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Hearing Services of Delaware

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Delaware
Hear Better
For Over
20 Years!

**Is it COVID
or the Flu?
How to Tell**

Page 3

**Medicare Open
Enrollment:
What You Need to Know**

Page 6

**The Safest
Way to Shop
Online**

Page 13

OCTOBER 2020



I feel like I've sort of gotten used to this feeling of half fear/half moving along as if things are normal. More than 6 months in to the pandemic, and I know multiple families who have had someone with COVID. It's hard not to be top of mind.

I was at the grocery store a while ago, wearing a mask, and sneezed. I felt like yelling, "It's just allergies!" when everyone turned to look at me. I actually felt embarrassed. But it's a good question: how do you know whether it's allergies or the virus? Take a look at the next page for an easy visual on symptoms, in case the same happens to you.

One of the most important things that happens in October (besides being Breast Cancer Awareness Month) is that Medicare Open Enrollment starts this month. If you need help deciding what plan or program best meets your needs, free help is available. You don't want to miss the short window that ends December 7. Learn more on pages 6 and 7.

Get to know our friends at Hearing Services of Delaware on page 8. They're getting bigger and getting a new name, but 20 years and their service to our community is still the same: compassionate and committed to excellence. At Saint Frances LIFE, safety is their number one concern. See how they're keeping seniors safe at home on page 10.

I love City Fare's article on page 5, Autumn Wellness Reset. It's always great to remind ourselves that, even if many things are out of our control, there are things that we *can* control, and caring for our bodies is one of them. It's exactly the re-energizing nudge I needed to get out of my chair!

Stay safe!

Happy October!

Karyn and Heidi

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Vital! Magazine
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Is it COVID-19 or the Flu?

What Doctors Say About the Symptoms



By Marisa Iati

The confluence of the coronavirus pandemic and the annual flu season this fall and winter has public-health officials nervous. Simultaneous surges of both respiratory viruses—sometimes called a “twindemic”—could overwhelm hospitals, particularly because flu symptoms and warning signs of COVID-19, the illness caused by the novel coronavirus, are similar, and it can be hard to tell the difference.

Here’s how experts respond to common questions about the illnesses.

Is there a way to distinguish between flu symptoms and COVID-19 symptoms?

Most people won’t be able to tell which illness they have, according to infectious disease doctors. Common warning signs for both include fever, cough, chills and shortness of breath.

The one symptom that’s common with COVID-19, but not with the flu, is loss of taste and smell. But not everyone with COVID-19 experiences that symptom, and experts warned that someone with allergies or a cold might also struggle to smell because they have a stuffy nose.

Absent a loss of taste or smell, most patients will need a nasal swab to get a proper diagnosis. Usually the only way to differentiate the illnesses is through a laboratory test.

How long is someone contagious with the flu or COVID-19?

Flu patients usually develop symptoms within one to four days of exposure, whereas up to 14 days could pass before someone with COVID-19 becomes sick.

Once a person has been infected, the flu is contagious for a shorter period of time than scientists

believe COVID-19 is. A flu patient can usually transmit the virus from a few days before developing symptoms until about 24 hours after those symptoms go away. Someone with COVID-19 is contagious before they develop symptoms and could be contagious for up to 10 days afterward.

Neha Vyas, a family medicine doctor at Cleveland Clinic, suggested that anyone who has been sick should wait three days after their symptoms clear up to return to their normal activities.

When should someone see a doctor if they have symptoms of the flu or COVID-19?

Vyas said anyone who has at least two symptoms should call their primary care physician to find out whether they should get a test.

Aaron Milstone, associate hospital epidemiologist at the Johns Hopkins Hospital, recommended being even more proactive by contacting a doctor “the minute someone’s concerned.” He emphasized that anyone with symptoms, no matter how mild, should get tested for the coronavirus so that public-health officials can track the spread.

“It’s hard to recommend saying to someone, ‘If it’s just a little something, don’t worry about it,’” Milstone said. “Given that we’re really trying to identify people early and contain the virus, I’d encourage people to get tested, especially if they can’t isolate themselves for some period of time to see if those symptoms are going to change.”

Can someone get both the flu and COVID-19 this fall or winter?

Yes, it’s possible to come down with both illnesses in the next few months, possibly even at the same

time. Someone who has either disease is likely to be more vulnerable to contracting the other because their immune system is weakened, Vyas said.

Milstone said doctors don’t yet know whether having the flu or COVID-19 increases a person’s chances of having severe complications if they also pick up the other illness.

Does getting a flu vaccine make it easier to tell if someone has the flu or COVID-19?

While the flu vaccine doesn’t protect against COVID-19, health officials say limiting circulation of influenza viruses is critical to preventing a double epidemic over the next few months.

CDC research estimates that the flu vaccine usually reduces the risk of getting the flu by 40 to 60 percent in the overall population. Getting a flu vaccine makes someone less likely to come down with that illness, which means any symptoms they experience are more likely to signal COVID-19.

