



# Vital!

VITAL INFORMATION FOR A VITAL LIFE®

*Relax and Enjoy  
that*  
**"End of  
Summer"  
Feeling**

**Get Strong!  
Training for  
Daily Life**

Page 3

**Pre-Diabetes:  
What to Know,  
What to Do**

Page 5

**Elder Abuse:  
7 Danger  
Signs**

Page 10

AUGUST 2014

## EDITORS IN CHIEF

Karyn Cortez  
 karyn@vitalmagonline.com

Linda Pritchett  
 linda@vitalmagonline.com

CREATIVE  
ART DIRECTOR

Heidi Atwell

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KARYN CORTEZ AND LINDA PRITCHETT

**"I**t's only August!" I have to keep reminding myself that half the summer's still in front of us. It seems like people start thinking about fall activities earlier and earlier each year (I got my son's school supply list at the beginning of July! Fall sports start mid-August! Halloween items will be out by Labor Day!) and that's a shame. I prefer to think like a kid, trying to squeeze out every last drop of "freedom."

I don't know why I feel freer in summer. My responsibilities don't change that much. My routine doesn't change all that much any more, either. But still, that's what summer still represents to me: freedom. Freedom to play. Freedom from worry. And those are exactly the freedoms we try to emphasize here at Vital! each month. That and a little fun of course!

Freedom to play? Inundated daily with airbrushed images of "perfect people," sometimes we forget that the best thing about our body isn't what it looks like, but what it allows us to do. Kate Maliha shares some "trainer tips" on the next page to help ensure you keep those muscles you use in everyday activities strong and supple. In the coming months our local YMCA will be sharing information on all the great programs they offer to keep you fit and active, too. Their first article,

on the risk factors for pre-diabetes, is on page 5. The YMCA of Delaware is one of only a select numbers of organizations across the country selected by the Centers for Disease Control to offer a program designed to help prevent or delay the onset of Type 2 Diabetes. And if you're a Medicare participant, you can take the program for FREE!

Freedom from worry? We're continuing to bring you more great information on how to maximize your retirement earnings on pages 6 and 7. To many, claiming Social Security at age 62 might be the default decision, but doing so could impact your income (and NOT in a good way!) for the rest of your life. In this case, thoughtful planning is one of the keys to freedom from worry about whether or not your savings will last you a lifetime.

This month's fun? We found a GREAT way to make that summer staple, corn on the cob, with no fuss or muss. The quick and easy steps are on page 14. Who knew it could be so easy?

We hope all month long you allow yourself the freedom to simply stop to look around you for a moment of appreciation and gratitude, and ENJOY!

Happy August!  
 Karyn and Linda

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## TO YOUR HEALTH

## Training for Daily Life

When competitive athletes are training for events, they perform sport-specific exercises which mimic, or even exactly replicate the types of movements used in their sports. For instance, a tennis player will perform line drills, where she will run forward and back to a successive series of lines. This copies the forward and backward sprints to hit a ball. A hockey player will hit a series of pucks into the net in rapid succession in order to replicate his ability to make an accurate slap shot. ADL training (ADL stands for Activities of Daily Living) is the non-athlete's version of that type of training. In ADL training, rather than taking a sport-specific movement and training it, we create an exercise based upon the skills we perform daily. By repeating the chain of movements involved in an activity we wish to improve, we rewire the structures in the brain, spinal column, and peripheral nervous system, thereby making that movement easier to perform. While ADL training has been used as a rehabilitation technique up until now, it is beginning to be more popular for general fitness. Research has shown that ADL-based training, compared to standard resistance protocols, has shown similar or greater improvements in test subjects. ADL training is very effective for maintaining independence as we get older.

Here is a simple drill which will help you to reach objects on shelves or

other places, and will even help with other overhead movements such as combing your hair. Take a standard tall book shelf, and remove half of the books on the middle three shelves. Next, fill two or more (empty) gallon milk jugs either  $\frac{1}{2}$ ,  $\frac{3}{4}$ , or fully with water. How much water you place in the jug will depend upon your current strength level—do not overdo it! The object of the drill is to move all the jugs from the lower shelf to the upper shelf, then to the next shelf down, and then to the lowest shelf again. Changing the water levels and the shelf heights will change the motor difficulty of the drill. You can perform this drill for 2-3 minutes at a time, depending upon the heaviness of the jugs, and how high and how low your shelves are. If the drill is very strenuous, perform it for a shorter period of time. Remember to begin with lower shelves and very light weight. It takes time to build your skill and ability, which cannot be rushed!

As always, be sure to have clearance from your doctor before you begin this or any other exercise program. This article does not constitute medical advice.



Kate Maliha, MA (HKin) has a Master's degree in Human Kinetics and has conducted aging research at the University of British Columbia. She is the Director of Love Your Age Fitness Inc. (<http://www.LoveYourAge.ca>), a fitness company specializing in the exercise needs of seniors.



*"I would rather regret the things that I have done than the things that I have not."*

—Lucille Ball

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## What Is the Difference Between a Drug Allergy and a Drug Intolerance?


