’s second most common cause of death (#1 being heart disease). Lung cancer accounts for about 27% of all cancer deaths. That’s more deaths than any other cancer—and more than breast, prostate and colon cancer combined.

Think it can’t happen to you? **More than half** of new lung cancer patients have **never smoked or quit more than 15 years ago.**

### Symptoms

Many times, symptoms do not manifest themselves in the early stages of lung cancer. In fact, some classic symptoms are, by themselves, generally not a cause for worry. This means, though, that most lung cancers are diagnosed in the late stages of the disease, making treatment more problematic, and as a result, significantly reducing the overall survival rate.

If you experience any of these symptoms, please talk to your doctor to rule out lung cancer:

■ **Persistent cough** (especially if

you are coughing up rust-colored sputum)

- **Shortness of breath**
- **Hoarseness**
- **Chronic bronchitis**
- **Chest pain**
- **Unexplained weight loss**
- **Bone pain**

If your doctor recommends you be tested for lung cancer, there are several options currently available—nasal swabs; blood tests; or a low dose CT scan (low dose computed tomography scan) which may be covered by Medicare and insurance companies if you meet specific criteria.

Lung cancer patients have more treatment options and a far greater chance of survival when the disease is detected early. The 5-year survival rate for those diagnosed before the cancer has spread rises from 18 out of every 100 people to 55 out of every 100. But, the key is being tested early.

*For more information, patient advocacy groups include the Lung Cancer Foundation of America ([lcfamerica.org](http://lcfamerica.org)), the American Lung Association ([lung.org](http://lung.org)), Lungevity ([longevity.org](http://longevity.org)), and the Lung Cancer Research Foundation ([freto-breathe.org](http://freto-breathe.org)).*

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



# Achieving better hearing is more than just technology!

## Take care of your hearing health

We all invest the necessary time and effort in the important task of taking care of our health.

We go to the dentist, we see the eye doctor and of course we visit our physician annually.

There's one thing missing from this healthy picture – taking care of our hearing health! Untreated hearing loss can negatively impact your quality of life. Hearing loss is also associated with a variety of serious medical conditions including cognitive function, dementia and Alzheimer's disease.



## The good news is that hearing loss is treatable

Just like vision and dental care, and annual physicals, visiting with a hearing care professional will help you understand your ears and hearing – and that's a healthy choice!

## Hearing Care is Health Care!

It makes sense to take care of your hearing health the same way you take care of the rest of your health.

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The purpose of this hearing assessment and/or demonstration is for hearing wellness to determine if the patient(s) may benefit from using hearing aids. Products demonstrated may differ from products sold. Test conclusion may not be a medical diagnosis. The use of any hearing aid may not fully restore normal hearing and does not prevent future hearing loss. Testing is to evaluate your hearing wellness, which may include selling and fitting hearing aids. Hearing instruments may not meet the needs of all hearing-impaired individuals.

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[NationwideHealthcare.com](http://NationwideHealthcare.com)

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TO YOUR WEALTH



## Don't Miss Your Chance!

### The Marketplace

The 2019 Open Enrollment Period for the Health Insurance Marketplace (aka Obamacare) runs from Thursday, November 1, 2018, to Saturday, December 15, 2018. If you don't act by December 15, you can't get 2019 coverage unless you qualify for a Special Enrollment Period. Plans sold during Open Enrollment start January 1, 2019.

What you pay for Marketplace insurance depends on your income. You may qualify for a premium tax credit that lowers your monthly insurance bill, and for extra savings on out-of-pocket costs like deductibles and co-payments. Learn more about plans and costs at [www.healthcare.gov](http://www.healthcare.gov).

### Medicare and the Marketplace

Medicare isn't part of the Health Insurance Marketplace, so if you have Medicare coverage now you don't need to do anything with regard to the Marketplace.

What if I turn 65 in the middle of the year? Can I get Marketplace coverage to carry me over until I'm eligible for Medicare? Yes, you can get a Marketplace plan to cover you before your Medicare begins. You can then cancel the Marketplace plan once your Medicare coverage starts.

### Medicare

When you first enroll in Medicare and during certain times of the year, you can choose how you get your Medicare coverage. There are 2 main ways to get your Medicare coverage—Original Medicare (Part A and Part B) or a Medicare Advantage Plan (Part C). Some people need to get additional coverage, like Medicare prescription drug coverage (Part D) or Medicare Supplement Insurance (Medigap).

