



Vital!

VITAL INFORMATION FOR A VITAL LIFE®

A Walk to Remember!



**Laughter
IS the Best
Medicine**

Page 3

**Game On!
Delaware
Senior Olympics**

Page 7

**5 Ways to Plan
for Long-Term
Care Costs**

Page 11

AUGUST 2019



My mother lives in the home she's enjoyed for over 35 years. She absolutely loves her place, she's close to the whole family, her friends, and all her activities (and boy is she active!). She also has a steep flight of stairs she needs to maneuver, which may be an issue in the coming years. The steep stairs could be an issue for anyone, but more so for her. Fifteen years ago she underwent back surgery that did not go well, and she was left with problems that have only worsened over time. And so now we're having discussions about the future, and touring some of her local senior living communities. We know that it's better to have a well-thought out plan in place than to operate from a place of necessity, and we're having fun creating our plan!

And that's why this month, we're bringing you information on planning...planning for the future, but planning for some fun, too (always have to have some fun in there, right?) On page 12, The Summit shares thoughts on what to look for in a senior community, which of course hit home. And if you're wondering how you're going to pay for your new digs, we've got a few ideas for you on page 11 and page 5.

When it comes to planning for some fun, there's nothing better than being surrounded by people who like to do the same things you do. And that's why we love Delaware Senior Olympics! Whether you're into competing or not, they've got something for you...walking, bowling, golf (and Wii Golf!), tennis, basketball and much, much more. If you're over 50, then you're part of the team! You can even join a team that walks, and if you do, consider walking for a cause. Get ready for some fun September walks—both the AIDS Delaware and Alzheimer's Walk to Remember are coming up in September! Read all about them on pages 8, 9 and 15. Having fun while helping others—that's what we're talking about!

There's a lot to look forward to this month. 😊

Happy August!

Karyn and Heidi

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**CREATIVE
ART DIRECTOR**

Heidi Atwell

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Laughter IS the Best Medicine

August 16 is National Tell a Joke Day!

Whether you're laughing out loud at a sitcom or quietly giggling at a cartoon, laughing does you good. It's a great form of stress relief, and while a good sense of humor can't cure all ailments, according to the Mayo Clinic, data is mounting about the positive things laughter can do for you.

Short-term benefits

When you start to laugh, it doesn't just lighten your load mentally, it actually induces physical changes in your body. Laughter can:

- **Stimulate many organs.** Laughter enhances your intake of oxygen-rich air, stimulates your heart, lungs and muscles, and increases the endorphins that are released by your brain.
- **Activate and relieve your stress response.** A rollicking laugh fires up and then cools down your stress response, and it can increase and then decrease your heart rate

and blood pressure. The result? A good, relaxed feeling.

- **Soothe tension.** Laughter can also stimulate circulation and aid muscle relaxation, both of which can help reduce some of the physical symptoms of stress.

Long-term effects

Laughter isn't just a quick pick-me-up, though. It's also good for you over the long term. Laughter may:

- **Improve your immune system.** Negative thoughts manifest into chemical reactions that can affect your body by bringing more stress into your system and decreasing your immunity. By contrast, positive thoughts can actually release neuropeptides that help fight stress and potentially more-serious illnesses.
- **Relieve pain.** Laughter may ease pain by causing the body to produce its own natural painkillers.

- **Increase personal satisfaction.** Laughter can also make it easier to cope with difficult situations and helps you connect with other people.
- **Improve your mood.** Many people experience depression, sometimes due to chronic illnesses. Laughter can help lessen your depression and anxiety and may make you feel happier.

Improve your sense of humor

Are you afraid you have an underdeveloped—or nonexistent—sense of humor? No problem. Humor can be learned. In fact, developing or refining your sense of humor may be easier than you think.

- **Put humor on your horizon.** Find a few simple items, such as photos, greeting cards or comic strips, that make you chuckle and hang them up at home or in your office. Look online at joke websites. Go to a comedy club.

- **Laugh and the world laughs with you.** Find a way to laugh about your own situations and watch your stress begin to fade away. Even if it feels forced at first, practice laughing. It does your body good.
- **Share a laugh.** Make it a habit to spend time with friends who make you laugh. And then return the favor by sharing funny stories or jokes with those around you.
- **Knock, knock.** Browse through your local bookstore or library's selection of joke books for jokes you can share with friends.

Go ahead and give it a try. Turn the corners of your mouth up into a smile and then give a laugh, even if it feels a little forced. Now take stock of how you're feeling. Are your muscles a little less tense? Do you feel more relaxed or buoyant? That's the natural wonder of laughing at work.



TAKE A TOUR OF OUR COMMUNITY DURING THE MONTH OF AUGUST & RECEIVE A FREE GIFT!



To tour Churchman Village Skilled Nursing & Rehab, contact Deanna at 302-409-3214.

To tour The Atrium Independent Senior Living Community, contact Sydney at 302-409-3211.

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Social Security Can Help If You're Young And Lose A Parent

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



For young people whose parent passes away, Social Security is here. Losing a parent is both emotionally painful and, often times, devastating to a family's finances. In the same way that Social Security helps to lift up the disabled and seniors when they need it, we support families when an income-earning parent dies.

You should let Social Security know as soon as possible when a person in your family dies. Usually, the funeral director will report the person's death to Social Security. You'll need to give the deceased's Social Security number to the funeral director so they can make the report.

Some of the deceased's family members may be able to receive Social Security benefits if the deceased person worked long enough in jobs covered by Social Security to qualify for benefits. Contact Social Security as soon as possible to make sure the family gets all the benefits they're entitled to. Please read the following information carefully to learn what benefits may be available.

Your unmarried child can get benefits if they're:

- Younger than age 18;
- 18-19 years old and a full-time student (no higher than grade 12); or
- 18 or older with a disability that began before age 22.

To get benefits, a child must have:

- A parent who's disabled or retired and entitled to Social Security benefits; or
- A parent who died after having worked long enough in a job where they paid Social Security taxes.

Benefits stop when your child reaches age 18 unless your child is a student in secondary school or disabled.

Within a family, a child can receive up to half of the parent's full retirement or disability benefit. If a child receives Survivors benefits, he or she can get up to 75 percent of the deceased parent's basic Social Security benefit.