A drug allergy is a rare condition in which the body's immune system responds to a drug and causes adverse health effects. Mild drug allergies cause a rash or cough, while more severe reactions may cause trouble breathing, low blood pressure, or a change in heartbeat. Severe allergic reactions can be life-threatening. Penicillin and sulfa antibiotics cause allergic reactions more often than most other drugs. If you've had a serious allergic reaction to a medicine, you should not receive the same drug again—or others similar to it. Your doctor can do a blood or skin test to confirm a drug allergy. If you react to a drug that you need to take, your doctor may be able to desensitize you to the drug so that your body no longer reacts to it.

A drug intolerance is different from a drug allergy, since it doesn't involve an immune reaction. A drug intolerance is an adverse effect from a drug, such as stomach irritation caused by taking aspirin. Common drug intolerances include drowsiness and stomach upset. If you have a drug intolerance, you may be able to continue with the drug by taking your dose with food or at bedtime, or if your doctor lowers your dose. Sometimes drug intolerances simply disappear as drug therapy continues. To make sure you use drugs safely, tell your doctor and pharmacist about any drug allergies or drug intolerances you have. In case of a severe allergic reaction to a drug, consider wearing a medical alert bracelet or necklace and carrying an alert card in your wallet that lists your drug allergies.



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## Concerned about your health? Read on.

### Summer.

Bar-b-ques with hotdogs and hamburgers, humid hot days spent indoors with air conditioning, cocktails on the patio and Martha Stewart's latest summer desserts. Everything seems to be about fun: you're with friends and family, taking the grandkids for ice cream and vacationing. Summer is a great time of year, but your health can be a slippery slope, just like that ice cream.

Soon it's Fall and time for your 6-month checkup. Your doctor says you may be at risk for developing type 2 diabetes. Without taking action now, years of pin pricks checking insulin levels, joint pain and neverending worry about your health could be your future.



YMCA coach Terri Borkland and YMCA Diabetes Prevention participant Melissa Scarpitti from Wilmington, DE.

### What is pre-diabetes?

Pre-diabetes is not a state of mind – it is a medically-diagnosed condition. To find out if you have pre-diabetes, make an appointment to have a fasting blood test to determine your blood sugar levels.

✓ If your fasting blood sugar is 100-125, or

✓ If your HgbA1c is between 5.7-6.4.

### Check with your doctor about your risk.

**Other risk factors can include:**

✓ Being over the age of 45.

✓ Having a parent or sibling with type-2 diabetes.

✓ Exercising 2 or less times per week.

✓ Having had gestational diabetes or a baby who weighed 9 pounds or more.

✓ Having elevated cholesterol or blood pressure levels.

### What does lifestyle change mean?

✓ Knowing your weight and seeking to lose a modest amount. Losing just 7% of your body weight helps!

✓ Eating more healthfully by keeping track of the food you're eating.

✓ Learning about healthier options when eating out.

✓ Getting 150 minutes of physical activity each week. Brisk walking counts!

✓ Taking control and being more mindful of social and environmental cues, like feeling pressured to eat certain foods with friends or reaching for snacks while watching TV.

## SOUNDS LIKE A LOT, RIGHT?


### THE YMCA OF DELAWARE HAS A SOLUTION!

The YMCA of Delaware has been running a program recognized to be effective by the Centers for Disease Control. **The program is based on studies and data that show that by making simple changes, a person with prediabetes can prevent or delay the onset of type 2 diabetes.** Meetings are held at the Y or in a community setting – not in a doctor's office. Classes are led by YMCA trained coaches. The program is available statewide through YMCA branches.

**Type 2 diabetes is largely preventable.**  
**If you are a Medicare participant, you can take this program FREE, but only until March 2015. DON'T DELAY.**


**To find out how the YMCA OF DELAWARE can help you call 302.572.9622 or email [diabetesprevention@ymcade.org](mailto:diabetesprevention@ymcade.org). Visit [www.ymcade.org](http://www.ymcade.org) for more information.**

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# 6 Scenarios to Consider When Maximizing Social Security Benefits

By Stephen Williams

Today we're going to look at some common scenarios that could have an impact on your Social Security income. While not exhaustive, this list is a good starting point to formulating a Social Security game plan that makes sense for you.

**1 Disability**  
It's generally not advisable to elect to receive Social Security benefits early, since that reduces your maximum monthly benefit over the course of a lifetime. Disability is a different story. For those who are unable to work due to medical reasons, typically long-term disabilities, Social Security will pay disability benefits under a program that is separate from the core OASDI retirement benefits program.

To qualify for disability benefits, the disability has to be one that is medically considered to last longer than one year or that will likely result in death. Those who qualify can get up to 12 months of retroactive benefits, assuming they haven't worked for at least 17 months due to the disability. Like retirement benefits, you can only receive disability benefits if you have paid into the Social Security system (meaning your monthly disability benefit is based on your Social Security earnings record.) Disability benefits, like retirement benefits, are subject to tax based on overall income.

When the worker reaches Full Retirement Age (FRA), which is age 66 for those retiring today, their disability benefits will automatically be converted to retirement benefits.

**2 Benefits For Children Under Age 18**  
Most people are aware that a surviving spouse gets a widow or survivor benefit of up to 100% of their deceased spouse's remaining benefit due. Unmarried children under the age of 18 are also eligible for survivor

benefits. The child calculation, subject to certain rules, is typically 75%. There is a maximum family limit that ranges from 150% to 180% of the basic benefit rate.

