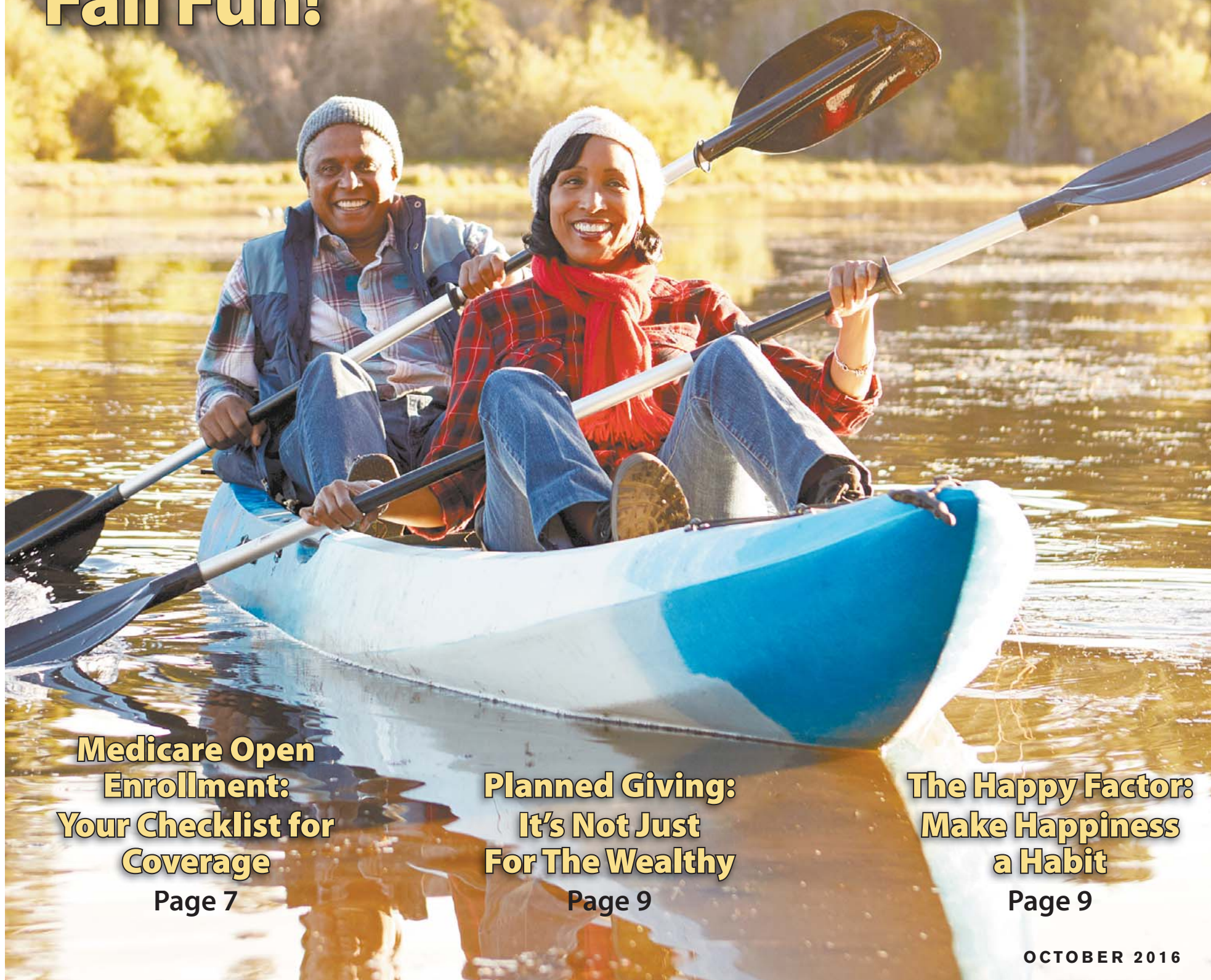




Vital!

VITAL INFORMATION FOR A VITAL LIFE®

Gear Up for Fall Fun!



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OCTOBER 2016

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It seems to me that it's right around this time of year that things start to speed up. There's something to do just about every weekend, we want to fit in as many outdoor-in-nice-weather activities that we can before cold sets in, and the holidays are just around the corner. So this issue, we're thinking about "time."

As they say, without your health you have nothing. And it's true—no matter how much money you have, or how many "things" you have, it's not worth anything if you're not healthy enough to enjoy life to its fullest. My mother just recently recovered from pneumonia and Hillary Clinton may or may not have had pneumonia—and that was just September! Now's the time to get yourself prepped for winter, and that includes adult vaccinations. We want you to stay healthy! So to help you, we listed the common shots adults should get on page 5 plus all the great foods to incorporate into your diet to boost your immunity on page 4.

Now's the time also to review your Medicare plan, if you have one. Open Enrollment starts October 15 and goes through December 7. Unless you have special circumstances, it's the only time of the year you can make changes to your health plan. Follow our easy checklist on page 7 to ensure you don't miss a trick.

And I don't know about you, but Halloween is one of my favorite times of the year. Everyone gets to feel like a kid again, and there's no stress leading up to it—what a bonus! If you love the rush you get from getting scared out of your wits, then you're sure to love the "haunts" we found for you; they're there on page 14 and are guaranteed to be a good time!

Happy October!

