



# Vital!

VITAL INFORMATION FOR A VITAL LIFE®

## Spring It On!

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MARCH 2019





“Spring has sprung!” That has to be one of my favorite phrases. So much to look forward to! We change the clocks in just a little while; my tulips, daffodils and hyacinths are already a couple of inches tall—even though there’s still some snow on the ground; and spring sports are just around the corner. Yes, they’re little—some might say unimportant—things, but they’re exactly what I think about in my mental gratitude journal...simple observations that put a positive spin on life.

Don’t get me wrong—I love looking forward to the big things, too. In fact, I’m going to start planning now to go to Mardi Gras next year. Seems I’ve always had the wrong impression of the Carnival in New Orleans; I thought it was all about people in their 20s and 30s getting drunk. It’s not! Go see what I mean—the article’s on page 9.

Tax time is here; with the new tax laws you may or may not be getting a refund. If you are (and aren’t planning on using it to go to Mardi Gras next year), what are you going to do with it? You might be thinking about paying down your mortgage, but is that the best way to use the extra cash? Find out for sure on page 8.

Another way to keep that positive spin? Take a break from all the “buzz” in your brain that comes from media overload. It might be hard to do for days at a time, like Madisyn Taylor suggests on page 15, but even one day can make a difference. When was the last time you gave yourself that freedom?

Spring is here. Stop and smell the ... hyacinths!

Happy March!

Karyn and Heidi



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## Cool Heads Prevail—Especially in Cold Weather

By Hayley Corbett

Winter is a season of surprises, and there's no denying it—it's tough on everyone. The jubilation of the holiday season comes and goes, replaced with the harshness of busy schedules, never ending chores, and unpredictable weather. On top of having to deal with the freezing weather itself, add the stress of either being homebound or having to shovel snow on top of your daily chores and you can see how the “winter blues” can turn into Seasonal Affective Disorder if not tended to. One of the best things you can do, then, is take a mental health day.

Relaxing at home can be greatly underestimated in today's fast-paced environment, but it's all the more important for those of us who are aging and are increasingly focused on our health. Relaxation is one of the keys to consistently good health, with numerous benefits including:

- Lowering your heart rate.
- Stabilizing blood pressure and breathing rate.
- Reducing muscle tension and chronic pain.
- Improving concentration and mood.
- Decreasing fatigue.
- Relieving anger and frustration.
- Boosting confidence to handle problems.

There are lots of things you can do to engage your mind and body without putting unnecessary stress on yourself. Read a great book, increase social interactions with friends and family by hosting or attending a party, and stay active with exciting fitness programs (seek out low impact activities if you haven't exercised in a while).

If you're ready to ditch the household chores and outdoor maintenance living on your own entails, and living in close proximity to friends with free time available to enjoy yourselves sounds good to you, then it may be time to consider learning more about what senior living communities offer. Any good senior living community will offer housekeeping and maintenance, but the best ones are elevating their lifestyle programs even more, to not only offer these services but include them without any additional fees. If you think about it, it really makes sense and should be a no-brainer across the board. A relaxed individual has more time to enjoy the amenities that modern senior living communities offer, and after all, isn't that the point?

At The Summit, we give you your time back! 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).

### Get Your Arms Ready for Summer

It's never too early to start getting ready for sleeveless tops. Here's a great exercise to get your arms in tip top shape.

Begin by standing on a comfortable surface with plenty of room at each side. With a 5-lb. potato bag in each hand, extend your arms straight out from your sides and hold them there as long as you can. Try to reach a full minute, then relax. Each day, you'll find that you can hold this position for just a bit longer.

After a couple of weeks, move up to 10-lb. potato bags. Keep challenging yourself. Move up to 20-lb potato bags and eventually try to get to where you can lift a 50-lb. potato bag in each hand and hold your arms straight for a full minute.

After you feel confident at that level, put a potato in each bag.



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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. Other terms may apply. See office for details.



## TO YOUR HEALTH

# Hearing Louder is Not Hearing Better

Hearing loss is the third most common health problem in the United States. The growing list of consequences related to untreated hearing loss includes: hospitalization, fatigue, falls, anxiety, social isolation, depression, cognitive decline and dementia.

So what are your options to hear the best you can?

- Personal Sound Amplification Products (PSAP's)
- Hearing Aids

While it can be challenging to see the differences in the actual devices themselves, *your ears will hear the difference!* PSAP's do not address the core hearing loss issues. They are also not professionally programmed or fit. PSAP's are basically designed to amplify all sounds.

Hearing aids are a Class 1 medical

device. They are programmed and fit after a professional evaluation and consultation based on your personal and unique hearing needs. Hearing aids are designed to help you hear and understand the best you can.

Better hearing health care helps people reconnect with family and friends in a variety of settings, and many studies have proven that better hearing health care reduces the social isolation, depression and anxiety that hearing loss can cause.

Why turn up the volume on the problem when you can get a personalized solution? If it has been more than three years since your last hearing test, or if you are noticing a decline in your ability to hear well or understand clearly what is being said, call Hearing Services of Delaware at 302-376-3500 for your hearing consultation and listening demonstration.