If you've chosen a Medicare Advantage Plan or Medicare prescription drug coverage, you're able to compare and make changes to your plans each year during Medicare Open Enrollment. It's the time to compare plans for the upcoming year and make sure you have the coverage that's right for you.

There are 2 separate enrollment periods each year:

**October 15-December 7:** Open En-

rollment Period for Medicare Advantage and Medicare Prescription Drug Coverage. You can:

- ✓ 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 drug plan to another Medicare drug plan.
- ✓ Drop your Medicare prescription drug coverage completely.

**January 1-March 31:** Medicare Advantage Open Enrollment Period. You can:

- ✓ If you're in a Medicare Advantage Plan (with or without drug coverage), you can switch to another Medicare Advantage Plan (with or without drug coverage).
- ✓ You can disenroll from your Medicare Advantage Plan and return to Original Medicare. If you choose to do so, you'll be able to join a Medicare Prescription Drug Plan.
- ✓ If you enrolled in a Medicare Advantage Plan during your Initial Enrollment Period, you can change to another Medicare Advantage Plan (with or without drug coverage) or go back to Original Medicare (with or without drug coverage) within the first 3 months you have Medicare.

### What can't I do?

- ✗ Switch from Original Medicare to a Medicare Advantage Plan.
- ✗ Join a Medicare Prescription Drug Plan if you're in Original Medicare.
- ✗ Switch from one Medicare Prescription Drug Plan to another if you're in Original Medicare.



# Get all the benefits you deserve.



## Dental Coverage

\$2,000 annually; covers exams, x-rays, cleanings, fillings, crowns, extractions and more.



## Health Products Catalog

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## Vision Coverage

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## Hearing Coverage

Annual exam and \$1,000 credit every 2 years for hearing devices.

## Join us and learn more about UnitedHealthcare Community Plan.

### When:

Wednesday, November 7  
10 a.m. – 12 p.m., 2 p.m. – 4 p.m.

Wednesday, November 14  
10 a.m. – 12 p.m., 2 p.m. – 4 p.m.

Wednesday, November 21  
10 a.m. – 12 p.m., 2 p.m. – 4 p.m.

Wednesday, November 28  
10 a.m. – 12 p.m., 2 p.m. – 4 p.m.

### Where:

Delmarva Benefit Group  
7852 S DuPont Hwy, Suite 1D  
Felton, DE 19943

**877-689-5721**

<https://www.delmarvabenefitgroup.com/>



Call **1-844-320-2186, TTY 711**  
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# Veterans Benefits Can Cover Long-Term Care



If you are a wartime veteran or spouse overwhelmed with the high costs of long-term elder care, such as paying for assisted living facilities, home health care, adult daycare, or skilled nursing, there's good news: the Veterans Aid and Attendance benefit could be the solution to help offset these expenses.

Veterans Pension is a tax-free monetary benefit payable to low-income wartime veterans who meet certain eligibility criteria, including net worth and income requirements. Veterans and survivors who are eligible for a VA Pension and require the aid and attendance of another person to help with activities of daily living, or are housebound, may be eligible for additional monetary payment. These benefits are paid **in addition** to your monthly pension. On October 18, 2018 the Veterans Administration made changes that make it both easier and more difficult for veterans, surviving spouses and dependent children to qualify for Pension and Aid & Assistance benefits, which can total over \$2,230 per month.

## Pension Financial Requirements

(effective 12/1/18-11/30/19)

### Income Limits

A veteran's and their spouse's joint, countable income must be less than the pension amount for which they are eligible. For example, say a married veteran is eligible for the Maximum Annual Pension Rate (MAPR) of \$26,765 in pension benefits in 2019; if the couple's countable income is \$10,000, then they are eligible to receive an additional \$16,765 per year in pension. However, because the VA allows applicants to deduct certain expenses and forms of income from their "countable income," the applicants' actual income can be considerably higher than their countable income.

To calculate countable income, veterans should deduct all of their unreimbursed medical-related expenses for themselves and their spouses that are greater than 5% of the MAPR. For example, for a married couple, 5% of the MAPR is \$1,338. Therefore, if a couple has an annual income of \$30,000 and \$25,000 in medical-related expenses, one would subtract \$1,338 from \$25,000, which means \$23,662 of their medical expenses could be deducted from their income. Therefore, their countable income would be \$6,338 vs. an actual income of \$30,000.