Karyn



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Metabolic Syndrome and Exercise

By Kate Maliha, MA (HKin)



Metabolic syndrome is characterized by a series of abnormalities that, when found together, increase a person's risk of developing diabetes and cardiovascular problems. People with metabolic syndrome have at least three of the following risk factors:

- Large waist circumference (visceral adiposity)
- Dyslipidaemia (Low levels of HDL cholesterol and high levels of triglycerides)
- High blood pressure
- Elevated glucose blood sugar levels after fasting

Exercise is both preventative and first line treatment for MetSyn and related conditions. Exercise can help prevent a progression to obesity, thyroid conditions, heart disease and stroke by reducing blood glucose, blood lipid levels and blood pressure.

How much exercise is the right amount?

It's generally recommended that those who have MetSyn should participate in at least 30 minutes of aerobic exercise most days of the week. For those who have high blood sugar, it's important to exercise frequently because improvements in blood glucose levels decline again 24-48 hours after the last exercise session.

Is intense exercise appropriate?

Vigorous exercise is defined as at least 2-1/2 hours per week of activities such as walking a 15-minute mile, or 2 hours a week of jogging or cycling. Research has shown that alternating moderately-paced exercise with interval training pace (such as vigorous exercise) can help with weight loss. Interval training has been shown to improve blood sugar control, insulin response, and cholesterol levels to a greater degree than moderately paced exercise alone. For instance, researchers in Norway found that interval training showed greater improvements in insulin sensitivity, aerobic capacity and HDL levels in study participants, compared to lower intensity exercise. In addition, interval-trained study participants lowered their blood glucose levels more than participants from continuous moderate exercise control groups.

What type of exercise is ideal?

Most aerobic exercise using large muscle groups will be effective treatment for those with MetSyn. This includes walking, jogging, cycling, swimming, dancing, and more. Building muscle through resistance training is also important in order to increase calorie burning and help with fat loss.

That said, for those who are new to exercise or who have a cluster of medical abnormalities, some types of exercise may not be safe initially. It is important to seek qualified medical help, including enlisting the help of a Kinesiologist with experience in medical exercise prescription.

Walking is generally safe and accessible, and can be progressed as one's ability and fitness levels improve. Most people can begin with 10 minutes per day of moderate walking and progress to more vigorous walking and other activities including resistance training. Moderate walking is defined as 3 miles per hour or less, while more intense walking is 4 miles per hour or more.

How to Begin (for New Exercisers with MetSyn):

Once you have medical clearance and have consulted a qualified exercise professional, you can likely

begin with a speed of up to 3 miles per hour for 10 minutes, gradually increasing your time until you are able to walk for at least 30 minutes. If it's deemed safe, you can then progress to adding short bursts of speed to bring up your heart rate followed by recovery time to allow your heart rate to drop a bit and for you to catch your breath. It's important to build your total overall time at a slower speed first, and then add intervals as able, after you have a base level of fitness. It's important to add in some muscle building exercises into your overall program as well.

¹ References available upon request.



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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11 Foods for Your Immune System

1 Elderberry

It's an old folk remedy. This fruit is loaded with nutrients called antioxidants, and it may help fight inflammation. In some lab studies, an extract from the berries appears to block flu viruses. But scientists caution that more study is needed. You definitely still need to get a yearly flu vaccination!

2 Button Mushrooms

They give you the mineral selenium and the B vitamins riboflavin and niacin. That helps you in several ways. If you're low on selenium, you may be more likely to get a more severe flu. Riboflavin and niacin play a role in a healthy immune system.

3 Acai Berry

Its dark color is a sign that it's got plenty of nutrients called anthocyanins. There isn't any research that shows acai is good for any specific condition. But in general, anti-

oxidants from foods are a key part of a healthy lifestyle. Enjoy these berries in juice or smoothies, or try them dried and mixed with granola.

4 Oysters

They've got zinc in them, which appears to have some virus-fighting powers. That's probably because zinc helps create and activate white blood cells involved in the immune response. It also assists your immune system with tasks such as healing wounds.

5 Watermelon

It's not only refreshing. When it's ripe, it's also got plenty of an antioxidant called glutathione. It strengthens the immune system so it can fight infection. To get the most glutathione in your watermelon, eat the red pulpy flesh near the rind.

6 Wheat Germ

It's the part of a wheat seed that feeds a baby wheat plant, and it's

rich in nutrients. It's a great way to get zinc, antioxidants, and B vitamins. Wheat germ delivers a good mix of fiber, protein, and some healthy fat. In recipes, you can substitute some of the regular flour with wheat germ.

7 Low-Fat Yogurt

Probiotics, found in yogurt and other fermented products, may ease the severity of colds. Look for labels that say "live and active cultures." Also look for added vitamin D. Studies show that people with low vitamin D levels may be more likely to get colds or the flu.

8 Spinach

You'll find lots of nutrients in this "super food." One of them is folate, which helps your body make new cells and repair DNA. It also boasts fiber, antioxidants such as vitamin C, and more. Eat spinach raw or lightly cooked to get the most benefit.

9 Tea

Feel free to choose white, green, or black. Each delivers disease-fighting polyphenols and flavonoids. These antioxidants seek out cell-damaging free radicals and destroy them. Caffeinated and decaf work equally well.

10 Sweet Potato

Like carrots, sweet potatoes have beta-carotene. In your body that turns into vitamin A, which mops up damaging free radicals. This helps bolster the immune system and may even improve the aging process.

11 Broccoli

It's easy to find at the grocery store, and it's an immune-boosting basic. You'll get plenty of nutrients that protect your body from damage. It has vitamins A and C, and the antioxidant glutathione. Add to any dish or top with some low-fat cheese to round out a side dish.



