





DELAWARE • FEBRUARY 2019



his month we're all about love, plain and simple. And we can't think of a better theme! Love truly is what makes life worth living and what makes the world go 'round, and it comes in as many shapes, sizes and degrees as there are people on this Earth. It's simple to be blinded by the regularity of our daily lives, but the bottom line is that we're here to love ourselves, to love one another, to love the gifts we've been given, to love our planet, and to love all its creatures. Pretty simple, isn't it?

Let's make it even simpler! My aunt has a magnet on her refrigerator that says, "Ain't nobody happy if Mama ain't happy." How true is that! My favorite article this month is on page 9: "Fall back in love with your life." It's a simple recipe to help you brighten your outlook on life, improve your relationships, and get motivated to be *your* best you. And then, *after* you've cared for yourself, you can start thinking about all the other aspects of your life.

Obviously, when it comes to romantic relationships, you're either in one or not. If you're in one, you know it's work to keep it on an even keel. Want to know what science says the happiest couples have in common? Just turn to page 8 to find out. Just getting back into the dating game? It's a simple combination of mindset and action that will get you started on your new path. Find out more on page 11.

If you've got children or grandchildren, then you know there's just nothing that makes your heart want to burst more than thinking about how much you love them and want the best for them. How about a planet that can support them in leading healthy lives? Love the Earth! We've got some easy ways for you to incorporate green living into *your* life so that you can improve *their* lives—just turn to page 13.

This month there are so many expressions of love you can make, and every single one makes you that much happier. Enjoy!

Happy February!

Karyn and Heidi



Vital INFORMATION FOR A VITAL LIFE

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TO YOUR HEALTH

Dump the Slump!



By Gina Deese

ad posture can contribute to many of the problems associated with aging. The good news, though, is that although it may have become "habit," your posture can be corrected or improved without extensive cost or effort.

Slumping diminishes the body's capacity for motion, decreases air capacity in the lungs, increases the risk of falling by altering the body's center of gravity, and introduces conditions that can result in lower back pain.

To "dump the slump" begin by studying your present posture habits. What triggers do you notice? Do you slump or slouch when you're standing over a sink? Walking to the mailbox? Working at your computer? Focus on your posture when you engage in a trigger activity. Pull your shoulders back, raise your upper body to a straightened position to elongate your spine, and then note the ease with which deeper breathing occurs.

As you become more mindful of your posture, it will help to start practicing a few simple exercises.

Stand up and elongate your spine so you're tall but not stiff. Keep relaxing as you lengthen as much as you can. Slowly come up onto your toes and then your heels (hold on to a chair for help balancing if needed). Press your whole foot into the ground. Now pay attention to your pelvis. First, arch your lower back. Then, tuck your pelvis.

Lengthen your spine as you find that center point between the arch and tuck. Next, lift your shoulders forward, then up to your ears and finally roll them back. While you do this, keep lengthening your neck and head, staying tall, as you gently pull your shoulders down. Finally, level your head and your chin. The result is a great standing posture.

Whether sitting or standing, practice the shoulder blade pinch as often as you can. While keeping your shoulders down, squeeze your shoulder blades together. Imagine that you're trying to grab a pen that's balanced on your spine. Hold that for 10 to 20 seconds and repeat this several times a day.

→ While you're watching TV \checkmark or just relaxing, plop onto the floor and do a back extension. Beginners, lie on your front, prop yourself up on your elbows and arch your lower back slightly, then lower. Repeat five times. As you progress, start by lying on your stomach, forehead touching the floor, keeping your arms at your side. Keep looking down while you contract your back muscles, lifting your torso off the floor and lengthening from the top of your head through your spine. As you progress further, you can lift your legs at the same time by contracting calves, hamstrings and glutes.

Wall Angels strengthen the rhomboids, the muscles between your shoulder blades that keep them drawn back and together. First, stand with your feet wide and your head and back

flat against a wall. Bring your arms out to your sides at shoulder height and bend your elbows 90 degrees, fingers toward the ceiling, keeping your shoulders, arms and the backs of your palms lightly touching the wall.

posture is just one small step you can take to improve your overall feeling of well-being. Follow it up with others. You can start with a modest exercise program to extend your endurance. Practice deep breathing exercises to encourage regular lung

Habit is habit, and not to be flung out of the window by any man, but coaxed...a step at a time.

- Mark Twain

"

Slowly raise your arms overhead, extending them into a wide 'V' and staying in contact with the wall. Bending your elbows, slide your arms back to the starting position. Do two sets of 10 to 15 rep; repeat these any time you can throughout the day.

Within a very few weeks, your new posture habits will likely become second nature and no longer require concentrated effort. Improving your patterns and to help avoid light-headedness. Stay hydrated by making a conscious effort to increase your water consumption. These are all tiny changes to the often-over-looked habits you might have acquired over the years, but they reap big rewards.

Gina Deese is a personal trainer and owner of A.C.T. by Deese in Greensboro, NC.

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2 FEBRUARY 2019 www.VitalMagOnline.com 3

TO YOUR HEALTH



5 Reasons to Have an Appointment Advocate

hy take another person with you to your medical appointments? Here are just a few reasons why bringing an advocate can help you get better care.

1 Research shows you immediately forget one half of what you're told at doctor appointments. It's very difficult to take notes and interact effectively with your doctor at the same time so your advocate can take notes for you. Your advocate can also prompt you from a prepared list of questions or concerns you created prior to the appointment.

2 When you're in good health, your advocate will be a note taker and prompter. However, if you're very ill or get bad news, such as cancer, effective interactions diminish. It becomes very difficult to think clearly, to ask questions, and to remember the answers or actions you need to take going forward. Your advocate can interact with and/or for you and take notes.

3 Your advocate can be an encour-

ment to help you stick with difficult treatment or lifestyle changes.

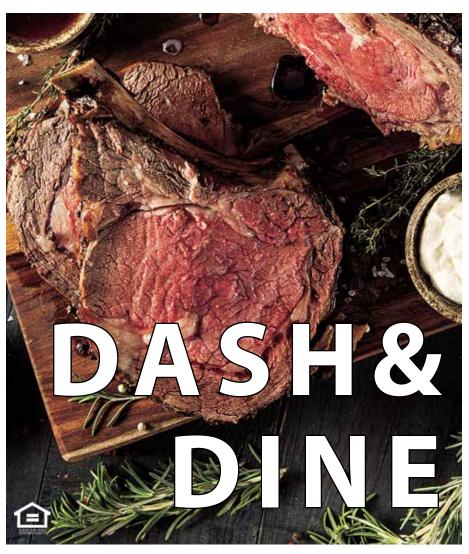
4 Two heads are better than one. Say you have two or more conditions with vague or hard to describe symptoms and/or take numerous medications. Your advocate can help you recognize symptoms and piece information together. They'll hear what the provider says, can share their own observations and participate in asking questions.

