



# Vital!

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## Country House Expansion

History in the Making

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DECEMBER 2019





**I**t's so jarring to walk into Lowe's or Costco or someplace in September when I'm still wearing shorts...and their Christmas trees are up! I'm not one to put the holiday decorations up before Halloween. Or even Thanksgiving, for that matter. I like to wait, wait, wait til it's frigid outside to put up the wreaths and bows—you know, just so I can freeze my fingers off as I try to tie ribbons and reassemble reindeer. Nothing beats that painful feeling when the blood starts to recirculate, igniting memories of, as a kid, putting my hands in hot water just to make them thaw out faster. But this year will be different! I will spare myself the stress of feeling like there's never enough time to get everything done: the shopping, the decorating, the cooking, the socializing. I will start early! I promise!

And if I don't, well, so be it. I do the best I can, and I'm completely ok with that. We've got an article on page 12 about creating holiday traditions with your children and grandchildren; my takeaway is "be in the moment."

If you're watching your finances this winter, the articles on page 4 and 5 are for you—little ways to save around the house now, and big tasks to help you and your loved ones save later down the road. And when you're *really* looking ahead, make sure you take a look at Country House. Find out more about their huge expansion on pages 8 and 9—without a doubt, it's THE place to be!

As the year draws to a close, we'd like to wish you, your family and loved ones the happiest holiday season ever and a healthy and prosperous New Year! New mantra: Be in the moment!

*Happy Holidays!*

*Karyn and Heidi*

#### EDITOR IN CHIEF

Karyn Cortez  
 karync@vitalmagonline.com

#### CREATIVE ART DIRECTOR

Heidi Atwell

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ON THE COVER: THE 2100-SQUARE FOOT CENTREVILLE COTTAGES WILL BE THE FIRST ADDITION TO THE COUNTRY HOUSE CAMPUS IN 15 YEARS.



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# The Total-Body Resistance Band Workout



By K. Aleisha Fетters

Light, compact, and perfect for exercising at home, in the gym, or on the road, resistance bands are arguably the most convenient and versatile piece of fitness equipment in existence. This one tool provides an infinite number of ways to challenge your muscles—all of which are different from those provided by dumbbells or even your body's own weight.

"You can hold a band in one hand, two hands, loop it around a pole, tie it around your knees or ankles, step on one side, and more," says Jason Machowsky, R.D., C.S.C.S., a strength and conditioning specialist at the Hospital for Special Surgery in New York City. And unlike free weights, resistance bands provide more and more resistance as you progress through any given movement. The tighter you pull it, the "heavier" it gets, he says.

Another benefit that's often overlooked—but incredibly important—is that resistance bands allow you to challenge your muscles from different angles, which helps with everyday tasks. Think about it: You don't just move your arms side to side or your legs up and down. You want to be able to move in a variety of directions.

To experience the versatility and effectiveness of resistance bands yourself, try this total-body workout created by Machowsky. Visit [silversneakers.com](http://silversneakers.com) if you don't have bands at home or aren't sure how to pick one out at the gym, to learn which one is best for your fitness goals, and to check your eligibility for free access to gyms and fitness classes nationwide through SilverSneakers.

## What You'll Do

Walk in place for a few minutes to warm up. Then perform two to three

sets of 8 to 12 reps of each exercise, resting for 30 to 90 seconds between sets.

### 1. Seated Row

Sit on the floor with your legs extended, and place the center of the band behind the soles of your feet. If you're using a long exercise band, you may need to loop it around your feet once or twice. Grab the handles or the ends of the band with both hands, arms extended and palms facing each other. Sitting nice and tall, bend at the elbows and pull the band toward your core, squeezing your shoulder blades together. Slowly return to starting position. That's one rep.

**Make it easier:** If you have difficulty getting down on the floor, try it in a chair.

**Make it harder:** Perform the rows from a standing position with knees slightly bent. Keep your core tight throughout the entire movement to keep your torso stationary.

### 2. Miniband Squat

Place a miniband around your legs, just above your knees. If you don't have a miniband, simply tie your longer resistance band around your legs. Stand tall with your feet hip-width apart. From here, push your hips back and bend your knees to lower into a squat as far as comfortable, making sure not to let the band pull your knees in toward each other. Pause, then press through your heels to reverse the movement and return to starting position. That's one rep.

**Make it easier:** Focus on performing a regular squat with good form first. You can always add the band as you get stronger.

**Make it harder:** At the bottom of the squat, pulse up and down before returning to starting position.

### 3. Chest Punch

Hold one end of a resistance band in each hand, and slide the middle of the band behind your upper back. Get into a split stance with one foot in front of the other for balance. From here, slowly punch both of your arms straight in front of you at shoulder height, straightening your elbows but not locking them. Pause, then slowly bend your arms to return to starting position. That's one rep. Alternate which foot is forward on each set.

**Make it harder:** Alternate punching with one arm then the other.

### 4. Monster Walk (or Band Sidestep)

Place a miniband or tie a longer band around your legs, just above your knees. Bend knees slightly with your feet hip-width apart. Step to the side until the band provides resistance, then slide your other foot over to recreate your original stance. Repeat this sidestepping movement for all reps in one direction, and then do the same number of reps in the other direction to complete one set.

**Make it harder:** Place a second band around your ankles for extra resistance.

### 5. Biceps Curl

Stand on the middle of the band with your feet hip-width apart, holding one end in each hand. Let your arms hang down by your sides so that the band is taut, but not stretched tight. From here, bend your elbows (not your wrists) to curl both hands to

your shoulders. Pause, then slowly reverse the movement to return to starting position. That's one rep.

**Make it easier:** Bring your feet closer together.

**Make it harder:** Space your feet wider apart.

### 6. Band Pull Apart

Stand tall with your feet hip-width apart and arms extended straight out in front of you, holding the band with both hands. Your hands should be far enough apart that the band is taut, but not stretched tight. From here, draw your shoulder blades together to pull your hands farther apart until your arms are straight out to your sides or as far as comfortable. Pause, then slowly reverse the movement to return to starting position. That's one rep.

