



Vital!

VITAL INFORMATION FOR A VITAL LIFE®



Fall's Focus is ... FUN!

What Left Arm Pain Might Mean

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If you've got kids in your life, the end of summer is almost like the New Year. Everyone's looking forward to the new beginning and is excited about a fresh start. Even if you don't have kids around, September is a great time to take a breath, refocus your attention, and make a new commitment to setting and reaching your goals.

When talking about your health goals, an ounce of prevention goes a long way. Men, this month the focus is on you and prostate health. Check out page 3 to learn more about three common prostate conditions and what you can do to reduce your risk of problems.

Another focus is on heart health. This is always near and dear to me because my father passed suddenly from a heart attack. With 20/20 hindsight, there were plenty of warning signs leading up to it—someone saw him having to sit on a bench after visiting someone at, of all places, the hospital (shortness of breath); we found antacids at his home (feelings of indigestion) and others. If only he'd recognized the symptoms and gone to see a doctor, he might still be here to play with his grandchildren. That said, learn how to recognize the differences between types of left arm pain on page 5.

If one of your goals is to see the world, but you've got caviar dreams on a pb&j budget, never fear! You can travel the world without spending a dime—or at least by spending next to nothing. You just have to be creative! And we've got just the ways to help you get started packing on that next adventure on page 10. Aloha!

What goals are *you* focusing on this “new year”? Drop us a line—we love hearing from you!

Happy September!
Karyn and Heidi

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

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Prostate Health Be Proactive for Prevention

By Aisha Langford

September is National Prostate Health Month. And although it's not a topic that many men may be comfortable discussing, it's vital to understand how to maintain prostate health, and also how to tell if problems are occurring.

The prostate is a walnut-sized gland located between the bladder and the penis. The prostate is just in front of the rectum. The urethra runs through the center of the prostate, from the bladder to the penis, letting urine flow out of the body. General warning signs of prostate problems include frequent or painful urination, blood in the urine, a weak urine stream and pain in the hips, back or thighs.

Let's take a look at three common prostate conditions—prostate cancer, enlarged prostate and prostatitis—and who's at risk.

Prostate Cancer

Prostate cancer is the second leading cause of cancer death in American men, behind lung cancer. About one in seven men will get prostate cancer during their lifetime, and about one man in 41 will die of prostate cancer. African American men and men with a family history of prostate cancer have a higher risk of developing the disease.

Fortunately, prostate cancer can be treated successfully when found early. Surgery and radiation therapy are the most common treatments for localized prostate cancer. Active surveillance, formerly called watchful waiting, is also an option for men who don't want to get treatment right away.

Screening for prostate cancer includes a prostate-specific antigen (PSA) blood test and a digital rectal exam, in which the doctor feels the prostate for lumps and abnormal changes. There are mixed opinions in the medical community about whether all men should get PSA testing because it may lead to false positives and unnecessary biopsies and treatment. "The PSA blood test is not perfect, but it is one tool used to detect prostate cancer," says Dr. Stacy Loeb, a urologist at New York University.

Men should discuss the pros and cons of screening with the doctor, then decide for themselves whether it's right for them.

Enlarged Prostate

When the prostate gland has grown bigger it is referred to as an enlarged prostate, sometimes called benign prostatic hyperplasia, or BPH. An enlarged prostate occurs in most men as they age and can cause urination problems because the prostate presses against the urethra, the tube that allows urine to pass from the bladder out of the body. An enlarged prostate is not associated with prostate cancer and is typically treated with medications first. Sometimes surgery is used to treat an enlarged prostate.

Prostatitis

Prostatitis occurs when there is swelling and irritation of the prostate. An injury to the prostate or inflammation can cause prostatitis, but it's often the result of a bacterial infection and treated with antibiotics. Prostatitis is less common than prostate cancer and enlarged prostate.

Who's at Risk?

Having a father or brother with pros-

tate cancer doubles the risk of a man having prostate cancer, especially if a relative died from it and at a young age. African American men have a 60 percent higher incidence of prostate cancer than Caucasians and are twice as likely to die from the disease. Obesity increases the risk of advanced disease and dying from prostate cancer. Working with your doctor to take proactive steps can help prevent or combat prostate problems.

"If you're exercising, keeping your weight down, eating fruits and vegetables, and eating less red meat, some studies suggest that you may reduce your risk of prostate cancer," says Dr. J. Brantley Thrasher, a urologist at the University of Kansas Medical Center.

Do's and Don'ts

Do

- ✓ Exercise, eat well and maintain a healthy weight.
- ✓ Drink lots of water to keep your

urinary tract healthy.

- ✓ Perform Kegel exercises for men: Squeeze and hold the muscles used to urinate. Kegel exercises make your muscles stronger and reduce urinary incontinence.

Don't

- ✗ Take testosterone pills before having your hormone levels checked by a qualified health care provider.
- ✗ Take prostate vitamins or supplements without discussing with your doctor or pharmacist. They can interfere with other medications.
- ✗ Suffer in silence. Be open with your doctor about prostate problems and concerns.

The bottom line is to take precautions, maintain healthy habits and get screened, especially if you're high risk. It's up to you to take good care of yourself.

Eat to Beat PC

Is there a prostate cancer prevention diet? Not exactly, but there *is* a long list of nutrients that have been linked to decreasing the risk and/or the progression of cancer, although more proof is still needed.

Among the nutrients that have shown promising results in studies to date:

- Soy protein (genisteins)
- Cruciferous vegetables (e.g., broccoli and cabbage) and dark leafy greens
- Tomatoes (lycopene)
- Vitamins A, D and E
- Red wine and dark chocolate (resveratrol)
- Salmon and walnuts (Omega-3 fatty acids)
- Beer hops (xanthohumols)



FLU SHOTS ARE HERE*

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Stop in today and get your flu shot!

