



# Vital!

VITAL INFORMATION FOR A VITAL LIFE®

Sarah Fleetwood  
**99 Years  
Young and  
Loving  
LIFE!**



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**2020**'s here—Brand new year, brand new *decade*, brand new you! Actually, I'm not a fan of resolutions. They're just a running joke: People make them, people break them, and they don't hold much water. On the other hand, I *am* a fan of the premise that every single day presents you with a new opportunity to grow, to learn, and to guide your life in a meaningful direction that fulfills you. I think that whether that leads you to focus on work or play, on your emotional, spiritual or physical well-being, on your family and relationships, or on something else, every day is the start of a brand new year!

This year we want to help you move down that path of growth and new knowledge, so every month we'll be exploring new skills to learn, new subjects to delve into, and new ways to be your best self. This month, if you've never heard of MOOCs, you'll want to turn to page 12 to find out what's all the rage in distance learning. With literally hundreds of thousands of options, even those with the most esoteric of interests will find something to explore.

This month please also join us in wishing Miss Sarah Fleetwood a happy 100th birthday. Miss Fleetwood has been a regular at Saint Francis LIFE since 2014 and she and her grandson, Wayne Murray, credit the services they receive there as having helped her continue living happy and healthy at home and in the community. Happy Birthday Miss Fleetwood!

And Happy New Year to all of you! This is *your* year—to learn, to grow, to get happier, healthier and wiser than ever before, and we're excited to take that journey with you.

Happy January!

*Karyn and Heidi*

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# Returning to Exercise Takes Will Power

The day of reckoning comes to nearly all of us. A favorite pair of jeans won't zip; the idea of gardening is exhausting; a walk around the block is enough to send you to bed. Worse, you learn you have diabetes, suffer a stroke or find your weight is crushing your knees. It's the day we realize the pounds are piling on, and we don't look or feel good anymore. It's the day we realize we need to exercise.

## Getting Back into Exercise

One of the best ways to get back into fitness is to work out with a buddy. Aside from it being more fun than exercising alone, you can't back out on a friend. Plus, a supportive exercise partner who reinforces your goals is especially helpful if you've got friends or relatives who ridicule your efforts. But remember, your goal isn't to be thin. It's to get your blood pressure down.

For many people, busy lifestyles seem insurmountable until a critical look in the mirror, or an unkind comment, or a test result that serves

as a wake-up call breaks us out of the rut. Don't fall back in. Incorporate exercise into your daily routine by walking around the block, taking the steps and parking at the far corners of parking lots. Plus getting in the practice of exercise conditions the body for more strenuous activity.

Once people decide to change their lifestyles, they frequently are disappointed, wondering why they don't look like movie stars after a month of intensive effort. But results don't always show on the outside. What counts is that you'll have a good chance of gaining strength, reducing discomfort from arthritis and lowering your blood pressure. You'll feel better all over.

## What's stopping you?

■ **Psychological concerns:** Chronic depression, unsupportive family members and excess stress often defeat you before you start. Recommendation: Visit a therapist, visualize yourself enjoying exercise.

■ **Fear:** Fear that everyone at the gym looks better and displays more agility can thwart the best intentions. Don't compare yourself to models; find a gym where you're comfortable.

■ **Joint misalignments:** Just after you start a routine, your muscles ache and your back screams. You may be working out too vigorously. Book a session with a personal trainer to help you ease back into exercise. Visit a chiropractor or massage therapist to align your body and soothe aches and pains.

■ **Boredom:** Does walking around a track make you feel like a hamster in a cage? Vary your routine. Try water aerobics, gym ball and weight classes, inline skating, rock climbing and kayaking. See what fits best with your personality and time schedule.

■ **Food/chemical allergies:** If you lack the energy for a simple walk around the block, you may need to see a nutritionist or physician. Fo-

cus on diet to give you the nutrients you need to build a healthy body.

■ **No time:** Too often people get stuck in a rut caring for elder parents, children and a host of community concerns. Fitness comes last on the to-do list. Get an exercise buddy to keep you accountable. Watch your energy level soar when you take time to work out.

■ **Improper warm-ups, exercise routines:** Some people try to jam an hour's worth of exercise into 15 minutes, thinking faster and harder will get them to their goal quicker. Instead, they can injure muscles. Begin with a five- or 10-minute warmup to increase the heart rate and stretch before engaging in a more active program. Start slow and increase effort at your own pace. The tendency to improve too quickly can also lead to burnout.

No more excuses! The most important thing you can do for yourself this year is to just get up and do it.



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# Resolved to Declutter? 10 Tips to Help You Start

If you're like most people, you have trouble getting rid of something that you spent your hard-earned money on, or that brings back memories, or which you once loved. These are real and valid feelings that make it challenging to part with our stuff.

Start by mentally preparing yourself to declutter your home and keep the following concepts in mind when you're struggling to part with something you haven't used in a while.

**1 The 80/20 rule:** Your mission is to get rid of the things you don't use 80 percent of the time.

**2 Get over sunk costs.** Since you cannot get back the money you spent on that item, you should only think about the value that object can add to your life in the future.

**3 See if it works.** If whatever treasure you found stashed away in your house doesn't work, get rid of it. If you want to fix it, then fix it and start using it, but don't let it sit in your house for another month collecting dust.

**4 Think of the last time you used it.** If you come across something you haven't used in the last six months to a year, you should probably get rid of it.

**5 Track which items you actually use.** When you switch out your winter and summer clothing, put hangers on the rod backwards. As you wear an item, turn the hanger around and put it on the rod properly. This allows you to see what you've used and what you haven't. If you haven't used or worn something in a year, get rid of it.

**6 Ask yourself if you love it.** If you don't love it, and you haven't used it in more than 6 months, either sell it, donate it or throw it out.

**7 Sleep on it.** After you've made the decision to get rid of some of the clutter in your home, sleep on it. If there's something you can't live without, you'll know in the morning. You can pull it out of the junk bin and put it away.