## Pill Check!

As a general rule, we should all periodically check our medicine cabinets for any expired, re-bottled, or unidentified pills. The safest bet is to keep all medications in their original bottles or packets, with pertinent labeling and instructions attached, to avoid confusion and mistakes. If, however, you're not sure about some of those leftover pills still in the bathroom cabinet, there's a good chance this Pill Identification Wizard (Pill Finder) can help you match size, shape, and color and give you a detailed description in the drugs database. Simply go to [http://www.drugs.com/pill\\_identification.html](http://www.drugs.com/pill_identification.html) and follow the directions.

- **What if my pill has no imprint code?** All prescription and over-the-counter (OTC) drugs in the U.S. are required by the FDA to have an imprint code. If your pill has no imprint code it could be a vitamin, diet, herbal, or energy pill, or an illicit or foreign drug. It is not possible to accurately identify a pill online without an imprint code.
- **What if my pill has a logo?** If your pill has a logo, you can ignore the logo and type in any other letters or numbers in the imprint code. If you want to refine your results further, you can add the word Logo in place of the logo.
- **Historical pill images.** The Drugs.com Pill Identifier database includes historical data for many products that may be discontinued or no longer commercially available.

Enter the letters or numbers from your pill

Example:   FOR THIS TABLET YOU WOULD ENTER 9 3 5510

SIDE A SIDE B

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New Castle County Reads 2019 presents

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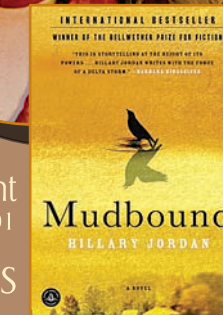
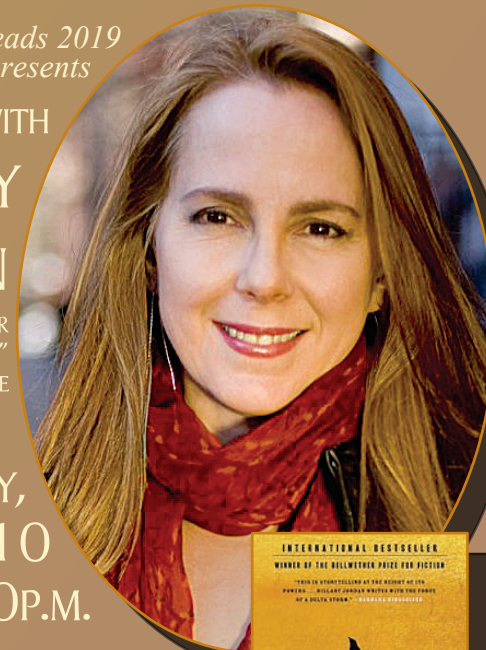
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# Early Detection is Key

## National Colorectal Cancer Awareness Month

March is National Colorectal Cancer Awareness Month. According to the American Cancer Society, more than a million people in the U.S. count themselves as survivors of colorectal cancer. While early detection and treatments make a difference, there is more that can be done. Knowing the causes and risk factors helps prevent colorectal cancer.

### Statistics and Risk Factors

- Risk increases with age. The median age at diagnosis for colon cancer is 68 in men and 72 in women; for rectal cancer it is 63 years of age in both men and women. More than 90% of colorectal cancers occur in people who are 50 years old or older.

- Among cancers that affect both men and women, colorectal cancer is the second leading cause of cancer deaths in the U.S. Every year, about 140,000 Americans get colorectal cancer, and more than 50,000 people die from it.

- Precancerous polyps and colorectal cancer don't always cause symptoms, especially at first. You could have polyps or colorectal cancer and not know it, which is why screening is so important.

There are several risk factors we can control.

- **Diet.** Studies show that diets rich in red and processed meats may contribute to colorectal cancer risks. How we prepare our proteins may increase our risk, too. Grilling, frying and high-temperature cooking release chemicals that may contribute to colorectal cancer risks. Diets full of fruits, vegetables, and whole grains reduce the risk of colon cancer.

- **Exercise.** Sedentary lifestyles and obesity are two more risk factors for colorectal cancer. Physical activity helps to reduce the risk.

- **Smoking and heavy alcohol use.** Quit the one and limit the other. Ask your physician if you need help with either one.

- **Family history.** While you can't control this, you can know it. Report it to your primary care physician so s/he can decide if you need early screening. Knowledge is power.

There are multiple screening test options ranging from at-home tests to colonoscopy. Talk with your doctor about which is right for you.

### Symptoms

Colorectal cancer first develops with few, if any, symptoms. Be proactive and talk to your doctor. If symptoms are present, they may include:

- **A change in bowel habits** including diarrhea, constipation, a change in the consistency of your stool or finding your stools are narrower than usual.

- **Persistent abdominal discomfort** such as cramps, gas, or pain and/or feeling full, bloated or that your bowel does not empty completely.

- **Rectal bleeding.** Finding blood (either bright red or very dark) in your stool.

- **Weakness or fatigue** can also accompany losing weight for no known reason, nausea or vomiting.

### When to See a Doctor

Colorectal cancer symptoms can also be associated with many other health conditions. Only a medical professional can determine the cause of your symptoms. The most common symptom is NO symptom. Early signs of cancer often do not include pain. It is important not to wait before seeing a doctor. Early detection can save your life.