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

AIDS Walk Delaware: We Walk for the Future

This year's headlines would lead one to believe that it's been a revolutionary year for people who are passionate about AIDS and HIV prevention and care. In July, CBS News reported "HIV/AIDS deaths fall by one-third since 2010," adding, "but experts say more could be done." UNAIDS data shows that the number of people worldwide living with HIV has risen, but the number of new HIV infections has fallen, as have those dying from the illness (attributed mainly to pre-exposure prophylaxis, known as PrEP).

Researchers at Temple University found that a sequence of two treatments could completely remove the HIV virus in mice by editing the mice's genomes. A specific antiretroviral therapy is followed by the removal of viral DNA using a gene editing tool. About a third of the animals were found to have no trace of the virus remaining.

However, treating mice with either the antiretroviral therapy or gene editing alone resulted in the virus recurring in 100% of the mice.

Good news continues to come, but cutting edge treatments aren't typically available to the people most vulnerable to infection, nor even immediately available to those with means. Even PrEP, which is taken by 300,000 people worldwide, 130,000 of whom are in the U.S., isn't universally accessible. And antiretroviral therapy halts, rather than kills, the virus, so even though 23.3 million people have access to some type of antiretroviral therapy (of the 37.9 million globally still living with HIV), their risk of illness is always present.

Every piece of good news is balanced with sobering news. Every piece of bad news is balanced with a glimmer of new scientific and cultural hope. The temptation when faced with

good news is to Take. A. Breath. We can't. We won't.

The work of AIDS Walk Delaware supports prevention and awareness, and also supports the needs of people living with compromised health. People who have been living with a disease for a long time. People who have just learned they've been infected. People who love someone who is infected.

We walk in solidarity with Delawareans living with HIV and AIDS.

We walk for an end to HIV and stigma. Still today, HIV-positive individuals are afraid to reveal their status for fear of being shunned by family and society.

We walk to end violence. (AIDS Walk Delaware 2019 falls on International Peace Day, and this year's symbols are those of peace and love.)

We walk for a healthy, HIV-informed community.

We walk in memoriam for those who simply wanted to live in peace and good health.

Join us. Walk to end HIV and AIDS on September 21. Visit AIDSWALKDELAWARE.ORG to sign up, and invite a friend to walk with you.

AIDS Walk Delaware is a collaboration between AIDS Delaware and the Delaware HIV Consortium, along with participating AIDS service organizations statewide.

AIDS WALK DELAWARE 2019
Fighting the Fight Since 1984

DELAWARE HIV CONSORTIUM

SEPTEMBER 21
#OneDayTwoWalks

Dravo Plaza, At Riverfront Wilmington **Grove Park, Rehoboth Beach**

Register Online @ AIDSWalkDelaware.org

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

Sponsors: BARCLAYS, janssen, PharmBlue, CapitalOne, The Wawa Foundation, GILEAD, Windors Flowers & Gifts, CAMP Rehoboth Community Center, G. Fedale, Walgreens, Strawberry Flowers.

Celebrate the Fall with Miles the Monster

It's the 50th Anniversary of Dover International Speedway!



If you've lived in the mid-Atlantic long enough, you might remember the track opened as Dover Downs back in 1969 when it was a unique, dual-purpose facility for both horse racing and motorsports events. Now known as Dover International Speedway, "The Monster Mile" has hosted champions including Richard Petty, Bobby Allison, Jimmie Johnson, Chase Elliott and 16-year old Harrison Burton and seen track speeds as fast as 161 mph qualifying laps. That's fast!

Over 85,000 fans will help celebrate the anniversary at a huge 3-day NASCAR event. If you go, make sure you make it over to Victory Plaza. Actually, you probably can't miss it – since 2008, Miles the Monster, the official mascot of the Monster Mile, has presided over the monument that pays tribute to legendary drivers' special accomplishments. You'll find him standing 46-feet, bursting out of the ground and, yes, carrying with him a full-sized stock racing car!

It's time to check experiencing the thrill of a full-on NASCAR race off your bucket list!



What Pain in Your Left Arm Can Mean

Small aches and pains in the left arm are often a normal part of aging. However, sudden or unusual left arm pain could be a sign of a more serious medical problem. It might be a symptom of an injury that needs treating or, in the worst case, a sign of a heart attack.

Being aware of the potential causes and characteristics of left arm pain can help you recognize what the body is reacting to and determine when it's necessary to seek medical attention.

Heart attack

A heart attack occurs when a portion of the heart muscle sustains damage or completely stops functioning due to a lack of oxygen. Most heart attacks happen as a result of narrowing in the coronary arteries due to a buildup of plaque. If a piece of plaque breaks loose from the artery wall, it can cut off the flow of oxygen-rich blood to the heart, which may cause a heart attack.

Left arm pain is one of the most common symptoms of a heart attack. The nerves that branch from the heart and those coming from the arm send signals to the same brain cells. As a result, the brain cannot isolate the source of the pain. This phenomenon, called referred pain, explains why a person experiencing a heart attack might feel arm pain without having chest pain.

The American Heart Association advises calling 911 if sudden left arm pain gets worse over a few minutes or occurs alongside any of the following symptoms:

- Discomfort at the center of the chest that lasts longer than a few minutes or goes away and then returns
- Pain, numbness, or unusual discomfort in the back, neck, jaw, or lower abdomen
- Breathlessness with or without chest pain
- Indigestion
- Nausea or vomiting
- Lightheadedness
- Sudden cold sweats or flushing

Chest discomfort is the most

common symptom of heart attacks in men and women. It takes the form of pressure, tightness, fullness, burning, or gradually building pain. However, women are also more likely than men to experience other symptoms when having a heart attack, such as shortness of breath and nausea. They may incorrectly attribute these symptoms to a virus, indigestion, or stress. If a person experiences any sudden combination of nausea, vomiting, shortness of breath or pain in the lower abdomen, back, or jaw, they should seek medical attention immediately.

