



Vital!

VITAL INFORMATION FOR A VITAL LIFE®

Fit For Life

Page 4

What Happens If Someone Steals My Social Security Benefits?

Page 6

Don't Get Conned: A Fraud Victim's Story

Page 9

Fun Ways to Stay Fit This Fall!



SEPTEMBER 2018



Between the start of the new school year, all the fall sports starting up, and the imminent change of seasons, September always seems like the start of a new year to me. And just like on January 1, I like to make at least a mental list of what I want to see, do and get accomplished. Simple stuff, like clean out the garage and wash the windows to add a bit of sparkle to our home; get out to some sporting events to enjoy the crisper air and to cheer on my favorite teams; and as always, discover new ways to get out and get active.

One of the easiest ways I find to pull together that list is to think about what's going on in the coming month. This month we've got Grandparents Day (spend time with family!), Prostate Cancer Awareness Month (make sure I've gotten all my doctor appointments in or scheduled for the year), and Hispanic Heritage Month (get out into the community, celebrate diversity, volunteer!)

If you need a little nudge to pull together your own list, we're here for you. Need some inspiration for a new fitness routine? Up your endurance with a multitude of options we've pulled together for you on page 4 (cross-training is always better than focusing solely on one activity anyway; your body will plateau and your benefit gains decrease if you're not continually challenging yourself). Or why not join the YMCA? There's no joiner fee through the end of September.

If financial planning is the bane of your existence, there are at least a few things you don't want to leave to chance. Avoid the five mistakes many people make with our tips on page 6. It's always easier to plan when you're not in the middle of a crisis. If you find yourself in the middle of a housing dilemma – either your own house or one you've inherited – there are ways for you to get quick cash. Learn more on page 7.

September has myriad ways for you to connect in your community. Whether you get out and Walk to End Alzheimer's this month or next, join in the movement to save our environment on September 21 Zero Emissions Day, or volunteer your services throughout the month (we've got just a short list of all the ways you can help on page 15), creating new connections and nurturing existing relationships is what it's all about. And if you're a grandparent, September 9 is your lucky day! Jump start the Grandparents Day bonding fun with our ideas on page 13.

So long summer, see you next year!

Happy September!

Karyn and Heidi

EDITOR IN CHIEF

Karyn Cortez
karync@vitalmagonline.com

**CREATIVE
ART DIRECTOR**

Heidi Atwell

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

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

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



Want Home Delivery?
Visit vitalmagonline.com to subscribe or call 302-544-0684



FIND YOUR FIT

WITH FIVE STAR
SENIOR LIVING

Our Lifestyle360 approach to life brings everything most important to you back into the picture, as our Signature programs make every day exceptional.

OUR LIFESTYLE360 PROGRAM INCLUDES:

- Holistic approach for well-rounded days
- Daily activities based upon The Five Dimensions of Wellness – Intellectual, Social, Physical, Emotional and Spiritual
- Opportunities for residents to get involved and make new friends

SEE HOW WE CAN MAKE YOUR DAY
EXCEPTIONAL.

Call to schedule lunch and a tour.



FORWOOD MANOR • 302-529-1600

Independent Living • Assisted Living • Skilled Nursing • On-site Rehabilitation

FOULK MANOR NORTH • 302-478-4296

Independent Living • Assisted Living • Memory Care • Skilled Nursing • On-site Rehabilitation

FOULK MANOR SOUTH • 302-655-6249

Assisted Living • Memory Care • Intermediate Nursing Care • On-site Rehabilitation

MILLCROFT • 302-366-0160

Independent Living • Assisted Living • Skilled Nursing • On-site Rehabilitation

SHIPLEY MANOR • 302-479-0111

Independent Living • Assisted Living • Skilled Nursing • On-site Rehabilitation

SOMERFORD HOUSE & PLACE NEWARK • 302-283-0540

Assisted Living • Memory Care • On-site Rehabilitation



www.FiveStarSeniorLiving.com

©2018 Five Star Senior Living





Fit for Life

The past few months we've talked about how to get the most out of your physical activities. We talked about how to get started, and we learned about the four types of exercise—endurance, strength, balance, and flexibility exercises. This month we'll talk more about endurance.



Endurance, or aerobic, activities increase your heart rate and breathing for an extended period of time. Examples are walking, jogging, swimming, raking, sweeping, dancing, and playing tennis. Endurance exercises improve the health of your heart, lungs, and circulatory system. They also delay or prevent many diseases that are common in older adults such as diabetes, heart disease, and osteoporosis. 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.

Safety

- Do a little light activity to warm up and cool down before and after your endurance activities.
- Be sure to drink plenty of liquids when doing any activity that makes you sweat.
- Dress appropriately for the heat and cold. Dress in layers when exercising outdoors so you can add or remove clothes as needed.
- When you're out walking, watch out for low-hanging branches and uneven sidewalks.
- Walk during the day or in well-

lit areas at night, and be aware of your surroundings.

- To prevent injuries, use safety equipment such as helmets for biking.
- Endurance activities should not make you breathe so hard that you can't talk and should not cause dizziness or chest pain.

How Much, How Often

Build up your endurance gradually. If you haven't been active for a long time, it's important to work your way up over time. Start out with 10 minutes at a time and then gradually build up. Try to build up to at least 150 minutes (2½ hours) of moderate endurance activity a week. Being active at least 3 days a week is best. Remember, these are goals. Some people will be able to do more. It's important to set realistic goals based on your own health and abilities.

Progressing

When you're ready to do more, build up the amount of time you spend doing endurance activities first, then build up the difficulty of your activities. For example, gradually increase your time to 30 minutes over several days to weeks (or even months, depending on your condition) by walking longer distances. Then walk more briskly or up steeper hills.

Now Get Started!

Here are some great moderate endurance activities to try. Gradually working your way up is especially important if you have been inactive for a long time. It may take months to go from a very long-standing sedentary lifestyle to doing some of the activities suggested here.

Sports: Sports are a great way to motivate yourself to be active. Competition and teamwork can inspire you to work harder and to keep up your commitment to exercise. Consider trying tennis, golf, pickleball, hockey, seated volleyball or wheelchair basketball.

Indoor exercise: Don't let bad weather stop you from exercising. There are lots of options for exercising indoors. Go to the gym, swim laps or join a water aerobics class,

dance, go bowling, or try martial arts.

Outdoor exercise: Use your exercise program as a chance to get outside and enjoy nature. Go biking, horseback riding, sailing, jogging, skating or snorkeling.

Around the House: You don't need to leave your house to be active. Whether you're gardening, doing heavy housework, sweeping, raking or shoveling snow, you're getting a workout.

Simple ways to be active: Whether alone, with friends, even with your dog, try walking or rolling to get active today. Go hiking, race walking, Nordic walking, walk the dog, walk the mall or go wheelchair rolling.

For more ideas on getting fit, visit <https://go4life.nia.nih.gov>.