**Make it harder:** Slow down the movement, counting to five as you move in each direction.

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# Prep Your Home for Winter: 15 Low-Cost Tricks

By Marilyn Lewis, Money Talks News

**H**eating costs can throw a wrench into your winter budget—and the cold can make you cranky. But you can limit the discomfort by addressing the gaps, cracks and waste that drive up fuel costs, and at a lower price than you might imagine.

Run through this checklist of fixes this fall to make your house cozier and heating more affordable this winter.

- 1 Install weatherstripping.
- 2 Install a door sweep.
- 3 Seal attic air leaks.
- 4 Close the damper.
- 5 Add attic insulation.
- 6 Install a programmable thermostat.
- 7 Set the temperature manually—and leave it.
- 8 Seal furnace ducts.
- 9 Replace furnace filters monthly.
- 10 Keep your furnace running smoothly.
- 11 Insulate the hot water heater.
- 12 Lower the hot water temperature.
- 13 Plug household leaks.
- 14 Insulate hot water pipes.
- 15 Use your window coverings.

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## Certain Disability Payments And Workers' Compensation May Affect Your Social Security Benefits

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



**M**any people working nowadays have more than one job. This means they have several sources of income. It's important to keep in mind that having multiple sources of income can sometimes affect your Social Security benefits—but it depends on the source.

Disability payments from private sources, such as private pensions

or insurance benefits, don't affect your Social Security disability benefits. Workers' compensation and other public disability benefits, however, may reduce what you receive from Social Security. Workers' compensation benefits are paid to a worker because of a job-related injury or illness. These benefits may be paid by federal or state workers' compensation agencies, employers, or by insurance companies on behalf of employers.

Public disability payments that may affect your Social Security benefits are those paid from a federal, state, or local government for disabling medical conditions that are not job-related. Examples of these are civil service disability benefits, state temporary disability benefits, and state or local govern-

ment retirement benefits that are based on disability.

Some public benefits don't affect your Social Security disability benefits. If you receive Social Security disability benefits, and one of the following types of public benefits, your Social Security benefits will not be reduced:

- **Veterans Administration benefits;**
- **State and local government benefits, if Social Security taxes were deducted from your earnings; or**
- **Supplemental Security Income (SSI).**

You can read more about the possible ways your benefits might be reduced at [www.socialsecurity.gov/pubs/EN-05-10018.pdf](http://www.socialsecurity.gov/pubs/EN-05-10018.pdf).

Please be sure to report changes. If there is a change in the amount of your other disability payment, or if those benefits stop, please notify us right away. Tell us if the amount of your workers' compensation or public disability payment increases or decreases. Any change in the amount or frequency of these benefits is likely to affect the amount of your Social Security benefits.

An unexpected change in benefits can have unintended consequences. You can be better prepared if you're informed and have financially prepared yourself. Visit our benefits planner webpage at [www.socialsecurity.gov/planners](http://www.socialsecurity.gov/planners) for information about your options for securing your future.





# 5 Financial Tasks To Tackle by Year-End

By Liz Weston, [www.nerdwallet.com](http://www.nerdwallet.com)

*A task without a deadline is just wishful thinking, and sometimes putting off tasks could have a huge impact on loved ones. The end of the year is a good time to set some firm deadlines to make sure you won't leave a financial mess for people you love if you unexpectedly die or become incapacitated. Here's your winter to-do list, due date December 31.*

## 1 Check Your Beneficiaries

If you need convincing that updating beneficiaries is important, consider the case of David Egelhoff, a Washington state man who died two months after his divorce was final in 1994. Because he had not changed his beneficiaries, his life insurance proceeds and pension plan were paid to his ex-wife rather than his children from a previous marriage. The children sued, and the case went all the way to the U.S. Supreme Court, which ruled in 2001 that the beneficiary designations had to be honored.

You're typically prompted to name beneficiaries when you sign up for a 401(k) or other retirement account. Beneficiaries are also usually required when you buy annuities or life insurance. You often can check and change beneficiaries online, or you may need to call the company to request the appropriate form.

## 2 Review Pay-On-Death Designations

You may not have been required to name beneficiaries when you opened your checking account or a non-retirement investment account. Instead, financial institutions may offer a "pay on death" option. This allows you to name a beneficiary who can receive the money directly. Otherwise, the account typically has to go through probate, the legal procedure to distribute your property after you die.

Some states also have "transfer on death" options for vehicles and even real estate. Like pay-on-death accounts, these options allow you to pass property directly to heirs without the potential delays and costs of probate.

Beneficiaries can be added to vehicle registrations in Arizona, Arkansas, California, Colorado, Connecticut,

Delaware, Illinois, Indiana, Kansas, Maryland, Missouri, Nebraska, Nevada, Ohio, Oklahoma, Texas, Vermont and Virginia, according to self-help legal site Nolo. To add or change a beneficiary, you apply for a certificate of car ownership with the beneficiary form.

Transfer-on-death deeds for real estate are available in Alaska, Arizona, Arkansas, California, Colorado, District of Columbia, Hawaii, Illinois, Indiana, Kansas, Michigan, Minnesota, Missouri, Montana, Nevada, New Mexico, North Dakota, Ohio, Oklahoma, Oregon, South Dakota, Virginia, Washington, West Virginia, Wisconsin and Wyoming, according to legal site RocketLawyer. To add or change a beneficiary, the deed must be submitted to the appropriate county recorder.

## 3 Update Insurers – and Your Heirs

Insurers usually don't pay out life insurance proceeds until someone files a claim. But far too often, heirs are unaware that the money exists. A Consumer Reports investigation in 2013 found about \$1 billion in life insurance proceeds waiting to be claimed.

Updating your contact information with your insurer also may help prevent policies from lapsing, for instance if you move and forget to notify them. Many insurers will allow you to name someone who can be notified if a payment is overdue or they can't find you. You'll want to keep the contact information for those back-up people updated with the company, as well.

## 4 Visit Your Safe Deposit Box

If you forget to pay your annual fee and your bank can't find you, after a few years your safe deposit box will be drilled and the contents

turned over to the state. Visit your box once a year to make sure your payments and contact details are current. Leave clear instructions with your executor or your heirs about where to find the box and its keys.

