



VITAL INFORMATION FOR A VITAL LIFE®

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**Your Healthy Heart:  
New Cholesterol  
Guidelines  
Explained**  
Page 4

**Remarried in  
Retirement?  
Finances the Second  
Time Around**  
Page 11

**Black History Month:  
The Underground  
Railroad  
in the Mid-Atlantic**  
Page 13





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The warm weather held out as long as it could. As I write, we're getting ready for what could be a very big winter storm Jonas. It seems like every storm that comes along these days though, rain or snow, is "historic" so who knows what to believe. What I do know, though, is that with snow comes the need to shovel.

And with that, an increase in the incidence of exertion-induced heart attacks. Fitting then, that February is National Heart Month.

I take heart health very seriously. My father had what's called a Widowmaker heart attack. There were probably signs leading up to the heart attack, but my grandmother was in the hospital and there were other things to attend to. He put others before himself, and we all paid the price. I often wonder how life would have been different if he had visited the doctor more regularly (your arteries don't become blocked overnight), or been aware of the meaning of the symptoms he experienced in the day(s) leading up to the heart attack. He could have known my son, his grandson.

Think you're too young, too busy, too healthy for it to happen to you? Take a second to enjoy this funny video with a serious message—it just might save your life: <https://www.youtube.com/watch?v=t7wmPWTnDbE> (or go to youtube and search "Just a little heart attack"). There's more for you on pages 4 and 5 as well. It can't be stressed often enough: heart disease is a killer. Take good care of yourself; nobody can do it for you.

February is also African American History Month. Take a moment to think about the impact on your life the people who risked theirs have had. It's one for your gratitude journal. There's an abbreviated history of the Underground Railroad on page 13. The mid-Atlantic states (Delaware in particular) were border states—slave states that belonged to the Union. Heroes came from our own backyard and the story is fascinating. We've got even more on our (newly designed!) website.

We're so excited to unveil the new website that we featured a tour on pages 8 and 9. It's got all the great information you'd expect (plus more that we never seem to have enough room for in the print version of Vital!) in a super-easy-to-navigate format. Go ahead and check it out! Share articles, jokes and recipes with your friends, invite them to subscribe, like us on Facebook... and just have fun with it!

Happy February!

Karyn



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## Find The Right Fit

### Choosing the Right Skilled-Nursing Facility

Choosing a skilled-nursing facility for yourself or a loved one can be a stressful decision, in large part because it's difficult to know how to find one that works for you.

How do you know whether a facility is the right fit? How do you know whether it provides the medical care and life-enriching activities you or your loved one deserve? The key to making an informed decision is to take a tour of the site, according to BJ DiDonato, Director of Community Relations for Regency Healthcare and Rehabilitation Center in Wilmington, DE and Regal Heights Healthcare and Rehabilitation Center in Hockessin.

"You must take a tour of the community," DiDonato stresses. "A tour allows you to get an idea of the personality and feel of the home." Surprisingly, it only takes 7 seconds to make 11 impressions to decide if you like, dislike or are indifferent to a community. Those 11 impressions are:

- Cleanliness
- Engaging
- Credible
- Knowledgeable
- Responsive
- Friendly
- Helpful
- Understanding
- Courteous
- Confident
- Professional

During a tour, DiDonato says that potential residents and their loved ones should ask detailed questions of staff members, including the medical director, recreation personnel and physical therapists, to ensure that the facility can provide the right programs and support you want and need. For instance, make sure that special services like physical therapy

are appropriately staffed. If you're interested in art then make sure that art classes are offered.

Make sure that the facility is clean and tidy. Make a point to use your senses—sight, smell, touch and taste—when touring. Request a visit during meal times to have your own culinary experience, or participate in pre-planned activities programs and take in the surroundings.

"You'll want to make sure you see every bit of the building," DiDonato says, noting the open-minded approach of Nationwide Health Care Services, which owns Regency and Regal Heights. "When touring, prospective residents should always take the opportunity to talk with current residents and to see community personnel in action."

The same principles apply if you're planning a short-term stay at a skilled-nursing facility for recovery care. In those cases, prospective patients should also ensure that the facilities they are considering specialize in the needed type of care. Many facilities provide a range of sub-acute rehabilitation services.

Finally, you'll also want to visit the community's website, as well as any social media pages such as Facebook that they maintain. The social media pages give a good insight into the daily activities, ongoing events and special interests of the facility.

Nationwide Health Care facilities will happily give tours to those who arrive without an appointment, but it's a good idea to call ahead and schedule a tour. Regal Heights ([www.RegalHeightsHealthcare.com](http://www.RegalHeightsHealthcare.com), 302-998-0181) is located at 6525 Lancaster Pike, Hockessin, DE 19707 and Regency Healthcare and Rehabilitation Center ([www.RegencyHCR.com](http://www.RegencyHCR.com), 302-654-8400) is located at 801 N. Broom St., Wilmington, DE 19806. Ms. DiDonato can be reached directly at 302-598-8898 and also by calling the communities.



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# A Heart Doctor Explains Cholesterol Levels

By Kate Silver

**Y**ou hear it all the time: know your numbers, watch your cholesterol, HDL is good, LDL is bad. But what does it all mean? Go Red For Women ([www.goredforwomen.org](http://www.goredforwomen.org)) asked Suzanne Steinbaum, M.D., Director, Women and Heart Disease with the Heart and Vascular Institute at Lenox Hill Hospital in New York, to help us understand cholesterol, as well as cholesterol-lowering drugs called statins, based on the updated cholesterol guidelines.

These updated guidelines are the result of the latest medical research and rewrite best practices for the first time in a decade.

## Go Red for Women (GRFW): What is cholesterol?

**Dr. Suzanne Steinbaum (SS):** Cholesterol itself isn't bad. In fact, cholesterol is just one of the many substances created and used by our bodies to keep us healthy.

Cholesterol comes from two sources: your body and food. Your liver and other cells in your body make about 75 percent of blood cholesterol. The other 25 percent comes from the foods you eat. Cholesterol is only found in animal products.

There are two types of cholesterol: "good" and "bad." It's important to understand the difference, and to know the levels of "good" and "bad" cholesterol in your blood. Too much of one type—or not enough of another—can put you at risk for coronary heart disease, heart attack or stroke.

## GRFW: What does cholesterol consist of?

**SS:** There are several different parts of the cholesterol profile. One of them is the high-density lipoprotein (HDL), another one is the low-density lipoprotein (LDL) and triglycerides.

## GRFW: What is "bad" cholesterol?

**SS:** We have called the LDL cholesterol the "bad" cholesterol. If there's too much LDL cholesterol in the blood, it can lead to plaque formation in the arteries, so we don't want that LDL cholesterol to be too high.

## GRFW: What is "good" cholesterol?

**SS:** HDL is what we call the "good"

cholesterol. When you have a high HDL, it is protective. It actually sort of shuttles the LDL out of the arteries and protects the lining of the arteries from developing plaque.

The female sex hormone estrogen tends to raise HDL cholesterol, and as a rule, women have higher HDL (good) cholesterol levels than men. Estrogen production is highest during the childbearing years.