THIS IS Y.

"Before the Y, I thought I would never get back in shape."

**Get started today and
PAY NO JOINER FEE!**

Join now! www.ymcade.org

Offer ends September 30, 2018. Financial assistance is available.





September is Prostate Cancer Awareness Month

Prostate (*not prostrate*) cancer is the most common non-skin cancer in America. In the U.S., 1 out of every 9 men will be diagnosed with prostate cancer in his lifetime.

What Causes Prostate Cancer?

Although researchers don't yet know specifically, there are a number of risk factors, such as one's racial background, geographical location, family history, and age. Additional factors, like smoking, being obese, and consuming too much calcium, seem to factor into more aggressive cases of prostate cancer as well, although these factors are associated with many other health problems, too. Someone who has systemic health issues is going to fare more poorly with any illness.

The biggest apparent underlying factor is one we have little control over: our genes. Inherited genetic mutations are only believed to cause 5-10% of cases of prostate cancer. The other type of genetic mutations are acquired mutations. These are changes to your genetic material that happen at any time after your conception. Your cells are constantly dying off and being replaced by new cells, and each time a cell divides to create a new cell, there is a chance that something could go wrong as the genes are copied over. We don't yet know all the things that can affect this process, but we know that body chemistry and hormones, exposure to chemical toxins, poor diet, lack of exercise, and radiation (from the sun or other sources) are among the factors implicated in acquired gene mutations.

So the short answer is both simple and complicated, and it's the same advice your doctors will give you for almost any question about your health: to avoid prostate cancer, eat healthy foods, stay in shape, and get enough rest. You should also maintain a thoughtfully-designed screening regimen for prostate cancer as you age.

Prostate Cancer Screening

Surprisingly, there is a lot of debate about whether ordering the PSA test for routine annual prostate cancer screening is a good idea. This is partly because of the uniquely slow-moving nature of most cases of prostate cancer. It's actually possible to live out a healthy life while you have prostate cancer that is not being treated (termed Active Surveillance) - particularly for an older man. But some prostate cancer cases present an immediate threat, and need to be treated.

When to Start—and Stop—Screening

The doctors and researchers who recommend screening argue that cases of prostate cancer found very early can be cured more quickly, with less chance of relapse or spread. Those who recommend against routine screening point to the slow-moving nature of prostate cancer and the side effects of surgical and medical treatment, which can be considerable.

The introduction of PSA screening in the United States led to an initial increase in the number of prostate cancer cases diagnosed each year, but many

of these new cases were non-aggressive or low-risk prostate cancer. Very few men will die of these less-aggressive forms of prostate cancer in the first decade after diagnosis. It seems very strange to say that a patient might be better off leaving cancer untreated, but in some cases, it can be true.

Obviously, the question of screening is a personal and complex one. It's important for each man to talk with his doctor about whether prostate cancer screening is right for him. The discussion will include a man's level of risk, his overall health, his life expectancy, and his desire for eventual treatment if he is diagnosed with prostate cancer.

When to start screening is generally based on individual risk. In men with no unusual prostate-related symptoms:

Do you have family history of prostate, ovarian, breast, colon, or pancreatic cancers, or do you know that Lynch syndrome, BRCA, or HER2 mutations are present in your family?	Consider screening starting in your early 40s
Do you have African ancestry?	Consider screening starting at around 45
How old are you?	In the absence of other risk factors, consider screening starting at around 50
Where do you live? Men in northern latitudes have higher risk.	Consider screening a few (3-5) years sooner than you otherwise would.

It should be noted that these recommendations apply to screening only—that is, testing of healthy men without symptoms. If you have any symptoms, you and your doctor will determine what the next steps should be.

Warning Signs

Unfortunately, there usually aren't any early warning signs for prostate cancer. The growing tumor does not push against anything to cause pain, so for many years the disease may be silent, which is why screening is such an important topic.

In rare cases, prostate cancer can cause symptoms. Contact your doctor for an evaluation if you experience any of the following:

- A need to urinate frequently, especially at night, sometimes urgently
- Difficulty starting or holding back urination
- Weak, dribbling, or interrupted flow of urine
- Painful or burning urination
- Difficulty in having an erection
- A decrease in the amount of fluid ejaculated
- Painful ejaculation
- Blood in the urine or semen
- Pressure or pain in the rectum
- Pain or stiffness in the lower back, hips, pelvis, or thighs

Remember: urinary symptoms don't necessarily mean you have cancer. Prostatitis or BPH (Benign Prostatic Hypertrophy, also known as enlargement of the prostate) are benign diseases but can cause similar symptoms and are very common.

What about difficulty in having an erection? Again, this is most likely not caused by cancer but by other factors such as diabetes, smoking, cardiovascular disease, or just plain getting older. **That said: Symptoms are symptoms, and no matter what's most likely to be causing them, you should get them checked out by a doctor.**

Source: Prostate Cancer Foundation

E	U	R	O	S		I	D	E	M		T	E	S	T		
P	L	A	N	T		D	A	T	A		R	O	T	E		
I	N	T	E	R	L	A	C	E	D		A	S	I	A		
C	A	S	S	I	A		O	R	E		J	I	L	T		
					A	G	A	I	N		T	E	N	T	S	
B	O	S	H			I	T	A	L	I	C					
I	N	T	E	G	E	R				L	E	T	T	U	C	E
B	L	A	M	E	D						C	L	O	V	E	R
S	Y	R	I	N	G	E		T	H	E	R	E	I	N		
					S	T	E	R	E	O		Y	A	L	E	
C	L	A	P	S							R	A	N	G	E	
H	A	S	H			G	A	S			U	N	C	O	I	L
A	N	T	E			A	T	T	E	N	D	A	N	C	E	
P	A	I	R			L	I	E	S		E	M	C	E	E	
S	I	R	E			A	C	R	E		D	E	E	D	S	

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



5 Financial Mistakes to Avoid

Retirement isn't what it used to be. Most of us will want to stay active with travel, family, volunteer activities and hobbies long after we leave our full-time jobs. In addition, we'll most likely be living longer than retirees of the past.

According to U.S. government figures, if you're an average American, you can expect to live into your 80s. What's more, 25% of today's 65-year-olds will live past the age of 90, and 1 out of 10 will live past 95.

All of this means you'll want to be prepared for a long, secure retirement. How can you achieve that? It starts with careful planning and avoiding some of the financial missteps people tend to make along the way.

Here are five of those common mistakes, and strategies to help you avoid them.

1 FAILING TO DIVERSIFY
Higher investment risk during a down market is just one of many concerns that may surface when portfolios aren't diversified. The key idea behind diversification is that the positive performance of some investments can help serve as a buffer or outweigh the negative performance of others. This is especially important as you near retirement, when you may have fewer years to rebuild from potential losses.

