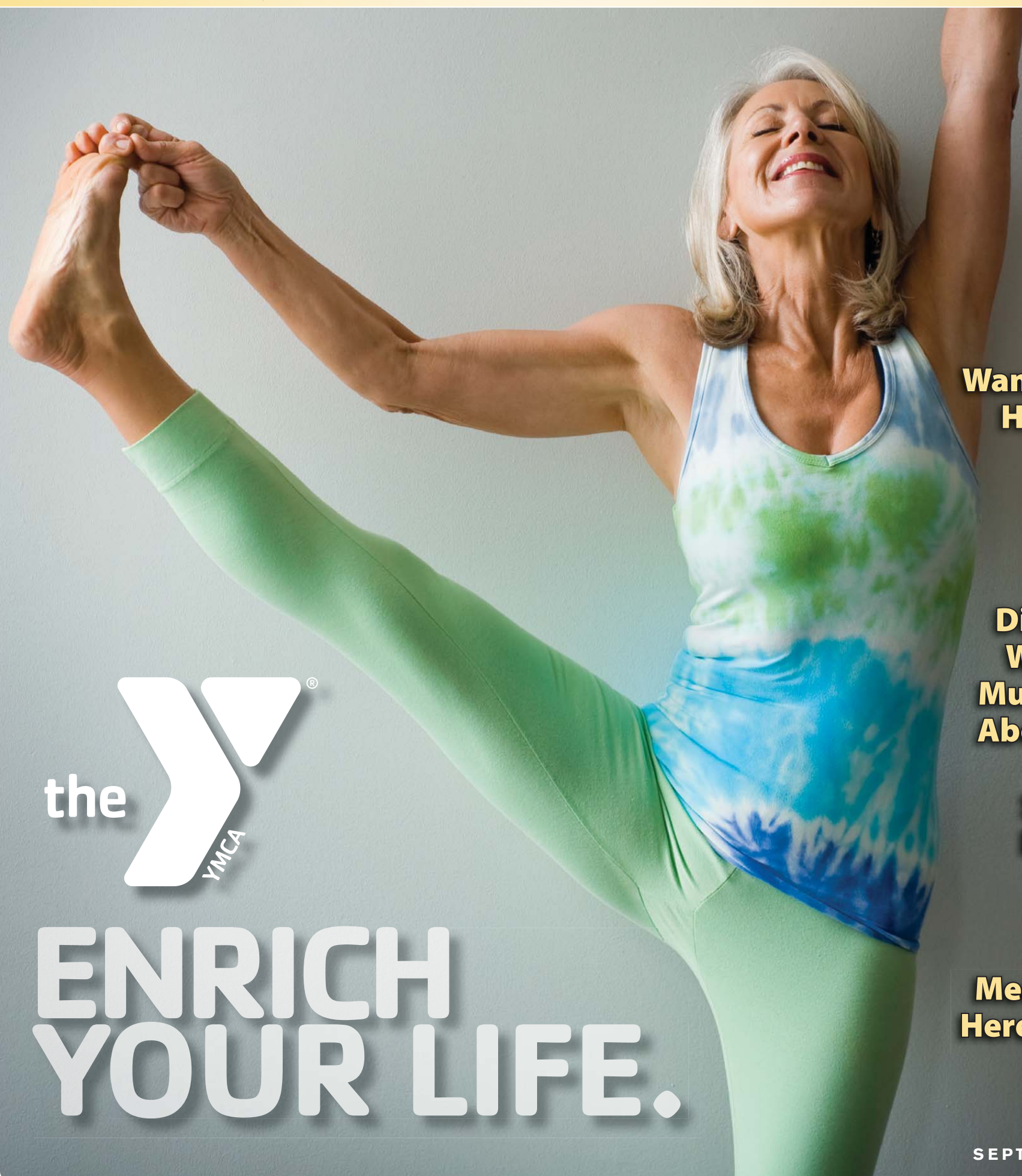




Vital!

VITAL INFORMATION FOR A VITAL LIFE®



**Wanderlust:
Hike your
Way to
Health**
Page 3

**Divorced?
What You
Must Know
About Your
Social
Security
Benefits**
Page 6

**Medicare is
Here To Stay**
Page 7



ENRICH YOUR LIFE.

SEPTEMBER 2014

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Vital! Magazine is published monthly by Envision Publishing. Articles are intended for general information purposes only and should not replace your personal publication is prohibited without express written consent of the publisher.

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 www.vitalmagonline.com

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KARYN CORTEZ AND LINDA PRITCHETT

Goodbye summer, hello fall! September is the time of year when we like to recognize a few of the great organizations that give so much back to our communities. If you're not familiar with any of this year's organizations, read on to learn a bit more about who they are and what they do.

We're passionate about promoting fitness and healthy lifestyles. And it's never too late to start. Our motto: Find something fun to do, find some friends to "play" with, and just do it! Looking for a new challenge? Training for an event is a great motivator. Last weekend I participated in Mudderella – a mud run for women. It wasn't a competition, it wasn't stressful (plenty of people walked the course, which was on a local horse farm) and it was all for a good cause: Futures Without Violence. Women of all ages and sizes came from all over the east coast for some good dirty fun. Special events like this are everywhere; all you have to do is look.

Want to join a group for a more regular activity? The Delaware Senior Olympics is a great place to start! With both competitive and non-competitive groups all over the state playing everything from archery to Wii golf, there's something for everyone. Find out more on page 6.