There is a limit to the amount of money that we can pay to a family. This family maximum is determined as part of every Social Security benefit computation. It can be from 150 to 180 percent of the parent's full benefit amount. If the total amount payable to all family members exceeds this limit, we reduce each person's benefit proportionately (except the parent's) until the total equals the maximum allowable amount.

Children with disabilities may also be eligible for benefits. You can read more about Benefits for Children with Disabilities at www.socialsecurity.gov/pubs/EN-05-10026.pdf.

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Should I Sell to a Home Investor?

These days, many home sellers decide to avoid the stress of a complicated home sale by selling directly to a real estate investor. They know that this way, they're able to sidestep traditional issues like inspection contingencies, appraisal concerns and buyer's financing issues. They also know they can get cash in their pockets quickly.

What You Should Know About Selling Your House To an Investor

- Selling to an investor saves time and hassle, but it's not for everyone.
- Personal situations, like an unwanted inheritance, downsizing, divorce or potential foreclosure are common reasons people want to sell quickly to an investor.
- You can expect a quicker close, an as-is sale and an all-cash offer.

Who are traditional home buyers?

Traditional buyers are people like you, when you bought your current home. They're purchasing a property to reside in, either as their primary home or vacation home.

Who are home investors? Investors buy residential properties as part of a business or investment strategy and usually employ one of four key strategies:

Buy-and-hold—A buy-and-hold investment strategy helps an investor grow a real estate rental portfolio over time. They'll do the math to determine yearly expenses versus potential profit and see if an individual investment pencils out before buying.

Wholesale—Investors who buy properties they resell quickly, without any improvements, are called wholesalers. They buy homes below market value, then sell to other investors at a higher price. Successful wholesalers identify inactive or off-market homes they can buy inexpensively.

Flip—Investors who buy houses, renovate them, then sell them at a higher price are called home flippers. The goal is to make a profit on the resale after renovations are made.

Renovate and hold—Sometimes investors will buy a property, renovate it, then rent it out while maintaining ownership.

Common Reasons To Sell to an Investor

While most people sell their home the traditional way, there are a few scenarios where selling to an investor might make the most sense.

- **Inherited home**—If you've inherited a property from a family member and you don't plan to live in the home, you won't want it to sit empty for too long. Not only can a vacant home be a target for vandalism, but if you sit on the property in a fast-moving real estate market, you could be on the hook for capital gains taxes.
- **Foreclosure**—If you're behind on payments and need to sell quickly, an investor can be a good option.
- **Disrepair**—If your home requires a lot of updating or repair work to be attractive to traditional buyers, it may be appealing to sell your home as-is to an investor.
- **No financing possible**—If the home you're selling doesn't meet safety or permitting standards, most lenders won't finance a loan for the property, which can make it hard to sell to a traditional buyer.
- **Divorce**—Divorce settlements require both parties to divide the assets, and selling fast and splitting proceeds can often be an easier way to go.
- **Tenant-occupied**—Doing repairs, taking listing photos and scheduling showings with tenants living in a house can be complicated, so people who own rental properties often turn to investors when it's time to sell.

Pros of Selling Your House To an Investor

Even if your situation doesn't fall under the common reasons listed above, you might benefit from selling a house to an investor. Here are some of the biggest benefits.

- **No prep work**—With a traditional home sale, you'll have to



do a lot of prep before you list, from cleaning and decluttering to taking listing photos and staging. Research shows that the average seller spends \$4,985 just getting ready to sell, which includes hiring a professional for projects like painting, staging, house and carpet cleaning, lawn care and gardening. Most investors care more about the financials and less about how your home looks. After all, they're going to either turn around and quickly resell your home or renovate anyway.

- **No realtor's commissions**—No realtor means you save 5-7% right off the top.
- **Quick escrow period**—Unlike in a traditional sale, where a buyer will require a 45-day escrow period to allow enough time for inspections, appraisals and mortgage approval contingencies, a traditional investor can close in less than a month, sometimes even faster.
- **Simplified transaction**—Because the home is being sold as-is, you won't need to worry about making any repairs before closing. Traditional buyers commonly request repairs as part of their home inspection contingency.
- **All cash offers**—Investors don't take out bank mortgages, so there's no danger of a buyer's appraisal coming in below the offer price and killing the deal. In general, cash offers can close quickly. Securing a cash offer is especially important if your home can't qualify for financing, for example, if it doesn't meet the Federal Housing Administration's (FHA) minimum property standard, which states that homes being financed with FHA-backed

loans must meet safety, security and soundness guidelines.

Cons of Selling Your Home To an Investor

Although the process is faster and less complicated, selling your home to an investor isn't always the best idea if you're looking for top dollar.

Lower offers—The offer you receive from a professional investor will almost always be lower than what you would receive from a traditional buyer, especially if you're selling in a slow real estate market. An investor will still give you a fair market value, but keep these factors in mind:

- **You won't pay for prep work:** The average home seller who hires professional help spends almost \$5,000 simply getting their home ready to sell, including things like painting, staging, cleaning and lawn care. When you sell to an investor, these steps aren't required.
- **You won't pay a realtor's commission.**
- **The offer reflects needed repairs:** If your home needs updating or repairs, an investor has factored those costs into their offer, as well as holding costs and back-end resale costs.

If you'd rather have the cash than the headache, you're not alone. You can try one of those "bandit signs" you see on the side of the road or plastered on telephone poles; you can answer one of those mass-mailed direct mail letters you might get; or you can call us here at Vital Capital Strategies at 302-635-0205 for more help and answers to all your questions. We'll get that cash right where you want it—in your pocket.



DELAWARE SENIOR OLYMPICS

2019 ANNUAL GAMES

For more information, visit www.DelawareSeniorOlympics.org
or call 302-736-5698 or toll free 888-881-6128.