When looking at diversification, it's important to review all investments and financial accounts across your portfolio, regardless of where they are held. Your financial advisor can help you to diversify based on your risk tolerance as well as your investing timeline. If one investment has a rocky quarter or year, a diversified portfolio can help ensure your overall retirement goals remain on track.

2 SKIPPING ESTATE PLANNING
Death can be difficult to discuss. But not talking about it — and not planning for it — could place a financial burden on your loved ones.

For many people, the idea of estate planning simply means writing a will, but this is just one element of the process. Additional recommended steps include:

- Document your health care directive and power of attorney designa-

tion to help ensure your wishes are followed.

- Ensure beneficiary designations are up-to-date for all financial accounts including retirement, annuities and insurance.
- Keep a list of online accounts and passwords in a secure place, and ensure your attorney or beneficiaries can access it quickly if needed.

3 DELAYING HEALTH CARE PLANNING
Enjoyment of your retirement years can tarnish quickly if health issues arise, which is why it's important to plan for both expected and unexpected medical expenses. Not having enough health care coverage or a long-term care strategy can derail your financial plans.

For health care, begin by researching the options so you understand which Medicare benefits you'll be eligible for down the road (a good resource is Medicare.gov). Note that Medicare isn't a substitute for long-term care coverage. For long-term care, consider purchasing insurance in your 50s — typically, the younger and healthier you are, the lower the cost.

4 MANAGING MULTIPLE 401(K)S
It's not uncommon for people to change jobs several times in their career, resulting in what are called "401(k) orphans." Consider consolidating some of your assets for greater investment control or improved management with factors such as risk and tax diversification.

Leaving 401(k) plan assets in your existing company-owned plan may give you access to institutional funds that charge less in fees than funds outside an employer plan, but there are many other factors to consider as well. Investment options and control, distribution flexibility and creditor protection are just a few of the things you should keep in mind. Depending on your situation, it may make sense to consider consolidating your retirement assets in one place.

One option is to roll your 401(k) into a traditional IRA, which may provide you with more investment choices and control over future distributions. With a 401(k), your employer determines the rules for participants, and they may limit dis-

tributions to a single lump sum or a certain number per year. With an IRA, you decide the timing of distributions. This flexibility can be a big plus when it comes to your retirement income strategy.

5 PAYING TOO MUCH IN TAXES
If you don't have a well-planned tax strategy, you could end up paying more to the IRS than needed. With recent changes to the tax code, many individuals moved into a different tax bracket and those

who itemize deductions may need to rethink their tax strategies.

A key first step is to understand the tax categories involved in retirement planning. With a clearer picture of how these work, you'll be armed with the foundational information for a conversation with your advisor and tax professional about tax allocation among investments.

Contributed by Arlene Wilson, CDFP, Ameriprise Financial Services Inc., Wilmington, DE.

What Happens If Someone Steals My Social Security Benefits?

It's a horrible situation to be in. Here's how to handle it.

By Maurie Backman
The Motley Fool

Social Security fraud has been a glaring problem for a long time, but last year's major Equifax breach did a fine job of taking things up a notch. In 2017, an estimated 143 million Americans had their data compromised, including their Social Security numbers, which means that the likelihood of falling victim to fraud increased exponentially.

If you have reason to believe your Social Security benefits have been stolen, you'll need to take action right away. Otherwise, you risk losing out on money that's rightfully yours.

Keeping tabs on your benefits

Back in the day, it was easier to know if your Social Security payments were stolen because benefits were sent in a physical check. These days, however, those payments are generally made by direct deposit, so unless you're paying attention, you may not know whether yours have gone missing.

The best way to ensure that you're not missing any of your benefits is to figure out your payment schedule and make a point of checking your account each time you expect that money to hit it. Social Security payments are sent out on the second, third, and fourth Wednesday of each month depending on your date of birth. If your birthday falls between the first and 10th day of the month,

you can expect your payment on the second Wednesday of the month. If it's between the 11th and 20th, you'll get paid on the third Wednesday of the month. And if your birthday is between the 21st and 31st, your money will come in on the fourth Wednesday of the month.

But what if you've yet to file a benefits claim? Someone could conceivably file for Social Security in your name, divert your payments to an account he or she can control, and then collect those payments while you're none the wiser. So if you're at an age when you're eligible for benefits (meaning 62 or above) but haven't yet filed, create a Social Security account online and monitor it for activity. If you see activity you didn't initiate, contact the Social Security Administration (SSA) at once by calling (800) 772-1213.

Hang on to all documentation you receive from the SSA. Unfortunately, if someone does try to steal your identity—and your benefits—it'll be on you to prove that you're the rightful owner, so the more official paperwork you have, the stronger a case you'll build.

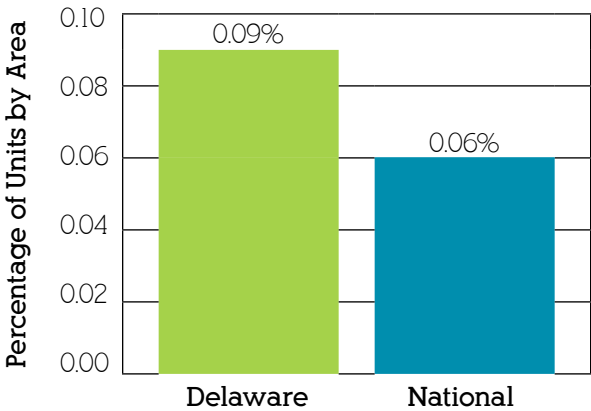
The moment you find that a Social Security payment of yours is missing, or that there's new activity on your account that didn't come from you, be sure to take action right away. The longer you wait, the longer you risk losing the money you worked for your whole life.



When Trouble Knocks at Your Door

Even though the U.S. home foreclosure rate is in decline, that's not the case in Delaware. According to Attom Data Solutions, the nation's largest multi-sourced real estate property database, overall, U.S. residential home foreclosures fell 27% in 2017, down to 676,525, the lowest figures in 13 years. However, Delaware's foreclosures actually increased. Coming in at #2 in the country, behind only New Jersey, on the "states with most foreclosures" list, Delaware saw a 16% rise in foreclosures from 2016 to 2017, according to Attom, and had a 1.13% foreclosure rate.

What's more, 2018 isn't looking much better. In fact, through June 2018, Delaware's foreclosure rate is 50% higher than the national average:



New Castle County Register of Wills **Ciro Poppiti III** is also an attorney who does pro bono work on behalf of residents facing foreclosure. In 2017 his practice was so busy that he had to refer potential clients to other lawyers. Poppiti says the majority of his clients are couples in their fifties or sixties whose earnings have remained flat, but whose expenses have increased because they're covering costs for their parents, children and, in some cases, their grandchildren. It's the classic sandwich generation dilemma. They're caring for both their parents and their children, while Delaware's loss of jobs, slow wage growth, and increased property taxes exacerbate the problem.