**8 Start with small decluttering projects that feel big.** Before you commit to an entire room, start with a drawer or closet and enjoy that sense of accomplishment when you're done.

**9 Clear off flat surfaces.** Flat surfaces are clutter-magnets. Only keep frequently used, essential

small appliances on kitchen countertops. The rest should be put away or donated if you never really use them.

**10 Keep like things together.** Categorizing things as you go through them is imperative to organizing your home. In fact, keeping like things together forces you to organize your home. And it will make your life easier!

*Brought to you by Pantano Real Estate. If you're ready for a move or just planning ahead, call Erik Bashford at 302-540-8048 or Holly Henderson-Smith at 302-298-2836 to learn more about all the ways they can help you. For more tips from the experts on how to declutter your home visit <https://www.budgetdumpster.com/resources/how-to-declutter-your-home.php>.*

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# What to Do When a Pipe Bursts

By Liz Kane, The Fill

If a pipe bursts in your home, do you know what to do? Here, industry experts in plumbing, restoration and insurance share these essential, time-sensitive first steps.

## Signs of a Broken Water Pipe

Sometimes you'll see warning signs before serious damage occurs. Common signs include:

- Fluctuating water pressure.
- Discolored, rusty water with a strange smell.
- Pipes making clanging noises behind walls.
- Your water bill suddenly spiking.
- Puddles forming under your sinks.

If you notice anything, take action quickly to repair it.

## First Steps to Take When a Pipe Bursts

### 1. Turn Off Your Water and Drain the Faucets

Immediately shut off water at the main valve in order to minimize water damage. Your main water shut-off valve is likely located near your water heater, in a crawl space or in your basement.

After shutting of the water, open your faucets to drain the remaining water in your pipes to relieve pressure in your pipe system and help prevent additional areas from freezing. Then, flush all the toilets in the house. Once water is no longer running from the taps, any leaks should stop.

Depending on the location and size of the leak, you may also need to shut off your electricity, particularly if you suspect the leaking water came into contact with any electrical sockets or your fuse box. Every person who lives in your home needs to know where the main water shutoff valve is located and how to turn it off and on.

### 2. Locate the Burst Pipe

Figure out where the pipe burst. Note if any ceilings are bulging, and look for other warning signs that water damage has already occurred. If you catch the leak early enough, place a bucket underneath to catch dripping water.

### 3. Get Professional Help

As soon as possible, call in the experts. Hire a professional plumber to fix or replace your burst pipes, and if you have any damage to your electrical system, get a reliable electrician.

According to HomeAdvisor, the average homeowner spends between \$1,000 and \$4,000 on burst

pipe repair and cleanup.

### 4. If There's Damage, Document It for an Insurance Claim

Take photos of affected areas immediately, and continue to do so every step of the way. Take a close-up photo of everything that's damaged, along with water lines and water-damaged items. Place a measuring tape to show how high the water is, then back up to take photos at different angles, showing the areas in your home where damage has occurred. It's impossible to take too many photographs of the water leak and damage. On average, claimants have over 1,000 pictures. Turn the water back on momentarily so you can take a video of the leak.

Once water damage occurs, you typically have a three-day window until microbes spread and mold begins to grow, so it's important to file a claim as soon as you notice the leak.

### 5. Start Cleaning Up

Dry the wet areas as quickly as possible. The longer water sits, the higher the probability of mold and more long-term damage.

## How to Clean Up After a Water Leak

### Salvage Important Belongings

If there is standing water anywhere, quickly unplug any electronics before you start recovering important belongings. When salvaging items that have come in contact with water, prioritize things that are the most difficult to replace or are the most expensive, such as important documents, family keepsakes, computers and TVs.

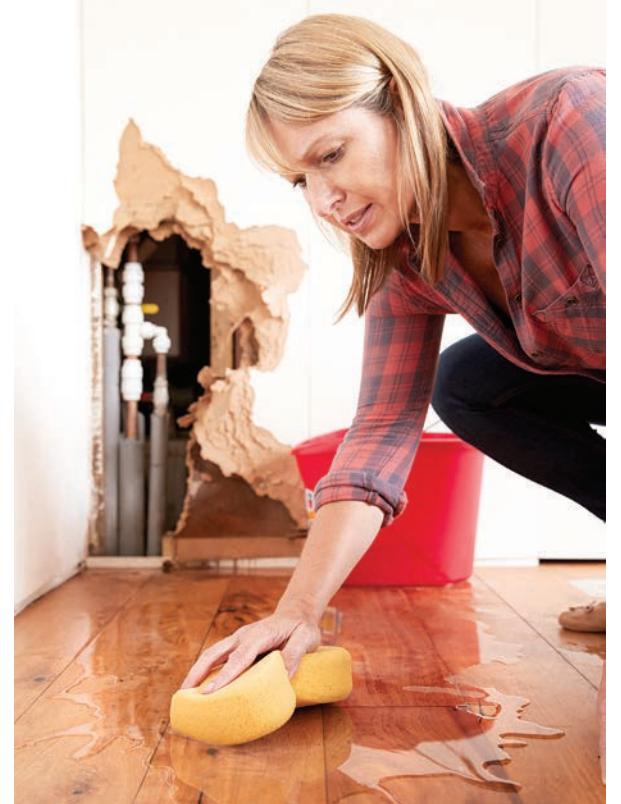
### Expert Cleanup Tips:

- Wipe all of your personal items down with a plant-based antimicrobial, move them to a dry location and put fans on them until the insurance company can get there to assess if items need to be professionally cleaned or thrown away.
- Other than damaged drywall and flooring, keep everything until the insurance company comes so they can confirm the quality and grade of your items to file your claim.
- If you've had an unchecked water leak for more than 72 hours, mold has had a chance to spread, and it's all considered graywater – meaning everything must go.

### Dry Any Wet Areas

Remove everything you can from the affected areas, including soaked carpets and furniture.

