New Year, New Possibilities: 
*Surprise Yourself!*

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Choose a Plant-Based Diet for Optimal Health

By Karen Smith, RD, LDN

It’s no secret that despite all the diet books, supplements, and other media attention on Americans’ growing waistlines, obesity rates have not decreased. In fact, according to the Journal of American Medicine, more than one third (34.9%) of U.S. adults are obese, with no decrease in eight years. As a result, health care costs to treat some of the leading causes of preventable death, including obesity-related conditions such as heart disease, type 2 diabetes, and certain types of cancer, have skyrocketed.

There is hope, though. Nutrition is a (fit not fat) key factor in preventing (and in some cases reversing) chronic diseases associated with obesity. As a registered dietician, I’m frequently asked, “What are the best foods to eat to promote weight loss?” My response? Eat mostly plants, such as fruits, vegetables, beans, lentils, whole grains, and nuts, and limit (or altogether avoid) consumption of animal products.

In randomized trials, a plant-based diet has been clinically proven to not only reduce one’s risk of obesity, type 2 diabetes, hypertension, heart disease, and certain cancers, but to reverse atherosclerosis (the build-up of fat, cholesterol, and other substances on artery walls that restrict blood flow). Choosing a plant-based diet not only is a smart decision for achieving and maintaining a healthy weight and preventing disease, but unlike the slew of fad diets, diet pills, and supplements on the market, it can be easily maintained for a lifetime with positive benefits for the individual, those close to him or her, and the environment.

Plants are rich in potassium, mineral required by every cell in the body to function. The Journal of the American College of Cardiology published a review of studies on potassium intake in relation to heart disease and stroke, and concluded that increased potassium intake was recommended for decreased risk of stroke. High-potassium foods include apricots, avocados, beans, brussels sprouts, chard, collard greens, dates, cantaloupes, coconut, eggplant, oranges, parsnips, potatoes, prunes, sweet potatoes, spinach, and tomatoes.

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Karen Smith, RD, LDN is the Director at Regal Heights and Regency Healthcare Centers group of rehabilitation facilities that includes Regal Heights and Regency in Delaware, and Renaissance, Sterling and Ridgewood in Pennsylvania. For more information, call Regency (877)361-6072 or Regal Heights (877)361-6072.

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Managing Osteoarthritis of the Knee

By Kate Maliha

Osteoarthritis is a degenerative joint disease in which the cartilage and surrounding bone of an affected joint degenerates, causing pain, stiffness and often chronic low-grade inflammation. Research on osteoarthritis has been commonly focused on the knees for good reason: we load these joints (put weight on them) in daily movement. Both repetitive and extreme positions can cause wear and tear on the joint and lead to the development of osteoarthritis. While there is no cure for this condition, exercise can reduce disability and control the pain of knee osteoarthritis. Both resistance training and aerobic exercise have been shown to help manage the symptoms and prevent further joint degeneration and even reduce the cycle of inflammation (Arthritis Society, 2015; Kravitz & Thomas, 2014). Specifically, some moderate intensity and low impact movements (put weight on them) in daily movement. Both repetitive and extreme positions can cause wear and tear on the joint and lead to the development of osteoarthritis. While there is no cure for this condition, exercise can reduce disability and control the pain of knee osteoarthritis. Both resistance training and aerobic exercise have been shown to help manage the symptoms and prevent further joint degeneration and even reduce the cycle of inflammation (Arthritis Society, 2015; Kravitz & Thomas, 2014). Specifically, some moderate intensity and low impact

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Government Budget Changes Dramatically Change Your Social Security Claiming Options

The Bipartisan Budget Act of 2015 makes significant changes to Social Security that impact the payments you will qualify for in retirement. The law eliminates several Social Security claiming strategies, which the bill refers to as “unintended loopholes,” that some married couples used to increase their benefits. Here’s how the Social Security rules have changed:

Dependents can’t claim payments
If you suspend your payments. In the past, once you reached full retirement age (FRA) you could claim Social Security benefits and immediately suspend them, which allowed a spouse and sometimes dependent children to claim payments based on your work record while you continued to accrue delayed retirement credits that allowed your benefit to grow 8% per year up to age 70. Retirees continue to be able to suspend their payments, and when they resume them they will be paid going forward at a higher rate, due to the accumulation of delayed retirement credits. However, the new legislation changes the rules so that if you suspend your Social Security payments, the payments your spouse or children receive based on your work record will also be suspended until you start your payments again. This rule change applies to benefit suspensions submitted beginning in May 2016, so if you’re still eligible to use this file-and-suspend strategy and it’s part of your financial plan for retirement income, you have a short window to start. If you wait past May, the ability to claim and suspend and have a spouse collect benefits will be gone.

