



EDITORS' LETTER

DELAWARE • **JUNE 2018**







or the past couple months, my son and I have hosted an exchange student from China. It's so interesting to observe the cultural differences in the way parents from China and parents from the U.S. raise their children, as well as the similarities. While the pressure placed on Henry by his parents, and particularly his father, to perform is intense (and from the

stories he's told, parental pressure has led to some of his friends in China suffering mental breakdowns at very young ages), it's easy to see that it comes from a place of pure love. Henry's dad, like all dads, wants to help his child become a successful adult. And that is exactly why we're celebrating dads—and all the men in our lives—this month. Thank you for the love you give, your encouragement, support, and all you do for family and friends!

And it's not just Father's Day we're celebrating—the whole month is Men's Health Month. Studies have found that many men say they're too busy, or "feel fine," or have some other excuse for not staying on top of routine checkups and healthcare. That can be a problem, but it doesn't have to be. Get a bit of exercise each day, eat healthfully, and follow the recommendations on page 6...your loved ones will thank you for it.

Remember your financial health as well. How prepared are you for the future, or if something unexpected happens? We've got a quick 10-minute quiz for you on page 9. It's a great benchmark for you to see where you stand now, and where you might need to focus some attention.

Ready to get out and up your activity level? One fun way is to get involved with Delaware Senior Olympics. Their motto is Fun, Fitness and Fellowship, and that's exactly what you'll find, whether you're competitive or not. Check out their list of sports and activities on pages 4 and 5. Truly, there is something for everyone!

Summer's here! Happy June!

Karyn and Heidi



EDITOR IN CHIEF

Karyn Cortez karync@vitalmagonline.com

CREATIVE ART DIRECTOR

Heidi Atwell

Vital! Magazine is
published monthly by
Vital Media LLC.
Articles are intended for
general information purposes
only and should not
replace your personal
advisor's advice.
Any reproduction in part or
in whole of any part of this
publication is prohibited
without express written
consent of the publisher.

Vital! Magazine 4556 Simon Road Wilmington, DE 19803 302-544-0684 www.vitalmagonline.com

Unsolicited material in the form of article contributions and community notifications are welcomed and are considered intended for publication. Upon receipt such material becomes the property of Vital Media LLC and is subject to editing. Material will be returned if accompanied by a self-addressed, stamped envelope. Vital Media LLC will not knowingly accept any advertising in violation of U.S. equal opportunity law.

TO YOUR HEALTH

Fit for Life BALANCE

ach year, more than one-third of people age 65 or older fall. Falls and fall-related injuries, such as hip fracture, can have a serious impact on an older person's life. If you fall, it could limit your activities or make it impossible to live independently. Balance exercises, along with certain strength exercises, can help prevent falls by improving your ability to control and maintain your body's position, whether you are moving or still. The 6 exercises that follow are aimed at improving your balance and your lower body strength. They are:

- 1. Standing on one foot
- 2. Walking heel to toe
- 3. Balance walk
- 4. Back leg raises
- 5. Side leg raises

You can do balance exercises almost anytime, anywhere, and as often as you like, as long as you have something sturdy nearby to hold on to if you become unsteady. In the beginning, using a chair or the wall for support will help you work on your balance safely.

Balance exercises overlap with the lower body strength exercises, which also can improve your balance. Do the strength exercises—back leg raises and side leg raises—two or more days per week, but not on any two days in a row.

These exercises can improve your balance even more if you modify them as you progress. Start by holding on to a sturdy chair for support. To challenge yourself, try holding on to the chair with only one hand; then with time, you can try holding on with only one finger, then no hands. If you are steady on your feet, try doing the exercise with your eyes closed.

Safety tips:

- Have a sturdy chair or a person nearby to hold on to if you feel unsteady.
- Talk with your doctor if you are unsure about doing a particular exercise.



Stand On One Foot

- 1 Stand on one foot behind a sturdy chair, holding on for balance.
- 2 Hold position for up to 10 seconds.
- 3 Repeat 10 to 15 times (aka 10-15 "reps").
- 4 Do 10-15 reps with the other leg.
- 6 Repeat again 10 to 15 times with each leg (aka Do another "set" of 10-15 reps with each leg).