## 5 Create or Revise Powers of Attorney

Powers of attorney allow others to make financial and health care decisions for you if you become incapacitated. If you don't have these documents, or the designated people have died or are otherwise unavailable, your loved ones may have to

go to court to take over. The expense and delay can add trauma at an already difficult time. Spare everyone that pain by naming a backup person or two and reviewing the documents every year to make sure the people named can still serve.

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# Off the Beaten Path

These 6 spots might have lost their national status—but you can still explore their rich history and natural beauty.

By Jacqueline Kehoe

The national parks system sees about as many visitors each year as there are citizens in the U.S., which can mean long lines, full shuttles, and cramped parking lots. But there's a savvy secret to escaping into nature while avoiding the typical national park crowds—try visiting former national parks.

Over the past century, dozens of national parks and monuments have been redesignated, reduced, or simply erased (typically for lack of funding). Although losing protected status places some areas in precarious positions, it doesn't necessarily mean people can't still visit them. While their names may have changed, these destinations' history remains. Here are six former national parks or monuments ready to be explored.

## Chickasaw National Recreation Area, Oklahoma

A century ago, Platt National Park (1906–1976) was more popular than Yellowstone. Its 33 cold-water “healing” springs and quiet hardwood forests attracted a million visitors annually, but America's seventh national park was too understated to last. When forced to choose between parks, Congress funneled funds into Yellowstone and removed Platt's national park designation.

Expanded and redesignated as Chickasaw National Recreation Area in 1976, the former national park still sees 1.4 million annual visitors. Swim in Travertine Creek's stone pools, hike between the five remaining springs, and watch the sun set over Veterans Lake. Stay in the cabins surrounding Lake of the Arbuckles, or in Sulphur, the area's turn-of-the-century frontier town.

## Wheeler Geologic Area, Colorado

Bryce Canyon's smaller cousin sits in southern

Colorado, largely forgotten. A hundred years ago, Wheeler National Monument (1933–1950) was second only to Pike's Peak in the ranks of the state's busiest attractions. Then Pike's Peak got roads—and Wheeler didn't. Attendance dropped and Wheeler National Monument was redesignated Wheeler Geologic Area, part of the Rio Grande National Forest. The road still requires a 4x4, but deep, muddy ruts will make you want to hoof it. It's a strenuous 14-mile round-trip hike, but if you can make it—staying overnight at one of the campsites near the end of Wheeler Road—it'll be just you, volcanic tuff, spires, and minarets reaching for the clouds.

## Sullys Hill National Game Preserve, North Dakota

Even Teddy Roosevelt's soft spot for North Dakota hardly explains Sullys Hill. Microscopic by national park standards, this 1.25-square-mile patch of steep hills, lakeside wetlands, forests, and prairie was remarkably underdeveloped and underutilized in 1904. And it stayed that way: Five years into its lofty designation (1904–1931), it still had no roads. Annual visitors numbered in the hundreds. And then the Great Depression hit. With no resources to speak of, the park was redesignated a national game preserve.

Today, Sullys Hill bustles. Elk, bison, prairie dogs, and 70,000 annual visitors keep Roosevelt's vision alive. Climb the 193-step hill Lt. Col. Alfred Sully forgot to show up to battle for, spend a sunny day exploring the four-mile wildlife loop, and wander the elm-and-basswood forest lining Sweetwater Lake.

## Fort McHenry National Monument, Maryland

You've likely heard the story: After seeing an American flag flying victoriously over Baltimore Harbor, Francis Scott Key penned a little ditty known as “The Star-Spangled Banner.” Those

“broad stripes and bright stars” flew over Fort McHenry, and if national parks were about enshrining moments, its previous designation might have stuck. But after 14 years, Fort McHenry National Park (1925–1939) was redesignated a national monument and historic shrine. The fort is accessible via I-95 or better yet, catch the water taxi from Baltimore's Inner Harbor.

## Papago Park, Arizona

Papago Saguaro proves that we, the public, are nature's most mercurial stewards. Though designated a national monument in 1914 for its unusual rock formations, petroglyphs, and saguaro population, it wasn't long before locals vandalized the rocks and petroglyphs and stole the saguaro—for lawn decorations.

By 1930, the state asked for the land back. Now, municipal Papago Park is a fraction of its former self. Hole-in-the-Rock, one of the monument's first attractions, is still easily accessible via a quarter-mile trail, and the Phoenix Zoo and Desert Botanical Garden are both on former national monument grounds.

## Lewis & Clark Caverns State Park, Montana

In the early 1900s, the Lewis & Clark National Monument (1911–1937) was only accessible via a 45-minute climb up a 2,000-foot staircase—the original entrance sat at 1,400 feet above the Jefferson River. At the end, visitors were greeted by unlit caverns, a maze of tortuous passages, and no staff. The state rightly believed they could do better, successfully pushing the federal government to turn over the land that became Lewis & Clark Caverns State Park, Montana's first.

Today's park spans 3,000 acres and offers 10 miles of trails, a fantastic visitor center, and the 4.5-mile-long cave—packed with delicate limestone formations—most certainly has lights. Guided tours run May through September, with festive candlelight tours held during the holidays.



MAIN PHOTO: CHICKASAW NATIONAL RECREATIONAL AREA; ABOVE: LEWIS & CLARK CAVERNS STATE PARK





# Holiday Happenings

## Holidays at Nemours Estate

Everyone thinks Hagley and Winterthur, but don't forget about Nemours! At Nemours Estate, the holidays will be on full display throughout the months of November and December. Step into the beautiful splendor that is the home of Alfred and Jessie Ball duPont, whose generosity established the world-renowned Nemours/Alfred I.



duPont Hospital for Children. Enjoy Christmas trees, wreaths, and hundreds of feet of garland on grand display in the Visitor Center, Chauffeur's Garage, Mansion and grounds. New this year, the estate will feature a gift shop located in the Chauffeur's Garage, operated by the Volunteer Auxiliary; all proceeds of the shop will benefit the hospital and its patients. Nemours is located at 850 Alapocas Drive in Wilmington. For more info call 302-651-6912 or visit [www.nemoursestate.org](http://www.nemoursestate.org).