JUNE

PISTOL SHOOTING

June 29

Rain or Shine
Shooters Choice
5105 N Dupont Highway
Dover, DE

AUGUST

SOFTBALL (WOMEN)

August 3

Rain date: 8/4 or 8/10
Schutte Park, corner of
Electric Ave. & North Street
Dover, DE

PRECISION RIFLE SHOOTING

August 10

Rain or Shine
BRPC
10409 Rifle Range Road
Bridgeville, DE

Wii BOWLING AND GOLF

August 15

Rain or Shine
Country House
4830 Kennett Pike
Wilmington, DE

SEPTEMBER

SWIMMING

September 6

Rain or Shine
Central DE YMCA
1137 S. State Street
Dover, DE

PICKLEBALL

September 6, 7 & 8

Rain or Shine
Kent County Parks & Rec. Ctr.
1683 New Burton Road
Dover, DE

GOLF

September 10

Rain or Shine
Wild Quail Golf
1 Clubhouse Drive
Camden, DE

CYCLING (40K ROAD RACE)

September 14

Rain or Shine
Eden Hill Medical Center
200 Banning Street
Dover, DE

SOFTBALL (MEN)

September 14

Rain date: 9/15 or 9/21
Schutte Park, corner of
Electric Ave. & North Street
Dover, DE

RUNNING ROAD RACE (5K)

September 14

Rain or Shine
Rockford Park
W. 19th St & Tower Road
Wilmington, DE

WEIGHT LIFTING

September 21

Rain or Shine
CrossFit Dover
155 Commerce Way
Suite L
Dover, DE

RUNNING ROAD RACE (10K)

September 21

Rain or Shine
Rockford Park
W. 19th St & Tower Road
Wilmington, DE

RACQUETBALL

September 14

Rain or Shine
Midway Fitness And
Racquetball Club
18105 Melson Road
Rehoboth Beach

SHUFFLEBOARD

September 24

Rain or Shine
Country House
4830 Kennett Pike
Wilmington, DE

BILLIARDS

September 28

Rain or Shine
Pocket Taverns
315 S. Dupont Hwy
New Castle, DE

BOCCE

September 28

Rain date: 10/5
Cokesbury Village
726 Loveville Road
Hockessin, DE

TRACK & FIELD

September 28

Rain or Shine
Dover High School
One Dover High Drive
Dover, DE

HORSESHOES

September 29

Rain date: 10/6
Brecknock County Park
80 Old Camden Road
Camden, DE

OCTOBER

WASHERS

October 5

Rain date: 10/6
Brandywine Springs Park
Newport Gap Pike (Rt 41)
and Faulkland Road

BASEBALL

October 12

Rain date: 10/13
Delcastle Recreational Park
2920 Duncan Road
Wilmington, DE

ARCHERY

October 12

Rain date: 10/13
Sport at the Beach
22518 Lewes Georgetown Hwy.
Georgetown, DE

CORNHOLE

October 13

Rain or Shine
Kent County Parks & Rec. Ctr.
1683 New Burton Road
Dover, DE

TABLE TENNIS

October 14

Rain or Shine
Chinese American Center
1313 Little Baltimore Road
Hockessin, DE

BOWLING

October 15, 16 & 17

Rain or Shine
Brunswick Doverama
1600 S. Governors Avenue
Dover, DE

CYCLING (TIME TRIALS)

October 16

Rain date: 10/17
Dover International Speedway
Dover Downs
1131 N. Dupont Highway
Dover, DE

BADMINTON

October 23

Rain or Shine
Mid-County Sr. Center
1 Regiment Road
Wilmington, DE

BASKETBALL (MEN AND WOMEN)

October 26

Rain or Shine
PAL Gym
7259 Lancaster Pike
Hockessin, DE

BASKETBALL SHOOTING

October 26

Rain or Shine
PAL Gym
7259 Lancaster Pike
Hockessin, DE



What is Delaware Senior Olympics?

We're all about Fitness, Fellowship and Fun! Delaware Senior Olympics (DSO) promotes healthy lifestyles and fitness for all Delaware adults age 50 and above through year-round fitness programs and competitive athletic activities. Activity is the key word here, not competition!

Founded in 1991 as a not-for-profit, principally-volunteer sports and fitness organization, DSO boasts more than 1780 member/participants from across Delaware and neighboring states.

Every year, State Games, which are open to athletes of all abilities, are held from June through October. Every other year, National Games are held at locations around the country. Many sports are played year-round in a fun, friendly competitive format, and we're always looking for additional sports to add to the roster.

In addition to the annual games, DSO sponsors two different year-round fitness programs which are free to the participants: Walk Delaware and the Senior Group Challenge. The Walk Delaware challenge is to walk a distance equal to the combined length and width of Delaware (131 miles) in one year's time. The Senior Group Challenge (SGC) encourages groups to get together to compete for recognition by scoring points in a year-long challenge to meet U.S. Physical Activity Guidelines. Whether you belong to a senior center, a church group or any other group—you're in a group! You can exercise individually or participate in planned group activities like a group hike or bowling. Come on out, meet some new friends, get active and have some fun!

**FITNESS,
FELLOWSHIP
AND FUN!!**

**FREE WALK
DELAWARE
PROGRAM**

**FREE SENIOR
GROUP
CHALLENGE
PROGRAM**

ANNUAL GAMES

Archery, Badminton,
Baseball,
Basketball,
Basketball
Shooting, Billiards,
Bocce, Bowling,
Cycling,
Golf, Horseshoes,
Pistol Shooting,
Pickleball, Power
Walk, Race Walk,
Racquetball,
Shuffleboard,
Softball, Swimming,
Table Tennis, Tennis,
Track & Field,
Volleyball, Weight
Lifting, Wii Bowling,
and Wii Golf.

DELAWARE SENIOR OLYMPICS
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The Alzheimer's Association *Hope, Care and Taking Action*



KRISTINA FRANSEL
EXECUTIVE DIRECTOR
DELAWARE VALLEY CHAPTER

It's plain and simple: If you have a brain, you are at risk of developing Alzheimer's. Alzheimer's disease, a degenerative brain disease for which there is no cure or prevention, is the sixth-leading cause of death in the United States. Someone develops Alzheimer's every 65 seconds and one in three seniors dies with the disease. It kills more people than prostate cancer and breast cancer combined. The number of Americans living with Alzheimer's is growing—and growing fast. Today, an estimated 5.8 million Americans have the disease, including more than 26,000 Delawareans. Barring the development of medical breakthroughs, the number of people age 65 and older with Alzheimer's and other forms of dementia may nearly triple by 2050.

