



VITAL INFORMATION FOR A VITAL LIFE®

DivvyCare
*Pays the Bills
So You Don't
Have To*

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APRIL 2017



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Vital! Magazine
4556 Simon Road
Wilmington, DE 19803
302-544-0684
www.vitalmagonline.com

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The clocks have changed, the weather's (finally!) broken—let the fun in the sun seasons begin! Aside from the tax deadline, April has all good things in store. I'm looking forward to spring sports, my son's looking forward to Easter break, and we have a fantastic new magazine coming out in just a couple weeks (more on that later!).

I like to think of myself as a positive person (and in fact I've been told as much on more than one occasion), able to see my good fortune in most everything that happens. For instance, I'm ecstatic that I've connected with some really amazing people (meet them on pages 8 and 9) who, like me, are striving to make a positive impact on the lives of people in our community. I promise, you'll get to know them more over the coming months.

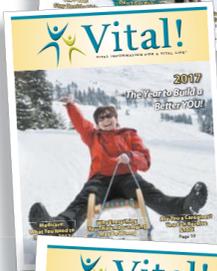
Lately, though, several not-so-positive events have crossed my path as well (primarily the passing of one of my lifelong friends—friends since 4th grade!—whom I consider a sister, but also ridiculous ongoing issues with an insurance company, and with the company supposedly supplying the new vanity in my bathroom) so I started to really pay attention to the attitudes and outlooks of people I'm coming in contact with. And I got to thinking about resiliency, and positive/negative outlooks, and how they affect your health. Think about that person you know who, every time they walk into a room, just sucks the energy right out of you. Their complaints might be couched in jokes or self-deprecation, but you're left just feeling drained after interacting with them. Do you think they're really healthy? And what does their attitude do to you? We explore that more on page 5.

On page 8 you'll get to meet Rick and Marcy Lynch. Serial entrepreneurs, their latest endeavor is DivvyCare. On the surface, DivvyCare might seem simply a time-saving tool, but the true benefit of their service is peace of mind, family harmony, and safety and security. Trust me, you'll want them on your team!

And big news! Coming in just a few short weeks is *Delaware Golf*! Yes, a new bi-monthly magazine dedicated to getting Delaware golfers out on the course, smarter, stronger and better than ever. Look for it when you pick up Vital!, or at your local course or sporting goods store. And we'd love your feedback—let us know what you like, and what you'd like to see in upcoming issues!

Happy April!
Karyn

On the cover: Rick Lynch, Marcy Lynch, Amy Melasecca of DivvyCare.



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The Dirty Dozen

EWG's 2017 Shopper's Guide to Pesticides in Produce™

You may have heard of the The Environmental Working Group. They're the ones who put out their annual Dirty Dozen and Clean Fifteen lists of fruits and vegetables with the most and least pesticide residue to help you make buying decisions about what you want to put on your plate. Since organic foods can be pricy, the "Dirty Dozen" is meant to help consumers decide which organic fruits and vegetables are worth the extra cash.

The list can sometimes lead to confusion, though. Don't come to the conclusion that you shouldn't eat the foods on the Dirty Dozen list unless they're organic, and conversely, be aware that no matter how much money you spend on a bounty of organic produce, you can't cut out pesticides completely. Organic farmers use natural pesticides made from natural sources; pesticides used in conventional farming are derived from synthetic sources. One study found that among organic produce, many foods had some degree of pesticide residue. Carl Winter, the author of the study, noted that the accumulation of synthetic pesticides in humans might be negligible. "Our typical exposure is often 100,000 times lower than levels that show no effect in lab animals who have been fed the chemicals on a daily basis throughout their lifetime," he told *Bloomberg*.

Also to note: Not all fruits and vegetables are equal when it comes to pesticides. Some produce, like avocados, corn and mangoes, have peels or husks that shield produce flesh from pesticides. But other fruits and vegetables don't have a protective layer.



Fruits like strawberries "will always have a lot of pesticides residue because it has no protective outer peel and grows directly on the ground," Sonya Lunder, EWG senior analyst, says.

The list also doesn't mean skip eating your greens if they're on this list, but rather it's best to buy whatever fits within your budget. A government study reveals a whopping 90% of Americans still don't get their recommended daily amount of fruits and vegetables. Studies have found that including any kind of produce with its plethora of nutrients provides health benefits, especially for long-term chronic diseases.

Even the EWG acknowledged eating veggies is basically always a good thing: "The health benefits of a diet rich in fruits and vegetables outweigh the risks of pesticide exposure," the EWG writes on its site. It's obvious but bears repeating: Eating fruits and vegetables is always better than not eating fruits and vegetables.

www.ewg.org

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Spring Into Action!

Exercising benefits everyone, no matter your age. Along with improving mental wellness, exercise improves overall health as well as specific conditions like high blood pressure, heart disease, and diabetes. Exercise may even ease some of the symptoms and possibly delay the long-term effects of chronic health conditions. The National Institute on Aging suggests that daily exercise is imperative for long-term health. Incorporate the following types of exercise into your daily routine to keep you feeling like a spring chicken.



