



# Vital!

VITAL INFORMATION FOR A VITAL LIFE®

## Move Forward in Style at The Summit



**Insomnia  
Got You Up?  
Sleep Well Tonight**

Page 3

**Thinking of  
Refinancing?  
Do the Math**

Page 7

**Hydroponic Farming:  
The Wave of the  
Future**

Page 11

AUGUST 2020





Well the end of the summer's almost here, and I don't know about you, but to me it feels like it hasn't been summer at all. We've gone to the beach here and there, but it's a bit scary. Don't feel comfortable staying in a hotel. Have had takeout more than eating out at restaurants...still scary. Have skipped the gym. My son's had no swim meets. Limited sports camps and practices. School's getting ready to start and who knows what that's going to look like...still scary. And looking at what's going on around the country, no end in sight. My newest favorite phrase? "It's not a big ask. Wear a mask." It's not for you—it's for the rest of us. And we're all tired of living like this. That's my PSA for the day.

Whether outwardly showing it or not, many people (everyone?) today are living with a constant underlying stress. That's one of the causes of insomnia (that, or if, like me, you've reached "a certain age"). There are a lot of other reasons why you might not be able to get to or stay asleep. Learn how to get more zzz's on page 5.

To add to our list of "unprecedented" events, one highlight is that mortgage rates have literally never been lower than they are now. Does it make sense for you to refinance to save some money or some time? It's a matter of numbers, and we've got the formula for you on page 7. It's worth it to do the math!

If you're missing socializing like you used to, why not take an interactive class? Stay safe at home while connecting with others and giving your brain a little exercise...OLLI is open this fall. Find out how to get connected on page 13.

Here at the magazine, we know that most of our readers are considered to be in the vulnerable population. We are always thinking about you and your families, and about our many friends in the senior healthcare industry working to keep you safe. Thank you for giving us the opportunity to make your lives a little better and brighter!

Happy August!

*Karyn and Heidi*

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# Know the Signs of Heat-Related Illness

Temperatures are soaring around the country. And that means that many Americans will be susceptible to dehydration, heat stroke or heat exhaustion, especially those over the age of 65.

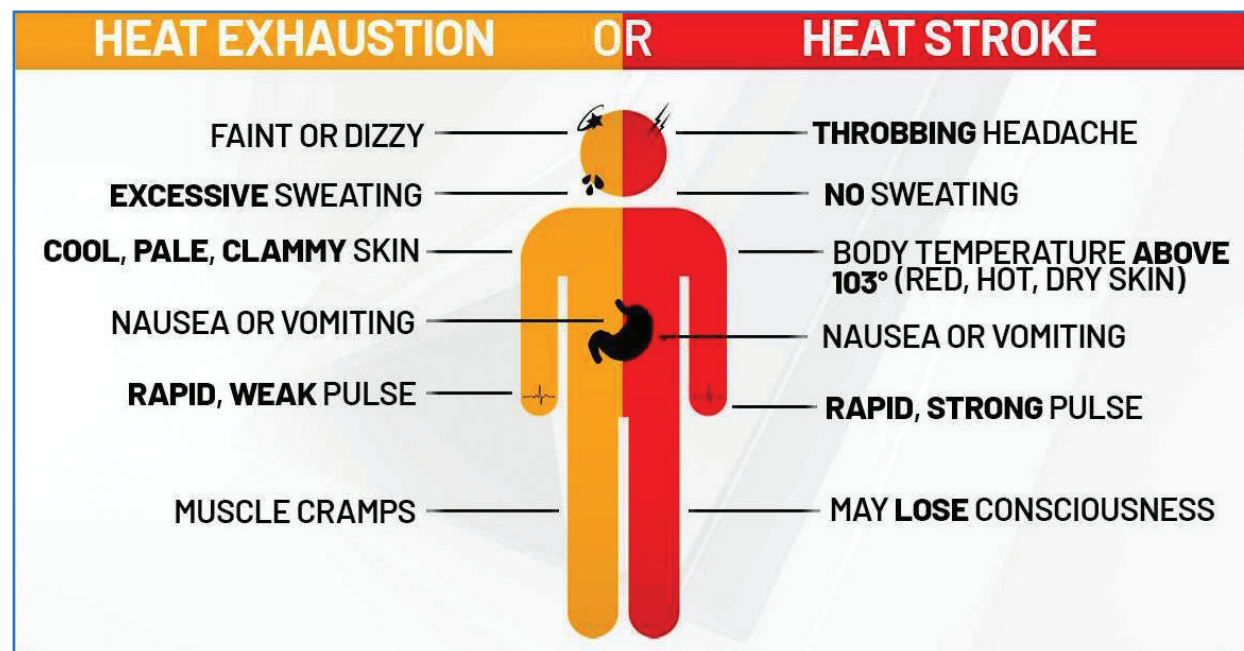
## Dehydration

Keeping cool—and hydrated—is more than just a matter of comfort; it can be a matter of life and

death. Dehydration, or the loss of water and salts from the body, is one of the most common forms of heat-related disease.