Vaccinations – A Lifetime of Protection

Staying current on our vaccines is a lifelong, life saving job. Not all vaccines we received as children last a lifetime. At all stages of our lives we are susceptible to a wide range of viruses and diseases that are preventable. For example, every year tens of thousands of adults in the U.S. suffer from or succumb to vaccine-preventable illnesses:

■ Each year, an average of 226,000 people are hospitalized due to influenza and between 3,000 and 49,000 people die of influenza and its complications; the majority are among adults.

■ About 900,000 people get pneumococcal pneumonia every year, leading to as many as 400,000 hos-

pitalizations and 19,000 deaths.

■ Of the approximately one million cases of shingles that occur annually, up to one in five cases (10-20%) will involve the eye.

We have a responsibility to ourselves and those around us to ensure our vaccinations are up-to-date and that we talk with our physicians about exploring new ones as they are released.

Adults, even healthy ones, need updated vaccinations for a variety of reasons, from age and lifestyle to travel plans. This is especially true for those with compromised immune systems or who suffer a chronic illness such as diabetes. Medications can also have an impact on how resistant our bodies are to certain types of infections. A typical adult inoculation regimen can include influenza, pneumococcal (pneumonia),

Tdap (tetanus, diphtheria, whooping cough) and Zoster (shingles). The Advisory Committee on Immunization Practices (ACIP) publishes annual recommendations for adults that have been reviewed and approved by leading medical provider organizations.

The CDC has recently reported an upward trend in adult vaccinations, however the numbers still fall far short of their goals for the year 2020. For instance only 20% of adults age 19-64 are protected from pneumonia, and 28% over the age of 60 from shingles. Less than half of U.S. adults even get a flu shot annually. These numbers are quite low considering the easy access to safe and effective preventative measures.

Additional healthcare costs can be a concern for many on a fixed-income, but most private insurances provide

major vaccinations with no copayment, even if yearly deductibles haven't been met. Medicare part B will pay for flu and pneumonia boosters and Medicare part D pays for shingles and Tdap. Most state Medicaid agencies cover the cost of at least some vaccines.

We must remember that vaccinations don't stop at childhood. Talking with our healthcare professionals is the first step in limiting the spread of serious diseases, keeping us and those around us healthy for generations to come.

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For more information contact the Stroke Studies Coordinator at 302-831-4615 or jmarmon@udel.edu



This research is funded by the National Institutes of Health.




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DID YOU KNOW?

Adjectives in English absolutely have to be in this order: opinion-size-age-shape-color-origin-material-purpose Noun.

So you can have a lovely little old round blue French porcelain serving bowl, but if you change that word order in the slightest you'll sound like you don't know what you're talking about.

It's an odd thing that every English speaker uses that list, but almost none of us could write it out.

Who ever heard of a green great dragon?

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TO YOUR WEALTH

It's Time! Medicare Open Enrollment Starts October 15

Each year, Medicare plans make changes to their coverage, benefits, and costs. Every fall, all people with Medicare should review their current health and prescription drug coverage. Open Enrollment, a.k.a. the Annual Election Period (AEP), for 2017 is from October 15–December 7.

What's AEP?

Medicare health and drug plans can make changes each year—things like cost, coverage, and which providers and pharmacies are in their networks. During AEP all people with Medicare can change their Medicare health plans and prescription drug coverage for the following year to better meet their needs.

During AEP, you may:

- Switch from Original Medicare to a Medicare Advantage plan.
- Switch from a Medicare Advantage plan back to Original Medicare.
- Switch from a Medicare Advantage plan to different Medicare Advantage plan.
- Switch from a Medicare Advantage plan that doesn't include drug coverage to one that does, and vice versa.
- Join a Medicare prescription drug plan.
- Switch from one Medicare prescription drug plan to another one.
- Drop your Medicare prescription drug coverage.

How do you know if you need to change plans?

Review the "Evidence of Coverage" (EOC) and "Annual Notice of Change" (ANOC) your plan sends you in the fall. If your plan is changing, make sure your plan will still meet your needs for next year. If you're satisfied it will and it's still being offered, you don't need to do anything.

Checklist for the Annual Election Period

1. Confirm your eligibility to enroll.

If you're thinking of joining a Medicare Advantage plan, the first item on your checklist is to verify your eligibility. To join a Medicare Advantage plan, you must have Medicare Part A and Part B and live in the service area of the Medicare Advantage plan you'd like to join. If you have end-stage renal disease (ESRD), you usually cannot join a Medicare Advantage plan, although there are a few exceptions.

Similarly, if you'd like to join a Medicare Part D prescription drug plan, you must have Medicare Part A and/or Part B and live in the service area of the prescription drug plan you are considering.

2. Decide if your current coverage still meets your needs and review any coverage changes.

Carefully review your current Medicare coverage to ensure it's still meeting your health needs. Now is the time to take stock of what health services you typically use and whether you're getting covered for them at a cost you're comfortable with.

If you're currently enrolled in Original Medicare, Part A and Part B, you might consider joining a private Medicare plan to receive coverage not included in Original Medicare, such as vision or dental benefits. Medicare Advantage plans vary in the specific benefits they offer, but all are required to offer at least the same amount of coverage as Original Medicare. Prescription drug coverage is not included in Original Medicare and must always be obtained separately, either through a stand-alone Part D prescription drug plan or a Medicare Advantage plan that includes drug coverage.

If you're already enrolled in Medicare Advantage or a Medicare prescription drug plan, carefully review your plan's Evidence of Coverage and An-

nual Notice of Change documents. They provide detailed information on your plan's coverage for the upcoming year, as well as any changes in benefits or costs. If a health service you rely on or a medication you take is no longer covered, your plan will notify you in these documents.