The Alzheimer's Association is the leading voluntary health organization in Alzheimer's care, support and research. The organization's Delaware Valley Chapter, which serves Delaware as part of its three-state territory, is led by Executive Director Kristina Fransel. Vital! Magazine asked Kristina to share insight into the latest research, the role of public policy in creating change, accessing vital care and support, and how each of us can help the Alzheimer's Association achieve its vision of a world without Alzheimer's.

VM: What's happening in Alzheimer's research? Is there hope for a cure?

KF: This is such an exciting time in dementia research. The brain is complex and Alzheimer's is a complex disease, but we're learning more each and every day, and momentum is accelerating. In fact, a researcher recently shared with a hopeful audience that more new targets for research have been identified in the past two years than in the prior twenty. Thousands of scientists from around the globe are working to better diagnose, treat symptoms of and prevent dementia—so yes, there is so much hope!

I recently attended the Alzheimer's Association International Conference®, the largest gathering of researchers from around the world focused on Alzheimer's and other dementias. There were many findings shared at the conference, but one of the most important I can share relates to healthy lifestyle. Evidence continues to build that adopt-

ing multiple positive lifestyle habits now may, in fact, decrease the risk of cognitive decline and dementia in later years. The positive habits include choosing a healthy diet, getting regular exercise, not smoking, drinking alcohol just moderately and doing activities that stimulate the brain. Keeping blood pressure within the prescribed ranges has proven beneficial to brain health, too. While there is no cure for the disease yet, these are all proactive measures everyone can adopt to promote brain health. The Alzheimer's Association's "10 Ways to Love Your Brain" is a great guide (alz.org/10ways).

VM: Do people living with Alzheimer's and their families have a voice?

KF: Fortunately, yes—people impacted by dementia do have a voice. This voice is loud, and it is making great strides in bringing Alzheimer's to the attention of state and federal policymakers. Together, the Alzheimer's Association, the Alzheimer's Impact Movement (AIM) and thousands of passionate, dedicated advocates play a significant role in effecting positive change for Alzheimer's families. To give you just one example of the many victories over the past few years, last September Congress passed and the

Three Ways to Get Involved!

■ Get educated.

Attend the November 20 Delaware Dementia Conference in Dover. Call 800-272-3900 for details and to register.

■ Become an advocate:

alz.org/advocate.

■ Register and fundraise at a Walk to End Alzheimer's.

September 28 in Rehoboth Beach or October 19 in Wilmington: alz.org/delval/walk.





president signed into law a \$425 million increase for Alzheimer’s research funding at the National Institutes of Health (NIH) in the FY2019 budget. This brings the new total annual funding to \$2.3 billion—up from just \$448 million in 2011. Research funding is accelerating, but we have a long way to go. Advocates are needed to continue to help share personal stories that drive action. To get involved visit alz.org/advocate.

VM: How does the Alzheimer’s Association serve Alzheimer’s families?

KF: The Alzheimer’s Association Delaware Valley Chapter serves nearly 300,000 people in southeastern PA, southern New Jersey and Delaware. The chapter offers a wide range of programs and services. Among the services are in-person care consultation, support groups



and consumer education programs, including full- and half-day conferences for professional and family caregivers. The key access point to all services is the Alzheimer’s Association 24/7 Helpline available at 800-272-3900. The Helpline is available in more than 200 languages and dialects and is staffed by dementia experts who provide information, emotional support, education, community resources and general disease information. A knowledgeable and caring dementia expert is available any time, day or night. People living with dementia and their caregivers are never alone. We have so much more information available on the chapter’s website, alz.org/delval.

VM: How can Delawareans support the vital efforts you describe?

KF: Getting involved in the Walk to End Alzheimer’s® is a tremendous way to raise awareness and funds to support the Alzheimer’s Association’s work in dementia care, support and research. There are two Walks in Delaware this fall, on Saturday, September 28 at Grove Park in Rehoboth Beach and Saturday, October 19 at Frawley Stadium in Wilmington. We encourage people to start a team with family, friends, neighbors, co-workers—and fundraise to help make Alzheimer’s a distant memory. We need everyone’s help if we’re to meet our fundraising goal of \$500,000 for our two Delaware Walks. I



encourage everyone to visit alz.org/delval/walk to learn more about Walk to End Alzheimer’s and register today.

About the Alzheimer’s Association
The Alzheimer’s Association is the world’s leading voluntary health organization in Alzheimer’s care, support and research. The Delaware Valley Chapter, headquartered in Philadelphia, serves 18 counties in Delaware, South Jersey and Southeastern Pennsylvania by providing programs and services to more than 294,000 individuals and families affected by Alzheimer’s disease or a related disorder. The chapter’s Delaware Regional Office is located at 240 N. James Street, Suite 100A in Newport. For more information about Alzheimer’s disease, programs and services and resources, call the Alzheimer’s Association’s free, 24/7 Helpline at 800-272-3900 or visit alz.org/delval.



JOIN THE FIGHT FOR ALZHEIMER’S FIRST SURVIVOR.

Saturday, Sept. 28
Grove Park
Rehoboth Beach, DE

Saturday, Oct. 19
Frawley Stadium
Wilmington, DE



800.272.3900
alz.org/delval/walk



**REGISTER.
FUNDRAISE.
DONATE.**

The Alzheimer’s Association Delaware Valley Chapter provides care and support programs to the nearly 300,000 people in Delaware, South Jersey and Southeastern Pennsylvania who are affected by Alzheimer’s or a related disorder.

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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

Delaware Valley Chapter Headquarters:
399 Market Street, Suite 102 | Philadelphia, PA 19106

Now What? When You Lose a Spouse, Find Friends



When Brenda Canaday lost her husband unexpectedly, she looked for emotional support through groups such as Hospice and Grief Share. When those group sessions ended, she decided to keep the fellowship going with her new-found confidantes; they continued to come together to talk, laugh, cry and heal. "When you lose your spouse it's beyond description," Brenda relates. The group began to grow, dinner dates were added, and friendships were formed that helped lessen the loneliness that everyone was feeling.