Once a person exhibits symptoms such as thirst, dry mouth or decreased urine output, the person is already in the moderate stages of dehydration. If you're mildly dehydrated, simply drinking

enough liquid and eating food high in salt will replace fluids and electrolytes. Often dehydration symptoms don't become pronounced until the body is approaching the danger point. Although symptoms may vary from person to person, some of the signs of more serious dehydration include increased heart rate, decreased sweating, muscle cramps, headaches, nausea and tingling of the limbs. Some signs of severe dehydration include muscle spasms, vomiting, dim vision, confusion, seizures and chest and abdominal pain. Emergency help should be called immediately.



## Heat Stroke and Heat Exhaustion

Heat stroke and heat exhaustion are serious enough that they may result in death. The most susceptible are people who are indoors without air conditioning, or who spend a lot of time outdoors for work or play. Know the signs, symptoms and differences, and call 911 immediately if you or someone near you exhibits heat-related illness.

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# Insomnia Causes and Prevention

By Angelike Gaunt

Everyone experiences an occasional restless night, but if you or your loved one regularly has trouble falling or staying asleep, you're not alone. Insomnia is one of the most common sleep disorders among older adults. In fact, up to 48% of older adults have symptoms of insomnia, according to a study in the *Journal of Clinical Sleep Medicine*.

Some people with chronic insomnia may have trouble falling asleep. Others wake up several times during the night, or wake up too early and are unable to fall back asleep. During the day, they often feel fatigued, are irritable, and/or have poor concentration and energy. Chronic insomnia also increases the risk of accidents, such as falls, and may exacerbate other health conditions, like depression, diabetes, heart disease, and cognitive impairment.

## Changes in Sleep: What's Normal?

Sleep patterns change with age. Many people find that their internal clock changes, making them get tired earlier in the evening and wake up early in the morning. This can lead some people to nap during the day, which in turn may make it more difficult for them to fall asleep at night. No matter their age, adults still need about seven to nine hours of sleep a night.

Sleep happens in four stages, beginning with light sleep and progressing to deeper REM sleep. Starting in middle age, adults begin spending less time in the last two stages of sleep. This means sleep becomes less restful as you age.

Less restful and interrupted sleep may also be the result of other health problems, lifestyle habits, or a side effect of medications.

## Causes of Insomnia

Insomnia is most often caused by:

- Normal changes in sleep patterns that occur with age.
- Medications, including antidepressants, medicines to treat high blood pressure, or nasal decongestants.

- Other sleep disorders, such as sleep apnea or Restless Leg Syndrome.
- Other health conditions, like dementia, Alzheimer's, chronic pain, diabetes, or respiratory diseases.
- Mental illness, including depression and anxiety.
- Lifestyle habits, such as napping or lack of physical activity.
- Caffeine or alcohol, when consumed excessively or before bedtime.
- Smoking, especially before bed.
- Chronic stress.

## Insomnia Prevention Do's and Don'ts

First things first. If you regularly have sleep problems, talk to your doctor. If another condition or medication is causing insomnia, it's important to address that first. To promote healthy sleeping habits:

### Do

- ✓ Establish a regular sleep schedule. Go to bed and wake up at the same time each day.
- ✓ Get physically active each day, preferably exercising early in the day, or at least no later than four hours before bedtime.
- ✓ Sleep in a dark, quiet, cool room.
- ✓ Take a warm bath before bed, or practice relaxation techniques such as meditation or breathing exercises.
- ✓ Get up, go to another room, and engage in a relaxing activity like listening to calming music if you're unable to fall asleep after 20 minutes.

### Don't

- ✗ Consume caffeine or alcohol for three hours prior to going to bed.
- ✗ Eat spicy food or a heavy meal before going to bed.
- ✗ Drink excessive amounts of liquid before bed (a glass of warm milk is OK).
- ✗ Nap during the day.
- ✗ Use bright lights before bedtime. Turn off your TV, cell phone or

electronic device 30 minutes to one hour before bedtime.

## Treatments for Insomnia

Treatment for insomnia usually starts with addressing issues that may be causing sleep disruptions, such as medications or other medical conditions, and changing sleep habits to promote better sleep, as mentioned above.