Stretching

Regularly stretching your muscles leads to increased flexibility and helps to maintain the freedom of movement necessary to continue the activities you enjoy most. Stretching is also a great way to warm up before or cool down after more strenuous activity.

Balance exercises

Each year, more than one-third of people age 65 or older fall. Falls and fall-related injuries, such as hip fracture, can have a serious impact on an older person's life. If you fall, it could limit your activities or make it impossible to live independently. Balance exercises, along with certain strength exercises, can help prevent falls by improving your ability to control and maintain your body's position, whether you are moving or still.

Strength exercises

Exercises that build muscle strength can also help rev up your metabolism and keep blood sugar levels in check. Whether you choose to use free weights, machines, or body weight exercises (like push-ups or squats) make sure you learn the proper way to perform the movements in order not to strain your muscles, ligaments and joints.

Cardiovascular exercise

Improve your heart health with activities that increase your heart rate and breathing for an extended period of time (examples are walking, jogging, swimming, raking, sweeping, dancing, and playing tennis). Build up your endurance gradually, starting with as little as 5 minutes of endurance activities at a time, if you need to. Then try to build up to at least 30 minutes of moderate-intensity endurance activity on most or all days of the week. Doing less than 10 minutes at a time won't give you the desired heart and lung benefits.

Chair Workouts

For many people who suffer from joint issues or chronic conditions that prevent them from being able to participate in other forms of exercise, chair workouts may be the answer. Chair workouts simply modify strength, balance and cardio workouts to meet participants' particular needs.

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Train Your Brain

Out With the Negativity and Complaining

By Dr. Travis Bradberry

Studies on mice have long shown that stress can have a lasting, negative impact on the brain. Exposure to even a few days of stress compromises the effectiveness of the neurons in the hippocampus. Weeks of stress cause reversible damage to neuronal dendrites, and months of stress can permanently destroy neurons. And scientists have found new evidence of the same effects of stress in people.

Negative People Are Stressful

Most sources of stress are easy to identify. If you're waiting to land a grant that your organization needs to function, or you're working on the biggest project of your career, you're bound to feel stress, but the unexpected sources of stress are the ones that can take you by surprise and harm your brain. Recent research found that exposure to negative emotional stimuli—the same kind of exposure you get in the presence of complainers and otherwise negative people—caused subjects' brains to have the same emotional reactions that they experienced when stressed. Your brain gets sucked into a negative emotional state when exposed to negative people, and just like a stress response, the longer you endure this state the worse it is for your brain.

Since stress and negativity lurk everywhere, use the following strategies to help protect your brain.

1. Set Limits with Complainers

Complainers wallow in their problems and fail to focus on solutions. They want people to join their pity party so that they can feel better about themselves. People often feel pressure to listen to complainers because they don't want to be seen as callous or rude, but there's a fine line between lending a sympathetic ear and getting sucked into their negative emotional spiral. You can avoid this only by setting limits and distancing yourself when necessary. A great way to set

limits is to ask complainers how they intend to fix the problem. They will either quiet down or redirect the conversation in a productive direction.

2. Squash the Negative Self-Talk

Sometimes you absorb the negativity of other people, and other times you create it for yourself. There's nothing wrong with feeling bad about something, but your self-talk can either magnify the negativity or help you move past it. Negative self-talk is unrealistic, unnecessary, and self-defeating. Be wary of the following types of negative self-talk and try the alternatives:

- i. **Turn I always or I never into just this time or sometimes.** Your actions are unique to that particular situation, no matter how often you think you mess up. Make certain your thoughts follow suit. Treat each situation as its own and stop beating yourself up over every mistake to stop making your problems bigger than they really are.
- ii. **Replace judgmental statements like I'm an idiot with factual ones like I made a mistake.** Thoughts that attach a label leave no room for improvement. Factual statements are objective and situational, and help focus on what you can change.

3. Focus on Solutions

Where you focus your attention determines your emotional state. When you fixate on problems, you create and prolong negative emotions and stress. When you focus on actions to better yourself and your circumstances, you create a sense of personal efficacy that produces positive emotions.

4. Get Some Sleep

A good night's sleep makes you more positive, creative, and proactive in your approach to problems. Being well rested helps you deal with your own negativity, and gives you the perspective you need to set limits with complainers and negative people.

The Power of Positivity: Three Lessons to Guide Your Day

By Jonathan J. Doll, PhD

"I am still determined to be cheerful and happy, in whatever situation I may be; for I have also learned from experience that the greater part of our happiness or misery depends upon our dispositions, and not upon our circumstances."

— Martha Washington (1732 - 1802)

Disposition: According to Merriam-Webster, disposition is the typical attitude or mood we have each day and reflects the tendency of how we act in life's circumstances.

The questions we should all ask, then, are what are our circumstances, how are we responding to them, and is there a way to change our disposition once it is set in place. Three lessons can guide us on focusing on positivity.

Lesson One: Life is Hard.

Years ago, an elderly friend looked at me while wistfully thinking about the lessons of her life. Three words were all she had to offer: "Life is hard."