If you're looking for a wider range

of options aside from group sports (yoga, dance, diabetes prevention?) look no further than your local YMCA. With branches pretty much everywhere, the Y is perhaps the best-known program out there designed to give you the knowledge and support needed to get you started and keep you on the path to a healthy lifestyle. For more, turn to page 4.

If you or someone you know is looking for a program to help you live independently and age in place, Saint Francis LIFE could be exactly what the doctor ordered. The LIFE program ensures that seniors receive complete medical, spiritual, social and recreational services all in one central location. Learn all about it on page 8.

And if you haven't signed up yet for the Walk to End Alzheimer's, there's still time. The Delaware walks are on Oct. 4 and Oct. 18 (see page 13) and are the largest fundraisers in the fight against Alzheimer's. Be a part of the worldwide effort under way to find better ways to treat the disease, delay its onset, and prevent it from developing!

The end of summer is always a good time for the start of something new, and it's a great time to keep that promise to yourself to get up and GO!

Happy September!

Karyn and Linda

We're Going Nationwide!

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Call 302-764-6642 to find out how to publish Vital! in YOUR community.

ACTIVE AT EVERY AGE

Wanderlust:
Hike Your Way to Health

By Karyn Cortez

Isn't it unfortunate that so often people just take for granted the beauty of the area in which they live? They'll drive past incredibly scenic views without a second glance, just because "it's always there." Or they fail to explore hidden jewels because "hiking (or biking)'s not my thing." I'm sure you've heard at least once someone say, "I've lived here all my life, but I've never been there."

We're blessed here with some of the best hiking and biking trails in the country, so whether you want to go 2 miles or 20 (or more!) you can find it right here in Delaware. Venture a little further from home to choose from mountains, beaches, major metropolitan areas, rural farmland, and multiple state and national parks. As summer's heat and humidity drift into distant memory, there's no better time to explore your surroundings than right now!

Today let's talk about hiking. As long as you're exploring your surroundings while building strength and endurance in your legs and lungs, I'm for it! If you are overweight and not ready to start running yet, then hiking is a great way to get your legs, feet, and body used to strenuous activity – because you get to pick your speed and difficulty, you can always find a way the right amount of challenge for you.

A few thoughts before you start:

1 Decide how long you have to hike. An hour (a 180-pound person can burn 490 calories/hour)? An entire day?

2 Decide if you'll be hiking solo or with a friend/group. Solo is fun, but buddying up can be safer, plus it's the perfect bonding opportunity.

3 Determine your starting level. Trust me, it's better to come back excited and saying "wow that was easier than I expected!" than to realize you're six hours from home and out of steam.

4 Pick your hiking location. Ask around, or visit Trails.com for

ideas. The world is FULL of hiking trails and awesomeness – you just need to know where to look.

5 Let somebody else know. If you're planning to hike alone, take the time to email or call somebody and let them know that you'll be hiking and when you expect to be back. Let them know the important details so if they don't hear back from you by a certain time they know to alert the proper authorities.

If you're just starting, you don't need a lot of gear, although you might want to bring along the following:

- **WATER!**
- **Your cellphone** – fully charged. A phone can not only bail you out in case of emergency but also multitask as your compass, distance tracker, mapper, and so on. If you don't have a smart phone, bringing a compass or GPS system isn't a bad idea (unless it's bright and sunny and you're good at orienting yourself). If you're an audiophile and need music playing 24/7 like I do, you'll also need headphones so you can listen to your favorite tunes.
- **A camera**
- **Sunscreen** (min 30 SPF)
- **Bug spray**
- **First aid** – Band-aids and moleskin for blisters and cuts, Neosporin for cuts/scrapes, and maybe a bandage or two just in case.
- **Sunglasses**
- **Food** – How much you need depends on your type of trip, but you want to make sure you're prepared for your adventure. Nuts, fruit, bread and almond butter, and beef jerky are all great takealongs.

Now Go! Wander! I challenge you to plan a hike for this upcoming weekend – preferably Saturday or Sunday morning before football games start. Get some great snacks, strap on your shoes, and go explore.

To discover more trails nearby, visit <https://www.traillink.com/stateactivity/de-bike-trails.aspx> or www.delawarestateparks.com/activities/trails.

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- Bingo
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WHAT CAN YOU DO NOW TO MAKE SURE YOU LIVE A LONGER & HEALTHIER LIFE?

In the last two decades, people have not only been living longer but they also have been staying much healthier later in life. Previously, poor health would affect people in the last several years of life. But now, due to medical advances, poor health can be postponed for many years. A longer and healthier life is something everyone aspires to.

Older adults, generally considered to be individuals 55 and above, are a significant and growing segment of our communities. People of all ages will benefit from activities that enhance connections, decrease a sense of isolation and improve overall well-being. Older adults **particularly** benefit from a network of friends who provide supportive communities. Through on-going, fun, safe, and engaging programs, activities, and events, older adults can increase their self-confidence and sense of achievement while building relationships and celebrating each other's successes and milestones.



COMMON MYTHS ABOUT HEALTHY AGING

MYTH #1

There's no point to exercising. I'm going to get old anyway.

FACT. Exercise and strength training helps you look and feel younger and stay active longer. Regular physical activity lowers your risk for a variety of conditions, including Alzheimer's and dementia, heart disease, diabetes, colon cancer, high blood pressure, and obesity.

MYTH #2

Older people shouldn't exercise. They should save their strength and rest.