Milstone said people should keep in mind what’s happening in their communities. If there’s a flu outbreak, any symptoms they have are likely to represent the flu. If they live in a COVID-19 hot spot, they’re more likely to have that disease.

The strategies for protecting against the flu are the same ones that guard against COVID-19: Wear a mask in public, maintain physical distance from other people, wash your hands frequently and stay home when you’re sick.

“We’re hoping all those things people are doing will be equally helpful in preventing influenza,” Milstone said.

COVID-19 Symptoms vs. Allergies, Cold & Flu				
	COVID-19	Allergies	Cold	Flu
COUGH	●	●	●	●
FEVER	●	●	●	●
SHORTNESS OF BREATH	●	●	●	●
BODY ACHES	●	●	●	●
HEADACHE	●	●	●	●
FATIGUE	●	●	●	●
SORE THROAT	●	●	●	●
DIARRHEA	●	●	●	●
RUNNY NOSE	●	●	●	●
SNEEZING	●	●	●	●
WATERY EYES	●	●	●	●

Key

- Frequently
- Sometimes
- Little
- Rarely
- None

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 PROMEDICA

Your Autumn Wellness Reset

By Erica Porter, City Fare

Fall has arrived! So far it's been quite a year. What lessons have we learned?

That it's ok, preferable even, to slow down. That family time is important and we need to give quality time to nurture those connections. That our health is perhaps the most crucially important part of our lives.

Fall can be a great time of year to set a personal goal to take control of your health. One of the things that we have the most control over and can easily (or not) change is what we eat. Good nutrition and eating healthy foods can be the best prescription for your health. "The food you eat can be either the safest and most powerful form of medicine or the slowest form of poison" and "Eat food. Not a lot. Mostly plants," are popular mantras. Simple, right? Seems not to be, since 42% of Americans are obese. That's almost half! Do you fall into this category?

Being healthy and well is sometimes not in our control, but we *can* control what we eat and how much we move.

Physical Activity Guidelines for Americans

Moderate-intensity aerobic activity: Try to get in at least 150 minutes a week. If you prefer more vigorous activity, aim for at least 75 minutes a week. Aerobic activity is not limited to walking or running. It can include dancing, gardening, swimming or cycling. Anything that gets your heart beating faster counts!

Muscle-strengthening activity: Do activities that make your muscles work harder than usual at least 2 days a week.

It's important for older adults to also add **balance and flexibility exercises**, which can take as little as 5-10 minutes a day. Practicing balance exercises such as Tai chi, balance walking, heel to toe walk and standing on one foot holding a chair can help prevent falls, which are a major

health risk for older adults. Stretching and yoga can improve flexibility, which increases ease of performing day to day activities.

If this seems overwhelming or too much, choose one thing to try at first. Even 5-10 minutes of an activity is better than no movement at all.

Dietary Guidelines for Americans:

A healthy eating pattern includes:

- A variety of vegetables from all of the subgroups—dark green, red and orange, legumes (beans and peas), starchy, and other.
- Fruits, especially whole fruits.
- Grains, at least half of which are whole grains.
- Fat-free or low-fat dairy, including milk, yogurt, cheese, and/or fortified soy beverages.
- A variety of protein foods, including seafood, lean meats and poultry, eggs, legumes (beans and peas), and nuts, seeds, and soy products.

A healthy eating pattern limits:

- Saturated fats and trans fats.
- Sodium to no more than 2300 milligrams a day.
- Sugar to no more than 24 grams (6 teaspoons or 6 packets of sugar) a day for women and 39 grams (10 teaspoons or 10 packets of sugar) for men.

If you're interested in learning more about nutrition and health, check out these national, state and local level resources:

- National Council on Aging – Center for Healthy Aging www.ncoa.org
- Delaware Senior Olympics – For Fitness, Fellowship & Fun delawareseniorolympics.org
- Zoom Session with Lauren Ronquillo, Registered Dietitian, City Fare "Eating in Season" on Tuesday, October 13 @ 11 a.m. Zoom Meeting ID: 940 385 5337 Passcode: 3LTAp7

References available upon request.



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



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State Health Insurance Assistance Programs Help You Navigate the Complexities of Medicare

The Delaware Medicare Assistance Bureau (DMAB) is Delaware's state health insurance assistance program (SHIP). Every state has a SHIP, which is federally funded to provide all Medicare enrollees with free counseling and assistance throughout the year. You can find out more information about SHIP programs across the country at <https://www.shiptacenter.org/>

The State Health Insurance Assistance Programs (SHIPs) provide local, in-depth, and objective insurance counseling and assistance to Medicare-eligible individuals, their families, and caregivers.

Help for yourself or your loved ones

- **Considering making coverage changes during Medicare's Annual Election Period (Open Enrollment)?** Contact your SHIP for one-on-one assistance with reviewing health or prescription drug plan options.
- **Worried about the out-of-pocket**

costs associated with Medicare?