## GRFW: What lowers HDL in women?

**SS:** Smoking, being overweight and being sedentary can all result in lower HDL cholesterol.

## GRFW: How can people increase their HDL?

**SS:** You may be able to raise your HDL (good) cholesterol levels through weight loss, dietary changes and physical activity. Your doctor may also prescribe medicine to help.

## GRFW: What should women know about triglycerides?

**SS:** Triglycerides are the most common form of fat in the body. Many women who have heart disease or diabetes have high triglyceride levels. A high triglyceride level combined with low HDL cholesterol or high LDL cholesterol seems to speed up atherosclerosis (the buildup of fatty deposits in artery walls). Atherosclerosis increases the risk for heart attack and stroke.

Older women tend to have higher triglyceride levels. Triglycerides go up due to being overweight/obese, physical inactivity, cigarette smok-

ing, excess alcohol consumption, other diseases such as type 2 diabetes, some drugs, genetic factors, and/or a diet very high in carbohydrates (60 percent or more of calories).

## GRFW: What can women do to treat high triglycerides?

**SS:** Reducing saturated and trans fats in the diet is a great starting place to improve triglyceride and HDL levels.

## GRFW: What changed with the new cholesterol guidelines?

**SS:** The guidelines advise doctors to consider a patient's overall health in treatment decisions. And that's why one of the biggest changes in the cholesterol guidelines could lead to more people taking cholesterol-lowering drugs called statins. Doctors have long prescribed statins based on a cholesterol number, particularly the level of LDL (bad) cholesterol.

But the guidelines advise assessing factors such as age, gender, race, whether a patient smokes, blood pressure and whether it's being treated, whether a person has diabetes, as well as blood cholesterol levels in determining their overall risk for a heart attack or stroke. They also suggest that healthcare providers may want to consider other factors, including family history. Only after that very personalized assessment is a decision made on what treatment would work best.

The guidelines also advise doctors to no longer prescribe additional cholesterol-lowering drugs, such as fibrates and niacin, to patients who do not reach targets with statins alone because those drugs have not been shown to reduce heart attack or stroke risk.

## GRFW: Who should receive statin therapy? Is there a specific level of "bad" cholesterol at which a person should receive statin treatment?

**SS:** The guideline recommends statin therapy for the following groups:

- People without cardiovascular disease who are 40 to 75 years old and

have a 7.5 percent or higher risk for having a heart attack or stroke within 10 years.

- People of any age with a history of a cardiovascular event (heart attack, stroke, stable or unstable angina, peripheral artery disease, transient ischemic attack, or coronary or other arterial revascularization).
- People 21 and older who have a very high level of "bad" cholesterol (190 mg/dL or higher).
- People with Type 1 or Type 2 diabetes who are 40 to 75 years old.

Some patients who do not fall into the four categories may also benefit from statins, a decision that should be made on a case-by-case basis.

## GRFW: Is there a target number for LDL cholesterol in statin patients?

**SS:** For patients taking statins, the guidelines say they no longer need to get LDL cholesterol levels down to a specific target number—a significant departure from how doctors have treated cholesterol for years. While research clearly shows that lowering LDL lowers the risk for heart attack and stroke, there is no evidence to prove that one target number is best.

Thus, the current guidelines focus instead on matching a patient's heart attack and stroke risk level with the intensity of statin treatment. In addition to lowering cholesterol, statins have other biochemical effects that may also help reduce the risk for heart attack and stroke. Most, including high-intensity statins, are now available in generic versions for as little as \$4 for a month's supply.

## GRFW: What do the guidelines recommend in addition to statin therapy to help prevent heart disease?

**SS:** A healthy lifestyle should always accompany statin therapy. That includes eating a heart-healthy diet, being physically active on a regular basis, not smoking and staying at a healthy weight. The guidelines encourage healthcare providers to help their patients accomplish the changes they need to make.

# February is Heart Attack Awareness Month

Most of us think heart attacks are sudden, but there are numerous symptoms that often go unnoticed that are possible indicators—if you know what to watch for. According to a recent Harvard study, only 25 percent of heart attack victims had no prior symptoms. The problem is, these danger signs aren't necessarily the symptoms you've been warned about. Here are seven early warning signs that could save a life—yours or that of someone you love. Although these symptoms may also be caused by problems other than an impending heart attack, if you notice them occurring, be sure to promptly contact a medical provider.

**1 Rapid, pounding, or irregular heartbeat.** Call the doctor right away.

**2 Nausea, stomach ache, and indigestion.** If your nausea symptoms are definitely being brought on by physical activity, don't delay in contacting your doctor, and ask about being evaluated for angina and coronary artery disease.

**3 Extreme fatigue.** Call your doctor and schedule a checkup. Be sure to mention the connection with exertion.

**4 Anxiety attacks and insomnia.** Ask yourself whether the anxiety is related to recent events or triggers, or whether it seems abnormal in proportion to life events.

**5 Pain in the shoulder, neck, jaw, or arm.** Pain that doesn't go away after several days merits a medical checkup. If the pain seems to move or radiate upward and out, this is important to tell your doctor.

**6 Breathlessness, dizziness, or a feeling of being unable to draw a deep breath.** Shortness of breath can indicate a problem with the lungs, the heart, or both, so this symptom is always a reason to call the doctor.

**7 Unusual, excessive sweating.** If symptoms persist and seem unusual, call your doctor to talk through your concerns.

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## February is American Heart Month

- **Get your blood pressure under control. Ask your doctor what your numbers should be.**
- **Quit smoking.**
- **Reduce sodium intake.**
- **Exercise.**
- **Eat healthfully.**



*Valentine's Day*

**WORDS OF WISDOM**



*Love is not finding someone to live with; it's finding someone you can't live without.*

— Rafael Ortiz

## NATIONAL WEAR RED DAY FRIDAY, FEBRUARY 5, 2016



For more information, visit [www.goredforwomen.org](http://www.goredforwomen.org) and the American Heart Association ([www.heart.org](http://www.heart.org)).



## Exercising Your Way to a Healthy Brain

By Kate Maliha, MA (HKin)



equally beneficial for cognition. New research by the Aging, Mobility and Cognitive Neuroscience Lab at the University of British Columbia found that light strength training slows the growth of lesions in the brain that cause memory impairment. Other exercise interventions for enhanced cognition and prevention of decline include dual tasking, which pairs a physical challenge such as a balance exercise or locomotion such as walking, with a cognitive challenge such as simple math, object naming, or word association drills. This type of exercise pairing works on executive function, the brain's ability to divide attention, and is an important factor in preventing falls.

According to Dr. Sarah McKay, a prominent neuroscientist and the author of "Your Brain Health," interventions which tap into plasticity should include focused attention, determination, and hard work. If these elements are not present, brain changes are not likely to occur, states McKay. She stresses that it is important to practice skills frequently to change more neural connections. Exercises should include sensory information, movement, and cognitive patterns. In addition, learning a skill is important for cell-to-cell cooperation, and in order to make changes long-lasting. Powerful, new, or novel experiences are also more likely to result in permanent change.