Tamara grew up and was educated as a math teacher in Belarus, Russia. Trying times, yes, yet I always remember the sparkle in her eyes when she shared about her past. Her disposition was of endurance and resilience despite her hardships. That is a lesson for us all.

Lesson Two: There are always more people doing good than those committing harm.

It's surprising how seldom positive events make the news when compared with the scandals that fill the airwaves. After all, when people do what's right, it's expected of them. And not many people go out of their way to congratulate others for doing what's expected.

But imagine a different world, a place where we thank people frequently for doing good and focus on the positives we see. We make an effort to recognize what is good and give it prominence compared to the shortcomings that also exist. This practice can help

change our life's disposition. After all, negative examples of failure and lost opportunities might always be there, but the positive habits that people engage in need to be encouraged if we want to see them increase.

Lesson Three: Finding the positives in any situation can bring you joy.

Recently, I had the misfortune of chasing my cat who was chasing a bunny. As I reached out for the cat, I lost my balance and fell, breaking my collarbone. Of course, the bunny made a safe getaway.

Recovery has been slow. Worse, I'm at risk for the bone fragments not becoming rejoined. So imagine this: my misfortune brings a smile to most people when I share the story. Why? Because I continually choose to be positive. I've had the opportunity to slow down and to trust others to help out. Rather than let injury be an excuse, I choose to make it a strength. Our disposition is not influenced by what happens in our life but rather by how we respond to our life.

Each day, try considering *strengths* instead of *weaknesses*.

- Consider a person who is close to you; reflect on three strengths they have.
- Consider the family members you have and three strengths they each have.
- Consider your coworkers and three strengths they have.
- Consider a situation you struggle in and three strengths that can come from the struggle.

By focusing on the positives in your life, you just might find more joy.

FYI - Finance Your Independence

Are you thinking about making modifications to your home so your aging parents can move in? Would you benefit from a computer that accommodates for visual limitations? Do you need an adapted van to transport a child who has special needs? If you've hesitated to make these or other types of changes because of cost, Easterseals can help! As part of their Community Outreach Program, Easterseals is now assisting Delawareans in securing lower-interest loans to purchase assistive technology or make modifications for accessibility.

A lower-interest home modification loan through Easterseals FYI: Finance Your Independence Assistive Technology Loan program was a huge help to Carol and her brother Steve, who uses a wheelchair. Before the home modifications, Steve was limited to certain areas of their house. With the help of low-interest financing, Carol was able to renovate a previously inaccessible area to make a room built for someone using a wheelchair. It includes lowered light switches and window frames, accessible outlets, floors with no carpeting and a level entry from the house that allows easy access without assistance.

"Steve is alone while I am at work and having this room for him makes the house more comfortable. And with the lower windows, it's like bringing the outdoors in to him," Carol says. "This modification gives him more space to enjoy."

The FYI program is made possible through lending partners Del-One Federal Credit Union and DEXSTA



Federal Credit Union. In addition to home modifications, funds can be used for equipment that accommodates for various limitations, and much more. Even lower cost items, such as hearing aids, can be funded through FYI.

If you're a caregiver, you'll also want to know about the Caregiver and Assistive Technology Resource Center. Partially funded through the Division of Services for Aging and Adults with Physical Disabilities, the Resource Center has a case manager on site every day to provide information, resources and support to family caregivers.

One of the more unique aspects of the Easterseals Resource Center is the focus on Assistive Technology, or "tools for independence." Hundreds of pieces of assistive technology that promote independence and quality of life, like pill reminders, large print calculators and slippers that light your way in a dark room are on display, offering individuals the opportunity to "try before you buy." Visit www.easterseals.com/de/explore-resources/making-life-accessible for a virtual tour of the Technology Demonstration Center.

For more information about any of the services provided through the Community Outreach Program, please contact Joyce Medkeff at 302-221-2076, visit www.de.easterseals.com or email resources@esdel.org.

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!

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Top Seven Tax Deductions for Seniors and Retirees

Here's a list of the top tax deductions for those over 50.

By Stephen Fishman, J.D., www.nolo.com

If you are a senior or retired, be sure to understand and take advantage of the deductions available to reduce your income taxes each year. Here are some of the most important tax deductions.

1 Medical and dental expenses. Medical and dental expenses are often some of the largest expenses for retired people. Fortunately, some of these expenses are deductible. These include health insurance premiums (including Medicare premiums), long-term care insurance premiums, prescription drugs, nursing home care, and most other out-of-pocket health care expenses.

If you itemize your deductions, medical and dental expenses are deductible from your income taxes on Schedule A of your tax return. However, they are subject to a limit. For many years, the limit was 7.5% of a taxpayer's adjusted gross income (AGI), meaning that only those expenses in excess of 7.5% of a taxpayer's AGI were deductible. For example, if someone's AGI was \$100,000, only those medical and dental expenses above \$7,500 (7.5% x \$100,000 = \$7,500) would be deductible.

The rules for deducting medical and dental expenses changed in 2013. Now, under current rules, only medical and dental expenses in excess of 10% of a taxpayer's AGI are deductible. Previously under the lower threshold people could deduct more of these expenses.

