



Vital!

VITAL INFORMATION FOR A VITAL LIFE®

Celebrate LIFE!
at Saint Francis LIFE



Your Health
Sleep Well Tonite!
The No-Meds Solution
Page 3

Your Wealth
Reverse Mortgages:
Is One Right For You?
Page 6

Caregiving
5 Tips for a Successful
Home Care Process
Page 13

MARCH 2016



EDITOR IN CHIEF

Karyn Cortez
karync@vitalmagonline.com

CREATIVE
ART DIRECTOR

Heidi Atwell

COVER STORY
PHOTOGRAPHY

Maria Miller
Saint Francis LIFE

Vital! Magazine is published monthly by Vital Media LLC. Articles are intended for general information purposes only and should not replace your personal advisor's advice. Any reproduction in part or in whole of any part of this publication is prohibited without express written consent of the publisher.

Vital! Magazine
4556 Simon Road
Wilmington, DE 19803
302-764-6642
www.vitalmagonline.com

Unsolicited material in the form of article contributions and community notifications are welcomed and are considered intended for publication. Upon receipt such material becomes the property of Vital Media LLC and is subject to editing. Material will be returned if accompanied by a self-addressed, stamped envelope. Vital Media LLC will not knowingly accept any advertising in violation of U.S. equal opportunity law.



I love the sentiment on this month's cover: **Celebrate Life!** What better words are there to live by?

Some of you may know, but others might not, that my daughter passed away right before she turned two. On March 20, the first day of Spring, Alexandra would have turned 14. I don't think there is anything that can change your outlook on living more than the sudden loss of a loved one, especially a child. It puts into stark relief how fleeting our time is, what is truly important in life (hint: it's not money, and it's not "winning at all costs"), and reminds us to be grateful for blessings large and small. The trick is to not get bogged down by "life" and forget those insights.

That's why I'm so enamored with inspiring people and inspirational quotes. They help me focus on keeping a positive outlook and keeping things in perspective. It's why we focus on Successful Aging in Vital!, on reminding you to never stop expanding and exploring, on caring for others, on helping you be your very best ("Your Best" as defined only by you, not by anyone else), on sharing the many ways that you can Celebrate Life!

Celebrate like Anna Tur, on our cover. One hundred years! Can you imagine the stories she has to tell? When was the last time you needed your passport? It's just a short article on page 10, but let it serve as a reminder to get out and explore this great world we live in! Do you help with the care of a loved one? That's one of the hardest jobs imaginable. We make it just a little easier for you with tips on pages 12 and 13, and a reminder on page 15 that everything you do in life is a choice. We hope you choose to celebrate!

Happy March!
Karyn

ON THE COVER: Miss Anna Tur recently celebrated her 100th birthday with a party at Saint Francis LIFE. With Anna, clockwise from bottom left, are Donna Frick, grandniece; Pat Hornblower, niece; Anna; Nancy and Stephen Tur, daughter-in-law and son. Miss Tur, who was surrounded by her family members, lives at home with the support of the Saint Francis LIFE program, Delaware's only Program of All-inclusive Care for the Elderly, located on the Wilmington Riverfront. Also joining her in the celebration were Rita Landgraf, Secretary of the Delaware Department of Health and Social Services, who provided her with a commemorative plaque; Brian Dietz, Saint Francis Healthcare CEO; and Wilmington City Councilman Bob Williams who honored Miss Tur with a Wilmington City Proclamation at the event.



Want Home Delivery? Visit vitalmagonline.com/subscribe or call 302-764-6642



Interested in Advertising?

We'd LOVE to Hear From You!
Call 302-764-6642

Turn back your clocks Sunday, March 13. National Sleep Awareness Week is the preceding week.

Exercise: A Medication-Free Way to Promote Better Sleep

By Kate Maliha, MA (HKin)

About half of adults aged 65 and older report having some sort of sleep problem, and according to 60 *Second Sleep Ease* authors Drs. Shawn Currie and Keith Wilson, reasons include chronic pain, age-related changes to the sleep/wake cycle, and bad sleep habits such as watching TV before bed. The most common sleep disorder is chronic insomnia, characterized by trouble falling asleep, waking too early in the morning, or waking in the night.

Stress or anxiety and disruptions to the body's internal clock are at the root of chronic insomnia, and so certain forms of exercise can provide a natural way to getting a good night's rest. Studies show that exercising regularly can help improve sleep patterns, although changes may take four weeks or longer. In fact, adults with insomnia fell asleep more quickly, slept longer, and had better sleep quality than before they began exercising. Some types of exercise can encourage a proper sleep/wake schedule, as well as help with stress control and mindfulness. Not all exercise positively impacts sleep, though, so it's important to understand the type and timing of exercise if you're using it to improve sleep patterns.

Timing: Because exercise acts as a natural stimulant (ideal in the morning), early exercise can encourage a proper sleep/wake cycle. Particularly if you're tired from not sleeping well at night, a bit of walking or other light

exercise can help your body adjust its rhythm. Light afternoon activity such as stretching and deep breathing may help by triggering an increase in body temperature; the post-exercise drop in temperature may induce evening sleep. Very intense exercise can be overly stimulating though, so if you exercise strenuously later in the day you may have more trouble falling asleep at night.