In addition, for those who had children later in life, once they qualify for retirement benefits, any of their children who are unmarried and under age 18 can also receive retirement benefits. The benefit is up to 50% of the retirement benefit amount, and the same family maximum applies.

**3 Restrictions For Public Employees, Teachers And Government Workers**  
Social Security has built in certain benefit reductions for public sector employees based on their individual pension qualifications.

The Windfall Elimination Provision, or WEP, was created for people who receive pensions from jobs in which they weren't required to pay Social Security taxes — for instance, police officers, firefighters, teachers and state and local government workers whose employers weren't part of the national Social Security system. WEP kicks in if these public employees qualified for Social Security retirement or disability benefits based on other work they did over the course of their careers for which Social Security taxes were paid.

For example, if someone worked under the Civil Service Retirement System (CSRS) and didn't have Social Security taxes withheld, but earned Social Security benefits through a different job later on, then their benefit calculation would be based on a different formula which would reduce what they would have otherwise received. By how much? That depends on their work history. But one rule that generally applies is that the reduction in Social Security

benefit cannot exceed 50% of their pension.

Similarly, the Government Pension Offset, GPO, reduces the Social Security survivor benefits by up to two-thirds of their public pension. For example, a spouse who worked in a government role, qualifying for a pension, and whose husband had paid into Social Security his entire career, would have their spousal or widow benefit reduced by two-thirds of their pension.

**4 Divorce**  
A divorced spouse is eligible for the same benefits as a current spouse (and can earn up to 50% of their former spouse's benefit) as long as:  
1. The marriage lasted for at least 10 years.  
2. Divorced spouse hasn't remarried.  
3. Divorced spouse is age 62 or older.

If they have their own work record, they can restrict their initial claim to just the divorced spouse benefit, and accumulate delayed retirement benefits on their own record until age 70, at which time they can switch to claiming on their own record.

**5 Widowhood**  
Surviving spouse benefits depend on two things: The age at which the deceased spouse originally claimed their benefit, and the age at which the widow/er claims the benefit.

If both spouses have reached their Full Retirement Age (today, 66) then the surviving spouse is eligible to receive 100% of the deceased spouse's retirement benefit, assuming that is higher than their own. If both spouses started taking benefits before their FRA then reductions will come into play. Divorced spouses can receive the same survivor benefits as a spouse as long as the marriage lasted at least 10 years.



**6 Taxation**  
Consulting with a tax adviser is paramount, however know that the ranges stated below are not indexed for inflation, and haven't changed since the 1980s. Know these ranges. A small amount of income means that up to 85% of Social Security is taxed at your rate, and may impact when or how much income you take from Roth IRAs and/or traditional IRAs.

**Provisional income = AGI + ½ Social Security benefit + tax exempt interest**

If you are single with an annual provisional income between \$25,000 and \$34,000, or married filing jointly with provisional income between \$32,000 and \$44,000 then up to 50% of Social Security is subject to tax. Above these amounts, up to 85% is subject to tax at your tax rate.

These Social Security-related topics are merely a starting point to a more concerted retirement planning self-examination with your financial adviser. Take the time to fully understand your needs and objectives so that Social Security can play a positive role in your financial future.

*Steve Williams is a Senior Vice President and Head of Financial Planning, U.S. at BMO Private Bank. He oversees the strategic development and delivery of customized financial planning services to high net worth individuals and families throughout the United States. Steve joined the BMO in 1998 and has over 17 years of experience in the financial services industry. He is a Certified Financial Planner professional, Certified Investment Management Analyst and also a Certified Retirement Counselor.*

## Social Security Q&A

Dr. Miller:

*I will turn 68 in November, have not yet taken Social Security (SS) and am now 2 years past my full retirement year. Still working, I have continued to pay into SS. When I review my payout for ages 68, 69 and 70 it went up the 8 percent per year. Since I've been continuing to pay into SS, it would seem to me that the increases would be more than just 8 percent per year. Does the SS benefit only grow by 8 percent per year once one is past their full retirement year?*

Thank you, Walter

Dear Walter,

The increase of 8% each year is the increase for delayed claiming. The actual increase will be greater than this for two reasons:

- 1) The amount you will receive will also rise with the cost-of-living adjustment. Recently this has been between 1 and 2%.
- 2) Since you are still working, your Primary Insurance Amount (PIA)—the amount you would receive if you

begin receiving benefits at your normal retirement age and which reflects your work history—could also change. This is calculated based on your best 35 years of work. (I you have worked less than 35 years so far, this could change significantly, because zeros are entered for years that there is no work; e.g., if you work for 20 years, 15 zeros are entered into the calculation. Each additional year you work eliminates a zero from the averaging.)

So waiting to claim could increase your benefits significantly, but since you are 68 the earnings test also does not apply. There is no reduction in your benefit because you are working. There would be a deduction if you were not yet at full retirement age.