In creating the new rules for deducting medical expenses, Congress exempted people age 65 and older from the 10% threshold increase until 2017. Thus, anyone age 65 or older can use the 7.5% threshold for deducting medical and dental expenses for any tax year ending before January 1, 2017, as long as the taxpayer or his or her spouse was age 65 during or before the tax year.

To learn more, see IRS Publication 554, Tax Guide for Seniors (available on the IRS website).

2 Selling your house. Retired people often sell their homes to move into smaller places or retirement communities. If you've lived in your home for a long time, you probably have substantial equity and will earn a large profit on

the sale. Fortunately, you may not have to pay any tax on your profit. As long as you live in your home for at least two out of the five years before you sell your house, the profit you make on the sale—up to \$250,000 for single taxpayers and \$500,000 for married taxpayers filing jointly—is not taxable.

3 Retirement plan contributions. Just because you are retired or semi-retired doesn't mean that you can't make tax-deductible contributions to retirement plans such as IRAs. Those over 50 have higher contribution limits for traditional IRAs, Roth IRAs, and 401(k)s.

Or, you may prefer to contribute to a Roth IRA. You'll pay taxes on the income you contribute now, but the withdrawals upon retirement are tax-free. This means no tax need be paid on all the interest or other income earned by your Roth IRA investments.

Retirees with their own businesses may also establish SEP-IRAs, Simple IRAs, Keogh plans, and solo 401(k) plans that have higher contribution limits for those over 55.

4 Investment expenses. The best way to earn money when you retire is in the form of interest, dividends, and capital gains from investments. Dividends and capital gains are taxed at lower rates than ordinary income, ranging from 0% to 20% depending on your overall income tax bracket. Unlike income from a job or business, these types of income are not subject to Social Security or Medicare taxes.

In addition, fees you incur for investment advice or accounting services are deductible to the extent they, along with your other itemized personal deductions, exceed 2% of your adjusted gross income. Examples include:

- attorney and accounting fees
- safe deposit box fees
- subscriptions to investment newsletters
- fees for online services
- home computers used for investment purposes
- fees to financial planners, and
- fees you pay to a broker, bank, trustee, or similar agent to collect investment income, such as your taxable bond or mortgage interest, or your

dividends on shares of stock.

However, you cannot deduct fees you pay to a broker to acquire investment property, such as stocks or bonds. You must add the fee to the cost of the property and recoup your expenses when you sell.

5 Business expenses. Many retirees continue to run their own businesses or start new ones. For example, some retired employees work part-time as a consultant for their former employers and other clients. Having a business (whether full- or part-time) is a great way to get tax deductions. You may deduct all the necessary expenses you incur to do business, so long as they are reasonable in amount. This includes business travel, the cost of business equipment such as computers, and outside or home offices.

6 Charitable contributions. Retirement is a time many people think about giving back to their community by making charitable contributions. Such contributions are deductible as itemized deductions; however, they are subject to special limitations. Cash contributions of up to 50% of your adjusted gross income are deductible each year as an itemized deduction.

If you donate property other than cash to a qualified organization, you may generally deduct the fair market value of the property. If the property has appreciated in value, however, you may have to make some adjustments. Further, if you donate a car, boat, or airplane, your deduction generally is limited to the gross proceeds from its sale by the charitable organization. This rule applies if the claimed value of the donated vehicle is more than \$500.

7 Standard deduction. This applies if you don't itemize your deductions (many older folks don't if they are no longer paying mortgage interest). Anyone 65 and older by December 31 of the tax year is entitled to a higher standard deduction. Technically, you are considered 65 on the day before your 65th birthday so you can take the higher standard deduction if you turn 65 by January 1st.

People age 65 and older (or blind) get an additional standard deduction. You can claim the higher deduction if only your spouse is older than 65 and you file a joint return.

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Have Bills to Pay? Let Divvy Do It!

Ask three friends how many of them are helping to take care of an aging parent, and guaranteed at least one of them will say that they are, or did, or plan to. That person might even be you. Sometimes the responsibility is shared among family members, sometimes it falls squarely on just one person's shoulders. It doesn't matter if Mom or Dad lives right around the corner or halfway across the country, caregiving for an aging parent is stressful, particularly when it's added onto an already hectic work and family schedule.

This month we have the pleasure of introducing you to Rick and Marcy Lynch, founders of DivvyCare. DivvyCare is your financial care-sharing tool – it takes the chore of handling all the bills off your plate, leaving you more time for the things in life that *really* matter.



Vital: What made you decide to start DivvyCare?

Rick: Like most things, it was born of necessity. My brother was living in Boston near my father, I was here and my sister was in Pittsburgh. My dad was very independent; in fact, it's hard to imagine him ever asking for help, so we just tried to keep an eye on the big picture—that he was doing ok after mom passed away, he was healthy, still driving ok, that type of thing. My father was always very much on top of paying his bills. I remember, growing up, seeing him every Saturday morning at the kitchen table, scouring the bills, writing checks. He enjoyed the task, the order and organization of it all. So looking back now, we probably should have noticed sooner that when we visited Dad we'd see random piles of bills

on the coffee table, or a nightstand, or on the kitchen counter. It was so unlike him to be so disorganized. But it wasn't until a summer vacation when all of us siblings were together with dad that we realized that he was overwhelmed, so we started to help him with his bills.