If these techniques don't help, talk with your doctor. Taking into consideration your age and overall health, he or she may prescribe medication.

A number of prescription sleep medications are available, although they can have side effects, such as headaches and daytime sleepiness. They may also raise the risk of falls at night, especially in older people. In addition, some sleep aids, particularly older ones, can result in dependence. In general, these are intended for short-term use, not months or years.

## Over-the-counter sleep aids

Over-the-counter options are readily available at most pharmacies and may relieve short-term sleep issues. Most over-the-counter sleep aids contain antihistamines. One effect of these is drowsiness. They're not a good choice for long-term use, as they can cause dizziness, memory problems, and daytime sleepiness.

Another alternative is melatonin, a hormone that plays a key role in regulating the sleep-wake cycle. Some prescription melatonin medications with few side effects have been cleared by the Food & Drug Administration (FDA) for insomnia. Other melatonin supplements are available over the counter, but those are not regulated by the FDA.

Sleep is important for overall health. If insomnia is affecting you or your loved one, seek medical help. Understanding the root causes of insomnia may be the first step toward finding a solution.



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# Understanding Social Security Survivors Benefits

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



Unfortunately, tragedy can strike without any warning. The loss of the family wage earner can be devastating both emotionally and financially. Social Security helps by providing income for the families of workers who die.

Some of the Social Security taxes you pay go toward survivors benefits for workers and their families. The value of the survivors benefits you have under Social Security may even be more than the value of your individual life insurance. When you die, certain members of your family may be eligible for survivors benefits. These include

widows and widowers (and divorced widows and widowers), children, and dependent parents.

Here are the people who can get survivors benefits based on your work:

- Your widow or widower may be able to get full benefits at full retirement age. The full retirement age for survivors is age 66 for people born in 1945-1956, with the full retirement age gradually increasing to age 67 for people born in 1962 or later. Your widow or widower can get reduced benefits as early as age 60. If your surviving spouse is disabled, benefits can begin as early as age 50.
- Your widow or widower can get benefits at any age if they take care of your child younger than age 16 or disabled, who is receiving Social Security benefits.
- Your unmarried children, younger than age 18 (or up to age 19 if they're attending elementary or secondary school full time), can also get benefits. Your children can get benefits at any age if they were disabled before

age 22. Under certain circumstances, we can also pay benefits to your stepchildren, grandchildren, stepgrandchildren, or adopted children.

- Your dependent parents can get benefits if they're age 62 or older. (For your parents to qualify as dependents, you must have provided at least half of their support.)

You can read more about Survivors Benefits at [www.socialsecurity.gov/pubs/EN-05-10084.pdf](http://www.socialsecurity.gov/pubs/EN-05-10084.pdf).

How much your family can get from Social Security depends on your average lifetime earnings. The more you earned, the more their benefits will be. For more information on widows, widowers, and other survivors, visit [www.socialsecurity.gov/planners/survivors](http://www.socialsecurity.gov/planners/survivors).

Social Security is with you through life's journey. Be sure to tell friends and family about our Survivors Benefits and how we can help in times of need.

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# Should You Refinance Your Mortgage?

By Amy Fontinelle,  
Investopedia.com

It's not a bad idea to consider refinancing your mortgage when interest rates are low, and right now they are plummeting. In fact, in July 2020 they dropped to the lowest rate in history.

In a relatively low-interest-rate climate, there are pros and cons to refinancing a mortgage. If your credit rating has improved, for example, or you change the length of your mortgage, you may be able to save money in the long run. But maybe you're not planning to stay for the long run. Here's how to work through the decision-making process.

## Should You Consider It?

The only way to know if a refinance makes sense for you is to consider the details of your unique situation.

## How much lower are rates than the one you currently have?

How much should interest rates drop to refinance? That's not the right question. Instead of listening to "rules" about how much of a percentage change in interest rates you should look for before you refinance, look at how much money you'll stand to save. A 1% rate reduction is a lot more meaningful if you have a \$500,000 mortgage than if you have one that's \$100,000.

## How long do you plan to keep the mortgage?

Just as when you purchased your home, you will have to pay closing costs on your refinance. If you're planning on selling your house in a few years, you may barely break even (or actually come out behind) by refinancing. How come? If the monthly savings for the remainder of your mortgage are not greater than the closing costs associated with the refinancing, you'll lose out. If you roll the closing costs into your mortgage instead of paying them up front, you're paying interest on them, so you'll need to factor this expense into your break-even calculation.