FACT. Research shows that a sedentary lifestyle is unhealthy for adults over 50. Inactivity often causes older adults to lose the ability to do things on their own and can lead to more hospitalizations, doctor visits, and use of medicines for illnesses.

MYTH #3 *It's too late. I'm already too old to start exercising.*

FACT. You're never too old to exercise! If you've never exercised before, or it's been a while, start with light walking and other gentle activities.

To find out how the **YMCA OF DELAWARE** can help you, visit ymcade.org

GOOD NEWS FOR GETTING STARTED.

The possibilities are endless! The important thing is to find activities that are both meaningful and enjoyable for you.

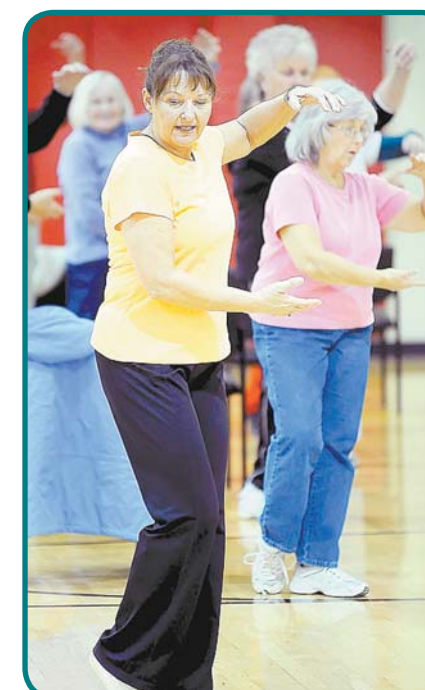


Staying healthy through humor and laughter.

Laughter is strong medicine for both the body and the mind. It can keep you balanced, energetic and joyful at any age.

Take a class (you don't need to be a member) or join the YMCA near you.

Aquatics (water exercise) classes are easy on the joints and great fun too!



Break the routine.

Routine limits brain stimulation. The YMCA Tai Chi class pictured at left is designed to enhance balance. Have you ever tried a new exercise?

Enjoy the arts.

Make something new; paint, sketch; try a still life or just use your imagination. The possibilities are endless!



All these pictures were taken at a YMCA of Delaware. With branches statewide, the Y provides active older adults the opportunity to build physiological, psychological, and social well-being. Many adults seek whole-self health and well-being. The benefits of participation in activities at a Y can include improved sleep, cardiovascular conditioning, muscle strength, flexibility, balance, decreased chronic stress, and enhanced social relationships.

IF YOU'RE NOT SURE WHERE TO START, START WITH US.

To find out how the **YMCA OF DELAWARE** can help you visit ymcade.org



Fun, Fitness, Fellowship

You already know that the secret to staying healthy is to stay active. But sometimes that's easier said than done. Life gets in the way of best intentions. Belonging to a health club isn't for everyone. So what's a person to do? Studies have found that individuals who participate in activities that provide both a social and a health benefit are more likely to continue to participate in that activity than those who "go it alone."

Enter Delaware Senior Olympics. Don't let the name fool you. You don't have to be an Olympic-caliber athlete to join in. In fact, it's quite the opposite. The DSO's mission is to promote healthy lifestyles and fitness for anyone over age 50 through competitive and non-competitive athletic activities, including annual competitive and non-competitive sports events, year-round fitness activities, health fairs, and social functions (parties!).

The DSO is for everyone age 50 or better, **no matter their skill or fitness level.** Competition brackets are based on gender and age, but in addition to annual competitions, DSO provides information on year-round leagues and groups of people throughout the entire state who meet to increase their skills, or just want to exercise and be part of the fun and fellowship. These groups are also great for individuals who know nothing about a given sport, but want to learn.

There are two ongoing programs that are offered at no cost to the participants: **Walk Delaware** and **Senior Group Challenge.** The Walk Delaware program is a self-paced program where the participant can choose to exercise in any combination of walking/running/cycling/swimming. DSO provides log books to the participants to track their progress. The individuals have one year from the date they start to complete a set number of miles, and can achieve multiple award levels. The **Senior Group Challenge** reaches out to eligible Delawareans through organized groups. A year-long competition is held among the groups and the winning groups are

determined by the size and success of their members in meeting the U.S. Department of Health & Human Services' Physical Activity Guidelines for Americans.

DSO is also a Member of the National Senior Games Association, which holds national competitions every two years. Qualifying State Games are held in even number years, and National Senior Games are held in odd number years (, i.e., 2007, 2009, etc.). Delaware's first Qualifying Games, which occur each August through October, were held in 1992. In 1993, 160 athletes competed in 11 sports. During our last qualifying year (2012), 1266 athletes competed in 31 sports. Sports include everything from cycling, swimming and racquetball to golf, Wii bowling and Wii golf.

Ready to get started? It's easy!

1 WALK DELAWARE Contact the DSO Office at 302-736-5698 or toll-free at 888-881-6128. Provide your name and address, then look for your log book and additional information in the mail.

2 SENIOR GROUP CHALLENGE Contact the DSO office at the number(s) above. Your group will get to see a presentation and DSO will get you signed up.

3 PLAY ALL YEAR Get ready for the annual games and stay fit all year! There are many leagues and learning opportunities all over Delaware. While these activities are not run by DSO, many DSO members participate. Visit www.DelawareSeniorOlympics.org and click on Play All Year! on the left hand side for more information.