No more double claiming
Some dual-earner married couples who are 66 or older have been claiming Social Security benefits twice. The lower earner would first restrict their application to “spousal benefits only,” in order to collect spousal payments worth half of the higher earner’s benefit amount, and then later switch to payments based on their own work record, which would have grown due to delayed claiming bonuses. People who turn 62 in 2016 or later will no longer be able to switch between these two types of payments. If you weren’t 62 by the end of 2015 you’re not eligible for the restricted application (applying for spousal benefits only) anymore. Instead, you can either restrict your benefit to spousal payment only, or claim your benefit on your own work record, typically whichever is higher.

Anyone age 62 or older at the end of 2015 is spared this clampdown. Since the option to file a restricted application for only spousal benefits is only available under prior law at full retirement age and the rules take effect only for people who are currently under age 62, this option is effectively phased in over a four-year period. For people born Jan. 1, 1934, or earlier, the option to file a restricted application for only spousal benefits will remain available.

Notably all of these changes concern the interaction between retirement and spousal benefits, and do not include widow benefits. Widows and widowers inherit their spouse’s benefit payment when it is higher than their existing benefit, and widowers will continue to have the opportunity to restrict an application to only widow or only retirement benefits and later switch to their own benefit.

Keep in mind: All workers always have the option to increase their monthly Social Security payments by delaying claiming up until age 70. The real advantage is still there, which is being patient.

Medicare Moments

2016 Costs at a Glance

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<th>Part A premium</th>
<th>You pay:</th>
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<td>• $1,288 deductible for each benefit period.</td>
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| Part A hospital inpatient deductible and coinsurance | Days 1-60: $0 coinsurance for each benefit period. |
| Days 61-90: $332 coinsurance per day of each benefit period. |
| Days 91 and beyond: $644 coinsurance per each “lifetime reserve day” after day 90 for each benefit period (up to 60 days over your lifetime). |

| Part B premium | Most people pay $134.95 each month. |
| $144 per year. After your deductible is met, you typically pay 20% of the Medicare-approved amount for most doctor services (including most doctor services while you’re a hospital inpatient), outpatient therapy, and durable medical equipment. |

| Part B deductible and coinsurance | The Part B monthly premium varies by plan. |
| Days 61-90: $332 coinsurance per day of each benefit period. |

| Part C premium | The Part C monthly premium varies by plan. |
| Days 91 and beyond: $644 coinsurance per each “lifetime reserve day” after day 90 for each benefit period (up to 60 days over your lifetime). |

| Part D premium | The Part D monthly premium varies by plan (higher-income consumers may pay more). |
| Your prescription drug coverage will begin the first day of the month after the plan gets your enrollment form. |

If you’re in a Medicare Advantage (Medicare Part C) plan, it’s important that you know that the Medicare Advantage Disenrollment Period runs from January 1-February 14, 2016. During this period:

- If you’re in a Medicare Advantage Plan, you can leave your plan and switch to Original Medicare. Your Original Medicare coverage will begin the first day of the following month.
- If you switch to Original Medicare during this period, you’ll have until February 14 to also join a Medicare Prescription Drug Plan to add drug coverage. Your prescription drug coverage will begin the first day of the month after the plan gets your enrollment form.

Note: During this period, you can’t:
- Switch from Original Medicare to a Medicare Advantage Plan.
- Switch from one Medicare Advantage Plan to another.
- Switch from Medicare Prescription Drug Plan to another.
- Join, switch, or drop a Medicare Medical Savings Account Plan.

For more information, visit https://www.medicare.gov/Publications/Pubs/pdf/11219.pdf.
Your Winter Safety Checklist

‘Tis the season for flu, slips, infections, and other dangers that can be especially traumatic for older adults. A simple fall can have devastating effects. A minor cold can escalate into a bronchial episode (make sure to get flu and pneumonia inoculations annually). And older adults are more susceptible to adverse reactions to cold temperatures.