*Jeffrey B. Miller earned his doctorate in economics from the University of Pennsylvania in 1976 and taught at the University of Delaware for 36 years. In 2009 he co-founded Social Security Choices, a firm that specializes in providing customized information to assist people in formulating their best strategies for claiming Social Security benefits. Dr Miller worked at Social Security after graduating from college. If you have a question for Dr. Miller, email questions@vitalmagonline.com.*



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—Zella Fitzgerald

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## Live a Long and Healthful Life at a Senior Living Community

Melissa Casperson – Community Relations Director, Foulk Manor South  
Floyd Jury – Resident, Assisted Living, Foulk Manor South

*Fifty years ago the average male had a life expectancy of about 71 years. Today it's increased to an average of 76 years. Females have always had a longer life expectancy, currently averaging 81 years. These numbers vary depending upon where you live.*

*Floyd's background as a research engineer led him to investigate the ages of the residents at his Senior Living Facility to determine if that facility had any effect upon the resident's age or health. Melissa Casperson has dedicated her professional career to helping seniors enjoy their retirement years as much as possible by helping them remain healthful and active.*

I had already reached my published age of life expectancy when I moved into Foulk Manor South, so I was expecting to join with a group of "old people" like myself. I was quite surprised when I heard murmurs from some of the older female residents to the effect, "Who's that young man who just moved in?" I was curious to learn who they were talking about—until I was surprised to learn it was me!

My review of the population here at Foulk Manor South led me to a surprising conclusion. Even though the residents' age distribution follows the normal bell-shaped curve of the general population of retired folks, the mean age of the distribution here at Foulk Manor South appears to be shifted upward at least a decade or more. I found that other Senior Living Facilities (SLFs) were little different than Foulk Manor South in this regard. I was determined to find any reasons for that.

As it turns out, the reasons are rather simple. We've known the basic principles all along, but few of us follow them for one reason or another. It simply boils down to this; To live a long and healthful life, stick to the basics: 1) Eat healthy foods, 2) Keep your body active, 3) Keep your brain active, stimulated, and stress free, 4) Stay socially involved, and 5) Keep involved with world events.

We've all heard the stories of the 60-year old man who lives alone in his apartment, whose meals often consist of a heated can of beans or spaghetti, and whose activity consists mostly of occasional trips to the bathroom. His brain stimulation consists of watching soap operas on TV, and his social interaction is limited to occasional grunts to the pizza delivery guy. If you ask him who's President of the U.S. he's likely to hesitate before guessing maybe, "Roosevelt."

On the other hand, the man in an SLF will be eating well-balanced meals designed by a dietitian in a pleasant dining room. His body remains active by the required walk from his apartment to and from the dining room for three meals each day, as well as for scheduled activities.

SLFs typically have Activity Directors who organize and direct a variety of activities each day designed to deal with principles 3, 4, and 5. It's amazing how effective—and fun!—group activities can be to provide stimulating social interaction while keeping your brain agile and engaged.

Melissa reminds us that the best features of an SLF are the varying levels of personal care residents can receive. These can range anywhere from house-keeping, to helping with elementary needs like dressing, bathing, etc., to more intensive medical care, feeding, etc. Regardless of the care level you require, most SLFs are equipped to deal with your needs and have licensed nurses and aides available around the clock to assist you.

When you move into a Senior Living Facility, all the stress of the daily grind goes away. No more mowing the lawn or shoveling the sidewalk. No more cooking or trips to the grocery store. No more electric or gas bills to pay. All you need to do is relax and enjoy yourself and let someone else do the work. You'll live longer that way, and you'll even enjoy yourself in the process.

# Fall Wellness Fair



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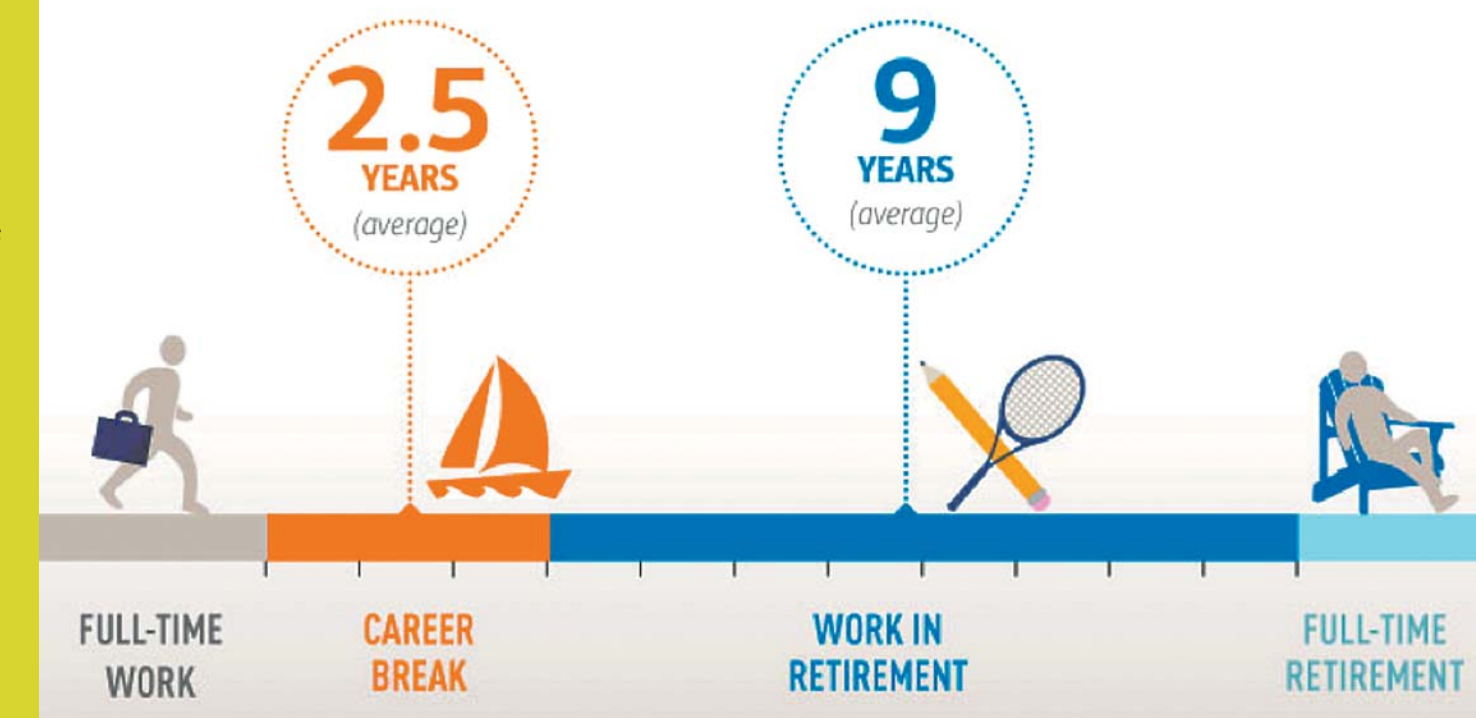
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## The Big Chill-Out