During the year following her husband's death, Pastor John Kimmons stayed in touch. As Pastor Kimmons approached retirement, he felt the call to work more closely with widows like Brenda. Kimmons brought in David Bowman, who had just lost his father. David was thinking about his mother, now a widow. The three began working

together to structure Now What?, a group for those widowed. The intent was to bring together people struggling with the loss of a spouse. They determined that there were five areas of well-being upon which Now What? would focus: social, intellectual, emotional, spiritual, and physical. They soon formed a Board of Directors and secured a non-profit status to accept tax-free donations for group activities.

Every month Now What? organizes lunch, dinner, coffees, and other activities aimed at creating places for fellowship. There is a Bible study twice a month; Lunch and Learns are sponsored throughout the year featuring speakers who address different topics relevant to those widowed; counseling is available for those who seek it; and opportunities for physical fitness are shared and encouraged. This is all communicated through a monthly newsletter that highlights everything that is offered each month. "You can participate in as much, or as little, as you want," says Bowman. "We try to offer a wide range of activities so there is something that will appeal to everyone."

The point is that activities help people make connections. People who enjoy being together will do things they enjoy in common, and friendships are built. The primary goal of Now What? has always been to give those widowed a place to care for each other. "It's an amazing blessing, knowing each other," Brenda adds. "Being in a supportive group saved my life in the worst of times. Now What? offers that opportunity to everyone."

The beauty of Now What is that everyone involved benefits from the connections, and everyone can begin to heal and step back into life. It may not be the life they once had, but it is a life that can be lived strong and finished well.

To learn more about what we do, how we started our group and how you can start one too, visit our website nowwhatwidowed.com or call 919-500-3004. There is nothing to join and no obligation.



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By Madisyn Taylor



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We have all had the experience of encountering someone whose life seems so completely different from ours that we can almost imagine we have nothing in common. However, if we go deeper into observing, we will see that we all have the same things going on in our lives. It is as if our different lives are, in essence, the same gift wrapped in an infinite variety of containers, wrapping paper, ribbons, and bows. Everybody experiences loss, grief, happiness, excitement, anger, and fear. Everyone can have money issues of one kind or another, and everyone struggles with difficult choices.

Our lives show up differently for each one of us because we each learn in different ways. One person may need to learn the value of money by having too little of it, while another may need to learn by having more than enough. We each learn about work and love, with experiences that are tailored to our particular perspective. Even as it appears that some people have it easy while others are in a continual state of struggle, the truth is that we are all learning, and it is very difficult to tell, when looking only at the exterior of a person, what's going on inside.

This is one of the many things that can be so valuable about cultivating relationships with people from all walks of life. As we get to know those who seem so different from us, we get to really see how much of life's challenges and joys are universal. We begin to look beyond the packaging of skin color, clothing preferences, and socioeconomic differences, hairstyles, and the cars we drive to the heart of the human experience. It is important to honor and value the differences in our packaging, but it is just as important to honor the gift of life inside each one of us, and the fact that, no matter how different the packaging, the gift inside is the same.



5 Ways to Plan for Long-Term Care Costs



Don't dodge the long-term care talk. Paying for long-term care can be a costly and complex undertaking if you're unprepared. In 2017, the national median annual cost of a semiprivate room in a nursing home was \$85,775; it was \$49,192 for a home health aide, according to Genworth Financial.

Here are a few ways you can offset those expenses and plan for long-term care *before* you need it.

Will Care Be Needed?

The hardest part about planning for long-term care is knowing when and if it will ever be needed. Statistics show that someone turning 65 today has

almost a 70% chance of needing some type of LTC or support in their remaining years. Family health history can influence your need for care as can lifestyle habits (eat right, exercise, don't smoke!).

Use Medicare to Your Advantage

Medicare helps cover the costs of many medical needs, but basic Medicare does not cover the cost of long-term care. You can, however, use benefits and programs, including Medicare Advantage, to get help with the costs of prescriptions, vision care, and dental care, and by saving on these expenses, you can tuck more funds away to cover long-term care.

Understand Long-Term Care Insurance

There are different types of long-term care insurance available. Hybrid policies cover long-term care if needed, and if not used, turn into a life insurance policy. Long-term care insurance typically costs less if you are younger and in good health when you buy your policy, so think about getting coverage before you're priced out.

Know How to Use Benefits and Other Insurance

For those who served in the military, long-term care costs may be covered by VA benefits. Eligible

veterans and spouses can cover their care costs through pensions and, in some instances, utilizing the Aid and Attendance benefit. Some life insurance policies cover care costs as well; many policies allow you to cash out or sell your life insurance to get the cash you need. This option can come in handy when the need for care comes up suddenly.

Access Your Home Equity

Another way to pay for unexpected expenses associated with long-term care is to use the equity in your home. If you or your loved one will make a permanent move, the most sensible option may be to sell the house and use profits to pay for care. For individuals who want to remain in their home, consider a home equity loan or look into a reverse mortgage. Reverse mortgages come with the added benefit of not having to make monthly payments, but the mortgage will need to be repaid when the owner passes away.

If you or a family member suddenly needs long-term care, the last thing you want to think about is how to pay for it. Finding quality care should be your top priority. By planning for costs now, you can focus on getting the care you need without worrying about how to pay for it.



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Father Time Has A Watch That Works – And It's Not Just Fancy

You've probably driven past one or more of these shiny, new-construction senior living communities that have been popping up in recent years and thought to yourself, "Wow, those sure don't look like they used to."

It's true; they don't. And in fact, today's senior living communities simply aren't like they used to be.

They're modern and luxurious, with amenities and designer touches, amazing food and service, and the grandeur we'd expect from a high-end resort hotel. You're almost amazed to the point where you have to remind yourself that it's not a hotel—it's home.

Indeed, so nice are these new senior communities that it's easy to get caught up in all the marble and chandeliers and somehow lose track of what may be the most critical feature of all, and the question every senior and their families should be asking:

Can this community give me or my loved one the ability to age in place?

Aging in place is the ability for seniors to remain in their residence of choice—without sacrificing quality of life—well into their late or even final years. But recent data suggests millions of seniors may be going about it the wrong way.