If you've shut off your power or standing water is shallow, you can use old towels, mops and buckets to dry affected areas. If you've got more than a few inches, you'll want to use a submersible pump or a wet/dry vac. These can be rented or bought from



your local hardware store. After standing water has been cleaned up, open windows (weather permitting) and set up fans, blowers, dehumidifiers and space heaters to speed up the drying process. Do not turn on your A/C system to dry out a flood, though, because microbials can get up into your ductwork, leading to further damage.

### Toss Ruined Items

Once the emergency cleanup and repairs are done and you have all your insurance documentation taken care of, it's time to get rid of anything that's been ruined or is at risk of growing mold. Important items to dispose of include:

- Carpeting, rugs and drywall that have been submerged.
- Cloth items or upholstered furniture that isn't washed and dried within 48 hours.
- Electronics that have been submerged and damaged.

If you're questioning the safety of any item, ask an expert to make sure none of the items you're saving are at risk of growing mold or bacteria. You may need to rent a dumpster if you have a lot to get rid of.

### Disinfect and Take Action to Prevent Mold Growth

Absolutely everything that's come into contact with the water leak needs to be properly dried, cleaned and disinfected. Depending on the severity of water damage, you may want to bring in mold-prevention and restoration specialists. They have proper tools to detect moisture behind walls and under flooring, to ensure the home is free from mold and residual water damage.



# Watch Out for Robocall Medicare Scams

By Nancy Biddle, Delaware SMP Director

**A robocall** is a phone call that uses a computerized autodialer to deliver a prerecorded message. If the recording is a sales message and you haven't given your written permission to get calls from the company on the other end, the call is illegal.

**Spoofing** happens when the true source of a call or text is disguised by falsifying caller ID information.

**Scam calls or texts** occur when the caller tries to trick or swindle the recipient. These calls may involve spoofing (some scams involve calls that appear to come from the IRS or Medicare, for example) or robocalling (to accelerate the success of the scam by weeding out the skeptics).

Reports by the Federal Trade Commission show that although fewer people are getting scammed by robocallers, the few that become victims are seeing much bigger losses. Older people are particularly vulnerable and are being directly targeted by scammers. Medicare beneficiaries can no longer trust the numbers that appear on their caller IDs because scammers may show up in their caller ID screen as the Medicare office or even a friend or relative.

The Delaware Senior Medicare Patrol wants to remind Medicare beneficiaries to be suspicious of any unsolicited calls requesting your personal information. The government will never request payment in the form of a wire transfer or gift card. If a caller requests such a payment, hang up immediately.

Scammers may call pretending that they're Medicare representatives or that they're from a medical supply company. Often, they are looking for your personal information and will say they need your Medicare number so that you can get a back or neck brace. These scammers may offer free services or equipment in exchange for your Medicare information. They may say they need your information or money so that you

can get a new Medicare card and that if you don't act quickly, you'll be hit with fees.

To help protect consumers, some phone service providers are monitoring suspicious activity on their networks to more aggressively block unwanted calls from reaching consumers. But not all consumers are protected. People using traditional landlines from small providers that haven't yet switched over to a digital network are especially vulnerable.

The threat posed by Medicare scammers is real; however, there are tools that may help reduce your susceptibility to being defrauded by robocalls. Follow these rules for fighting robocall fraud:

- **Hang up.** Don't hold conversations with robocallers: it only results in more calls.
- **Don't trust Caller ID.** Scammers can make it look like their calls are coming from trusted government agencies.
- **Don't pay anyone who calls you over the phone,** and never pay by wire transfer, gift card, or prepaid card over the phone. No legitimate company or government agency will ask for payment in this manner.
- **Resist the urge to act immediately,** no matter how dramatic the story is. The higher the urgency of the caller, the more likely the call is a scam!

By learning how to PREVENT—DETECT—and REPORT Medicare fraud, waste and abuse, you not only help yourself, but everyone who depends on Medicare health insurance to be there when they need it. If you or someone you care for is concerned about any interaction they believe could be fraud – over the phone, by mail, or in-person – contact the Delaware Senior Medicare Patrol at 1-800-223-9074.



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# How Lower Interest Rates Ruin Retirement Assumptions

By Richard Barrington, MoneyRates.com

Lower interest rates may help new homebuyers and help boost stock prices, but in the long run, low interest rates may do your retirement plan more harm than good. Low interest rates can erode investment returns for decades to come.

The best cure is to face up to the reality as soon as possible. Use a retirement calculator or visit your financial planner to validate your assumptions. The longer you wait, the harder it is to make up for the damage low interest rates can do to your retirement plan.

To understand why, it helps to look at how interest rates affect stocks and bonds, and what this means for your future earning power.

## What Lower Interest Rates Do to Stocks and Bonds

There's a simple premise behind investing in stocks and bonds - you pay money now in the hopes of getting a reward later. For bonds, that reward comes by way of future interest and principal payments. For stocks, it's appreciated price and dividend payouts.

When interest rates are high, those future rewards might look less attractive than simply and safely earning interest on your money in the bank. That's why high interest rates tend to make stock and bond prices fall, and vice versa, lower interest rates increase the incentive to invest in the future rewards of stocks and bonds.

Interest rates have been falling throughout much of 2019.

## Lower Interest Rates Make It Harder to Retire

Good returns from stocks and bonds would be a happy outcome if that were the end of the story. Unfortunately, retirement planning is a decades-long process, so while stocks and bonds may have given your net worth a nice bump this year, your future earning power may have been weakened. That's a problem for your retirement plan.

## Retirement assumptions should reflect future earning power

Meeting a retirement-savings target depends on two things: how much

you put aside for retirement each year and how quickly your investments grow. If you've ever used a retirement calculator, you've probably had to assume a rate of return on your investments in order to calculate how fast your retirement investments will grow.

The problem now is, that future growth rate is threatened.