- Hydrate, Hydrate, Hydrate. Drink at least four or five glasses of water every day. Water intake shouldn’t decrease just because it’s winter.
- Avoid overheating. Unattended heaters can be a fire hazard.
- Check lighting. Make sure there are no great contrasts from one room to another. As we age it becomes more difficult for our eyes to adjust to changes in light, so high contrasts increase the risk of slips and falls. Use night lights.
- Avoid slips. Pick up loose extension cords. Make sure rugs are not wrinkled or torn in a way that may cause someone to trip. Use padding or special tape underneath to prevent them from slipping.
- In the bathroom, use mats inside and outside the tub to prevent slipping on wet surfaces. If warranted, install bars inside the tub. Regular water temperature. Make sure smoke and carbon monoxide alarms are working.
- Program the phone with emergency numbers and make sure it’s always charged. Consider use of a personal emergency response system—a device worn around the neck or on a bracelet, which can summon help if needed. This device should be worn at all times.
- Prepare for power outages. Make sure you have easy access to flashlights and a battery-powered radio. Stock up on non-perishable food items and bottled water. Set up a “phone chain” with family and friends to check-in on each other.
- When venturing outside be sure to dress in layers. According to the NIA the following can be signs of hypothermia: slowed or slurred speech; sleepiness or confusion; shivering or stiffness in the arms and legs; poor body control; slow reactions or a weak pulse.
- Avoid falls outside by wearing appropriate footwear. Wearing comfortable shoes with anti-skid soles and replacing worn walking cane tips will help to navigate in icy conditions.
- Keep a small survival kit in the car with food and water in case you slide off the road or get stuck in a pileup.
- Don’t drive in hazardous conditions. Find grocery stores, dining establishments and pharmacies that deliver and keep the list handy.

The Accessibility Experts

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- Toilet & Tub Conversion
- Wood & Metal Modular Ramps, Portable Ramps
- Sinks & Tactile Incline Lifts
- Emergency Alternative Power Solutions
- Wheelchair and Scooter Sales

By Robyn Moneye

If you’re a family caregiver living far from your loved one, you’re not alone. It can be difficult to connect and communicate with your hired caregiver from a distance. Of course, the way you navigate the situation will vary depending on your loved one’s state of health, independence and situation, but here are five general tips that will help.

1. Choose the Right Caregiver—Each home care company is different and each caregiver is different. Your loved one will feel comfortable around some caregivers and not around others. Spend the time up front choosing the right caregiver for your loved one to avoid any hardship as you move forward.

2. Get a Trusted Individual Involved—When you can’t be nearby to a part of the caregiving process, it’s important that you have someone you know and trust to help. This could be one of your loved one’s neighbors, a friend or a family member. Ask them to periodically check in on your loved one and to get to know your hired caregiver face-to-face.

3. Keep in Touch With Your Hired Caregiver—Whether via phone, email, text or otherwise, it’s important that you consistently communicate with the caregiver. You’ll inspire better care while helping to avoid misunderstandings and miscommunications.

4. Show Your Gratitude—It is so important to have a caregiver that you can trust, especially when you can’t be close to your loved one. If you’ve found a caregiver who’s doing a great job, make sure you show your appreciation. Send a card with a few kind words explaining how much they mean to you. They’ll want to keep up the good work, plus it keeps you involved in a deeper way.

5. Stay Organized—Put your mind at ease and reduce stress by having a plan in place and a way to track medications, doctor’s appointments, bills, and other important pieces of information, as well as knowing who to count on for certain tasks.

Robyn Moneye is president of CarpeVITA Home Care. For more great caregiving tips, if you have questions, or if you’d like to schedule an appointment, call her at 302-482-4305, toll-free 888-541-VITA, or email CVDE@cvcom.com. CarpeVITA Home Care is located at 240 N. James St., Suite 107, Newport, DE 19804.
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Words of Wisdom

“Although no one can go back and make a brand new start, anyone can start from now and make a brand new ending.”

- Carl Brad

Base fare is $2.00 per trip, plus an additional $1.00 for each off-route trip.
Letting Go of Perfection
Set Yourself Free

The start of a new year is a natural time to take stock of where we are and what we want to strive for in the months ahead. Many people, however, put undue pressure on themselves to “overachieve.” Are you one of them?