Environment: Many of us don't get enough sunlight, creating light deficiency in our bodies, which can affect our biological clock. In addition, we're often exposed to too much artificial light in the evenings via computers and TV screens, interrupting the natural sleep/wake rhythm. Outdoor light is much more intense than indoor light, and thus exercising outdoors first thing in the morning can provide a powerful stimulus to the brain to be awake and alert at the right time of day. According to Dr. Greg Wells, Professor of Kinesiology, University of Toronto, walking in nature improves energy and decreases feelings of tension and tiredness much more than indoor activity of the same intensity. He notes that being exposed to plants decreases levels of the stress hormone cortisol, decreases resting heart rate, and also decreases blood pressure.

Type: Stress and anxiety are strongly linked to sleep problems. Mindful exercises can be the most beneficial for proper sleep since they help with stress control and anxiety reduction. In addition, gentle, mindful types of

exercise can help with pain management, providing help for those who wake in the night because of pain. Specific gentle and mindful activities include gentle yoga, Pilates, tai chi, and some forms of water exercise, as well as walking.

Since insomnia is commonly linked

with elevated arousal, anxiety, and depression, exercise can have strongly positive effects in reducing these symptoms. In addition, exercise may help adjust and influence circadian rhythms (body clock), contributing to your overall healthy sleep plan.

References available upon request.

WELLNESS & HEALTH FAIR

April 14

10 a.m.-12 p.m.

Garfield Park Comm. Rec. Center

26 Karlyn Drive, New Castle (302) 571-4004

Presented by New Castle County Community Recreation Centers, 55+ Lifestyle Program, and Absalom Jones Senior Center

NCCDE.ORG/SENIORS

County Executive Thomas P. Gordon
Department of Community Services
Division of Community Resources

the **YMCA**

HEALTHY STARTS HERE

JOIN TODAY! www.ymcade.org

Financial assistance is available.

A FEAST FOR YOUR TASTE BUDS

GLOBAL FLAVORS

AROUND THE WORLD WITH FIVE STAR

FRIDAY, MARCH 25TH • 9:00AM-1:00PM
SELLERS SENIOR CENTER • 500 Duncan Road • Wilmington, DE



Savor a one-of-a-kind experience as chefs from Five Star Senior Living take us on a trip around the world.

EXPERIENCE:



Italian favorites
by Shipley Manor



Traditional Asian fare
with Forwood Manor



Argentina's specialties
with Millcroft



A trip to Ireland with
Foulk Manor South



Ghana's favorite flavors
with Somerford



Cuisine Française with
Foulk Manor North

RSVP TO LINDA MURPHY AT 302-762-2050



INDEPENDENT LIVING • ASSISTED LIVING
MEMORY CARE • INTERMEDIATE NURSING CARE
SKILLED NURSING • REHABILITATION

www.FiveStarSeniorLiving.com

©2016 Five Star Senior Living



TO YOUR HEALTH

Healthy Diet Makeover: 8 Easy Switches to Up Your Nutrition Game

You don't have to sacrifice taste when switching to a healthier diet. In fact, there are a number of nutritious foods which can replace your naughtier preferences—without forgoing flavor. From ice cream to pasta, why not try these healthier alternatives, sure to please your palate *and* your waistline.

Quinoa instead of white rice or pasta

This amazing ancient grain is not only the perfect platform for soaking up sauces, just like pasta and rice, but it's also a complete protein, which means it delivers all nine essential amino acids.

Fruit sorbet instead of ice cream

Conventional ice cream is loaded with added sugars, emulsifiers and preservatives (not to mention pasteurized milk). Instead, blend frozen fruits like strawberries, bananas, blueberries, pineapple and mango in a high speed blender with a little water and

voilà! You've got a yummy fruit sorbet clocking in with just a fraction of the calories and fat, yet plenty of vitamins and minerals. If you like, go ahead and mix in some Greek yogurt to make it extra thick and creamy.

Nut or seed milks instead of cow milk

Conventional milk is loaded with pesticides, hormones, and by-products of genetically modified foods. Almonds, brazil nuts, cashews, macadamias, walnuts, hemp seeds and flaxseeds make wonderful milk substitutes, with healthy omega-3s and vitamins you'll actually absorb. You can even make your own if you don't want store-bought.

Shaved zucchini instead of pasta

Another magical swap, shaved zucchini (simply shave zucchini into strands with a vegetable peeler) can carry sauces from the plate to your palate -

and add a serving of veggies to your dish to boot. Bonus: You don't even have to cook it!

Coconut water instead of Gatorade

Unless you're a serious athlete, you don't need the amounts of potassium and electrolytes—or calories—found in Gatorade anyway; filtered water will more than do the trick. To get the same boost as a sports drink, try coconut water. It's sweet, replenishes electrolytes, and provides about as much potassium as you'd find in a banana, without unnecessary additives.

Spinach and tomato sauce instead of spaghetti with sauce

Let's be honest. Pasta's main purpose is to be a vehicle for sauce. So why not switch to a healthier vehicle? Lightly cooked spinach can be a perfect partner for tomato sauces, while serving up vitamins, minerals, and phytonu-

trients.

Kale chips instead of potato chips

You know it—potato chips aren't healthy. Kale chips, though, offer up the same satisfying crunch plus great flavor. They're best when you make them yourself. Just de-stem kale leaves, spray them with a tiny bit of coconut oil, sprinkle them with sea salt, and bake for 30 minutes at 200°F. Go ahead and eat an entire bunch - it'll meet your daily greens requirement at a lowly 200 calories!

Cauliflower instead of potatoes

There's a reason roasted cauliflower is everyone's new darling. Blasting cauliflower florets in a hot oven concentrates their natural sweetness, turning them into something akin to vegetable candy. Bonus? Pound for pound, potatoes have nearly four times the calories as cauliflower and a fraction of the nutritional value.