If you've been hearing the term "neuroplasticity" quite a bit lately, you're not alone. New research in brain health has uncovered the fact that the brain can heal itself, learn new behaviors and also re-learn lost ones (Kleim & Jones, 2008). Rather than being fixed and unchanging, the brain is adaptable, according to research and information popularized by neuroscientists including Dr. Michael Merzenich, and psychiatrists including Dr. Norman Doidge. Interventions may include meditation, biofeedback, sound therapy, brain exercises, and many types of fitness exercises to help manage or lessen the effects of a variety of conditions affecting cognition, including Parkinsons, MS, ADHD, and stroke. Scientists are actively studying how specific types of therapies can also help prevent or possibly reverse other types of age-related cognitive impairment such as Alzheimer's disease.

Of particular interest to fitness enthusiasts, cardiovascular exercise may stave off cognitive decline by creating new neurons (neurogenesis) and enhancing the survival of existing and new brain cells. However, other forms of exercise may be

*Here is a fun group exercise from the fitness class "Brain & Body Workout" at Van Dusen Gardens in Vancouver, British Columbia:*

**Theatre Sports**

You should have at least four people for this activity. Place several chairs in a circle. Begin with a simple physical challenge such as sitting down on a chair and then immediately standing up, in a steady and rhythmic fashion. While performing the activity, the group tells a story word by word. First, a title is created for the story. One participant starts with one word, and the next participant adds another word or phrase, such as:

**Once upon a time there was a \_\_\_\_\_, and every day he/she \_\_\_\_\_, until one day \_\_\_\_\_ and because of that \_\_\_\_\_ and because of that \_\_\_\_\_, etc., creating a story that has its own logic and terms.**

Be sure to pick appropriate (and simple) physical challenges, changing them as needed so that you create an appropriate level of challenge while avoiding strain or injury.



Kate Maliha, MA (HKin) has a Master's degree in Human Kinetics, is a Certified Medical Exercise Specialist, and has conducted aging research at the University of British Columbia. She is the Director of Love Your Age Fitness Inc. (<http://www.LoveYourAge.ca>), a fitness company specializing in the exercise needs of seniors.



## Why Do We Love Chocolate?

Women crave it, men hoard it, and Aztec kings might have been the first to eat it. Why do we love chocolate so much?

It's chemistry—Chocolate contains chemicals called opioids (yes, also found in opium) which serve to dull pain and create a feeling of well-being when ingested. According to studies, people who eat chocolate produce natural opiates in their brains that soothe their nerves and make them feel good.

Chocolate also contains "uppers" like caffeine, sugars, and phenylthalamine, which make your heart pound a little harder, your breathing come a bit more quickly, and give you a feeling of alertness. The effect is not dramatic enough to be uncomfortable in most people, but rather produces a pleasant "high," often equated to the feeling of being in love.

Speaking of love, the association might not be completely physiological. Women crave chocolate more often than men do. Women are also habitually given chocolate as birthday and Valentine's Day presents. In our culture, chocolate is considered a romantic gift, outside

the realm of mundane, day-to-day food, reserved for special occasions—and, for women especially, it's associated with love and romance. That could be another reason why women particularly love chocolate: deep down, it makes them feel loved, cared for, and pampered.

It really is good for you. Studies suggest that chocolate—especially dark chocolate—contains flavonoids and antioxidants that lower the risk of cancer and heart disease, improving cardiovascular health. Until recently, tea was considered the main source for these chemicals. Now, scientists recommend that you have a chocolate cookie or biscuit with your tea to get more of those life-lengthening chemicals. Avoid milk with your dark chocolate, however—the same studies show that milk can cancel out the healthful effects of eating chocolate by preventing those helpful chemicals from being fully absorbed in the body.

Yes, chocolate contains fats and sugars, but as long as you enjoy in moderation, the science suggests you can add as much as a year to your life.

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# At Your Fingertips

www.VitalMagOnline.com

Drum roll please....

It's here! The launch of Vital's redesigned website!

We're proud to announce the launch of our newly redesigned website, www.vitalmagonline.com. At home or on your mobile device, now you can access even more of the great information you've come to expect from Vital!® ...even more in-depth articles on the topics that mean the most to you, whether it be health, wealth, caregiving, or living a vital life... videos, expert advice, plus jokes, puzzles and recipes, all to share with your friends!

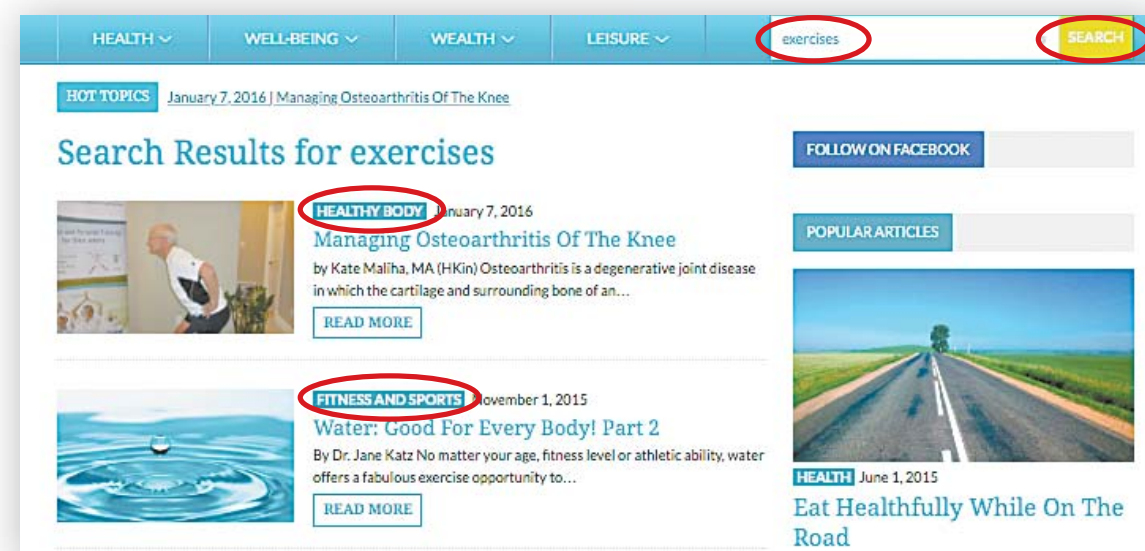
Join me for quick tour of the new site:

