



VITAL INFORMATION FOR A VITAL LIFE®

Saint Francis LIFE *Reinventing Independence*



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MARCH 2015

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Finally! Spring is here! The perfect time for a fresh start. If you're like us, you're just itching to get back to your favorite outdoor warm weather activities. Golf, gardening, biking, hiking....if you haven't been exercising through the winter months, now is the time to start stretching and strengthening those neglected muscles. To get you

going, look inside for information to get you heart-healthy (make sure you're getting the right kind of Omega-3s), to help you go farther and faster with stronger lungs, and simple ways to improve your balance and agility. And don't forget—this is the last month you can get in on the FREE Diabetes Prevention Program (and free membership!) at the YMCA.

If you're more interested in improving the balance in your bank account, then you'll want to read up on ways to insure you don't outlive your money (page 6). If you've been avoiding thinking about how to pay for some of the inevitable medical expenses that will be coming your way, now is the time to start.



It might also be time to start thinking about having conversations with aging parents about their changing needs and how to fulfill them. Need advice on how to (gently) get the conversation started? We've got it for you on page 13.

Keep your calls and letters coming! We love getting your story ideas and feedback. In fact, start looking for some new features in upcoming issues, including more stories on your favorite sports, hobbies, and spiritual growth. In the meantime...

Happy March!

Karyn

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Omega-3 Oil: What you MUST Know

Supplement Facts	
Serving Size 2 Softgels	Servings Per Container 30
Amount Per Serving	% Daily Value
Calories (energy)	20
Calories from fat	20
Total Fat	2 g 3%*
Omega-3 Fatty Acids	1,500 mg †
EPA (Eicosapentaenoic Acid)	800 mg †
DHA (Docosahexaenoic Acid)	600 mg †
Other Omega-3 Fatty Acids	100 mg †
*Percent Daily Value is based on a 2,000 calorie diet. †Daily Value not established.	
Other Ingredients: Omega-3 Fish Oil, Capsule (gelatin, glycerin and purified water), Natural Lemon Flavor, Proprietary Antioxidant Blend (consisting of rosemary extract, ascorbyl palmitate and natural tocopherols).	

By Dr. Chad Laurence

Omega-3 fatty acids contain eicosapentaenoic acid (EPA) and docosahexaenoic acid (DHA), found in fish, and alpha-linolenic acid (ALA), found in plants. Unlike saturated fats in foods which can raise unhealthy (LDL) cholesterol, polyunsaturated fats found in fish oil help lower cholesterol and reduce inflammation.

EPA and DHA are **essential fatty acids** because the body doesn't produce them, making it necessary to acquire omega-3 fatty acids from diet and supplements. You can find omega-3 fatty acids in flaxseed, walnuts, walnut oil, and winter squashes such as pumpkin, butternut, and acorn. The best source of omega-3 oil is from cold saltwater fish such as sardines, anchovies, tuna, and salmon. Warm water and fresh water fish may be good for you, but are not considered acceptable sources of omega-3.

Research has found that omega-3 fatty acids are proactive for health in many ways:

- They help lower levels of triglycerides up to 30%, and lower LDL (bad) cholesterol, the fatty substance that can build up and clot arteries, thereby increasing risk of heart attack or stroke.

- They can lower blood pressure and inflammation in the body, the precursor to many autoimmune diseases.

Which brand or type to buy?

All brands are NOT created equal. There are big differences with regard to sources, quality, potency, and quantity. For instance, you'll want to ensure your supplement eliminates PCB's, dioxins, toxins, lead, mercury, and other heavy metals from the oil.

An average adult should be taking at least 1,000mg EPA per day in combination with DHA. Read your labels: Some manufacturers sell capsules with less than 80mg EPA, while others can contain upwards of 750mg.

How do you know which one to buy? Look for a brand that contains no less than 650mg of EPA, 450mg of DHA, and 180mg of other omega-3's in each dose, that is purified of contaminants like mercury, lead, and PCB's, and is preferably tested by a third party.



Dr. Chad Laurence focuses on structural correction of the spine, massage therapy and nutrition. His practice, Corrective Chiropractic, is located at 7503-A Lancaster Pike, Hockessin, DE. Contact 302-234-1115, drchad@correctivechiro.net, or correctivechiro.net.