Sometimes
we get the
best advice
from the
people we
least expect...



If your grandchildren say give DART a try, it can be as simple as visiting our website DartFirstState.com. Our website offers you the independence to find bus schedules anytime and plan a trip. Or, you may call 1-800-652-DART (3278).

Ride DART to go to the grocery store or medical appointments, visit family, or take a trip to the beach with friends, and more!

After having a relaxing and safe trip, you'll discover that DART has friendly bus operators, accessible buses and convenient services throughout Delaware. And, you may qualify for a reduced fare!

DartFirstState.com
1-800-652-DART (3278)



Expedite Your RECOVERY™

NATIONWIDE HEALTHCARE SERVICES
Offers State-of-the-Art Subacute and Long-Term Care!

- Short-Term Rehabilitation
- Physical, Occupational & Speech Therapies
- State-Of-The-Art Wound Care/Diapulse Treatment
- Hospice/Respite Care
- Five-Star Amenities
- Dementia Care
- Medicare & Medicaid Certified

Six Conveniently Located Communities:

318 South Orange Street, Media, PA 19063
610-566-1400 • SterlingHCR.com

2630 Woodland Road, Abington, PA 19001
215-884-6776 • BrooksideHealthcare.com

4712 Chester Avenue, Philadelphia, PA 19143
215-727-4450 • RenaissanceHCR.com

200 Pennsylvania Avenue, Shenandoah, PA 17976
570-462-1921 • RidgeviewHealthcare.com

6525 Lancaster Pike, Hockessin, DE 19707
302-998-0181 • RegalHeightsHealthcare.com

801 North Broom Street, Wilmington, DE 19806
302-654-8400 • RegencyHCR.com



Is a Reverse Mortgage a Good Idea for Me?

It's usually a good idea to discuss important financial decisions with friends, family, or someone you trust. Here are some questions to consider before applying for a reverse mortgage:

1 Is there another, cheaper way for you to achieve your financial goal?

Before tapping into your home equity, see if you can find a way to lower your expenses. See if you qualify for a state or local program to lower your bills or consider downsizing to a more affordable home.

2 Do you need to tap into your home equity now or should you save it for an emergency?

Home equity is often the last resource to turn to in a financial emergency. It's usually best to preserve your equity if you have other resources available. However, if you think you may need to access your equity, speak with a housing counselor and a trusted financial advisor now, rather than later. A financial plan will help you avoid last minute financial decisions in an emergency.

3 Are you on a fixed income with no other assets?

If you don't have much income, a reverse mortgage might not be the best option for you. If you take out a reverse mortgage loan and then have trouble paying your property taxes and homeowner's insurance, you could face foreclosure. Consider downsizing. If you use money from the sale of your current home to buy a more affordable one, you could be more financially secure in the long run.

4 Do you have children or other heirs to whom you plan to leave your home?

A reverse mortgage may jeopardize your ability to leave your home to your heirs.

5 How long do you and your family plan to live in the home?

In most cases, a reverse mortgage makes more sense if you plan to live in your current home for a long time.

Reverse mortgages can be an expensive way to borrow money if you don't plan to stay in your home for many years. Here's why: Most reverse mortgages require you to pay insurance premiums in case your loan balance grows to be more than your home is worth. With insurance, you won't have to pay the difference. But if you only stay in your home for a short period of time, chances are you're paying for insurance you don't need since the loan balance is less likely to grow to more than your home value.

Reverse mortgages can also have high upfront costs. If you sell your house within a few years, you won't have gotten as much benefit from those costs than if you stayed in your home for a longer time.

6 How much will it cost you in fees to obtain a reverse mortgage?

Fees vary depending on the type of reverse mortgage that you choose, and in some cases can be high. Shop around for the best deal.

7 How will you pay for property taxes and homeowner's insurance?

You'll need a plan for how you will pay for property taxes and homeowner's insurance. If you fall behind on either one, the lender could foreclose on your reverse mortgage and you could be forced to move.

8 Does your spouse or partner want to keep living in the house if you die?

Discuss this question carefully with your partner. If you take out a reverse mortgage without your partner as a co-borrower, then your partner will have to move out or repay the loan if you die. If your partner is a co-borrower, both you and your partner will be able to keep living in the house after one of you dies.

To talk to a housing counselor who's been approved by the Department of Housing and Urban Development (HUD) visit HUD's counselor search page or call HUD's housing counselor or referral line 800-569-4287. HUD-approved counselors may charge a fee, typically \$125 or less.

Be careful about taking out a reverse mortgage as part of an investment strategy. There is no such thing as a risk-free or guaranteed investment and you could risk losing your home.

For more, visit www.consumerfinance.gov.

Social Security Q&A

Question:

How far in advance should I apply for Social Security retirement benefits?

Answer:

You should apply three months before you want your benefits to start. Even if you aren't ready to retire, you should still sign up for Medicare three months before your 65th birthday. When you're ready to apply for retirement benefits, use our online retirement application for the quickest, easiest, and most convenient way to apply. Find it at www.socialsecurity.gov/retire.



"I have loved it here for the past 3 years."

- Ted

As a people-person, Ted found his fit at Shipley Manor.

"My home was just a house without my wife. With so many friendly smiles, I knew I'd be happy here."

SHIPLEY MANOR



2723 Shipley Road • Wilmington, DE 19810
302-479-0111

www.ShipleyManorSeniorLiving.com

©2016 Five Star Quality Care, Inc.