If you don't have Medicare prescription drug coverage, but have other prescription drug coverage, verify that your drug coverage is still considered "creditable"—that is, coverage that's expected to pay at least as much, on average, as standard Medicare prescription drug coverage. If not, you may want to sign up for Medicare prescription drug coverage during AEP. If you go for 63 or more consecutive days without creditable drug coverage, you may be subject to a Medicare Part D late enrollment penalty if you sign up later.

3. Be aware of how joining a Medicare plan may affect your other insurance.

If you have other coverage, such as retiree or veterans' benefits, check if that insurance covers services that Medicare does not. Talk with your benefits administrator to see how your insurance works with Medicare. Some kinds of coverage may require you to have Medicare to maintain eligibility, while in other cases, enrollment into a Medicare Advantage or Medicare prescription drug plan may cause you to irreversibly lose your other coverage. Always make sure you understand the rules and how Medicare enrollment may affect your other insurance before joining a Medicare plan.

4. Find the best price for your coverage.

Even if you are currently happy with your plan's coverage, it may still be a good idea to shop around to compare prices, and how much is paid for services and prescription medications. You may be able to find a better or more affordable option. Keep in mind that most Medicare Advantage

plans charge a separate premium for coverage, in addition to the Medicare Part B premium you must keep paying. However, total cost-sharing expenses for Medicare Advantage plans are generally lower than Original Medicare.

Keep the following in mind when shopping during this AEP:

■ **Provider networks**—If there are certain doctors you'd like to keep, make sure they are in the preferred network of any Medicare Advantage plan you join, or you could end up paying more to use an out-of-network provider.

■ **Prescription medications**—Make sure any plan you're considering covers all of the drugs you take. Medicare-covered drugs are often separated into different tiers, with higher or lower copayments/coinsurance depending on the tier they fall under. Keep in mind that the same drug may have different costs from plan to plan.

■ **Total cost-sharing expenses**—When comparing plan costs, don't just look at premiums, but at cost-sharing expenses as a whole. A plan with a lower premium may end up costing more overall if it's offset by expensive copayments and deductibles or a high out-of-pocket maximum.

■ **Ratings**—All Medicare prescription drug plans and Medicare Advantage plans are rated on a scale of 1 to 5 stars for quality and customer satisfaction, with a 5-star rating indicating excellence.

For Medicare plan information or to compare plans, call 1-800-MEDICARE or visit Medicare.gov. The Delaware Medicare Assistance Bureau, DMAB, is also available to help provide accurate, unbiased information about Medicare and the Medicare Part D prescription drug benefit at community outreach events throughout Delaware. Call them at 1-800-336-9500 (toll-free in Delaware) or 302-674-7364 to schedule an appointment.



Preparation Starts With Information

By Sherita Deal, Social Security District Manager in Dover, DE



Your parents were there for you when you were born. They've been with you through the most important achievements of your life. Now it's your turn to show them that they can count on you. As your parents get older, they may need help making decisions. When you volunteer to become a representative payee, you're supporting your parents and their future.

A representative payee is someone who receives Social Security or Supplemental Security Income (SSI)

payments on behalf of a person not capable of managing the funds on his or her own. As a representative payee, you would make sure your parents' basic needs are met by using the money to provide them with food, clothing, and shelter. Any leftover money goes into an interest-bearing account or savings bond for your parents' future needs. You're responsible for keeping records of expenses, and we request yearly reports to see how you've used or saved the benefits.

Other representative payee duties include knowing your parents' needs so you can decide the best way to meet those needs with the benefits provided and telling us about any changes that may affect your parent's eligibility for benefits or the payment amount.

If your parents receive Social Security or SSI benefits and are unable to manage their finances, or you think that may be the case in the future,

take the time to become familiar with the responsibilities of a representative payee and consider becoming one.

To learn more about becoming a representative payee, you can read our publication, *A Guide for Representative Payees*, at www.socialsecurity.gov/pubs and visit the webpage, "When People Need Help Managing Their Money," at www.socialsecurity.gov/payee. Or, call us

at 1-800-772-1213 (TTY 1-800-325-0778) to request an appointment.

Take the steps to ensure your parents have a safe and comfortable future. After all they've done for you over your lifetime, volunteering as a representative payee is just one way to show how much you care for and appreciate them. Social Security will always be there for you and your parents through life's journey.

Social Security Q&A

Question:

I am receiving Social Security retirement benefits and I recently went back to work. Do I have to pay Social Security (FICA) taxes on my income?

Answer:

Yes. By law, your employer must withhold FICA taxes from your paycheck. Although you are retired, you do receive credit for those new earnings. Each year Social Security automatically credits the new earnings and, if your new earnings are higher than in any earlier year used to calculate your current benefit, your monthly benefit could increase. For more information, visit www.socialsecurity.gov or call us at 1-800-772-1213 (TTY 1-800-325-0778).



Understanding Planned Giving: 5 Myths Busted

If you hear the words "planned giving" and think it's only for older people or those with great wealth—you're wrong. Planned giving is one of the easiest ways for you to support your favorite charitable organizations in the future without sacrificing income today.

Check out the following five common myths and the truths behind them:

Myth #1

Planned gifts are too complicated and confusing.

Truth #1

There are many types of planned gifts—most are simple and affordable, like a gift in your will or living trust. You just need to find the one that best fulfills your goals.

Myth #2

My estate has to be large to make an impact.