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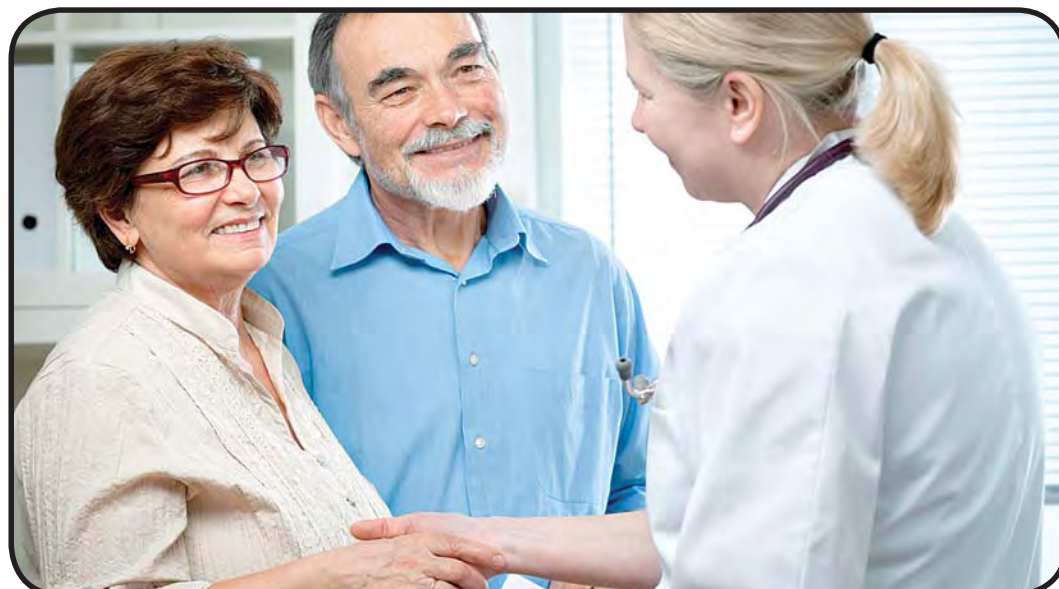
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TO YOUR HEALTH

“Play Ball!”

Fun New Ways to Improve Your Agility and Balance

If you're like most people, you know the dangers of falling. There are lots of fun ways to add balance-improving activities into your exercise routine by incorporating the use of balls for agility. “Agility” refers to the ability to move one's limbs rapidly in order to recover from a disruption to balance. In other words, every move that we take changes our body's position and balance, thus requiring agility. Some aspects of agility include hand-eye coordination, eye-foot coordination, dynamic (moving) balance, standing and leaning balance, and reaction time. A study by Tatjana Bulat and colleagues (2007) examined how agility and other exercise training exercises improved balance in community-dwelling older adults with an average age of 78 years. The

study found that those who completed the exercise program showed improvement in all measurements of balance, and most notably reaction, speed, and the ability to control direction. The program focus began with standing stability exercises such as small squats and tug of war exercises, and progressed to ball exercises including passing, bouncing, and kicking a ball. While both genders tend to enjoy these types of exercises, men might particularly find the challenges of learning new sports skills to be appealing (Maliha, 2010). Here are two simple ball challenges from the study program that you can incorporate into your current exercise routine:

Ball Passes/Weight Shifting: Using a medium sized ball such as

a soccer ball, use two hands to pass the ball back and forth to a partner, reaching and passing to the left, and then reaching and passing to the right. Next, add on weight shifts with each pass, shifting your hips to the right when passing to the right, and then when passing to the left. If you have any type of ball that bounces, you can also add on a bounce as you pass the ball to train your depth perception.

Additional Challenge: Look over your shoulder each time you pass the ball.

Soccer Ball Kicks: Once you have mastered the ball exercises with weight shifting, you might be ready to pass the ball with your feet by kicking back and forth with a part-

ner. First, “catch” with your right foot, pass the ball to your left foot, then kick to your partner's right foot. Alternate feet. As you master this drill, you can speed up your movements a touch.

Additional Challenge: Add a metronome or music and following the set timing with each kick. You can play around with the tempo and speed as you develop your skills.



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

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Start Planning Now to Outlive Your Savings Later

As you plan your future finances, you'll want to ensure that you don't outlive your savings. Over time, healthcare expenses can slowly drain savings; moreover, a significant health event can quickly wipe out your assets. Add to that the risk of needing long-term care in a nursing facility at a cost of hundreds of thousands of dollars, and you can see how you could quickly deplete your retirement assets.

I'm retiring before I turn 65

If you'd like to retire before age 65, you'll need to self-fund medical insurance premiums until Medicare coverage begins. Consider a variety of options, including employer-provided coverage (if available), COBRA, and individual health insurance plans, keeping in mind cost may increase over time.

Don't expect the government to take care of you

The common belief that Medicare will cover the vast majority of your healthcare expenses once you turn 65 is simply not the case.

Although Medicare covers most major costs (except vision and dental care), the associated out-of-pocket expenses, including monthly premiums, deductibles and copays, can quickly mount. You can purchase Medigap supplemental insurance to alleviate many of the out-of-pocket deductibles and copayments, but even with that, the most glaring gap remains—Medicare does not cover most of the potentially significant costs associated with long-term care.

Average healthcare costs are primarily driven by two variables—your age and overall health. Medical cost inflation has rapidly outpaced the overall rate of inflation. This higher inflation means that an average 65-year-old with moderate health who today is paying about \$5,100 a year can expect to pay close to \$10,000 a year at age 75, and nearly \$24,000 a year by age 89.