Your advocate can also help you assess your options and be a sounding board for decision-making after the appointment, and can recognize when you may be creating your own medical error(s) by not taking a medication properly or following your treatment plan.

5 Your advocate will have the knowledge to care for and fight for you when you can't do so for yourself.

Savvy patients have better outcomes, more confidence and enjoy peace of mind. You owe it to yourself to be that savvy patient.





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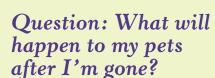
MENU

Please let us know your choice between prime rib or seafood.



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ELDER LAW



Answer: If you're like me, you consider your cat, dog, or other pet to be a member of your family. But unlike a member of your family, you cannot bequeath money or property to your pet. Under the law, pets themselves are considered property; unlike human members of your family, they cannot inherit under a Will. So what to do?

In your Will you might leave a small bequest to a trusted friend or family member with instructions to use the money for the care of Fluffy or Fido. However, it is unclear under the law if this will create a legal obligation to care for your pet. This person might just spend the money on himself-not on the pet-and get away with it, even if taken to court. And even if the named caretaker is honest, responsible and wants to act in the best interests of your pet, your Will may not be discovered and read for weeks after you die—too long for an animal to be neglected.

However, Delaware, like most states, has passed laws that permit "pet trusts," which are trusts that name pets as beneficiaries, with the same rights as human beneficiaries. This method of estate planning for pets can address multiple issues.

1 What if you become incapacitated before death and can no longer care for your pet? Your Will can't address this problem because it only takes effect upon your death. A trust, however, can be created and funded before your death.

The trust names a person the trustee—who will have a legal obligation to take care of your pet beneficiary.

The money put in the trust must be used exclusively to take care of your pet beneficiary.

Trusts are very flexible devices. You can go into great detail to describe how your pet is to be cared for, including what food s/he eats, necessary medications, exercise requirements, veterinarians to use, and so on.

And just like trusts for humans, the trustee may be required to account for how all money is spent. It is also a good idea to name another person to supervise the trust – a "trust protector" – with the authority to remove and replace the trustee if that trustee

is not doing a good job.

Finally, all trusts should name a successor trustee, in case the first trustee dies, becomes incapacitated, or resigns. For pet trusts, a good successor might be an animal caretaker organization which operates a perpetual care program. To encourage such an organization to act as successor trustee, your pet trust could leave to it a charitable donation of decent size.



Jerry Hyman is an Elder Law and Tax Attorney, and Certified Financial Planner™ in Hockessin, DE.



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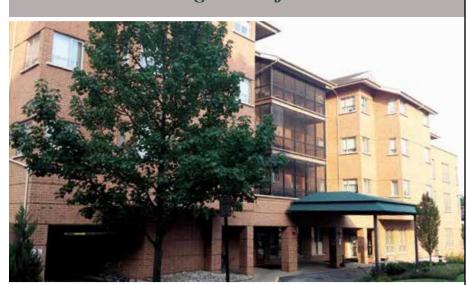
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4 FEBRUARY 2019 www.VitalMagOnline.com 5



The New Tax Laws: Standard Deduction or Itemize?

By now most everyone knows that tax laws changed beginning with tax year 2018 due in 2019. For many, the biggest change is the increase in the standard deduction. The Tax Cuts and Jobs Act eliminated personal exemptions and nearly doubled the standard deduction to about \$12,000 for singles and \$24,000 for married joint filers—which will likely result in fewer people taking itemized deductions on their 2018 returns. It also placed steep limits on itemized deductions, including lesser-known breaks for the fees you pay your tax preparer and unreimbursed employee business expenses.

2018 Standard IRS Tax Deduction Table for 2018 Return Filed in 2019

Filing Status	Standard Deduction					
Single	\$12,000					
Head of Household	\$18,000					
Married Filing Separately	\$12,000					
Married Filing Jointly	\$24,000					
Qualifying Widow(er)	\$24,000					

Additional Standard Deduction Amounts for Tax Year 2018

- Age: If you are age 65 or older, you may increase your standard deduction by \$1,600 if you file Single or Head of Household. If you are Married Filing Jointly and you OR your spouse is 65 or older, you may increase your standard deduction by \$1,300. If BOTH you and your spouse are 65 or older, you may increase your standard deduction by \$2,600.
- **Blindness:** If you are legally blind, you may increase your standard deduction by \$1,600 if filing Single or Head of Household. If you are Married Filing Jointly and you OR your

spouse is blind, you may increase your standard deduction by \$1,300. You may increase your standard deduction by \$2,600 if BOTH you and your spouse are blind.

Taxable Amount of Social Security Benefits

-When preparing your return, be especially careful when you calculate the taxable amount of your Social Security. Use the Social Security benefits worksheet found in the instructions for IRS Form 1040 and Form 1040A, and then double-check it before you fill out your tax return.

Credit for the Elderly or Disabled - You must file using Form 1040 or Form 1040A to receive the Credit for the Elderly or Disabled. You cannot get the Credit for the Elderly or Disabled if you file using Form 1040EZ. Be sure to apply for the Credit if you qualify.

Who Can Take the Credit: The Credit is based on your age, filing status and income. You may be able to take the Credit if:

Age: You and/or your spouse are either 65 years or older; or under age 65 years old and are permanently and totally disabled.

Income: Your income on Form 1040 line 38 is less than \$17,500, \$20,000 (Married Filing Jointly and only one spouse qualifies), \$25,000 (Married Filing Jointly and both qualify), or \$12,500 (Married Filing Separately and lived apart from your spouse for the entire year).

And, the non-taxable part of your Social Security or other nontaxable pensions, annuities or disability income is less than \$5,000 (Single, Head of Household, or Qualifying Widow/er with dependent child); \$5,000 (Married Filing Jointly and only one spouse qualifies); \$7,500 (Married Filing Jointly

and both qualify); or \$3,750 (Married Filing Separately and lived apart from your spouse the entire year).