Angina

People experiencing angina feel discomfort or pain as a result of the heart getting less oxygen than it needs. Along with left arm pain, symptoms might occur in the shoulders, neck, back or jaw. Angina may also feel like indigestion.

Angina is not a heart attack. However, it is a sign of a heart problem. Clogged or narrowed coronary arteries are often the cause of angina.

There are two main types of angina:

Stable angina: Stable angina is predictable and manageable, occurs consistently for at least 2 months and only during times of physical effort or emotional stress. Extra strain is placed on the heart because it needs more oxygen than the narrowed arteries allow. Resting helps, and a doctor may prescribe nitroglycerin, an artery-relaxing medication.

Unstable angina: Unstable angina is more unpredictable and dangerous. It can occur even when a person is resting, meaning that the heart consistently does not get enough oxygen, and indicates that a person is at risk of a heart attack. A medical professional should evaluate people with unstable angina in an emergency room.

Skeletomuscular injury

Left arm pain is probably not a result of heart problems if it has the following characteristics:

- The pain has a "stabbing" quality and lasts only a few seconds at a time.



- Movement or touch causes pain.
- The pain only occurs across a small area of the arm.
- The discomfort persists without other symptoms for hours or days.

Instead, it could be a symptom of injury to the bone or tissue in the arm, shoulder, or elbow. However, even with a good understanding of these possible skeletomuscular conditions, it can be difficult to tell whether left arm pain is occurring due to injury or a heart attack. Certain risk factors for both, such as age and physical activities, also overlap. For these reasons, it's important not to try to self-diagnose an injury or rule out a heart problem without medical assistance.

Common skeletomuscular conditions that might cause arm pain include the following:

Bursitis: A bursa is a fluid-filled sac that acts as a cushion between a bone and its surrounding soft tissue. Bursitis is inflammation of the bursa.

Left arm pain may be a symptom of shoulder bursitis, which usually results from overusing this joint. If the bursa sustains direct trauma or becomes infected, this may also contribute to left arm pain.

Tendonitis: Tendonitis is the inflammation of the connective tissue between muscle and bone and often develops due to repetitive joint use (think tennis players, swimmers, and musicians).

Rotator cuff tear: The rotator cuff is a group of muscles and tendons that hold the shoulder in its socket and help a person rotate the arm and lift objects. A tear in the soft tissue of the rotator cuff can be very painful and typically results from shoulder overuse or direct trauma. Aging also causes degeneration of the shoulder tissue, which can increase the risk of a tear.

Herniated disk: When one of the cushioning disks between the vertebrae of the spine ruptures, it juts out between the spinal bones and pushes against the surrounding nerves. If the disk pushes against nerves that serve the arm, a person may feel arm pain, numbness, or weakness. These symptoms might resemble those of a heart attack, but the cause is different. A common cause of disk herniation is heavy or repetitive lifting.

Fracture: Arm pain may also be a symptom of an undetected broken bone.

Takeaway

While left arm pain is not always a sign of a heart attack or angina, these are the most dangerous causes of this symptom. It's essential to seek immediate medical attention if breathlessness, nausea, chest pain, and dizziness accompany arm pain.

People who experience signs of heart disease should take measures including lifestyle changes (diet, exercise), medication and even surgery to reduce the risk of serious complications, such as stroke and heart attack.



When Medicare Is Scammed, We All Pay!

A message from Delaware SMP Director, Nancy Biddle

Scammers routinely target the vulnerable aging population. Insurance companies and medical offices may bill Medicare for treatments and medical equipment that the beneficiary did not receive or need. Medical equipment companies may send medical equipment to our Medicare beneficiaries whose doctors didn't order the medical equipment. Unless Medicare beneficiaries carefully and regularly check their monthly Medicare statements, these charges may go unnoticed.

Senior Medicare Patrol (SMP) staff are constantly out and about in the community to educate beneficiaries and their caregivers about detecting and preventing possible fraudulent activity. They conduct meetings and offer presentations at the many senior centers and libraries throughout the state, as well as at healthcare and other community events. Through outreach and education, our goal is to increase public awareness of possible fraud and teach members of our community how to prevent, detect and report it.

Delaware SMP recently prevented a possible scam involving DNA testing. Companies have been set-

ting up tables and booths at health fairs and other types of events and in government office parking lots and other areas throughout the state. During these events, beneficiaries are asked to swab their cheek to collect a DNA sample, which they are told will be sent to a lab for analysis.

Either at the time of the test or during a later follow-up call, the beneficiary is falsely told that testing will be covered 100% by Medicare. The company then asks for a Medicare number to process the claim. This scam results in fraudulent charges being billed to the beneficiary's account and leaves them liable for the charges.

In another variation of the scam, some Medicare beneficiaries are being called at home and told that they will receive a DNA testing kit in the mail. In these cases, the person is asked to perform the cheek swab at home and then return the kit in the mail for DNA analysis. The caller then asks for the person's Medicare number and reiterates that there will be no charge to the beneficiary. This is also false. In both of these examples, beneficiaries are not provided with the results of the tests, but the screening is billed to Medicare.



Through awareness we can combat these scams and that's where you can help. We can potentially save the Federal Medicare Program thousands of dollars through public awareness and education. But we need your help to do this. To report suspicious activity, or if you think you may be a victim of a scam, please call the Delaware Senior Medicare Patrol: 800-223-9074. Delaware Senior Medicare Patrol receives federal grant funding through the Administration for Community Living (ACL) and Medicare Improvement for Patients and Providers Act (MIPPA).

Delaware SMP
Senior Medicare Patrol

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To report suspected fraud/abuse.

Visit us online: <https://DHSS.Delaware.gov/DHSS/DSS/SMP.html>

Supported, in part, by grants 1802DEMIAA and 1802DEMIDR from the US Administration for Community Living, Administration on Aging, Department of Health and Human Services

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So You Inherited a House? Here's What to Do Next.

How to make sure the gift is a windfall, not a money pit

By Shira Boss, AARP

Deciding to swiftly sell the family house can be a tough, but wise, choice, experts say.