Contact your SHIP to find out about assistance programs you or your loved one might be eligible for.

- **Unsure about Medicare's eligibility criteria?** SHIPs can help you understand the guidelines.
- **Wondering what Medicare does and doesn't cover?** Medicare can be complicated. Contact your SHIP for answers.
- **Confused about who pays first, Medicare or another insurance?** SHIPs can explain how Medicare works with supplemental policies, retiree coverage, Medicaid, and other insurers.
- **Uncertain of yours or your loved one's rights, under Medicare?** Contact your SHIP for assistance.
- **Can't find your SHIP?** Use the SHIP Locator or call 1-877-839-2675.

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Medicare Part D Open Enrollment October 15 – December 7

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Delaware Medicare Assistance Bureau



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Medicare Open Enrollment Starts October 15

Medicare Open Enrollment (as well as the Annual Election Period, or AEP) for 2021 runs from Oct. 15 to Dec. 7, 2020. During this time you can make changes to your Medicare health and drug coverage that will take effect on Jan. 1, 2021.

What changes can you make during Medicare Open Enrollment?

During Medicare Open Enrollment you can review your existing coverage and make changes. Specifically, you can switch from:

- Original Medicare to a Medicare Advantage plan.
- A Medicare Advantage plan to Original Medicare.
- One Medicare Advantage plan to another.
- One Medicare Part D prescription plan to another.

You can also:

- Join a Part D prescription plan.
- Drop your Part D prescription coverage.

When is Medicare Advantage Open Enrollment?

There are two open enrollment periods that allow you to make changes to your Medicare Advantage plan for 2021.

From Oct. 15 to Dec. 7, 2020, you can change from:

- Original Medicare to Medicare Advantage.
- Medicare Advantage to Original Medicare. If you change to Original Medicare, you can join a Part D plan now, too.
- One Medicare Advantage plan to another Medicare Advantage plan.

From Jan. 1 to March 31, 2021, you cannot switch from Original Medicare to Medicare Advantage, but you can switch from:

- One Medicare Advantage plan to another.
- A Medicare Advantage plan back to Original Medicare.

When is Medicare Part D Open Enrollment?

Medicare Part D Open Enrollment also runs from Oct. 15 to Dec. 7 every year. Between those dates, you can:

- Enroll in a Medicare Part D prescription plan.
- Switch from one Medicare Part D prescription plan to another.
- Drop your Medicare prescription drug coverage.

Is there a Medicare Supplement Open Enrollment?

While there are no yearly open enrollment periods or deadlines for Medicare Supplement plans, most people do so during the six-month Medigap open enrollment period that starts the same month you enroll in Medicare Part B. And while you can buy or change Med Supp or Medigap policies any time you want, if you apply for Medigap coverage after your open enrollment period, there's no guarantee that an insurance company will sell you a

Medigap policy if you don't meet the medical underwriting requirements. And even if you do, you might pay a lot more for it.

What happens if you miss Medicare open enrollment?

If you miss the Medicare open enrollment period for 2021, you may still be able to make changes to your coverage through a special enrollment period. If you don't qualify for a special enrollment period, you'll need to wait for the next open enrollment period to make changes to your Medicare plan.

Do you have to enroll in Medicare every year?

You don't have to enroll in Medicare every year. You also don't have to renew your Medicare plan each year. This is true whether you've got Original Medicare, Medicare Advantage, Medigap or Part D coverage.

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About
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We've Been 'Helping Delaware Hear Better' For Over 20 Years!



DR. STACY SANDERS

It's always refreshing to meet a group of dedicated individuals whose sole purpose is to improve the quality of life of those who cross their paths. That is exactly what you'll find at Hearing Services of Delaware. In fact, Dr. Stacy Sanders admits she is humbled every day. "We're given the opportunity to help people hear the best they can. The positive differences we make for those with hearing health concerns are simply awesome!" She continues, "I think I relate best to something Harry Connick, Jr. said: 'The opportunity to help even one person reminds me that this is what we're here for.'" Every day in our offices we get to help a husband communicate with his wife a little better. We get to help a daughter and a mom reconnect. We get to help a grandmother engage again with her social or religious groups. Through better hearing, we're able to help people every day live a better life!"

Dr. Sanders and the entire staff at Hearing Services of Delaware are focused on improving awareness around hearing health care. "Because hearing loss is typically a very gradual process, and not as noticeable as blurry vision or a toothache, people naturally struggle to identify with their own hearing health care needs. The majority of people we meet each day haven't had their hearing tested in years." She's also focused on removing the stigma surrounding hearing loss. "There is no surgery or pill you can take. In my opinion, over-the-counter options are not in the consumer's best health care interest. And wearing hearing aids does not make someone look 'old'—they help someone hear and understand better!"