Truth #2

By including the charity(ies) of your choice in your estate plan for any amount, you make a lasting impact and a tremendous difference. One option is to designate a percentage of your estate.

Myth #3

I'm too young to think about making a will.

Truth #3

Planning your estate is an important step at any stage of your life. A simple meeting with an estate planning attorney can help you ensure that your intentions are carried out, and it can help establish a plan to receive the best tax benefits for your assets.

Myth #4

Charitable giving's main benefit is to reduce your tax burden.

Truth #4

According to the 2015 NMI Healthy Aging Database, 65 percent of people who donate to nonprofits do so because helping others makes them feel good.

Myth #5

A do-it-yourself will saves you money.

Truth #5

A DIY will doesn't provide the expert legal advice you need to properly plan your estate. Work with an estate planning attorney and rest assured that his or her knowledge will save you money and hassle for your loved ones.

Popular Ways to Give

- Wills and Living Trusts
- Beneficiary Designations

Gifts That Provide Income

- Charitable Gift Annuities
- Charitable Remainder Trusts

More Ways to Give

- Charitable Lead Trusts
- Real Estate
- Memorials and Tribute Gifts
- Endowed Gifts
- Donor Advised Funds

Recognizing Happiness

By Madisyn Taylor

When we take the time to recognize when we are happy and what that feels like, it becomes easier to recreate.

Those of us on the path of personal and spiritual growth have a tendency to analyze our unhappiness in order to find the causes and make improvements. But it is just as important, if not more so, to analyze our happiness. Since we have the ability to rise above and observe our emotions, we can recognize when we are feeling joyful and content. Then we can harness the power of the moment by savoring our feelings and taking time to be grateful for them.

Recognition is the first step in creating change, therefore recognizing what it feels like to be happy is the first step toward sustaining happiness in our lives. We can examine how joy feels in our bodies and what thoughts run through our minds in times of bliss. Without diminishing its power, we can retrace our steps to discover what may have put us in this frame of mind, and then we can take note of the choices we've made while there. We might realize

that we are generally more giving and forgiving when there's a smile on our face, or that we are more likely to laugh off small annoyances and the actions of others when they don't resonate with our light mood.

Once we know what it feels like and can identify some of the triggers and are aware of our actions, we can recreate that happiness when we are feeling low. Knowing that like attracts like, we can pull ourselves out of a blue mood by focusing on joy. We might find that focusing ourselves to be giving and forgiving, even when it doesn't seem to come naturally, helps us to reconnect with the joy that usually precedes it. If we can identify a song, a picture, or a pet as a happiness trigger, we can use them as tools to recapture joy if we are having trouble finding it. By focusing our energy on analyzing happiness and all that it encompasses, we feed, nurture, and attract more of it into our lives, eventually making a habit of happiness.



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ACTIVE AT EVERY AGE

Top 10 Tips for an Easy Transition to a Senior Living Community

At The Atrium at Churchman Village, we know a thing or two about making a smooth transition from family home to senior communities. We hope these top 10 tips make it easier as you choose a community that best fits your needs.

1 Take a tour. It seems obvious, but touring potential communities is one of the most important steps to finding your next new home. Talk with other residents about their community. What do they enjoy the most each day? Ask the staff as many questions you can think of. Whether it's the admissions director, activities director, or chef, staff members should be available to answer any questions you have.

2 Involve others in the decision-making process. Choosing a new community can be overwhelming. Friends and family members can help you talk through the process. Bring them on tours. Others may ask questions you haven't thought about.

3 Identify your must-haves. Is it support services? Chef-prepared meals each day? The daily activities the community offers? By identifying what you most value, you'll be able to make a selection that suits your needs and desires.

4 Prepare to sell your home. Start by going through clutter and discarding any unused possessions. Donate what you can. If it's too overwhelming, start small and enlist the help of others. For your comfort, your new home should only include what you need and love.

5 Sell your home. Choose a real estate agent with whom you feel comfortable and who has an excellent reputation in your community. The National Association of Senior Move Managers is an excellent resource to utilize as you plan your move.

6 Pack items that you'll need. Items often include a bed, dresser, nightstand, lamp, couch, recliner

or chair, two sets of sheets, blankets, pillows, laundry basket, garbage can(s), shower curtain and rings, window curtains, clothes hangers, TV and radio, telephone (optional), pictures or beloved treasures, wall decorations, personal toiletries, and clothing.

7 Decorate your new apartment. This is your new home and should reflect your personal style. Whether it's your favorite recliner or pictures of friends and family, bring items that provide an atmosphere of warmth and comfort.

8 Get involved. Independent senior living centers have activities daily and are an excellent opportunity to meet new people. Whether you sit with someone new at a meal or start a conversation with another resident after a session of Tai Chi, getting to know fellow residents is a great way to stay social. Take advantage of outings, join the book club or try Wii bowling. Learning something new is fun!

9 Stay connected. Some centers have "I've moved" postcards that you can send to friends and family notifying them of your new address. Others, like The Atrium at Churchman Village, actually assist in planning housewarming events, if you choose to have one. If you prefer to keep it low key, be sure to notify your old post office that you've moved.

10 Invite friends and family to visit. The community you have chosen is your new home; invite guests over. Visitors are welcomed at independent senior living communities. Often, they enjoy having a meal with you at your new home, whether it's prepared in your own kitchen or by the community's resident chef.

If you have questions about what independent senior living includes or how to make the transition to a senior living community, we're happy to help. Learn more by calling The Atrium at Churchman Village at (302) 998-6900 or ChurchmanVillage.com.



Competitive Rates & Beautifully Renovated Apartments!