A pause that refreshes: 68% of those surveyed mention relaxing and recharging as reasons for their career break, according to *Work in Retirement: Myths and Motivations*, a new study by Merrill Lynch and Age Wave. After taking time off, many find work to be more flexible (80%), fun (53%) and fulfilling (36%).

For more stats and insights from the study, visit [ml.com/retirementstudy](http://ml.com/retirementstudy).

**52% OF PEOPLE NOW WORKING IN RETIREMENT TOOK A CAREER BREAK BEFORE RETURNING**





# Is A Family Member Ripping Off Your Aging Parent?

by Carolyn Rosenblatt, RN, Elder Law Attorney, Mediator

Carrie got concerned when her brothers suddenly began to exclude her from their 87-year old Mom's financial affairs. It didn't feel right, but she wasn't sure she could do anything about it. Mom and her lawyer had written the Durable Power of Attorney in such a way that Carrie and her brothers shared authority. It's nice in theory, this idea of being democratic. It's just not practical. Unwittingly, the lawyer had put the 3 siblings in risky territory. One could say "no" to any decision and none of them could move forward.

Mom has dementia, Carrie reports. This makes Mom vulnerable, even if she is functioning fairly well in caring for herself at this time. Besides shutting Carrie out of the decisions, her brothers have taken Mom's car, and are using her credit cards for personal things. This is a brewing crisis.

Here are 7 warning signs that, by themselves aren't necessarily dangerous, but in combination should raise suspicion and trigger action from those who worry about abuse.

## 1. A family member becomes secretive about the parent's finances.

In this case, a long standing pattern of making Mom's books available to all 3 siblings was altered. Carrie knew what Mom's regular expenses were and what she spent every month. When Carrie got excluded from on-line access to Mom's accounts, it raised a red flag.

## 2. A family member lives with the parent and depends on the parent for financial support.

Carrie's brother Jack lives with Mom. He has a job, but Mom pays all his bills. Now, he's using Mom's credit card and he apparently doesn't want Carrie to see what he's spending. This scenario can be a recipe for abuse.

## 3. A family member begins to isolate the parent from others.

If someone blocks visits or restricts other people's access to the elder, it's another red flag. The potential abuser doesn't want anyone looking too closely at what is going on, and the method to avoid scrutiny is to keep the elder away from others.

## 4. An adult child insists on being present when anyone else is with the parent.

This can be a sign that the parent may know what is going on, and the adult child is threatening the parent in order to keep it hidden. The potential abuser doesn't want the elder to voice any concerns they might have, and may have frightened the elder into silence.

## 5. A family member has a substance abuse problem and has influence over an aging parent with memory problems.

Drug and alcohol dependency can make a liar out of just about anyone. Memory-impaired



aging parents are "easy pickings" for money to support the dependency habit. The adult child or other relative uses the relationship with the elder to manipulate "loans" out of the elder, and the elder forgets what happened or can't make sense of it, but says yes.

## 6. Sudden change in estate planning documents, particularly Durable Power of Attorney, Trustee or signatory on a bank or brokerage account.

Cognitive impairment begins subtly at first, but the elder is vulnerable to manipulation even in the earliest stages of dementia. When names on legal documents suddenly get added or removed, it is a suspicious sign, particularly if there is no obvious need to make such changes.