If you itemize, remember these deductions: Reinvested dividends

This isn't really a tax deduction, but it is an important subtraction that a lot of taxpayers miss, and it can save you a bundle.

If, like most investors, your mutual fund dividends are automatically used to buy extra shares, remember that each reinvestment increases your tax basis in the fund. That, in turn, reduces the taxable capital gain (or increases the tax-saving loss) when you redeem shares. Forgetting to include the reinvested dividends in your basis results in double taxation of the dividends—once when they are paid out and immediately reinvested in more shares and later when they're included in the proceeds of the sale. Don't make that costly mistake. If you're not sure what your basis is, ask the fund for help.

Deduction of Medicare premiums

Whether you're working for yourself, working for an employer, or not working, you can deduct vour Medicare premiums if vou itemize deductions. That means premiums for Part A (if you didn't qualify by collecting 39 credits), premiums for Part B, Part C, Part D and also for Medigap/ Medicare Supplement policies.

Premiums for all of the aforementioned Medicare health insurance coverages can be combined with your other qualifying health care expenses for purposes of claiming an itemized deduction for medical expenses on your Form 1040. However for 2018, you can only claim an itemized medical expense deduction to the extent your total qualifying expenses exceed 7.5% of AGI.

Your Social Security Number is Safe

The Social Security Administration (SSA) wants you to know there's a new scam going around right now. People are receiving fraudulent telephone calls from individuals claiming to represent the SSA. These unknown callers are using threatening language to warn unknowing victims that they will be arrested or face other legal action if they fail to call a provided phone number or press the number indicated in the message to address the issue. In some instances, these unknown callers switch tactics and communicate that they want to help an individual with activating a suspended Social Security number. Such calls are a scam, and are **not** coming from official SSA representatives.

Callers sometimes state that your Social Security number is at risk of being deactivated or deleted. The caller then asks you to provide a phone number to resolve the issue. People should be aware the scheme's details may vary; however, you should avoid engaging with the caller or calling the number provided, as the caller might attempt to acquire personal information.

Some calls can even display 1-800-772-1213, Social Security's national customer service number, as the incoming number on your caller ID. In some cases, the caller states that Social Security does not have all of your personal information, such as your Social Security number (SSN), on file. Other callers claim Social Security needs additional information so the agency can increase your benefit payment, or that Social Security will terminate your benefits if they do not confirm your information. These calls are **not** from Social Security.

SSA urges you to always be cautious and to avoid providing sensitive information such as your Social Security Number (SSN) or bank account information to unknown individuals over the phone or internet. If you receive a call and aren't expecting one, you must be extra careful. You can always get the caller's information, hang up, and contact the official phone number of the business or agency that the caller claims to represent. Never reveal personal data to a stranger who called you.

The SSA advises that you **not** engage with such callers, and report any suspicious calls to Social Security's Office of the Inspector General by calling 1-800-269-0271 or submitting a report on the OIG website (https://oig.ssa.gov/report). SSA also urges you to read and share their Social Security Matters blog (https://blog.ssa.gov), which provides more information on the nature of these fraudulent calls, as well as instructions on how to report such activity.

Don't Forget to Take This Credit on Your Taxes

By Hillary Hoffower, BusinessInsider.com

If you saved money in a retirement account in 2018, you may be eligible for a tax break called the Saver's Credit. Even though the Saver's Credit enables low- to moderateincome taxpayers saving for retirement to reduce or even eliminate their tax bill, only 12% of American workers with an annual household income of less than \$50,000 know about it, according to Turbo Tax.

The beauty of tax credits, as opposed to tax deductions, is that tax credits are subtracted directly from the amount you owe in taxes on a dollar-for-dollar basis, whereas tax deductions are subtracted as a percentage from your gross income. Tax credits are much more valuable to you than tax deductions.

To be eligible for the Saver's Credit, you must meet three requirements: You're at least 18 years old, not a fulltime student, and aren't claimed as a dependent on someone else's return. Your adjusted gross income (AGI) also must be less than \$31,500 if you're a single filer, and less than \$63,000 if you're a joint filer.

Depending on your income, you can claim a credit that's equal to 50%, 20%, or 10% of the first \$2,000 in contributions to your retirement account or Achieving a Better Life Experience (ABLE) account (a taxadvantaged savings account for people with disabilities and their families). That means the maximum possible credit is \$1,000 per person, or \$2000 if you're married and filing jointly and both made qualifying contributions.

Here's how the credit amount is determined based on income:

Receive credit equal to 50% of 2018 retirement contribution if your AGI is:

- Married filing jointly: \$38,000 or
- Head of Household: \$28,500 or
- Single filers: 19,000 or less

Receive credit equal to 20% of 2018 retirement contribution if vour AGI is:

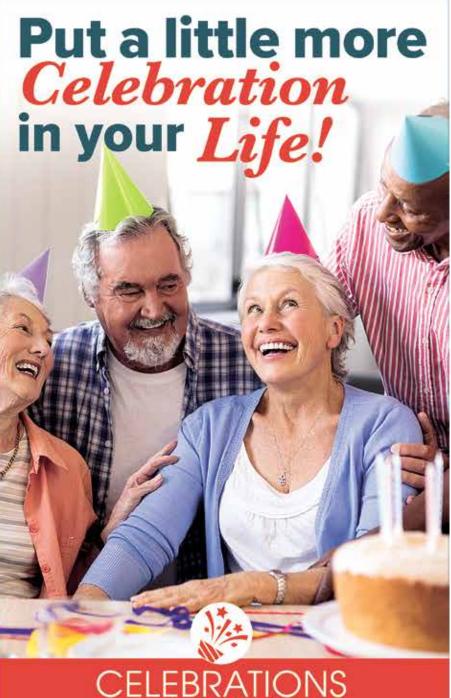
- Married filing jointly: \$38,001 -\$41,000
- Head of Household: \$28,501 \$30,750
- Single filers: \$19,001 \$20,500

Receive credit equal to 10% of 2018 retirement contribution if vour AGI is:

- Married filing jointly: \$41,001 -
- Head of Household: \$30,751 -\$47,250
- Single filers: \$20,501 \$31,500

Here's an example: Let's say Jennifer files as head of household and her adjusted gross income is \$28,000 for 2018. During the course of the year, she contributed \$1,000 to her employer-sponsored 401(k) plan. Jennifer can claim a 50% credit when she files her 2018 tax return, which cuts \$500 off her tax bill.