Learn more at <https://www.cancer.org/cancer/colon-rectal-cancer.html>.

## National Kidney Month

March is also National Kidney Month and the National Kidney Foundation is urging all Americans to give their kidneys a second thought and a well-deserved checkup.

### Quick Facts on Kidney Disease:

- Kidney disease is the 9th leading cause of death in the country.

- More than 30 million Americans have kidney disease, and most don't know it.

- There are over 95,000 people waiting for kidney transplants.

- More than 590,000 people in the U.S. today have kidney failure.

### About the Kidneys:

You have two kidneys; they are fist-sized organs located in your lower back. Your kidneys maintain overall health by:

- Filtering waste out of 200 liters of blood each day.

- Regulating of the body's salt, potassium and acid content.

- Removing drugs from the body.

- Balancing the body's fluids.

- Releasing hormones that regulate blood pressure.

- Producing an active form of vitamin D that promotes strong, healthy bones.

- Controlling the production of red blood cells.

They are also prone to disease: One in 3 Americans is at risk for kidney disease due to diabetes, high blood pressure or a family history of kidney failure. There are more than 30 million Americans who already have kidney disease, and most don't know it because there are often no symptoms until the disease has progressed.

### Risk Factors

Major risk factors for kidney disease include:

- Diabetes.

- High blood pressure.

- Being 60 years or older.

- Family history of kidney failure, diabetes or high blood pressure.

- Being African American/Black, Hispanic, Asian, Pacific Islander, American Indian, or Alaska Native.

### 2 Simple Tests to Check for Kidney Disease

Kidney disease often has no symptoms, and it can go undetected until very advanced. But a simple urine test can tell you if you have kidney disease. Remember, it's important to get tested because early detection and treatment can slow or prevent progression of the disease.

- 1 A simple urine test called ACR (albumin-to-creatinine ratio). Having protein in the urine is a sign of kidney disease.

- 2 A simple blood test to estimate your GFR (glomerular filtration rate). GFR is the best way to tell how well your kidneys are working to remove wastes from your blood. Over 90 is good, 60-89 should be monitored, less than 60 for 3 months indicates kidney disease.

### Prevention Tips

- Keep blood sugar, blood pressure, and cholesterol under control.

- Lose weight, if needed.

- Eat healthy meals.

- Reduce salt in your diet.

- Take all medicines as prescribed.

- Get regular exercise.

- Don't smoke.

- Limit alcohol.

- Avoid some over-the-counter medicines (such as aspirin, naxoproxin, or ibuprofen) because they can harm kidneys.

For more information, visit [www.kidney.org](http://www.kidney.org).

# Congratulations to Jim McCay!

## Delaware Senior Olympics Outstanding Athlete of 2018



Most outstanding athletes concentrate their efforts on one sport, maybe two. Most, that is, but not all—and definitely *not* Jim McCay! In fact, Jim has competed in seven different sports in DSO competition: softball, baseball, badminton, track and field, golf, volleyball and weightlifting (his favorites are softball and track and field). Jim began competing in Delaware Senior Olympics in 1999 and over the next 19 years earned a total of 97 medals—61 gold, 25 silver and 11 bronze. But he didn't just win medals; Jim held the DSO weightlifting records—for bench press and for a 335-pound dead lift—each for 6 years.

And that's just with Delaware Senior Olympics. Regionally, Jim competed in the Eastern Shore Games where he came home with the gold in discus. He won another gold in discus at the Diamond State Games, and at the Long Island Senior Games he's won three gold medals in the discus

(he held the record at 112 feet for six years) and won the silver in shot put.

He plays some mean softball too. On the national stage of the Huntsman World Senior Games, he and his teams have snagged one gold, one silver and four bronze medals. At the National Senior Games, he and his teams have earned gold in San Francisco; brought home bronze medals from Houston, Cleveland and Minnesota; and came back with fourth place ribbons from Pittsburgh and Louisville.

Jim keeps the winning going with several travel/tournament softball teams, too. In 2017, Bailey Talent Cavaliers won the Canadian American and the Mesquite Nevada Championships. In 2018 he played with Leiden's Legends and they won the Myrtle Beach Spring Nationals (he was tournament MVP) and then he played with the Peachtree Restaurant team and they became Softball Players Association Tournament Qualifier Champ (he was named to the All-Tournament Team).

Want to talk about an all-around athlete? Jim



competed for the Wilmington Rowing Club for three years and medaled for the over-sixties eights. He completed the New York City Marathon five times between 1982 and 1988. In 2008 he and his three brothers, all over age 60, ran the 400-meter relay race at the Penn Relays and he's also won a gold medal at the Kirkwood Fitness Racquetball Tournament.

Oh, and did we mention Jim is 80?

Congratulations Jim, on this well-deserved honor!



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# Is Paying Off a Low-Interest Mortgage a Good Idea?

For many, a home loan constitutes a significant portion of their household debt. As a result, some people choose to reduce this debt as much as possible before entering retirement. In fact, nearly one in three retirees have mortgage debt, and 17% of those paying off debt say that their mortgage is a top financial priority.