## 7. Kidnapping and moving the elder to an adult child's home without notice to anyone or discussion with anyone else.

This is a tricky problem. If Adult Protective Services asks the elder if he/she wants to be with the adult child and the elder says "yes," there is nothing APS is able to do. More

evidence of elder abuse will be needed to get law enforcement involved. If you are suspicious, start poking into the situation as soon as you see the first red flag. After the elder is removed to another location, you can lose control of efforts to help.

If you suspect abuse, and want to protect your aging parent, contact Adult Protective Services in your area. Collect the specific information that made you suspicious ahead of time. Yes, you must name names, give dates of suspicious activity and provide facts the authorities can check out. It is possible in some states to freeze the parent's bank accounts pending an investigation. Our financial elder abuse problem in this country costs elders \$2.9 billion annually. If family members get past the discomfort and report abuse, it may help reduce this crime.

*Carolyn Rosenblatt, RN, Elder Law Attorney, Mediator, began her career as an RN, primarily working as a visiting nurse for 10 years and is also an attorney who vigorously represented injured individuals over a 27-year career. If you have questions, email her at [questions@vitalmag-online.com](mailto:questions@vitalmag-online.com) or visit [agingparents.com](http://agingparents.com).*

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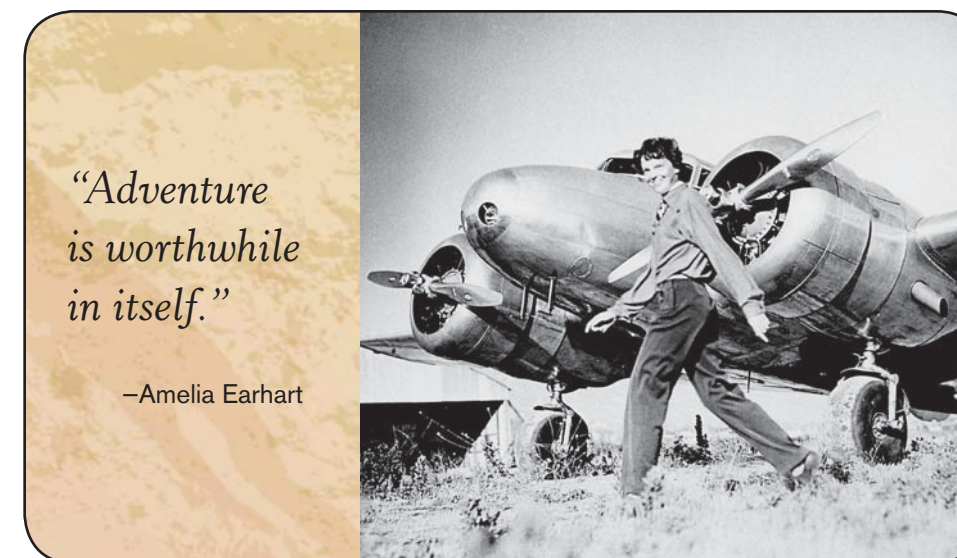
## Remote control? Or telephone?

For a person with Alzheimer's or related dementia, this could be mistaken for a telephone. Seems harmless enough, but what if there's an emergency and they try to dial 911? Don't wait for a crisis to make the decision for you, talk to Arden Courts. If you'd like more information, or to schedule a personalized tour, please visit us at [www.arden-courts.com](http://www.arden-courts.com). We know. We understand. We can help.

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N	I	P	S	P	L	E	A	S	P	E	S	T
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5	1	2	8	3	9	4	7	6
8	4	3	7	6	2	1	9	5

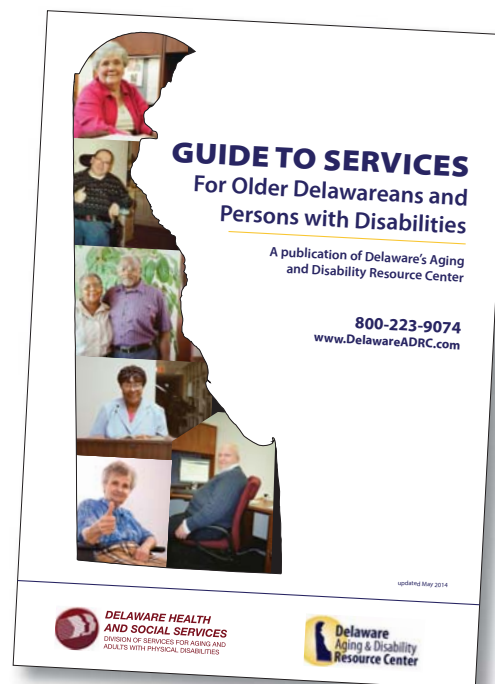


## New “Guide to Services” Now Available

The new, updated, free “Guide to Services for Older Delawareans and Persons with Disabilities” is available now. The 300 + page guide is full of information on a range of topics that are of interest to people seeking services for themselves, their friends and families.

The Table of Contents includes listings for services such as Caregiving Resources, Emergency Preparedness, Financial Assistance, Senior Centers, Home Health Agencies, Hospice Services, Housing Options, Government Programs, Resources for Victims of Crime, Transportation, Volunteerism and many more.