Whether having a home passed on to you is a welcome gift or an upsetting surprise, it's safe to say that this kind of inheritance is considerably different from receiving a few more zeroes in your bank account or a full set of china. Here are the steps experts recommend taking to make the experience as positive as possible.

Keep the lights on

One of the first things to do is to update the homeowner's insurance policy, which can lapse if the house is unoccupied. Make sure coverage continues by contacting the insurance company and making any necessary changes.

Next track down all utility accounts. Cancel those that aren't needed, and make sure the others are paid each month. No matter what you're planning to do with the house—or until you decide—at a minimum you'll likely want to make sure there's electricity, heat and water. Consider arranging for yard upkeep as well.

Last, get in touch with the county, the city and the mortgage company. You'll need to keep up with property tax payments and any mortgage, and some cities require you to notify them if a property is vacant.

Handle the housekeeping

One of the highest hurdles many inheritors face, whether selling, renting or living in the house, is what to do with all the stuff inside.

If there are sibling inheritors, Pat Simasko, an estate planning attorney at Simasko Law in Mount Clemens, MI, recommends meeting at the home and using a round-robin approach, with each brother or sister taking turns choosing items they want. (Don't involve the in-laws, he says.) Then the grandchildren get a turn, then any other relatives you jointly want to include. The remain-

der can be sold in an estate sale or donated to charity.

Putting off what can be the painful task of going through a parent's belongings causes many inherited homes to be suspended in time, sometimes for years. But not taking action costs you, both financially (maintaining a house is never cheap) and emotionally. "Get it handled," Simasko advises. "Don't drag it out."

Make a plan to love it or list it

Similarly, try not to put off making a decision about whether you'll move into the house, rent it out or sell it. If you're unsure which way to go, here are points to consider.

Moving in:

- Expect property taxes to rise, perhaps significantly. The house will be reassessed at the current market value.
- Get a home inspection so you're aware of any maintenance or safety issues that need to be addressed and find out the cost of repairs.
- If siblings inherited a home as joint owners, such as through a quitclaim deed that made them instant co-owners at the time of the original owner's death, they'll need to agree on what to do with it. If one of the new owners doesn't want to sell, the others have no recourse except court.
- If the home was inherited jointly with siblings and you want to live there yourself, they will need to be compensated. This might be in the form of rental payments, or you can buy them out, whether by mortgaging or refinancing the property or by making the house part of your share of a larger total estate.

Renting out:

- Depending on the location and condition of the home, renting it could be a source of income. But beware, says Simasko. "A lot of times families say let's rent it and they've never been involved with that before, and it turns into a complete nightmare," he says. "You get the wrong person in



there, then you're dealing with damage or eviction, and it turns into a bad business decision."

- To minimize hassle and potentially costly mistakes, consider hiring a professional property manager to handle marketing, leasing and managing. Expect to pay 10-20% of the rental income.
- Have the home inspected, address any safety issues and buy a landlord insurance policy. "When you're renting, there is a lot of liability many people aren't aware of," says Lukas Krause, CEO of Real Property Management in Salt Lake City.
- Check relevant city ordinances or homeowners association rules on renting.
- Considering making the property a vacation rental? "You become more like a hotel manager and it can become a full-time job," Krause says, adding that management and maintenance costs will also increase.

Selling:

- You'll only pay capital gains tax on any increase in value between the time of inheritance and when you sell it, not on any increase that occurred during the deceased owner's lifetime. If you live in a hot market with increasing prices, the longer you wait to sell, the more you'll pay.
- Consult a realtor, but don't sign any agreements until you're sure of your plan. Ask their opinion on investing in renovations versus selling as-is. "Of course, updating it can be beneficial—most buyers don't want to move in and have to renovate—but it's costly and you don't always get that investment back," says Erika Barrett, a real estate broker with

Keller Williams Domain in Birmingham, MI.

- Especially if the house hasn't been updated in the last few years, smaller improvements can go a long way. And you don't have to do them all yourself. You can hire a painter for a few thousand dollars to repaint top-to-bottom in neutral tones, or get a professional landscaper to increase curb appeal.
- Keep in mind, you pay a price for a smoother, more convenient process. The real estate agent will typically charge commission of 6 percent of the property's sale price.
- And for all the convenience the realtor provides, you might still have to take steps to get the best price possible, such as making repairs, updating systems (think HVAC), adding fresh coats of paint and touching up the landscaping.
- Selling unwanted inherited property to a real estate investor is another quick way to make money without having to spend your time and money to prepare the property for sale. "An investor will buy your home 'as-is,' allowing you to walk away from the property without making any repairs," says Shawn Breyer, owner of Breyer Home Buyers in Atlanta. "Some investors will even let you sell without cleaning out the inherited house. You can keep what you want and leave the rest."

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.



Life is Looking After You

Flu season is fast approaching. In fact, seasonal flu activity can begin as early as October and continue into May, although the highest flu activity in the U.S. is usually between December and February. The Centers for Disease Control and Prevention (CDC) reminds us that getting the flu vaccination annually is especially important for people 65 and older, and particularly those with chronic health conditions like diabetes, chronic heart disease or asthma, since they're at high risk of serious complications from the flu. It's best to get the flu vaccine before flu begins spreading in your community, since after getting the vaccination, it takes the body about two weeks to develop the antibodies that protect against the flu.

While the CDC recommends vaccination by the end of October, get-

ting it later can still be beneficial. It's better to get vaccinated than not. Common side effects of the flu shot may be soreness, tenderness, redness and/or swelling at the site of the shot, headache, muscle aches, fever, nausea or fatigue.

Actual flu symptoms are different and may include fever, cough, sore throat, runny or stuffy nose, body aches, headache, chills, fatigue, and possibly vomiting and diarrhea. Call your doctor, nurse or clinic as soon as possible if you develop these symptoms. They may be able to treat you with antiviral drugs that can reduce the chance of serious illness and hospitalization.