Many owners feel trapped, and think only a few options exist, such as bankruptcy or mortgage adjustment programs. But mortgage adjustment programs can be problematic, too. One attorney said a recent client did a mortgage modification and attempted to sell her house to get out from under the mortgage. But when she came to the table, the buyer didn't have enough money for the mortgage and all of the unpaid fees, interests and charges tacked on the back end of her mortgage because of the modification program. The buyer walked away and his client was forced to sell her house in a short sale, for less than what she owed on the property.

There are other options though. Many people turn

to real estate investors. Why? Investors will buy a house in "as is" condition because they factor the repair costs into their offer. That means you don't have to worry about repairs, updates, removing unwanted items, or even cleaning. Investors don't make offers contingent on the sale of their own home. Investors don't make you go through an inspection, then make demands that every little item be fixed. Investors don't have their financing fall through, putting you right back at square one—or worse, because of the many months of your time they wasted.

The drawback to listing with a real estate agent is that **only investors** can really buy the property for all cash in just a couple of weeks. In today's market, an agent can't promise: "You won't have to lift a finger to get the house ready for sale," or "We'll be at the closing table in two weeks," or even "We'll have a ratified contract in two weeks." An investor can. And you don't even have to pay them a commission.

Rather have the cash than the headache? You're not alone. You can try one of those "bandit signs" you see plastered on telephone poles or answer one of those crass mass-mailed vulture letters you might get; or you can call us here at Vital Capital Strategies at 302-231-2549 for more help and answers to all your questions. We'll get that cash right where you want it—in your pocket.

Nationwide Healthcare facilities, renowned for our consistent delivery of exemplary short-term rehabilitation and long-term care, offer first-class amenities in environments that are warm and welcoming.

- Post-Hospital Recovery
- Physical, Occupational & Speech Therapy
- Advanced Wound Care
- 24-Hour Skilled Nursing Care
- Specialized Dementia Care
- Hospice & Respite Care
- Medicare & Medicaid Certified

EXPEDITE Your Recovery!

BROOKSIDE
Abington, PA • 215-884-6776
brooksidehealthcare.com

LAUREL SQUARE
Philadelphia, PA • 215-224-9898
laurelsquarehealthcare.com

RENAISSANCE
Philadelphia, PA • 215-727-4450
renaissancehcr.com

STERLING
Media, PA • 610-566-1400
sterlinghcr.com

REGAL HEIGHTS
Hockessin, DE • 302-998-0181
regalheightshealthcare.com

REGENCY
Wilmington, DE • 302-654-8400
regencyhcr.com

NationwideHealthcare.com

Planning to Downsize?

Unwanted Inheritance?
Facing Foreclosure?
Behind on Payments?

Problem Tenants?
House Needs Repairs?
Owe Taxes?

Fair price offer for your house

Call 302-231-2549

Delaware's # 1 House Buyer

No realtors, no commissions, no closing costs, no fees

Checklist: Everybody You Need to Notify When You're Moving

With all the other things happening as you prepare for a move, remembering who to notify may be just about the last thing on your list. We've made it easy for you!

✓ **Family and friends**

Naturally, relatives and close friends should be the first to know about your move. Not only does it give you a chance to ask them to help, but, especially if you're moving far away, it gives you plenty of time to get together before the move for a proper goodbye.

✓ **Landlord**

If you live in a rental home, you should carefully review your tenant rights and responsibilities contained in the lease agreement. You will probably be required to notify your landlord of your intentions to move out at least 30 days in advance. Prepare a written notice that clearly states your move-out date and your future address. It is also a good idea to include a brief statement about the excellent condition of the rented property and to request your security deposit back.

✓ **Postal services**

Changing your address with the USPS should be among your top priorities. To have your mail forwarded to your new place before you've updated your address with individual organizations and companies, fill out a change of address request at your local post office or at the USPS official website.

✓ **Utilities**

To prevent service lapses and past-due bills, arrange for the utilities at your old home to be disconnected on moving day, and have them reconnected at your new residence by the time you move in. The utility companies you should contact when moving include electricity, gas, water, telephone, cable, Internet, domestic waste collection and other municipal services you may need.

✓ **DMV**

When you move out of state, you'll have to transfer your driver's license and update your vehicle's registration and insurance

within quite a short time frame (10 to 30 days, depending on your new state).

✓ **Government agencies**

Update your address with the local office of the Social Security Administration, the electoral register, and other relevant institutions.

✓ **The IRS**

The Internal Revenue Service will need your actual home address to mail your tax return, fiscal notes, and other documents. Print then mail in the IRS' Change of Address form soon after your relocation.

✓ **Financial institutions**

Update your bank accounts and inform credit card companies, stockbrokers, and other relevant financial institutions of your new address either shortly prior to or immediately after your move.

✓ **Insurance companies**

The insurance agencies that provide your life, health, and homeowners insurance policies should have your current address on file, as should any other organizations and individuals (such as your family attorney) who have dealings with you and your family.

✓ **Health care providers**

When moving to a new state, you'll have to find a new family physician and transfer all your medical records and prescription medicines. To successfully complete these important tasks, you need to tell your doctors, dentists, vets and other health care providers about your relocation.

✓ **Subscription services and clubs**

Last but not least, you need to update your address with any sports, professional, or social clubs you are involved with, as well as the subscriber services department of any magazines or newspapers you want to receive at your new home.

WE'VE GOT THE LOCK *on Senior Living!*

It's now easier than ever to enjoy the affordable, carefree lifestyle you've been dreaming of. Think of it as a bit of financial security that can make a big difference in your budget and your pocket.



SIMPLY PUT, YOUR RENT IS LOCKED IN GUARANTEED!



- No Rent Increases
- The Comfort & Convenience of an Annual Lease
- No Buy-Ins or Long-Term Commitments

CALL 302.635.9024

THE Summit

By Discovery Senior Living

TheSummitRetirement.com
5850 Limestone Road, Hockessin, DE 19707
Independent Living | Assisted Living | Memory Care



*3-Year Rent Lock offered for Independent Living Apartments. Lifetime Rent Lock offered for Assisted Living and Memory Care Apartments. Please contact your Senior Lifestyle Counselor for more details. Prices, plans and programs are subject to change or withdrawal without notice. Owned and operated by Discovery Senior Living. Void where prohibited by law. ©2016, Discovery Senior Living, SUMM-0026 8/16





Confessions of an Unlikely Home Repair Fraud Victim

By Kay Meade, (Former) Coordinator, Delaware Senior Medicare Patrol

Part of my work for Delaware's Senior Medicare Patrol (SMP) involved cheering on Medicare beneficiaries when they stood up for themselves, refusing to be taken advantage of, not only in the health care arena, but in life in general. My heart sang when an empowered senior reported laughing in the face of someone trying to pull a home repair scam on them. How was it, then, that I myself ended up falling into this trap?

When we needed work done on our kitchen, I asked friends for recommendations. One was absolutely delighted with her contractor, an independent local guy, so her recommendation was enough for me. I looked no further, and hired him.