## Home for the Holidays Parade

Everyone loves a parade! Come out and experience "Home For The Holidays" in Downtown Dover this season! Santa will be in his house on Lookerman Way Plaza after the parade for kids to visit with him so remember your cameras to snap some adorable pics. Saturday, December 14 at 6:30, on West Lookerman Street.

## Winter WonderFEST 2019

The open space of Hudson Fields will be transformed into a holiday wonderland featuring the award winning Light Spectacular drive-through experience, Christmas Carnival, Schellville, VisitDelaware.com Ice Rink and more! There's fun happening every day from November 21



though New Year's Eve, so don't miss out! Hudson Fields, 30045 Eagle Crest Rd. in Milton. Visit <https://wonderfestde.org/> for all the details.

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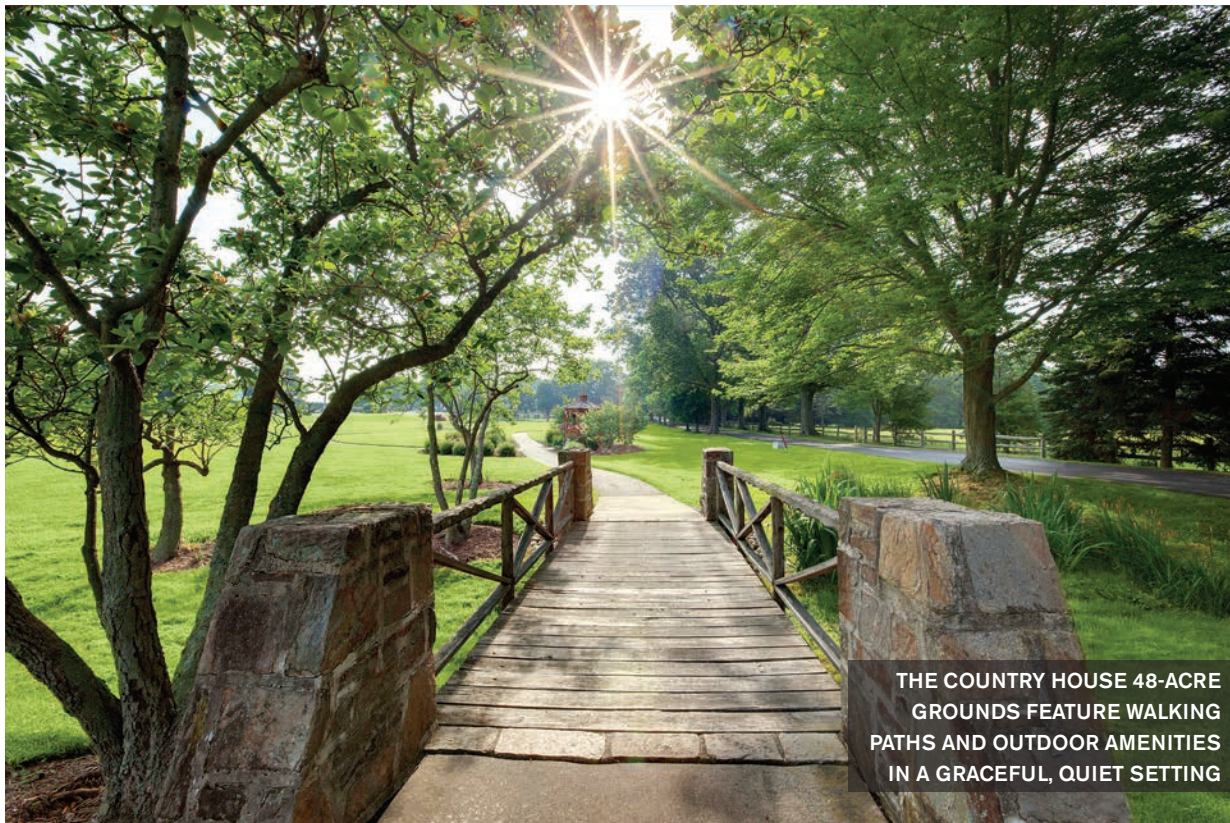
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# Country House: History in the Making

**In the midst of a \$70-million expansion, Country House is poised to meet the needs of Delaware's growing retiree population.**



THE COUNTRY HOUSE 48-ACRE GROUNDS FEATURE WALKING PATHS AND OUTDOOR AMENITIES IN A GRACEFUL, QUIET SETTING

Close your eyes and imagine yourself in your new Country House home. It's Tuesday and you're meeting friends at the newest fine dining restaurant in the community, after which you plan on meeting others in the club room. Tomorrow you're working out in the state-of-the-art fitness center then relaxing in the hydro-therapy pool, "playing" a round of golf then going to see a concert at the performing arts center, and Thursday you're going museum-hopping on the Brandywine Treasures Trail. This weekend? Maybe you'll indulge in some of Wilmington's tax-free shopping, fine dining, or host of cultural attractions and venues. After all, Philadelphia is less than 30 minutes away and an easy commute will land you in the heart of Manhattan. Or journey south to Baltimore's Inner Harbor and National Aquarium or to Washington for a day of touring monuments and museums. The possibilities are endless.

Welcome to the new face of retirement living in New Castle County.

## A New Standard

As the first continuing care retirement community in the First State, Country House has set the standard for quality retirement living in northern Delaware and the surrounding region for nearly 60 years, beautifully echoing its heritage as part of the original Winterthur estate. And with the recent announcement of an 80-residence expansion and new clubhouse, Country House is continuing to make history. Beautifully-crafted cottages and bright, spacious apartments have been designed to provide a new generation of older adults with the type of retirement living that has come to be expected from Acts Retirement-Life Communities, the largest not-for-profit owner, operator and developer of continuing care retirement communities in the country.