INDEPENDENT LIVING • ASSISTED LIVING
SKILLED NURSING • REHABILITATION



Filing Taxes Just Got (A Little Bit) Easier

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



Now that it is March, your annual tax filing deadline is fast approaching. If you receive Social Security benefits, one of the documents you need to file your federal income tax return is your Social Security Benefit Statement (Form SSA-1099/1042S).

Your Social Security benefits may be taxable. This includes monthly retirement, survivor, and disability benefits. About one-third of people receiving Social Security benefits must pay taxes on some of these benefits, depending on the amount of their taxable income. Usually this happens when you have other substantial income, such as wages, self-employment, interest, dividends, or other taxable income that must be reported on your tax return in addition to your Social Security benefits. You will never have to pay taxes on more than 85 percent of your Social Security benefits, based on Internal Revenue Service (IRS) rules.

To find out if you must pay taxes on your benefits, you will need your Social Security Benefit Statement (Form SSA-1099/1042S). You should automatically receive it in the mail each January. It shows the total

amount of benefits you received from Social Security in the previous year so you know how much Social Security income to report to the IRS on your tax return. The benefit statement is not available for people who receive Supplemental Security Income (SSI), as SSI payments are not taxable.

Social Security makes it easy to obtain a replacement benefit statement if you did not receive one or misplaced it. You can get an instant replacement easily by using your secure online *my Social Security* account.

If you don't already have an account, you can create one in minutes. Follow the link below to the *my Social Security* page, and select "Sign In or Create an Account." Once you are logged in, select the "Replacement Documents" tab to obtain your 1099 or 1042S benefit statement. You can also use your personal *my Social Se-*

curity account to keep track of your earnings each year, manage your benefits, access a printable benefit verification letter, and more.

You can also obtain a replacement benefit statement by calling us at 1-800-772-1213 (TTY 1-800-325-0778), Monday through Friday from 7 a.m. to 7 p.m., or by contacting your local Social Security Office. If you live outside of the United States, please contact your nearest U.S. Embassy or Consulate. Remember, by going online you can print your replacement benefit statement immediately and rather than having to wait for it to arrive in the mail.

With a *my Social Security* account, gathering your Social Security information for tax season has never been easier. Open your own personal *my Social Security* account today at www.socialsecurity.gov/myaccount.

INDEPENDENT & ASSISTED LIVING

A Place To Call Home

302-475-9400

Village of Ardentown
2210 Swiss Lane
Wilmington, DE 19810

www.ivygableseniorliving.com

Dare to Compare!



living independently for elders

Saint Francis LIFE... Improving the Lives of New Castle County Seniors

When Saint Francis LIFE opened on the Wilmington Riverfront nearly three years ago, it promised to change lives. Although more than 118 PACE (Program of All-Inclusive Care for the Elderly, www.npaonline.org) programs exist throughout the United States, Saint Francis LIFE is the only PACE program in Delaware. PACE is designed to help seniors live safely in their home, with 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 LIFE Center on the Riverfront to see how LIFE is living up to its promise of "helping our seniors live a better life."

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 remain living in their own home and LIFE provides complete medical, spiritual, social and recreational services in one central location at the LIFE Center, as well as in their homes. Our focus is on achieving a maximum level of physical, social and cognitive function in seniors who have health problems that limit their daily activities.

At the LIFE Center, our primary care team, consisting of a doctor, nurse practitioners, 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 for primary care with treatment rooms and a lab, as well as rehabilitation center. Specialty care is provided by a network of more than 60 specialty physicians in the community. We even take care of scheduling and transporting our participants to these appointments.

We also have an Adult Day Program. Participants tell us they particularly enjoy the daily recreational activities offered because they're able to get the social interaction that seniors often miss. Nutritionally balanced meals 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. A beautiful chapel is also part of the LIFE Center, and our Chaplain offers spiritual counseling to participants who request this.

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

Saint Francis Life: The difference in our approach is immediately noticeable. All of our team members—our primary care team, social workers, physical and occupational therapists, Day Center manager, recreational coordinator, dietician and chaplain—meet with prospective participants to understand their needs, assess their goals, and determine how LIFE can best help each person to achieve these goals and remain living independently in their own homes. The team develops an

individualized care plan for each person with the input of the participant and their caregiver or family member. 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 require more intensive services, such as physical therapy, occupational therapy and assistance in the home, to meet their goals. It all depends on the person's needs.

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

Saint Francis Life: We currently have 177 participants and are 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 his or her 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 as-

sisting our participants to overcome any challenges they encounter, whether at the LIFE Center or in their homes, 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 by the state at a 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, sex, 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	19709	19734	19804	19809
19702	19711	19736	19805	19810
19703	19713	19801	19806	19938*
19706	19720	19802	19807	19977*
19707	19730	19803	19808	

*Serving only the portion of the ZIP codes located within New Castle County.



Vital: How do seniors enroll in the LIFE program?

Saint Francis Life: We try to make the enrollment process as easy as possible. People who are interested in Saint Francis LIFE can call us at 302-660-3351 and speak with our Enrollment Specialist, who will meet with an applicant and, if they choose, a family member or caregiver, at their home to explain the program. Next, we'll schedule an in-home assessment with a nurse, and a visit to the LIFE Center to meet with our team to receive an evaluation and develop a plan of care. We'll get input from the applicant to understand his or her goals and listen to any concerns. The Enrollment Specialist will then review the plan of care and all enrollment paperwork with the applicant and his or her family member(s) or caregiver(s). Enrollment is voluntary and can be cancelled at any time by notifying the LIFE Enrollment Specialist.