The Saver's Credit can be taken for contributions to a traditional or Roth IRA, 401(k), SIMPLE IRA, Salary Reduction Simplified Employee Pension Plan (SARSEP), 403(b), 501(c)(18) or governmental 457(b) plan, or ABLE account (new in 2018 under the new tax law). Note, however, that rollover contributions and employer contributions aren't eligible, and any recent distributions from your ABLE account, IRA, or retirement plan may lessen your eligible contributions. The Saver's Credit can be claimed by filing Form 8880.



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6 FEBRUARY 2019 www.VitalMagOnline.com

Science Says the Happiest Couples Have These Characteristics

By Melanie Curtin, Inc.com



When it comes to marital satisfaction, science has some interesting things to offer. According to research, the happiest couples are those who:

1 Don't fight over text. A study out of BYU shows that couples who argue over text, apologize over text, and/or attempt to make decisions over text, are less happy in their relationships. When it comes to the big stuff, don't let an emoji take the place of your face.

2 Don't have kids. Children are one of the most fulfilling parts of life. Unfortunately, they're hell on relationships. Numerous studies show that childless couples (married or unmarried) are happiest. This isn't to say you can't be happy if you have kids; just understand that it's normal to not feel happy sometimes and the reality is that kids are very stressful on relationships.

3 Have friends who stay married. If you're the average of the five people you spend the most time with, you're also just as married as they are. According to a Brown University study, you're 75 percent more likely to get divorced if a friend or close relative has done so. When it's a friend of a friend, you're 33 percent more likely to.

4 Fight at the beginning, then not a lot. Psychologists suggest our model for relationships is backwards—we tend to expect things to go smoothly at the beginning, and for problems (and conflicts) to arise later. In fact, when couples have "rough and ragged" beginnings where they

work things out, the short-term discomfort of an angry but honest conversation is healthy for the relationship over the long haul.

5 horn and one last-born child. There's an entire body of research on how birth order impacts your life. One of the happiest pairings for couples? A youngest child with an oldest. One hypothesis is that this may be because the relationship has one person who enjoys being taken care of, and one who's used to taking care of others.

Know who does what when it comes to housework. According to a UCLA study, couples who agree to share chores at home are more likely to be happier in their relationships. An important caveat: couples who have clearly defined responsibilities are far more likely to be satisfied, meaning when you know what to do and what's expected from you, you tend to be happier both yourself and with your spouse.

Are comprised of a lovely lady and a not-as-lovely man. According to one study, when husbands view their wives as the more attractive of the pair, not only are they more satisfied in the relationship, but the wives are, too. The opposite was not true—when husbands thought they were betterlooking, they weren't as happy.

Are best friends. Studies have found that marriage, on the whole, leads to increased levels of happiness. Perhaps more telling, people who consider their spouse to be their best friend are almost twice as satisfied in their marriages as others. What's really important is friendship, and to never forget that in the push and pull of daily life.

Have a lot of friends in common. Facebook analyzed 1.3M of its users, looking at, among other things, relationships. They found that couples with overlapping social networks tended to be less likely to break up, especially when that closeness included "social dispersion," meaning each person has their own circle, but the two also overlap.

Chains do not hold a marriage together. It is threads, hundreds of tiny threads, which sew people together through the years.

- Simone Signoret

10 Spend money in similar ways. The two biggest things couples fight about are sex and money. A University of Michigan study found that both married and unmarried people tend to select their "money opposite"—and that this causes strife in the relationship. The happiest couples tend to spend money in a similar way, whether that is saving or indulging.

11 Have sex at least once a week. Probably the best statistic of the bunch comes from a 2004 study, which showed that upping your sexual activity from once a month to once a week can

cause happiness levels to jump by as much as if you made an extra \$50,000 a year.

12 Celebrate each other's achievements. "In good times and bad" includes the good times—something it can be easy to forget. A study in *The Journal of Personality and Social Psychology* showed that when couples celebrate their partner's accomplishments as if they were their own, they're more satisfied in the relationship. There's nothing quite so satisfying as having your partner be loudly and enthusiastically in your corner when you do well.

Problem House?

Unwanted Inheritance?
Facing Foreclosure?
Behind on Payments?

Problem Tenants?
House Needs Repairs?
Owe Taxes?

Fair price offer for your house



No realtors, no commissions, no closing costs, no fees

could go right. Plan your life as though all your wildest dreams could come true.

▼ Make room for surprises. Give up controlling every aspect of your life and give your life the chance to surprise you from time to time. Say yes to the date you would usually reject or the party you're not sure you want to attend. When we commit to saying 'Yes' a little more often, we commit to opening our lives back up to possibility.

When your day-to-day

ending chore, it can be

all too easy to forget

that our lives require

our active participa-

tion in order to stay

fresh and exciting.

Mix one part Bright Outlook...

Travel often. One weekend a

month get yourself out of the city,

out of the country or at the least,

out the front door. Let the ever-

changing scenery of your life

keep you inspired, invigorated

and reminded that there's more

to the world than your everyday

♥ Be receptive to change. In-

stead of agonizing over the way

things used to be, start picking

out what's positive about the way

♥ Leave the past behind. Give

vourself permission to let go

of past mistakes or paths you

shouldn't have taken. Give your-

self permission to move forward.

♥ Make positive plans for the fu-

ture. Instead of focusing on what

could go wrong, look at what

Here's a recipe

to reinvigorate

vourself:

routine

things are.

routine starts feeling

more like a never-

▼ Practice gratitude. Get into the habit of noticing even the smallest things (what a great parking spot!) and you'll see your life is

filled with all sorts of great things.

With one part Activity.

- ▼ Make friends with your body. Love your body. Listen to it. Try feeding it, exercising it, resting it and nurturing it in a way that makes you feel at home inside of it. And then love and appreciate it for all the incredible things can do.
- **▼ Get moving.** Pick a sport, a class or an exercise regime that works for your body and then practice it as often as possible. Life always looks better through the lens of endorphins.
- ▼ Spend more time in nature. Taking a half hour walk outdoors may be just the antidote you need for reducing anxiety levels, increasing your quality of sleep and boosting your mood. At worst, it's a nice way to spend your lunch break.