Over the years, the long-term relationships the team at Hearing Services of Delaware has formed with patients are just one reason they've earned over 50 five-star reviews on Google, Facebook, and HealthyHearing.com. They're also why so many satisfied patients refer friends and family each month. Dr. Sanders adds, "Physicians refer their patients to us, and our patients refer their friends and family members to us because they value the services and the delivery of care we provide. We're known and trusted throughout the First State for consistent success in diagnosing hearing problems and helping people hear the best they can. All of us here understand the impact we have in our community and we're proud that our patients share their positive experiences with others in their life."



It's your brain that hears. Not your ears.

If you're like most people, you're used to thinking of hearing as something that happens in your ears. What people often don't think about is what happens *between* their ears—in the hearing part of the brain. That's where sound becomes information that has meaning. Your brain works hard to make that happen. When the sound signals from your ears are compromised, your brain has to work even harder to fill in the gaps. This extra effort can take its toll.

When you listen to a conversation, your ears and your brain work together as a system, with your brain doing most of the heavy lifting. Your brain is what uses the information from your ears to **orient** you by figuring out which direction sound is coming from. It's in the brain that sound waves become sounds you **recognize**. And your brain is what helps you **focus** in on a conversation and **separate** out unwanted noise. All four of these tasks happen simultaneously and continuously inside your brain.

Give your brain exactly what it needs to hear!

With so much of your hearing happening in your brain, it's important that your brain gets the support it needs when your hearing is compromised. Today's hearing device technology preserves the important details in speech, so your brain doesn't have to fill in the gaps. Many hearing instruments today work to reduce the effort involved to participate in conversations. They're finely tuned to match your unique hearing profile and personal sound preferences. They deliver sound with the clearest, purest signal possible in the way your brain is best able to understand it. What this means for you is that you will hear more naturally. Anywhere. Anytime.

Why should you choose Hearing Services of Delaware for your hearing care?

"I liked that they explained things very clearly, answered all questions. They provided clear, simple instructions with hearing devices."

—Carol S., Dover, DE

"After going to several other places that specialize in hearing aids it was a pleasure to find Hearing Services of Delaware. The audiologist and staff were very understanding and patient."

—Linda R., New Castle, DE

"I appreciated the attention dedicated to the patient. Excellent explanations, great treatment and excellent customer service."

—Helen M., Clayton, DE

"I didn't know much about hearing loss. I always felt like it was about me and not just selling hearing aids! I never felt rushed at my appointments either. Staff that care are so important!"

—Geri M., Wilmington, DE

"The hearing aids are amazing. They are small, comfortable, and don't get in the way of my glasses."

—Margaret C., Middletown, DE

"I was treated like I was the most important person in the world. Really great experience. Lisa is the greatest! Thanks!"

—Leland S., Bear, DE



Technology to meet your hearing health care needs. Services to exceed your expectations!

Hearing Services of Delaware provides the solutions and services for your unique hearing needs.



Today's digital hearing devices provide the clearest fidelity of sound so that you hear better and remain engaged in conversations and activities with the people and in the places that matter most to you. As an independently owned and operated audiology and hearing aid dispensing practice, we have the ability to choose the best devices for your unique needs from all of the major hearing aid manufacturers. This provides the audiology staff with the ability to choose, with you, the best and most affordable solution for your specific and unique hearing needs.

Audiology and Hearing Aid Services:

- Complete Hearing Tests
- Tinnitus Management
- Real Ear Measurement
- Repair/Service for All Major Manufacturers of Hearing Aids
- Hearing Protection, Swim Molds and Assistive Listening Devices



The journey begins with a discussion about the unique and personal hearing challenges one faces each day. A hearing evaluation is then conducted and, if appropriate, a live listening demonstration experience with hearing devices is provided. "It's always exciting to watch someone hear and understand a loved one or a friend better," Dr. Sanders says. "It's also an emotional experience; it reminds us of why we do what we do."

Dr. Sanders and the Hearing Services of Delaware team understand that an investment in better hearing is not *just* about technology. "Our **Complete Hearing Health Care Program** is the most comprehensive package of services in Delaware. It includes all of the services people need to be successful with their investment in better hearing, including free batteries for the lifetime of the devices." Hearing Services of Delaware takes a long-term approach to helping you hear the best you can. Your investment in better hearing with Hearing Services of Delaware comes with:

- **Warranties Up to 3 Years to Cover Loss & Damage and Repairs**

- **45-Day Satisfaction Period**
- **Regular Cleanings & Adjustments for Your Hearing Devices**
- **Yearly Audiometric Screenings**
- **Annual Presentation of New Technology**
- **Batteries Provided for the Life of Your Hearing Devices**

Get the hearing help you need today!