Anticipating future costs is unpredictable, but a good rule of thumb is to factor in a 9% annual healthcare cost increase for the years

prior to age 65, and a 7% annual cost increase from age 65 onward.

Long-Term Care

Approximately 70% of Americans who are currently age 65 or older will need some type of long-term care. The average stay in a nursing home is about 2.2 years for men and 3.7 years for women. The average annual cost for a nursing home stay is \$83,950 and the average cost for full-time care by a home health aide is \$91,000 a year,

Long-term care consists of those services needed to assist with activities of daily living, such as walking, getting out of a chair or bed, eating, toileting or bathing, either in an institutional setting or at home. Long-term care is frequently related to a specific accident, health issue or overall decline in health, including dementia.

There are several options to pay for long-term care expenses, including paying costs out-of-pocket (self-insuring) or depending on family

members to provide assistance. The risk of self-insuring is that, depending on how much care you'll need, you may quickly deplete your assets.

If you're not comfortable taking this risk, consider purchasing an insurance policy with long-term care benefits. Depending on selected policy options, insurance can help you pay for the care you need, whether you are living at home, in an assisted living facility or in a nursing home. There are three main types of insurance policies with long-term care benefits to consider: Traditional long-term care insurance, a hybrid life insurance policy with a long-term care benefits rider, and permanent life insurance with a long-term care benefits rider.

The Take-Away

Health care costs are high and getting higher, but proper planning can improve the likelihood that your assets and your retirement lifestyle last a lifetime.

For more, visit www.ml.com.

Social Security Q&A

Question:

I've been planning my retirement throughout my career, and I'm finally nearing the age when I can stop working. What is the earliest age I can start receiving Social Security retirement benefits?

Answer:

You can receive Social Security retirement benefits as early as age 62. Keep in mind that if you retire at age 62, we'll reduce your benefits by as much as 30 percent of what you'd get if you wait until your full retirement age. If you wait until your full retirement age (66 for people born between 1943 and 1954), you'll get your full benefit. You can also wait until age 70 to start your benefits. Then, we'll increase your benefit because you earned delayed retirement credits.

When you're ready to apply for retirement benefits, use our online retirement application, the quick-

est, easiest, and most convenient way to apply. Visit www.socialsecurity.gov/retireonline.

Question:

I'm applying for disability benefits, and I read about "substantial gainful activity." What is that?

Answer:

The term "substantial gainful activity," or SGA, is used to describe a level of work activity and earnings. Work is "substantial" if it involves doing significant physical or mental activities or a combination of both. If you are working and earn more than a certain amount, we generally consider that you are engaging in substantial gainful activity. In this case, you wouldn't be eligible for disability benefits. You can read more about how we define substantial gainful activity at www.socialsecurity.gov/OACT/COLA/sga.html.



10K Run • 5K Run • 5K Walk • Senior Stroll through Brandywine Park
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Saint Francis LIFE.

Providing Seniors in New Castle County with a Second Chance at Life.

The Saint Francis LIFE Center, which opened on the Wilmington Riverfront two years ago, has become a shining example of how to help people achieve their goal of remaining independent. LIFE, an acronym for Living Independently for Elders, is part of the Saint Francis Healthcare Program for All-inclusive Care for the Elderly (PACE). It is the first-of-its-kind center in the state.

The LIFE Center is a facility that is as unique as the 120 participants who are currently enrolled. The atmosphere is one of caring, openness, collaboration and support.

Today we'd like to introduce you to Laverne Hart and Vernita Drummond, two of the current participants who typify the level of care and support that is provided by the LIFE Center each Monday through Friday. Learn how LIFE has helped them to not just improve their lives, but also to gain the independence they needed to live a *fuller* life.

Vital!: What led you to becoming a participant here at the LIFE Center?

Laverne Hart: After my husband died, I moved in with my son and his wife. After a few years, I wanted to be more independent. I moved into an apartment complex and immediately got involved in their activities, but when the LIFE Center made a presentation, I recognized what a great option it was for me. It would give me something else to look forward to on a weekly basis. So I took action, learned I was qualified, and signed up.

I'm very proud that I recognized the program's value and signed up for it. I made the decision for myself. I'm responsible for this decision to become a participant at Saint Francis LIFE. I love this place and I'm proud that I chose it.

Vernita Drummond: I, too, decided to apply for LIFE on my own. I have two grown daughters and two granddaughters. I devoted my life to them, and after they'd grown up and moved forward with their own lives, I needed to find a new purpose. When they left the house, I was depressed. I'm visually impaired which added another chal-

lenge. I found myself in a situation where I needed to do something to make a better life for myself. I heard about Saint Francis LIFE on TV and I called. It was the best call I ever made. They have provided everything I need—medical check-ups, food, transportation and the people I can count on for help. They truly gave me a second chance at life. I'm very happy and I'm very thankful for the LIFE Center.

Vital!: What's your favorite part of LIFE?