If you have any of these warning signs, get medical care right away:

- **Difficulty breathing/shortness of breath**

- **Pain/pressure in the chest or stomach**
- **Sudden dizziness/confusion**
- **Serious/constant vomiting**
- **Flu-like symptoms that improve but then return with fever and worse cough**
- **Worsening of chronic medical conditions**

"Older adults are most at risk of influenza-related complications, such as viral or bacterial pneumonia, which often require hospitalizations," explains Paul Eberts, M.D., Medical Director of Saint Francis LIFE, a Program of All-inclusive Care for the Elderly (PACE) for seniors in New Castle County. "The vast majority of flu-related deaths occur in those 65 years or older. Annual flu vaccina-

tion is the best prevention," he adds.

Saint Francis LIFE understands the importance of routine and preventive medical care for seniors, and its impact on one's ability to maintain independence in the community. LIFE, which stands for Living Independently for Elders, is a PACE program located on the Wilmington Riverfront. LIFE puts in place all the medical and social services and supports necessary to help seniors be independent, keep active, stay healthy and live in their own homes in the community.

LIFE Eligibility

LIFE serves participants who:

- **Are 55 and older,**
- **Live in New Castle County,**
- **Need assistance with activities of daily living, and**
- **Can live safely in their home and in the community with the help of LIFE.**

The LIFE Approach to Care

LIFE's interdisciplinary approach to care includes physicians; nurses; social workers; physical, occupational, speech and recreational therapists; and dietitians. This comprehensive team assesses each participant and develops a personalized plan of care with the participant and their caregivers. All team members are actively engaged in the care, well-being and progress of each and every participant. Services and supports are added as health conditions and social needs change.

LIFE Services

Primary Medical Care: LIFE's geriatric-trained primary care providers

What the Flu Vaccine can do for you:

- ◆ **Help prevent you from getting sick with the flu.**
- ◆ **Lower your risk of being in the hospital with the flu.**
- ◆ **Make your flu milder if you do get sick.**





and nurses provide primary care in LIFE's on-site health center. Care is patient-centered, comprehensive and coordinated to address individual medical needs and goals. Prescription medications and assistance are provided.

Specialty Care: LIFE provides all specialty care through its own provider network. All medical appointments are scheduled by the center and transportation is provided as needed. Hospitalizations and short-term nursing care are also available.

Social Services and Spiritual Care: Social workers serve as liaisons with participants, caregivers and the interdisciplinary team. They facilitate communication and involvement with health and social services.

Adult Day Program and Nutrition Services: Participants enjoy recreational activities and social interaction in the Adult Day Program. With choices that include a variety of clubs and opportunities to explore new hobbies, meet new people and engage the mind and body, everyone enjoys staying active. All participants have their own nutrition plan and are served a breakfast snack and hearty lunch while at the Adult Day program. Transportation is provided as needed.

Rehabilitation Services: Participants receive physical, occupational and speech therapies to maintain strength and mobility as needed. Group therapies, kitchen safety and fall prevention classes are offered, and adaptive and medical equipment is provided.

In-home Services: LIFE assists participants with activities of daily living and provides in-home help as needed, which can reinforce a participant's ability to remain living safely at home.

The LIFE Center is open Monday to Friday 8 a.m. to 5 p.m. with an after-hours on-call service available to participants 24 hours a day, seven days a week.

LIFE Expansion in Newark

Many more seniors in New Castle County can benefit from the medical and social services of the LIFE program. With the support of Trinity Health, Saint Francis Healthcare

is building a second LIFE Center on Route 896 in Newark. The new center will enable LIFE to help 250 more New Castle County seniors to remain living independently in their homes. An early spring opening is anticipated.

For more information about Saint Francis LIFE or to schedule a meeting with an Enrollment Specialist, call us at 302-660-3351. LIFE complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex.

**Saint Francis LIFE
is now part of
Trinity Health Mid-Atlantic**

Along with Saint Francis Healthcare, Saint Francis LIFE has been a member of Trinity Health for several years. In July 2019, Saint Francis Healthcare and Saint Francis LIFE joined other local Trinity Health providers to form a new regional health system called **Trinity Health Mid-Atlantic.**



Unified under **Trinity Health Mid-Atlantic**, Saint Francis LIFE shares the vision to improve the health of our communities and each person we serve, and be your most trusted health partner for life.

The Saint Francis LIFE identity has not changed. Our team of compassionate health experts will continue to help seniors **stay healthy and live independently at home.** We will provide the same quality care for our seniors, and remain a partner with caregivers in support of their loved ones.

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Travel the World Without Spending a Dime

With Ana Dominguez

Sound too good to be true? Surprisingly, it's absolutely possible to travel (practically) for free. Opportunities are everywhere; you just have to take them.

House-Sit Around The World

We've all heard about babysitting and petsitting, but what about *house-sitting*? There are people around the world who are willing to pay you (or exchange a free place to stay) to come and stay in their home while they are away. All you have to do is make sure the house stays in the condition the owners request, and maybe tend to their pets or gardens.

It's a win-win for everyone. You get to stay in a fully furnished home at no cost to you, and the owners get peace of mind that their home is being safely watched over. These gigs can last anywhere from a few weeks to a few months.

How to get started: There are a number of different websites that connect house sitters to homeowners. You'll typically pay an initial registration fee, but consider it an investment for all the free lodging you get in return. Seasoned house sitters recommend signing up for multiple sites to increase your chances of getting matched. Check out MindMyHouse.com, TrustedHouseSitters.com, HouseCarers.com, or HouseSittersAmerica.com.

Participate in Home Exchange Programs

If you've ever seen the movie *The Holiday*, you know what I'm talking about. It's a simple idea: swap your home with another person's in exchange for free lodging for both of you. Win-win again! Plus, staying in a fully furnished home usually offers more perks than staying at an overpriced hotel.