He prepared a "check off the boxes form" work summary and reasonable quote for my signature. Recommendations or not, I should have been suspicious when he didn't sign the paper himself, thereby agreeing to be bound by our written agreement, and also when he casually mentioned, "it might be just a little bit more." But I wasn't worried. Hadn't my friend raved about him?

However, after he'd removed our sink and demolished our floor, he began demanding checks far in excess of his quote. When asked what specifically had happened to alter his price, instead of telling me of unforeseen developments and exact costs that these developments would add to the price, he became loud and belligerent, towering over me in my personal space, insisting that he had all these people to pay and that our project was currently his only job and source of income. What was I to do? I'd already paid him thousands of dollars. We now were vulnerable, with no running water or floor, and he'd barely started! If I refused to pay more, he'd walk off with the money we'd already paid him, job unfinished, and we'd have to start from scratch. So I paid and paid and paid...nearly double his price quote. When problems arose, he simply gave up on his contractor duties. Due to his lack of measuring skills, he installed cabinets that didn't fit, removed and damaged them so they weren't returnable, and left it to me to purchase and pick up replacements and pay someone else to mod-

ify them so they would fit. The project was a 7-month nightmare that not only devastated our pocketbook, but also left me suspicious of every other contractor as well (unfair, since it was my own fault I didn't vet multiple candidates).

I allowed this unscrupulous individual to intimidate and take advantage of me. But no more. This is my advice, so that Vital! readers might be empowered to make wise hiring choices when seeking home repair or remodeling services:

1 Although references are important, **you can't simply rest on the recommendations of others.** Do your own homework in evaluating your business arrangements with service providers.

2 **Get at least 3 quotes.** The comparisons are worth the time and help you make a more informed choice.

3 **Ask all the important questions,** such as, "What is the procedure if you run into unanticipated damage? Do you revise the quote before proceeding?" Before agreeing to the work, draw up a statement with his answers to these questions and get him to sign the statement with you to document that you both have the same understanding of what to expect. If the work order doesn't include everything to which the contractor has verbally agreed, don't sign it until it is revised to include all project details.

4 **Insist that the contractor sign the work order/price quote himself.** This way, you have a signed written agreement that provides accountability for both parties. If he refuses to sign, decline his services and move on.

5 **Listen carefully.** During the interview, if you question whether the contractor possesses the knowledge and ability to do the job, trust your instincts. (When this contractor initially measured for our backsplash and told me I'd need an astronomical amount of materials, I laughed it off as an isolated mistake rather than the red flag it was.)

May my misfortune be a word to the wise.

DART Pass The Convenient Way to Pay!

Are you tired of carrying cash and fiddling for change to pay your DART Fare? DART recently launched **DART Pass**, a new and innovative Mobile Fare Payment option that allows you to pay your fare with just a few taps on your mobile phone.

DART Pass, available on the enhanced free DelDOT app, displays a digital pass on your phone's screen, eliminating the need for a paper ticket or cash. Delaware Transit Corporation CEO John Sisson says, "DART Pass offers our customers the convenience to purchase their fare anytime, anywhere, as well as a simple and quick boarding experience."

The process is simple. First, download the free DelDOT app at the Apple and Google Play stores. Find DART Pass under the Transit icon. Once your account is set up with a credit or debit card, select the fare type that you'd like to purchase, from a single ride to a 30-Day Pass. Activate your mobile fare upon boarding the bus. A pop-up message appears with the expiration date/time. Confirm to activate, then show the Bus Operator your device and tap your screen to display the moving green image, and off you go.

Fares available for mobile purchase include a one-way ride, a reduced fare one-way ride (ID required upon boarding), a Daily Pass, as well as new 7-Day and 30-Day Passes. All mobile fares are currently valid for one zone only, however, multiple tickets can be used for multi-zone travel. Multi-zone tickets will be available at a later date.

Use Your Phone to Pay Your Fare With DART Pass!



DART invites you to use **DART Pass**, our new mobile fare payment option, to ride DART buses.

DART Pass

DART Pass is the convenient way to pay!

Find DART's new mobile fare payment option in the FREE DelDOT App under "Transit." DART Bus fares now available for mobile purchase include: One-Way Ride, Reduced Fare One-Way Ride (ID required), Daily Pass and new 7-Day and 30-Day Passes. Multiple rides can be purchased at the same time.

Upon boarding the bus, activate your mobile fare. A pop-up message appears with the expiration date/time. Confirm to activate, then show the Bus Operator your device and tap your screen to display the moving green image, and off you go. It's that easy!

Visit DartFirstState.com for more details about DART Pass.

Ride More. Save More. Do More.

Connect with us:

DartFirstState.com

1-800-652-DART (3278)



Giving Our Planet a Day Off

Zero Emissions Day



A Moratorium on Oil

Zero Emissions Day - or Zeday, as it is commonly referred to - is intended to be a temporary respite from using fossil fuels and to increase awareness of this finite resource and how we might change our actions on a daily basis to conserve it.

History of Zero Emissions Day

ZeDay was the brainchild of Ken Wallace, of Halifax-based graphic design firm Sealevel Special Projects. Walking down the street with his baby, he was struck first by the polluting traffic and idling vehicles, and then by the thought of how beneficial it would be to stop it all, if only for a brief time.

Flash forward 20-some years to March 21, 2008: Sealevel launched a website calling for September

21 to be a day for a global moratorium on fossil fuel consumption. Its purpose: to give our planet one day off a year. The date was chosen partly because it is the autumnal equinox, when days and nights are of equal length, and partly because it is the United Nations' International Day of Peace. Since then, ZeDay has become a worldwide movement, and is observed annually, often with a theme, anything from "Buddy Up" (sharing ZeDay with friends and family) to "Get Creative."

The guidelines for Zeday are simple: Don't use or burn oil, gas or coal, and minimize, or even eliminate, the use of electricity powered by fossil fuels. Essential and emergency services should operate as usual, and above all, just "do your best, have fun, enjoy the day."

The Importance of ZeDay

Even reducing your consumption of fossil fuels just a bit makes a difference (and imagine the impact if every human being made one small change—simply turned off the lights when they left a room, or didn't leave their car idling, or the TV on when nobody was watching, or raised the temperature in their home one degree in the summer, or lowered it one degree in the winter). Be-

ing aware of our consumption of fossil fuels is important: Electricity derived from fossil fuels is the biggest contributor to air emissions in the United States. And these emissions contribute to smog, acid rain, climate change, and more. In turn, climate change is believed to create conditions that cause catastrophic events like forest fires, disease breakouts, and droughts.

Doing Your Part

On September 21, consider participating in ZeDay yourself. Here's how:

- Choose to bike, walk, or take public transportation to work.
- Plan a no-cook meal to eat.
- Go to bed early so you'll need less electrical power to light lamps... and consider using a candle for the dark hours you are awake.
- Unplug everything that is not essential, and instead of watching TV, playing on the computer, or doing other activities that involve electronics, get together with a friend for tea, take a walk, or play a board game with your family.
- Have fun with it!