## Can you refinance into a shorter term?

If you have 20 years left on your mortgage and you refinance into a new 30-year mortgage, you may not save money over the long run, even with a lower rate. However, if you

can afford to refinance that 20-year mortgage into a 15-year mortgage, the combination of a lower interest rate and a shorter term will substantially reduce the total amount of interest you'll pay before you own the house free and clear.

## What You Stand to Gain

Done properly, a refinance can have both immediate and lasting benefits. You may be able to:

**Get a better loan.** Perhaps you are in a better financial position now than when you took out your existing mortgage. Refinancing may provide an opportunity to get a better interest rate or simply make a good mortgage even better. Either way, you'll increase your short- and long-term financial security and increase the odds that hard times won't put you at risk of losing your home.

## Increase your long-term net worth.

With the savings from refinancing your mortgage, you'll be spending less on interest. That's money you can put away for retirement or use toward another long-term financial goal.

## Increase short-term cash flow.

If your refinance lowers your monthly payment, you'll have more money to work with on a month-to-month basis. This can reduce the day-to-day financial pressure on your household and create opportunities to invest elsewhere.

## Dangers of Refinancing

Refinancing a mortgage introduces new elements into your financial situation. The risks from your original mortgage are still present, and a few new ones come to the surface.

## Overpaying on closing costs.

Unscrupulous lenders can tack a number of unnecessary and/or inflated fees onto the cost of your mortgage. What's more, they may not disclose some of these costs up front, in the hope that you will feel too invested in the process to back out.

## Overpaying on interest because you want no closing costs.

A refinance commonly does not require any cash to close. One way lenders make up for this is to give you a higher interest rate. Let's say you have two options: a \$200,000 refinance with zero closing costs and a 5% fixed interest rate for 30 years, or a \$200,000

refinance with \$6,000 in closing costs and a 4.75% fixed interest rate for 30 years. Assuming you keep the loan for its entire term, in scenario A you'll pay a total of \$386,511. In scenario B you'll pay \$381,586. Having "no closing costs" ends up costing you \$4,925. Can you think of something else you'd rather do with almost \$5,000 than give it to the bank?

**Losing equity.** The part of the mortgage that you've paid off, your equity in the home, is the only part of the house that's really yours. This amount grows little by little with each monthly mortgage payment until, one day, you own the entire house and can claim every penny of the proceeds if you choose to sell it. However, if you do a cash-out refinance—rolling closing costs into the new loan or extending the term of your loan—you chip away at the percentage of your home that you actually own. Even if you stay in the same home for the rest of your life, you might end up making mortgage payments on it for 50 years if you make poor refinancing

decisions. You can end up wasting a lot of money this way, not to mention never truly owning your home.

**Negatively impacting your long-term net worth.** Refinancing can lower your monthly payment but will often make the loan more expensive in the end if you're adding years to your mortgage. If you need to refinance to avoid losing your house, paying more over the long run might be worth it. However, if your primary goal is to save money, realize that a smaller monthly payment doesn't necessarily translate into long-term savings.

## The Bottom Line

Any good refinance should benefit borrowers by lowering their monthly housing payments and/or shortening the term of their mortgage. Unfortunately, as with any major financial transaction, there are complexities that can trip up the unwary buyer and result in a bad deal. Knowing about the process will help you find a lender and a refinancing program that offer the best value for your situation.

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# THE Summit

By Discovery Senior Living

## Moving Forward in Style

**This month we have the pleasure of introducing you to The Summit by Discovery Senior Living. Hayley Corbett is here to share why The Summit is one of the most coveted senior living addresses in the area.**



### Who Are We?

The Summit is an award-winning, amenity-rich, state-of-the-art senior living community in Hockessin, Delaware. Built in 2015, we're one of the newest senior living communities in the area. And with almost three decades of experience owning, operating and managing senior living communities, Discovery Senior Living took great care to feature the latest advancements in technology, interior design

and healthcare when designing our community. Our beautiful campus offers discerning seniors the perfect environment to live happier and healthier. Spacious one- and two-bedroom apartment homes are elegantly appointed, bright and modern for those seeking the ultimate in luxury **Active Independent Living** or **Assisted Living**, while our two-floor **SHINE® Memory Care** community is comfortable, caring and cutting-edge.

### What Makes Our Community the Best? Our Team Members!

Here at The Summit, our team works hard to provide the best service, care, and lifestyle around! It all starts with our Executive Director, Brenda Cuart-Negron. Brenda brings 30 years of experience in the senior living industry to our community. She earned her Bachelor of Science degree at West Chester University and her passion has always been "service to seniors." Brenda, a Certified Dementia Practitioner, resides in Newark with her husband and son.