How to get started: Check out great sites like HomeExchange.com, Intervac.com or LoveHomeSwap.com to find your perfect home exchange match.

Work on Board

Have you ever considered cruising, sailing, or yachting your way around the world? Why not try it out? You can work on board a cruise ship or yacht in exchange for free travel.

Don't worry if you're not an engineer or captain. You can lead activities, offer hospitality, and more.

How to get started: Consult sites like AllCruiseJobs.com, or check the job openings at major cruise lines such as Royal Caribbean, Carnival, and Celebrity.

Teach English Abroad

If you love teaching as much as traveling, consider teaching English abroad. Most gigs will cover your living and travel expenses, and some will even offer additional funding on top of that.

You'll need your TEFL (Teaching English as a Foreign Language) certificate first, but then you can work wherever you want. Contracts can last from a few months to a few years. What a great way to immerse yourself in another country!

How to get started: TEFL certificates are offered at sites including TELFOnline.com or International-TEFLAcademy.com. Most have jobs boards to help you in your search for a contract. You can also consult sites including CIEE.org, JETProgramme.org, AEONet.com, and ESLCafe.com. Make sure you know everything you are getting with your gig (lodging, transportation, airfare, etc.) *before* you go.

Become a Travel Blogger

Interested in traveling the world and sharing your experiences on your own platform? Become a Travel Blogger or Vlogger. Skills in photography, writing, and business definitely come in handy if you want to be really successful in this field.

Very successful bloggers enjoy perks such as free/paid trips, brand sponsorships, complimentary clothes/gifts, and more. Keep in mind though: it's a very small percentage of bloggers who receive these perks. But it doesn't hurt to work hard and aim high!

Volunteer

Ever considered volunteering your time in exchange for free accommodations (and sometimes free flights)? You definitely can! With programs like WorkAway, all you have to do is devote a few hours through the week in exchange for free lodging.

You could also join the Peace Corps

to get a global experience on someone else's dime. There are a ton of benefits to joining the Peace Corps in addition to feel-good volunteering. You can get loans deferred, have living and housing expenses paid, and easier access to transitioning into another job when you go home.

How to get started: Check with your local Rotary or visit workaway.info for international volunteer opportunities, and don't forget the Peace Corps.

Work Seasonally and Escape Normal

If you're not committed to staying in one place, consider working seasonally as a guide, counselor, or any of a number of other options. There are great communities, like Escape Normal, that join individuals who want to travel the world one season at a time.

Many jobs provide food and housing, and some offer more. It's the perfect opportunity to travel seasonally and experience a new way of

living. Who knows? You could find yourself guiding adventure tours in California one season, and guiding rafting tours in Costa Rica the next.

WWOOF

If you're into farming and agriculture, consider joining WWOOF (World Wide Opportunities on Organic Farms). Learn by working at a farm in exchange for housing and other living expenses. There are programs in many different countries, so all you have to do is choose where you want to go to.

This is a good option for people who want to have a local experience in a countryside setting. It might be a bit slower paced than the fast city life, but you have the chance to travel around when you aren't working.

How to get started: Simply visit wwofusa.org, choose a farm (or a country!) you want to visit, and apply. Make sure to read the details of what is included with your trip.

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Saving the Rainforest

9 things you can do during the fires and beyond

By Melissa Locker, FastCompany.com

Global warming's catastrophic effects are on full display as Siberia, Alaska, and Brazil's Amazon rainforest burn. The Amazon wildfires are particularly alarming as scientists have said that trees are the planet's first line of defense against global warming. Due to deforestation, scientists estimate that we are near the tipping point where the Amazon can no longer function as a carbon sink. Brazil's Amazon is the largest rainforest in the world and a vital carbon store. Cutting down trees in the rainforest produces 8% of net global emissions, more than the entire European Union.

But the rainforest has experienced a record number of fires this year, with 72,843 reported so far. While the state of Amazonas has declared an emergency, Brazil's president, Jair Bolsonaro, has done little to fight the blaze, even as the haze from the fires blackened the sky hundreds of miles away in São Paulo. Meanwhile, Brazil's National Institute for Space Research (INPE) said its satellite data showed an 84% increase in wildfires in the Amazon rainforest from the same period in 2018.

After reporting that number and an 88% increase in the deforestation rate in the Amazon, INPE's director, Ricardo Galvão, was ousted from his job. According to the BBC, conservationists claim Bolsonaro has encouraged logging and farming in the Amazon, two activities that can lead to fires. "Starting a fire is the work of humans, either deliberately or by accident," Alberto Setzer, an INPE researcher, told Reuters.

While there's no way to stop the fires without hopping in a plane and flying to Brazil with a firehose, there are a few things you can do to help the rainforest, which may not be as satisfying as dousing flames but can have a long-lasting impact:

- 1 Protect an acre of rainforest through the Rainforest Action Network (ran.org).
- 2 Help buy land in the rainforest through the Rainforest Trust (rainforesttrust.org).
- 3 Support the rainforest's indigenous populations with Amazon Watch (amazonwatch.org).
- 4 Reduce your paper and wood consumption or buy rainforest safe products through the Rainforest Alliance (rainforest-alliance.org).
- 5 Support arts, science, and other projects that raise awareness about the Amazon through the Amazon Aid Foundation.
- 6 Help protect animals living in the jungle with WWF (wwf.org.uk).
- 7 Reduce your beef consumption. Rainforest beef is typically found in fast-food hamburgers or processed beef products.
- 8 Make your voice heard by signing a petition.
- 9 If you're in a position to help protect the rainforest on a macroscale, *Foreign Policy* argues that one of the most powerful tools for protecting the region is to work with businesses rather than against them. This is particularly effective in the beef industry, because as *Foreign Policy* notes, domestic meat producers in Brazil work with international companies that "are committed to zero-carbon standards, in principle" and are more susceptible to public outcry than Bolsonaro. They suggest that trade, distribution, and financing deals that are dependent on protecting the rainforest and sustainability can be a boon to the planet and to Brazilians who depend on the rainforest for their livelihoods.