Vernita Drummond: Everything. Absolutely everything. LIFE lets me explore so many new things. I love doing crafts; I've made wreaths, bird feeders, and even done some gardening. But the most interesting and fun experience was playing a video game. I'd never played one, and it was thrilling. Someone told me what to do while I played... and I was good at it! I won at Wii bowling! What made it even more exciting was that I'd thought I could never play a video game because of my lack of vision. But there I was, not only playing the game, but beating people! I would never have done that if it wasn't for LIFE. They've given me new confidence.



LAVERNE HART



VERNITA DRUMMOND

Laverne Hart: There are so many activities here and I try to take advantage of most of them. But to be honest, I love to read. I love books. So I'll come into the library and pick up a book. I'll read it in the quiet room or take it into the main room to read. The noise and activity don't bother me since I get lost in the story.

I love the people here. I've met new people, made new friends, and get to socialize while I'm here. The staff is also so welcoming. They joke around with us and make us feel right at home. I love this place.



Vital!: Have you used any of the services like medical exams, prescription refills, the chapel, or home care assessments that are provided by LIFE?

Laverne Hart: I use everything they have, plus I see two of the doctors here. I see a podiatrist who keeps tabs on my diabetes and another doctor who specializes in treating arthritis. The LIFE Health Center re-diagnosed my type of arthritis and prescribed a different treatment plan, which has alleviated some of my pain. All my prescriptions are filled and delivered to my apartment thanks to the LIFE Center.

Plus, I go to physical therapy to work on my dexterity. The occupational therapist found silverware that I can easily use. She gave me a set to use while I'm here at the center, plus another for my home. That makes it so much easier for me. I feel like I can better manage my arthritis.

Vernita Drummond: I come to the LIFE Center every Monday through Thursday. I'm a very spiritual person, so the fact that I can spend some time each day in the chapel here is very helpful for me. I can get guidance as well as enjoy the other activities, all at the same location.

LIFE also goes above and beyond the call of duty. On the weekends I have a home care helper who comes to my house. She does my laundry, helps with meals and does all my shopping. She knows my favorite brands, my favorite foods and how to prepare everything. She does everything to make my life easier. I don't have to worry about anything.

Vital!: Would you recommend Saint Francis LIFE to your family and friends?

Laverne Hart: I truly believe every senior needs this place. I'm experiencing new things and living my life more independently than ever before. I'm literally letting my hair down...this is the first time since 1965 that I'm letting my hair grow long. I made the best decision of my life.

Vernita Drummond: Saint Francis LIFE really has given me a new lease on life. They understand my needs and exceed them. Everyone here goes above and beyond the call of duty. Even my granddaughters want to come here because it's so much fun.



A Snapshot of LIFE

Vital!: What is Saint Francis LIFE?

Saint Francis LIFE: Saint Francis LIFE offers a total solution, “one-stop-spot” for older adults who experience health problems that limit their daily activities. We provide seniors with complete medical, health, spiritual and social services in a centralized location. Plus, we go to our participants' homes to help them live independently in a safer, healthier environment.

Participants also receive nutritionally balanced meals and can partake of a variety of activities to engage their minds and bodies to help them stay active.

Vital!: Is LIFE available to all seniors?

Saint Francis LIFE: LIFE serves individuals 55 or older, who 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.

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	19706	19711	19730
19801	19804	19807	19810
19702	19707	19713	19734
19802	19805	19808	19938
19703	19709	19720	19736
19803	19806	19809	19977

Vital!: Who pays for LIFE?

Saint Francis LIFE: LIFE accepts Medicare, Medicaid or private payment. We investigate our participants' options to make it easy to be enrolled. Once accepted, Saint Francis LIFE will handle all the paperwork and claims for participants and their caregivers.

As a participant in the program, you are a participant for life. If hospital, nursing home or home care is required, the Saint Francis LIFE team will coordinate all of the efforts for our participants.

Vital!: How do seniors enroll in the LIFE program?

Saint Francis LIFE: Our Enrollment Specialist will meet with an applicant, and if they choose, a family member or caregiver, at his or her home. We will explain the program and conduct an assessment of the potential participant. Then, we will schedule a tour of the LIFE Center to meet with a doctor, nurses, rehab therapists and other key staff members to receive a medical evaluation and develop a plan of care. We'll get input from the applicant to understand his or her needs and listen to his or her concerns. The Enrollment Specialist will review the plan of care and all enrollment paperwork with the applicant as well as with his or her 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.Saint-FrancisHealthcare.org.

Second Hand Smoke (It's a Killer Too)

By Angela Wells, RN, MSN, NHA

Everyone knows that cigarettes kill. Aside from the stink, the stigma and the cost, however, what many may have forgotten is that just being around cigarette smoke is harmful to your health.

A Historical View:

■ 1950s – Smoking was a part of American culture. Tobacco ads even ran in the American Journal of Nursing.