One thing you definitely can't miss out on when visiting The Summit is our five-star dining experience! Our residents indulge in delicious gourmet meals hand-prepared by our Executive Chef, Charlie Hearn at every meal. Chef Charlie Hearn began working in restaurants at the age of 14. Throughout his career, he has served as a cake decorator, pastry chef, sous chef and for the past 12 years, Chef Hearn has been working in upscale senior living communities. Some of his accomplishments in senior living include being honored as a champion of the Delaware Chef Challenge and Barbecue Cook-off. Chef Hearn says, "I would describe my cooking style as modern and innovative, while always trying to incorporate fresh, local ingredients to delight our residents." Meals are served restaurant-style thrice daily by our professionally trained, friendly culinary team members in our gorgeous Sensations dining room.

Our *Celebrations* Director, Scott Thomas, always ensures that each day at The Summit is unique and unforgettable. Scott comes from an extensive



OUR LOBBIES ARE WARM, WELCOMING AND PERFECT FOR GATHERING WITH FRIENDS AND FAMILY TO CHAT OR FOR A DRINK BEFORE DINNER.





and multi-faceted background in the hospitality industry, having accommodated world leaders and kingpins of the movie and theater industries at The Russian Tea Room in New York City, and takes pride in ‘thinking outside the box’ when orchestrating events for our residents throughout the year—so you can just imagine the activities he comes up with. From exercise to parties, educational programs to games, our community members have a multitude of choices to enjoy with friends and neighbors each and every day. Whether at the community or on-the-town, they say the hardest part of their day is deciding what to do next!

### It Takes A Village—and We Have Some Great Partners

We work closely with several local professional partners to continually provide helpful and educational information to our residents and their family members. We love hosting interactive presentations on a wide range of topics; most recently, our topics have ranged from Medical Screening and Diagnostic Services presented by Christiana Care Imaging Services, to Coffee Conversations with Sharon Dickol, owner of AgeWise Solutions, as well as proven and fun ways to stay healthy and young with Bayada Home Health Care.

We believe that learning is a lifelong endeavor and our residents share our enthusiasm. That’s where Discovery University comes in! Every month, Professor Philip Leto III, J.D., Chairman of the Education Department at Discovery University, invites an expert lecturer to visit our community to speak on topics as diverse as history, politics, government, international affairs, sports, Americana, media and the courts. Audiences find these opportunities to learn thought-provoking, informative and dynamic.

We’re also proud to announce our newest partnership—we’ve joined forces with Wayforth, a concierge, full-service home transitions, moving and relocation company with offices up and down the east coast. As of July, The Summit and Wayforth have teamed up to host a virtual series on downsizing led by Loretta Marino. Loretta brings 18 years’ experience helping older adults navigate the next chapter in their lives, working with them to create a smooth and seamless transition into a new lifestyle and new home.

### How Has COVID Impacted our Community?

At the start of the pandemic, we sprung into action to care for the health and safety of our community. We were among the first to leverage our reputation and national buying power to acquire Rapid 15-Minute COVID-19 Tests, available for all new move-ins and team members. We also implemented questionnaires for any team member or essential vendor who needed to be onsite, and quickly enacted further precautions, including taking individuals’ temperatures, mandating the constant wearing of face masks, offering virtual tours, and schedul-



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ing virtual visits via FaceTime or Zoom with family members who were unable to enter the community during the peak of the pandemic.

After several months, we are proud to announce that we have resumed live, in-person tours of our Active Independent Living apartment homes and community. Tours are by appointment only and there is limited availability since we are still under enhanced protocols and procedures to ensure the

safety of our current and future residents.

### We Would Love to Meet You!

Whether virtually, in person, or over the phone, we would love to meet you and discuss further why The Summit is the best option in senior living for you and for your loved ones! Visit [www.thesummitretirement.com](http://www.thesummitretirement.com) or call us today at 302-635-9024.





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[www.polarishealthcarerehab.com](http://www.polarishealthcarerehab.com)





# Urban Agriculture in the Mid-Atlantic Region



By Karyn Cortez

As the Coronavirus pandemic rages on, our food system has shown some vulnerabilities, especially with regard to fresh produce. Even during the prime growing season, most grocers are supplied only a small portion of their demand for lettuces from local sources. In fact, the Mid-Atlantic Region relies on a national reach to ensure its share of leafy greens, herbs and vegetables makes it to our grocers' shelves. Most of the lettuces consumed in the region are shipped year-round across the country from southern California and Arizona, and it takes an eye-popping two to three weeks just to make it from harvest to grocers' shelves.