But not all debt is equal. Interest rates have been historically low recently, so depending on your rate, your mortgage may be the cheapest form of debt you hold. As such, using your extra money in different ways could make sense. Because everyone's financial situation is different, many factors can affect choosing whether to pay off your mortgage.

As you assess your own mortgage, five common questions to consider:

**1 Have you maxed out contributions to tax-advantaged accounts?** Preparing to have the income you need in retirement is important, yet only 46% of retirees believe they have enough money saved. If you feel comfortable with your retirement savings, you may be able to devote income to extra mortgage payments. However, the final

years before retirement are your last opportunity to boost your contributions to tax-advantaged accounts. If you still have room to save, you may want put any additional funds there.

**2 Will paying down the mortgage affect your taxes?** If you itemize your taxes, then your mortgage interest payments may be deductible. Once you stop making mortgage payments, you lose that deduction. If the availability of that deduction benefits you then you may want to continue paying interest. Keep in mind that it's important to view your financial situation from a complete perspective before making any tax decisions.

**3 Do you have adequate cash reserves?** Emergency savings are critical for an effective, long-term financial strategy. Unexpected life events like unemployment, a sudden illness or home repair can strain your finances. You should aim to have at least 3 to 6 months of cash reserves on hand to cover major expenses without having to liquidate investments or go into debt. If you don't have an emergency reserve or need to save more, consider boosting that before paying down your mortgage.

**4 Do you have other debt?** The average person in the U.S with debt holds at least \$38,000 (excluding mortgages), and 45% of retirees carry non-mortgage debt. If this is you, and any of those liabilities have interest rates higher than your mortgage, then you'll keep more money in the long run by paying down that debt today.

**5 Will paying off your mortgage bring happiness?** Most financial decisions have emotional components, which is why understanding your long-term goals is important when making a strategy. For some people, knowing that they own their home free and clear outweighs other financial considerations. If being able to pay off your mortgage early aligns with your financial goals, it may be the best decision for you.

## The Takeaway

Choosing to pay off a mortgage requires looking carefully at your fi-

ancial life and prioritizing which strategies make sense. With careful attention to your unique needs, you can make sound decisions that support your long-term goals.

*Courtesy of Diamond State Financial Group. As part of the 2017 Tax Cuts and Jobs Act, mortgage interest deductibility is limited to mortgages up to \$750,000 in principal value. These are the views of Platinum Advisor Strategies, LLC, and not necessarily those of the named representative, Broker dealer or Investment Advisor, and should not be construed as investment advice. Neither the named representative nor the named Broker dealer or Investment Advisor gives tax or legal advice. All information is believed to be from reliable sources; however, we make no representation as to its completeness or accuracy. Please consult your financial advisor for further information. Opinions expressed are subject to change without notice and are not intended as investment advice or to predict future performance.*

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# Social Security And Self Employment

By Davida Smith-Reed, Social Security District Manager in Wilmington, DE

If you are not self-employed, Social Security taxes are typically taken out of your paycheck automatically. You and your employer each pay a 6.2 percent Social Security tax on up to \$132,900 of your earnings and a 1.45 percent



Medicare tax on all earnings in 2019. You don't have to do anything extra for the coverage you will one day receive because your employers handle the deduction as well as matching that contribution. Then they send the taxes to the Internal Revenue Service (IRS) and report your wages to Social Security.

If you're self-employed, the process is a little different. You report your earnings for Social Security and pay your taxes directly to the IRS when you file your federal income tax return. You pay the combined employee and employer amount, which is a 12.4 percent Social Security tax on up to \$132,900 of your net earnings and a 2.9 percent Medicare tax on your entire net earnings in 2019. You are considered self-employed if you operate a trade, business or profession, either by yourself or as a partner. If your net earnings are \$400 or

more in a year, you must report your earnings on Schedule SE, in addition to other tax forms you must file.

Net earnings for Social Security are your gross earnings from your trade or business, minus your allowable business deductions and depreciation. Some income doesn't count for Social Security and shouldn't be included in figuring your net earnings.

You must have worked and paid Social Security taxes for a certain length of time to get Social Security benefits. The amount of time you need to work depends on your date of birth, but no one needs more than 10 years of work.

You can read more about self-employment and Social Security at [www.socialsecurity.gov/pubs/EN-05-10022.pdf](http://www.socialsecurity.gov/pubs/EN-05-10022.pdf).

# IT'S MARDI GRAS SEASON!



## The Big Picture

Mardi Gras, like Christmas, is a whole season, not just one day. "Carnival" begins Jan. 6 (the Feast of the Epiphany) and ends on Mardi Gras (Fat Tuesday), the final day of revelry before Ash Wednesday, when Lent begins. Although parades begin in January, the most popular time to visit is the extended weekend before Mardi Gras. Come then and you'll be sure to catch the most popular parades and all the festive celebrations throughout the city.

## Parades and Balls

The first Mardi Gras parade was held on Feb. 24, 1857 by the Krewe of Comus. They began the tradition of presenting a parade with floats and following it with a ball for the krewe and their guests. In 1892 Rex, the King of Carnival, selected the Mardi Gras colors: purple for justice, green for faith, and gold for power.