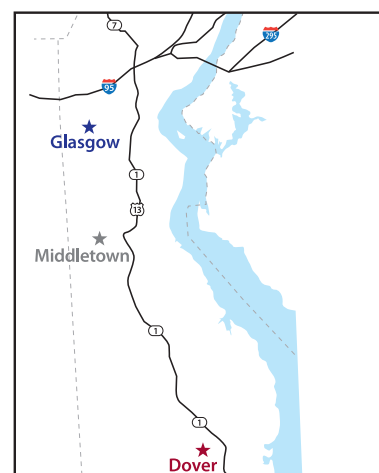
There is a big difference between hearing aids and hearing health care. Hearing aids are only as good as the expertise of the person fitting them and the counseling they provide. The audiologists at Hearing Services of Delaware have all either achieved a Master's or Doctoral degree in Communications Disorders and Audiology. Additionally, they attend various conferences and presentations annually to continue their education in all aspects of audiology and hearing device technology.

Hearing Services of Delaware has also partnered with CareCredit so you can get the help you need today, and accepts most major medical insurance

plans including (but not limited to) Blue Cross Blue Shield, Medicare, Aetna, and UnitedHealthcare.

When was your last hearing test?

Because most changes in hearing occur gradually over time, speech and sounds that fall outside your range of hearing simply cease to exist to you. If it's been more than 3 years since your last hearing test, call Hearing Services of Delaware today to schedule an appointment!



Hearing Services of Delaware has 3 convenient locations:

- > **Newark**
28 Peoples Plaza
- > **Middletown**
104 Sleepy Hollow Dr., Suite 202
- > **Dover**
99 Wolf Creek Blvd., Suite 3

For more information or to schedule your appointment, call us at 302-376-3500 or visit us on the web at www.heardelaware.com.

*The purpose of this hearing assessment and/or demonstration is for hearing wellness to determine if the patient(s) may benefit from using hearing aids. Products demonstrated may differ from products sold. Test conclusion may not be a medical diagnosis. The use of any hearing aid may not fully restore normal hearing and does not prevent future hearing loss. Testing is to evaluate your hearing wellness, which may include selling and fitting hearing aids. Hearing instruments may not meet the needs of all hearing-impaired individuals. One offer per customer. Offer not available to any consumer using an insurance benefit, a Managed Care, or Federal reimbursement (including third-party administered reimbursements). Offer cannot be combined with any of our promotional offers, coupons or discounts. Other terms may apply. See office for details.

Seniors Can Live Safely at Home

Saint Francis LIFE supports seniors now and in the brighter days of our future



During COVID-19, home is still the safest place for seniors, especially those with underlying health conditions. But how can seniors get the medical care and services they need to stay safe and healthy at home?

Saint Francis LIFE can help. LIFE is a Program of All-inclusive Care for the Elderly (PACE) designed to help seniors stay independent and living in their own homes in the community.

For the past seven years, LIFE services have been delivered at the LIFE Center on the Wilmington Riverfront, in the community and in seniors' homes. But early on in the pandemic, the LIFE geriatric-trained team acted quickly and transformed service delivery to care for seniors where they are safest – in their homes.

"The safety of our participants remains our top priority in this pandemic," says Saint Francis LIFE Executive Director Amy L. Milligan.

"Medical care is critical for seniors with chronic health conditions," explains LIFE Medical Director Paul Eberts, MD. "This is why our doctors and nurses provide primary care for seniors in their homes now. Some seniors come to our health center, and we are also using telehealth." Getting prescribed medications and medical supplies is easy with LIFE because they are delivered right to seniors' homes, which not only helps

seniors, but also their caregivers.

LIFE's team of social workers supports seniors by checking in regularly to see how they are doing. "We make sure seniors are safe, ask about their needs, and offer encouragement and guidance," LIFE Social Services Manager Viviana Nijamkin-Acosta, LCSW shares. "Staying in touch with our seniors helps us know if they are not feeling well or need assistance, and we can step in and help."

Getting the right nutrition and healthy foods can be difficult during the pandemic. "Our Food Insecurity Group monitors seniors' nutrition and access to healthy food," says LIFE Nutrition Services Manager Dawn Clausing, RD. "We link seniors with community resources for nutrition and assist with online grocery shopping for seniors in need."

"I am extremely pleased with the LIFE program," says Enriquetta Villar Collado, a 74-year-old LIFE participant since May 2017. "During the pandemic they call me all the time to check on me. They always ask about having food and medications available. I feel that I am not alone."

"Maintaining the mobility to be able to participate in activities of daily living is so important for seniors living independently in the community," adds LIFE Rehabilitative Manager Michele Gonzalez MOT OTR/L, CAPS, "but even more so during COVID-19, when seniors

are more isolated and at an increased risk for falls and deconditioning."

LIFE physical and occupational therapists connect with seniors by phone, video, and in person at the center or at home to provide these supports. LIFE also offers prevention exercises, videos on what to do if you fall, and weekly group therapy by telehealth to manage breathing, respiratory distress, exertion and energy while doing daily activities at home. Seniors can share personal experiences and socialize during these sessions.