## THE HOME PAGE

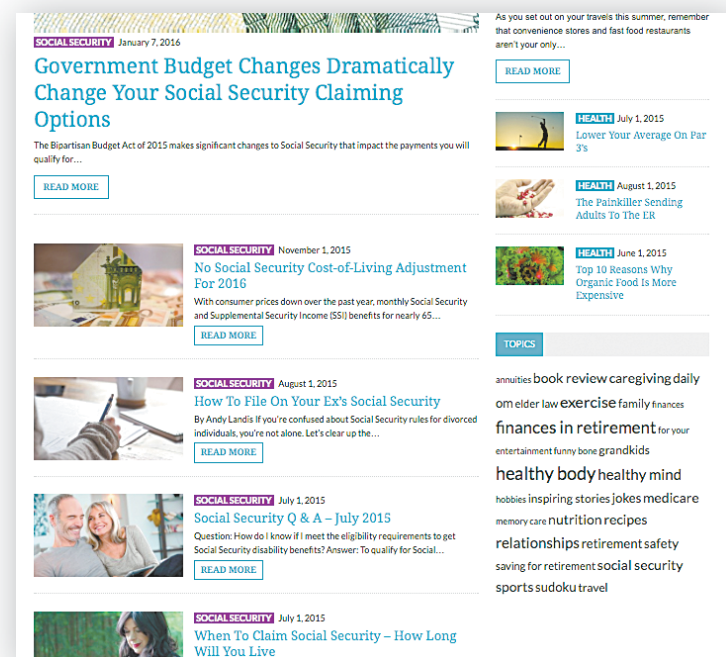
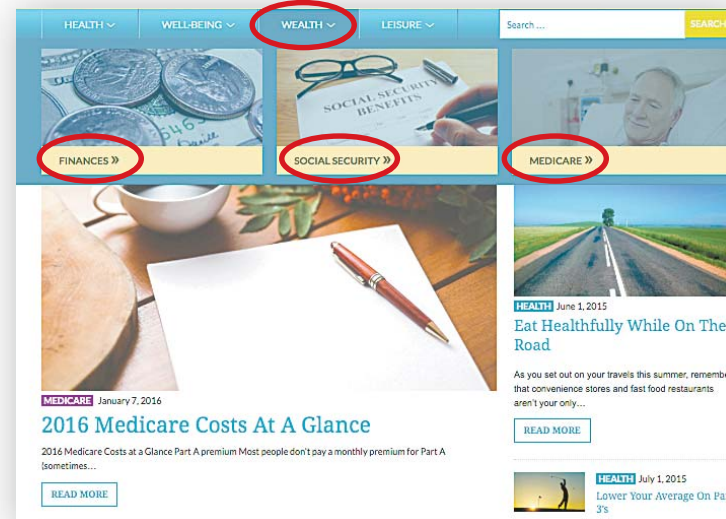
You'll find www.vitalmagonline.com is extremely easy and intuitive to navigate. When you land on the home page you'll notice it's laid out with the same general categories we use in the magazine—Health, Well-Being, Wealth, and Fun Pages:



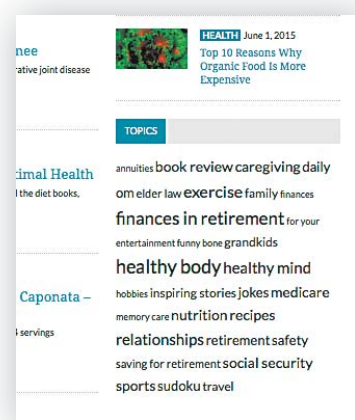
If there's something specific you want to learn more about, simply type your search term in the box beside the blue ribbon, and click on the green "Search" button. A selection of articles that meet your search criteria curated from all our subcategories will be right at your fingertips.



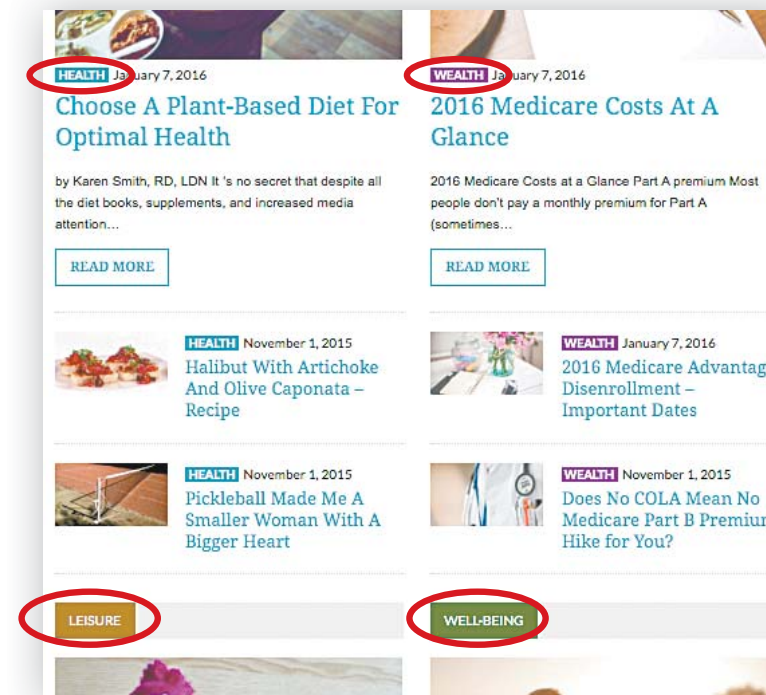
When you hover your cursor over each of the categories in the blue ribbon, you'll find a more specific breakdown of the articles you're interested in. For instance, hovering over Health opens up Healthy Body, Healthy Eating and Fitness & Sports. Hovering over Well-Being opens up Lifestyle, Daily Om, Healthy Mind and Caregiving. Hovering over Wealth opens up Finances, Social Security and Medicare. Hovering over Leisure opens up Entertainment, Book Reviews, Puzzles and the Funny Bone.



Each of those subcategories are broken down even further. For instance, in Lifestyle, you'll find articles about retirement, relationships, travel, hobbies, grandkids, and more. An easy way to navigate to these topics is to look for the TOPICS graphic on the right hand side of the page, then click on the Topic you're interested in.