Because my brother had kids in high school and traveled a lot for work, we couldn't ask him to take on the task alone, so we divvied up the responsibility. Luckily too, because as you know, sometimes more than one set of eyes can uncover something otherwise overlooked. First we discovered that Dad was being charged for a rather expensive publication that he was throwing out as “junk”—and it would have continued renewing unless cancelled (which we did). Then

we found that at one time he had been on a “budget” payment plan with the oil company, where he'd remit a set amount to them regardless of usage. Energy prices had plummeted, and along with them, his monthly bill, but he still kept paying that previous amount. His oil company ended up holding lots of his money!

After talking to other people, we discovered our situation was common. So we created a tool for friends and family to help their “team” care for a loved one.

Vital: How did you know where or even how to start?

Rick: We already had the expertise. We've had a property management company for years, so already had the systems in place for collect-

ing college rents and paying bills for many tenants. And then our oldest daughter went off to school. As anyone who has kids sharing living space with others can tell you, divvying up the bills and getting them paid is a headache. When Amy was living off-campus with roommates, we'd spend untold hours figuring out who owed what, collecting checks, and having uncomfortable conversations. And she still walked away with a ding on her credit due to a roommate not paying a utility bill. So when our second daughter went off to school, we started iDivvy.net. iDivvy helps roommates (and their parents!) keep track of and pay the bills, and helps them avoid late payments and utility shutoffs. We took those core competencies and directed our resources toward older

adults. DivvyCare solves one of the most common problems caregivers face when caring for a loved one—tackling the bills. Now multiple authorized caregivers can monitor all the bills 24/7 from anywhere in the world, can help get those bills paid, and can share in the decision-making necessary to help their loved one. Our tool, in essence, “divvies up” the responsibility—DivvyCare!

Vital: Who benefits most from DivvyCare?

Marcy: Everyone! Peace of mind is one of the greatest benefits of DivvyCare. Imagine not needing to worry about late fees, or more importantly, whether the lights or heat will be shut off because of a past due bill. Because of our experience, we even built in another safeguard: We monitor your bills and alert you if there are any unusually large bills or out-of-place charges.

DivvyCare leaves you more time for the things in life that *really* matter.

Vital: This is great! How does it work?

Marcy: Just let us know which bills you'd like to have paid by DivvyCare. We'll take it from there. First we'll arrange to have the bills sent to us. That way you're out from under that pile of paper. Then as soon as we get the bills we scan them into your DivvyCare online portal. That way you can see the bills whenever you want to. If more than one person is helping to pay or needs to see the bills (that could be multiple children, a different caregiver, a legal representative—whoever makes up your “team”) each authorized individual will have complete access to the account. Everyone knows what is going on all the time. You decide for yourself which bills you want us to pay and how much you want us to pay, and deposit funds accordingly.

And you can make changes whenever you want. Once DivvyCare makes a payment on your behalf, you're notified that the bill has been paid, and at the end of each month you'll get a full report of all bills that have been paid along with your remaining account balance. It's important to keep in mind that the purpose of DivvyCare is to organize and pay the bills. You're still responsible for reviewing the bills; should there be a problem, you'd deal directly with the creditor.

Vital: How do users remit money to DivvyCare?

Rick: Together with your personal DivvyCare care manager, you'll put together a blueprint of how you want the bills to be paid. Do you want to pay balances in full? Minimum payments? Do you want to put money into your account once a month? Every week? Send a check? Use ACH? It's up to you, and you can always

make changes. Unlike other bill pay services that expect you to send them voided checks and expect you to give them access to all of your money, DivvyCare will NEVER have access your bank accounts. You remit the dollar amount needed to cover the bills. Want to change anything about how we pay the bills? No problem! All it takes is one call to your DivvyCare care manager to get it done. We can even handle one-time payments for you, say, for an appliance repair.

Vital: Marcy, earlier you said you send alerts if there are any unusual charges. How does that work?

Marcy: First of all, we don't keep track of your purchasing preferences or activity—that's up to you. We do, however, have the ability to recognize unusual trends which we'll



bring to your attention. Say for example that after a year of paying your quarterly water bill, we're aware that your average bill is about \$100 but the current bill is \$300. We'll alert you to the variance.

Vital: Does DivvyCare take the place of a Daily Money Manager?

Rick: Although we're members of the American Association of Money Managers, we do not take their place. Daily Money Managers get paid an hourly fee of anywhere from \$75.00 per hour on up to help clients handle financial affairs, which could include organizing and keeping track of important medical and insurance papers, but could also include clerical functions like opening, sorting, and actually paying the bills. We've found that often, though, simply getting the bills paid is the single biggest cause of a family's frustration. If you can get that problem solved for a flat fee every month, you might not even need a daily money manager. But if you do need a DMM, by eliminating his or her clerical duties, that hourly fee you pay can be spent on time focusing on the more strategic issues facing a client.