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. Currently, there are 118 PACE programs in 32 states. Find one near you! See more at www.npaonline.org.

The Social Network for Seniors



DIANE ROBERTS has always been a firm believer in the value of a powerful mind. "If you have a good, strong mind, you can put a lot of other things into action," she says with her trademark smile. As a participant at Saint Francis LIFE on the Wilmington Riverfront since 2013, she credits a lot of the positive changes she's recently made to the program.

"When I first came to the LIFE Center, I jumped right in. I had an open mind and an open mouth," says Ms. Roberts. "I love to tell stories and listen to what other participants have to say. And there's no shortage of stories here at LIFE."

As the mother of seven children, she found herself in a situation many seniors face as they age. Her children had grown, moved out and started their own families. Her once full house was now quiet and sometimes lonely. Her options for socializing had decreased and her health had also begun to decline. She was diagnosed with diabetes and needed more frequent doctors' visits but this was not easy because Ms. Roberts doesn't drive. She relied on the bus for transportation but she had to cross a highway to get to the bus stop. It was an unsafe and lonesome situation.

After viewing a presentation about the Saint Francis LIFE Center at her senior citizen residence, Ms. Roberts was intrigued by the amount of services she could receive, as well as the number of activities offered at the center. The LIFE team worked closely with Ms. Roberts to enroll her in the program, assess her medical and social needs, and teach her how to control her diabetes. The LIFE Center was there to provide the help that Ms. Roberts needed, which included arranging all medical

check-ups and treatments, providing all of her prescriptions, and organizing transportation to medical appointments and the facility. "The LIFE Center has made my life so much better. I feel like they take care of all my needs," says Ms. Roberts.

Social activity and interaction are important parts of the experience at the LIFE Center. Because seniors may be more susceptible to isolation and loneliness than younger counterparts, maintaining and establishing new social interactions is critical. Research shows that an active social lifestyle plays an important part in enabling seniors to maintain a sharp mind and stay happy and healthy. Plus, having consistent interaction with people can reduce depression and memory loss. The many activities at LIFE, such as field trips, games, lessons and large-scale events, help keep our participants' imaginations active.

"What I like most is the range of activities that take place here. There's always something happening to keep me thinking, talking and trying new things. We have sewing classes, wreath making and even computer classes. But sometimes other participants and I just make things happen. There's no shortage of things to do at the LIFE Center. We're busy all the time!" notes Ms. Roberts.

The LIFE Center also provides meals in a communal, bright dining area. Some seniors living on their own may not get the proper nutrition they need and healthy eating habits may be difficult to maintain. At LIFE, our participants enjoy nourishing meals at the Center while enjoying the social aspects that come with sharing meals with friends.

"When my children became adults, I realized it was my time," says an enthusiastic Ms. Roberts. "And the LIFE Center has been incredible. I've always been an avid history buff and have enjoyed going to new places. I get to experience that here by talking to others and joining in on the activities. I learn about other people's lives and experiences. I hear their stories and enjoy learning more. I came here with an open mind. And I truly believe that I now have a stronger body and mind thanks to the LIFE Center."

15% Labor Discount for Military Members

The Accessibility Experts

HOME MODIFICATION AND EMERGENCY REPAIR SERVICES



**24/7
Emergency
Services**

- 24-hour Emergency Wheelchair & Scooter Repair
- Accessibility Shower Installation & Tub Cuts
- Kitchen & Bath Accessibility Renovations
- Grab Bars and Handrail Installation
- Ceiling and Vertical Platform Lifts
- Threshold Ramps & Installation
- Wood & Metal Modular Ramps, Portable Ramps
- Stair & Vertical Incline Lifts
- Emergency Alternative Power Solutions
- Wheelchair and Scooter Sales

**Call Toll Free
1-844-MODIFY NOW
(1-844-663-4396)**

www.1stStateAccessibility.com



TO YOUR WEALTH

“When does my passport expire?”

This is a question we ask ourselves before any big trip. If you haven't checked your passport's expiration date in a while and are planning a trip overseas, you could be in for an unpleasant surprise. Passports expiring in 2016 must be renewed as soon as possible.

Some countries are also now requiring that you have a passport that has been valid for at least 6 months. As spring and summer travel plans come up, passport agencies become even busier.

So don't put it off and renew your passport today! For more information on overseas travel, visit USA.gov.



2016 MyFreeTaxes Launches

Stand By Me® announced the launch of 2016 MyFreeTaxes, a user-friendly, web-based tax software that is available **free of charge** to taxpayers with a household income at or below \$62,000 (some fees may apply if your income exceeds that amount).

This is the only **FREE** self-service software that allows taxpayers to file both state and federal taxes, even when multiple states are involved (for instance, when you live in one state and work in another).

In addition to being able to access this important service from the comfort of home, taxpayers also have access to a toll-free hotline to answer any questions they might have about taxes or the software.

This top-quality self-service tax program is an H&R Block product that is being offered across the country as MyFreeTaxes. The program is funded by the Walmart Foundation,

which in turn funds several major national nonprofits, including United Way Worldwide, Goodwill International and the National Disability Institute. Through a grant to United Way of Delaware, Stand By Me® is able to offer this **COMPLETELY FREE OF CHARGE**.

You can access this service by visiting
www.myfreetaxesde.com,
www.unitedway.org/myfreetaxes or by calling 2-1-1.