The Institute on Aging reports that some 43.5 million U.S. adults are sole caregivers for an aging parent. And while that's both noble and selfless, rising life expectancies mean today's seniors are living long enough to experience multiple, simultaneous health issues and depend even more on their relatives for care that, let's face it, they aren't able to nor qualified to give.

It's a Matter of Lifestyle Quality for Both Seniors & Families

Pleasing aesthetics and all the modern luxuries convey exceptional life-

style quality. But you mustn't be so enamored with them that you neglect to consider the future and how aging may escalate any chronic conditions or otherwise weigh on mobility or the ability to perform daily activities.

Plenty of senior living communities offer only an exquisite independent senior living option, which means that the emergence of memory-related impairments or worsening health issues would likely necessitate a move to an entirely different community that offers assisted living, memory care or other specialized services.

In that case, you and your family would be left to figure out the logistics, plan and execute a move to a more care-driven senior living community, one you probably would've considered in the first place had you foreseen the road ahead. The availability of expertise in developing personalized care plans and services like medication management may have impacted that initial decision.

It Doesn't Require a Crystal Ball to Plan Ahead

When evaluating today's broad spectrum of available senior living solutions, remember the ultimate value and sustainability of a community isn't determined in the here and now. You began your search thinking of the future and what's best for you and your loved ones. Remember to keep that top of mind. Fancy chandeliers and marble countertops are nice, but knowing your loved ones have the opportunity to age in place and be properly cared for, without the added stress of moving into another senior living community and losing that day-to-day consistency, is really what your search is all about.

At The Summit, we're with you for the long haul. For more information or to schedule a tour, please call us at 302-635-9024 to speak with a Senior Lifestyle Counselor, visit us at 5850 Limestone Road, Hockessin, DE 19707, or go to www.thesummitretirement.com.

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With The Ones You Cherish Most



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LEARN MORE OR SCHEDULE A **FREE** TOUR NOW!



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Keep Your Car Safe

You know (at least intuitively) that always-on devices, like Alexa or Siri, are always listening for your voice. But did you know your car is always listening, too? Not for your voice, but for an electronic signal.

Do you press a button on your electronic key fob to unlock your car? It's sending a signal. Some newer models don't even require you to press a button. Just approach your car and the doors will unlock. In some cars, the engine will even turn on.

If you have an automatic key fob, you know it's really convenient. However, that convenience comes at a price. Specifically, the key fob's signal is easy for criminals to intercept. It lets them open your car without setting off any alarms. If you have a true keyless car model, they might even be able to just drive away.

Let's look at how criminals pull this off and what you can do to keep your car safe.

How your car's security system works

As you've probably noticed, you can't just open your car with any old radio signal. You need your specific key fob to do the job, and there's a reason.

A traditional button-press key fob uses a computer chip to create a unique code that it sends to your car's security system. The car also has a chip using the same algorithm to generate codes. If the codes match

up, then the car opens. There's a bit more to it than that, but that's basically how it works.

How criminals attack #1

Since each key fob/car security pair is unique, and each one can create billions of codes, hackers don't stand a chance. Or at least that was the theory. Researchers at Radboud University in the Netherlands and the University of Birmingham found that by intercepting the wireless signal just twice, they could narrow down the possible combinations from billions to just 200,000. After that, a computer can figure out the code in just half an hour and unlock the car.

In a real-world application, a thief could sit on a street gathering wireless signals as car owners enter and exit their vehicles. Then overnight they could steal a number of cars. This takes some skill so the odds of it happening to you are slim. However, thanks to always-on key fobs, there's another risk.

How criminals attack #2

Always-on key fobs present a serious weakness in your car's security. As long as your keys are in range, anyone can open the car and the system will think it's you. That's why newer models won't activate until they're within a foot.

However, for less than \$100, criminals can get an amplifier. It picks up key fob signals up to 300 feet away and then transmits them to your car.



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In other words, your keys could be in your house, and criminals could walk up to your car and open it. This isn't just a theory either; it's actually happening.

How to stop car thieves

Fortunately, there are some simple steps to block hackers from stealing your signal.

- 1 You can buy a signal-blocking pouch that can hold your keys.
- 2 If you don't want to spend the money, you can stick your key fob into the refrigerator or freezer. The multiple layers of metal will block your key fob's signal. Just check with the fob's manufacturer to make sure freezing your key fob won't damage it.
- 3 If you're not keen to freeze your key fob, you can do the same thing with your microwave oven. (Hint: Don't turn it on.) Stick your key fob in there, and criminals won't be able to pick up its

signal. Like any seasoned criminal, they'll just move onto an easier target.

Since your key fob's signal is blocked by metal, you can also wrap it up in aluminum foil. While that's the easiest solution, it can also leak the signal if you don't do it right. Plus, you might want to stock up on foil. You could also make a foil-lined box to put your keys in if you're in a crafting mood.

This kind of signal stealing isn't just a problem for key fobs. Newer passports and other forms of identification contain RFID transmitters. Criminals can use a high-powered RFID reader to steal your information from a distance.

www.komando.com



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

ISO ... A TALL OLD GUY!

You've already read about some of the National Senior Games medalists who call The First State home. Bruce Rubin is another athlete Delaware can be proud of.

This past March at the USA Track & Field Championship, his 4 x 400-meter relay team set a World Record for Men 75+, and in April at the Penn Relays they set an American Record for the same race.

This past June in Albuquerque at the National Senior Games,

Bruce's 3-on-3 basketball team came in 5th of 17 in the 75-79 age group, and then he went on to compete in the 1500-meter Race Walk, 1500-meter Power Walk, and the 5000-meter Power Walk.