For some seniors, bathing, dressing, toileting, meal preparation, light housekeeping and companionship can be difficult at home. LIFE home health aides visit seniors to help with these daily activities. Nurses also visit to give medications and care for wounds.

"The program has been beautiful," says Barry Loving, a 60-year-old LIFE participant who joined the program during the pandemic in June 2020. "Everyone is nice and respectful."

Loving, who lives in Newark with his son, said the program's transportation to and from the LIFE Center for medical care and specialist appointments in the community has really helped him keep up with his care. "The bus is always on time and they help me get on and off. I appreciate everything [the program] is doing," he says with a smile.

For seniors, social distancing can present unique challenges. With-

out frequent social interaction and stimulation, many seniors are feeling isolated and lonely, which can lead to poor physical and mental health outcomes. To help seniors stay connected and socialize, seniors play Bingo and trivia games virtually over the phone.

Spiritual care programs are offered for support and to help seniors cope with the impact of COVID-19, and LIFE sends monthly packets of activities seniors can do at home, like puzzles and drawings, to keep seniors engaged and connected.

Bill Paoli is the caregiver for his 85-year-old mother, Dolores Paoli, a LIFE participant since October 2017. Paoli says his mom loves receiving the activity packet, especially the word searches and drawings. "It's been good teamwork," Paoli says of the partnership with LIFE during the pandemic. "The social worker and nurse call quite often and check on her." Paoli's sister is also a LIFE participant who joined the program during the pandemic. Paoli said his sister enjoys the activity packets and nurse visits at her home.

Saint Francis LIFE is uniquely positioned to provide comprehensive care for seniors during this time and in the brighter days of our future. If you or someone you know could benefit from LIFE's community-based, coordinated care, contact us at 302-660-3351 or visit saintfrancislife.org.

Look for our new LIFE Center opening in Newark in January 2021. LIFE will be able to serve another 250 seniors at this location.

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

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



Seniors can live safely at home now and in the brighter days of our future

During the COVID-19 pandemic, Saint Francis LIFE seniors living in New Castle County have received all-inclusive medical and social services from the safety of home. With home visits from our nurses, telemedicine with our doctors and rehabilitative therapists, group phone activities, and home-delivered supplies, meals and medicines, our seniors have been able to live safely at home throughout this pandemic.

In the brighter days of our future, we look forward to once again providing our services in our health center, adult day center, in the community and at home.

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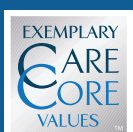
Polaris is located at the heart of the **Milford Wellness Village**, an innovative, multi-use development that is delivering integrated healthcare, education, childcare, outpatient physical therapy, and other services to the City of Milford, Kent and Sussex Counties, and the state of Delaware.

Polaris is now accepting admissions for new residents!
Call 302-503-7650 for more information or to schedule a visit.



Polaris is a proud member of the Nationwide Healthcare Services' network — a premier provider of healthcare throughout Delaware, including Regal Heights Healthcare & Rehabilitation Center in Hockessin and Regency Healthcare & Rehabilitation Center in Wilmington.

Polaris Healthcare & Rehabilitation Center is located in the Milford Wellness Village —
 21 West Clarke Avenue, Milford, DE 19963



www.polarishealthcarerehab.com





Shopping Online? Use a Virtual Credit Card

By Ben Luthi, Experian.com

Let's face it—we're all shopping online more these days, even though it seems we read about data breaches on a weekly basis. One way to protect yourself from fraud is by using virtual credit cards.

A virtual credit card is a temporary credit card number that you can use while shopping online. These disposable card numbers are randomly generated and designed to protect your actual account number from falling into the wrong hands, say via a data breach or through an unsecure connection.

How Do Virtual Credit Cards Work?

If your credit card issuer provides a virtual credit card feature, you can request one through your online account with the bank. When you do, you'll get a randomly-generated

card number, expiration date and security code that are tied to your actual account. When you use the virtual credit card to check out online, the transaction will show up on your account statement as if you had used your regular card information.

Can Virtual Credit Cards Help Protect Your Identity?

Disposable card numbers can add an additional level of security if, indeed, a retailer suffers a data breach. If a hacker manages to get your virtual credit card information, you can simply cancel that virtual card without needing to close your entire account.

You can also set a particular date at which the card is no longer is valid, as well as set a limit on the total dollar amount of purchases that can be made with the card.

Although most banks limit your li-

ability to \$50 for unauthorized use of your card, if your credit card is lost, stolen or otherwise compromised, you'll still need to go through the dispute process, cancel your card and wait for a new one. With a virtual credit card, you can avoid that whole process.

What Are the Drawbacks of Virtual Credit Cards?

Because virtual credit cards are designed for online and other card-not-present transactions, there are some situations in which using a virtual number could backfire.

If you have to return something, for instance, a retailer might require that the amount to be refunded go back to the same account number that was used to make the purchase. If your disposable card number has already expired, you may be forced to get store credit instead.