Spice it up with Relationships:

▼ Prioritize people. As much as we'd all like to believe otherwise, we need other people in our lives. When we neglect our social lives, we neglect some of the best opportunities we have available for ongoing learning and growth. By making other people a priority, we make the continuous expansion of our worldview a priority, too.

Fall Back in Love with Your Life

- ▶ Learn to receive love. Accept help from friends when they offer it. Accept compliments. Let yourself be loved in the tiny ways you don't always accept, and watch how much easier it becomes to accept your own love, too.
- ▼ Choose optimism over cynicism. As much as self-proclaimed "realists" loathe to admit it, optimists have more fun. And by making slightly more positive choices in their everyday lives, they attract more positive results.
- ▼ Surround yourself with positive people. As Jim Rohn once said, "You are the average of the five people you spend the most time with." Take a look at who those people are. Do they inspire you to be a bigger, brighter, more positive version of yourself? If not, it may be time to re-evaluate your friend group.
- ▼ Train yourself to see the best in people. Loving and appreciating others is a habit, just like anything else. Instead of writing people off for their shortcomings, focus on their best qualities. It lightens your mood and frees up that part of your brain that is usually reserved for bitterness and judgment.
- ▼ Practice forgiveness. Let past grudges fall by the wayside. You don't have to welcome people back into your life, but you do deserve to welcome peace.
- ▼ Let laughter be a priority. We're fine prioritizing work, school, the gym and other constructive activities. It's time to prioritize activities that bring us true joy, like sharing a glass of wine and a night of ridiculous jokes with the people we love most.
- ♥ Give your time away. Our efforts can have a huge impact on the world when we aren't just focused on our own self-interest. Sometimes the first step to improving yourself is forgetting all about yourself.

- ♥ Speak to one new person every day. The world is full of incredible people in bookstores, coffee shops, on buses and on sidewalks. Take an extra two minutes out of each day to learn your barista's name or tell the bus driver that you appreciate them. You never know where it might lead.
- The best way to intensify a good mood is to share it. Go out of your way to compliment a friend, buy a coffee for the person behind you in line or tell someone exactly why you love them. It's almost impossible to make someone else's day and not have your own made as a result.

Finish with Confidence:

- ▼ Stop shying away from hard work. In a world of instant gratification, hard work is an underrated skill. The more we persevere at the things that matter to us, the more our confidence grows alongside our skill set. And that in itself is reason enough to start taking our work ethic more seriously.
- **♥ Dress for success.** When we present ourselves in a way that makes us feel confident, that confidence shines through in everything we do.
- ▼ Seek out mentors. Surround yourself with those who are doing well in the fields that interest you. Allow yourself to be encouraged, inspired and mentored by people much bigger than yourself.
- ▼ Dedicate time to self-improvement. Set aside an hour or two a week to chart out personal goals, projects and affirmations. Become your own life coach and make self-improvement a priority. Commit to lifelong learning.
- Allow yourself a creative outlet. Even if you're completely lacking in artistic talent, having a creative outlet of any sort can be highly therapeutic. You don't need to be Picasso or Hemingway; indulge in self-expression for its own sake.

8 FEBRUARY 2019

AIDS Knows No Age Limits

By Iris A. McKenney, AIDS Delaware

If you're like me, you grew up in a time when HIV was associated with a specific group of people gay/bisexual men. HIV was fatal, doctors were unclear about the avenues of transmission, children who contracted HIV via blood transfusions were banned from schools, and the government was slow in taking action.

Fast forward to 2019. People are living longer and dating again after the death or divorce of a spouse. People do not outgrow their need for a loving relationship. In fact, studies have shown that more than 85 percent of people above the age of 50 enjoy a satisfying sex life, and 57 percent of people over 60 have active sex lives. The reality of over-50 sexuality is that it is common and beneficial. But because many may feel that the protection of a condom is no longer necessary to prevent pregnancy, people over age 50 can engage in risky be-

People 50 and older now account for 17 percent of new HIV infections, and are more likely than younger adults to be diagnosed with AIDS at the same time that they discover their HIV status. One reason is that medical professionals are often uncomfortable raising sexual topics with this group, and some of the earliest signs of HIVforgetfulness, dizziness, poor balance, loss of appetite—can mirror normal age-related concerns, so HIV does not enter the medical professional's



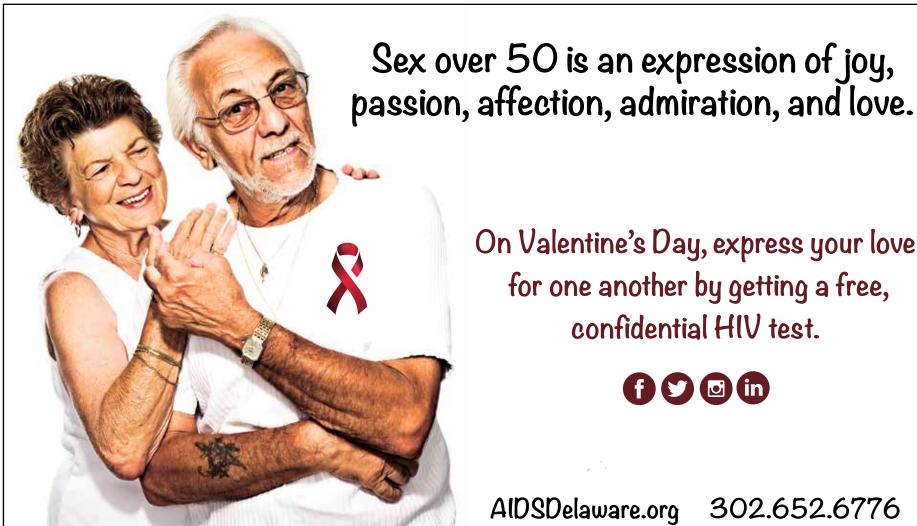
You might think of STDs as a younger person's problem. However, age is zero protection from HIV. You need to take the same precautions about unprotected sex as anyone else if you have more than one partner. As Valentine's Day approaches, AIDS Delaware invites couples to express their

love for one another by getting a free, confidential HIV test (or include an HIV test at your next annual physical).

You can visit aidsdelaware.org or call us to schedule a free, confidential test. You'll get your results in 15 minutes and walk-ins are welcome. Walk-in HIV testing is available in our Wilmington office during regular office hours Monday-Thursday, 8:30 a.m.-4:30 p.m. and Fridays from 9:00 until noon. Testing is available on evenings and weekends by appointment only.