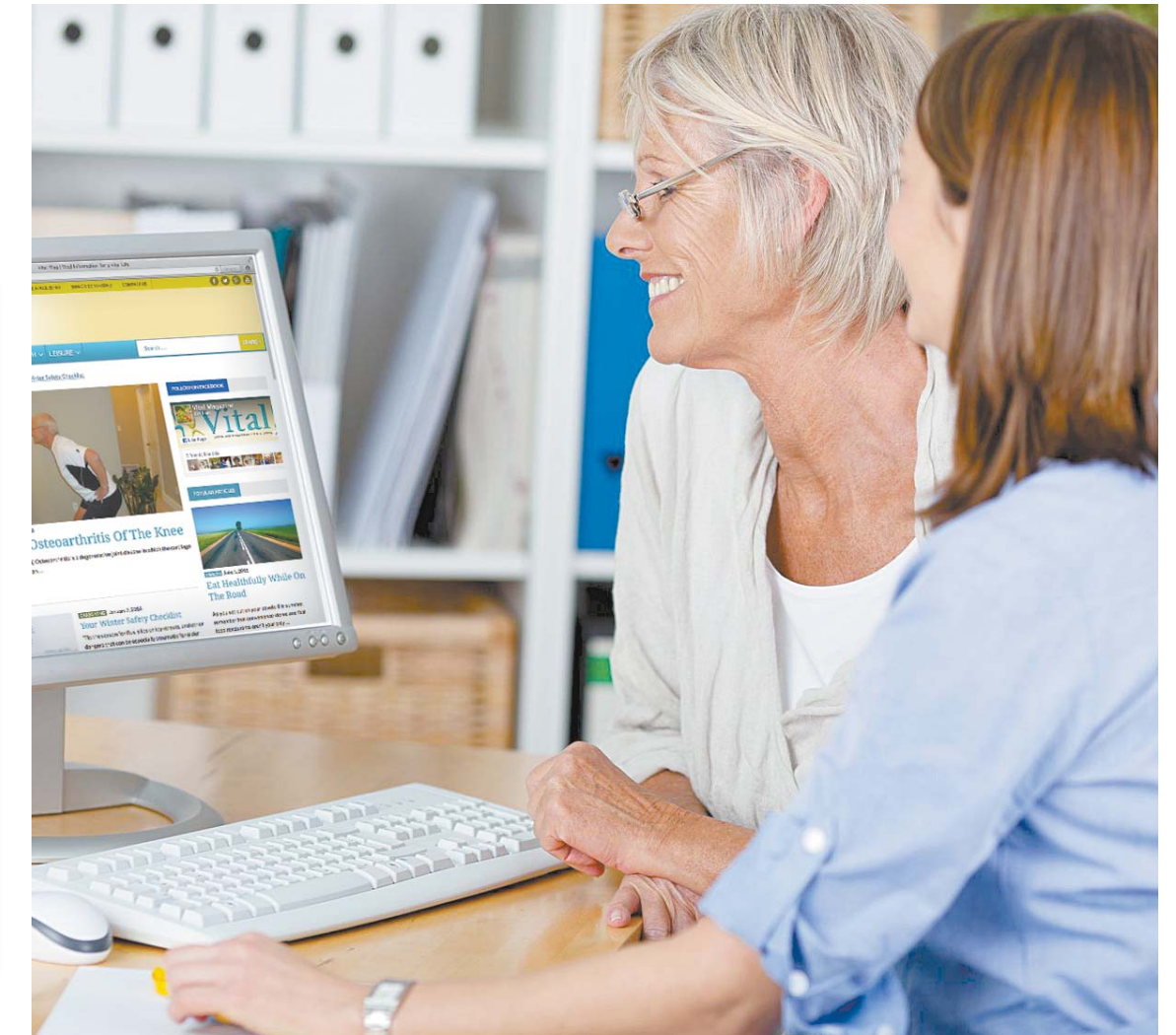
As you move down the Home Page you'll see articles highlighted from each of our categories. To make navigation easy, we've color coded the categories. If you want to read more in a particular category, look for more of that color, or simply click on the colored box, and you're in.



## ARTICLES

As you begin to read an article, you might find that you'd like the text to be either smaller or larger. Again, we've made it super simple for you to make adjustments. All you have to do is click in the appropriate box at the top right. Voila!

If you need to make a text size adjustment on the home page, you'll have to manage that from your browser. Or here's a neat trick you can use on any webpage: On a PC, to make your text bigger hold CTRL and + at the same time. Repeat as needed. To make your text smaller hold CTRL and - at the same time. Repeat until the text is the size you desire. If you use a Mac, press Command + or to make it smaller press Command - until the text is the size you desire.



## SOCIAL MEDIA AND SHARING

Whenever we come across great ideas and information that we want to share but aren't able to include in the magazine, you're going to be able to find it either on the website, or on our Facebook page. To stay in the loop, come back to the site often, or simply "Like" our Facebook page (click on it at the top right of the Home Page; see image above). It's as easy as that!

We know we're not the only ones who like to share. Find a recipe you love? Read a joke that makes you laugh out loud? See an article that you just know speaks directly to your mother/father/sister/brother/Aunt Sally/friend? Tell everyone! At the bottom of every article is the Social Sharing area. All you have to do is click on the network where you want to post, sign in, and let us do the rest. The article, pictures included, automatically posts to your timeline or feed and gives readers the ability to link back to us to learn more.



We hope you visit our new website often. We created it in such a way that makes it easy to use and fun and informative to visit every week. If you have any questions about how to get around the site, or questions about articles or topics, or want to contribute your own articles, just call or email!

We're at 302-764-6642 or questions@vitalmagonline.com.



## Social Security Q&A

**Question:**

My husband and I are both entitled to our own Social Security benefits. Will our combined benefits be reduced because we are married?

**Answer:**

No. When each member of a married couple works in employment covered under Social Security and both meet all other eligibility requirements to receive retirement benefits, lifetime earnings are calculated independently to determine the benefit amounts. Therefore, each spouse receives a monthly benefit amount based on his or her own earnings. If one member of the couple earned substantially less than the other or did not earn enough Social Security credits (40) to be insured for retirement benefits, he or she may be eligible to receive benefits as a spouse. To learn more, visit [www.socialsecurity.gov/retirement](http://www.socialsecurity.gov/retirement).

**Question:**

What is full retirement age?

**Answer:**

Full retirement age is the age at which a person may first become entitled to full or unreduced retirement benefits. Your full retirement age depends on your date of birth. For people born before 1938, it's 65. For those born after 1959, it's 67. If your birthday falls between 1938 and 1959, your full retirement age is between 65 and 67. (The age for Medicare eligibility is 65, regardless of when you were born.) For more information, go to <http://www.socialsecurity.gov/planners/retire/retirechart.html>.

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## Changing Your Facebook Status to “Remarried” in Retirement?

Consider these financial issues before walking down the aisle again



**THEY SAY LOVE IS SWEET**—the second time around. What they don't tell you is that it can also be a lot more complicated financially—especially for couples who find one another later in life. The vow “for richer, for poorer, in sickness and in health” takes on new meaning when the newlyweds are retired.

When romance blossoms later in life, couples typically come together with two sets of assets, separate homes and family commitments, and often very different financial priorities. Melding all these can be a challenge. So much so, in fact, that a growing number of couples age 50 and over are simply living together without the benefit of marriage, and keeping their financial lives separate. Still, “putting a ring on it” remains the popular choice, with fully half of previously married older Americans remarrying in 2013, according to the Pew Research Center.

There are pluses and minuses either way, from a financial perspective, says Debra Greenberg, a director in the Personal Retirement Solutions Group at Bank of America Merrill Lynch. “The key is to be sure that you've familiarized yourself with the rules governing such things as Social Security, estate planning and health insurance as they apply to your situation.”

Here are several issues to consider. Talking them over before you walk down the aisle can help make the journey ahead much smoother.

**For richer, for poorer...**

The first and most basic question is whether you want to combine your

financial assets and estate plans. For older couples who plan to remarry, a prenuptial agreement can be a particularly useful tool that spells out what belongs to whom and how those assets will pass to heirs and beneficiaries. “A prenup can help ensure that both parties don't lose control of the assets they brought to the marriage,” says Greenberg.

Deciding what to do with assets accumulated during the marriage is another issue a prenup can help you control. Some states treat anything acquired by a married couple as community property, so your prenup should include a plan for dividing jointly held assets in the event of a death or a divorce. Work with a lawyer and a financial advisor to draft a prenup that addresses all your needs and concerns. For couples who choose not to marry, a cohabitation agreement can provide some of the same protections.

When it comes to weighing the financial aspects of remarriage, another often confusing area is Social Security. It's important to understand how a remarriage can affect what you'll receive. As just one example, if your first marriage lasted 10 years or longer, you're allowed to collect benefits based on your former spouse's work record once you turn 62. That benefit ends if you remarry. If your new spouse's earnings are less than your ex's, your spousal benefit would be lower.