EAST COAST TREE SERVICE

**When Other Companies
Can't Do The Job... They Call Us!**



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



ZeDay

Zero Emissions Day on September 21

Global Moratorium on Fossil Fuel Combustion

1. Don't use or burn oil or gas or coal – for 24 hours.
2. Minimize (or eliminate) your use of electricity generated by fossil fuels.
3. Don't put anyone in harm's way: all essential and emergency services operate normally.
4. Do your best, have fun, enjoy the day!

ZeDay.org

Happy, Healthy Senior Living

If you or a loved one are conflicted about whether to move to a senior living community, you're not alone. Taking that step can be a stressful and overwhelming process. To make the decision easier, it's important to understand all the benefits that come from being in a community of like-minded individuals with programs, activities and environments specifically designed for older adults.

The National Wellness Institute identifies six dimensions of wellness that everyone needs to achieve a happier, healthier self:

Emotional – In order to thrive emotionally, individuals need a support network and engaging activities. Senior living communities provide an opportunity for residents to interact on a daily basis, allowing personal relationships to form. And don't underestimate the value of peer-to-peer bonding. Building interpersonal connections with others with shared challenges can help reduce symptoms of depression.

Physical – Regular physical activity produces significant health benefits, as well as reduces the risks of falling, stroke and heart disease. Studies show that exercise doesn't have to be intensive in order to be beneficial; moderate, daily activity is key to seeing maximum results. Wellness programs found in senior living communities may offer activities like yoga to help with balance, tai chi to improve coordination or gardening to increase strength.

Spiritual – Community life and worship are important wellness components. Senior communities may offer non-denominational services and bible studies to provide spiritual enrichment, or may provide transportation to a resident's own church, temple or synagogue.

Intellectual – Studies suggest that engaging in brain-boosting activities does more than just keep your mind sharp. Keeping your brain active every day by exploring new hobbies, playing games or learning about new

subjects may help you live longer and possibly reduce the risk of Alzheimer's. Senior living communities help keep cognitive skills intact by creating an environment centered on lifelong learning.

Social – Although socialization can improve both quality and length of life, staying socially connected grows increasingly difficult with age. Isolation due to living alone, having a small social network or lack of participation in social activities can have a direct impact on one's health, increasing the likelihood of chronic health problems. Community dining rooms like those found in senior living communities not only create opportunities for socialization, but also give seniors access to well-balanced meals.

Occupational – Staying engaged in your community while utilizing your unique set of skills is a crucial step to achieving overall wellness. Many senior living communities offer volunteer opportunities for their residents

based on their interests and abilities. Seniors can get involved with local charities, host support groups or mentor children.

The advantages of belonging to a senior living community are too important to ignore. People who choose to live in communities designed with their interests and abilities in mind will be healthier, happier and will live longer. Combine that with the maintenance-free living, care and safety that senior residences offer and the decision to move into a community just became much easier.

At The Atrium at Churchman Village, you'll enjoy the social activities and amenities you're looking for to make the most out of living independently. Enjoy the privacy of your own apartment, along with access to all the resources of a larger senior living community. To learn more or to schedule a tour, call us at 302-998-6900, visit us at 4949 Ogletown-Stanton Rd., Newark, DE or go to www.ChurchmanVillage.com.



INDEPENDENT SENIOR LIVING

4949 Ogletown-Stanton Road, Newark, DE • Ph: (302) 998-6900

CHURCHMANVILLAGE.COM



The Alzheimer's Association®:

Helping Delawareans Touched by Alzheimer's or Other Dementias

Among the top 10 causes of death in the United States, only Alzheimer's, ranked sixth, has no cure, cannot be prevented, or even slowed. It affects 5.7 million Americans, including one out of three seniors, and kills more than breast cancer and prostate cancer combined. There are no survivors of Alzheimer's.

"Many people believe Alzheimer's—the most common type of dementia—is just a normal part of aging, but it is not," says Jamie Magee, Sussex County programs and services coordinator for the Alzheimer's Association Delaware Valley Chapter. "It is a brain disease that, over time, destroys a person's memory and thinking ability." Eventually, the person living with the disease can no longer care for herself, needing around-the-clock care.

Last year in the First State, where an estimated 26,000 people are affected

by Alzheimer's or a related disorder, 54,000 people provided 62 million hours of care to family members, valued at nearly \$780 million.

Dementia caregiving takes a significant physical and emotional toll, demonstrated by these caregivers' higher health costs. In 2017, the health costs of dementia caregivers in Delaware, for example, were \$49 million higher than those of caregivers who provide care for loved ones with other medical conditions. "It's precisely because of the added stress and strain dementia caregivers experience that we provide free programs and services to assist them, like education programs and support groups," says Magee.

One upcoming education program, a free community forum, will take place Friday, September 21 at Easter Seals, 22317 DuPont Boulevard in Georgetown. "Everyone is invited, including caregivers and people liv-

ing with Alzheimer's. They will learn more about the disease, memory loss and dementia. They'll also have a chance to ask questions and share their own experiences," says Magee.

Each year, the Delaware Valley Chapter hosts its Delaware Dementia Conference at the Dover Downs Conference Center & Hotel, featuring specialized workshops and panels, and presentations by some of the nation's top dementia care experts, and more, including a special community forum at this year's event. The featured keynote speaker will be gerontologist, nationally recognized speaker, author and founder of Generations Health Education, Inc., Jennifer L. Fitzpatrick, MSW, LCSW-C, CSP.

"Healthcare professionals and family dementia caregivers are welcome," says Kristina Prendergast, the chapter's conference and program outreach manager. "Professional

caregivers will receive continuing education units."

More information about registration is available at https://alz.org/delval/helping_you/conferences. Companies or organizations interested in being a sponsor and/or exhibitor should use <http://tinyurl.com/DelConfSponsor>.

The Alzheimer's Association® is the leading voluntary health organization in Alzheimer's care, support and research. The Delaware Valley Chapter, headquartered in Philadelphia, operates Regional and Branch Offices that serve 18 counties in Delaware, South Jersey, and Southeastern Pennsylvania, providing programs and services to more than 294,000 individuals with Alzheimer's disease or a related disorder. More information is available at the 24/7 Helpline, 800.272.3900 or alz.org/delval. The Delaware Regional Office is located at 240 N. James St., Newport, DE; the Sussex County Branch office is located in Georgetown.



JOIN THE FIGHT FOR ALZHEIMER'S FIRST SURVIVOR.

Saturday, Sept. 29
Grove Park
Rehoboth Beach, DE

Saturday, Oct. 20
Riverfront Wilmington
Wilmington, DE

WALK TO END ALZHEIMER'S
alzheimer's association

800.272.3900
alz.org/walk

REGISTER.
FUNDRAISE.
DONATE.