You could also run into a snag if a merchant requires verification of your account information. For example, let's say you use a disposable card number to make an online reservation for a rental car or hotel room. When you show up, the company may require you to pay with the same card used to make the reservation. But since the virtual number is different from your actual card number, you could have trouble verifying they're tied to the same account.

Where Can You Get a Virtual Credit Card?

Only two major credit card issuers allow cardholders to request a virtual credit card: Capital One and Citi. Keep in mind, though, that the feature may not be available for all cards offered by those banks, so check to find out if yours is eligible. There are also third-party apps that offer virtual cards.



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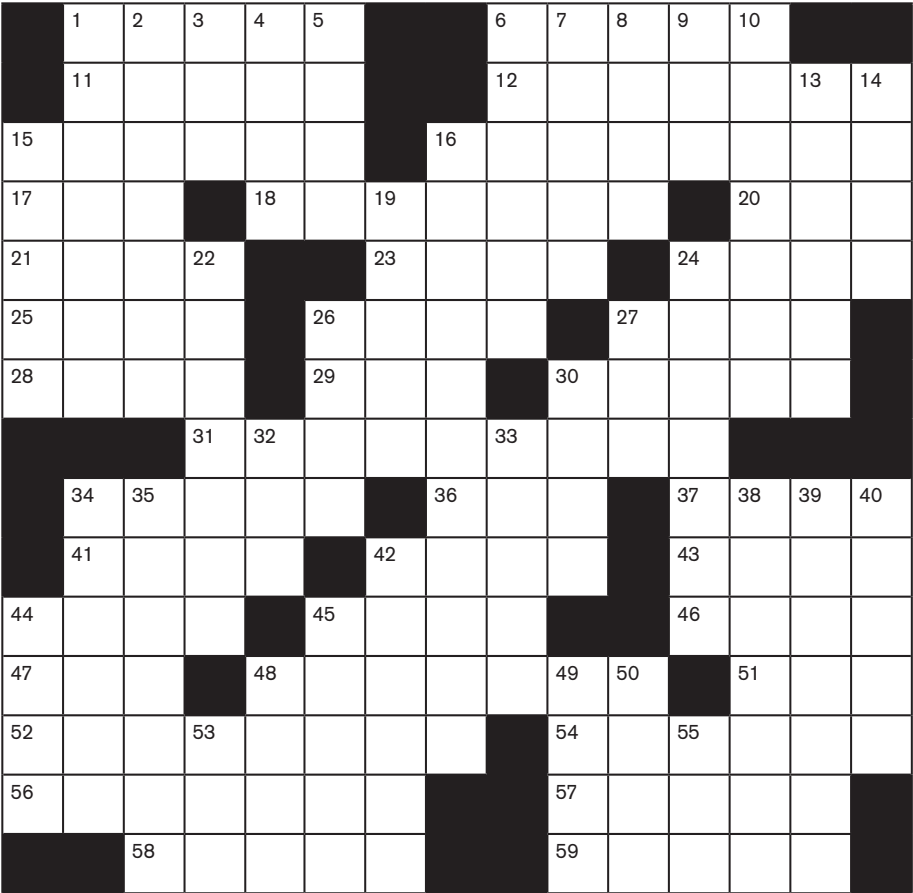
www.ymcade.org

Financial assistance is available.



Crossword

By Dave Fisher



©www.mirroreyes.com

Answers on page 10

- ACROSS**
- 1. Stretch
 - 6. Lift
 - 11. Banish
 - 12. Make larger
 - 15. Anagram of “Rascal”
 - 16. Burns slowly
 - 17. A high alpine meadow
 - 18. Ways of doing things
 - 20. One time around
 - 21. Nonclerical
 - 23. Possess
 - 24. Snug (British spelling)
 - 25. Italian for “Wine”
 - 26. A period of discounted prices
 - 27. Puts on
 - 28. Portent
 - 29. A wise bird
 - 30. Filthy
 - 31. Prohibiting certain information
 - 34. Layers
 - 36. A spider spins this
 - 37. Always
 - 41. Wings
 - 42. Rectum
 - 43. A few
 - 44. Respiratory organ of aquatic animals
 - 45. Charges
 - 46. Sort
 - 47. Former boxing champ
 - 48. Yellowish annual clover
 - 51. Biblical boat
 - 52. A baroque musical composition
 - 54. Billows
 - 56. One of three offspring
 - 57. Chills and fever
 - 58. Diacritical mark
 - 59. Utilizers