Vital: When do people turn to DivvyCare?

Marcy: People turn to DivvyCare to simplify, to organize, and to gain peace of mind. Inability to keep up with the bills might seem like a small problem, but the consequences of that problem are huge—late fees, foreclosure notices, services shut off. In fact, difficulties with finances are one of the first problems that pop up that make families start thinking about bringing in outside help or even moving an overwhelmed loved one out of their home. But in many instances, that would be overkill. Dad doesn't need a \$25 an hour caregiver to keep him company. All he needs is to stop worrying about the bills. So when should DivvyCare come into play? The minute you feel that little more than \$25 a month will free you and your family from worrying about potential financial disaster and get you out enjoying life.

Vital: Wow! That's less than a late fee or bounced check fee! How do readers get in touch with you if they have questions, want to learn more or want to get started?

Marcy: Just give us a call at 484-800-8613 or visit us on the web at www.divvy.net. We're here for you!



Ready For Anything

By Gina Deney

Life can throw you a curveball in the blink of an eye. Of course you can't prepare for every situation, but with a bit of organization, most emergencies around the house can be navigated safely and effectively.

Preparedness begins with a plan. You'll want to start by making copies of family and doctors' contact information, medical and/or legal documents such as powers of attorney, and a list of your allergies and medications. Ask three people who could be of assistance in case they are called upon to be part of your safety net, and begin by giving them each a copy of all documents and a spare key (don't forget your alarm code or building/gate key). They should have each other's information as

well, and their names and numbers can also be posted in an obvious location such as on the refrigerator or by the phone.

Sometimes, even getting to a phone to call for help may be difficult or impossible. There are several easy and reliable solutions on the market. They all involve a fob or remote that can be worn or carried. If you have an emergency, or perhaps a fall, the devices transmit information via a base station to an appropriate responder. Higher end fobs even transmit GPS location information and use cellular towers instead of landline phones to connect. Systems vary greatly in both their features and price, and most involve a monthly monitoring fee. There is a device for every need and budget, so it's important to research all the available options to determine your best fit.

Incidents around the house aren't limited to falling. Power outages and severe weather can make simple chores like eating and bathing very difficult, even dangerous. Make sure to have a flashlight in every room, complete with working batteries. Glow sticks are also great to have on hand since they take years to expire and can be tucked into any cabinet or drawer. Rounding out an emergency kit should be three days of food and water, a battery-powered radio, basic first aid, and a week of all current medications. Don't forget pets—the same list goes for them as well!

Not every situation can be fixed with a first aid kit, so be sure to know the numbers for all emergency services. First responders are only a phone call away, and we should never hesitate to call the professionals if a situation is too much for us to handle. Also,



make sure to have all the documentation that you previously organized easily accessible by emergency personnel when they arrive—it will provide answers to many of their medical questions.

A little bit of careful planning can make the difference between an inconvenience and a crisis. With a preparedness kit and several people aware of your plan, much of the stress in an emergency can be avoided—you just need to be ready for it!

Gina Deney is the owner of Your Own Home Home Care. With the help of the services offered by Your Own Home you can enjoy the independence and comfort of living at home, but not have to worry about all of the responsibilities. For more information on senior care, call 302-478-708 or visit www.yourownhomecare.com.



I'm Forgetting... Is This A Problem Or A Part Of Normal Aging?



Do you find yourself forgetting things lately? Ever walk into a room and can't remember what you came there for? Have difficulty finding where you parked your car in the mall parking lot? Thought maybe you might be experiencing the beginning stages of Alzheimer's disease?

Everyone experiences forgetfulness. It is a temporary condition that usually can be resolved. Some factors that contribute to forgetfulness are

stress, fatigue, depression, nutrition deficiencies, and drug overdoses or interactions. Other more normal factors which may cause forgetfulness include distractions, preoccupation, multi-tasking, and acting on "auto-pilot."

Normal memory loss is referred to as age-associated memory impairment, or benign memory loss due to aging. It does not affect our social or intellectual functioning.

Memory loss that disrupts everyday life is not part of the normal aging process. It is a symptom of dementia, a gradual and progressive decline in memory, thinking and reasoning skills. Early symptoms of Alzheimer's disease often include recent memory loss which may cause difficulty in performing familiar tasks such as handling the checkbook or

preparing meals, difficulty learning new tasks, loss of a sense of time and problems with language.

Before a diagnosis is made, other conditions must be excluded, some of which are potentially reversible. Do not assume that you or someone you love has Alzheimer's disease. Instead, pursue a thorough evaluation, involving physical, neurological, psychological and psychiatric examinations and laboratory studies which should yield a fairly accurate diagnosis.

Arden Courts Memory Care Community is a memory care community specializing exclusively in caring for individuals living with Alzheimer's disease and related dementias. To schedule your appointment for a FREE, confidential memory screening with an Arden Courts professional, call 302-762-7800. Excerpts of this article have been cited from materials from the Alzheimer's Association.