### Recent Produce Recalls

Over the past few years, there have been several national recalls of lettuces because of contamination from unsafe handling. In direct response to consumers' demands to know the source of their produce and for better oversight of the produce industry as a whole, as well as to narrow the breadth of the national recalls, the USDA is attempting to put in place new regulations that require produce to be traced back to individual

farms. On top of that, additional Food Safety Standards implemented by the USDA require better training of the field workers and better testing of the water supplies that support the actual farms.

Understandably, educated consumers now prefer that their produce be grown locally. This preference has created an expanded opportunity for niche farmers to establish footholds in urban settings, which is why, slowly but surely, urban agriculture and hydroponic farming have been expanding over the last ten years.

### Hydroponic Farming

Hydroponic Farming is the process of growing plants in a water solution without any soil. Plants are supported on rafts floating in a reservoir of water that is continuously aerated as it circulates through the system, as all the while nutrients are added to feed the plants' submerged roots. Because the roots are continuously fed by an endless stream of nutrients moving past, hydroponic farming allows for a more predictable and year-round supply of plants.

One of the older hydroponic companies is Envista Farms, LLC ([www.envistafarms.com](http://www.envistafarms.com)), based in Glen

Burnie, MD. Envista Farms has been growing produce inside traditional warehouse buildings and greenhouses located between Philadelphia and Washington, DC since 2015. As a smaller local grower, Envista works closely with grocers to ensure that not only are products harvested and delivered within 24 hours, but each and every crop can be traced back to the facility it came from. Every team member is fully trained on the latest food safety techniques to promote the health and welfare of every customer.



([www.independencedled.com](http://www.independencedled.com)), to manufacture high-functioning, low-cost LED grow lights. With the current model, Envista Farms has set up several facilities in the Maryland area and is currently working with the State of Delaware to secure a site in Delaware.

### Vision Toward the Future

Aside from testing other high value crops to feed local communities, Envista is committed to inspiring local businesses and STEM students by providing agricultural educational and developmental opportunities. That's what being a community partner is all about!

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NEW! Fall  
classes online!

# DISCOVER. EXPLORE. GROW.

The University of Delaware hosts Osher Lifelong Learning Institute (OLLI) programs throughout Delaware for adults 50+ to take classes, teach, exchange ideas, and enjoy the camaraderie of their peers. Come join us online this fall and see why learning is one of the best gifts you can give yourself.

## JOIN US FOR ONLINE LEARNING THIS FALL!

Engaging classes, thoughtful discussions, fun virtual learning experiences with other adults—**all from the convenience of your home.**

Classes start **September 8** and **October 20**. Registration opens **in August!**



For details, visit [olli.udel.edu/fall-online](https://olli.udel.edu/fall-online) and join our email distribution list!





# OLLI: We're Fun and We're Online!

Are you looking for a fun learning opportunity? With topics ranging from iPhone photography to salsa dancing to genealogy, there's something for everyone at the University of Delaware's lifelong learning program for adults age 50-plus. This fall, all courses are offered online, with classes starting September 8 and October 20.

UD's Osher Lifelong Learning Institutes—affectionately nicknamed “OLLI”—are volunteer-based learning cooperatives for adults to take and teach classes together with no grades, exams or educational prerequisites. OLLI programs are located across Delaware.

When UD's on-site OLLI programs were put on hold this spring due to the coronavirus pandemic, staff and instructors moved quickly to launch an online program. This summer, the UD OLLI Online pilot program enrolled nearly 750 participants in over 40 online courses and activities.

“I felt like a kid going into my favorite candy shop as I turned on my computer and signed in for my first OLLI class since March,” says Sue Dagenais, a retired educator and OLLI member from New Castle County. “I was so excited to be with old friends and to take classes of such interest to me.”

The videoconferencing format was new to some OLLI participants, but instructors and students adapted quickly, crediting OLLI staff and volunteers for providing the needed technical support and virtual assistance.

“Being technically savvy may not be high on some of our resumes,” says Karen Schaub, who usually participates in both the OLLI Kent County and Sussex County programs. “But we are a resilient group of learners. We rolled up our sleeves, put on our reading glasses and began a new learning opportunity. Soon instructors were sharing their screens for slideshows and videos, creating

breakout rooms for group discussions and doing what they enjoy, which is sharing their passions.”

“The quality of the classes has not changed,” adds Craig Lewis, retired engineer and OLLI instructor. “The content and presenter effectiveness are the same, possibly slightly better, due to everyone now having a front row seat.” Lewis is currently teaching an OLLI class on dinosaurs as well as participating in five other online courses.