- DOWN**
- 1. Repossess
 - 2. Analyze
 - 3. Pain
 - 4. Burrowing marine mollusk
 - 5. Not there
 - 6. Jettison
 - 7. Positive pole
 - 8. Ailments
 - 9. Unhappy
 - 10. Soon
 - 13. Grass-covered
 - 14. Catch a glimpse of
 - 15. Artillery burst
 - 16. Lack of depth
 - 19. Defrosts
 - 22. Hide
 - 24. Clog up
 - 26. Male offspring
 - 27. Grayish brown
 - 30. Claim
 - 32. Before, poetically
 - 33. Utilize again
 - 34. Seamster
 - 35. Unlawful
 - 38. Traveler
 - 39. A female monarch
 - 40. Stinks
 - 42. Ventilate
 - 44. A certain trade agreement
 - 45. Celebrated
 - 48. Formal dance
 - 49. Brother of Jacob
 - 50. Coffee cups
 - 53. Consumer Price Index
 - 55. Regret

PUMPKIN POLENTA WITH BALSAMIC ROASTED BEETS

A creamy pumpkin polenta recipe topped with balsamic roasted beets. A naturally vegan and gluten-free meal for fall and winter. Yields 4 servings.



INGREDIENTS

Beets:

- 3 cups beets, diced small
- ¼ cup olive oil
- 3 tablespoons balsamic vinegar
- 1 tablespoon maple syrup
- ½ teaspoon fine sea salt
- ¼ teaspoon black pepper

Polenta:

- 3 tablespoons olive oil
- 3 medium shallots, minced
- 2 garlic cloves, minced
- 4 cups low-sodium vegetable broth
- 1 cup polenta
- 1 cup canned pumpkin
- ¼ teaspoon dried thyme
- ¼ teaspoon dried sage
- ½ teaspoon paprika
- 1 teaspoon fine sea salt
- 1 teaspoon black pepper
- 1 tablespoon fresh thyme (optional garnish)

DIRECTIONS

1. Preheat the oven to 425 degrees and line a sheet pan with parchment paper.
2. In a small bowl whisk together the olive oil, balsamic vinegar, maple syrup, salt and pepper. Place the beets on the lined sheet pan and then pour the balsamic mixture over top. Toss them lightly with your hands to coat and roast for 15 minutes. Remove the pan from the oven, and flip the beets. Return the pan to the oven and roast for another 15 minutes. When they're done set them aside until plating.
3. Heat a large skillet over low heat. Add in the olive oil, shallots and garlic and sweat for 2 minutes.
4. Turn the heat to medium, add in the broth and bring to a simmer. Then add in the polenta one-third cup at a time, stirring constantly to avoid clumps. Reduce the heat to a simmer and cook uncovered for about 20 minutes while stirring frequently until the water is absorbed and the polenta is soft.
5. Turn the heat to low and add in the pumpkin, thyme, sage, paprika, salt and pepper, and stir. Continue to cook the polenta while stirring occasionally for 5 minutes.
6. To plate, portion the polenta into 4 bowls and top each with an equal portion of balsamic beets. Garnish with fresh thyme and black pepper if desired and serve warm.

www.withfoodandlove.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.

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

Answers on page 10

(courtesy of KrazyDad.com)

The Funny Bone

A famous art collector is walking through the city when he notices a mangy cat lapping milk from a saucer in the doorway of a store and he does a double take.

He notices that the saucer is extremely old and very valuable, so he walks casually into the store and offers to buy the cat for two dollars.

The store owner replies, "I'm sorry, but the cat isn't for sale."

The collector says, "Please, I need a hungry cat around the house to catch mice. I'll pay you twenty dollars for that cat."

And the owner says "Sold." And he hands over the cat.

The collector continues, "Hey, for the twenty bucks I wonder if you could throw in that old saucer. The cat's used to it and it'll save me from having to get a dish."

And the owner says, "Sorry buddy, but that's my lucky saucer. So far this week I've sold sixty-eight cats."

A Girl Potato and Boy Potato had eyes for each other, and finally got married. They had a little sweet potato, whom they called "Yam."

Of course, they wanted the best for Yam.

When it was time, they told her about the facts of life. They warned her about going out and getting half-baked, so she wouldn't get accidentally mashed, and get a bad name for herself, like 'Hot Potato,' and end up with a bunch of Tater Tots.

Yam said not to worry, no Spud would get her into the sack and make a rotten potato out of her!

But on the other hand, she wouldn't stay home and become a Couch Potato either.

She would get plenty of exercise so as not to be skinny like her Shoestring Cousins.

When she went off to Europe, Mr. and Mrs. Potato told Yam to watch out for the hard-boiled guys from Ireland, and the greasy guys from France, those French Fries.

And when she went out west, they warned her to watch out for wild Indians so she wouldn't get scalloped.

Yam said she would stay on the straight and narrow and wouldn't associate with those high class Yukon Golds, or the ones from the other side of the tracks, those guys who advertised their trade on all the trucks that say, "Frito Lay."

Mr. and Mrs. Potato sent Yam to Idaho P.U. (that's Potato University) so that when she graduated she'd really be in the Chips.

But in spite of all they did for her, one day Yam came home and announced she was going to marry Tom Brokaw.

Tom Brokaw!

Mr. and Mrs. Potato were very upset.

They told Yam she couldn't possibly marry Tom Brokaw because he's just.....

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