■ 1970s – Smoking was identified as a health risk in pregnant woman and the first Great American Smoke Out was initiated.

■ 1980s – Smoking was identified as the chief avoidable cause of death in the U.S.

■ 1990s – Second-hand smoke (SHS) was identified as a carcinogen.

Environmental Effects:

Environmental tobacco smoke (ETA) consists of 85% side stream smoke (emitted from the tip of a cigarette), 11% mainstream smoke (emitted from the mouthpiece), compounds diffusing through the wrapping paper, and exhaled smoke. There are over 4000 chemical compounds in SHS, 200 of which are known to be poisonous. Close to 60 of these chemicals are identified as carcinogens (cancer causing agents). Amongst the chemicals in cigarette smoke are:

- Ammonia
- Benzene
- Carbon Monoxide
- Formaldehyde
- Hydrogen Cyanide
- Nicotine

Cardiovascular effects:

- **Endothelial Dysfunction** – Ar-

teries that carry blood from your heart are lined by a thin layer of cells called the endothelium, which works to keep the inside of arteries toned and smooth, which keeps blood flowing. Second-hand smoke impairs the ability of blood vessels to dilate and causes blood vessel stiffness.

- **Atherosclerosis** (hardening and narrowing of the arteries) – Atherosclerosis begins with damage to the endothelium caused by high blood pressure, smoking, or high cholesterol. Exposure to second-hand smoke also causes an increase in these inflammatory processes, which then cause a build-up of plaque. SHS also lowers HDL (high density lipoprotein), the “good” cholesterol.

- **Blood Platelet Activation** – It has been shown that second-hand smoke causes blood platelets to become thicker and stickier, which damages the lining of blood vessels and decreases blood flow.

Impact on children:

According to the Environmental Protection Agency (EPA), children are particularly vulnerable to the effects of SHS. Exposure to SHS puts children at risk for:

- Asthma (and increases symptoms in those already diagnosed with asthma).
- SIDS.
- Pneumonia.
- Bronchitis.
- Middle ear infections.

Statistics:

- In the U.S., 47 million adults smoke (1 in 4).
- SHS causes approximately 3400 lung cancer deaths a year.
- SHS causes 46,000 ischemic heart disease deaths per year.
- In the U.S., 21 million children live in homes where people smoke regularly.
- Annually, SHS is responsible for between 150,000 and 300,000

lower respiratory infections in children under 18 months of age and causes 430 SIDS deaths.

What you can do:

Second-hand smoke is as much a killer as smoking. Try to avoid unwanted smoke inhalation whenever possible. Most public venues are now smoke-free. However, if you find that you need to be in an environment where smoking is permitted, find out if there is a non-smoking area. Don't allow smoking in your home or vehicle. If someone in your home smokes, tell them how smoke affects you and encourage making the home a smoke-free zone.

If you have friends or family who are trying to quit smoking, try not to say negative things. The problem is not the smoker. Nicotine is extremely addictive and cigarette manufacturers add ingredients that make them even more addictive. Encourage and remind them of how much better they will eventually feel once they quit. Be patient. If they relapse, they will be unhappy with themselves; you don't need to remind them of their difficulty. It takes most people 3 to 7 tries before they are successful.

If you or someone you know wants to quit smoking, there are several smoking cessation programs offered throughout Delaware. Attend a support group at one of the following locations for more information:

DelaWELL
1-866-674-9103

Delaware Quit line
1-866-409-1858

Christiana Care Smoking Cessation Program
1-800-693-2273

References available upon request. Angela Wells, RN, MSN, NHA is on the Nationwide Healthcare Services Team of the group of rehabilitation facilities that includes Regal Heights and Renaissance, Sterling and Ridgeview in Pennsylvania. For more information, call Regency at 302-654-8400 or Regal Heights at 302-998-0181.

Spring Cleaning: 5 Tips to Get It Done

It's time to let in the fresh fragrance of spring! If an older loved one's home could use a good corner-to-corner cleaning, here are five steps to get it done together.

1 Make a list. Write down everything that needs to get done. Tasks may include washing windows and curtains, wiping out the refrigerator, or scrubbing the floor. To reduce safety hazards:

- Clean out the medicine cabinet, disposing of expired medications or those no longer prescribed.
- Throw away expired food.
- Replace batteries in smoke detectors and carbon monoxide detectors.
- Remove clutter from walkways.
- Replace light bulbs if necessary and ensure rooms and hallways are adequately lit.
- Get rid of throw rugs to eliminate tripping hazards.
- Consider installing grab bars in the bathroom.

2 Schedule it. Just like a doctor's appointment, block off time devoted to spring cleaning. You may want to knock it all out in one weekend, or take it one chore at a time over several weeks. Either way, consider it time well spent with your loved one.

3 Enlist help. The more the merrier. If you can't convince family members to lend a hand, consider hiring help.

4 Involve your loved one. It's important to keep your loved one engaged and feeling useful, no matter what his or her limitations. If it's not easy for Mom to get around, hand her the silver polish and silverware. Or give Dad a stack of papers to go through while you work elsewhere.