Now those are some accomplishments, but they're in the rearview mirror. Bruce and his buddies are, in his words, "in search of a tall old guy to join our basketball team." You don't necessarily have to be, but ideally you're at least 6' 6", born between 1943-1946 and are interested in competing at the

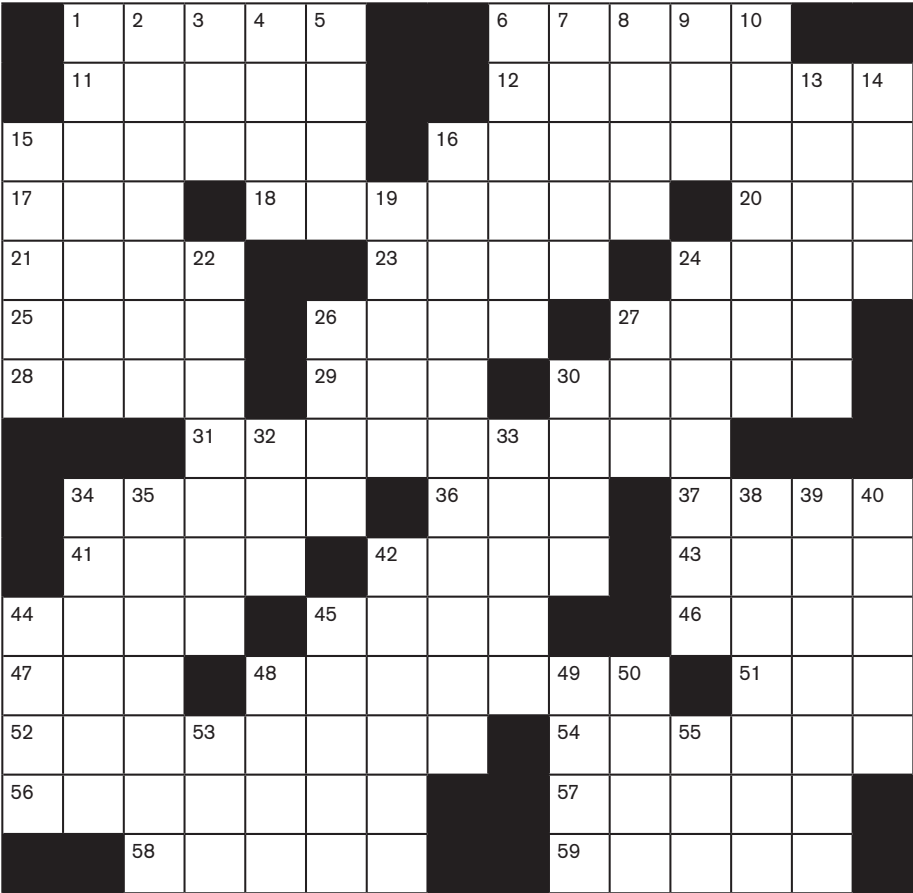
2021 National Senior Games in Fort Lauderdale, FL. Play starts next year when the team starts the qualification for 2021. Interested? Email Bruce at bruce@bhrglobal.com.





Crossword

By Dave Fisher



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Answers on page 13

ACROSS

- 1. Collide
- 6. Heroic tales
- 11. Indian monetary unit
- 12. Members of a governing board
- 15. Swords
- 16. Acaudal
- 17. In song, the loneliest number
- 18. Continuing forever
- 20. Clairvoyant's gift
- 21. Afflicts
- 23. Scoundrels
- 24. Neuter
- 25. Cabbagelike vegetable
- 26. French for "We"
- 27. At the proper time
- 28. Thin strip
- 29. A high alpine meadow
- 30. Gowns
- 31. Menaces
- 34. Spread out
- 36. It is (poetic)
- 37. Utilized
- 41. Implored
- 42. Fluff
- 43. List of options
- 44. Teller of untruths
- 45. Stare
- 46. Terminates
- 47. Autonomic nervous system
- 48. Goddess of divine retribution
- 51. Drunkard
- 52. Confined
- 54. Lavishness
- 56. English blue cheese
- 57. Underground chambers
- 58. Shoe stud
- 59. Attendance counter

DOWN

- 1. Pertaining to the brainpan
- 2. German measles
- 3. Gibbon
- 4. Arid
- 5. Command (archaic)
- 6. Gets to one's feet
- 7. Operatic solos
- 8. White aquatic bird
- 9. American Sign Language
- 10. Spire
- 13. Literary compositions
- 14. Catch a glimpse of
- 15. Drenches
- 16. Shocked
- 19. French school
- 22. Colonist
- 24. Include
- 26. Not
- 27. Put clothing on
- 30. A musical pause
- 32. Possessed
- 33. Prongs
- 34. Small piano
- 35. Capable of being molded
- 38. Carnal
- 39. Approve of
- 40. Covered with a layer of dust
- 42. Bewail
- 44. Boys
- 45. Columbus's birthplace
- 48. Anagram of "Tine"
- 49. Varieties
- 50. A set of garments
- 53. Entire
- 55. 16 in Roman numerals

ELOTE CORN

(MEXICAN STREET CORN)

Elote, Mexican street corn, is corn on the cob roasted over an open grill, then coated with crema fresca, salt, chile powder, cotija cheese and lime juice. If you've never had it, you're in for a treat!



Crema is a cultured dairy product similar to sour cream. On elote, crema works as the glue for adhering the spices and cheese onto grilled corn. While similar to crème fraîche and sour cream in terms of tang, crema is a bit thinner and sweeter than its tarter relatives. You can find both the crema and the cotija cheese – a mild, salty, crumbly cheese similar to feta – at your local Mexican market. Look for *crema Mexicana*, which is typically the thickest crema variety sold, for the best sticking power. If you're having trouble locating either of these items, substitute sour cream in place of the crema or finely grated Parmesan in place of the cotija; you'll still get the desired tangy, savory results that make this dish so popular.

Prep Time: 10 minutes
Cook Time: 10 minutes
Total Time: 20 minutes

INGREDIENTS

- vegetable oil for brushing
- 6 ears corn, shucked
- 1/4 cup mayonnaise
- 1/4 cup Mexican crema or sour cream
- 2 garlic cloves, minced (optional)
- 1/2 cup queso fresco or cotija cheese crumbles
- 1 teaspoon chili powder
- 1/2 teaspoon cayenne pepper
- 1/2 cup finely chopped cilantro
- kosher salt
- lime wedges

INSTRUCTIONS

1. In a small bowl combine mayonnaise, crema, and garlic. Mix until well combined, set aside. Spread cheese crumbles on a plate, set aside. In a small bowl combine chili powder, cayenne paper, and 1 teaspoon salt, set aside.
2. Brush grill grate or griddle with vegetable oil. Heat to high heat. Place corn directly on the grill. Grill corn, turning occasionally until cooked and lightly charred, about 10 minutes.
3. Immediately brush the corn with mayonnaise mixture. Roll corn in cheese crumbles and sprinkle with chili powder mixture and cilantro. Squeeze lime over corn and serve immediately.