## How lower interest rates hurt the earning power of stocks and bonds

Yields on U.S. Treasury securities now range from 1.59% for 1-year securities to 2.28% for 30-year bonds. These yields can be considered decent estimates of what your return on these instruments would be if you held them to maturity.

As for stocks, falling interest rates have given their prices a short-term boost, but stock prices have been rising much faster than earnings. This raises their price-to-earnings (P/E) ratio. A high P/E means you are paying more for every dollar the company earns in the future. Many studies have shown that, historically, high P/E ratios have led to lower future returns on stocks - not necessarily in the short term, but over the long term. It's this long-term perspective that matters for retirement planning.

So, while your portfolio may be looking good today due to lower interest rates, low bond yields and high stock P/E ratios may limit its future earning power.

## Earning Power Beats Net Worth

The diminished earning power of stocks and bonds could hurt your retirement plan in two ways:

- 1 Slower investment growth means you'll have to put aside more of your paycheck to reach your retirement savings target.
- 2 Lower yields mean you'll have to set a higher savings target to generate the retirement income you need.

## Retirement-savings-growth assumptions

The money you have saved by the time you retire depends on how

much money you put aside year after year and how much that money earns once it's invested.

Reduced rates of return mean that you'd have to set aside more of your paycheck to meet the same retirement target. Here's an example:

- If you set aside \$750 a month in a tax-deferred retirement account and earn 7% a year, in 25 years, that account would be worth \$587,281.
- Lower that annual return to 5%, and it would take monthly contributions of just over \$1,000 to raise the same amount in 25 years.

## Retirement income generation

Now let's say you've reached retirement age and have managed to accumulate the \$587,281 nest egg used in the example above. Consider what lower bond yields and stock returns would do to the ability of that nest egg to generate earnings you could use toward retirement expenses:

- If that \$587,281 were earning 7% a year, it would generate nearly \$41,110 toward your annual retirement expenses.
- At a rate of return of 5%, that same nest egg would generate just \$29,364 toward your annual retirement expenses.
- At a 5% rate of return, you'd need a nest egg of \$822,194 to generate the same amount annually as you would with a nest egg of \$587,281 at 7%.

Again, a lower rate of return inhibits both the growth of your investments as you save for retirement and the annual earning power of your nest egg in retirement. That's the reality you have to face due to lower interest rates.

## Cash is No Bargain Either

There's one other problem with lower interest rates. Not only do they make it harder to earn decent returns, but they also make it harder to manage risk. The backdrop for this year's interest-rate drop is increasing concern about the health of the economy. A growing number of investors fear that a recession may be looming in the next year, which would have a dampening effect on stock earnings.

Normally, the safe haven for people who are concerned about stock-and-bond volatility would be cash equivalents like savings accounts and CDs. However, with the average savings account rate well under 1% and dropping, this option has limited appeal. It would probably be very difficult to meet your retirement targets with a substantial portion of your assets earning next to nothing.

## Factoring Low Rates into Retirement Assumptions

So today's environment includes the prospect of lower returns on stocks, bonds and cash going forward. There's no magic bullet here, no investment tip that is going to save your retirement plan. The best way to face up to the reality of lower interest rates is to start preparing.

Remember those calculations you did that were based on an annual-return assumption? Now is the time to go back and see if that annual return assumption still makes sense in an investment environment of low interest rates and high stock P/Es.

Given the reality that both stocks and bonds may earn far less than their historical average returns going forward, lowering your return assumption may be the safest way to prepare for retirement.

## How to Strengthen Your Retirement Plan

Here's the bad news: Lowering your return assumption means you will have to contribute more each year to meet the same retirement savings target. As tough as that sounds, keep in mind that the sooner you start doing this, the less severe the increase in your annual savings will need to be. If you wait until years of sub-par returns have put your retirement savings plan way behind schedule, then playing catch-up will be even more painful.

Think of this as tough love for your retirement plan. Far from being a benefit to retirement savers, lower interest rates only make their job more difficult in the long run. Still, the real pain will be felt by those who don't adapt to this environment by updating their retirement-plan-return assumptions.



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# Helping Seniors Stay

**A** lifelong Wilmington resident, Sarah Fleetwood has always been independent. She enjoys sewing, singing and reading the Bible. An active member of Bethel A.M.E. Church for 65 years, Fleetwood served as the head cook there; she also worked at Wilmington Hospital. After her beloved husband, Wallace, passed, Fleetwood remained independent and living in her own home. As she aged, her grandson, Wayne Murray, became more involved in her care. “I never realized how old she was because she was always so independent,” says Murray. Whenever Fleetwood would fall ill, Murray would schedule her doctor’s appointments, coordinate her medical procedures, drive her wherever she needed to go, pick up prescription medications and help her with anything necessary to meet her needs.

“I was looking for help,” Murray says. Then he heard about the Saint Francis LIFE program on the Wilmington Riverfront. The mission of LIFE is to provide medical and social services to help seniors continue living at home. “I wanted to maintain her quality of life in the community,” adds Murray.

Fleetwood joined the LIFE program in 2014 and, six years later, she still lives at home. Now 99 years old, she’s looking forward to celebrating her 100th birthday this month with family and friends.



SARAH FLEETWOOD WITH HER GRANDSON,  
WAYNE MURRAY

## All-inclusive Care for Your Needs

The LIFE Center has many features to serve seniors:

- **A multidisciplinary team of doctors, nurses, social workers, dietician and therapists;**
- **A Primary Care Health Center for person-centered and coordinated medical care;**
- **A Specialty Care Network of more than 100 specialists and providers;**
- **An Adult Day program for socialization and activities;**
- **Rehabilitative services for physical, occupational and speech therapies;**
- **In-home services for assistance with activities of daily living;**
- **Nutrition care for a healthy diet;**
- **Transportation to and from the LIFE Center and medical appointments;**
- **Spiritual Care program.**

The LIFE enrollment team helped Fleetwood through the application process, and together with Fleetwood and Murray, the LIFE interdisciplinary team created a personalized care plan that included all the services necessary to address and meet her medical and social needs and goals.