4 ANNUAL GAMES To participate in the annual games, membership in DSO is required. Many businesses in the area provide discounts to our members. The individual and team registration packets are available online or via mail.

Pick on Someone Your Own Age. Come join with us in our pursuit of FUN, FITNESS, FELLOWSHIP and an ACTIVE, HEALTHY LIFESTYLE. We look forward to seeing you soon!

www.DelawareSeniorOlympics.org
admin@DelawareSeniorOlympics.org
 302-736-5698 / toll free 888-881-6128

Nancy Hanna

Last year Nancy Hanna of Pike Creek walked away a winner in the 2013 Delaware Senior Olympics. She competed in six events, and took home the gold in her division in all six! The former Latin teacher at Wilmington Friends School got involved with the Senior Olympics a few years ago, and hasn't looked back since. Up next? The 2015 Nationals in Minneapolis. You go girl!

Nancy won gold and set a new state/meet record in the 50-yard Butterfly, and took home the gold in the 100-yard Freestyle, 50-yard Freestyle, 100-yard Backstroke, 50-yard Backstroke, and 100-yard Individual Medley.



Wayne Saulsbury

Wayne Saulsbury, of Dover, traveled to Hamburg, NY this past July to participate in the National Horseshoe Pitchers Association's 2014 World Horseshoe Pitching Championships. To enter, competitors must have qualified in no less than 4 sanctioned tournaments. Competition was fierce among the over 1,500 participants; in fact, sanctioned qualified pitchers came from all over the world to participate. Age groups ranged from youth pitchers to super seniors. Says Wayne, "I battled back from an awful 1st day to a 3rd place win by the end of the tournament. I'm happy!" We are too, Wayne! Congratulations!



Prepare for Hurricane Season!

Before a hurricane:

■ Build an emergency kit and make a family communications plan. For your kit:

- One gallon of water per person per day for at least three days, for drinking and sanitation.
- At least a three-day supply of non-perishable food.
- Battery-powered or hand crank radio and a NOAA Weather Radio with tone alert, and extra batteries for both.
- Flashlight and extra batteries.
- First aid kit.
- Whistle to signal for help.
- Dust mask to help filter contaminated air, and plastic sheeting and duct tape to shelter-in-place.
- Moist towelettes, garbage bags and plastic ties for personal sanitation.
- Wrench or pliers to turn off utilities.
- Manual can opener for food.
- Local maps.
- Cell phone with chargers, inverter or solar charger.

■ Determine where you would go and how you would get there if you needed to evacuate.

■ Secure your property:

- Cover all of your home's windows.

Consider permanent storm shutters or board up windows with 5/8" exterior grade or marine plywood, cut to fit. Tape does not prevent windows from breaking.

- Install straps or additional clips to securely fasten your roof to the frame structure to reduce roof damage.
- Be sure trees and shrubs around your home are well-trimmed.
- Clear loose and clogged rain gutters and downspouts.
- Reinforce garage doors; if wind enters a garage it can cause structural damage.
- Bring in outdoor furniture, decorations, garbage cans and anything else not tied down.

■ Install a generator. NEVER use a generator inside homes, garages, crawlspaces, sheds, or similar areas, even when using fans or opening doors and windows for ventilation. Deadly levels of carbon monoxide can quickly build up in these areas and linger for hours, even after the generator has shut off.

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Saint Francis LIFE

Improving the Lives of New Castle County Seniors

When Saint Francis LIFE opened on the Wilmington Riverfront just over one year ago, it promised to change the lives of seniors in Delaware. Although over 100 PACE programs exist throughout the United States, Saint Francis LIFE is the only PACE program in our state. PACE (Program of All-inclusive Care for the Elderly) is designed to help seniors live safely at home, incorporating assistance from a team of compassionate healthcare experts. Join us as we revisit this impressive 27,000 square foot facility and the team in the Shipyard Center on the Riverfront to see how LIFE is living up to its promise of “Caring For Seniors To Live Independently.”

Vital: What is Saint Francis LIFE?

Saint Francis LIFE: LIFE (Living Independently For Elders) provides person-centered services that enable seniors to achieve their optimal quality of life. The beauty of the program is that seniors receive complete medical, spiritual, social and recreational services all in one central location. Our focus is on achieving a maximum level of physical, social and cognitive function in seniors who have health problems that limit their daily living activities.



At the LIFE Center, doctors, nurses and other healthcare professionals monitor participants' health and provide comprehensive medical and nursing care, physical therapy, occupational therapy, nutritional services, social work support, and spiritual care. We have a fully-functioning health center with treatment rooms, a rehabilitation center, and a chapel. Participants tell us they particularly enjoy the daily recreational activities because they're able to get the social interaction that seniors often miss.

A breakfast snack and a nutritionally balanced lunch are provided daily. Participants can also partake in a variety of activities that enable them to explore new hobbies, meet new people, and engage their minds and bodies to help them stay alert and active.

Vital: What makes LIFE different from other therapy and senior facilities?

Saint Francis LIFE: The difference in our approach is immediately noticeable. Our entire team – administrators, physicians, nurses, therapists, dieticians and more – meets with prospective participants and their families to understand their needs, assess their goals, and deter-

mine how LIFE can best help each person achieve these goals and remain living independently in their homes. Our physical therapists create individualized therapy plans to get participants back on their feet. Our Spiritual Care Manager provides spiritual guidance. Dieticians review diet and menu plans. We also visit our participants in their homes to recommend ways to remain safe and active.