The cost of skilled nursing care, home health care, adult day care, Medicare and Medicare Supplemental Insurance premiums and more can be deducted from income. Prescriptions, medical equipment, medical alert devices (PERS) be they purchased or rented, and supplies, such as disposable incontinence supplies, can all be deducted. These are just some of the non-obvious, unreimbursed medical expenses. Veterans should be sure to closely record all their out-of-pocket, household medical expenses including transportation and travel mileage and submit these as expenses. Income from Supplemental Security Income (SSI) and welfare benefits should not be included as countable income.

### Net Worth / Assets Limits

Another new rule that may impact one's eligibility is that to qualify for Pension and Aid & Assistance benefits, the VA looks at an applicant's overall net worth (assets) in addition to their income. A veteran's net worth, according to the VA, includes assets in bank accounts, stocks, bonds, mutual funds and property other than the veteran's primary residence, but DOES NOT include primary residence, vehicle, household goods and furnishings, as well as personal effects, such as clothing. As of 10/18/18 the net worth limit for both single and married applicants is \$123,600. Say a veteran has \$12,000 in annual income after deducting eligible medical expenses, and has assets in the amount of \$100,000. In this example, \$12,000 in income would be added to the \$100,000 in assets, equaling a total of \$112,000 in net worth for the applicant.

There is also a new VA asset lookback rule effective 10/18/18. Similar to Medicaid's asset test, the VA will "look back" at the 3 years immediately preceding one's application date. The VA checks to ensure no assets were given away or sold for less than fair market value. If they find any such transfers, it is assumed the assets were gifted or sold in order to meet the new net worth limit of \$123,600 and the penalty is a period of VA pension ineligibility. Note: transfers made prior to 10/18/18 do not violate this new lookback rule. Another exception is if the applicant transferred assets, but never had assets in excess of \$123,600. In this case, the transfers do not violate the lookback period.

If one's assets are above \$123,600, it is strongly recommended to consult with a veterans' pension planner prior to application to ensure the greatest possibility of acceptance.

There are no restrictions on how VA pension benefits can be used provided it is for the benefit of the veteran or their surviving spouse. It can be applied toward skilled nursing, an assisted living facility, in-home or adult day care services, or to fund home modifications to accommodate for a disability.

### Paying Family Members as Caregivers

Many people are unaware that VA Pensions/Aid & Assistance benefits can be used to pay a family member (but not a spouse) who is the caregiver of a veteran or surviving spouse. As mentioned, care expenses can be deducted from the veteran's income, including payments made to family members, such as children or grandchildren. Beneficiaries can then receive an increased pension benefit equal to the amount they have paid to their family member for care.

### Retroactive Benefits

If a veteran or a surviving spouse is eligible for the Aid and Attendance benefit, they may also be eligible for retroactive benefits. If they can prove their medical expenditures during the year leading up to their first benefit, they may be eligible to receive a retroactive benefit for that period. For example, if a veteran receives their first pension payment in the month of June 2019, they may be eligible to receive retroactive benefits back through June 2018.

### Applying

The application process is long and complicated. It may be helpful to get help from a professional benefits advisor or planner, which can reduce the time to receive benefits by many months, increase the benefit amount and provide other value. However, even in the very best cases, applicants will wait 3 months to begin receiving their benefits.

Veterans uncertain of their eligibility or which type of compensation is most beneficial for their situation can visit [www.benefits.va.gov/pension](http://www.benefits.va.gov/pension), or can seek the advice of a veterans' benefits planner prior to application. There are no charges to apply for or to enroll in a VA Pension. Veterans benefits advisors are prohibited by law from charging their clients for their assistance with the application. However, they may charge clients for assistance in the structuring of their financial assets in preparation for the application.





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# Helping Children Cope with Loss - *Before* It Happens

When a loved one is in decline, everyone in that person's family and their circle of friends is affected, whether it's their six-year-old grandson or their ninety-six-year-old college buddy. And each person needs the space and the opportunity to process the grief of their pending loss in their own way.

Quite often though, we shield our children from the details of a loved one's condition in the name of protecting the child, which may ultimately only make things more difficult. Children can intuitively sense that something is amiss. It's already stressful enough watching a loved one die, but the experience can become even more confusing for a child without the chance to understand what's going on and to talk to someone about it.