According to Mike Salitsky, Executive Director of Country House, this expansion is the culmination of years of planning. "We are so excited to finally be breaking ground and moving forward with the plans to broaden the amenities available to our current residents," he says. "An enormous amount of planning has gone into this expansion, not only of the amenities, but as importantly, of the residential cottages and apartments that our residents love. Nowhere in the Brandywine Valley will you find a match in quality and spaciousness."

Construction on 20 new cottages started recently, with nationally-recognized general contractor Whiting-Turner Contracting of Baltimore teaming up with PHB Builders of Middletown, a local firm with a long history of quality construction in the Mid-Atlantic region, on the project. The 2,100 square-foot cottages, which will grace the welcoming entrance of the 48-acre campus, are scheduled



OWL'S NEST ENTRY, ONE OF SIX NEW APARTMENT STYLES AT THE COUNTRY HOUSE

ABOVE RIGHT: AN OPEN-KITCHEN DESIGN IS ON DISPLAY IN THE GRANOGUE, THE LARGEST OF THE NEW COUNTRY HOUSE APARTMENTS AT 2200 SQUARE FEET  
BELOW RIGHT: OPENED IN 1960, THE COUNTRY HOUSE IS LOCATED ON KENNETT PIKE ACROSS FROM THE WILMINGTON COUNTRY CLUB







to be completed from mid-2020 through early 2021. The cottages feature all the details one would expect in a high-end home: stone exterior finishes, open floor plans, fully-appointed kitchens, covered patios, and two-car garages.

The second phase of construction, with an expected completion date in 2022, focuses on the new clubhouse, as well as 60 luxury apartment residences in a variety of layouts, ranging from 1,400 to 2,200 square feet. Each luxury apartment includes an open-concept design with fireplace, large windows for enhanced natural lighting, and the type of thoughtful design that today's retirees expect in their new home.

### A Home Forever

A key feature of all Acts Retirement-Life communities is the Acts Life Care® contract, which ensures Country House residents receive all their necessary future health care at a predictable cost, provided within their own community, should they ever require additional support during their time of residency. With Acts Life Care®, residents' long-term care is prearranged, protecting their nest egg from unexpected expenses. To provide for more intensive support, in addition to independent living cottages and apartments, Country House is home to Oak Bridge Terrace, which provides assisted living services, and Willow Brooke Court, where skilled nursing care is provided. A dedicated memory care neighborhood is also available to Country House residents. An on-site nurse practitioner and a full range of therapy services round out the health care services provided at Country House. With the blue ribbon of reassurance, Country House is accredited by CARF International—the highest recognition that a continuing care senior living facility can attain.

### Amenities to Spare

High-quality surroundings coupled with compassionate health care are only part of the Country House story. Once the newest apartments and clubhouse are complete, Country House residents will enjoy a lively bistro, featuring a display kitchen designed to accommodate cooking classes or a chef's table, a grab-and-go eatery, yet another elegantly-appointed formal restaurant with table service, and a club room with an outdoor patio, game room and comfortable gathering areas that perfectly bring together all the amenities you look for when socializing with neighbors and friends.

For golf enthusiasts who hate putting their clubs away come winter, the new golf course simulator on the clubhouse lower level just may be their new home away from home. Executive Director Mike Salitsky, who counts himself among the golfing crowd at Country House, can't wait for the new simulator. "I've already challenged a group to play Augusta National for our first round," Mike says with a smile. "Let's just say I'm looking forward to a bit of friendly competition."

For residents looking for more vigorous exercise, a salt-water pool with areas for swimming laps, for aqua-therapy and for exercise classes awaits.



Further into the fitness area you'll find over 1,500 square feet of day-lit space dedicated to weight training, circuit training and cardio fitness, and another 1,000 square foot day-lit group fitness area with patio access.

According to Ralph Fortney, a Country House resident and Chair of the Master Planning Committee, Country House residents are looking forward to enjoying these new amenities. A former Dupont Company executive who has lived at Country House for 13 years, Mr. Fortney has had an integral role in the review of this project in his position as Chair of the committee. "We're very pleased with the end result of the planning and design process," he shares. "We feel that these additions to our community have been and will be very well received by both current and future Country House residents."

### A Reputation that Inspires Confidence

Backed by more than 45 years of experience, and with over 8,000 staff and 10,000 residents, Acts is the ideal choice for seniors seeking an active retirement lifestyle that offers security and value. Headquartered in Fort Washington, PA, the Acts family of 26 communities spans nine states, from Pennsylvania south to Florida and west to Alabama. Country House began its relationship with Acts in 2010, and according to Mr. Fortney, residents have enjoyed the benefits ever since. "Acts is a strong and financially-conservative organization," he confides, "and when you're entrusting your retirement years to a community like Coun-

try House, you want to have confidence in the ownership and management of the community... and Acts is highly regarded in that respect."

According to Tasha Verrico, the Sales Manager for both Country House and its sister Acts community in Hockessin, Cokesbury Village, Acts' reputation is often mentioned as a reason why prospective residents consider one of these two Acts communities. "Many people either know someone who has lived in our communities, or is living here now, and they're impressed with the strong reputations of both Country House and Cokesbury Village," she says. "We're not surprised by the large number of retirees who have been visiting to learn more about our new expansion."

Ms. Verrico also mentioned that Cokesbury Village is currently completing a dramatic \$20 million renovation, transforming its clubhouse and giving the community a fresh first impression, featuring new restaurants and other social gathering spaces in the seven-story main apartment tower. "We're so excited about the changes happening at Cokesbury Village," she says. "We can't wait to show these off to everyone in early 2020 when they're completed."

If you've been thinking that it may be time to downsize or to finalize your retirement living plans, it's time to take action and schedule a visit. Only a handful of Country House cottages remain unreserved, and apartments are being selected at a brisk pace, with the next step being construction of the apartments and clubhouse beginning mid-2020.

*You can find more information on the Country House expansion at [CountryHouseGrows.com](http://CountryHouseGrows.com).*

*For more information on Country House, Cokesbury Village and Acts Retirement-Life Communities, go to [www.actsretirement.org](http://www.actsretirement.org).*



# The Holidays are Hardest

As a community partner in end-of-life, Delaware Hospice wants to reach out to those who are grieving the loss of a loved one. There is no right or wrong way to grieve. While grief is very personal, there are many common experiences that accompany the death of a loved one.