Widows or widowers who remarry before age 60 should keep in mind that they stand to lose their survivor benefits from their first marriage. Because there are so many factors to be weighed, you should check with the Social Security Administration to ensure that you are receiving the highest benefit possible.

**In sickness and in health...**

If one partner lacks good health insurance, getting married can provide the opportunity to sign up for spousal coverage. And even if both of you have insurance, it may be possible for married couples to get a better rate. Family plans tend to be cheaper than the combined cost of individual coverage for two people.

The key health issue that every older couple should consider, though, is the impact that a prolonged illness or injury could have on their savings. More than half of all Americans will eventually require some form of long-term care, and many insurance plans, such as Medicare, limit coverage of such things as residence in a nursing home.

**Till death do us part...**

Later marriages don't just involve two spouses. Often, they involve a merger of families complete with grown children from previous marriages, and maybe even grandchildren—all of which can complicate inheritance issues.

For example, many states have “elective share” laws, which automatically entitle spouses to as much as half of a deceased spouse's assets, regardless of what's stated in a will. A solid prenup will take precedence over those laws. (Unmarried partners generally do not have the same right as spouses to demand an elective share.)

Couples may also want to consider setting up trusts that provide separately for children from previous marriages. Because trusts can specify beneficiaries, they help to head off potential conflicts down the road, such as inheritance disagreements between children and a stepparent.

“Another simple but important step that many couples forget,” adds Greenberg, “is remembering to change your beneficiaries on your insurance, your retirement plans and other important documents after you remarry.”

Marriage is a big step, involving significant change. That's even truer for people who remarry later in life. Communication is key to navigating these changes together. Even if you maintain separate assets, be sure to talk about and align your financial plans so that they help you achieve the things the two of you have decided are most important. That way, you can get a good start on a second chance at marital bliss.

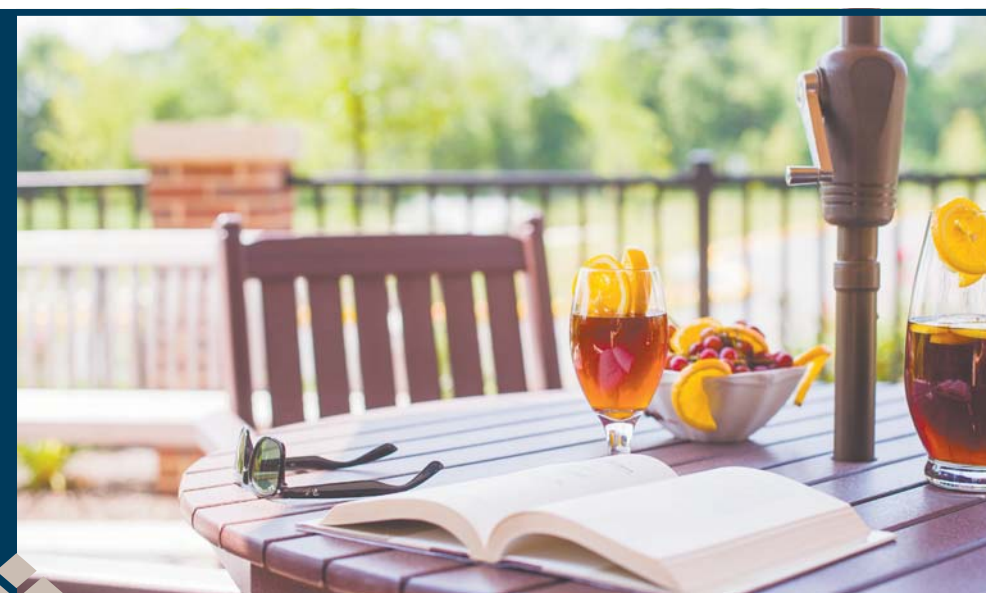
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## Love Can Come At Any Age

By Myrle Gilpin Bowe

**D**id you know that the euphoria you feel when you're newly in love may have the same chemical basis as your love for chocolate? It's caused by a release of oxytocin, and both situations can resemble temporary insanity—perhaps even leading you to ignore negative consequences!

We all share the human need for touch, acceptance, affection and communication. But getting to know someone—likes/dislikes, shared backgrounds and interests, extended family—takes time. (Don't worry about the physical aspects of being older—look at it as proof that you're still here, keeping your interests and attitude (and yourself) alive.)

Go slow and think clearly. If a new relationship doesn't develop into the rosy scenario you want, take it as an opportunity to learn a little more about yourself, and enjoy all the fun you're having. If you do move forward in the relationship, be sure to continually nurture it. As we move through life, we like to think we're learning a thing or two. So don't be blinded by love—and hubris. Courtship is one thing; creating a life together is quite another.

Myrle Bowe is a freelance writer, memoir coach, speaker and frequent contributor to *Vital!Magazine*.



## February is African American History Month

Black History Month, or National African American History Month, is an annual celebration of achievements by black Americans and a time for recognizing the central role of African Americans in U.S. history. The event grew out of "Negro History Week," the brainchild of noted historian Carter G. Woodson and other prominent African Americans. Since 1976, every U.S. president has officially designated the month of February as Black History Month.

### Origins of Black History Month

The story of Black History Month begins in 1915, half a century after the Thirteenth Amendment abolished slavery in the U.S. That September, Harvard-trained historian Carter G. Woodson and the prominent minister Jesse E. Moorland founded the Association for the Study of Negro Life and History (ASNLH), an organization dedicated to researching and promoting achievements by black Americans and other peoples of African descent. Known today as the Association for the Study of African American Life and History (ASALH), the group sponsored a national Negro History week in 1926, choosing the second week of February to coincide with the birthdays of Abraham Lincoln and Frederick Douglass. The event inspired schools and communities nationwide to organize local celebrations, establish history clubs and host performances and lectures.

In the decades that followed, mayors of cities across the country began issuing yearly proclamations recognizing Negro History Week. By the late 1960s, thanks in part to the Civil Rights Movement and a growing awareness of black identity, Negro History Week had evolved into Black History Month on many college campuses. President Gerald R. Ford officially recognized Black History Month in 1976, calling upon the public to "seize the opportunity to honor the too-often neglected accomplishments of black Americans in every area of endeavor throughout our history."

Since then, every American president has designated February as Black History Month and endorsed a specific theme.

### 2016 Theme

#### Hallowed Grounds: Sites of African American Memories

The history of African Americans unfolds across the canvas of America, beginning before the arrival of the Mayflower and continuing to the present. From port cities where Africans disembarked from slave ships to the battle fields where their descendants fought for freedom, from the colleges and universities where they pursued education to places where they created communities during centuries of migration, the imprint of Americans of African descent is deeply

embedded in the narrative of the American past. These sites prompt us to remember and over time became hallowed grounds.