Copies of the Guide are available at no cost, thanks to the support of our many advertisers. The guide is updated every two years by the Division and continues to offer expanded information about the many new and existing social services that are available to Delaware residents. You are also invited to access our Aging and Disability Resource Center (ADRC) database at [www.delawareadrc.com](http://www.delawareadrc.com), consisting of thousands of listings for services for older adults and persons of all ages with a disability.



**Here's how you can view or receive a copy or arrange for pickup of multiple copies:**

#### To view:

Go to one of these two websites to view the Guide online: The DSAAPD web site at [www.dhss.delaware.gov/dsaapd](http://www.dhss.delaware.gov/dsaapd) and the Delaware Aging and Disability Resource Center web site at [www.DelawareADRC.com](http://www.DelawareADRC.com) and click on the picture of the Guide cover. The online version is very user friendly and you can go directly to any section that is of interest.

#### To have a copy mailed to you:

Call the Delaware Aging and Disability Resource Center at 800-223-9074 or e-mail to [Delawareadrc@state.de.us](mailto:Delawareadrc@state.de.us) to request that a copy be mailed to you. We can mail up to three copies of the Guide to the same address.

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We are always looking for new distribution sites for the guide. This would require you to store boxes of the Guide and accept requests from agencies and individuals who want to obtain one or more copies from your site. Call Carol Barnett at 302-255-9364 or e-mail to [Carol.Barnett@state.de.us](mailto:Carol.Barnett@state.de.us) if you are able to serve as a distribution site for the Guide.

A special thanks to the VITAL! staff and designers for all their extraordinary and detailed work in producing this Guide to Services and securing the support of all the wonderful advertisers. We encourage our readers to thank the advertisers when they call about the services described in the Guide.

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## Awakenings: Using Music As Therapy

Why do certain songs make us tap our feet? And why do we start singing along when we hear a familiar melody?

Few things in life spur emotions more powerfully than music. Songs can evoke laughter, tears, or nostalgic feelings that transport the listener to a different place and time. Studies have even shown that music can reduce stress and create a sense of well-being. So it's no surprise that Music Therapy is now being used in the treatment of patients with dementia and Alzheimer's disease.

#### “That song brings back memories”

A recent documentary, called *Alive Inside*, chronicles how music can awaken deeply hidden emotions in patients suffering from various forms of dementia. In one poignant scene, a 92-year-old man who is barely able to respond to simple questions

comes to life when he hears music from his past playing through headphones. As if transformed, he begins to move rhythmically in his wheelchair, and lucidly expresses his feelings about music. When prompted, he even sings a verse of his favorite Cab Calloway song.

Experiences like this are not uncommon. Researchers and health care professionals are discovering that when all other means of communication shut down, music still has the power to make people remember and respond. In addition, there is evidence that music therapy can slow the progress of Alzheimer's and relieve pain.

An organization called Music & Memory has conducted research in elder care facilities indicating that residents exposed to music are happier and more social. There are benefits for caregivers as well—including

ing a calmer social environment, fewer behavior management issues, and improved relationships between staff, residents, and families.

#### So why is music so therapeutic?

Even for those suffering from dementia, recognizable melodies can reach parts of the brain that haven't been damaged by the disease. For instance, memories of your mother singing to you as a baby, or a melody you learned to play on an instrument at a young age, are stored forever in a specific part of your brain. The right musical cue can trigger the emotional response that restores those memories.

A love of music never dies. It is something people can continue to appreciate long after they've retired, or when physical limitations prevent them from enjoying other activities. If you have loved ones struggling with dementia, re-introduce them to



their favorite songs—and it just may awaken emotions you thought were gone forever.

#### For more information on music as therapy, visit:

- [www.aliveinside.us](http://www.aliveinside.us)  
- [www.musicandmemory.org](http://www.musicandmemory.org)

Article brought to you by Genesis HealthCare, one of the nation's largest skilled nursing care providers with more than 400 skilled nursing centers and assisted living residences in 28 states nationwide. Genesis also supplies rehabilitation therapy to over 1,500 healthcare providers in 46 states. For more information, please call the Genesis CareLine at 866-745-CARE or visit [www.geneshcc.com](http://www.geneshcc.com).



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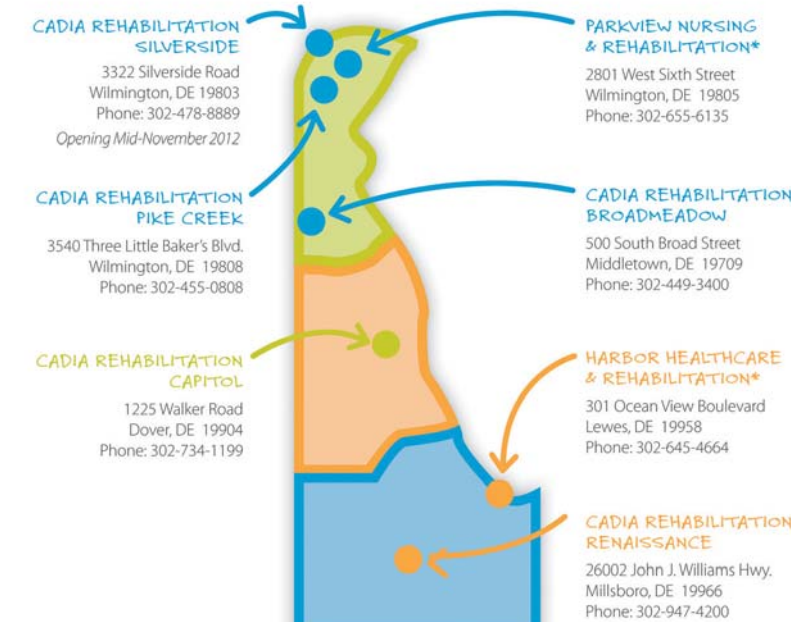
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# MICROWAVE CORN ON THE COB NO SHUCKING & SILK-FREE!