Grief should not be a taboo subject. Don't hesitate to reach out to someone you know who has experienced the loss of a loved one. They are aching for you to tell them it's okay to grieve and to share in their journey.

Here are 6 tips you may find helpful when trying to deal with loss and grief:

■ **Give yourself time to let grief run its course.** The grieving process is personal to you, and thus, should go at your own speed. There isn't a deadline. Grief is not a one-time event, but a process which ebbs and flows. Don't put yourself on

a timetable to be finished grieving. In reality, the grieving process may not end, but it does get easier over time.

■ **Have a support system.** Keep friends and family close. Spending some time alone is fine, but long periods of isolation may not be. Allow loved ones and friends to share in your sorrow or simply be there when you cry.

■ **Seek help outside of family and friends.** Grief can feel very lonely, even when you have loved ones around. Often, sharing your sorrow with others who are not your family, but who have experienced similar losses, can help.

■ **Allow yourself to be happy.** It's okay to enjoy moments of happiness. Don't feel like you need to be sad all the time. You can allow moments of happiness, and even laughter, and still grieve your loved one. Laughter truly can be

helpful in the healing process, and is a healing and healthy release.

■ **Keep your life moving.** There is comfort in routine, activities with friends and everyday life. Do as much of this as you feel comfortable doing. When you are ready, consider trying a new activity. It can be a positive step forward in this new chapter in your life. You may also want to consider attending social events. If you feel like leaving early, you don't have to give a reason; do what feels right for you and others will understand.

■ **Realize that what you may see as a "setback" is natural and is okay.** Grief is a journey. Even when you feel you've begun to heal and re-engage in life, there will be times when your loss still hits you hard. Holidays, birthdays, or special dates can be difficult. Seeing a photo of your loved one, hearing

stories about them, or visiting a special place can trigger a resurfacing. This is natural. Be compassionate with yourself.

No matter where you are in your grief journey, it's important to know you're not alone. Delaware Hospice has both adult and children bereavement counselors available throughout the state. We're here to help individuals and families navigate through grief in a way that is focused on coping and healing.

*Delaware Hospice also offers a variety of workshops and meetings to our families and community as space permits, free of charge. As a trusted community partner in end-of-life education and support, Delaware Hospice strives to provide quality healthcare services to our community. To learn more about our Bereavement program, call 302-478-5707 or visit our website [www.delawarehospice.org](http://www.delawarehospice.org).*



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# Winter Care for Chronic Conditions

We often think of colds and coughs when winter comes along. But what about “chronic conditions”? These are conditions people have all the time throughout much of their lives. While chronic conditions can’t be cured, managing them properly can have a positive impact on a person’s quality of life. This is especially true during the cold winter months.

Three common chronic conditions are **asthma, arthritis, and diabetes**. During the winter it is important to pay special attention to the people you support who have these conditions. Winter weather may change the way these conditions make them feel and the type of support they need. The more you know, the more you can help!

## Asthma

Asthma is a chronic disease that causes the airways in the lungs to become inflamed and narrow, making it difficult to breathe. Cold air also causes these airways to narrow, which can make it even more difficult for people with asthma to breathe. Winter is also the season of colds and flu and for spending more time indoors. Catching a cold or the flu can make asthma symptoms more severe, and spending more time indoors exposes the people you support who have asthma to dust and indoor allergens that can trigger an asthma attack.

## Arthritis

Arthritis is a chronic disease that causes pain, stiffness and swelling in the joints, all of which can make it difficult to move. While there is little scientific evidence that cold weather worsens arthritis, many people report that their arthritis feels worse in the winter. Additionally, we all tend to be less active in the winter. Moving less causes the joints of those with arthritis to become even stiffer. Finally, colds and flu can make arthritis pain feel worse.

## Diabetes

Diabetes is a chronic condition that, left untreated, allows a high level of sugar to build up in a person’s blood, which can damage other parts of the body. Cold weather can cause a change in a person’s blood sugar. Winter weather conditions can make all of us less active, but it is especially important for people with diabetes to continue to exercise. Like other chronic conditions, colds and flu can make diabetes more difficult to manage.

## How to help

Even though asthma, arthritis and diabetes are very different conditions, there are common strategies you can use to help the people you support protect themselves from the effects of winter.

**Staying Active:** This will also help people who feel more anxious and depressed during the winter. Staying active during the winter is difficult because cold, damp weather sometimes makes people want to stay inside. Try to make sure that the people you support can remain energetic during these cold months. This might mean finding some new ways to get exercise without being outside, like:

- Walking in shopping malls.
- Using the stairs instead of the elevator.
- Doing simple stretches while watching TV.
- Taking yoga or other classes at a local recreation center.
- Doing household chores, like vacuuming.

**Staying Warm:** Even though the weather is colder during the winter, it is important for everyone to get plenty of fresh air. Help the people you support enjoy being outside by helping them wear the right type of clothing, such as hats, gloves, thick socks and waterproof boots if nec-

essary. Here is a way to remind the people you support how to dress during the winter: “C.O.L.D.”

- **C = Cover:** Support people to cover parts of their body that get cold easily, like their head and hands.
- **O = Overwork:** Remind people not to overwork their bodies while outside, as sweating can make them feel colder.
- **L = Layers:** Help people dress with plenty of layers.
- **D = Dry:** Be sure people wear appropriate shoes and change their clothes quickly if they get wet.

**Staying Healthy:** Although everyone seems to get a cold or flu during this time of year, there are ways to avoid getting sick. For example:

- Remind people to wash their hands frequently – this helps to stop the spread of germs.
- Encourage everyone to get a flu

shot – the flu shot helps prevent people from catching the flu.

- Remind the people you support about their regular medications and medical check-ups.

**Extra! Extra!** Here are a few more specific tips:

- Help people with arthritis do simple tasks that they might find more painful, like lifting heavy objects or reaching to high shelves.
- Make sure to offer people with diabetes healthy alternatives to sweet holiday treats made with lots of sugar.
- Remind people with asthma to keep their inhalers warm outside by putting them in a sock.