## Children experience grief too.

By the time they're 18, one in five children will lose someone close to them. There's a common misconception that children don't grieve. In fact, children grieve in many of the same ways adults do. It's just that children's developmental way of *handling* the grief might manifest differently.

For children, grief often comes in waves. After all, their attention spans are shorter than an adult's. It's normal for a child to go from talking about death to asking to play outside

in the span of 20 minutes. Children may also ask blunt questions about exactly what's happening, and expect direct answers. While this often makes adults uncomfortable, such candidness has nothing to do with a lack of sensitivity. It's an age-appropriate way of processing what's going on.

As children watch a loved one decline, their worries may include things such as: When will my loved one die? Will I be there when they die? Will something happen to my parents? Who will take care of me? Leaving questions unanswered may do more harm than good. Children dealing with grief are at risk of anxiety, isolation and depression, which can lead to things like poor school attendance, behavioral problems, drug use or even suicide.

## Grief support for children in anticipation of a loss helps kids understand and process what's to come.

Children need someone to walk this difficult journey with them just as much as adults do. Through anticipatory grief support, children have the opportunity to ask questions and to talk with family members and a professional about what's happening around them. It allows them to confirm what they can see with their own eyes—that their loved one is dying. It enables them to hear concrete information about their loved

one's condition, and to know that their loved one's illness is not their fault. Anticipatory grief support also helps a child understand that dying is a part of life, while providing time for the child to start processing what that means and what they're feeling.

Understanding a loved one's situation and being able to talk openly about their experience often allows the child to be more active in their loved one's life. Sometimes that means opening the door for the loved one and the child to spend more time together, or enabling the child to have important conversations with the loved one who is dying.

## Anticipatory grief support is just the first step on the child's grief journey.

After a loss, a child will still have much to process. Anticipatory grief counseling can ease that transition by establishing a trusting relationship with a professional in advance, giving the child a sense of stability as they continue on their grief journey with a familiar face.

As children move through different developmental stages, they'll continue to have feelings of grief. For example, a child who lost a loved one at age four will often boomerang back to grief when they turn thirteen. Even though the loss happened years ago, as the child matures they gain more insight into their loss and increase

their ability to engage in abstract thinking. By helping children start processing their loss as early as possible, we can help them move forward with their grief in the healthiest way possible, giving them the tools and resources they need for the future.

*At Delaware Hospice, our counselors are adept at helping children open up and understand that their feelings are normal, whether by asking them encouraging questions or engaging them in an art project or a game. Anticipatory grief support is one of the primary services offered through Delaware Hospice's nationally recognized New Hope program, which helps children and young people ages 6-17 sort through the maze of emotions they're experiencing before and after their loved one dies. In addition to anticipatory grief support and bereavement support, New Hope also offers a school support group program and a week-long camp for children who have experienced loss. For more information about Delaware Hospice's New Hope program call 800-838-9800 or email [newhope@delawarehospice.org](mailto:newhope@delawarehospice.org).*

*Delaware Hospice has provided the highest quality hospice and healthcare services since 1982, and serves as a trusted community partner in end-of-life education and support. Accredited by the Joint Commission, Delaware Hospice is a non-profit, community-based hospice serving Delaware and southern Chester and Delaware counties in PA. For more information about Delaware Hospice's programs and services, upcoming events, or employment opportunities, call 800-838-9800 or visit [www.delawarehospice.org](http://www.delawarehospice.org).*



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HOSPICE**

*Since 1982*

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# CREATING CONNECTION



*ing Lions.* Do everything you can to make them move without actually touching them—you've never seen them so determined to be still and quiet!

■ **A homesick grandchild.** If you have an upset little one who's missing mommy and daddy, suggest they write a letter to their parents telling them what they've been up to that day so they don't feel like they've missed out on time with them. Or get out a big piece of paper and create your family tree. Pull out old photos and letters so they can really imagine older family members and they'll be fascinated.

■ **Creative kids.** If you have some heavy books on the shelves, teach them how to press flowers and leaves to make beautiful art. Or pull out the baking sheets and make cupcakes or cookies. They're an especially perfect treat for a cold or rainy afternoon when you're stuck indoors.