The Atrium Independent Senior Living at Churchman Village is all about possibilities. Our residents savor each day by taking part in a variety of daily activities for the mind, body and spirit. *For more information about our independent living community, please call (302) 409-3232.*

Services & Amenities

Daily Activities
Large Open Dining Room
Restaurant-Style Dining
Beauty Salon and Barber Shop
Wireless Internet
Patio and Garden Area
Support Services Available

Located on the Churchman Village Campus near Christiana Hospital
4949 Ogletown-Stanton Road | Newark, DE
(302) 409-3232 | ChurchmanVillage.com

**CHURCHMAN
VILLAGE**
ATRIUM INDEPENDENT SENIOR LIVING

Aging and Legal Guardianship

Guardianship: a legal right given to a person to be responsible for the food, health care, housing, and other necessities of another person deemed fully or partially incapable of providing these necessities for him or herself.

When Is A Guardian Required for an Adult?

It may be necessary to petition a court to appoint a legal guardian for persons:

- Who have a physical or mental problem that prevents them from taking care of their own basic needs;
- Who as a result are in danger of substantial harm; and
- Who have no person already legally authorized to assume responsibility for them.

Under some circumstances, it may be necessary for a court to appoint an emergency guardian, who can act on one's behalf during a crisis (such as immediately following a car accident) until that person regains their ability to make their own decisions.

What Are a Guardian's Duties?

Guardians make decisions about how the person lives, including their residence, health care, food, and social activity. The guardian considers the wishes of the incapacitated person, as well as their previously established values, when making these decisions. The guardian monitors the legally incapacitated person to make sure that the person lives in the most appropriate, least restrictive environment possible, with appropriate food, clothing, social opportunities, and medical care.

The court supervises the guardian's choices on behalf of the ward. After the appointment of a guardian, an initial review is usually scheduled, followed by annual reports by the guardian to the court in order to ensure that the legally incapacitated person is in fact benefiting from the guardian's decisions.

How Can a Guardianship Be Ended?

The court terminates the guardian-

ship (1) if the legally incapacitated person recovers from their incapacity; (2) upon the death of the legally incapacitated person; or (3) if the guardian resigns or if the court terminates their role, in which case a successor guardian is typically appointed to take over management of the legally incapacitated person's affairs.

What About Co-Guardians?

Sometimes, relatives of a legally incapacitated person will request that they be made co-guardians. Depending upon the laws of the jurisdiction and the terms of the appointment, it may be necessary for both co-guardians to approve any decision made on behalf of the legally incapacitated person. This can create needless delay in the administration of emergency care, and can create difficulty in establishing authority for even minor decisions. Thus, it is usually advisable not to have co-guardians, but instead to name a single guardian, perhaps with the other relative named as a succes-

CAREGIVER'S CORNER BROUGHT TO YOU BY



sor guardian.

Avoiding Guardianship

It's possible to avoid the need for a guardianship through estate planning. A good estate plan will include a medical power of attorney that enables a trusted individual to make health care decisions in the event of incapacity, and a general durable power of attorney to permit a trusted individual to manage one's personal affairs. Typically these documents can specify how you wish to live, and how you wish to be treated, in the event of disability, whereas a court or guardian may make decisions with which you would disagree. In most cases, when these documents have been executed in accord with the laws of your state, it will not be necessary for your loved ones to seek the appointment of a guardian or conservator should something happen to you.

David McLean is an Elder Law Attorney in Greensboro, NC.



Caregiving In The Community: Caregiver Resource Centers

Caregiving, whether to an aging loved one, someone with an illness, or a person too young to care for themselves, is a difficult job. The stress that comes with going it alone, putting your own needs last, can result in "caregiver burnout." It's important to know that support is here for you.

The Division of Services for Aging and Adults with Physical Disabilities (DSAAPD) supports eight Caregiver Resource Centers located throughout Delaware (dhss.delaware.gov/dhss/dsaapd/resource.html). The services offered by the Resource Centers are available to all caregivers throughout the state of Delaware.

Caregiver Resource Centers serve as access points for information on a variety of caregiving issues. The centers are staffed on a part-time basis. Coordinators at each center understand the challenges that caregivers face. They provide information, assistance and support that can be helpful in a caregiver's individual situation. They help caregivers navigate services systems, find solutions to individualized concerns and make appropriate referrals. Many Caregiver Resource Centers also have support groups. In addition, each center has materials that can be reviewed on site or checked out for home use.

DSAAPD also has partnered with Delaware's system of libraries to help caregivers get the information that they need. To locate your local library, visit the Delaware Libraries website at lib.de.us/list-of-libraries or contact the Delaware Aging and Disability Resource Center (ADRC)

at dhss.delaware.gov/dhss/dsaapd/contact.html.

For more information or to enroll:

New Castle County:

Easter Seals Delaware and Maryland's Eastern Shore (includes assistive technology resource information)

www.easterseals.com/de
302-324-4444

Newark Senior Center
302-737-2336

Wilmington Senior Center
302-651-3400

Kent County:

Modern Maturity Center
302-734-1200

Sussex County:

Georgetown CHEER
Community Center
302-854-9500

Lewes CHEER Center
302-645-9239

Long Neck CHEER Center
302-945-3551

Ocean View CHEER Center
302-539-2671

MORE RESOURCES:

Guide to Services for Older Delawareans and Persons with Disabilities (http://dhss.delaware.gov/dhss/dsaapd/files/aging_and_disabilities_guide.pdf)

Delaware Aging and Disability Resource Center Service Provider Search (<https://www.delawareadrc.com/ADRCSearch/Search.aspx>)

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

DALES	NOTE	BIDE
ENACT	OVER	ODES
LOIRE	VETO	ILLS
ENCUMBERED	SETA	
SELL	ESTRAY	
SLAG	VIA	DOE
LULU	ESPY	ARGUS
ASSAULT	ESPOUSE	
THORN	SCAT	UREA
ATE	ARR	SUSS
CANNON	PLUM	
ABOUT	ESTIMATION	
BODE	RUIN	MERGE
EDGE	GROG	BAILS
REED	YENS	ASSET

Are You Caring For A Loved One?