By paying special attention to the effects of winter, you can help everyone to stay happy and healthy!

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## GOT GRANDKIDS? MAKE A GRAND PLAN FOR THE HOLIDAYS

By Deanna Brann, Ph.D.

Have you ever imagined spending your holidays with your grandchildren—what you'd do with them, when you'd enjoy those activities, and how you'd feel “as a family,” only to find that their parents—your child and his or her spouse—have a totally different plan? One that doesn't include your thoughts, dreams or fantasies of what that precious holiday time together would be like? Or maybe you don't even allow yourself to indulge in daydreams; instead, you find yourself sitting on the sidelines, thinking, *It's their holiday. We had ours when our kids were children, and now it's their turn*, all the while feeling sad and left out. Either way, it doesn't take a miracle for all three generations to have a happy holiday together.

Grandparents play a special role in their grandchildren's lives. We get to do things differently because we're not the parents. I remember those days when my son was little. Between caring for him, working a full-time job, buying and wrapping presents, decorating the house and baking Christmas cookies (let alone keeping up with everyday life), I was exhausted. And although I wanted to give my son those special memories, I'm not sure I was able to be fully present with him “in the moment.”

As grandparents, our freedom from everyday parenting gives us a chance to have more fun, create memories and be that special someone in our grandchildren's lives. We're in a wonderful place to give in a way we couldn't when our children were small. However, because we're the grandparents and not the parents, we need to respect the guidelines and traditions that our adult children and their spouses set. We want to be a wonderful addition to traditions, not a distraction. So, with that in mind, here are some ideas to help you be that one-of-a-kind special grandparent.

- Talk with parents about gift-giving rules. Know what they want and don't want for their children—types of gifts, how much money to be spent, number of gifts and so on. If anything's not clear, ask.
- Explore holiday plans in advance



so that you know as much as possible about what's happening when and where. Don't assume anything. The plans from last year may not be repeated this year. Ask for clarity so you know in advance how the holidays will unfold and where you fit in.

- Don't take things personally. Remember, holidays are stressful for your adult children, too. They're caught in the middle, trying to please everyone, while at the same time trying to create their own holiday traditions with your grandchildren.
- It's not all about “things.” Create wonderful memories by doing, not necessarily by buying. Your grandchildren will remember what you did together long after the holidays are over, much more than what you bought them.
- Create a family tradition of your own with your grandchildren. Choose activities that your grandchildren will not only remember, but look forward to year after year. It could be making cookies or holiday cards together, decorating the tree, singing carols around the piano, going to see a special holiday light display, seeing a special holiday performance, or volunteering to help those less fortunate.

The point is to have fun and create memories, not to check things off a master activity list. As your grandchildren get older, ask if there's anything they'd like to add to the festivities already planned. They may ask to do something you've done in the past, which is great, since you know that's becoming part of your traditions with them. Or they may have a new idea, and that's great too, because it gives them a chance to feel included in creating these special holiday memories. Either way, it's a win for all three generations.

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

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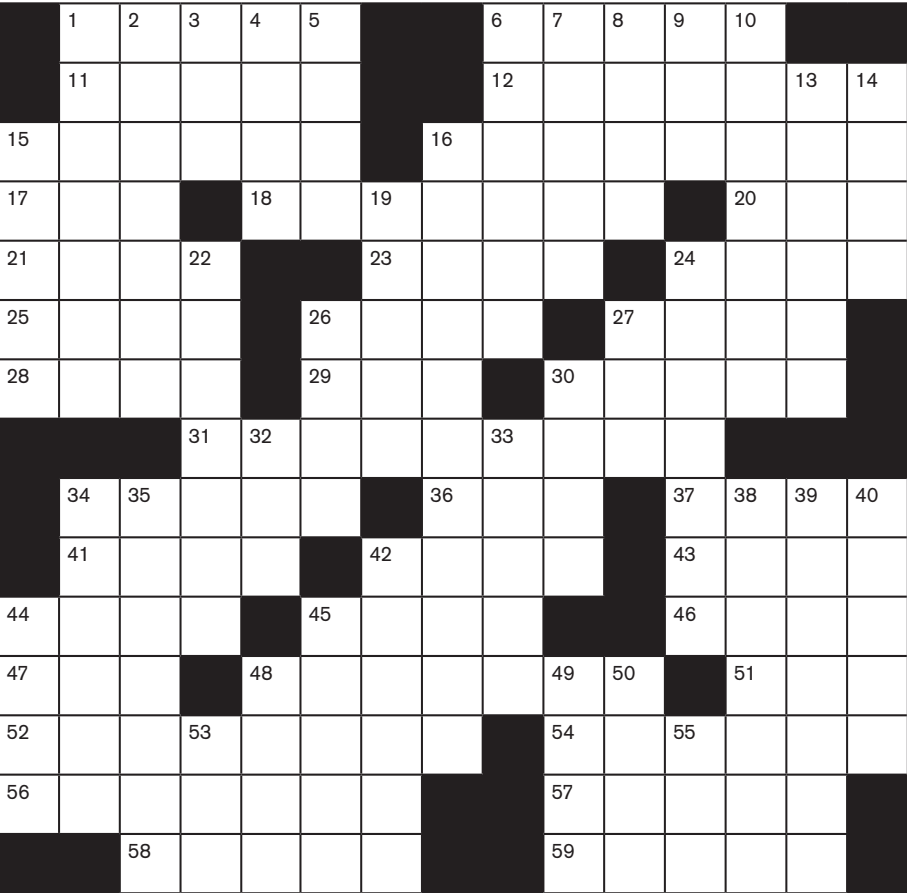
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# Crossword