*Thanksgiving break is coming up and with it, the opportunity to spend more time with your grandkids. Entertaining your grandchildren needn't be expensive. Simple activities that get you laughing and talking are the best! If you have:*

■ **A restless, energetic grandchild.** Help them create their own music video—you can even be a backup dancer! Or if they prefer, they can create their own play based on their favorite book. Find stuff around the house they can use as props and costumes. And everybody loves a scavenger hunt. Give them ten cryptic clues and plant treasure around the house for them to find. Prizes needn't be big or expensive. Write vouchers like "Cash in this voucher to go to bed 30 minutes past your bedtime" or "Cash in this voucher for 30 minutes snuggle time reading your favorite book together."

■ **Two or more grandchildren.** If you have a couple of energetic grandchildren on your hands, pull out the cards or a board game to play together. Or let them play dress up with your wardrobe—just make sure you keep valuables out of reach! Keep some old newspapers for their visits. Add flour and water and voila! Papier mache. Towards the end of the day, the perfect way to calm active children is a little game of *Sleep-*

At the end of your visit, take some time to talk about the fun you had; draw it out, let it sink in. Neuroscientists say that when we consciously savor positive experiences—the idea is not just to hold something positive in our awareness for as long as possible, but also to *remember the positive emotions and feelings* that go along with them, to really think about how *good it felt* to be playing and enjoying friendship, evoking what is rewarding about a "good thing"—we use our brain chemistry to strengthen connections associated with the memory. And strong, positive connections are what it's all about.

## GOIN' GREEN

*Question: I know dirty paper napkins aren't recyclable, but what about clean ones? Can I put unused paper napkins in the recycling bin?*



Answer: No. Paper-napkin fibers aren't good for recycling. The best thing to do is to save them, use them, and then compost them. Otherwise, trash them.

The shorter the paper fibers in a paper product, the less viable it is for recycling. Tissue paper, paper napkins, and paper towels all have shorter fibers that work for their intended use, but aren't desirable for recycling them into other paper products. Paper napkins contaminate other quality recycling papers, so keep napkins and paper towels out of your recycling container.

Get more great tips about living green at [www.recyclebank.com](http://www.recyclebank.com).

## EAST COAST TREE SERVICE

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## Help End Hunger in Delaware by “Stuffing the Bus”

Join DART in partnership with the Food Bank of Delaware for our annual “Stuff the Bus” Thanksgiving Food Drive. Help us achieve our goal of collecting 20 tons of food for Delawareans in need of food assistance.

In our small state of Delaware, hunger is a real problem that affects all, from small children to seniors. According to the Food Bank’s annual report, in just one year:

- Over 117,000 food-insecure Delawareans needed assistance;
- The Backpack Program provided 155,681 bags of food to kids when school is not in session during weekends and holidays;
- The School Pantry Program stocked 31 in-school food pantries;
- The Summer Nutrition & After-School Meal Programs delivered 256,499 meals to children at risk of hunger;

- The Senior Nutrition Program distributed 27,859 meals to low-income seniors; and
- 1 in 8 Delawareans has relied on the Food Bank.

Hunger is a community problem. It’s not a problem that can be solved by just the Food Bank or their network of hunger-relief agencies. To solve it, we need the entire community’s involvement. That’s where you can help! Take the first step to getting involved by being part of our “Stuff the Bus” Thanksgiving food drive.

Please see our ad on this page for the “Stuff the Bus” locations. If you can’t join us, please consider helping the Food Bank in other capacities, visit [www.FBD.org](http://www.FBD.org) or call 302-292-1305. To achieve the vision of a community free from hunger, we need support from people like you!

*Happy Thanksgiving from DART!*

B	I	B	S		C	L	A	S	H		E	T	C	H
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8	4	6	7	9	3	2	1	5
2	1	3	5	7	8	6	4	9
4	8	5	6	1	9	3	7	2
6	9	7	3	2	4	1	5	8
3	5	8	9	6	7	4	2	1
1	7	2	8	4	5	9	6	3
9	6	4	1	3	2	5	8	7



Join DART for the annual Thanksgiving Food Drive.

Bring your non-perishable donations to help achieve the goal of collecting 20 tons of food for Delawareans in need of food assistance.