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Grandparents Day is September 8!

Since 2012, Generations United has spearheaded an annual campaign to encourage all generations to Do Something Grand and engage with another generation on Grandparents Day.

This year's theme is "Dig In! Bringing Generations to the Table." Grandparents have a wealth of knowledge, and what better way to share information on health and nutrition than cooking together, eating together, and spending time together.

If you're looking for some great ways to spend quality time together, visit grandparentsday.org and Grandparents United (www.gu.org). But Grandparents Day doesn't have to be a one-day-a-year event.

All year round:

Grandparents and Older Adults: We're asking you to commit to do something grand and share your wisdom, perspectives and key civic values with young people and advocate on their behalf.

Children, Youth, and Younger Adults: We're asking you to commit to do something grand and connect and serve with your grandparents or older adults in your community.

Grandfamilies: You provide a safe and loving home to your grandchildren or other relatives in your care. We think you are doing something grand for children every day of the year. As part of our week-long celebration of Grandparents Day, Generations United recognizes, honors, and thanks grandfamilies.

Intergenerational Programs: You are doing something grand every time you bring younger and older people together. We're asking you to plan and coordinate grand intergen-

erational activism projects.

Together, adults and youth can reach out to decision-makers and begin one of the most important dialogues in our history: discussing how, as a country, we can address the many challenges facing future generations—from literacy to health and wellness to financial stability.

Grand Things to Do

Generations United's Grand Things You Can Do to Bring Generations to the Table!

- Encourage your friends and family, or help them, swap their social media profile or cover photos with one that includes their grandparents and/or grandchildren and keep it up throughout the week.
- If you're in or near Chicago on Grandparents Day, treat a "grand" to a dessert at a participating Chicagoland Culver's. Snap a photo with them and post it to #GrandparentsDayCulver'sWay! For each hashtagged Instagram photo, they'll donate \$1 to help support Generations United's work.
- Get inspired by Eden Project Communities' *The Big Lunch* and start sharing food with your young and old neighbors.
 - **Take Action Guide Idea #1:** Volunteer with your grandchild or grandfriend at a community kitchen.
 - **Take Action Guide Idea #3:** Use Feeding America's database to locate your local food bank and get involved with a grandchild.
 - **Take Action Guide Idea #4:** Connect with grandchildren or a grandfriend by cooking together.

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9	4	7	6	8	1	2	5	3
8	5	2	4	3	7	6	9	1
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DART's Trip Planner allows you to enter your start and end locations and provides travel information based on the date and time of day. You can view bus stops in your area or search a location for the nearest bus stop. By selecting your bus stop, the real-time bus arrival will display when your bus is coming. If there are weather-related service disruptions or detours due to road construction or a holiday parade, the rider alerts feature will keep you up-to-date.

DART Pass, the free mobile fare payment option, celebrated its one-year anniversary at the beginning of August. With DART Pass, riders can conveniently pay their bus fare from their phones. The app displays a digital pass on the phone's screen, eliminating the need for a paper ticket

or cash. As of the one-year mark, 13,240 riders have downloaded and signed up for DART Pass, with over 153,000 passes sold. The most popular fare purchased is the One-Way Ride, with over 91,000 purchased, followed by the Daily Pass, with over 43,000 purchased.

Available on the free DART Transit app, DART Pass is easy to use and allows for faster boarding, enhancing the customer experience. The app also displays recent news, and has a "Contact Us" button. Search "DART Transit" in the Apple or Google Play stores for your free download today and begin enjoying all of its convenient features. Happy Riding!

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Crossword

By Dave Fisher

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60						61			62					
63						64				65				
66						67				68				

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Answers on page 12

ACROSS

- ACROSS
- 1. A piece of information
 - 6. Hindu Mr.
 - 10. Unable to hear
 - 14. Solo
 - 15. "What a shame!"
 - 16. Moving within
 - 17. Noteworthy
 - 19. Dwarf buffalo
 - 20. Interstellar cloud
 - 21. Ensign (abbrev.)
 - 22. Quiet time
 - 23. Lofty nest
 - 25. Head coverings
 - 26. Not legs
 - 30. Slanted font
 - 32. Highwayman
 - 35. Body suit
 - 39. Reddish-brown
 - 40. Magical drink
 - 41. Break
 - 43. Willowy
 - 44. Conundrum
 - 46. Killed
 - 47. Flora
 - 50. Celebrations
 - 53. Praise
 - 54. A late time of life
 - 55. Boil
 - 60. River of Spain
 - 61. Widely circulated
 - 63. Boyfriend
 - 64. Anagram of "Seek"
 - 65. Anoint (archaic)
 - 66. L L L L
 - 67. Lease
 - 68. A tart fruit

DOWN

- DOWN
- 1. Patch
 - 2. Away from the wind
 - 3. Grave
 - 4. Two-toed sloth
 - 5. European blackbird
 - 6. Bleat
 - 7. Still
 - 8. Related to bathing
 - 9. Applications
 - 10. Contradictions
 - 11. Boredom
 - 12. Coral island
 - 13. Young horses
 - 18. K
 - 24. Disencumber
 - 25. String quartet instrument
 - 26. Distant
 - 27. Debauchee
 - 28. Gangs
 - 29. Prodigious
 - 31. Lascivious look
 - 33. Publish
 - 34. Against
 - 36. Angle of a leafstalk
 - 37. Anger
 - 38. Sketched
 - 42. Ovular
 - 43. Woman
 - 45. Drive up the wall
 - 47. Academy freshman
 - 48. Tag
 - 49. Hearing-related
 - 51. Donkey
 - 52. Flower part
 - 54. Pitcher
 - 56. Sea eagle
 - 57. Abound
 - 58. Angel's headwear
 - 59. Biblical garden
 - 62. Eastern Standard Time