By Dave Fisher



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Answers on page 13

## ACROSS

1. Stave
6. Flower part
11. Latin name for our planet
12. Diverse
15. Regret
16. Barren
17. Mistake
18. Twisted into deformity
20. Faster than light
21. Perishes
23. Kettles
24. Part of a foot
25. Heredity unit
26. Arrived
27. Unit of pressure
28. Biblical garden
29. Card with one symbol
30. Magnetic induction unit
31. Paper destroying devices
34. Music genre
36. Manner
37. Frosts
41. 500 sheets
42. Study hard
43. Snack
44. A young horse
45. Travel on water
46. Nurse shark
47. "Dig in!"
48. Memory loss
51. Little bit
52. Levels in rank
54. Narrate
56. To that
57. Danish monetary unit
58. Adjust again
59. Melodies

## DOWN

1. Celebrated
2. Terrestrial
3. Arrive (abbrev.)
4. Tailless stout-bodied amphibian
5. A young deer
6. Slender
7. Relieves
8. Goad
9. Bother
10. Low leather step-in shoes
13. Speaks
14. Peddle
15. Marsh plant
16. Camels
19. Quickly
22. Carnal
24. Lodging
26. Automobiles
27. Black gunk
30. Bacterium
32. Skirt's edge
33. Instrument indicators
34. A decorative pin
35. Cowhide
38. Finish on a surface
39. Demesnes
40. Tint
42. Unable to
44. 3 in a yard
45. Clobbered
48. Beers
49. Bothers
50. Relating to aircraft
53. Before, poetically
55. Bamboozle

# MEATBALLS WITH PEAS

Cooking during the week isn't always easy, which is one reason we love this comfort dish. It's so stew-like that, instead of with pasta, it's better served with rice or mashed potatoes to soak up the fantastic marinara. If you happen to have any home-canned tomatoes, leftover bread crumbs or sweet peas that you froze when they were cheap and seasonal, you're in extra good luck – all you'll need to buy will be the ground beef and pork.



© QUENTIN BACON

**Active Time: 25 minutes Total Time: 1 hour 25 minutes**  
**Serves: 4 Suggested Pairing: Spicy Zinfandel**

## INGREDIENTS

### Meatballs

- ½ pound ground beef chuck
- ½ pound ground pork
- 3 tablespoons golden raisins, soaked in hot water and drained
- 1 large egg, beaten
- ½ cup minced onion
- 2 tablespoons dry bread crumbs
- 2 tablespoons freshly grated Parmigiano-Reggiano cheese
- 1 tablespoon chopped thyme
- 1 tablespoon chopped parsley
- 1 tablespoon water
- 1 ¼ teaspoons salt
- ½ teaspoon freshly ground pepper
- 1 tablespoon extra-virgin olive oil
- ½ cup dry white wine

### Sauce

- 1 tablespoon extra-virgin olive oil
- ½ cup minced onion
- 1 garlic clove, minced
- One 16-ounce can chopped tomatoes
- 1 teaspoon dried oregano
- 1 ½ cups frozen peas, thawed
- Salt and freshly ground pepper

## DIRECTIONS

1. Preheat the broiler. In a bowl, mix the chuck, pork, raisins, egg, onion, bread crumbs, cheese, thyme, parsley, water, salt and pepper with your hands. Form the mixture into 24 meatballs.
2. Spread the oil on a baking sheet; add the meatballs and broil 3 inches from the heat for 7 minutes, rolling a few times, until lightly browned. Turn the oven to 400°. Bake for 5 minutes, then transfer the meatballs to a baking dish and add the wine.
3. In a saucepan, heat the oil. Add the onion and garlic and cook over moderate heat for 5 minutes. Add the tomatoes and oregano and cook for 5 minutes. Add the peas and cook 5 minutes, until thickened. Season with salt and pepper.
4. Pour the sauce over the meatballs and bake for 30 minutes, until the sauce is bubbling. Let rest for 10 minutes, then serve with rice or mashed potatoes.

From the kitchen of Eugenia Bone, [www.foodandwine.com](http://www.foodandwine.com)





# Sudoku

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

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

Answers on page 13

(courtesy of KrazyDad.com)

# The Funny Bone

## 20 OF THE HARDEST RIDDLES EVER

1. I speak without a mouth and hear without ears. I have no body, but I come alive with wind. What am I?
2. I have cities, but no houses. I have mountains, but no trees. I have water, but no fish. What am I?
3. What is seen in the middle of March and April that can't be seen at the beginning or end of either month?
4. You see a boat filled with people. It has not sunk, but when you look again you don't see a single person on the boat. Why?
5. What word in the English language does the following: the first two letters signify a male, the first three letters signify a female, the first four letters signify a great man, while the entire word signifies a great woman. What is the word?
6. What English word has three consecutive double letters?  
(This one is super hard, but use the facts you know about English to get on track. First, think of words with double vowels. You can guess that it's probably going to be a compound word. The first and last letters of those combined words will form one set of double letters. Now, just wrack your brain!)
7. A girl has as many brothers as sisters, but each brother has only half as many brothers as sisters. How many brothers and sisters are there in the family?
8. What disappears as soon as you say its name?
9. How can the number four be half of five?
10. How many letters are in the alphabet?
11. What gets wet while drying?
12. What are the next three letters in this combination?  
OTTFSS
13. This belongs to you, but everyone else uses it.
14. First, think of the color of the clouds. Next, think of the color of snow. Now, think of the color of a bright full moon. Now answer quickly: what do cows drink?
15. How is seven different from the rest of the numbers between one and ten?
16. First you eat me, then you get eaten. What am I?
17. What comes once in a minute, twice in a moment, but never in a thousand years?
18. Which word in the dictionary is always spelled incorrectly?
19. What can you hold in your right hand, but never in your left hand?
20. How can you physically stand behind your father while he is standing behind you?

1. An echo; 2. A map; 3. The letter "R"; 4. All the people are married; 5. Heroine; 6. Bookkeeper; 7. Four sisters and three brothers; 8. Silence; 9. IV, the Roman numeral for four, which is "half" (two of the four letters) of the word five; 10. There are 11 letters in "the alphabet"; 11. A towel; 12. E N T (Each letter represents the first letter in the written numbers: One, Two, Three, Four, Five, etc.); 13. Your name; 14. Water; 15. Seven has two syllables; the others have one; 16. A fishhook; 17. The letter "M"; 18. Incorrectly; 19. Your left hand; 20. Stand back-to-back



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