## LIFE Partners with Seniors and Caregivers

Murray says that before joining LIFE, Fleetwood rarely saw a primary care provider. Now she sees LIFE primary care providers regularly. When she needs specialty care, LIFE schedules these appointments and provides transportation, as well as all prescription medications. “This program is really helpful to my grandmother and me,” says Murray. Fleetwood also has a designated social worker to help with needs in the community.

Before LIFE, Murray says, “It was not good for my grandmother to just sit at home.” Now Fleetwood attends the LIFE Adult Day program several days a week. The LIFE van transports her to the center where she enjoys activities, crafts, music, and spending time with friends. Fleetwood has a customized nutrition plan and receives a breakfast snack and hearty three-course lunch at the center. When Fleetwood is at the LIFE Center, Murray knows she’s in good hands because medical care



is on-site and easily accessible. “I used to always have to keep my eyes on her,” adds Murray, Fleetwood’s primary caregiver for 15 years. Now, with the support from the LIFE program, “I have more time to do things.”

If Fleetwood has a medical issue after-hours or on the weekends, Murray contacts LIFE’s on-call service for assistance from a nurse or physician. Although she now lives with Murray, LIFE home health aides visit her at home to help with morning and evening personal care, meal preparation, light housekeeping and companionship. “I especially like help in the home,” Murray confides.

“The LIFE program has been medically integral in maintaining Miss Fleetwood’s health and keeping her living in the community at home,” adds Fleetwood’s LIFE primary care physician, Stephen Lazar, DO. “Miss Fleetwood’s grandson Wayne is very involved in her care and works nicely with the LIFE Health Center and LIFE program overall.” And it’s because of that help, the socialization, the medical oversight and feeling of community that he credits their partnership with LIFE in maintaining Fleetwood’s ability to continue living at home at the age of 99.



# Independent & Living at Home

## LIFE Eligibility

LIFE serves seniors who:

- Are 55 and older,
- Live in New Castle County,
- Need assistance with daily activities of living, such as dressing, bathing, grooming, eating, toileting and mobility, and
- Can live safely in their home in the community with the help of LIFE.

## The LIFE Approach to Care

LIFE utilizes an interdisciplinary approach to care that includes physicians and 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 input from the participant and their caregivers. Every person is considered individually; every care plan is different. All LIFE team members are actively engaged in the care, well-being and progress of each and every participant, and the team adds any services and supports that may be needed as health conditions and social needs change.

## LIFE Services

**Primary Medical Care:** Seniors use LIFE's geriatric-trained primary care providers and nurses, located at its on-site health center, to ensure that

*“It is an honor to be a part of Miss Fleetwood’s life and share in her upcoming milestone of 100 years. We will certainly celebrate this achievement at the LIFE Center!”*

LIFE Executive Director Amy L. Milligan

care is patient-centered, comprehensive and coordinated to address individual medical needs and goals. Preventive care is especially important in maintaining seniors' health. The health center also provides and helps seniors with prescription medications.

**Specialty Care:** LIFE provides and coordinates all specialty care through its provider network of more than 100 specialists in the community. LIFE schedules all medical appointments and follow-up visits, and transports seniors as needed. Some specialty services are also provided in the health center.

**Social Services and Spiritual Care:** Each LIFE participant has a social worker who serves as a liaison between the LIFE interdisciplinary team and the participant's caregivers, and who facilitates communication and active involvement in the planning of health and social care.

**Adult Day Program and Nutrition Services.** The LIFE Adult Day program provides seniors with recreational activities and social interaction. Seniors can join in on a variety of activities and clubs, explore new hobbies, meet new people and engage their minds and bodies to help them stay active. All seniors have their own nutrition plan and enjoy breakfast and lunch while at the Adult Day program. Transportation is provided as needed.

**Rehabilitation Services.** Based on individual needs, seniors might receive physical, occupational and speech therapies to maintain strength and mobility. Group therapies, kitchen safety, and fall prevention classes are offered, and LIFE seniors are given any adaptive and medical equipment they might need.

Alternative options for pain management and general health and wellness, such as chair yoga, are also quite popular.

**In-home Services.** When they are in their own home, some seniors need assistance with activities of daily living, such as eating, bathing, toileting, dressing, ambulation or transferring. Based on each participant's needs and individual care plan, LIFE provides these kinds of supports in the home, which can reinforce a participant's ability to remain safely living at home.

## 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 to enable LIFE to help 250 more New Castle County seniors remain living independently in their homes. A mid-2020 opening is anticipated.

*LIFE complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex.*

*For more information about Saint Francis LIFE or to schedule a meeting with an Enrollment Specialist, call us at 302-660-3351 or visit [saintfrancislife.org](http://saintfrancislife.org).*



SARAH FLEETWOOD WITH LEE LONES, LIFE CNA

# When it comes to your health care, **experience makes a difference.**

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302-764-018

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302-239-8583



## **Memory Care**

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### **Arden Courts Memory Care**

302-762-7800



## **Hospice**

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### **Heartland Hospice**

302-737-7080

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As part of ProMedica, the 15th largest not-for-profit health system, we are proud to serve the Wilmington community with our continuum of care designed to meet individual health care needs.  
**For more information about our services, please call us.**

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# The Right Way to Take Away the Car Keys

By Julyne Derrick  
www.aplaceformom.com

The number of Americans age 65 and older grew from 35 million in 2000 to 49.2 million in 2016, according to the U. S. Census Bureau. People are living longer than ever before, which means more older drivers on the road, many of whom will need to stop driving at some point.

Here are five steps you can take to make the driving cessation conversation a bit easier:

**1 Have a plan in place.** Before you sit down to talk about no more driving, it's a good idea to have a plan in place for transportation. If you're creating a void, you have some responsibility to fill it. But there are plenty of options. There are ride-sharing services like Uber and Lyft, public transportation options, even

services that exist solely to give rides to medical appointments and shopping excursions.