“I am amazed at how much I'm enjoying the virtual interaction,” shares Marge Felty, an OLLI member based in Kent County. “We're navigating new territory together and learning in the comfort of our own homes.” In addition to taking OLLI classes, Felty hosts a biweekly online ‘Whatever Makes You Happy Hour’ with fellow OLLI member Susan Watkins. “This has helped maintain the social connectedness that is so much a part of the OLLI



program,” says Felty. “We are making new friends but keeping the old, as the saying goes.”

More than two hundred UD OLLI Online courses are offered this fall with examples like African American Literature, History and Music; Band for Beginning Players; Craft Circle; Languages (French, German, Italian, Latin, Spanish); LGBT Films; Investing; Science of the Delaware Coast; and Tai Chi.

*Registration will be available in August, and prior OLLI membership is not required. OLLI gift certificates are also available. For details about UD OLLI Online, visit [olli.udel.edu/fall-online](http://olli.udel.edu/fall-online).*

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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					64					65				
66					67					68				
69					70					71				

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Answers on page 11

ACROSS

- 1. Challenger
- 6. Air force heroes
- 10. Coca Cola
- 14. Drome
- 15. Fleet
- 16. Iridescent gem
- 17. Nannies and billies
- 18. Not closed
- 19. Infamous Roman emperor
- 20. Tour of duty
- 22. Snare
- 23. By mouth
- 24. Ventilate
- 26. If not
- 30. Former boxing champ
- 31. 16 in Roman numerals
- 32. 500 sheets
- 33. Not yours
- 35. A common green newt
- 39. On leave (military)
- 41. Mollify
- 43. Cubic meter
- 44. Classify
- 46. Gait faster than a walk
- 47. Mineral rock
- 49. Ribonucleic acid
- 50. Being
- 51. Wound
- 54. Large mass of ice
- 56. Between
- 57. Lord
- 63. Sit for a photo
- 64. Glove
- 65. Drink garnish
- 66. Sun
- 67. Egg-shaped
- 68. A friction match
- 69. Evasive
- 70. Depend
- 71. Clairvoyants

DOWN

- 1. Anger
- 2. Weightlifters pump this
- 3. Calf's meat
- 4. Against
- 5. Lariat
- 6. Abnormalities
- 7. Very small northern fish
- 8. Not odd
- 9. Phrase structure
- 10. Bestow
- 11. A drama set to music
- 12. Unit of gold purity
- 13. Run away to wed
- 21. Trolleys
- 25. Nights before
- 26. God of love
- 27. Not right
- 28. Not in danger
- 29. Decorative needlework
- 34. Seriously
- 36. Taverns
- 37. Prima donna problems
- 38. French for "Head"
- 40. Relating to aircraft
- 42. Begin
- 45. Relating to an orbit
- 48. Captivate
- 51. Expire
- 52. Overact
- 53. Rope fiber
- 55. Buffoons
- 58. Rend
- 59. Hint
- 60. Ascend
- 61. Anagram of "Rave"
- 62. T T T T

# PERUVIAN CEVICHE

Super fresh fish marinated in lime juice and served with thinly sliced red onion and sweet potato is spectacular in this classic recipe. Using the freshest ingredients makes all the difference.



Here, we've used mahi mahi and lemon juice mixed with the typical lime juice, the magic ingredient that cooks the delicate fish. Aji or chili peppers give the flavor a boost. White fish such as mahi mahi, sea bass, tilapia, and halibut are the best fish for ceviche, but you can also try shrimp, scallop or any other firm fish.

**Prep time: 20 min. Cook time: 9 min. Resting time: 30 min. Serves 6**

INGREDIENTS

For the Ceviche

- 2.25 lb white fish filet (We like mahi mahi.)
- 1 lb lemon
- 1 lb lime
- 1 small red onion
- 3 medium chili or aji peppers
- ½ cup fresh coriander
- 1 teaspoon ginger grated
- Salt to taste

Serve with (optional)

- 2 medium sweet potatoes
- Plantain chips

DIRECTIONS

1. Wash and dry the fish. Cut into 1-inch cubes. Remove any remaining skin, scales or spines. It is important that you have cubes of lean meat similar in size. Set aside.
2. Squeeze lemons and limes into a large bowl, making sure there is no membrane or pulp. Strain the juice to remove seeds.
3. Lime juice cooks the fish. Put the fish cubes into the juice marinade. Make sure that all the flesh is covered by the juice. Cover and refrigerate about 20-30 minutes. Periodically check that the fish is "cooking" and turn gently so that each piece gets plenty of contact with the lime juice.
4. While the fish cooks, prepare the garnish. Steam sweet potatoes until tender, about 30 minutes. When soft, remove from the steamer, remove the skin and cut into large pieces.
5. Peel the plantain and cut in half, crosswise. Using a peeler, cut into very thin slices. Place the plantain chips in a pan with enough oil to deep fry them, making sure they don't touch. Stir gently from time to time. When crisp, carefully remove them, drain on paper towels.
6. Open the peppers, remove the seeds and veins and finely chop. Peel the onion and cut it into thin strips. Finely cut the coriander.
7. Remove the ceviche from the refrigerator. The meat should already look cooked (the flesh should be opaque and about to fall apart). Add onion, chili and coriander, ginger, a pinch of salt and stir. Cover the ceviche again and leave it in the fridge for about 10 more minutes.
8. Remove the ceviche from the refrigerator and place in cups or small plates. Serve with the plantain chips, and sweet potatoes. Sprinkle with some coriander and chili pepper.