City governments are not involved in coordinating Mardi Gras parades; they only issue parade permits. Mardi Gras parade krewes are private, non-profit organizations whose members get together year-round to plan their parade's theme, costumes and unique throws. Each Carnival Club, as they are known, is individually funded by its members.

Spectacular balls follow the parades. Most of the older, more aristocratic balls are private, formal affairs for the krewe, where debutantes are for-

mally introduced to society. Attendance is by invitation only.

No one really feels left out if they don't receive an invitation, though. Mardi Gras balls were exclusive events closed off from most people outside of New Orleans society until 1949 when Krewe of Bacchus threw a carnival Ball open to tourists. Now, with more than 1,600 members and 31 animated super-floats, the Krewe of Bacchus is revered as one of the most spectacular krewes in Carnival history.

The largest of all krewes, the Krewe of Endymion hosts an after-parade extravaganza that rivals any event of its kind. Presenters of Carnival's largest parade with 3,100 riders and 37 floats, the krewe's motto is "Throw 'Til it Hurts." They estimate that they toss more than 15 million throws along the parade route, which ends at the Superdome where they host top name performers for entertainment with tens of thousands in attendance.

## King Cakes

Hundreds of thousands of king cakes are enjoyed every year. The king cake tradition is believed to have been brought over from France in the 1870s. According to the Christian faith, Jesus first showed himself to the three wise men on January 6th, the Epiphany. This is the day Mardi Gras season—hence king cake season—begins.

Mardi Gras. Those two words conjure images of floats and parades, music and yes, maybe debauchery. That last piece, though, may be the biggest misconception of the Carnival season. Mardi Gras is a city-wide extravaganza and what you see in photos are the crowds in the French Quarter after the parades. The Mardi Gras that locals love occurs in every other part of New Orleans. Mardi Gras krewes don't even parade through the Quarter due to size restriction on floats in that area.

The fact is, Mardi Gras is and always has been a family event. It's THE place to go if you want to enjoy outdoor picnics, listen to music, catch free toys, doubloons and beads, and watch the Greatest Free Show on Earth (yes, all the parades are free!).

Each king cake has a tiny baby inside (generally plastic now, but it's possible the baby might be made of porcelain or even gold). The lucky person who receives the slice of cake with the baby has the next king cake party. King cakes are often served at New Orleans weddings as the groom's cake.

## Look Like a Local

This is the season when you can dress up as anything imaginable. Costume contests are everywhere, and the crowd-watching is as much fun as the parades. By law, float riders must always have a mask on. On Fat Tuesday, masking is legal for everyone else, and the elaborate masks add to the fun.

If you don't wear a costume, at least

dress in purple, green, and gold...and beads! Experienced revelers know to bring a large bag with them so they can haul away all the beads and trinkets they'll catch from the parades.

The tradition of float riders throwing trinkets to the crowds began in the 1870s. Just yell, "Throw me something, Mister!" and you'll be rewarded with beads, cups, doubloons and stuffed animals. Coconuts from the Krewe of Zulu are the most coveted throw. Some visitors from far away hold up a sign saying where they're from: riders love to see out-of-towners having a good time, and will throw to them to make sure they do.

Next year's Mardi Gras falls on February 25. Start planning now!





# The Strength of the Social Worker

Have you ever noticed how winning teams combine the distinct strengths of individual players to achieve greatness? With that same team mindset, hospice and palliative care professionals enable a higher quality of life for people with serious illnesses.

At Delaware Hospice, our teams include a nurse, a social worker, a chaplain, and volunteers and CNAs at the ready. Each team member brings their own unique perspective to help patients meet their goals.

In celebration of National Professional Social Work Month, we'd like to take a closer look at the incredible strengths social workers bring to our team:

**1 Clarify the Patient's Goals and Expectations**  
Every visit, the social worker asks the patient and family, "What's

most important for you?" Those hopes and wishes become our team's priorities. If needs surpass the team's role, such as the need for around-the-clock care, the social worker helps coordinate outside support.

**2 Protect the Patient's Dignity and Right to Self-Determination**  
The social worker helps navigate the patient's own idea of what good end-of-life or palliative care is. The social worker helps ensure that the patient makes the decisions about their best path forward.

The social worker also helps the family create a safe, comfortable place in the patient's home and will discuss ways the family can advocate for the patient - including things like limits for visitors.

**3 Connect Families with Resources**

Did you know that someone on oxygen should register with the electric company to minimize service outages? Do you know how to apply for a nursing home slot while Medicaid Long-Term Care coverage is still pending? Our social workers do. They're walking encyclopedias of the resources available to patients and their families.

Our social workers can help you find a support group - and work to arrange a volunteer to stay with your loved one! The social worker can loop in our New Hope children's grief counselors. The social worker is the one who can help arrange a temporary in-patient hospice stay if the family needs support with caregiving duties.

**4 Educate Patients About End-of-Life Care Options**  
It's hard to make decisions about life-saving and life-sustaining mea-

sures when you don't know what they entail. The social worker explains procedures like CPR, feeding tubes, and ventilators so patients can make informed decisions. The social worker can also help create advanced healthcare directives and legal power of attorney documents.