**Monday, November 5, 9 AM - 3 PM**  
Acme, 18578 Coastal Highway, Rehoboth

**Tuesday, November 6, 8 AM - 6 PM**  
Walmart, 939 N. DuPont Highway, Milford  
AND  
Safeway, 190 John Hunn Brown Rd., Dover  
(corner of S. Bay Rd. at S. Little Creek Rd)

**Wednesday, November 7, 9 AM - 4 PM**  
ShopRite, 501 S. Walnut St., Wilmington

**Thursday, November 8, 7 AM - 5 PM**  
Rodney Square, Market Street side, Wilmington

**Saturday, November 10, 9 AM - 3 PM**  
Acme, Suburban Plaza, 100 Suburban Dr., Newark  
AND  
Acme, 460 E. Main St., Middletown

[DartFirstState.com](http://DartFirstState.com) / 1-800-652-DART



## VOLUNTEERS NEEDED

Do you have a fair amount of experience repairing small household electronics and other items? Can you diagnose problems, determine if repair is possible, and guide the owner through the steps of repair?

### DO YOU LIKE FIXING THINGS? DO YOU LIKE PEOPLE?

Do you Enjoy meeting new people, have patience and the ability to provide clear instructions? You will help repair items as you pass along your knowledge so people gain experience to help prevent repairable items going to the landfill.

## WE NEED YOU!

Sign-Up online now at [NCCDE.ORG/VOLUNTEER](http://NCCDE.ORG/VOLUNTEER)  
Call (302) 395-5651 [NCCDE.ORG/BANKBARN](http://NCCDE.ORG/BANKBARN)



County Executive  
Matthew Meyer





# Help Others, Help Yourself

**M**ore than 46 million U.S. baby boomers are reaching retirement age, putting the responsibilities of career behind them. Baby boomers, those born between 1946 and 1964, have more education and more career success than any prior generation. They have strong leadership skills and knowledge. They are healthier and more active than previous generations. However, studies show that only about one-third lend their talents and abilities to volunteer organizations.

## Benefits of Volunteering

It's a fact: helping others can also help you. Volunteering is good for your health in many ways, and can add as many as 5 years to one's life. Volunteering:

- Increases energy.
- Decreases depression.
- Lowers mortality rates.
- Lessens loneliness and isolation.
- Contributes to a sense of belonging and purpose when you know you're making an impact.
- Helps form new relationships and bonds. Volunteering is a good way to meet new and interesting people, often missed after years of the comradery experienced with coworkers.
- Increases mental stimulation by putting career experience and skills to work again, or learning something new.

## Volunteer Opportunities

- **Schools.** Schools need mentors, tutors, reading partners, after-school program helpers, and help with fundraising activities. Through the Foster Grandparent Program, older adults mentor children who need extra help in school, support through medical procedures, or just a good listener. Some volunteers may qualify to earn a tax-free, hourly stipend. Visit the State Office of Volunteerism at [www.dhss.delaware.gov/dhss/dssc/servede/sov.html](http://www.dhss.delaware.gov/dhss/dssc/servede/sov.html).
- **Churches.** Churches need volunteers for everything from child-

care to serving on financial committees.

- **Youth sports.** Youth teams often rely on working parents who may have little time and little knowledge of the game. Teams can benefit from coaching by retirees who have both time and knowledge. Plus it's a great way to stay young and meet new people!
- **Healthcare.** Volunteers with a medical background are in great demand in local clinics and on medical trips abroad. Even those with no medical background can volunteer at hospitals or skilled-nursing facilities where many residents often just need someone to read or talk with them.
- **Small businesses.** Many small business owners need advice but can't afford consulting fees. Many retirees have decades of business experience and wisdom to share. Consider being a mentor or coach to a small business owner.
- **Hunger programs.** According to Feeding America, over 5 million homes in the U.S. make use of local food pantries for emergency food. Food pantry volunteers sort, shelve, and deliver donated products.
- **Homelessness.** Habitat for Humanity is always looking for qualified volunteers, especially those with construction and carpentry skills, to join work crews in locations across the country. Even those with no construction experience are needed as job site "gofers" and for cleaning, painting, and landscaping.

There's no shortage of volunteer opportunities for baby boomers who want to make an impact in their community. Put your years of experience and knowledge to work again and start enjoying the long list of health benefits from volunteering.

*At The Atrium at Churchman Village, we care about our community as much as we care about you! Learn more about Churchman Village and The Atrium at Churchman Village Independent Living by calling 302-998-6900 or visit [ChurchmanVillage.com](http://ChurchmanVillage.com).*



## New Home for the Holidays

Move into The Atrium at Churchman Village between November 1<sup>st</sup> & December 15<sup>th</sup> and receive half off your first month's rent!