ZUCCHINI-AND-CORN FRITTERS

WITH HERBED SOUR CREAM

Yield: Makes about 15 fritters
Total time: 40 minutes

INGREDIENTS

For the Herbed Sour Cream:

- 1 cup sour cream or Greek yogurt (8 ounces)
- ½ teaspoon lemon zest (about half a lemon)
- 3 tablespoons minced fresh basil leaves
- 2 tablespoons minced fresh chives
- 1 anchovy fillet, finely minced (omit to keep the dish vegetarian)
- Kosher salt and freshly ground black pepper



For the Fritters:

- 2 pounds (about 4 medium) zucchini or other summer squash, ends trimmed
- 1 medium yellow onion, peeled
- 1½ teaspoons kosher salt, divided
- 2 ears corn, kernels cut from cob (about 1 cup)
- 2 large eggs, lightly beaten
- 1 large garlic clove, grated or minced
- ¼ teaspoon freshly ground black pepper
- 1 cup all-purpose flour
- 1 teaspoon baking powder
- 1 cup shredded Gruyère or cheddar cheese
- Olive oil or vegetable oil for frying

DIRECTIONS

For the Herbed Sour Cream:

In a medium bowl, mix together sour cream (or yogurt), lemon zest, basil, chives, and anchovy (if using). Season with salt and pepper. Set aside or refrigerate until ready to serve.

For the Fritters:

1. Preheat oven to 250°F and set a wire rack in a rimmed baking sheet. Grate zucchini on the large holes of a box grater, or use the shredding blade of a food processor. Transfer shredded zucchini to a colander set over a bowl or in the sink. Grate onion, then add to the zucchini.
2. Toss zucchini and onion with 1 teaspoon salt and let stand for 10 minutes. Using your hands or a clean dish towel, squeeze out as much liquid from the combo as possible. Transfer mixture to a large bowl and add corn kernels. Stir in eggs, garlic, black pepper, flour, baking powder, and shredded cheese until thoroughly combined and no dry flour remains.
3. In a large cast iron or heavy stainless steel skillet, heat 2 tablespoons oil over medium-high heat until shimmering. Working in batches to avoid crowding the pan, carefully drop scant ⅓ cupfuls of the zucchini batter into the skillet, then press down on them with the cup measure to flatten them to about ¼" thick.
4. Cook until the bottom side is golden brown, about 4 minutes (the corn will have a tendency to pop in the hot pan, so be careful; you may want to use a splatter guard or lid to shield yourself). If the fritters darken too quickly, reduce the heat to medium. Flip the fritters and cook until browned on the other side, 2 to 3 minutes longer. Transfer fritters to the prepared baking sheet then keep warm in the oven. Repeat with remaining batter, keeping the pan well-oiled as you go.
5. Serve fritters warm, with a dollop of herbed sour cream on top.



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.

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

Answers on page 12 (courtesy of KrazyDad.com)

I'M MY OWN GRANDPA

Many, many years ago when I was twenty-three,
I got married to a widow who was pretty as could be.
This widow had a grown-up daughter who had hair of red.
My father fell in love with her, and soon the two were wed.
This made my dad my son-in-law and changed my very life.

My daughter was my mother, for she was my father's wife.
To complicate the matters worse, although it brought me joy,
I soon became the father of a bouncing baby boy.
My little baby then became a brother-in-law to dad,
And so became my uncle, though it made me very sad,
For if he was my uncle, then that also made him brother
to the widow's grown-up daughter who, of course,
was my stepmother.

Father's wife then had a son, who kept them on the run.
And he became my grandson, for he was my daughter's son.
My wife is now my mother's mother and it makes me blue
Because, although she is my wife, she's my grandma too.
If my wife is my grandmother, then I am her grandchild,
And every time I think of it, it simply drives me wild.

For now I have become the strangest case you ever saw.
As the husband of my grandmother, I am my own grandpa!

The Funny Bone

We Love Our Grandparents

After putting her grandchildren to bed, a grandmother changed into old slacks and a droopy blouse and proceeded to wash her hair. As she heard the children getting more and more rambunctious, her patience grew thin. Finally, she threw a towel around her head and stormed into their room, putting them back to bed with stern warnings. As she left the room, she heard the three-year-old say with a trembling voice, "Who was THAT?"

A grandmother was telling her little granddaughter what her own childhood was like: "We used to skate outside on a pond. I had a swing made from a tire; it hung from a tree in our front yard. We rode our pony. We picked wild raspberries in the woods." The little girl was wide-eyed, taking this all in. At last she said, "I sure wish I'd gotten to know you sooner!"

My two daughters often tease their grandfather about being stubborn, a trait he strenuously denies. One day Grandpa was telling them about a horse-pack trip he had taken up the Continental Divide. "The guides felt that the personalities of horse and rider should be compatible," he related. "They matched us up carefully." "What was your horse like?" one daughter broke in. Grandpa's answer was reluctant. "They gave me a mule," he said.

A boy is loudly praying, "God please give me a bicycle."
His mom asks, "Why are you praying so loudly? God isn't hard of hearing."
The boy replies, "Yes, but grandma is."

A boy is writing a paper on childbirth and asks his parents: "How was I born?"
His mother awkwardly answers: "The stork brought you."
"Oh," says the boy. "Well, how were you and Daddy born?"
"Oh, the stork brought us, too, and Grandpa and Grandma."
The boy begins his paper: "This report has been very difficult to write due to the fact that there hasn't been a natural childbirth in my family for three generations."

My aunt's neighbors were voted "Parents of the Year" by their small town. They were grandparents many times over and, in addition to their own large family, they had adopted several children of different colors and creeds. A family reunion had been organized in conjunction with the award ceremony and the entire community turned out to honor them. During a televised interview the mother was asked how many children they had raised. "None," she answered firmly. Then, looking lovingly over the front two rows of the audience, she added softly, "But we've raised 17 fine adults."

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