One cannot tell the story of America without preserving and reflecting on the places where African Americans have made history. The Kingsley Plantation, DuSable's home site, the numerous stops along the Underground Railroad, Seneca Village, Mother Bethel A.M.E. Church and Frederick Douglass' home — to name just a few — are sites that keep alive the eighteenth and nineteenth centuries in our consciousness. They retain and refresh the memories of our forbears' struggles for freedom and justice, and their belief in God's grace and mercy. Similarly, the hallowed grounds of Mary McLeod Bethune's home in Washington, D.C., 125th Street in Harlem, Beale Street in Memphis, and Sweet Auburn Avenue in Atlanta tell the story of our struggle for equal citizenship during the American century.

The Association for the Study of African American Life & History has selected this annual theme to bring attention to the centennial celebration of the National Park Service and the more than twenty-five sites and the Underground Railroad Network to Freedom that are part of America's hallowed grounds.



## The Underground Railroad in the Mid-Atlantic

Even before the 1800s, a system to abet runaways seems to have existed. George Washington complained in 1786 that one of his runaway slaves was aided by "a society of Quakers, formed for such purposes." Quakers, more correctly called the Religious Society of Friends, were among the earliest abolition groups. Their influence may have been part of the reason Pennsylvania, where many Quakers lived, was the first state to ban slavery. Two Quakers, Levi Coffin and his wife Catherine, are believed to have aided over 3,000 slaves to escape over a period of years. For this reason, Levi is sometimes called the president of the Underground Railroad.

The term Underground Railroad began to be used in the early 1830s. Homes and businesses that harbored runaways were known as "stations" or "depots" and were run by "stationmasters." "Conductors" moved the fugitives from one station to the next. The Underground Railroad's "stockholders" contributed money or goods, including clothing so that fugitives traveling by boat or on actual trains wouldn't give themselves away by wearing their worn work clothes.

### Conductors On The Railroad

Sometimes a "conductor" pretending to be a slave would go to a plantation to guide the fugitives on their way. Among the best known "conductors" is Harriet Tubman, a former slave who returned to slave states 19 times and brought more than 300 slaves to freedom—using her shotgun to threaten death to any who lost heart and wanted to turn back.

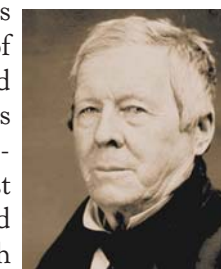
#### Harriet Tubman

Though her age was never exactly determined, Tubman was born around 1820 near Bucktown, MD and married John Tubman in 1845. John Tubman was a free black man who ironically did not support his wife's desire to be free. She remained with him until 1849 when she escaped from the Dorchester County, Maryland farm where she was enslaved. The first of her many missions was believed to be a trip to Baltimore in 1850 to retrieve her sister and her sister's children; several subsequent missions rescued other family members. She earned money for her missions by working in Philadelphia and Cape May, NJ and through the generous support of Station Masters like Thomas Garrett.



#### Thomas Garrett

Thomas Garrett is one of the most prominent figures in the history of the Underground Railroad. He has been called Delaware's greatest humanitarian and is credited with helping more than 2,700 slaves escape to freedom in a forty year career as a Station Master.



A white Quaker whose family hid runaway slaves in its Delaware County farmhouse when he was a child, Garrett credited an experience he characterized as transcendental with directing his life's work toward aiding in the escapes of slaves. The incident, in which a black servant employed by Garrett's family was kidnapped and nearly forced into slavery, was a watershed event for the young Garrett, who would devote his life to the abolitionist cause.

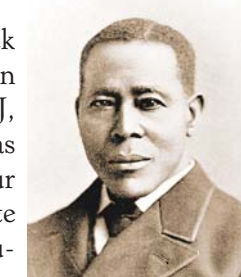
#### Abraham D. Shadd (1801-1882)

Abraham D. Shadd was one of the most important black leaders in Delaware during the 19th century. His accomplishments in the cause for the abolition of slavery rank him among national figures. Along with Peter Spencer, he argued for the entitlement to civil rights he felt black Americans should have as a result of their significant investment in the country's foundation. Shadd conducted anti-slavery

and Underground Railroad activity from his home in West Chester, PA until his move to Canada in 1851. The successes of his children include Mary Ann Shadd, educator, lawyer and journalist; I.D. Shadd, member of the Mississippi Legislature from 1871 to 1874; Abraham W. Shadd, graduate of Howard Law School; Emaline Shadd, professor at Howard University.

#### William Still

Born a free black man in 1821 in Indian Mills, NJ, William Still was an entrepreneur who, despite little formal education, became a successful businessman, author and important figure on the Eastern Line of the Underground Railroad. Still's parents were born slaves, but escaped to New Jersey before his birth.



He began working in the Philadelphia

Antislavery Society Offices in 1847. He interviewed every slave he came in contact with and kept comprehensive records of his accounts even after the passage of the Fugitive Slave Act of 1850 when most Agents in the Railroad destroyed their paperwork. He published his records, which include numerous letters from Thomas Garrett, in "The Underground Railroad" in 1872. This remains one of the few, and certainly the most detailed, accounts of the UGRR to exist. An active community leader, Still successfully campaigned to end segregation on Philadelphia trolley cars in 1867. He started the Berean Presbyterian Church in 1884 and a black-owned Savings & Loan four years later, in addition to many other socially conscious efforts. William Still died in 1902. His obituary in The New York Times posited that Still was "one of the best-educated members of his race, who was known throughout the country as the 'Father of the Underground Railroad.'"

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## CARROT FETTUCCINE WITH MUSHROOMS AND RED PEPPER

If you have 10 minutes, pasta is a quick and filling go-to meal, especially in the colder months. But when you're watching your carb intake or are following a gluten-free or Paleo diet, whole wheat pasta is off-limits, even though it's healthy. Here's an equally satisfying, soft, and tender alternative that's as easy to whip up as that bowl of spaghetti. It's made with carrot ribbons using a simple vegetable peeler, then sautéed with mushrooms, red peppers, cherry tomatoes, and fresh basil for a bowl that's sure to satisfy your pasta cravings.



### INGREDIENTS:

- 1½ tablespoons olive oil
- 1 garlic clove, minced
- ½ cup baby bella mushrooms, sliced
- ½ cup diced red bell pepper
- 2 tablespoons fresh basil, chopped
- ½ cup cherry tomatoes, quartered
- ¾ cup marinara sauce
- 3 large carrots, peeled
- Salt and pepper to taste
- ½ tablespoon fresh basil, chopped, for garnish

### INSTRUCTIONS:

1. Pour oil in a large pan, and heat on medium low.
2. Add the garlic, mushrooms, red pepper, and two tablespoons of the fresh basil. Sauté for five minutes.
3. Add the tomatoes, and cook for another eight minutes.
4. While that's cooking, use a vegetable peeler to cut the carrots into ribbons.
5. Add the marinara and carrots to the pan. Cook for another eight to ten minutes or until the carrots are cooked to the firmness you prefer.
6. Pour into a bowl, sprinkle with the last half-tablespoon of fresh basil, and enjoy!