The purpose of LIFE is to provide the assistance and services our elderly need to continue to live independently. Every person is considered individually; every participant's plan is different. Plans are tailored to meet an individual's specific needs and goals, to monitor their progress, and to provide whatever support is needed. Some participants simply need to be in a social setting along with some minimal support and standard healthcare; others may need more intensive physical therapy to meet their goals. Once a plan is designed, it's reviewed and approved by our entire LIFE Care Team.

Vital: How many participants do you currently have at the LIFE Center?



Saint Francis LIFE: We're currently at 98 participants and steadily growing. While we have the capacity to provide our services to 250 seniors at the Riverfront location, we've found that since we are “full-service” when assisting our enrollees, it does require a fair amount of time to complete the enrollment forms and obtain approvals. We make sure that we do the work required, so that enrolling at the LIFE Center is simple.

Remember that our main objective is to constantly keep the focus on the individual and their needs. We're actively engaged in each and every person's progress, therapy, well-being and care. We pride ourselves on taking the time to get to know each participant. Our satisfaction comes from assisting our participants to overcome any challenges they encounter, whether at the LIFE Center or in their homes, and in celebrating victories large and small.

Vital: Is LIFE available to all seniors?

Saint Francis LIFE: LIFE serves individuals who are 55 or older, live in the service area within New Castle County, Delaware, are certified to meet the state's clinical level of



nursing facility care, and can live safely at home with the support of the LIFE teams.

Of course, Saint Francis LIFE does not discriminate in the delivery of services based on race, ethnicity, national origin, religion, sexual orientation, age, mental or physical disabilities, or on source of payment.

Our service area includes the following zip codes in New Castle County: 19701, 19702, 19703, 19706, 19707, 19709, 19711, 19713, 19720, 19730, 19734, 19736, 19801, 19802, 19803, 19804, 19805, 19806, 19807, 19808, 19809, 19810, 19938*, 19977*

* Serving only the portions of the zip codes located within New Castle County.



Vital: How do seniors enroll in the LIFE program?

Saint Francis LIFE: Please call Saint Francis LIFE at (302) 660-3351 and speak with one of our Enrollment Specialists. The Enrollment Specialist will meet with an applicant and, if they choose, a family member or caregiver, at their home to explain the program and do an assessment. Next, we'll schedule a tour of the LIFE Center and meet with a doctor, the nurses, the physical therapists and other key staff members to receive an evaluation and develop a plan of care. We'll get input from the applicant to understand their needs and listen to their concerns. The Enrollment Specialist will then review the plan of care and all enrollment paperwork with the applicant and their family member(s) or caregiver(s). Enrollment is voluntary and can be cancelled at any time by notifying the LIFE social worker.

For more information about Saint Francis LIFE or to schedule a meeting with an Enrollment Specialist, call us at 302-660-3351 or visit our website at www.SaintFrancisHealthcare.org.

LIFE Stories

Taking the first step to a better life.

As soon as you step into the Saint Francis LIFE Center you feel it: an energy that's almost palpable. It's no surprise, then, that between the support team of healthcare professionals and enthusiastic participants, there's never a shortage of positive stories here.

Let's meet one of the participants and hear his story.

Saint Francis LIFE Participant: Van McIver

Mr. McIver's goal: To regain his confidence in his ability to walk in order to improve his life and health.

Participant since: May, 2014



Van McIver knew he needed a change. Confined to a wheelchair with restricted mobility, he was looking for a way to improve his life. The promise of a new job, while exciting, just didn't feel like it was enough.



When Rhonda Mitchell, Marketing Manager at Saint Francis LIFE was presenting the comprehensive options that are available at the center to a group of seniors from Mr. McIver's apartment complex, McIver was convinced he'd found his answer. “Ms. Mitchell gave a convincing presentation,” Mr. McIver recalls. “She didn't go overboard, and she was very sincere. She explained all the services I could get – including primary care, prescriptions, physical therapy and family services as needed. I felt that Saint Francis LIFE was the vehicle that could get me from point A to point B.”

Upon Mr. McIver's acceptance into LIFE, he embarked on the life-changing experience he was hoping for when he enrolled. He and his family met with the LIFE team. The team reviewed his needs, took the time to understand his goals, and helped to create a personalized program that would work for him. Physical therapy sessions are at the center of his plan. Michele Gonzalez, Occupational Therapist, and Donna Womack, Physical Therapist, developed a plan that would strengthen Mr. McIver's legs and build up his self-confidence. “Van McIver was determined to make improvements quickly,”



Gonzalez notes. “He's constantly looking for me to push him. He's determined to lose weight, walk on his own, and be more independent.”

The plan is working. In less than 60 days, Mr. McIver is routinely up and on his feet, exercising and walking. “Saint Francis LIFE gave me the confidence to take a step in the right direction. I'm standing, walking, and feeling like I'm achieving my goals. My life is better because of Saint Francis LIFE. I'm in this for the long haul. There is no back door! I'm not leaving because this is what I came here for.”

Along with being impressed by his own progress at the Center, Mr. McIver has been very happy with the quality of communication. “If you're down or have a problem, you can talk to any of the staff and they'll help. I don't have to repeat my story to anyone else. The staff relays my concerns and they help me overcome that challenge. They work as a team. We're part of a tight family circle.” Mr. McIver then jokes, “They're my family and they can't divorce me.”