## The Atrium at Churchman Village

is a full-service independent senior living community located on the Churchman Village campus.

### Amenities include:

- Three well-balanced meals per day served restaurant-style
- Maintenance-free living
- Weekly housekeeping & linen service
- 24-hour emergency response system
- Common areas for socializing & relaxing
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Ph: 302.409.3232 • [ChurchmanVillage.com](http://ChurchmanVillage.com)





# Crossword

By Dave Fisher

1	2	3	4		5	6	7	8	9		10	11	12	13	
14					15						16				
17					18						19				
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				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												54		
55						56						57			
58						59						60			
61						62						63			

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Answers on page 12

- ACROSS**
- ACROSS
- 1. Parts of aprons
  - 5. Conflict
  - 10. Carve in stone
  - 14. 1 1 1 1
  - 15. Urgency
  - 16. "Iliad" city
  - 17. A coming into being
  - 19. Stringed instrument
  - 20. A large vase
  - 21. Academy award
  - 22. Malicious
  - 23. Avoiding detection
  - 25. Electronic letters
  - 27. G
  - 28. Pieces of cloth
  - 31. Secret agents
  - 34. Ecru
  - 35. Before, poetically
  - 36. Sickens
  - 37. Sword
  - 38. Piece of glass
  - 39. Favor
  - 40. Ooze
  - 41. Handed over
  - 42. Overeating
  - 44. Brassiere
  - 45. Throng
  - 46. Dampen
  - 50. A stomach exercise
  - 52. Apartments (British)
  - 54. East southeast
  - 55. Bright thought
  - 56. Dentifrice
  - 58. Secluded valley
  - 59. Winged
  - 60. LummoX
  - 61. Where a bird lives
  - 62. Mammary gland of bovids
  - 63. Faucets

- DOWN**
- 1. Phony
  - 2. Unreactive
  - 3. Sesame seed
  - 4. South southeast
  - 5. Virginal
  - 6. Lock
  - 7. Largest continent
  - 8. Throughout the shop
  - 9. Female chicken
  - 10. Cultural
  - 11. The beginning of a trail
  - 12. Unit of cut wood
  - 13. Hoopla
  - 18. Parts portrayed
  - 22. Satisfy
  - 24. Anagram of "Sage"
  - 26. A magician
  - 28. Squalid
  - 29. Sea eagle
  - 30. Sow
  - 31. Booty
  - 32. Bucket
  - 33. Conscripts
  - 34. Cloth to cover eyes
  - 37. Hard punch
  - 38. Legumes
  - 40. "Cut that out!"
  - 41. Crunchy
  - 43. Absentee
  - 44. Annoy
  - 46. Not glossy
  - 47. Electrical pioneer
  - 48. Prevent legally
  - 49. Requires
  - 50. Anagram of "Sing"
  - 51. Doing nothing
  - 53. Weight to be borne
  - 56. Letter after sigma
  - 57. Play a role

# MOROCCAN BUTTERNUT SQUASH & GOAT CHEESE SOUP w/COCONUT GINGER CREAM & PISTACHIOS

Prep Time: 15 min | Cook Time: 45 min | Serves 6

INGREDIENTS

- 1 head garlic for roasting (or you may sub 2 garlic, not roasted)
- 2 tablespoons coconut oil
- 1 red bell pepper, chopped
- 4 cups butternut squash, peeled and cubed
- 1 teaspoon spicy curry powder
- 1 teaspoon smoked paprika
- ½ teaspoon cumin
- ½ teaspoon cinnamon
- ½ teaspoon cayenne pepper
- ½ teaspoon fresh thyme, chopped (or ¼ teaspoon dried)
- 1 (14-ounce) can coconut milk
- 2 cups veggie broth
- salt and pepper to taste
- 4 ounces goat cheese, softened, plus more for topping
- roughly chopped cilantro and pistachios for topping
- arils from one pomegranate for topping (apple slices or dried apricot can also be used)