5 De-clutter, then clean. Seniors who have accumulated a lifetime of belongings often have so much stuff that it clutters the house, making it difficult to clean, much less live in safely. Don't just clean around the piles—tackle them first. But be careful not to get trash-happy. There may be underlying reasons why your loved one is hanging on to stuff; handle the clutter in a diplomatic manner.

Finally, be sure to address any problems you uncover while cleaning. If you discover piles of unpaid bills, expired food in the pantry or that nobody is cleaning up after Fido, perhaps it's time for help. A caregiver can provide a few hours of housekeeping help while at the same time offering your loved one companionship and support.

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DE Audiology Lic. #02-0000179
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Contact the ADRC if you want to:

Learn more about aging and disability resources
Decide what services best meet your needs
Get help finding services

Phone: 1-800-223-9074
E-mail: DelawareADRC@state.de.us

Operated by the Delaware Division of Services for Aging and Adults with Physical Disabilities

Household cleaner? Or juice?



As family members of loved ones with Alzheimer's and other dementia, it is up to you to decide if it's safe to leave them alone. Will they be able to feed themselves? Will they remember to turn off the stove? Will they be able to distinguish between a bottle of harsh chemicals and a bottle of juice?

Making the decision to take your loved ones out of their home and place them in assisted living is an emotionally draining and heart-wrenching one. But don't let feelings of guilt get in the way of doing what is right.

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And remember, no longer being able to care for a loved one doesn't mean you no longer care. If you'd like more information, or to schedule a personalized tour, please visit us at www.arden-courts.com.

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CAREGIVER'S CORNER

Smart Ways to Start "The Talk"

By Joyce Koria Hayes

Why won't my father listen to me? I only want what's best for him.

Are you working and attending to the needs of your spouse and children, while at the same time have aging parents who look to you for assistance? Then you're a member of what's called the "Sandwich Generation," and you likely feel stretched a little thin. Rest assured, you are not alone. As the baby-boomer generation ages, more and more people are faced with the same problem.

A lack of time to attend to everyone's needs is often a stressor. After all, there are only 24 hours in a day. Perhaps you're trying to work out a solution, but when you talk with your parents and try to bring up the subject of outside help or maybe even a move to a less demanding residence, your parent or parents shut you down.

Geriatric psychologists and elder mediators agree that the approach you use can very well start or end the conversation. A statement such as "Dad, you have to" is likely to be met with opposition and defiance. Dad may not say it or even think it, but the gut reaction is: "I am an adult. Who are you to tell me what I have to do?" Instead, if you want to get the conversation off to a good start, talk about your needs and concerns. "Dad I am really getting a little stressed out. Brittany has ballet

and soccer and Tom has football and cello and their Dad is working a lot of overtime. It's getting hard for me to drive an hour each way to take you to the grocery store every week. I need us to look at whether there is some other way of getting it done."

Once the conversation starts, the most important phase begins. Listen beyond the words. It may be that Dad's real concern isn't getting groceries into the house, but fear that if you don't have the responsibility for groceries he may not get to see you very much. Can you think to ask him, "What do you think will happen if I stopped taking you to the grocery store every week?" Be ready to talk about reassuring plans to continue visiting—maybe not every week but at least once a month with the promise to bring the children and your spouse along.

This is just one hypothetical. There is a huge range of possible personal needs and emotions that can underlie the disagreeing positions of various family members. Just remember that whatever your proposed solution to a problem might be, it is never the only possible solution. Be open to considering alternatives.

Joyce Koria Hayes, Esq., is the Executive Director, Secretary and Mediator at Delaware Elder Mediation Services, Inc., located at 273 E. Main Street, Newark, DE. For more information on dealing with aging loved ones, or if you have a question for Joyce, call her at 302-287-9149 or email demsior@gmail.com.

GAOLS	ABLE	SLUR
UNMET	BEAN	TONE
STENO	ACID	RILL
HINDUS	TANI	URIA
TUTU	NICETY	
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OREO	DIES	TUNIC
MEANDER	AVARICE	
SALSA	SAVE	ACES
TSM	SAX	LESS
GEISHA	KNEE	
LAST	STAND	STILL
OGLE	TUNA	SINAI
BEEN	INCH	ELFIN
ERST	CEES	STORK

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

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Why won't Mom listen to me?
I only want what's best.

My Children are trying to
tell me what to do!



My sister is Mom's power of attorney, and I don't like what she is doing.

Is your family having trouble talking about certain things?
Delaware Elder Mediation Services, Inc.
trained neutrals can help you and your family work it out.
Conflict Resolution Services Free to Family Members

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My children compete with each other. If I chose one to act for me if I become incapacitated, the other will complain now and second-guess later. I wish we could talk it through now, so I know they will be able to work together.