**5 Become the Family's Number One Cheerleader**  
The social worker is there to give the confidence, knowledge and support a family needs to care for their loved one. They do the research on national and local resources available. And for hospice families, they provide education about the dying process and what to expect so families can feel empowered through the journey.

To learn more about how our social workers can support your family, give Delaware Hospice a call at 302-478-5707.



Because it's not who wins that counts.

With our help mom can connect with new friends.

At Delaware Hospice, we believe in making time for firsts. We work to make each day the best it can be, so that all you have to worry about are the refreshments.

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# Making Service a Priority

Our belief at DART is that the quality of personal attention offered by service-oriented people can go a long way in making our customers and non-customers feel rewarded. As we always say, our customer comes first.



In 2019, our "Heart of DART" mission is to provide a more focused and personalized experience that caters to our customer's needs when riding DART bus services. We want you to know that as part of our great customer service we will always emphasize the value of the personal relationship with our customers.

If you or your company deal with people every day, here are some ways to improve your customer's experience:

A diverse staff of different ages and backgrounds ensures all customers feel welcome.

- Make sure your company website has easy to find contact information so customers can easily get in touch with you.
- Provide quick response times to customer comments, complaints and questions.
- Be dedicated to respectful contact with customers on the phone and in-person.
- Use empathy and kindness to truly understand the customer's situation.
- Simply say "Thank You." It's a powerful way to strengthen the customer relationship.

Ensure information is available through a variety of resources, such as printed materials, website, and through well-trained customer service personnel.

Participate in and support your local communities.

As our world has changed, so have people's expectations. These are just a few of the many helpful tips that can be attributed to a good customer experience.

We're proud that DART employees make a difference in the lives of our DART customers, and we're very excited to showcase the spirit and dedication our employees bring to the communities we serve. To learn more about the "Heart of DART" see our ad on this page or visit our website, DartFirstState.com and click on the "Heart of DART" link.

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4	7	8	1	6	9	3	2	5
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-Doug, Fixed Route Operator

At DART, we are focused on going the extra mile for our riders. To learn how we are striving to enhance the customer experience, visit [DartFirstState.com](http://DartFirstState.com) and click on the [Heart of DART](#) link.

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# In the Garden in March



With a little luck, Mother Nature will send a few blossoms our way this month. But don't be caught off guard—if exceptionally cold weather is forecast, provide protection for early flowering or tender plants by covering them with some type of cloth material. Remove the covering as soon as the weather moderates again.

**Shrub and Tree Care**  
Deciduous shrubs and trees are still dormant enough to transplant this

month. Once the buds have begun to swell, it will be too late.

Prune your *summer* flowering shrubs now but be aware that spring bloomers produced their buds last fall, and pruning them now will result in the loss of flowers. Forsythia, quince, spirea and other early spring flowering shrubs should be pruned a little later, after they have finished flowering. Pruning should be done to improve the shape of the plant, as well as to open up the center of the plant to good air circulation and sun exposure. Always start your pruning by removing all dead, decayed or broken branches. The methods of pruning roses vary, depending on the type of rose. Climbing roses should be thinned out to get rid of last years tangled growth.

*Before* the buds swell, spray your home fruit trees (apples and pears) with dormant oil and when temperatures are not likely to drop be-

low 40° for twenty-four hours. It's also a good time to stroll around and trim back any branches that were damaged over winter. To prevent the infection of fungal spores and bacteria into the plant as a result of fresh cuts, do not prune in damp or wet weather.

Trees that weren't fed last fall should be deep fed by punching a series of 1-2 inch holes two feet apart around the drip line and filled with an appropriate food, then mulched.

Fertilize shrubs and evergreens. Use an acid type rhododendron fertilizer to feed evergreens, conifers, broad leaf evergreens, rhododendrons, azaleas and camellias. Use an all-purpose fertilizer to feed roses and other deciduous trees and shrubs. If you use granular type fertilizers, be sure to water it in thoroughly.

**Annuals, Perennials and Bulbs**  
Plants that may have been pushed

out of the ground by frost heave should be pressed firmly back into place. Most perennials can be divided and moved up until the time they begin to show new growth.

Stored summer flowering bulbs may try to start into growth if they are subjected to heat. They should be kept very dry, and stored at 45°F. If they are shriveling, put them into slightly damp peat moss, but keep them cool.

**Fruit and Vegetable Gardening**  
The vegetable garden should get its first good tilling of the year. Add soil nutrients based on results of a soil test. Plant cool-season crops (peas, lettuce, cabbage, onions, kale, broccoli, radishes, and turnips) if weather conditions permit. Leave mulch over strawberries until the plants begin to grow. At that time, the mulch must be removed to allow leaves to develop in the light.

# Make Your Food Last Longer

Even if you're religious about shopping from a grocery list, avoiding food waste can still be hard. Maybe you find you just don't have time to cook every night, or you forgot about the produce left in fridge drawers. Stretching your food is worth it, not just for the environment's sake, but for your wallet's, too. Here are some ideas to help.