Over-50 sexuality is a beautiful thing and knowing your HIV status will help keep it that way. #KnowYourStatusGetTested.

If you have questions or want more information, AIDS Delaware is here for you. In New Castle County call 302-652-6776 or visit us at 100 West 10th Street, Suite 315, Wilmington, DE 19801. In Sussex County call 302-226-3519.



On Valentine's Day, express your love for one another by getting a free, confidential HIV test.



302.652.6776 AIDSDelaware.org

Age Ain't Nothing But A Number. HIV Can't Count!

Back In the Dating Game?

We've compiled some top tips for finding love and feeling fantastic in later life.



ven if dating is something you're relatively new to, there's no need to feel intimidated. Dating in your fifties and onwards can be just as fun, exciting and rewarding as it is in your twenties – and it tends to come with much less drama.

If you're looking for love and you're not sure where to start, read on for a list of tips for rocking the dating scene as an over-50.

Take up a hobby or new sport

It's always the perfect time to take up a new activity. Not only can learning new skills boost your mental wellbeing, it's also associated with a reduced risk of dementia in later life.

From a dating perspective, taking up a new (or rekindling an old) hobby or sport can be a great way to make connections with like-minded people in a fun, relaxed environment. The type of activity you opt for is entirely up to you, but it's a good idea to pick something age-appropriate with a social aspect that will put you in contact with lots of new people.

Start exercising

Exercise improves mood and boosts energy and self-confidence, which means it can help to quash any of those nagging insecurities you may have about getting older. It also helps you stay energized and enthusiastic. As an added bonus, exercise classes and activity clubs can be a fantastic way to meet people. So yes, it may be worth investing in a new pair of jogging bottoms before you hit that tai chi class.

Freshen up your wardrobe

Getting back on the dating scene is a great excuse to clear out your wardrobe and stock up on some stylish new items that will make you feel fantastic. Take clothes you haven't worn in years to the charity shop to make room, and then invest in a couple of good-quality, non-workwear essentials, such as a smart jacket, a good pair of jeans or a pretty dress that you'll wear for years. Feeling good in your clothes can do wonderful things for your self-confidence.

Use a dating site for the over-fifties

You'd be forgiven for wanting to avoid online dating, but the truth is it's one of the easiest ways to meet people. Online dating has also come a long way since its early days, with many sites now catering specifically to older men and women looking for a genuine romantic connection.

Though certain dating sites are free, you tend to get a more tailored service through a subscription service. Certain sites offer only over-fifties dating, while others simply tend to attract an older user base.

Go on a solo vacation

The great thing about being in your fifties and better is that you have the freedom you vearned for as a teenager combined with the financial stability you never quite managed in your twenties and thirties. Sure, you might have developed a few wrinkles, an aversion to nightclubs and a greater dependence on caffeine, but now is the perfect time to get out there and have an adventure.

Booking a solo holiday can be daunting at any time in your life, but by the time you reach your fifties you have all the confidence and experience to make it work – plus you don't have to stay in a 16-bed hostel dorm. You'll be able to plan your own itinerary, explore at your own pace and make connections with people you might never have struck up conversation with had you been traveling with friends.

Best of all, many different travel operators specialize in trips for the over-fifties, which means you're guaranteed to be traveling in a group with people in your age range.

Open up to your family and

It's not unusual for older people to feel a sense of embarrassment about getting back into dating - particularly those of us who have grown children. But having a good support network of friends and family members is vital if you're going to pursue healthy, happy romantic relationships during this part of your life.

If you're finding it difficult to tell your children that you're looking for love, just remember that honesty early on is always the best option. While you don't need to fill them in on every flirtatious text, it's important to communicate about the big stuff happening in your life. You never know - your children may even have some dating advice for

Start saying yes

The guidance we've offered so far can essentially be summed up in one phrase: be more adventurous. It can be difficult to break out of your

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years-old routine, but if you want to embark on a brand new relationship you'll have to make some compromises on the way you live. The best way to do that is to get into the habit of going with the flow and generally saying yes to positive opportunities that fall into your lap. And yes, that means taking your friends up on all those dinner-party invitations you've been dodging.

Stay safe in the bedroom

Returning to dating after a long period away can be challenging for a number of reasons – but many men and women in their fifties find it liberating when it comes to the bedroom. If you've been in a long relationship for many years, sex with a new person can be a real adventure.

Don't be afraid to experiment and try new things, but always remember the cardinal rule: use condoms and other forms of protection if you aren't sure about your partner's STI (sexually transmitted infection) status. Typically, there won't be a risk of pregnancy, but you'd be surprised how common certain sexually transmitted infections are among the over-fifties.

Take your time

Finally, always remember that it's 100 percent OK to take things slowly. While sex and relationships may not be a new experience, it can take time to feel comfortable with a new person. Above all, remember that there's no particular rush to meet somebody, and that it's better to wait for the right kind of connection than to try and force something that's not working.

Shared by telegraph.co.uk

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6	1	7	8	9	3	2	4	5
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FEBRUARY 2019 www.VitalMagOnline.com

A LIFELONG LOVE (OF READING)

6 Books, to the reading child, are so much more than books—they are dreams and knowledge, they are a future, and a past.

- Esther Meynell, noted English writer

"

By Myrle Bowe

Then we think of February we think of Love. We love our spouses; we love our families and friends; we love our pets. So what about thinking of February as the month we help a child cultivate a love of reading? If you're anything like me, over your lifetime you've spent hours and hours lost in another world, caught up in the exploits of far-flung characters, or investigating the intricacies of interesting subjects. It's time to share that experience!

Think of the impact you can have on a child's life. By opening a book with

a child (any child – your grandchild, your neighbor, a child you volunteer to work with) you're charting a course that will last a lifetime. Reading helps increase a child's vocabulary, improves comprehension, increases attention span, and expands a child's imagination, greatly increasing his or her chance at future success in school. And research has shown that these earliest experiences of a child's life can have a dramatic effect on the development and success of that child throughout their entire lifetime.

Don't think you have to be the one doing all the reading, either. Check out the local library's story hours.



They're fun, they're social, and they can be the beginning of a great love of literature. Or let the little one do the reading! PAWS for Reading (www. pawsforpeople.org) is a program that allows children to read aloud to a therapy dog (or cat, or bunny!) in order to improve their reading and communication skills. Children read individually to trained therapy pets (and their handlers) in schools, libraries, or other settings where they can feel comfortable and confident—and have fun! After all, a dog will not correct them or make them feel awkward if they stumble.