A member of the family has received a diagnosis that means changes will be necessary, but we don't know where to start.
Is your family having trouble making plans for the future?
Delaware Elder Mediation Services, Inc.
experienced neutral facilitators can help you work out a plan.

HEALTHY SLOW COOKER CHICKEN TACO SOUP

PREP TIME: 15 min COOK TIME: 7 hr

INGREDIENTS:

- 1 onion, chopped
- 1 (16 ounce) can chili beans
- 1 (15 ounce) can black beans
- 1 (15 ounce) can whole kernel corn, drained
- 1 carrot, chopped
- 1 (8 ounce) can tomato sauce
- 2 (10 ounce) cans diced tomatoes with green chilies, undrained
- 1 (12 fluid ounce) can or bottle beer
- 1½ tablespoons taco seasoning, reduced sodium
- 3 whole skinless, boneless chicken breasts
- ¼ cup chopped fresh cilantro
- ½ cup shredded reduced-fat Cheddar cheese (optional)
- ¼ cup light sour cream (optional)
- 2 ounces crushed baked tortilla chips (optional)



DIRECTIONS:

1. Place onion, chili beans, black beans, chopped carrot, corn, tomato sauce, diced tomatoes, and beer in a slow cooker. Add taco seasoning and stir to blend. Lay chicken breasts on top of mixture, pressing down slightly until just covered by other ingredients. Cover and cook on Low for 5 hours.
2. Remove chicken breasts from soup. When cool enough to handle, shred chicken and stir back into soup. Continue cooking on Low 2 hours. Serve with cilantro, Cheddar cheese, light sour cream, and crushed tortilla chips.

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.

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

Answers on page 13

(courtesy of KrazyDad.com)

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								41	42					
43								44	45			46		
				47		48		49				50		
51	52	53						54			55			
56						57	58				59	60	61	62
63						64					65			
66						67					68			
69						70					71			

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ACROSS

1. Prisons (British)
6. Competent
10. Aspersions
14. Not fulfilled
15. Legume
16. Anagram of "Note"
17. Shorthand
18. Corrosive
19. Small brook
20. A language of India
22. Murres
23. Ballet attire
24. Refinement
26. After-bath powder
30. Dawn goddess
31. Snagged
32. Chocolate cookie
33. Perishes
35. Loose fitting cloak
39. Wander aimlessly
41. Greed
43. Chip dip
44. Rescue
46. Cards with 1 symbol
47. Belief
49. A single-reed woodwind
50. Not more
51. Japanese hostess
54. Leg joint
56. Not first
57. Impasse
63. Leer at
64. Bluefin
65. Egyptian peninsula
66. Existed
67. 1/12th of a foot
68. Spritlike
69. At one time (archaic)
70. C C C C

71. It delivers babies?

DOWN

1. Spurt
2. Against
3. Portent
4. Extend credit
5. Stalwart
6. Slaughterhouses
7. On account of
8. Reclined
9. Termination
10. Functional
11. France's longest river
12. Dim
13. Pass-the-baton race
21. Soft leather
25. Greek letter
26. Male turkeys
27. District
28. Loyal (archaic)
29. Coherent
34. Flat grasslands
36. Agreeable
37. Frosts
38. To tax or access
40. Short run
42. Pestored
45. Sideways
48. A natural resin
51. Sphere
52. Keen
53. Small islands
55. S S S S
58. Melody
59. Lean
60. Data
61. Den
62. Connection



THE FUNNY BONE

We don't know which is funnier: these headlines themselves or that they actually made it into print!

Total lunar eclipse will be broadcast live on Northwoods Public Radio

If you're a stargazer, join KAXE 91.7 FM for a special skywatch on Sunday evening, Nov. 28. A spectacular view of the total lunar eclipse is predicted for northern Minnesota. KAXE and hasca Community College physics professor Anton Wenger will

If it's cloudy, call the station first for more information. KAXE will broadcast the stargazing, and comments about the lunar eclipse, live on 91.7 FM, beginning around midnight.

KAXE 91.7 FM is Northwoods Public Radio • 17-

Lady Jacks off to hot start in conference

Her husband, husband, she's off to a hot start in conference. Lady Jacks, the wife of a prominent businessman, is expected to be a major player in the upcoming conference. She is expected to be a major player in the upcoming conference.

Miracle cure kills fifth patient

The latest, untested, and unproven miracle cure for a rare disease has killed a fifth patient. The cure, which was promoted by a local health care provider, was found to be ineffective and dangerous. The patient, a 45-year-old woman, died after taking the cure for several weeks.

Statistics show that teen pregnancy drops off significantly after age 25

A new study shows that the rate of teen pregnancy drops off significantly after age 25. The study, conducted by a local health care provider, found that the rate of teen pregnancy drops off significantly after age 25.

Federal Agents Raid Gun Shop, Find Weapons

Federal agents raided a gun shop in a small town, finding a large number of weapons. The raid was part of a larger investigation into the sale of illegal weapons. The agents found a large number of weapons, including handguns and rifles.