**Use a spiralizer to turn broccoli stems into noodles.** The next time you buy a big head of broccoli, instead of simply tossing the stems, use a spiralizer to turn it into broccoli "noodles." The noodles are slightly more al dente than those made from zucchini, so they're better for pairing with something like a hearty Bolognese.

**As soon as you notice your greens wilt, throw them in the freezer to add to smoothies.** If you notice a sad bag of spinach in your fridge and some of the leaves are still salvageable, toss anything inedible, pack the rest in plastic baggies, and store them in the freezer. Frozen leafy greens are great in smoothies, pastas, veggie dips, or sautéed.

**Buy bread when it's on sale and freeze what you don't immediately use.** Swoop up a bunch of loaves when they're on sale and freeze them. Bread stays good in the freezer for two to three months (just don't thaw it then refreeze it).

**Turn stale bread into croutons or breadcrumbs.** Cut bread into cubes, spritz with olive oil, sprinkle with herbs, salt, pepper, and maybe a bit of Parm, then broil until they're extra crispy. Another option? Grind them into breadcrumbs and use them to coat everything from baked chicken to arancini.

**Add carrot, turnip, and radish greens to pesto.** Pesto isn't just for basil. You can turn pretty much any green into that decadent sauce, provided you're using a fair amount of other flavoring agents (salt, pepper, oil and Parm). So why not use the greens you wouldn't use otherwise? Carrot, turnip, and radish greens all work well.

**Use veggie bits and ends for stock.** Make your own stock to make use of the parts of veggies you might not want to eat. Throw onion ends, carrot greens, even those broccoli stems in a pot with lots of water, add turkey or chicken bones for flavor, and a handful of spices. Let it stew for several hours then transfer it to some plastic food storage containers and freeze what you don't use immediately. Great in everything from risotto to stew!

**Preserve citrus rinds in water and salt (they're amazing flavoring agents).** Just like carrot greens, citrus rinds don't automatically belong in the garbage. Preserve them by placing them in a jar with

a simple salt-and-water mixture for at least two weeks. When they're ready to use, add them to whatever you like—dice the rinds and sauté them with a bit of butter and garlic to make an unexpected pasta sauce, or add them whole to slow-cooked stews for a citrusy flavor punch.

**Roast leftover potato skins into crispy chips.** When you're finished peeling your spuds, toss the skins with a tablespoon of olive oil and a dash of salt and pepper. Spread them evenly on a baking sheet and roast at 425°F for 10 to 12 minutes. Voila! The crispiest (and healthiest) chips of your life.

**Combine ground meat with mushrooms to make it last longer.** Chop or grind up mushrooms or mushroom stems and use them in place of half the beef in meatballs and burgers. Their texture and flavor blend seamlessly with the meat, and you'll use less meat in one go, meaning more for later. Plus, it's an easy way to cut a few calories.

**Repurpose small amounts of leftover fish into burgers.** If you have a little bit of fish left over from a meal but not enough for another full serving, make a fishcake. Combine your fish leftovers with an egg and some panko bread crumbs, shape it into a patty and fry it in a little oil. Eat it over a bed of greens or serve it burger-style on a bun.

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# Crossword

By Dave Fisher

1	2	3	4	5		6	7	8	9		10	11	12	13
14						15					16			
17						18					19			
20					21						22			
				23					24	25				
26	27	28	29		30				31					
32					33			34		35		36	37	38
39				40				41	42					
43						44	45				46			
			47		48		49				50			
51	52	53				54			55					
56					57	58					59	60	61	62
63					64					65				
66					67					68				
69					70					71				

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Answers on page 11

## ACROSS

- Displays
- Stigma
- Backside
- Complete
- Emanation
- Chancel
- Comment to the audience
- Naval jail
- Not under
- Multiplicative inverse
- Govern
- Ballet attire
- Far away from home
- Taxis
- Flee
- Henpeck
- Double-reed woodwind
- Quaint outburst
- Quoted
- Get worse
- Niceness
- San Antonio fort
- British title
- Wings
- Mayday
- Ribonucleic acid
- Permits
- A state of fitness
- Relative status
- Always
- Babbler
- Ice cream holder
- Hindu princess
- Prepared
- Anagram of "Seek"
- Therefore
- Foundation
- Collections
- Adolescent

71. All tucked out

## DOWN

- Celebrity
- A flexible pipe
- Ear-related
- Dry riverbed
- Napped
- Undermined
- Turneric
- Operatic solo
- Type of sleeve
- Indigenous
- Variety show
- Aroma
- Dog-\_\_\_
- Governs
- Visage
- Daughter of Zeus and Demeter
- Cain's brother
- South American weapon
- Dressmaker
- Ruin
- Scrabble piece
- French for "State"
- Colors
- Swimming hole
- Intended
- Set up
- Hush-hush
- Fecal matter
- Call forth
- Basic belief
- Curbs (British spelling)
- Rabbit
- Harvest
- Despicable
- Norse god
- A covered garden walk

# BRÛLÉED FROZEN BANANA PIE

## Celebrate Pi Day!

Remember Pi from math class? That's right, the never-ending number (3.14159265359...) is celebrated every March 14 (3.14, get it?), and it's celebrated with—you guessed it—pie! And although the simple act of enjoying this decadent dessert seems easy enough, as the big day approaches, we're left with a conundrum: What kind of pie is best to honor such a sacred day? There are the tried-and-true apple and cherry pies, winter holiday favorites like pumpkin or pecan pie and even savory pot pie recipes. But those don't do much justice to the wonderfully seasonal ingredients that are filling our farmers markets this spring. March is the start of spring, after all. This Pi Day, skip the bakery run and the grueling lines, and opt to make your pie at home.