No child in the immediate vicinity?

Become a volunteer! Read Aloud Delaware (www.readalouddelaware. org) is a statewide organization focusing attention on the critical early years of child development. Read Aloud Delaware volunteer readers are welcomed by a room full of excited children whenever they enter a preschool classroom. With hands raised as high as they will reach, children exclaim, "Pick me, pick me!" Volunteers of all ages read one-on-one to preschoolaged children in more than 100 childcare centers, clinics and shelters serving low-income families.

It's February! Help a child fall in love...with reading!

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Love Grows and Grows

Reader Alfred Nai and his wife Bernadette were married 62 years before she went to heaven. To celebrate Valentine's Day, he shared the words he sang to her at their 50th wedding anniversary in 2004. Who remembers the song "When Your Old Wedding Ring Was New"?



When our old wedding rings were new,
And each dream that we dreamed came true,
I was filled with such pride
As you stood by my side,
That day in October that I made you my bride.
Though silver now crowns your hair,
I still see my Browntown beauty there.
Our love grows even now
'Cause I won you somehow,
When our old wedding rings were new.

GOIN' GREEN

Earth Love

We have arrived at a moment of decision.

Our home—Earth—is in grave danger.

What is at risk of being destroyed is not the planet itself, of course, but the conditions that have made it hospitable for human beings.

- Al Gore

"

we love. You love that pair of shoes, so you keep them shiny, clean and bring them to the shoe repair when they're worn down. You love your car, so you wash it, wax it and maintain its engine. But the fact is, when that pair of shoes is finally worn out and ragged, you can buy a new pair of shoes; when your car has run its last mile, you purchase a new one.

Guess what? When this planet is all used up... that's it! Our Earth is not a "thing" like shoes or a car. It's a living, breathing system and, just like the people we love, when it dies it won't come back.

How we impact our planet

Here are only a few of many realities that may inspire you to make a commitment to love our planet:

- There are over 1.32 billion vehicles on the planet in 2016, burning an average of 2 gallons of fuel a day. Each gallon releases 20 pounds of carbon dioxide into the air.
- More than 8 million tons of plastic are dumped into our oceans every year.
- According to information from EPA documents, over 2300 chemicals that can cause cancer have been detected in U.S. drinking water.
- The average American uses 80-100 gallons of water per day. How many people live in your home?
- The average American makes about 7 pounds of garbage each day.

You can make a difference

Recycle and reuse. Hopefully, you already recycle the basics, like paper, plastic, aluminum and glass. If you don't, look into your local recycling program and sign up to have your recycling picked up with your trash. Place a bin in your kitchen, home office and bathroom to separate from trash

Don't stop there! Take your used grocery bags back to the market for recycling instead of sending them to the landfill. Plastic takes 1000 years to decompose. Better yet, bring your own reusable bags when you shop. By reducing the number of plastic bags you use, you're also reducing the amount of oil used, since oil is used to make plastic.

You can also recycle old batteries, electronics, and even cars. Do-

electronics, and even cars. Donate unused clothing and household items to charity so others can use them. Ditch plastic water bottles for reusable ones. Avoid single use products. Buy recycled products.

compost. In the U.S., about 20–30% of what we throw away can actually be composted instead. So why let all those food scraps, napkins, and extra coffee grounds sit in a landfill? It's easy to create a compost center at home, and then you can reuse the material as fertilizer to help your yard look beautiful!

Reduce the paper you use. Stop receiving junk mail. Contact companies to opt out of the magazines and catalogs you no longer want to receive. Also contact companies that send you things you *do* want or need to receive and ask if they have an electronic option. When using the printer at home or at work, use the double-sided option and print on both sides of the paper to cut down on waste.

Watch your water use. Take short showers, and skip one on days you don't go out. Turn off the water while brushing your teeth. Fix leaky faucets. After you're finished using a faucet, whether at home or in public, make sure that the water is completely turned off so it doesn't drip for hours.

Fill up your laundry loads. An average load of laundry uses about 40 gallons of water. Similarly, completely fill your dishwasher before running.

Watch what you eat. Participate in Meatless Monday...or Tuesday, or

Wednesday, or Thursday. Eating lower on the food chain can help the environment. This means eating more fruits, vegetables, and greens than meat, dairy, and eggs. Animal-related products require more land space, water, and energy to produce than other food. By going meatless one day of the week, you're making an enormous environmental impact!

Don't buy extra food "just in case." American households toss out 150,000 tons of food each day—roughly a pound of food per person per day. The U.S. Department of Agriculture notes that most tossed food tends to be fruits and vegetables, and that the wasteful habit has a pretty sizable environmental toll.

The volume of discarded food wastes what is equivalent to the yearly use of 30 million acres of land, alongside the use of 780 million pounds of pesticide, and 4.2 trillion gallons of water. The rotting food also

emits methane as it disintegrates in landfills, adding to the atmosphere's stock of greenhouse gases.

Small changes, big impact

There are hundreds of small changes you can make to your daily routine to show how much you love the planet. After you incorporate these things into your life, the next step is to educate others about what they can do. Change starts with you, but big change comes when many people step up and become responsible. It's not hard to live a more sustainable lifestyle. Tell your friends about these little habits you've picked up, and encourage them to do the same. Challenge each other to see who can recycle and compost the most, or who can use the least amount of gas.

If we each choose just one of these simple ways to conserve, we make a difference. When we each vow to do more, we can leave the gift of a better life to our children and grandchildren.