Walk Heel To Toe

- 1 Position the heel of one foot just in front of the toes of the other foot. Your heel and toes should touch or almost touch.
- 2 Choose a spot ahead of you and focus on it to keep you steady as you walk.
- 3 Take a step. Put your heel just in front of the toe of your other foot.
- 4 Repeat for 20 steps.



Improve your balance with the balance walk

- 1 Raise arms to sides, shoulder height.
- 2 Choose a spot ahead of you and fo-

- cus on it to keep you steady as you walk.
- **3** Walk in a straight line with one foot in front of the other.
- 4 As you walk, lift your back leg. Pause for 1 second before stepping forward.
- **5** Repeat for 20 steps, alternating legs.

Strengthen your buttocks and lower back with back leg raises

- 1 Stand behind a sturdy chair, holding on for balance. Breathe in slowly.
- 2 Breathe out and slowly lift one leg straight back without bending your knee or pointing your toes. Try not to lean forward. The leg you are standing on should be slightly bent.
- **3** Hold position for 1 second.
- **4** Breathe in as you slowly lower your leg.
- 5 Do 2 sets of 10-15 reps each per leg.



Strengthen your hips, thighs, and buttocks with side leg raises

- 1) Stand behind a sturdy chair with feet slightly apart, holding on for balance. Breathe in slowly.
- 2 Breathe out and slowly lift one leg out to the side. Keep your back straight and your toes facing forward. The leg you are standing on should be slightly bent.
- 3 Hold position for 1 second.
- 4 Breathe in as you slowly lower your leg.
- **5** Do 2 sets of 10-15 reps each per leg.

Excerpted from www.NIHSeniorHealth.com



TO YOUR HEALTH



Stay Strong, Live Long with Delaware Senior Olympics

Te all know that staying active helps us stay strong and live longer. Helping in that quest is Delaware Senior Olympics (DSO). Don't be misled by the name, though—you don't have to be a sports superstar to participate in the Senior Olympics. Founded in 1991, the organization's mission is to promote healthy lifestyles and fitness for older adults through both competitive and non-competitive athletic activities.

Anyone age 50 or better is invited to participate in DSO activities, and Delaware is considered an "open state." That means you don't even need to live in Delaware to participate! Ready to get up off the couch but not ready to compete? Noncompetitive fitness activities are offered year-round. DSO also holds annual state games for athletes of all abilities, with most events occurring during September and October. During the last qualifying year, 1100 athletes competed in various sports.

But don't worry – if you want to compete, you're not going to be thrown in with people 20 years your junior. All competitive annual games sports are held separately for men and women in five-year age groups starting at 50-54, 55-59, on up to 100+.

What Does DSO Do?

There are 30 different competitive sports, several non-competitive healthy activities, and over 50 events held at various venues throughout the state. DSO is a member of the National Senior Games Association, which holds a national competition every two years. Qualifying State Games are held in even number years, and the National Senior Games are held in odd number years (i.e., 2015, 2017). For more information on the National Senior games visit the web site of the National Senior Games Association.

DSO's signature non-competitive fitness activities are open to anyone.

- Fenior Group Challenge: Get your friends in on the act! DSO wants to encourage as many people as possible to achieve and maintain a healthy lifestyle through physical activity and exercise.
- Walk Delaware: Have a goal in mind! Walk a distance equal to the combined length and width of Delaware 131 miles in one year's time. Some 5,000 walkers have enrolled since the inception of the program. Certificates, patches and pins are awarded for completion of the program.

DSO also hosts special events such as the annual picnic and fundraising auction. They're fun events where DSO members, families, and friends get together to socialize and meet new people.

What Does It Cost to Participate?

To compete in the annual competitive games, there are individual and team

sports fees. All entrants must be DSO members. An annual membership is only \$30. There is no fee for noncompetitive fitness participants.

Why Should I Participate?

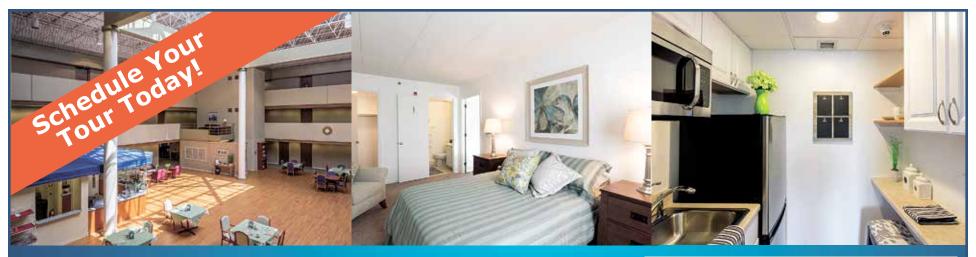
For Fitness – Be healthier and enjoy a higher quality of life, look better, feel better, be more active, and live longer.