Stand By Me® is a statewide financial empowerment program designed to help Delawareans take charge of their finances by providing them with personal financial coaching and access to a financial tool kit to help them manage their money. Since it started in 2011, Stand By Me® has served almost 20,000 people with coaching, free tax preparation, financial services, help with financial aid, and workshops on money management. This program is a joint project of the State of Delaware and United Way.

A new neighborhood for early stage Alzheimer's

**THE TERRACE AT
FOULK MANOR SOUTH**



NOW OPEN

Let us offer support at the beginning of your family's journey. Visit and see how our *new Memory Care neighborhood* is building upon tradition.

- Montessori-based care for more joyful days
- Five Star Dining Experience for healthy nutrition
- Brand new apartments with private bath

**Call us today at 302-655-6249
for a tour, lunch and thank you gift.**

**FOULK MANOR
SOUTH**

**FIVE STAR
SENIOR LIVING**

407 Foulk Road • Wilmington, DE 19803
302-655-6249

www.FoulkManorSouth.com

©2015 Five Star Quality Care, Inc.



Experience Makes a Difference



When it comes to entrusting your loved one's dementia care to a long-term care community, who can you trust?

Our warm and caring staff members have extensive longevity at Arden Courts; those pictured above have a combined total of a century of serving individuals with Alzheimer's and related dementias.

Don't just take our word for it. Come see for yourself the difference experience makes.

Call (302) 761-4805 or e-mail Wilmington@arden-courts.com to arrange for your personal tour and to receive a free dementia education kit.

700 ½ Foulk Road
Wilmington, DE 19803
(302) 761-4805

www.arden-courts.com



Arden Courts
Memory Care Community

Lodge Lane
ASSISTED LIVING & MEMORY CARE

Visit us online at www.LodgeLane.org.

302-314-6678
1221 Lodge Lane | Wilmington, DE 19809



LIFE LIVED WITH ELEGANCE.

March...Out Like a Lion? The Ins and Outs of Hypothermia

The calendar might be telling us that spring is right around the corner, but the Old Farmers' Almanac is saying we're in for snowy weather right up until the last week of March. Slippery conditions aren't the only thing to look out for.

If you're responsible for the care of another, be particularly vigilant for hypothermia, since the body's ability to regulate temperature and to sense cold may lessen with age. Signs of hypothermia include slowed or slurred speech, sleepiness or confusion, shivering or stiffness in the limbs, poor motor/body control and slow reactions or weak pulse.

Although most heat loss is due to heat radiated from unprotected

surfaces of the body, if you're in direct contact with something very cold, such as cold water or the cold ground, heat will also be conducted away from your body. Because water is very good at transferring heat, body heat is lost much faster in cold water than in cold air. Similarly, heat loss from your body is much faster if your clothes are wet, such as when you're caught out in the rain. Add to that the fact that wind removes body heat by carrying away the thin layer of warm air at the surface of your skin and you see why wind chill becomes another factor to consider.

Who's at Risk

Certain medical conditions. Some health disorders affect your body's ability to regulate body temperature. Examples include

underactive thyroid (hypothyroidism), poor nutrition or anorexia nervosa, stroke, severe arthritis, Parkinson's disease, trauma, spinal cord injuries, burns, disorders that affect sensation in your extremities (for example, nerve damage in the feet of people with diabetes), dehydration, and any condition that limits activity or restrains the normal flow of blood.

Medications. A number of drugs—including certain antidepressants, antipsychotics, narcotic pain medications and sedatives—can change the body's ability to regulate its temperature. Check with the doctor to find out if prescription or OTC meds might increase your loved one's risk.

People with dementia or other conditions that interfere with judgment may not dress appropriately for the weather or understand the risk of cold weather. They may wander from home or get lost easily, making them more likely to be stranded outside in cold or wet weather.

The Mayo Clinic and the National Institute on Aging recommend:

Keeping the home warm. Set the thermostat to at least 68 to 70 degrees. Even temperatures from 60 to 65 degrees can result in hypothermia in older people.

BROUGHT TO YOU BY
Your Own Home, LLC
In-Home Senior Care

Adding layers and covering exposed skin. Several layers of loose-fitting, lightweight clothing will trap warm air. Wool, silk or polypropylene inner layers hold body heat better than cotton. Silk has properties that make it most like the human skin, so try an underlayer of silk garments against the skin plus a silk scarf under a hat for further insulation. Outer clothing made of tightly woven, water-repellent material is best for wind protection.

Wearing a hat, cap, scarf or other protective covering to prevent body heat from escaping from your head, face and neck. Mittens are warmer than gloves.

Avoiding overexertion. Avoid activities that might cause you to sweat a lot. The combination of wet clothing and cold weather can cause you to lose body heat more quickly.

Staying dry. Get out of wet clothing as soon as possible. Be especially careful to keep your hands and feet dry (it's easy for snow to get into mittens and boots!).

Brought to you by Your Own Home In-Home Senior Care. With the help of the services offered by Your Own Home you can enjoy the independence and comfort of living at home, but not have to worry about all of the responsibilities. For more information on senior care, call them at 302-478-7081 or visit www.yourownhomecare.com.

An Irish Blessing...

May the Irish hills caress you.
May her lakes and rivers bless you.
May the luck of the Irish enfold you.
May the blessings of Saint Patrick behold you.