The LIFE team is committed to providing Mr. McIver with all the support he needs. To supplement his therapy at the Center, they've recommended items for his home that will aid in his improvements as he continues to live independently. At the Center, he's got the peace of mind that comes with knowing that his medications and doctor appointments are taken care of. “I'm committed to improving my life. And Saint Francis LIFE is here to give me the quality of life that I need. They got me back on my feet.”

Retirement Planner: Social Security Benefits For Your Divorced Spouse

If you are divorced, your ex-spouse can receive benefits based on your record (even if you have remarried) if:

- Your marriage lasted 10 years or longer;
- Your ex-spouse is unmarried;
- Your ex-spouse is age 62 or older;
- The benefit that your ex-spouse is entitled to receive based on his or her own work is less than the benefit he or she would receive based on your work; and

- You are entitled to Social Security retirement or disability benefits. Even if you have not applied for retirement benefits, but can qualify for them, your ex-spouse can receive benefits on your record if you have been divorced for at least two years.

If your divorced spouse remarries, he or she generally cannot collect benefits on your record unless their later marriage ends (whether by death, divorce or annulment).

If your divorced spouse is eligible for retirement benefits on his or her own record, Social Security will pay that amount first. But if

- the benefit on your record is a higher amount, he or she will get a combination of benefits that equals that higher amount (reduced for age).

- your divorced spouse has reached full retirement age and is eligible

for a spouse's benefit and his or her own retirement benefit, he or she has a choice between the two. Your divorced spouse can choose to receive only the divorced spouse's benefits when he or she applies online, then delay receiving retirement benefits on their own record until a later date. If retirement benefits are delayed, a higher benefit may be received at a later date based on the effect of delayed retirement credits.

If your former spouse

- continues to work while receiving benefits, the same earnings limits that apply to you will apply to him or her. If he or she is eligible for benefits this year and is also working, you can use Social Security's earnings test calculator to see how those earnings would affect those benefit payments.

- will also receive a pension based on work not covered by Social Security, such as government or foreign work, his or her Social Security benefit on your record may be affected.

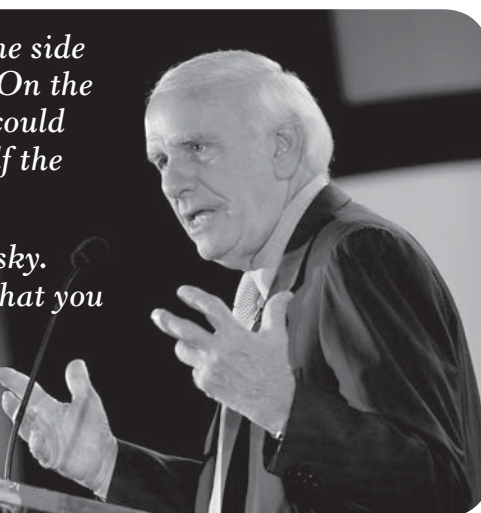
Note: The amount of benefits your divorced spouse gets has no effect on the amount of benefits you or your current spouse may receive.

If you need information about collecting benefits on your divorced spouse's record, please read *If You Are Divorced*, found at www.ssa.gov/retire2/divspouse.htm.

"Take a sheet of paper and on one side write down what you did today. On the other side, write down what you could have done and explain to yourself the difference."

Failure isn't tumbling out of the sky. Failure is the steady erosion of what you could have done versus what you settle for on a daily basis."

— Jim Rohn



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

Medicare Is Here To Stay

By Sherita Deal
Social Security District Manager-
Dover, DE

Medicare went into effect 48 years ago on July 1, 1966. Earlier that same year, Medicare workers went door to door trying to get seniors to sign up. Medicare was not the cornerstone then that it is today and people did not know whether it was going to work for the long haul.

Now, nearly half a century later, Medicare remains one of the most popular government programs in the nation.

We can't see the future, but one thing's for sure: Medicare is here to stay. Medicare provides health insurance to more than 50 million Americans. Forty-two million are people age 65 and older and the other 8 million are younger and have disabilities.

Most people first become eligible for Medicare at age 65.

The four parts of Medicare are parts A, B, C, and D.

■ **Part A** (Hospital Insurance) helps cover inpatient hospital care, skilled nursing care, hospice care, and home health care. Most people get Medicare Part A premium-free since it is earned by working and paying Social Security taxes.

■ **Part B** (Medical Insurance) helps cover services from doctors and other outpatient health care providers, outpatient care, home health care, durable medical equipment, and some preventive services. Most people pay a monthly premium for Part B. In 2014, the premium for most people is \$104.90, the same as it was in 2013. Some high-income individuals pay more than the standard

premium. Your Medicare Part B premium also can be higher if you do not enroll when you are first eligible, also known as your initial enrollment period. There also is a Medicare Part B deductible of \$147 in 2014.

■ **Part C** (Medicare Advantage) allows you to choose to receive all of your health care services through a provider organization. This plan includes all benefits and services covered under Part A and Part B, usually includes Medicare prescription drug coverage, and may include extra benefits and services at an extra cost. You must have Part A and Part B to enroll in Part C. Monthly premiums vary depending on your state, private insurer, and whether you select a health maintenance organization or a preferred provider organization.

■ **Part D** (Medicare prescription

drug coverage) helps cover the cost of prescription drugs. Many people pay a premium for Part D. However, people with low income and resources may qualify for extra help from Social Security to pay the premium and deductible. To see if you qualify for extra help visit www.socialsecurity.gov/prescriptionhelp.