**Nutrition Facts:** Serving Size: 1 serving (599.7g) Calories: 478 Calories from Fat: 243 Total Fat: 27g Saturated Fat: 4.4g Trans fat: 0g Cholesterol: 4mg Sodium: 927mg Total Carbohydrates: 55.9g Dietary Fiber: 13.8g Sugars: 31.5g Protein: 8g Vitamin A: 775% Vitamin C: 155% Calcium: 14% Iron: 23%

## Valentine's Day

### WORDS OF WISDOM

*I don't understand why Cupid was chosen to represent Valentine's Day. When I think about romance, the last thing on my mind is a short, chubby toddler coming at me with a weapon.*

— Author Unknown

## 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.

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

Answers on page 16

(courtesy of KrazyDad.com)

## THE FUNNY BONE

A college senior took his girlfriend to a football game. As the game started, he said, "Watch the guy wearing number 18. I expect him to be our best man next year."

"Oh, Honey," she said. "That's such a cute way to propose. I accept!"

A story is told about an MIT student who spent his summer walking all over the Harvard football field wearing a black and white striped shirt, blowing a whistle and throwing sunflower seeds on the field.

When it came time for the first Harvard home game, the referee walked onto the field and blew the whistle. The game had to be delayed half an hour until the birds got off the field.

The guy wrote his thesis on the experience and graduated.

The football coach was frustrated that the practice jerseys were being taken by the players and not returned. He had an idea about how to stop the theft. With the next order of jerseys, he had this printed on them: "Property of ..." It didn't work. They still disappeared. Then, in a stroke of genius, he solved the problem. The next set of jerseys arrived saying, "Girls Field Hockey."

Two old football players were lamenting about how they were nearing the end of their lives. "It sure has been a great run for both of us as we reach the end of the fourth quarter," said one.

"Speak for yourself," said the other, "I'm planning on overtime."

## Crossword

By Dave Fisher

Answers on page 16

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			
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50					51	52		53				54	55	56
57								58				59		
60						61						62		
63						64						65		

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### ACROSS

1. A flat mass of ice
5. Chopin composition
10. Pimples
14. City in Peru
15. Type of mushroom
16. Plunder
17. Colored part of an eye
18. Deadly nightshade
20. Shreds
22. First
23. Direction
24. Pedal
25. Adverse
32. Wavelike design
33. Homeric epic
34. A sizeable hole
37. Fowl
38. Beside
39. Novice
40. Mineral rock
41. Go on a buying spree
42. Cars
43. Walkers
45. Anaglyph
49. Eastern Standard Time
50. Obese
53. A four-sided spinning top
57. Massive
59. Killer whale
60. Goad
61. Unsophisticated
62. Standard
63. Arid
64. Pilfer
65. Disgorge

### DOWN

1. Flutter
2. Former Italian currency

3. Leave out
4. Eastbound
5. Fertilized egg
6. Foot digits
7. Website address
8. Sandwich shop
9. Dash
10. Polish monetary unit
11. Classical Greek
12. Anagram of "Talon"
13. Not fresh
19. Cut into cubes
21. Overhang
25. Part of an ear
26. French for "Black"
27. Blaze
28. Angered
29. Without company
30. Ties
31. Delay
34. Falafel bread
35. Press
36. Throw
38. Mock
39. Instruction fees
41. Thread holder
42. Backside
44. Male hawk
45. Temporary lodgings
46. Love intensely
47. Of lesser importance
48. Lyric poem
51. Transgressions
52. French for "State"
53. Opera star
54. Let go
55. Beige
56. Disabled
58. Hasten

## Valentine's Day

### WORDS OF WISDOM

*Anyone can catch your eye, but it takes someone special to catch your heart.*

— Author Unknown

### ON THE BOOKSHELF

## Love Is A Many-Splendored Thing

The word "love" doesn't necessarily always mean romance. Celebrate Valentine's Day this month with these great reads on the many kinds of love:



**The Rosie Project** by Graeme Simsion—It's a different kind of love story, about a man with Asperger's searching for a wife in a methodical way—fun and laugh-out-loud funny; a romantic comedy in a book.

**The Silver Star** by Jeannette Walls—A beautiful novel by the renowned author of the memoir *The Glass Castle* that focuses on the love between young sisters in 1975 who rely on each other when their mother leaves them.

**Ellis Island** by Kate Kerrigan—Details the story of an Irish immigrant to New York who must choose between her love and her dreams.

**Time and Again** by Jack Finney—Brings you a love story within a time travel plot, wrapped in historical fiction, as the main character travels back in time from 1970 to 1882.

**Leaving Time** by Jodi Picoult—A unique and suspenseful story of a girl searching for her missing

mother that highlights the unbreakable bond of love between a mother and her child.

**Prodigal Summer** by Barbara Kingsolver—Three different kinds of love stories, interwoven and all set in the hills of Virginia, with a heavy focus on the love of nature as well.

**The Snow Child** by Eowyn Ivey—This combination of the reality of life in Alaska in 1920 and the fantasy of a child who comes to life in the snow showcases both the love between a husband and wife and between parents and a child.

**The Silver Linings Playbook** by Matthew Quick—Also a hit movie, it's a quirky, hilarious, and uplifting story about damaged people finding love in the unlikeliest places.

**Redfield Farm: A Novel of the Underground Railroad** by Judith Redline Coopey—A compelling novel about forbidden love set against a fascinating historical backdrop.

*Suzan Jackson is a freelance writer who lives in Delaware with her husband and two sons. She writes a blog about books, featuring reviews, book news, and more at [www.bookbybook.blogspot.com](http://www.bookbybook.blogspot.com). You can find reviews of most of the books listed here on the blog.*





# Goals

## A Concrete Dream

We're now one month into the year. Did you make resolutions for 2016? Do you have a plan or vision for what you'd like to see happen this year? Instead of letting time slip through your fingers, you're more likely to succeed if you take the time to put pen to paper, break down what you need to do into steps or phases, create a timeline, and check off your achievements. Even baby steps will get you closer to your goal!

By Madisyn Taylor

Our desires act as fuel, propelling us toward new horizons. Without something to strive for, we stagnate and become stuck in ruts of our own making because we are unsure of what to do next. Goals are the dreams that we are willing to work for. When we set goals, we take responsibility for our lives and choose to wholeheartedly devote ourselves to our aspirations. Even if we only take the smallest steps toward achieving our ambitions, it is vital that we actively pursue our goals rather than just daydreaming about them. Having goals makes us feel good because it adds a sense of purpose and direction to our lives.

When you endeavor to achieve clear and quantifiable goals, your choices and actions take on new significance. Consciously creating your goals can help ensure that the success you seek is attainable and serves you. Your plan must be conceivable, tangible, and measurable. If you cannot visualize

*It is vital to take action on your goals in life rather than just daydreaming about them.*

your goal in great detail or believe that you can realize them, you may find it difficult to commit to your goals and take the necessary steps to achieve them. Make sure that your goals have the potential to be emotionally satisfying. You may even want to write them down. Putting your goals into words can keep your intention fresh in your mind and remind

you of your purpose. As you make progress toward realizing your goals, give yourself a reward each time you take a step forward so that you have the incentive to keep going. If you find yourself stuck in a rut, examine ways in which you can revise your strategy so that your plan can work.

In creating goals, you create your future by outlining your destiny. When you choose your goals using your head and heart, you take the first step in manifesting what you want. You grant your own wishes every time you achieve another goal.

[dailyom.com](http://dailyom.com)



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



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- Ted

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