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County Executive Matthew Meyer
Department of Community Services
Division of Community Resources

NCCDE.ORG/55PLUS
New Castle County Happenings

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*A memory screening is not used to diagnose any illness and does not take the place of evaluation by a qualified healthcare professional.

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ACTIVE AT EVERY AGE



The Allure of Augusta

The U.S. Masters is one of the most talked about events in sports, yet Augusta National is still shrouded in mystery.

Who's the Member? In the tournament's early years, Augusta National members were encouraged to wear the jacket so patrons would know who to ask questions. Nowadays, when a member hosts guests, the green jacket designates who gets the bill.

Cheap Tix. A badge that allows you to see four competitive rounds will cost you just \$200. Of course, the stories are legend about how long it takes to get that pass: years. Families will them down to generation after generation.

1980 Prices. It used to be pimento cheese sandwiches, but now there's bbq, chicken and beer, each for about \$3. That's right—a beer and a sandwich at a major sporting event costs \$6.

Icing the Azaleas. Augusta National does horticulture to extremes. If an early spring comes, grounds crews will put ice under the azaleas to slow down

their bloom. They want everything in full color come Masters week. (They cannot, however, control rain. Yet.)

Over-The-Top Maintenance. It's the smallest major field—only 99 competitors, and following the second round the field will be winnowed down to between 44 and 55. Yet get there early enough and you'll find more than 60 people working on the course, mowing, raking, and edging.

Limited Time. Augusta National may not be the best course in the country in terms of golf, but it's definitely the most remodeled course. Bar none. The course closes in late spring and doesn't open again until fall. During that summer no-play period the club undertakes projects to improve the course, eliciting the comment, "This club changes something on the course every year. And they never tell you about it."

Value. It's one of the best-kept numbers in sports—the initiation fee to Augusta National. With members like Warren Buffett and Bill Gates it goes without saying that money isn't the object. It isn't; to join is reportedly under \$100,000. And if you're lucky enough to play the course with a member, you can probably afford it. Guest fees are said to be about \$40.

The Bill. The story came from an Augusta resident who's played Augusta more than a few times, verified by others who had the same thing happen to them. It goes like this: You're there for business golf. You meet in the clubhouse for dinner the night before. Coat and tie. Wine is ordered. The food is superb, and so is the wine. So you order another bottle. Then another.

Next day, to the course. Great time. Lunch. Perhaps another round. Then dinner. More great food and great



wine. Maybe a couple of bottles. Next day everyone departs.

A week later you get an email: "OK, time to sober up and pay up." It's not uncommon to find that you owe \$3,000, and it's not for the golf (see above). Those bottles of wine are the culprit.

Augusta National is presumed to have one of the best private wine cellars in the world, buying the best French, Italian, American and Australian wines on futures. Those glasses of wine that tasted so good during dinner came from bottles that run \$1,000 apiece, and more. And yet, they say it's all worth it.

Excerpted from www.bleacherreport.com



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ATRIUM INDEPENDENT SENIOR LIVING

BEER-STEAMED MUSSELS WITH CHORIZO



Yes, you can use any pilsner in this recipe—but a Mexican pilsner will take to the chorizo the best. Buy a six-pack so you have a few on hand to drink while you eat. Serve this full-flavored dish with a nice green salad to round out the meal.

Yield: 2 servings Active Time: 30 minutes Total Time: 30 minutes

INGREDIENTS

- 1 tablespoon olive oil
- 8 ounces fresh Mexican chorizo, casings removed
- 1 medium white onion, thinly sliced
- 2 garlic cloves, finely chopped, plus 1 sliced in half (optional)
- 1¼ teaspoons ground cumin
- 1 teaspoon kosher salt
- 1 (12-ounce) bottle Mexican beer, such as Pacifico
- 2 tablespoons unsalted butter
- 2 pounds mussels, scrubbed, debearded
- ½ cup coarsely chopped cilantro
- Hot sauce and crusty toasted bread (for serving; optional)

SPECIAL EQUIPMENT

- A large Dutch oven or braising pan with a lid

PREPARATION

1. Heat oil in Dutch oven over medium. Cook chorizo, onion, chopped garlic, cumin, and salt, stirring frequently to break up chorizo, until onions are softened and chorizo is cooked through, about 10 minutes. Add beer and butter; increase heat to medium-high and bring to a boil. Cook 1 minute to reduce slightly. Add mussels, cover, and cook until mussels open, 5–8 minutes; discard any mussels that do not open.
2. Spoon mussels into bowls. Ladle brothy chorizo mixture over. Top with cilantro, then hot sauce, if using. Rub bread with cut side of garlic clove, if using, and serve alongside.

www.epicurious.com

Crossword

By Dave Fisher

Answers on page 11

1	2	3	4	5		6	7	8	9		10	11	12	13	
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ACROSS