This doesn’t mean that we don’t strive to be our best. We choose to let go of the need to perform for someone else’s approval. By embracing your imperfections, you create a loving place where we are free to be imperfect.


don’t bother enlisting support from those you know tend to be pessimistic or judgmental—you don’t need that negativity.

11 Easy Ways To Keep Your New Year’s Resolutions

Want more out of retirement?

Keep your mind active • No exams or grades
Enjoy learning for fun and enrichment • Make new friends!

WILMINGTON – Ashrl Hall, 2700 Pennsylvania Avenue DOVER – Modern Maturity Center, 1121 Forrest Avenue
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Osher Lifelong Learning Institute at the University of Delaware teaches interesting topics for adults 50 and above. Five-, 10- and 14-week classes are created by members for members. Classes include art, history, languages, literature, science and much more.

By Madisyn Taylor

It is good to remember that one of our goals in life is to not be perfect. We often lose track of this aspiration. When we make mistakes, we think that we are failing or not measuring up. But if life is about experiencing, experimenting, and learning, then to be imperfect is a prerequisite. Life becomes much more interesting once we let go of our quest for perfection and aspire for imperfection instead.

In spite of this, many of us are in the habit of trying to be perfect. One way toudge ourselves out of this tendency is to look at our lives and notice that no one is judging us to see whether or not we are perfect. Sometimes, perfectionism is a holdover from our childhood—an ideal we inherited from a demanding parent. We are adults now, and we can choose to let go of the need to perform for someone else’s approval. Similarly, we can choose to experience the universe as a loving place where we are free to be imperfect. Once we realize this, we can begin to take ourselves less seriously and have more fun. Imperfection is inherent to being human. By embracing your imperfections, you embrace yourself.

By Laura Gaskill

We’ve all been there. We’re car- ing away from the promise of a clean slate and jump into the new year with a running start … only to burn out by February. Whether you’re hoping to spout up or organize your home, get healthy, save money or learn something new, the key to success is in your approach.

Instead of making a long list of reso-lutions on January 1 and leaving it at that, take a few steps further. From high-tech solutions like automat-ing your goals and getting mobile reminders, to refreshingly low-tech methods like resolution charts and sticky notes, here are a host of ideas to make keeping your resolutions as painless as possible. Happy new year! Let’s make this the best one yet.

10 Easy Ways To Keep Your New Year’s Resolutions

1. Keep a resolutions chart.
This method is old school, but since Gretchen Rubin swears by it in her popular book The Happiness Project, I am convinced it’s worth a shot. The idea is to hold yourself ac-countable each day through the habit of checking boxes in a chart—low tech but effective.

2. Use the 10-minute rule. Resolu-tions can seem over-whelming us before we even begin. Instead of trying to find large chunks of time to devote to your goal, take a few moments now and list as many resolution-related tasks as you can think of that can be accomplished in 10 minutes or less. Making a phone call, checking a website, sending an email and doing a few sets of crunches all would fit in that time frame.

3. Make it some-thing you love. Why must we always make resolutions that we dread? Instead of the usual “eat healthier” and “exercise more,” why not add some-thing you are really aching to do but never make time for? Make it a resolution to cut and arrange more flowers from your garden, read one fun novel each month or get up earlier two or three times a week.

4. Set up mobile reminders. Most web-based calendars, such as Google Calendar, allow you to set up recurring events with email or text reminders, making those trips to the gym a little harder to “forget.” Or, if optimum health is your goal, try My Healthy Habits, a free app for the iPhone.

5. Break it into steps. If your resolu-tion is a large project, like organize-ning your home from top to bottom, it would be wise to break it down into baby steps. Try mapping out a rough schedule for the year in advance, covering one part of your goal each month—bedrooms in January, living room in February and so on.

6. Create visual reminders. Tap-up notes and placing necessary tools where you won’t mis them can help, especially when you are first trying to adopt a new habit. For instance, if you want to start a no-shoes policy at home, try keeping a pair of slippers near the door and a bench and boot tray at hand for wearing outside shoes behind.

7. Join a group. The social atmo-sphere and firm time commitment make joining a group a winning strat-egy for nearly any resolution. Can’t find a group that fits your needs? Why not poll your friends and see if anyone is interested in starting one with you? Crafting, interior design, hiking—the sky is the limit.