**2 Start discussion early.** It's a family decision, so have a family talk rather than making it a directive. Some tips from experts including Elizabeth Dugan, author of "The Driving Dilemma: The Complete Resource Guide for Older Drivers and Their Families":

- Instead of "We think you should stop driving," ask, "What do you think we should do?"
- Be empathetic. Share that you want them to be active and continue to have a full life.
- Share your fears, such as, "I don't want the last chapter of your life to be marred by an accident that kills someone."
- Try open-ended questions, such as "At what point will you know

you're no longer safe to drive?"

- Use the words "I" and "we," not "you." For example, "I'm concerned about the minor accidents you've had recently."

If you're lucky, the driver will come to a decision on their own that it is time or soon will be time to stop driving. The conversation doesn't have to stop after one meeting. After all, it's a conversation.

**3 Involve a third party.** This can be a family doctor, an occupational specialist or a therapist who specializes in aging issues. There's even a program called "Keeping Us Safe" that certifies professionals to evaluate senior drivers and gives them recommendations, taking the pressure off families.

**4 Get creative.** Especially in cases where a driver has dementia and should not be driving, experts advise

it's okay to get creative. Some methods that experts condone include disabling the vehicle, hiding the keys and selling the car.

**5 Get the law involved.** If steps 1-4 don't work, you can check your state's laws and find out how you can have their driver's license revoked. It may take a letter from a doctor and it may involve driving tests.

Just as you plan for long-term care costs and retirement, experts advise planning for the time when you'll have to stop driving. Creating a plan before it's needed puts the decision-making power into the hands of the driver, instead of putting all the pressure on the driver's family. Wouldn't you feel better if you could say, "I decided to give up my license because I know that I have lost some of my ability, and I don't ever want to be in an accident and feel like I was the cause of it?"

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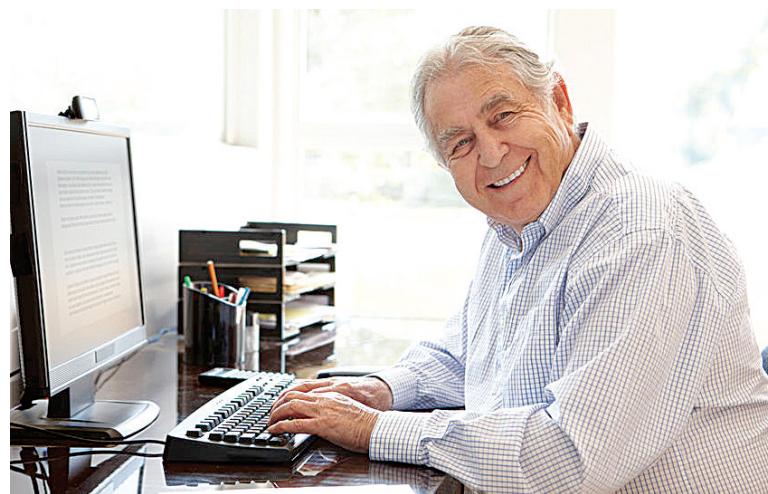
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## YOUR VITAL LIFE



## Learn Something New in 2020

It's a new decade! Don't live in the past...it's time to learn something new. There are countless things you can learn in your spare time. In fact, whether personally or professionally, it's probably harder to narrow down the list of things to learn than to create it in the first place. So we're here to help.

Whether you choose to learn locally or online, this year we're going to be bringing you new ways to exercise your brain every month, from learning general skills to business skills to money skills to skills for healthy living and more. Get ready to learn!

### MOOCs

This month we're introducing you to MOOCs. Massive Open Online Courses (MOOCs) are courses delivered online and accessible to all for free. Top providers include Coursera ([www.coursera.org](http://www.coursera.org)), edX ([www.edx.org](http://www.edx.org)), Udemy ([www.udemy.com](http://www.udemy.com)) and FutureLearn ([www.futurelearn.com](http://www.futurelearn.com)).

### A History

In the early 2000s, the Open Education Resources (OER) movement was born in the United States. Although a few other organizations had been

involved earlier in a less visible way, the Massachusetts Institute of Technology (MIT) is cited as the pioneer of making courses available on the internet. In September 2002, the beta version of MIT OpenCourseWare was made public with dozens of MIT courses available online, free of charge and in fact, the very first MOOC ever, MIT's Circuits and Electronics course, is still available today.

The term Massive Open Online Course was used for the first time by Georges Siemens and Dave Cormier in reference to Stephen Downes and Georges Siemens' "Connectivism and Connective Knowledge" (CCK08) course. The course was given in 2008 at the University of Manitoba, in Canada, and taken by 25 students who attended in-class courses as well as 2,300 internet users, but it wasn't until 2011 that MOOCs really took off. Sebastien Thrun and Peter Norvig, respectively Professor at Stanford University and Research Director at Google, announced that one of their courses would be given for free on the internet. In just a few weeks, "Introduction to Artificial Intelligence" had over 160,000 enrollees ready to follow the first lessons.

## WORDS OF WISDOM



*"Education is learning what you didn't even know you didn't know."*

— Daniel J. Boorstin



### The 4 Characteristics of MOOCs

MOOCs are available online, often free of charge, and provided by recognizable institutions. They all have 4 characteristics in common: they leverage web formats (streaming video), are collaborative (social Q&A formats, meetups), contain evaluation modules (there are tests or essays), and are limited in time (they have specified start and end dates and content is delivered sequentially, usually weekly).

## The Leading Platforms

### Coursera

World-class learning is right at your fingertips when you visit coursera.com. Coursera offers literally thousands of college courses taught by professors at the most well-regarded universities in the U.S. and around the world on a range of topics so broad you can find anything you're interested in. Quickly browse the catalog and you'll see courses in languages, health, math, social sciences, physical sciences and engineering, arts & humanities,

business, personal development and more.