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.

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

Answers on page 13

(courtesy of KrazyDad.com)

SEPTEMBER 21

#OneDayTwoWalks

Dravo Plaza,
At Riverfront Wilmington

Grove Park,
Rehoboth Beach

Register Online @ AIDSWalkDelaware.org

Registration Starts @ 9:00AM Walk Begins @ 10:00AM

#KnowYourStatusGetTested

The Funny Bone

In Honor of National Tell a Joke Day

Don't you hate it when someone answers their own questions? I do.

As I watched the dog chasing his tail I thought "Dogs are easily amused," then I realized I was watching the dog chasing his tail.

To the man on crutches, dressed in camouflage, who stole my wallet—you can hide, but you can't run.

It's always hard to explain puns to kleptomaniacs because they're always taking things literally.

A computer once beat me at chess. But it was no match for me at kickboxing.

Give a man a fish and you feed him for a day. But teach a man to fish, and you saved yourself a fish, haven't you?

The problem isn't that obesity runs in your family. The problem is no one runs in your family.

You don't need a parachute to go skydiving. You need a parachute to go skydiving twice.

Isn't it odd the way everyone automatically assumes that the goo in soap dispensers is always soap? I like to fill mine with mustard, just to teach people a lesson in trust.

If Walmart is lowering prices every day, why isn't anything in the store free yet?

The easiest job in the world has to be coroner. What's the worst thing that could happen? If everything goes wrong, maybe you'd get a pulse.

The early bird might get the worm, but the second mouse gets the cheese.

There are three kinds of people: those who can count and those who can't.

When tempted to fight fire with fire, always remember... The fire department usually uses water.

Just burned 2,000 calories. That's the last time I leave brownies in the oven while I nap.

My boss is going to fire the employee with the worst posture. I have a hunch, it might be me.

Did you hear about the guy who got hit in the head with a can of soda? He was lucky it was a soft drink.

Hospitality: Making your guests feel like they're at home, even if you wish they were.

Some of us learn from the mistakes of others; the rest of us have to be the others.

Life is all about perspective. The sinking of the Titanic was a miracle to the lobsters in the ship's kitchen.

I changed my password to "incorrect," so whenever I forget what it is, the computer will say 'Your password is incorrect.'

What's the difference between a northern fairytale and a southern fairytale? A northern fairytale begins 'Once upon a time...' A southern fairytale begins 'Y'all ain't gonna believe this...'



Cracking Crabs: Never Miss Another Morsel!

By Karyn Cortez

Crabbing season might have started on March 1, but Mommom always told me the best blue crabs come in August and September. And she would know. She could pick a crab like nobody's business. And when Gran had the bar (er, restaurant!) in Wilmington during the days of Prohibition, people would come from all over just for Friday's crab cakes. So with that family history, you'd think that I'd be an expert at picking crabs. But you'd think wrong. I'd just smash 'em up, do the best I could and hope for not too many cuts on my fingers. So I decided to learn once and for all how to pick a crab.

If You Like Meaty Crabs

If you like crabs just for the sake of picking crabs, you can get them all year round. If you want to go crabbing to catch your own, there's some controversy over what time of year is best. For sheer numbers of crabs, mid-May is generally best. The water is starting to warm up, the crabs have emerged from the mud, but—if it's still cold in mid-May for some odd reason, maybe there won't be that many crabs frolicking around in the colder-than-normal waters.

Crabs only live for a few years (1-3) and male blue crabs reach sexual maturity around 1-1.5 years. They spawn mostly during the May-August time frame so if it takes 1-1.5 years to fully grow, Mommom was right: August/September-ish is the best time to catch the meaty ones.

What's the best time during the day to crab? It depends on the tide. When the tide is moving, that is usually the best time to set traps to catch crabs. Check your local tide chart, but typically 1 to 2 hours before and 1 to 2 hours after high tide gives you the best water movement, and hence, the best chance to catch the crabs.

Once you've got 'em, steam 'em with some Old Bay, grab some friends, some newspapers and some beer and have at it!

Don't Miss a Morsel

There are as many ways to pick crab as there are people, but some ways are simpler than others. It just happened to take me half my life to figure out the simplest (probably because I was always so busy talking that I just hammered away). But I'm here to share with you the best way to pick your crabs and not miss a single bit of that sweet meat.

1 Start with your crab shell down. That way all the juice will collect in the shell. Some people drink it (not me), some people marinate the meat in it while they're picking the rest of the crab. You can do whatever you want with it. First, take off the apron on the bottom side with your fingers or a knife (the apron looks like a finger on males; females look like they're wearing an apron). Then pull off the top shell completely.



MALE APRON



FEMALE APRON



2 Next, using a knife (or not), scrape off the lungs ("dead man's fingers"), the feathery gray cones lining the sides of the body.

3 After you've cleaned off the lungs and cleaned out the soft and green insides of the crab, you're ready to crack the crab in half. With your hands holding each side by the legs, press inwards toward the center you just cleaned out so that the crab splits vertically and you have 2 symmetrical sides in your hands.



4 Pop off the thin shell, or membrane, that runs along that vertical split to reveal your crabmeat. To give you your first jumbo lump (there are two), using your fingers, squeeze the shell and crack off the biggest far leg to get to the prized bite of the crab, the back fin meat.

5 Next, remove the front claw and set it aside.

6 Now squeeze the top and bottom shells together, then pull them apart, remove any loose shell, then pull the fingers (the other fins) up one at a time. Each of them will have meat on them and your shell will be clean. Repeat the same steps on the other side.

7 We're on to the claws! Using your crab claw cracker (looks like a nutcracker), lightly crack the front claw right behind the pincers, then turn a quarter turn and crack again. Now just hold on to the pincers, pull, and out comes the claw meat. Flip the claw in your hand and, holding near the knuckle where you just pulled out the meat, crack it again near the knuckle, then pull that knuckle and you'll wind up with the rest of the claw meat.

8 Enjoy!

We want to know your favorite way of eating crabs! Call us here at Vital! or email karync@vitalmagonline.com.