5 Tips for a Successful Home Care Process

By Robyn Mooney

When you begin the home care process for a loved one, it can be frustrating as you learn the ropes, but if you follow these tips, it will help ensure your new home care process runs smoothly.

1 Create a Transition Binder. Prior to starting home care, record your loved one's normal daily activities, food preferences, likes, dislikes, hobbies and concerns. This will make it much easier for new caregivers to enter the home and more quickly and effectively get up to speed with how to assist your loved one.

2 Provide Valuable Feedback. You are your loved one's advocate and it is up to you to give

caregivers constructive feedback (both good and bad) so that they can provide the right care for your loved one.

3 Allow a Transitional Period. It is important to remember that in the beginning stages of home care, it is an adjustment period for everyone. Realize that the caregiver needs to get to know your loved one and that your loved one needs to adjust to being cared for in this way.

4 Drop In. The best way to evaluate the home care assistance you are receiving is to drop in to see how things are going during a normal home care visit. Look for signs that your loved one is safe, that their needs are being attended to, that the care plan is being followed, and that the caregiver seems to be com-

passionate, engaged and genuinely interested in your loved one's well-being.

5 Trust Your Gut. It is up to you to ensure your loved one is being provided with the best care possible. If you feel in your gut that the caregiver your loved one has been matched with is not a good match or isn't well suited to your needs, trust yourself and request a change of personnel.

Robyn Mooney is president of CarpeVITA Home Care. For more great caregiving tips, if you have questions, or if you'd like to schedule an appointment, call her at 302-482-4305, call toll-free 888-541-VITA, or email CVDE@cvhomecare.com. CarpeVITA Home Care is located at 240 N. James St., Suite 107, Newport, DE 19804.



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



Your Own Home, LLC
In-Home Senior Care

- Caregivers screened and tested
- Offers Live-in or Hourly Care
- Licensed, bonded and insured
- Quick Placement
- Competitive Rates
- Free In-Home Assessment
- 24 Hrs a Day / 7 Days a Week
- Enjoy the Comforts of Your Home
- Long, Short or Respite Care

www.yourownhomecare.com



This agency is a member of Companion Connection Senior Care, a national membership organization of non-medical home care agencies. All members have access to recognized experts in the field of home care, as well as the most current educational resources, which enable them to provide the highest level of care to their customers.

You don't have to be alone anymore. Call us Today!
302-478-7081

FLU SHOTS ARE HERE*

No appointment necessary.

Most insurance accepted.

Stop in today and get your flu shot!

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

There are differences in Home Care. Know your options. Choose wisely.

Woman Owned and Locally Operated

Enjoy Life! Leave the Care to Us.

PERSONALIZED CARE TEAMS
Enabling You to Remain Safely in Your Home

Non-Medical Services:

- Personal Care Services
- Transportation
- Respite Care
- Meal Preparation
- Light Housekeeping
- Medication Reminder
- Alzheimer & Dementia Care
- Well & Sick Child Care

RN Oversight – All At No Additional Cost!

No minimum hours required • Servicing New Castle & Kent Counties
Services can range from one hour check-in visits to 24/7 support, 365 days a year.

Professional...Personal...Proven...Preferred

SAME COMPANY, NEW LOGO!

CALL NOW FOR YOUR FREE IN-HOME CONSULTATION
302-482-4305 | www.CarpeVITAHomeCare.com
240 N. James Street, Suite 107, Newport, DE 19804 | HHAOLicense #022A

SEARED COD WITH SPINACH-LEMON SAUCE

A citrus-laced spinach sauce zests up delicate cod in this healthy fish recipe. If you can find Meyer lemons, use their sweeter juice instead of the regular lemon and orange juices. Serve with roasted cherry tomatoes and zucchini with angel hair pasta.

Makes: 4 servings
Total Time: 25 minutes

INGREDIENTS

- 1 5-ounce package baby spinach
- 3 tablespoons water
- ½ cup lightly packed fresh parsley sprigs
- 4 teaspoons lemon juice
- 4 teaspoons orange juice
- 1 clove garlic, quartered
- ½ teaspoon salt, divided
- ½ teaspoon ground pepper, divided
- ¼ teaspoon crushed red pepper
- 1¼ pounds cod (see Tip), cut into 4 portions
- 1 tablespoon grapeseed oil or canola oil

PREPARATION

- Place spinach and water in a microwave-safe bowl. Cover with plastic wrap and poke a few holes in it. Microwave on High until wilted, about 2 minutes.
- Puree the wilted spinach (and any remaining water), parsley, lemon juice, orange juice, garlic, ¼ teaspoon each salt and pepper and crushed red pepper in a blender until smooth. Set aside.
- Sprinkle cod with the remaining ¼ teaspoon each salt and pepper.
- Heat oil in a large nonstick skillet over medium-high heat. Cook the cod, turning once, until golden brown and just cooked through, 5 to 7 minutes total. Transfer to a plate; tent with foil to keep warm.
- Pour the reserved sauce into the pan and cook, stirring occasionally, until slightly thickened, about 1 minute. Serve the fish on top of the sauce, sprinkled with almonds.

Tips & Notes

- Our favorite cod is U.S. Pacific cod from Alaskan waters; other West Coast cod and some Atlantic cod (sometimes called scrod) can also be sustainable choices. For the most up-to-date information about choosing sustainable seafood, visit seafoodwatch.org.