Seeking Support & Assistance
Can Make Your Role as a Caregiver Easier!



Carol Barnett and her brother Steve Slotkin enjoy themselves at a Phillies game. One of the fun things about being a caregiver!

CAREGIVER RESOURCE CENTERS

CHEER Community Center

302-854-9500

Georgetown Easter Seals

302-253-1129

Modern Maturity

302-734-1200 ext. 186

Walk-Ins
Welcome

New Castle Easter Seals

302-221-2076

Newark Senior Center

302-737-2336 ext. 112

Wilmington Senior Center

302-651-3420 Bilingual



DELAWARE HEALTH AND SOCIAL SERVICES
Division of Services for Aging and Adults with Physical Disabilities



EAST COAST TREE SERVICE

We Care For Your Property Like You Do

Residential and Commercial Tree Removal, Clearing & Trimming

- We regularly (and SAFELY) work around electric wires and around homes and buildings.
- We will remove every trace of your trees – or allow you to remove them yourself to lower your cost.

– FREE ESTIMATES –

Licensed & Insured For Your Protection

CALL NOW!
(302) 588-3955

DE Lic #2013602079

WELLNESS FAIR & HOLIDAY CRAFT SALE

NOVEMBER 4, 10 a.m.-1 p.m.
Hockessin Community Recreation Center
Hockessin PAL Building, 7259 Lancaster Pike, Hockessin

Kick off the holiday season with the perfect opportunity to purchase one-of-a-kind gifts for everyone on your list and to give yourself the gift of wellness. Support local artisans and crafter, get your free diabetes and blood pressure screenings, enjoy a variety of entertainment, line dancing and other activities.

Interested vendors call (302) 995-7636

ANTIQUE & COLLECTIBLE APPRAISALS AT ROCKWOOD

Rockwood Museum, 4651 Washington Street Extension, North Wilmington
November 17, 1-3 p.m. \$5 Per item (cash only)

Before appraisal date, please send a photo of item to pnord@ncde.org. Two-item limit per person. by appointment by calling (302) 761-4343

Non-binding evaluations are made by Certified Antiques Appraiser, Philip Nord and are based on condition, rarity, material, workmanship and maker.

NCCDE.ORG/HAPPENINGS
New Castle County Happenings

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

ROASTED VEGETABLES WITH CHIPOTLE CREAM

This recipe takes all the great flavors of a Mexican tostada and turns them into a lighter dish. By replacing the fried tostada with crispy whole wheat pita and using nonfat Greek yogurt in the sauce, you get the crunch and creaminess of the original but you don't need the siesta when you're done!



Total Time: 45 min
Prep: 15 min
Cook: 30 min
Serves: 4

INGREDIENTS

Roasted Vegetables:

- Vegetable oil cooking spray, for spraying baking sheet
- 1 small (1-pound) butternut squash, peeled, seeded and diced into ½-inch cubes (3 cups)
- 2 medium zucchini, cut into ½-inch pieces
- 1 red bell pepper, cut into ½-inch pieces
- One 15-ounce can kidney beans, rinsed and drained
- 3 tablespoons extra-virgin olive oil
- 2 teaspoons ground cumin
- 1 ½ teaspoons dried oregano
- 1 teaspoon kosher salt

2 whole wheat pita breads

Chipotle Cream:

- ½ cup plain nonfat (0-percent) Greek yogurt
- 1 tablespoon fresh lime juice
- 1 teaspoon light agave nectar
- 1 small canned chipotle pepper, finely diced

DIRECTIONS:

For the roasted vegetables: Position an oven rack in the center of the oven and preheat the oven to 425°F. Spray a heavy baking sheet with vegetable oil cooking spray. In a medium bowl, toss together the butternut squash, zucchini, bell peppers, kidney beans, oil, cumin, oregano and salt. Spread the mixture in a single layer on the baking sheet. Roast until the vegetables are golden and tender, 25 to 30 minutes.

Split the pita breads in half horizontally to make 4 rounds. Arrange in a single layer on a heavy baking sheet. Bake until crisp, 7 to 8 minutes. Set aside to cool.

For the chipotle cream: In a small bowl, mix together the yogurt, lime juice, agave and chipotle pepper until smooth. Spread a dollop of the chipotle cream over each crispy pita and spoon the vegetable mixture on top.

Cook's note: For a milder chipotle sauce, remove the seeds in the chipotle pepper before adding to the sauce.

Recipe courtesy of Giada De Laurentiis

Sudoku

Fill in the blank squares so that each row, each column and each 3-by-3 block contain all of the digits 1 thru 9.

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

Answers on page 13

(courtesy of KrazyDad.com)

Get Up And Go...Get Scared!

Up for a Trick? These Places Are a Treat!