### edX

Founded in 2012 by Harvard and MIT, edX is home to more than 20 million learners, the majority of top-ranked universities in the world and industry-leading companies. edX offers courses in a range of subjects, from architecture to business & management, computer science, food and nutrition, law, literature, math, philosophy, science, and more.

edX also offers MicroMasters programs, a series of graduate level courses from top universities that provide deep learning in a specific career field and are recognized by employers for their real job relevance. Through the program, students can pursue an accelerated and less expensive Master's Degree.

### Udemy

Udemy boasts the world's largest selection of courses. Students can choose from over 100,000 online video courses, with new additions

published every month, with topics ranging from software development to graphic design, personal development to photography, business courses, music and more. Courses start at \$12.99 and come with a 30-day guarantee.

### FutureLearning

FutureLearning allows students to choose unlimited courses, ranging from mergers & acquisitions to forensic psychology and everything in between. When students sign up for a course they can choose from a free option, which gives access to a course for 6 weeks, or an upgraded option for \$59 which gives access to the course content for however long it's on the site, or, for an annual \$249 subscription they have access to all courses on the site for however long the course is on the site, and allows a full year to complete a course.

As the world of distance learning has evolved, one thing that hasn't changed is that you're able to learn at your own pace, 100% online, and better yet, if you're not looking for credit, 99% of the time it's free!

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

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

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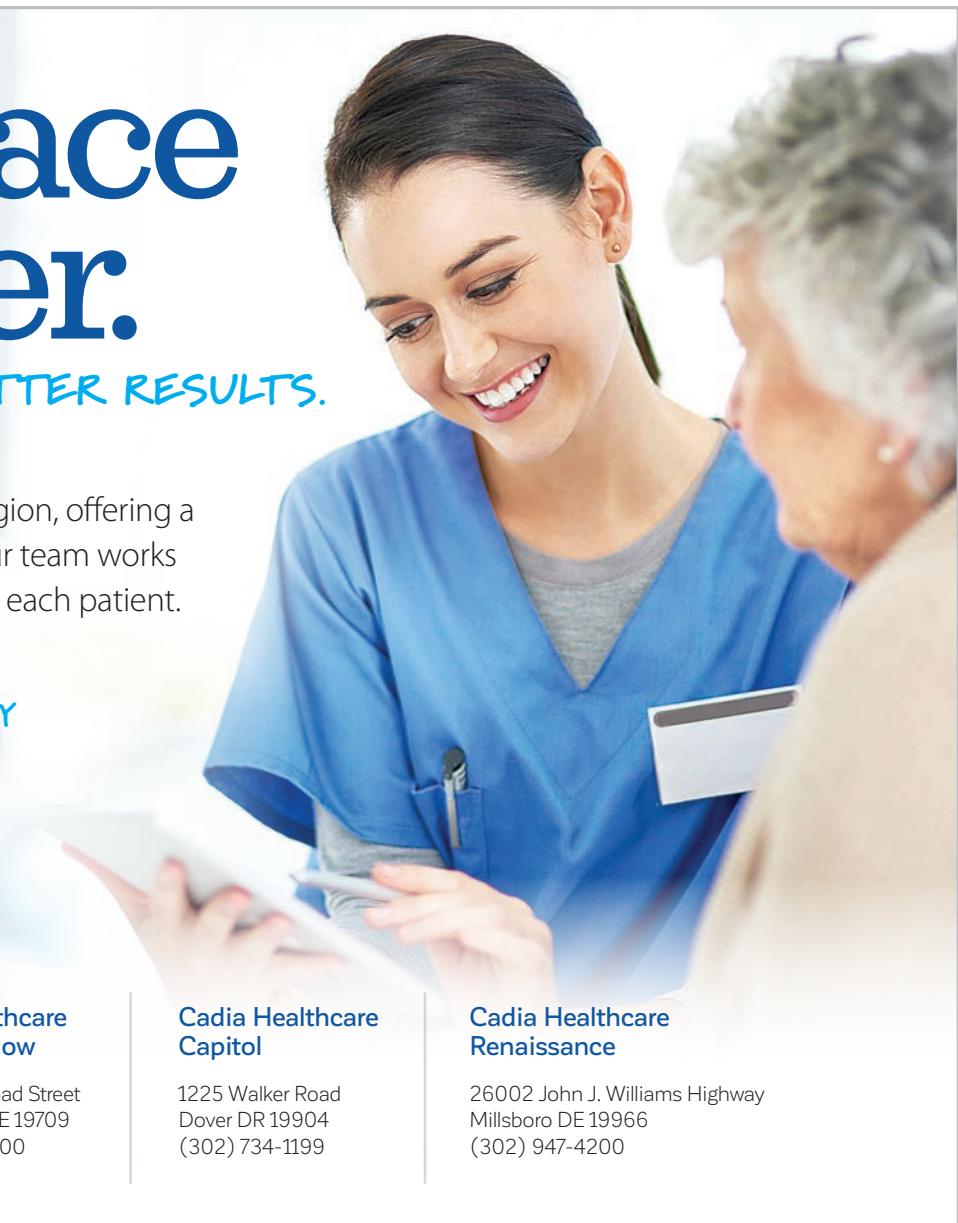
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# Crossword By Dave Fisher

1	2	3	4		5	6	7	8	9		10	11	12	13
14					15						16			
17				18							19			
20				21						22				
23			24				25	26						
			27				28						29	30
31	32	33				34						35		
36					37						38			
39				40						41				
42			43							44				
			45					46				47	48	49
50	51					52	53					54		
55						56						57		
58						59						60		
61						62						63		