Will you be age 65 soon? Even if you decide not to retire, you should consider applying for Medicare. You can apply in less than 10 minutes using the Social Security Administration's online Medicare application. Do it today at www.socialsecurity.gov/medicareonly.

To learn more about applying for Medicare when you plan to delay retirement, read the publication *Applying For Medicare Only – Before You Decide*, available at www.socialsecurity.gov/pubs.

Son Or Stranger?



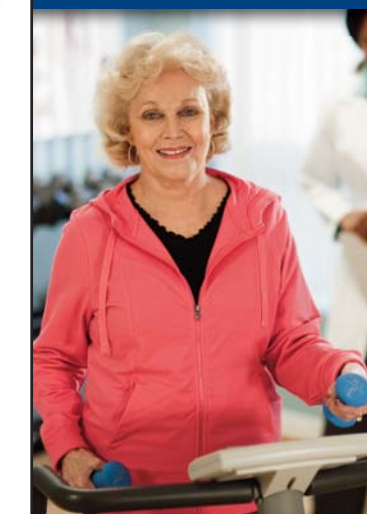
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Preventing Falls Among Older Adults

Missing a step, slipping on a damp floor or patch of ice, tripping over a throw rug or pet may cause you to lose your balance, stumble or fall. At times, we can simply get up, dust ourselves off, and return to our regular activities with minimal discomfort or injury. Just as often, though, falls result in serious and life-threatening injuries that significantly impact one's overall health, quality of life, and personal independence.

Among older adults, falls are a major health concern. One in three people over the age of 65 falls every year. According to the Centers for Disease Control and Prevention (CDC), falls are a leading cause of injury-related death for people over the age of 65.

Despite these staggering statistics, there is very good news. Most falls are preventable. The CDC lists four specific actions people can take to prevent falls. Following these steps today can reduce your risk of falling tomorrow.

First, have your eyes checked at least every two years or when you notice a change. Then, talk to your doctor about the medicines you are taking which may increase your risk of falling. Whenever a medication is added or changed, ask your doctor if this change may increase your risk of falling and pay attention to how the medicine makes you feel. Next, do a home safety check and remove some of the potential fall hazards through-

out your home. Finally, one of the most important ways to prevent falls is to stay active. If you do not already have a regular exercise routine, ask your doctor about beginning one. Take an exercise class at a local recreational or senior center. Many senior centers now offer Tai Chi classes because this is an activity known to improve balance and reduce falls. Check out a few fitness or dance videos from the local library and see what type of activities you enjoy. The key is to get started and keep moving!

Many older adults have a fear of falling, particularly after a fall or illness, and often they tend to limit their physical activities. Limited activity can increase a person's risk of falling. So it is important to stay active throughout your life, but especially after a fall. Ask your doctor if you have physical limitations and continue to stay active within those limitations.

A Matter of Balance is a nationally recognized fall prevention program that is offered for free in all three Delaware counties through the Delaware Retired Senior Volunteer Program (RSVP). This award-winning 8-class series provides practical advice, exercises and tips to address the fear of falling. To learn more about this program or to register for a class in your county, contact:

- Susan Fox 302-255-9690 (New Castle)
- Rich Phillips 302-834-9245 (Kent)
- April Willey 302-856-5815 (Sussex)

W	I	E	L	D	B	I	D	E	I	N	F	O
A	N	G	E	R	R	O	U	T	M	A	I	N
S	C	O	N	E	I	T	C	H	P	I	L	L
P	A	S	S	I	O	N	A	T	E	A	R	M
			D	U	G				R	E	L	A
C	A	R	P	E	T		S	W	E	E	P	
E	M	A	I	L		S	P	E	A	K	A	B
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S	A	T	E	L	L	I	T	E		S	L	A
			O	X	I	D	E		N	E	E	D
M	A	N	I	C		O	I	L				
M	E	S	H		K	E	T	T	L	E	D	R
A	L	T	O		E	T	A	T		C	E	A
P	E	E	L		S	U	R	E		T	E	N
S	E	R	E		T	I	E	R		S	P	I

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



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website Serving New Castle, Kent and Sussex Counties



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Delaware:

Rehoboth Beach
Grove Park
Saturday, Oct. 4

Wilmington
Tubman-Garrett Park
Saturday, Oct. 18



ASPARAGUS AND SHRIMP WITH ANGEL HAIR

INGREDIENTS

- 3 ounces uncooked angel hair pasta
- 8 uncooked jumbo shrimp, peeled and deveined
- 1/4 teaspoon salt
- 1/8 teaspoon crushed red pepper flakes
- 2 tablespoons olive oil, divided
- 8 fresh asparagus spears, trimmed and cut into 2-inch pieces
- 1/2 cup sliced fresh mushrooms
- 1/4 cup chopped seeded peeled tomato
- 4 garlic cloves, minced
- 2 teaspoons chopped green onion
- 1/2 cup white wine or chicken broth
- 1 1/2 teaspoons each minced fresh basil, oregano, parsley and thyme
- 1/4 cup grated Parmesan cheese



DIRECTIONS

1. Cook pasta according to package directions. Meanwhile, sprinkle shrimp with salt and pepper flakes. Heat 1 tablespoon oil in a large skillet or wok; stir-fry shrimp for 2-3 minutes or until pink. Remove with a slotted spoon and keep warm.
2. In the same skillet, stir-fry the asparagus, mushrooms, tomato, garlic and onion in remaining oil for 5 minutes or until vegetables are crisp-tender. Add wine or broth, basil, oregano, parsley and thyme.
3. Return shrimp to the pan. Drain pasta; add to shrimp mixture and toss gently. Cook and stir for 1-2 minutes or until heated through. Sprinkle with Parmesan cheese. Yield: 2 servings.