NIGHT OF TERROR

448 Lincoln Mill Road, Mullica Hill, NJ www.nighttofterror.com

Located in Creamy Acre Farms, Night of Terror boasts 6 terrifying attractions, including; Slaughter Cave, Zombie Mayhem, 3D Fun House, Ride of Terror, Cornfield Maze and Frozen Tundra. Seen on HGTV's Scariest Haunted Houses, Night of Terror is said to be the largest and scariest haunted attraction in NJ. Night of Terror's claim to fame is that they have one of the oldest and largest corn mazes around as well as the first Haunted Paintball Hayride, Zombie Hunt, in the country.

301 DEVIL'S PLAYGROUND

13335 Alexander Rd. Galena, MD www.301devilsplayground.com

Don't miss out on the Scariest haunted attractions Maryland has to offer at 301 Devils Playground. With 3 terrifying attractions: Zombie Paintball Ride, The Barn Of Torture, and the House Of Hell. Plus DJ, food, merchandise, lots of exciting entertainment and much more.

NIGHTMARE'S HAUNTED HOUSE

Now located at the 10912 County Seat Road, Laurel, DE, Routes 9 and 13, www.nightmareshauntedhouse.info

The 2016 season begins the first weekend of September 30th & October 1st and EVERY Friday & Saturday night in October. We'll also be open on Halloween so grab your costumes, grab your friends, and come get scared!

Voted "#1 Top Overall Attraction" by DelawareHauntedHouses.com in 2015. Find out what all the screams are about! Come help us Scare Away Hunger in 2016 as we gather canned food items for donation with Adams Radio Group. Bring a canned food item this year and get \$3.00 off.

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				
66					67					68				
69					70					71				

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ACROSS

1. Valleys
6. Memo
10. Remain
14. Make into law
15. Not under
16. Poems
17. France's longest river
18. Quash
19. Ailments
20. Constrained
22. Bristle
23. Peddle
24. Waif
26. Smelting waste
30. By means of
31. Female deer
32. Humdinger
33. Catch a glimpse of
35. A giant with 100 eyes (Greek mythology)
39. Attack
41. Take up the cause
43. Prickle
44. Leave in a hurry
46. Component of urine
47. Consumed food
49. Arrive (abbrev.)
50. Figure (out)
51. A large artillery gun
54. Damson
56. Adjoin
57. Appraisal
63. Portend
64. Wreckage
65. Mix together
66. Border
67. Hot rum drink
68. Sureties
69. Marsh plant
70. Cravings

71. Something of value

DOWN

1. Expunge
2. Again
3. Nonclerical
4. Beige
5. Originates in
6. Authors
7. Cover
8. French for "Head"
9. Worn away
10. Unruly
11. Lazybones
12. Triangular formation
13. An analytic literary composition
21. Chamfer
25. A cleansing agent
26. Thin strip
27. Verdant
28. As well
29. Warranted
34. Toddlers
36. Mentor
37. Applications
38. Oceans
40. "Do ___ others..."
42. Play a guitar
45. Movie subtitle
48. Power
51. A heavy wooden pole
52. Habitat
53. Prod
55. Arboreal snake
58. Certain
59. Orange pekoe
60. Colored part of an eye
61. Leer at
62. Where a bird lives

THE FUNNY BONE

DID I READ THAT SIGN RIGHT?

Toilet out of order.
Please use floor below.

In a laundromat:
Automatic Washing Machines:
Please remove all your clothes
when the light goes out.

In a London department store:
Bargain basement upstairs.

In an office:
Would the person who took
the step ladder yesterday
please bring it back or further
steps will be taken.

After tea break, staff should
empty the teapot and stand
upside down on the draining
board.

Outside a second-hand shop:
We exchange anything—bicycles,
washing machines, etc. Why not
bring your wife along and get a
wonderful bargain?

**Notice in health food shop
window:**
Closed due to illness.

Spotted in a safari park:
Elephants, please stay
in your car.

Seen during a conference:
For anyone who has children
and doesn't know it, there is a
day care on the 1st floor.

Notice in a farmer's field:
The farmer allows walkers
to cross the field for free,
but the bull charges.

Message on a leaflet:
If you cannot read, this leaflet
will tell you how to get lessons.

On a repair shop door:
We can repair anything.
(Please knock hard on the door—
the bell doesn't work.)

DID ANYONE PROOFREAD THESE HEADLINES?

**Man Kills Self Before Shooting
Wife And Daughter**

**Something Went Wrong
In Jet Crash, Expert Says**
Really? Ya' think?

**Police Begin Campaign To Run
Down Jaywalkers**
Now that's taking things a bit far!

**Panda Mating Fails;
Veterinarian Takes Over**
What a guy!

**Miners Refuse To Work
After Death**
*Good-for-nothing' lazy
so-and-so's!*

War Dims Hope For Peace
*I can see where it might have
that effect!*

**If Strike Isn't Settled Quickly,
It May Last Awhile**
hmmm...

**Enfield (London) Couple Slain;
Police Suspect Homicide**
They may be on to something!

**Red Tape Holds Up
New Bridges**

*You mean there's something
stronger than duct tape?*

**Juvenile Court To Try
Shooting Defendant**
*See if that works
better than a fair trial!*

**New Study Of Obesity Looks
For Larger Test Group**
Weren't the first big enough?!

Kids Make Nutritious Snacks.
Do they taste like chicken?

**Local High School Dropouts
Cut In Half**
*Chainsaw massacre
all over again!*

**Hospitals Are Sued
By 7 Foot Doctors**
Boy, are they tall!

And the winner is...

**Typhoon Rips Through
Cemetery; Hundreds Dead**
Did I read that right?

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
1.800.232.5460 (TTY)



living independently for elders
Saint Francis Healthcare