Nutrition Facts Serving Size: 4 oz. fish & 2 Tbsp. sauce
Per serving: 163 calories; 7 g fat (1 g sat, 2 g mono); 56 mg cholesterol; 4 g carbohydrates; 0 g added sugars; 1 g total sugars; 21 g protein; 2 g fiber; 393 mg sodium; 587 mg potassium
Nutrition Bonus: Vitamin A (80% daily value), Vitamin C (41% dv), Vitamin B12 (38% dv), Folate (23% dv), Magnesium (18% dv), Potassium (17% dv)



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

Answers on page 13

(courtesy of KrazyDad.com)

THE FUNNY BONE

Bringing you smiles in honor of St. Patrick's Day

An Irishman was flustered not being able to find a parking space in a large mall's parking lot.

"Lord," he prayed, "I can't stand this. If you open a space up for me, I swear I'll give up drinking me whiskey, and I promise to go to church every Sunday."

Suddenly, the clouds parted and the sun shone on an empty parking spot. Without hesitation, the man said, "Never mind, I found one."

Billy stops Paddy in Dublin and asks for the quickest way to Cork.

Paddy says, "Are you on foot or in the car?"

Billy says, "In the car."

Paddy says, "That's the quickest way."

A guy walks into a bar with a lizard on his shoulder. "What do you call that?" asks the bartender. "Tiny," says the guy. "Because he's my newt."

Charles Dickens walks into a bar and orders a martini. The bartender asks, "Olive or twist?"

WORDS OF WISDOM

"Don't ask what the world needs. Ask what makes you come alive and go do it. Because what the world needs is more people who have come alive."

— Howard Thurman

Crossword

By Dave Fisher

Answers on page 13

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		

©www.mirroreyes.com

ACROSS

- Breaststroke
- Heron
- Short run
- Zero
- Apprehensive
- Countertenor
- Beers
- Ornament
- Eyewear
- Cassock
- Dawn goddess
- Nuzzled
- Accessory
- Stimulate
- Corporate symbols
- Clunker
- Sea eagle
- Cut
- South American country
- Former North African ruler
- A type of small mammal
- Chip dip
- Empirical
- Cut of meat
- What we breathe
- Poster color
- Term
- Avatar
- Mining finds
- Copied
- One after eighth
- Adolescent
- Style
- Bloated
- Arid

DOWN

- Catch
- Bulwark

- Notion
- A female massager
- Not the youngest
- G G G G
- Record (abbrev.)
- God of love
- Apprentice
- Philippine tribal chief
- Assumed name
- Rock
- Sharpened
- Parental sisters
- Achy
- Breezed through
- Cut back
- Small and weak
- Lacquer ingredient
- Exploded stars
- Go-between
- Neither ____
- Sandwich shop
- Constellation bear
- Twofold
- A single-reed woodwind
- Nationalists
- Faked out an opponent
- Hissy fit
- Ribald
- Water vapor
- Musical time
- Implant
- Any animal with no feet
- Jewelry
- Dogfish
- Picnic insects
- Algonquian Indian
- Lascivious look
- Feudal worker
- N N N N

Finding Freedom in “No”

By Madisyn Taylor

Saying no when you're used to saying yes can be challenging and bring up a fear of rejection.

Many of us, from childhood on, are taught that saying yes is right and saying no is wrong. We learn that acceding to demands allows us to avoid conflict and criticism, please people, earn praise, and prove that we care for the important people in our lives. Yet the right to say no is indelibly intertwined with the ability to make choices. When we sense we are limited in our options, compelled to say yes even when doing so is not in our interests, we are effectively robbed of our ability to choose. Growing out of this tendency to say yes even when we desperately want to say no can be challenging because we suspect that others will reject us for our assertiveness. But the reward we receive upon facing this challenge is true freedom of choice.

When others ask you to take on work or do favors, consider their requests carefully. If you feel pressed to say yes, consider whether you are acquiescing out of a desire for approval or to stave off disapproval. Remind yourself often that the ability to say no is an important aspect of well-being, as it is an indication

that you understand the true value of your energy, talents, and time. As you learn to articulate your personal power by saying no, you may feel compelled to explore the myriad consequences of the word by responding negatively to many or most of the requests put to you. The word “no” may even become your default response for some time. When you see that life moves forward without interruption, however, you will grow more comfortable saying no and will resume making decisions from a point of balance.

There is nothing inherently wrong with acceding to the requests others make of you, provided these requests do not infringe upon your health or your happiness. Keep in mind that it is only when you feel you have the legitimate right to say no that you can say yes with utmost certainty, sincerity, and enthusiasm. While saying yes almost always has a cost, you can feel good about offering your agreement when your reasons for doing so are rooted in your individual values and your appreciation for the appeal before you.

DID YOU KNOW?



First Day of Spring

If you stand at the equator on the first day of spring, you will see the sun pass directly over head. This is only true two times a year; the first day of spring and the first day of autumn.

Spring fever is real, commonly occurring when a sudden warm spell follows a long cold period. When the temperature rises, there's a dilation or expansion of the blood vessels so that blood can be carried to the body surface where heat can be lost quickly. Some people experience an energetic feeling to this reaction.

Saint Francis LIFE offers all-inclusive care 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.

LIFE, a Program of All-Inclusive Care for the Elderly (PACE), helps seniors live safely at home with assistance from a team of compassionate healthcare experts.

By providing complete medical, health and social services in a centralized location, as well as in participants' homes, LIFE enables seniors to live independently.

Celebrate vitality. Celebrate independence. Celebrate life.

SaintFrancisHealthcare.org
302.660.3351
1.800.676.3777 (TTY)



living independently for elders
Saint Francis Healthcare