WORDS OF WISDOM

“The best babysitters, of course, are the baby’s grandparents. You feel completely comfortable entrusting your baby to them for long periods, which is why most grandparents flee to Florida.”

—Dave Barry

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.

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

Answers on page 12

(courtesy of KrazyDad.com)

GET UP & GO

The **Mid-County Senior Center**, located at First Regiment Road, Sherwood Park II in Wilmington, 19808 is hosting a **Human Service Fair/Flu Shot** event on Friday, Sept. 5 from 9 a.m. to noon. Join us for an informative event, health screenings, exercise class and flu shots provided by Walgreens. For more information call 302-995-6728, email sencen@comcast.net or visit us on the web at www.midcountyseniorcenter.org.

Want to venture a little further from home? **Sellers Senior Center**, 500 Duncan Rd, Bellefonte, 19809 is setting up some incredibly fun trips! Call 302-762-2050 for more information.

Branson, MO America's Live Entertainment Capital! Sept. 30 – Oct. 8, 2014. \$1140 double occupancy.

Caesars Casino- Atlantic City: Monday, Oct. 27 from 8:00 a.m. - 6:00 p.m. Cost: \$12 (\$10 to be refunded when you board the bus.) Includes \$5 in slot play. One lucky rider will win \$100 slot play!

Trains, Wineries & Treasures of Northern California: Apr. 27 – May 5, 2015. \$3,089 double occupancy.



Crossword

By Dave Fisher

Answers on page 12

1	2	3	4	5		6	7	8	9		10	11	12	13
14						15					18			
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	43	54
56						57					58			
59						60					61			
62						63					64			

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ACROSS

1. Brandish
6. Remain
10. Data
14. Wrath
15. Defeat decisively
16. Principal
17. British biscuit
18. Skin irritation
19. Tablet
20. Fanatical
22. Ground forces
23. Excavated
24. Pass-the-baton race
26. Rug
30. Broom
32. Electronic letters
33. Expressible
37. Make melodious sounds
38. Play the bagpipes
39. Nib
40. Artificial moon
42. A person who is owned by someone
43. Any compound of oxygen
44. Required
45. Frenzied
47. Petroleum
48. Netting
49. Tympani
56. Countertenor
57. French for “State”
58. Stop
59. Rind
60. Certain
61. Basic belief
62. Arid
63. Layer
64. Steeple

DOWN

1. Stinging insect
2. Ancient Peruvian
3. Prima donna problems
4. Focusing glass
5. A four-sided spinning top
6. Fetch
7. Greek letter
8. An enclosed conduit
9. Gossamer
10. Intangible
11. Nigerian monetary unit
12. Diaphanous
13. Unique
21. Not in
25. Startled cry
26. To tax or access
27. Dogfish
28. Deliver a tirade
29. Cubbyhole
30. Malice
31. Used to be
33. Slip
34. Tiny sphere
35. Wash
36. Barely managed
38. Most cunning
41. 61 in Roman numerals
42. Chooses
44. Zero
45. Donnybrook
46. Daisylike bloom
47. Aquatic mammal
48. Geographic illustrations
50. Decorative case
51. Container weight
52. Bottomless
53. Hindu princess
54. End ____
55. Distribute

THE FUNNY BONE

A sweet little boy surprised his grandmother one morning and brought her a cup of coffee. He made it himself and was so proud. He anxiously waited to hear the verdict on the quality of the coffee. The grandmother had never in her life had such a bad cup of coffee, and as she forced down the last sip she noticed three of those little green army guys in the bottom of the cup. She asked, “Honey, why would three little green army guys be in the bottom of my cup?” Her grandson replied, “You know grandma, it’s like on TV, ‘The best part of waking up is soldiers in your cup.’”

A Minnesota couple decided to vacation to Florida during the winter. They planned to stay at the very same hotel where they spent their honeymoon 20 years earlier. Because of hectic schedules, it was difficult to coordinate their travel schedules. So, the husband left Minnesota and flew to Florida on Thursday. His wife would fly down the following day.

The husband checked into the hotel. There was a computer in his room, so he decided to send an e-mail to his wife. However, he accidentally left out one letter in her e-mail address, and without realizing his error, he sent the e-mail.

Meanwhile.....somewhere in Houston, a widow had just returned home from her husband’s funeral. He was a minister of many years who was called home to glory following a sudden heart attack. The widow decided to check her e-mail, expecting messages from relatives and friends. After reading the first message, she fainted.

The widow’s son rushed into the room, found his mother on the floor, and saw the computer screen which read:

To: My Loving Wife
Subject: I’ve Arrived
Date: 16 May 2003

I know you’re surprised to hear from me. They have computers here now and you are allowed to send e-mails to your loved ones. I’ve just arrived and have been checked in. I see that everything has been prepared for your arrival tomorrow. Looking forward to seeing you then! Hope your journey is not as uneventful as mine was.

P.S. Sure is hot down here!

Saint Francis LIFE is the newest healthcare choice for seniors living in New Castle County.

Staying independent and being able to continue living at home are important objectives for seniors; however, ensuring their safety and proper care are serious concerns.

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