Coconut Ginger Cream

- ½ cup canned coconut milk
- 1-2 tablespoons grated fresh ginger

INSTRUCTIONS

1. Preheat the oven to 400° F.
2. Chop off the top portion of the garlic head to reveal cloves. Peel any excess paper/skin off the bulb of garlic. Pour about 1 teaspoon of olive oil on top of the garlic cloves and cover with foil. Roast for 45 minutes, or until the garlic is golden brown and soft. Remove from the oven and allow to cool 5 minutes. Squeeze garlic out of the paper skin into a small bowl, mash well with a fork and set aside.
3. Meanwhile, add the coconut oil to a large soup pot set over medium heat. Once hot, add the red pepper and cook for 3-5 minutes or until soft. Add the cubed butternut squash, spicy curry powder, smoked paprika, cumin, cinnamon, cayenne and thyme. Season with salt and pepper. Cook for 3-5 minutes then pour in the coconut milk and veggie broth. Bring the soup to a boil, reduce the heat, cover and simmer for 20-25 minutes or until the butternut squash is fork tender.
4. While the soup is cooking, make the ginger cream. Add the cold coconut milk and 1 tablespoon grated ginger to a small bowl. Taste and add more ginger if needed. Cover and place in the fridge until ready to serve.
5. Once the butternut squash is tender, add the roasted garlic and the crumbled goat cheese to the soup. Remove the pot from the stove and allow to cool slightly, then puree the soup in a blender or food processor. Return the soup back to the stove and heat through.
6. To serve, ladle the soup into bowl. Drizzle the coconut ginger cream over the soup and swirl with a spoon. Garnish with chopped cilantro, chopped pistachios and crumbled goat cheese. Sprinkle with pomegranate arils. Serve with a hot piece of naan.

Courtesy [halfbakedharvest.com](http://halfbakedharvest.com)





# Sudoku

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

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

Answers on page 12 (courtesy of KrazyDad.com)

# The Funny Bone

It was a few days before Thanksgiving. The trip went reasonably well, and Clarence Johnson was ready to travel. The airport on the other end had turned a tacky red and green, and loudspeakers blared irritating elevator renditions of well known Christmas carols.

Being someone who took Christmas very seriously, and being slightly tired, Clarence was not in a particularly good mood. Going to check in his luggage (which, for some reason, had become one suitcase with entirely new clothes), he saw some mistletoe hanging. Not real mistletoe, but very cheap imitation with red paint on the rounder parts and green paint on the flatter and pointier parts, that could be taken for mistletoe only in a very Picasso sort of way.

With a considerable degree of annoyance and nowhere else to vent it, he said to the attendant, "Even if I were not married, I would not want to kiss you under such a gross mockery of mistletoe."

"Sir, look more closely at where the mistletoe is hanging," mentioned the attendant.

"Ok, I see that it's above the luggage scale, which is the place you'd have to step forward for a kiss," responded the traveler.

The attendant answered, "That's not why it's there."

"Ok, I give up," muttered the annoyed man. "Then, why is it there?"

To which the attendant replied, "It's there so you can kiss your luggage goodbye."

# Stand Up for What You Believe In



You create better energy when you are *FOR* something, rather than *AGAINST* something.

By Madisyn Taylor

As human beings, we cannot help but be subject to our preferences. However, we do have control over the manner in which these manifest themselves in our lives. Every value we hold dear is an expression of either support or opposition, and it is our perspective that determines whether we are *for* something or *against* it. As an example of a situation we are all familiar with at this time: We can direct our energy and intentions into activities that promote peace rather than using our resources to speak out in opposition of war. On the surface, these appear to be two interchangeable methods of expressing one virtue, yet being *for* something is a vastly more potent means of inspiring change because it carries with it the power of constructive intent.

When you support a cause, whether your support is active or passive, you contribute to the optimism that fuels all affirmative change. Optimistic thoughts energize people, giving them hope and inspiring them to work diligently on behalf of what they believe in. Being *for* something creates a positive shift in the universe, which means that neither you nor those who share your vision will have any trouble believing that transformation on a grand scale is indeed possible. To be *against* something is typically easy, as you need only speak out in opposition to it. Standing up *for* something is often more challenging, because you may be introducing an idea to people that may scare them on a soul level.

Throughout your life, you have likely been told that the actions of one person will seldom have a measurable impact on the world. Yet your willingness to stand up for what you believe in instead of decrying what you oppose can turn the tides of fate. The thoughts you project when you choose to adopt a positive perspective will provide you with a means to actively promote your values and, eventually, foster lasting change.

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