1. Ales
6. Lairs
10. Grumble
14. Audio communications
15. Way out
16. District
17. Genus of heath
18. A Maori club
19. Nonvascular plant
20. Charmed
22. Leave out
23. Smudge
24. Large lizard
26. Awestruck
30. Yes to a sailor
31. Buffoon
32. Wings
33. Purges
35. Drosses
39. Windlass
41. Live together
43. Muse of love poetry
44. Jail (British)
46. Babylonian goddess of healing
47. In the past
49. Pal
50. French for "State"
51. Zany
54. Flower stalk
56. Away from the wind
57. Burn
63. Mentally irregular (slang)
64. Many millennia
65. Thorny flowers
66. You (archaic)
67. Chinese mafia
68. Advances
69. Articulates
70. Terminates

DOWN

71. Delete
1. Broth (Scottish)
2. Acquire deservedly
3. Modify
4. Wealthy
5. Rise rapidly
6. Positioning
7. Extolled
8. Anagram of "Tine"
9. Artist's workroom
10. Disguise
11. Bouquet
12. Varnish ingredient
13. Noodles
21. 3-banded armadillo
25. Deep cut
26. Dash
27. Winglike
28. Dad
29. Possessing a hard shell
34. Reconnoiterings
36. Adjoin
37. Arizona river
38. Immediately
40. Roman robe
42. Bygone
45. Elope
48. Narcotic
51. Milkshakes
52. Hello or goodbye
53. Lure
55. Mix together
58. A noble gas
59. Lion sound
60. Largest continent
61. 10 10 10 10
62. Being

THE FUNNY BONE

A man was driving down the highway when he saw the Easter bunny hopping across the road. He swerved to avoid hitting the rabbit, but unfortunately he struck the bunny.

The basket of eggs and candy the rabbit was carrying went flying. The driver, an animal lover, pulled over to see what had become of the bunny. Much to his dismay, the colorful rabbit was dead. The driver felt so awful, he began to cry.

A woman driving down the highway saw the man crying and pulled over. She stepped out of her car and asked what was wrong. "I feel terrible," he explained. "I accidentally hit the Easter bunny and killed him. Children will be so disappointed. What should I do?"

The woman told the man not to worry. She went to her car, pulled out a spray can, walked over to the dead, limp rabbit and sprayed the contents of the can onto the furry animal. Miraculously, the Easter bunny came to life, jumped up, picked up the spilled eggs and candy, waved his paw at the two humans and hopped down the road. Fifty yards down the road he stopped, turned around, waved, and continued hopping down the road. Fifty yards further he turned again, waved, then hopped another fifty yards, and again he waved.

The man was astonished. He ran over to the woman and asked, "What's in that can? What did you spray on the Easter bunny?"

The woman showed him the label: "Hair spray. Restores life to dead hair. Adds permanent wave."

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.

2		8						
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Answers on page 11

(courtesy of CrazyDad.com)

Moon Gardens

Experience Nature By Night

By Madisyn Taylor

A whole other world exists in the light of a moon-filled night that few of us even notice.

In the height of summertime's heat, we drift outdoors at dusk to refresh ourselves in the temperate air of evening. Crickets' song and the glow of fireflies come together with ever-lengthening shadows to create a natural symphony for our senses. As the sun sets, the vivid colors of most flowers and leaves fade, becoming a dull grey, but moon gardens provide us with a space to appreciate Mother Nature's bounty long after the light of day has retreated. Designed to be enjoyed from dusk until the coming of darkness, these gardens serve as a perfect complement to silvery moonlight, mild summer nights, and the spirit of rejuvenation.

Transforming a portion of your existing yard or patio into a moon garden is simple. You'll generally choose from four types of plants: those with white flowers, with bright foliage, with fragrant blooms, and night bloomers. Then take it a step further, focusing on season of bloom. Early bloomers will light up your yard in early-to-mid spring, after which they pass the baton to the mid-season bloomers. Supplement with annuals while you wait 'til late summer for the late bloomers, welcome reinforcements who will grant your moon garden a "second wind" when they do arrive.

Plant masses of white flowers for shimmering impact in dusk's gloom. Think white daffodils, viburnum, the bright-white flowers adorning yucca and evening primrose, snowdrops, yarrow and mums. The silvery leaves of lamb's ears and artemisia reflect the radiance of the moon, while gold mops and variegated gold hosta bring a warm glow to the garden. Certain blossoms, such as the moonflower, angel's trumpet, primrose and four o'clocks, open only at night, releasing their sweet fragrances in spectacular displays of scent and beauty. Bamboo and thick grasses make a comforting sound when banded about by gentle nighttime breezes.

While creating a moon garden, remember to take each human sense into account. We appreciate the beauty of nighttime nature best when we can sit comfortably until our eyes have adjusted to the surrounding darkness. Green spaces come alive at night when nocturnal blossoms release their perfume into the air and luminous foliage dances in the breeze. In a moon garden, relaxation is a simple matter of attuning yourself to the stillness of evening and seeing, for the first time, the myriad shades of beauty that can be found in the darkness.

We all get heavier as we get older because there's a lot more information in our heads. So I'm not fat, I'm just really intelligent and my head couldn't hold any more so it started filling up the rest of me!



That's my story and I'm sticking to it!

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