Barbershop singers bring joy to school for deaf

A group of barbershop singers brought joy to a school for deaf students. The group performed a variety of songs, and the students enjoyed the performance. The performance was a success, and the students were happy to see the singers.

Man Accused of Killing Lawyer Receives a New Attorney

A man accused of killing his lawyer has been assigned a new attorney. The man, who is currently in custody, is expected to be tried in the near future. The new attorney is expected to represent the man in court.

Parents keep kids home to protest school closure

Parents kept their children home from school to protest the school's closure. The parents, who are concerned about the school's safety, are demanding that the school be reopened. The school is currently closed, and the parents are protesting outside the school.

Man with 8 DUs blames drinking problem

A man with eight deep ulcers (DUs) blames his drinking problem for his condition. The man, who is currently in the hospital, is expected to be discharged in the near future. The doctor is treating the man's ulcers, and the man is expected to be discharged in the near future.

Starvation can lead to health hazards

Starvation can lead to health hazards, according to a new study. The study, conducted by a local health care provider, found that starvation can lead to health hazards, including malnutrition and dehydration. The study also found that starvation can lead to health hazards, including malnutrition and dehydration.

Tiger Woods plays with own balls, Nike says

Tiger Woods plays with his own golf balls, according to Nike. Nike, the manufacturer of Tiger Woods' golf balls, says that Tiger Woods plays with his own golf balls. Nike says that Tiger Woods plays with his own golf balls, and that Nike is proud of Tiger Woods' success.

Meeting on open meetings is closed

A meeting on open meetings is closed. The meeting, which was held to discuss the issue of open meetings, is closed. The meeting was held to discuss the issue of open meetings, and the meeting is closed.

Hospitals resort to hiring doctors

Hospitals resort to hiring doctors to deal with a shortage of medical staff. The shortage of medical staff is causing hospitals to resort to hiring doctors. The shortage of medical staff is causing hospitals to resort to hiring doctors, and the shortage of medical staff is causing hospitals to resort to hiring doctors.

City unsure why the sewer smells

A city is unsure why its sewer system smells. The city, which is responsible for the sewer system, is unsure why the sewer system smells. The city is unsure why the sewer system smells, and the city is unsure why the sewer system smells.

The bra celebrates a pair of historic milestones this year

A bra celebrates a pair of historic milestones this year. The bra, which is a symbol of women's liberation, celebrates a pair of historic milestones this year. The bra celebrates a pair of historic milestones this year, and the bra celebrates a pair of historic milestones this year.

17 REMAIN DEAD IN MORGUE SHOOTING SPREE

Seventeen people remain dead in a morgue shooting spree. The shooting spree, which took place in a morgue, resulted in the deaths of seventeen people. The shooting spree, which took place in a morgue, resulted in the deaths of seventeen people.

Why Can't I Recycle All Types of Plastic?



My community accepts plastics for recycling, and I see the recycling symbol on all my plastics, but my neighbor has mentioned that I can't recycle my plastic take-out food containers. Why can I recycle some plastics but not all? How do I tell the difference?



The recycling symbol with the number inside it that you see on plastic containers is a resin identification code (RIC), a labeling system established by the Plastics Industry Association (SPI) in 1988. The number inside the arrows denotes what type of resin the piece is made from, whether it's one of the six most common or the #7 "other" designation.

While this seems straightforward, not everything with an RIC can or should go into your recycling bin. Not all recyclers accept all types of plastic, and in fact, most don't. Items with resin codes #1 (PETE) and #2 (HDPE) are the most frequently accepted types in curbside programs, while others are less common. The best way to figure out which plastics you can recycle is to check directly with your waste hauler or public works department. Each community has its own guidelines for which plastics are accepted, and these can vary widely. Even if a form of plastic is technically able to be recycled, your community may not have the means to do so, or it may not be cost-effective. As the SPI notes, the RIC is "not intended to be... a guarantee to consumers that a given item bearing

the code will be accepted for recycling in their community."

It's very important that you never put a type of plastic that your hauler doesn't accept in with the rest of your recycling. This is a form of contamination in the same way that throwing non-recyclable waste or food in the bin would be. It can result in a ruined batch of recycled plastic, or in otherwise perfectly good recyclable material ending up bound for the landfill. Also, plastic bags (a form of #4 LDPE) can get caught in sorting machines, resulting in lost time and costly repairs. Unless your waste hauler explicitly says otherwise, plastic bags should never go in your recycling bin.

The good news is that there may be drop-off or mail-in programs available for types of plastic that aren't accepted in your area. Supermarkets often have drop-off receptacles for clean and dry plastic bags to be recycled safely. Other programs include Preserve's Gimme 5 for #5 plastic and the EPS Industry Alliance's recycling program for #6 plastic in the form of expanded polystyrene, as in packing peanuts and similar goods.

Source: recyclebank.com

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.

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