# 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.

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

Answers on page 11

(courtesy of KrazyDad.com)

## GREAT WAYS TO GIVE BACK



Volunteering is good for the soul! Volunteer Delaware 50+ is a statewide program with a mission to engage persons 50 and older in volunteer service, to meet critical community needs, and provide a high quality experience that will enrich the lives of volunteers. To learn about all the opportunities to help, visit [volunteer.delaware.gov](http://volunteer.delaware.gov) or call 302-255-9882 in New Castle County, 302-857-5006 in Kent or 302-515-3020 in Sussex.

Not sure how you want to help, or need some inspiration? Here are a few organizations that need you:

**FISH of Northern Delaware** is an organization made up of volunteers who dedicate their time to assist those 60 years of age and older to make their medical appointments by providing them with reliable transportation. Volunteer as a driver, schedule coordinator, or volunteer coordinator. Express interest at <https://volunteer.delaware.gov/volunteer-delaware50>.

Do you love animals? Would you be willing to help them if a disaster or emergency happened? If so, come join **Delaware Animal Response's** SART (State Animal Response Team) or VMRC (Veterinary Medical Reserve Corp) teams of emergency responders. We are looking for additional responders in New Castle, Kent and Sussex Counties. Training is provided via online FEMA webinars, and hands-on workshops. Reach out to [DAR@delaware.gov](mailto:DAR@delaware.gov) for more information.

Become a Nanticoke Creekwatcher and help the **Nanticoke Watershed Alliance** and partner agencies track the health of one of the healthiest Chesapeake rivers and its creeks. As a citizen scientist based out of western Sussex County, you'll learn how to use awesome water quality monitoring equipment and will follow an EPA-approved protocol that allows our data to be used for policy and management decisions. [www.nanticoke river.org](http://www.nanticoke river.org).

# The Funny Bone

## Everybody Loves a One-liner

What's the best thing about Switzerland? Don't know, but the flag's a big plus.

Einstein's mum: Are you happy? Einstein: Relatively.

I know a lot of jokes about unemployed people – but none of them work.

I left my last girlfriend because she wouldn't stop counting. I wonder what she's up to now.

Roman: A martini please. Barman: You mean a martini? Roman: If I'd wanted a double, I'd've asked for one.

Abdicate, v. To give up all hope of ever having a flat stomach.

A man said to me: 'I'm going to attack you with the neck of a guitar.' I said: 'Is that a fret?'

What's the difference between ignorance and apathy? I don't know and I don't care.

'Describe yourself in three words.' Lazy.

I went on a once in a lifetime holiday. Never again.

To err is human. To blame it on someone else shows management potential.

## And, this is why we love kids:

I was driving with my three young children one warm summer evening when a woman in the convertible ahead of us stood up and waved. She was stark naked! As I was reeling from the shock, I heard my 5-year-old shout from the back seat, 'Mom, that lady isn't wearing a seat belt!'

A little boy got lost at the YMCA and found himself in the women's locker room. When he was spotted, the room burst into shrieks, with ladies grabbing towels and running for cover. The little boy watched in amazement and then asked, 'What's the matter, haven't you ever seen a little boy before?'

It was the end of the day when I parked my police van in front of the station. As I gathered my equipment, my K-9 partner, Jake, was barking, and I saw a little boy staring in at me. 'Is that a dog you got back there?' he asked.

'It sure is,' I replied.

Puzzled, the boy looked at me and then towards the back of the van. Finally he said, 'What'd he do?'

While delivering Meals on Wheels, I used to take my 4-year-old daughter on my afternoon rounds. She was unfailingly intrigued by the various appliances of old age, particularly the canes, walkers and wheelchairs. One day I found her staring at a pair of false teeth soaking in a glass. As I braced myself for the inevitable barrage of questions, she merely turned and whispered, 'The tooth fairy will never believe this!'





# We've spent nearly 50 years at one job. *Maybe you can relate?*



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