Prep time: 25 minutes | Total time: 1 hour | Servings: 8

## INGREDIENTS

- 6 ounces vanilla wafers
- 4 tablespoons unsalted butter, melted
- Coarse salt
- 5 large ripe bananas, divided
- 1/3 cup sweetened condensed milk
- 1/2 teaspoon pure vanilla extract
- 1 cup heavy cream
- 3 tablespoons coarse sugar for serving

## DIRECTIONS

1. Preheat oven to 350 degrees. In a food processor, pulse cookies until finely ground (you should have about 1 1/2 cups). Add butter and a scant 1/4 teaspoon salt and pulse until combined. Firmly press crumb mixture into bottom and up sides of a 9-inch pie plate. Bake until crust is dry and set, about 12 minutes. Let cool completely on a wire rack before filling.
2. In a large bowl, mash 2 bananas until smooth. Stir in condensed milk, vanilla, and a pinch of salt. In a large bowl, using an electric mixer, beat cream on high until stiff peaks form, 3 minutes. With a rubber spatula, gently fold whipped cream into banana mixture. Transfer to crust, cover with plastic, and freeze until firm, at least 12 hours.
3. Cut remaining 2 bananas lengthwise into 1/4-inch thick slices. Layer banana slices on top of pie. Just before serving, sprinkle sugar evenly over bananas. Use a kitchen torch to caramelize sugar. Return pie to freezer for a few minutes if becomes too soft.

Note: If you don't have a torch, simply place the assembled and frozen pie right under the broiler for a brulee top. Works like a charm!

Watch it made here: <https://www.marthastewart.com/1014415/bruleed-frozen-banana-pie>

Recipe photo courtesy of Bryan Gardner



# 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.

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

Answers on page 11

(courtesy of KrazyDad.com)

# The Funny Bone

## Church Bulletin Bloopers

- For those of you who have children and don't know it, we have a nursery downstairs.
- On a church bulletin during the minister's illness: GOD IS GOOD Dr. Hargreaves is better.
- Don't let worry kill you off—let the church help.
- Pastor is on vacation. Massages can be given to church secretary.
- Our youth basketball team is back in action Wednesday at 8 p.m. in the recreation hall. Come out and watch us kill Christ the King.
- Remember in prayer the many that are sick of our community. Smile at someone who is hard to love. Say "hell" to someone who doesn't care much about you.
- Irving Benson and Jessie Carter were married on October 24 in the church. So ends a friendship that began in their school days.
- The ladies of the Church have cast off clothing of every kind. They may be seen in the basement on Friday afternoon.
- Ladies Bible Study will be held Thursday morning at 10. All ladies are invited to lunch in the Fellowship Hall after the B.S. is done.
- This coming Easter Sunday, we will ask Mrs. Brown to come forward and lay an egg on the altar.
- The maintenance of the church cemetery is becoming increasingly costly. It would be a great help if parishioners would do their best to tend their own graves.
- During the absence of our pastor, we enjoyed the rare privilege of hearing a good sermon when J.F. Stubbs supplied our pulpit.
- The pastor will preach his farewell message, after which the choir will sing "Break Forth Into Joy."

# Taking a Media Break

*Taking a break from media in all forms is like a cleanse for your soul.*



By Madisyn Taylor

In this modern age, we seldom question the pervasive presence of the media. Television, radio, newspapers, magazines, telephones, and websites are part of most people's everyday experiences. They enable us to stay informed while sometimes taking us on amazing journeys. But the content and experiences that these outlets offer also consume space in our minds and can have a profound effect on our emotional state. If you are someone who feels like your life is oversaturated with the "buzz" that comes from the media, you may want to consider taking a break. A media fast involves not watching television, reading any newspapers or magazines, checking or sending any emails, or even talking on the phone.

On the simplest level, undertaking this fast will free up thinking space. When you are constantly being bombarded with signals coming from outside sources, it can be hard to disassociate yourself, particularly if what you are hearing or reading is negative or stressful. Avoiding the media for a few weeks, or even just a few days, can help you center yourself. We may feel like something is lacking from our lives during the first few days of a fast. But it is this emptiness that opens up the space for a more expansive and clutter-free life.

Research has shown that both news and television programming can have an intense effect on mood, even causing sadness and anxiety. Without the "noise" of the media running through your head, you are freer to focus your attention inward. Ideas will present themselves to you more readily, and you will find yourself available to revel in the small joys of your own life. You also will be freer to live in the present moment, rather than focusing on what's going on in the news or your favorite soap opera. A media break can also help you develop a more conscious relationship with news and fictional entertainment. When you aren't continuously subjected to the media, you are able to look at what you are seeing or reading more objectively. Taking a break from the media may also give you a greater sense of calm, balance, well-being, and a new perspective on life.

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