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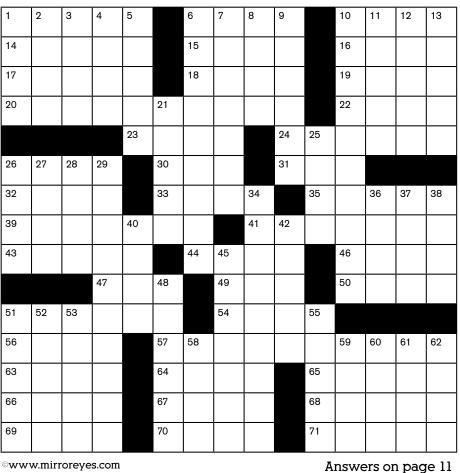
12 FEBRUARY 2019 www.VitalMagOnline.com

HAVE SOME FUN





Crossword By Dave Fisher



©www.mirroreyes.com

DOWN

1. Corrosive

3. By mouth

4. Wise men

6. Dispersed

7. Entrust

5. A cheap cigar

8. Two-toed sloth

12. Excellence

25. Hindu princess

13. Habituate

21. Lifts

26. Wanes

34. Impartial

36. Wild goat

37. Wings

38. Lairs

27. Treat

11. Swelling under the skin

2. Docile

ACROSS

- 1. "Smallest particles" 6. Pond gunk
- 10. A Greek territorial unit
- 14. Unit of weight for gems
- 15. Ice cream holder
- 16. Biblical garden
- 17. Insect stage
- 18. A Freudian stage
- 19. Andean country 9. Easygoing
- 10. Reliable 20. Greatly pleasing
- 22. Arab chieftain
- 23. Abominable Snowman
- 24. Showy
- 26. Border
- 30. Nourished
- 31. Roll of bills
- 32. Laser light
- 33. Tall woody plant 28. Madly in love 35. A nymph of lakes 29. Liberate
- 39. Pulp
- 41. Bicker
- 43. Sneaked

47. Spy agency

49. Large

50. X X X X

51. Prawn

56. Henhouse

57. Irregular

63. Dogfish

65. Location

67. Nobleman

68. One more than seven

69. Anagram of "Sees"

70. Type of sword 71. Units of medicine

64. Food

66. Fur

54 Stair

- 44. Gloomy
- 46. Low-fat
 - 40. Read superficially
 - 42. Prods
 - 45. Make less visible
 - 48. Orbital high point
 - 51. Anagram of "Space'
 - 52. Houses
 - 53. Churns
 - 55. Shrilled 58. Poop
 - 59. Hodgepodge
 - 60. Badgers
 - 61. Hurt
 - 62. Permits

WHITE CHOCOLATE RASPBERRY **CHEESECAKE**

Surprise your sweetheart (and anyone else you love!) with this restaurantworthy cheesecake we found. Garnish with white chocolate curls and fresh raspberries for an extra special touch!

Prep: 1 hour Cook: 1 hour Ready In: 10 hours



Watch it made at https://www.allrecipes.com/video/878/whitechocolate-raspberry-cheesecake/

INGREDIENTS

- 1 cup chocolate cookie crumbs
- 3 tablespoons white sugar
- 1/4 cup butter, melted
- 1 (10 ounce) package frozen raspberries
- 2 tablespoons white sugar
- 2 teaspoons cornstarch
- ½ cup water
- 2 cups white chocolate chips
- ½ cup half-and-half cream
- 3 (8 ounce) packages cream cheese, softened
- 1/2 cup white sugar
- 3 eggs
- 1 teaspoon vanilla extract

DIRECTIONS

- 1. In a medium bowl, mix together cookie crumbs, 3 tablespoons sugar, and melted butter. Press mixture into the bottom of a 9-inch springform pan.
- 2. In a saucepan, combine raspberries, 2 tablespoons sugar, cornstarch, and water. Bring to boil, and continue boiling 5 minutes, or until sauce is thick. Strain sauce through a mesh strainer to remove seeds.
- 3. Preheat oven to 325 degrees F (165 degrees C). In a metal bowl over a pan of simmering water, melt white chocolate chips with half-and-half, stirring occasionally until smooth.
- 4. In a large bowl, mix together cream cheese and 1/2 cup sugar until smooth. Beat in eggs one at a time. Blend in vanilla and melted white chocolate. Pour half of batter over crust. Spoon 3 tablespoons raspberry sauce over batter. Pour remaining cheesecake batter into pan, and again spoon 3 tablespoons raspberry sauce over the top. Swirl batter with the tip of a knife to create a marbled effect.
- 5. Bake for 55 to 60 minutes, or until filling is set. Cool, cover with plastic wrap, and refrigerate for 8 hours before removing from pan. Serve with remaining raspberry sauce.

Allrecipes.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		2	5			
			3	4		1	6	
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		9				3		
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	4	2		6	7			
			2	1		6		

Answers on page 11

(courtesy of KrazyDad.com)

THE FUNNY Pone

HUMOR ON THE JOB

I was ushering at a graduation at the local university when I saw a woman walking down the steps carrying an infant. I met her at the bottom step, asking if she needed assistance, and she said she was surprised there wasn't a baby-changing station in the ladies' room. I told her that surprised me too, since the men's room has one. Without skipping a beat, the woman reached out to me with the baby and said, "Good! You change him!"

Driving through Southern California, I stopped at a roadside stand that sold fruit, vegetables and crafts. As I went to pay, I noticed the young woman behind the counter was painting a sign. "Why the new sign?" I asked. "My boyfriend didn't approve of the old one," she said. When I glanced at what hung above the counter, I understood. It declared: "Local Honey Dates Nuts"

Getting Back to What You Love

Nothing can fill the emptiness that remains in a space vacated by a passion that we have tossed aside.



By Madisyn Taylor

Tere are times in life when we are committed to pursuing our passions. Every molecule in our body is focused on doing what we love. At other times, necessity and responsibility dictate that we put our dreams aside and do what needs to be done. It is during these moments that we may choose to forget what it is that we love to do. There are many other reasons for why we may leave our passions behind. A hobby may lose its appeal once we've realize it will never turn into our dream job. Someone important to us may keep telling us that our passions are childish and unsuitable—until we finally believe them.

Forgetting about what you love to do can be a form of selfsabotage. If you can forget about your dreams, then you never have to risk failure. But just because we've decided to ignore our passions doesn't mean they no longer exist. Nothing can fill the emptiness that remains in a space vacated by a passion that we have tossed aside. Besides, life is too short to stop doing what you love, and it is never too late to rediscover your favorite things. If you gave up playing an instrument, painting, drawing, spending time in nature, or any other activity or interest that you once loved to do, now may be the time to take up that passion again. If you don't remember what it is that you used to be passionate about, you may want to think about the activities or interests that you used to love or the dreams that you always wished you could pursue.

You don't have to neglect your responsibilities to pursue your passions, and you don't have to neglect your commitments to do what you love. When you make an effort to incorporate your interests into your life, the fire within you ignites. You feel excited, inspired, and fed by the flames that are sparked by living your life with passion for what you love.

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