DELAWARE VALLEY CHAPTER LOCATIONS:

- Delaware Regional Office
240 N. James St., Suite 100A
Newport, DE 19804
- Sussex County Branch Office
108 N. Bedford St., P.O. Box 625
Georgetown, DE 19947

SPONSORED BY:

Genesis

WRDE 11.1
WDEL 101.7 FM
Cape Gazette
93.7 WSTW



FLU SHOTS ARE HERE*

No appointment necessary.

Most insurance accepted.

Stop in today and get your flu shot!

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



The Choice Is Yours

Delaware's Division of Health Care Quality is responsible for licensing all long-term care facilities in Delaware. The Division licenses, among others, nursing homes, assisted living facilities, and rest (residential) homes.

The Rest (Residential) Home license is considered to be the first and oldest license under whose regulations providers are required to operate when caring for seniors. In the state of Delaware, there are only a couple providers left that continue to service the senior population under this specific license. Individuals who choose Rest Residential Living enjoy private or semi-private, fully climate-controlled apartments, and are completely independent in their daily routines. Their lives are made easier because their apartment typically includes cleaning services, as well as delicious homecooked meals by an on-site chef. They can choose to enjoy full days of scheduled activities, relax with friends in the library or parlor enjoying a glass of wine or cup of coffee, and keep up with their fitness in therapy gyms or by walking the beautiful grounds; all these choices are at their fingertips.

When you choose Rest Residential living, you're secure in knowing that as the years pass and your needs change, staff in your home keep close watch on you, monitoring the changes you're experiencing, and working on your behalf to supply, organize and schedule all the varied services and supplies you may need to remain in your home. Nursing and care aides are available 24 hours a day, seven days a week. Anything you might need, from physical, occupational and speech therapy, to home care or private duty care, to nurse practitioner, physician and physiatrist services, to durable medical equipment and pharmacy services, to social services, spiritual services and transportation, are taken care of for you.

With all of these services available in one place, why would you want to go anywhere else?

We at Weston Senior Living Center at Highfield are proud to be one of the last remaining Rest Residential communities in Delaware. To tour, visit us at 4800 Lancaster Pike in Wilmington, call us at 302-300-0299, or visit our website www.westonslc.com.

Weston Senior Living at Highfield



Affordable lifestyle solutions supporting your care needs

Independent Living

Spacious cottages with varied floorplans offer flexible options in our community setting. Additional menu of service options for Meals, Pets, Salon/Barber Services, & Housekeeping.

Rest Residential

UNIQUE - Our solution to Assisted Living - without the high price tag! With all meals, social activities & most utilities (including cable). An array of room choices & service options for care support, medication management & wellness.

Skilled Nursing

All-inclusive rate includes necessary levels of personal care & assistance, choice of room, all meals, activities. Physical, Speech Occupational therapies available.

Respite Stay

Convenient daily fee includes your room, 3 daily meals, weekly housekeeping, linen service, most utilities (including cable) and daily social activities.



Nestled on a 10-acre estate setting, each of our neighborhoods offer exceptional services, amenities and safety for your comfort and peace of mind.

Contact Amanda Davidson for a tour & ask about monthly Move-In Specials



4800 Lancaster Pike, Wilmington, DE 19807
(302) 300-0299 | WestonSLC.com

Celebrate Grandparents Day Together!

Grandparents Day is Sunday, September 9. It's the perfect time for some multi-generational bonding. But don't limit yourself to just one day – these activities are fun all year round!

- ♥ **Get crafty!** Paint pottery or even just a picture together.
 - ♥ **Plant a garden.** Kids love to watch the things they've planted grow right before their eyes.
 - ♥ **Learn and play a board game.** Grandparents are the best at teaching you how to play a new game.
 - ♥ **Movie night.** Invite Grandma over for popcorn and the latest kid's movie.
 - ♥ **Go fishing.** Grandpa's are always the best teachers!
 - ♥ **Read a book together.** It's a great way to bond and snuggle.
 - ♥ **Get baking.** Have Grandma share her favorite recipe—and her favorite stories from her younger years.
 - ♥ **Go for a hike or walk.** Explore the outdoors and see it through your grandparents' eyes.
 - ♥ **Draw your family tree together.** It not only makes for a happy Grandparents Day bonding activity, but a great lesson as well!
 - ♥ **Interview your grandparents.** Where did they grow up? What was school like? Who were their best friends? How did the two of them meet?
 - ♥ **Long-distance date.** Buy a copy of a book for yourself and one for Grandma, then set up a weekly story time over the phone or FaceTime.
- Here's to a memorable day... and many more!

Crossword

By Dave Fisher

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				

©www.mirroreyes.com

Answers on page 5

ACROSS

- 1. European currency (plural)
- 6. As just mentioned
- 10. Exam
- 14. Flora
- 15. Information
- 16. Learning method
- 17. Entwined
- 19. Largest continent
- 20. Chinese cinnamon
- 21. Mineral rock
- 22. Cast aside capriciously
- 23. Anon
- 25. Canvas shelters
- 26. Nonsense
- 30. Slanted font
- 32. Whole number
- 35. An informal term for money
- 39. Found fault
- 40. Trefoil
- 41. Hypodermic
- 43. In that
- 44. Record player
- 46. Harvard rival
- 47. Applauds
- 50. Cooktop
- 53. Chop finely
- 54. Petrol
- 55. Unwind or untwist
- 60. Kitty (poker)
- 61. Number of people present
- 63. Twosome
- 64. Untruths
- 65. Master of ceremonies
- 66. "Your majesty"
- 67. Unit of land
- 68. Accomplishments

DOWN

- 1. Sweeping story
- 2. Forearm bone
- 3. Rodents
- 4. 1 1 1 1
- 5. Stripes
- 6. Actress Lupino
- 7. Bandit
- 8. Continuing forever
- 9. Fabricated
- 10. Ballistics
- 11. A red fluorescent dye
- 12. Supporting column
- 13. Nipples
- 18. Delay
- 24. Atmosphere
- 25. Name of a book
- 26. Parts of aprons
- 27. Unique
- 28. Sun
- 29. Half of a sphere
- 31. Pervert
- 33. Blokes
- 34. Border
- 36. Eye layer
- 37. Cover with plaster
- 38. Sea eagle
- 42. Fickle
- 43. 2,000 pounds
- 45. A Christian celebration
- 47. Fellows
- 48. Hawaiian veranda
- 49. Active
- 51. Pistol
- 52. Ceased
- 54. Big party
- 56. Arrived
- 57. A single time
- 58. Chilled
- 59. Dregs
- 62. East southeast

SPICY SHRIMP CAESAR SPINACH SALAD

Prep Time: 10 min | Cook Time: 10 min | Yield: 2



Spicy shrimp:

- 6-8 ounces medium shrimp, peeled, deveined
- ¼ to ½ teaspoon chili powder
- Pinch of onion powder
- ½ teaspoon avocado oil or butter
- Dash of ground pepper