We think corn on the cob is one of the absolutely best treats of summer, so when we discovered this video showing us how to prepare it in the microwave, without the hassle of shucking it and the mess of all the silk, we just had to try it. And guess what? It works!!

**DIRECTIONS:**  
Leave the corn right inside the husk. There's no need to shuck it.



You only need to trim the ends if the ears are too big to fit in a microwave.

You can cook multiple ears at once. Each ear takes 4 minutes on high power, so if you want to cook 3 ears, you'll set the microwave to high for 12 minutes.



When they're done, the ears will be steaming hot, so be sure to use oven mitts when removing them from the microwave to avoid getting burned.



Using a sharp knife, cut off the large end of the ear.

Even though you'll lose a row or two of kernels, you want to cut above the point where the stalk connects to the cob.



Now grab the husk at the small end and squeeze the ear of corn out the other side.

This technique works like a charm and will leave your corn perfectly cooked and virtually silk-free!



To watch this in action visit:  
<https://www.youtube.com/watch?v=AJ75-64Gm5w>

## Crossword

By Dave Fisher      Answers on page 11

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			

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### ACROSS

- Bites
- Applications
- Annoyance
- Bright thought
- Oblivion
- Dwarf buffalo
- Gar
- Russian emperor
- Glass container
- Foreword
- Country bumpkins
- Helps
- Rhinoceros
- Operative
- Temporary cessation
- Rinds
- Fine dinnerware
- Rechewed food
- Competent
- Adolescents
- Celebration
- Foot digit
- Internment camp
- Bygone
- Unrestrained
- Consumed food
- Tall woody plants
- Demesnes
- A cheap cigar
- Make fun of
- Not in
- Rubber wheel
- Tableware
- Distinctive flair
- Fertile areas
- Smell
- Defrost
- Consecrate
- Being

### DOWN

- Martial arts expert
- Anagram of "Aside"
- Equals
- Unhappy
- A full supply
- Elevators (British)
- Arab chieftain
- Engrossing
- Comes after Mi and Fah
- Verdigris
- Settled
- Saturate
- Sailors
- Speech defects
- Hello
- Small island
- Female chickens
- Coming up
- Adorable
- Biblical garden
- A Maori club
- Black, in poetry
- Relating to elections
- Heavenly
- Pipe
- Parasitic insect
- Midway between white and black
- Aquatic mammal
- Imperative
- Judge
- Roof overhangs
- Batrachians
- European currency
- Cubic meter
- Flower stalk
- Scrabble piece
- If not
- Weep
- Suffering

## 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.

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

Answers on page 11

(courtesy of KrazyDad.com)

## NEW HIGH SCHOOL EXIT EXAM

(You need 4 correct answers to pass.)

- How long did the Hundred Years' War last?
- Which country makes Panama hats?
- From which animal do we get cat gut?
- In which month do Russians celebrate the October Revolution?
- What is a camel's hair brush made of?
- The Canary Islands in the Pacific are named after what animal?
- What was King George VI's first name?
- What color is a purple finch?
- Where are Chinese gooseberries from?
- What is the color of the black box in a commercial airplane?

Did you get them all right? Any right?

ANSWERS TO EXAM (1) 116 years (2) Ecuador (3) Sheep and horses (4) November (5) Squirrel fur (6) Dogs (7) Albert (8) Crimson (9) New Zealand (10) Orange

# THE FUNNY BONE

## THE PERFECT HUSBAND?

Several men are in the locker room of a golf club. A cellular phone on a bench rings and a man engages the hands-free speaker function and begins to talk. Everyone else in the room stops to listen.

MAN: "Hello?"

WOMAN: "Hi Honey, it's me. Are you at the club?"

MAN: "Yes."

WOMAN: "I'm at the shops now and found this beautiful leather coat. It's only \$2,000; is it OK if I buy it?"

MAN: "Sure, go ahead if you like it that much."

WOMAN: "I also stopped by the Lexus dealership and saw the new models. I saw one I really liked."

MAN: "How much?"

WOMAN: "\$90,000."

MAN: "OK, but for that price I want it with all the options."

WOMAN: "Great! Oh, and one more thing – I was just talking to Janie and found out that the house I wanted last year is back on the market. They're asking \$980,000 for it."

MAN: "Well, then go ahead and make an offer of \$900,000. They'll probably take it. If not, we can go the extra eighty-thousand if it's what you really want."

WOMAN: "OK. I'll see you later! I love you so much!"

MAN: "Bye! I love you, too."

The man hangs up. The other men in the locker room are staring at him in astonishment, mouths wide open.

He turns and asks, "Anyone know whose phone this is?"



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