8. Make it automatic. Technology can be your friend when it comes to remembering daily habits. Trying to slash energy bills this year? Install a thermostat you can control through the gadget itself or via your smart phone. Want to save money for that designer chair you have your eye on? Have cash automatically deposited into an earmarked savings account.

9. Make it pleasant. Working out is morale appealing when you can lapse into cute new sneakers, and keep washing up afterward. Go ahead and treat yourself!

10. Garner support from loved ones. Having emotional sup-port from the important people in your life can make or break your re-solve. From giving you gentle nudges and reminders (kids are surprisingly good at this), to celebrating with you when you’ve reached a goal, sharing your goals with supportive family members and friends can only help. However, don’t bother enlisting sup-port from those you know tend to be pessimistic or judgmental—you don’t need that negativity.

11. Limit yourself to one goal. Even if you have many goals you would like to tackle this year, if you can narrow it down to only one to focus on first, your chances of success will be much higher. Multitasking is difficult on the best of days, and trying to keep up with too many resolutions is bound to result in a ball dropped somewhere. Instead, choose to focus with laser-like precision on one thing—and be sure to reward yourself amply when you succeed!
**Roasted Brussels Sprouts, Cinnamon Butternut Squash, Pecans, Cranberries**

Bursting with flavor (Cinnamon! Maple syrup!), this delicious take on a winter standard is also gluten free, vegetarian, and packed with fiber.

**Ingredients:**
- Roasted Brussels Sprouts: 3 cups Brussels sprouts, ends trimmed, yellow leaves removed
- 3 tablespoons olive oil
- 3 small, whole butternut squash
- 3 tablespoons maple syrup
- 2 tablespoons olive oil
- 3 tablespoons pecans, and packed with fiber.

**Instructions:**
1. Roast the Brussels sprouts and butternut squash on 2 separate baking sheets at the same time.
2. Slice trimmed Brussels sprouts in half. In a medium bowl, combine halved sprouts with 1 tablespoon of olive oil.
3. Place butternut squash in a single layer on the baking sheet. Bake for 20-25 minutes. During the last 5-10 minutes of roasting, turn them over for even browning. The cut sides should be partially charred but not blackened.
4. Roasted Butternut Squash: Preheat oven to 400 F. Lightly grease a foil-lined baking sheet with 1 tablespoon of olive oil. Slice trimmed butternut squash in half. In a medium bowl, combine halved butternut squash, 2 tablespoons of olive oil and salt to taste; toss to combine. Place on foil-lined baking sheet, cut side down, and roast for about 20-25 minutes. During the last 5-10 minutes of roasting, turn them over for even browning.
5. Roasted Butternut Squash: Preheat oven to 400 F. Lightly grease a foil-lined baking sheet with 1 tablespoon of olive oil.
6. In a medium bowl, combine cubed butternut squash (peeled and seeded), 1 tablespoon of olive oil, maple syrup, and cinnamon; toss to mix.
7. Place butternut squash in a single layer on the baking sheet. Bake for 20-25 minutes, turning halfway through, until soft. Note: You can roast the Brussels sprouts and butternut squash on 2 separate baking sheets at the same time.

**Assembly:**
In a large bowl, combine roasted Brussels sprouts, roasted butternut squash, pecans, and cranberries. Mix to combine. (OPTIONAL): For more sweetness, add 2 to 4 tablespoons of maple syrup. Do not add all the squash, pecans, and cranberries. Mix to combine. (OPTIONAL): For more blackened.

**Assembly:**
Separate baking sheets at the same time.

**Note:** You can roast the Brussels sprouts and butternut squash on 2 separate baking sheets at the same time. There is no stopping you once you’re on a roll.

---

**Sudoku**

All I need to know about life I learned from a snowman: It’s okay if you’re a little bit heavy.

Seed your life, even when the heat is on.

Wearing white is always appropriate.

Winter is the best of the four seasons. It takes a few extra rolls to make a good redskin.

There’s nothing better than a foul-weather friend.

The key to life is to be a jolly, happy soul.

We’re all made up of mostly water.

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The key to life is to be a jolly, happy soul.

We’re all made up of mostly water.
Staying independent and being able to continue living at home are important objectives for seniors; however, ensuring their safety and proper care are serious concerns.

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