Salad:

- 4-6 cups fresh spinach leaves
- 1 small cucumber, ribbon cut or thinly sliced
- 1 large carrot, ribbon cut or thinly sliced
- ½ small avocado, sliced
- 2 bell peppers, sliced thin
- 2 to 3 Tablespoons roasted almonds
- Optional: Microgreens and sprinkle of parmesan or gruyere shavings
- Garnish: red pepper flakes

Croutons:

- ½ cup regular or gluten-free bread, cut into ½-inch chunks
- 1 teaspoon oil olive or avocado oil
- ½ teaspoon garlic powder

INGREDIENTS

Dressing:

- 1 egg yolk
- ½ Tablespoon spicy mustard
- 4 Tablespoons olive oil
- Sea salt or kosher salt and pepper to taste
- ½ teaspoon chili powder
- Pinch of cayenne
- ½ to 1 teaspoon anchovy paste (Add a pinch of salt or 2 teaspoons capers mashed with garlic if you don't have anchovy paste)
- ½ to 2 teaspoons (to taste) minced garlic
- 1 Tablespoon lemon juice

INSTRUCTIONS

1. Preheat oven to 450°F. While oven is preheating, make your dressing. Whisk ingredients together in a small bowl. Salt/pepper to taste. (If it's too salty, add a teaspoon of honey or maple syrup.) Set aside or keep in fridge.
2. Toss your clean/peeled shrimp in olive oil and spices. Lay flat on baking sheet.
3. Bake/roast for 4-5 minutes on each side; turning halfway through, for a total of 8-10 minutes or until shrimp are browned and opaque throughout. Remove from oven.
4. Toss croutons in garlic and oil, and place on baking sheet. Toast for about 5 minutes.
5. Place spinach, ribbon cut vegetables, croutons, and shrimp in 1 serving bowl or two small bowls. Add a few tbsp of roasted almonds on top along with microgreens, red pepper flakes, and optional cheese.
6. Drizzle with spicy Caesar dressing. Extra dressing can be refrigerated for up to 3 days. Sea salt and pepper to taste.

NOTES

- For paleo option, omit croutons and cheese.
- Store extra dressing in fridge for up to 3 days.

Thanks to www.cottercrunch.com



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.

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

Answers on page 5 (courtesy of KrazyDad.com)



VOLUNTEERS NEEDED

Do you have a fair amount of experience repairing small household electronics and other items? Can you diagnose problems, determine if repair is possible, and guide the owner through the steps of repair?

DO YOU LIKE FIXING THINGS? DO YOU LIKE PEOPLE?

Do you Enjoy meeting new people, have patience and the ability to provide clear instructions? You will help repair items as you pass along your knowledge so people gain experience to help prevent repairable items going to the landfill.

WE NEED YOU!

Sign-Up online now at NCCDE.ORG/VOLUNTEER
Call (302) 395-5651 NCCDE.ORG/BANKBARN



GREAT WAYS TO GIVE BACK

2018 Faerie Fest, Sept 16 (Rain date Sept 23) at Rockwood Park, 4651 Washington St. Ext., Wilmington. So many volunteer opportunities to choose from, starting with converting the garden into a faerie, troll and gnome wonderland to assisting little faeries, trolls and gnomes with games, crafts or the faerie and gnome home competition, to providing information to visitors. Free to dress the part! Visit www.nccde.org/517/Volunteer-Opportunities.

2018 Annual Hispanic Heritage Month Celebration, September 22, Route 9 Library, 3022 New Castle Ave., New Castle. Help residents to better understand Hispanic culture and share relevant information about resources, programs and services available in the community. Contact Susan Eggert, 302-395-5651, seggert@nccde.org.

The breezes are blowing and the birds are singing all throughout the beautiful 200+ acres of **Carousel Park and Equestrian Center**, 3700 Limestone Rd. Wilmington 19808. Assist with pony rides and parties, school shows, therapeutic riding programs and general barn duties including help with the care and feeding of horses. Call 302-995-7670 for more info.

Central Delaware Habitat for Humanity has myriad ways to get involved helping others! Whether it's helping build a home for a family in need, working in the ReStore, working a special event such as our Builders Dash 5K Run/Walk, serving on one of our committees, working at our food or beverage booth at NASCAR or Firefly, assisting in our office, or helping us as we spread the Habitat word at various community events, we have all kinds of volunteer opportunities. Call our Volunteer Coordinator at 302-526-2366 to learn more.

Food Bank of Delaware provides food for the hungry in the entire state of Delaware. We solicit, collect, purchase and store food from farmers, manufacturers, brokers, wholesalers, retailers and others in the food industry and redistribute it to nonprofit agencies that provide free food to the hungry. Contact the volunteer department at volunteer@fbd.org or 302-292-1305 ext 254 (New Castle County) or volunteerinmilford@fbd.org or 302-393-2011 (Kent/Sussex Counties).

The Funny Bone

So there was this female business executive who was late for a meeting. She's doing 65 in a 40. A cop pulls her over and says, "Ma'am, can I please see your license?" She says, "I'm sorry, officer, but I got it revoked two years ago for drunk driving."

His brow furrows and he straightens up. "Well, can I please see your registration?" Her eyes widen and she says, "I confess! I stole the car and I killed the driver; he's in the trunk."

"Ma'am, DON'T MOVE, I'm calling for backup!" He mutters furiously into his walkie-talkie.

Minutes later, half the squad pulls up and the Chief of Police walks over to the woman's window. "Ma'am, can I see your license?" he asks sternly. "Of course, officer," she smiles demurely and pulls out her license from her purse.

He squints warily at it. "This looks legitimate," he mumbles. "Can I see your registration?" She pulls it out of the glove compartment and hands it to him.

"Ma'am, stand back!" He bangs open the trunk of the car and flinches, but it's completely empty. The woman brandishes a finger at the first cop and says accusingly, "And I'll bet that liar told you I was speeding too!!"

We help you live at home.



living independently for elders
Saint Francis Healthcare
A Member of Trinity Health

Saint Francis LIFE

Delaware's Only Program of All-inclusive Care for the Elderly (PACE)

**Our compassionate team of healthcare experts
is dedicated to helping seniors
*stay independent and live safely at home.***

LIFE services include:

Primary and Specialty Medical Care

Social Service Support

Adult Day Program

Home Care

Nutrition Planning

Physical, Occupational, Speech & Recreation Therapies

Transportation to and from the LIFE Center and
medical appointments we make for you.

We create a plan of care for each person with services as needed.

We value family members and caregivers as partners in care.

Call 302.660.3351 (TTY) 1.800.232.5460

Visit SaintFrancisHealthcare.org

© 2017 Saint Francis Healthcare. A Member of Trinity Health. SFH17_LIFE_Print_H5493_LIFE AT ST. FRANCIS HEALTHCARE, INC