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Answers on page 13

**ACROSS**

- 1. Counterfoil
- 5. Bounded along
- 10. Affirm
- 14. Anagram of "Note"
- 15. Pee
- 16. Broad
- 17. To begin with
- 19. Keen
- 20. Buffoon
- 21. Kind of lily
- 22. Hides
- 23. The science of matter and energy
- 25. Rituals
- 27. One or more
- 28. Hideousness
- 31. Bitten
- 34. Grin
- 35. Loving murmur
- 36. Suspended
- 37. Rotates
- 38. Knife
- 39. Eastern newt
- 40. Internment camp
- 41. Chores
- 42. Dawn
- 44. Excavated
- 45. Excessively proper person
- 46. Ductile
- 50. Anagram of "Diets"
- 52. Fancy
- 54. Cup
- 55. Printer's unit
- 56. Tableware
- 58. "What a shame!"
- 59. Abominable snowmen
- 60. How old we are
- 61. Defrost
- 62. Construct
- 63. A musical pause

**DOWN**

- 1. Bow
- 2. Synagogue scroll
- 3. Bring together
- 4. Implore
- 5. Crazyness
- 6. Not written exams
- 7. Tablet
- 8. Magnifying
- 9. Former North African ruler
- 10. Rouse
- 11. Dissecting a living thing
- 12. Norse god
- 13. Marries
- 18. Cake frosting
- 22. Anagram of "Ties"
- 24. Caroled
- 26. Ailments
- 28. Inuit boat
- 29. Saturate
- 30. Boo-hoos
- 31. Outbuilding
- 32. A soft porous rock
- 33. Abnormal
- 34. More flamboyant
- 37. Litigates
- 38. Droops
- 40. Electrical or crossword
- 41. Channel selector
- 43. Bosom
- 44. Hate
- 46. Loose fitting cloak
- 47. Picture
- 48. Entices
- 49. Excrete
- 50. Unwanted email
- 51. Scrabble piece
- 53. Stake
- 56. Coloring agent
- 57. Armed conflict

# FISH TACOS WITH TOMATILLO-JALAPEÑO SALSA



© JOHN KERNICK

Coming off a sugar-high Christmas, it's time for something healthy, light and satisfying. Here, chef Deborah Schneider fills warm corn tortillas with meaty charred halibut and aguachiles, a brilliant, spicy, tart salsa.

**Time: 45 minutes Serves: 4**

**INGREDIENTS**

**Salsa**

- 4 medium tomatillos—husked, rinsed and quartered
- ½ cup lightly packed cilantro
- 2 small jalapeños, chopped
- 1½ tablespoons fresh lime juice
- 1 teaspoon vegetable oil
- Kosher salt

**Tacos**

- 2 tablespoons fresh lemon juice
- 1 tablespoon extra-virgin olive oil
- 1 tablespoon minced cilantro
- 1 small garlic clove, minced
- 1 pound skinless halibut fillet, about ¾ inch thick
- Kosher salt
- Warm corn tortillas, chopped avocado and sliced red onion and cucumber, for serving

**DIRECTIONS**

**Salsa**

In a blender, combine all of the ingredients except the salt and puree until nearly smooth. Season with salt and transfer to a small bowl.

**Tacos**

1. Heat a grill pan. In a large baking dish, whisk the lemon juice with the olive oil, cilantro and garlic.
2. Add the fish and turn to coat.
3. Season the fish all over with salt and grill over moderately high heat, turning once, until white throughout, 6 to 8 minutes.
4. Transfer the fish to a platter and flake into large pieces with a fork.
5. Serve in warm corn tortillas with the salsa, avocado, red onion and cucumber.

Make Ahead – The salsa can be refrigerated for 3 days.

Courtesy [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.

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

Answers on page 13

(courtesy of KrazyDad.com)

# The Funny Bone

**If you're planning on some travel in the coming year, you might be greeted with some unexpected humor. Some English signs seen in non-English-speaking countries:**

In a Tokyo hotel: Is forbidden to steal hotel towels please. If you are not person to do such thing is please not to read notis.

In a Bucharest hotel lobby: The lift is being fixed for the next day. During that time we regret that you will be unbearable.

In a Belgrade hotel elevator: To move the cabin, push button for wishing floor. If the cabin should enter more persons, each one should press a number of wishing floor. Driving is then going alphabetically by national order.

In a Paris hotel elevator: Please leave your values at the front desk.

In a Yugoslavian hotel: The flattening of underwear with pleasure is the job of the chambermaid.

In a Japanese hotel: You are invited to take advantage of the chambermaid.

In an Austrian hotel catering to skiers: Not to perambulate the corridors in the hours of repose in the boots of ascension.

On the menu of a Swiss restaurant: Our wines leave you nothing to hope for.

On the menu of a Polish hotel: Salad a firm's own make; limpid red beet soup with cheesy dumplings in the form of a finger; roasted duck let loose; beef rashers beaten up in the country people's fashion.

In a Hong Kong supermarket: For your convenience, we recommend courteous, efficient self-service.

Detour sign in Kyushi, Japan: Stop: Drive Sideways.

In an East African newspaper: A new swimming pool is rapidly taking shape since the contractors have thrown in the bulk of their workers.

In a Czechoslovakian tourist agency: Take one of our horse-driven city tours—we guarantee no miscarriages.

In the window of a Swedish furrier: Fur coats made for ladies from their own skin.

In a Swiss mountain inn: Special today—no ice cream.

In a Tokyo bar: Special cocktails for the ladies with nuts.

In a Copenhagen airline ticket office: We take your bags and send them in all directions.

In a Norwegian cocktail lounge: Ladies are requested not to have children in the bar.

In an Acapulco hotel: The manager has personally passed all the water served here.

In a Tokyo shop: Our nylons cost more than common, but you'll find they are best in the long run.

From a Japanese information booklet about using a hotel air conditioner: Cooles and Heates: If you want just condition of warm in your room, please control yourself.

From a brochure of a car rental firm in Tokyo: When passenger of foot heave in sight, tootle the horn. Trumpet him melodiously at first, but if he still obstacles your passage then tootle him with vigor.

Two signs from a Majorcan shop entrance: English well talking. Here speeching American.

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