For Fellowship - Meet new people, make new friends, do things with others who have similar interests.

For Fun – Participate in organized fitness and competitive activities, fulfill your desire to renew participation in your favorite sports.

How Do I Get Involved?

It's easy! Call the DSO office in Dover at 302-736-5698 or toll free 888-881-6128, or email admin@ DelawareSeniorOlympics.org and tell us you'd like to get involved.



Competitive Rates & Beautifully Renovated Apartments!

The Atrium Independent Senior Living at Churchman Village is all about possibilities. Our residents savor each day by taking part in a variety of daily activities for the mind, body and spirit. For more information about our independent living community, please call (302) 409-3232.

Services & Amenities

Daily Activities
Large Open Dining Room
Restaurant-Style Dining
Beauty Salon and Barber Shop
Wireless Internet
Patio and Garden Area
Support Services Available

Located on the Churchman Village Campus near Christiana Hospital 4949 Ogletown-Stanton Road | Newark, DE (302) 409-3232 | ChurchmanVillage.com





DELAWARE SENIOR OLYMPICS

2018 ANNUAL GAMES

For more information, visit www.DelawareSeniorOlympics.org or call 302-736-5698 or toll free 888-881-6128.

JUNE

PISTOL SHOOTING

June 30, 2018 Rain or Shine **Shooters Choice** 5105 N Dupont Hwy Dover, DE 19901

JULY

BASEBALL

July 8, 2018

Rain date: TBD Delcastle Recreational Park 2920 Duncan Road Wilmington, DE 19808

AUGUST

VOLLEYBALL (MEN AND WOMEN)

August 1, 2018

Rain or Shine Kent County Parks & Rec. Ctr 1683 New Burton Road Dover, DE 19904

SOFTBALL (WOMEN)

August 11, 2018

Rain date: August 12 or 18 Schutte Park Corner of Electric Ave. and North St. Dover, DE

SEPTEMBER

PICKLEBALL

September 7, 8 & 9

Rain or Shine Kent County Parks & Rec. Ctr 1683 New Burton Road Dover, DE 19904

GOLF

September 11, 2018

Rain or Shine Wild Quail Golf 1 Clubhouse Dr. Camden, DE 19934

CYCLING (40K ROAD RACE) TRACK & FIELD

September 15, 2018

Rain or Shine Eden Hill Medical Center 200 Banning St. Dover, DE 19904

RACQUETBALL

September 15, 2018

Rain or Shine Midway Fitness & Racquetball Club 18105 Melson Road Rehoboth Beach, DE

SOFTBALL (MEN)

September 15, 2018

Rain date: September 16 or 22 Schutte Park Corner of Electric Ave. and North St. Dover, DE

WEIGHT LIFTING

September 22, 2018

Rain or Shine CrossFit Dover 155 Commerce Way Suite L Dover, DE 19904

SHUFFLEBOARD

September 26, 2018

Rain date: September 28 Manor House 1001 Middleford Road Seaford, DE

TENNIS

September 28 & 29, 2018

Rain date: September 30 Banning Park 102 Middleboro Rd Wilmington, DE 19804

BOCCE

September 29, 2018

Rain date: October 6 Cokesbury Village 726 Loveville Road Hockessin, DE 19707

September 29, 2018

Rain or Shine **Dover High School** One Dover High Drive Dover, DE

Wii BOWLING AND GOLF

September 29, 2018

Rain or Shine Country House 4830 Kennett Pike Wilmington, DE

HORSESHOES

September 30, 2018

Rain date: October 7 Park Brown Pits 3037 Park Brown Rd. Harrington, DE 19952

OCTOBER

SWIMMING

October 5, 2018

Rain or Shine Central DE YMCA 1137 S. State St. Dover, DE 19901

RUNNING ROAD RACES (5K)

October 6, 2018

Rain or Shine Rockford Park W. 19th St & Tower Rd Wilmington, DE

WASHERS

October 6, 2018

Rain date: October 7 Brandywine Springs Park Newport Gap Pike (Rt 41) and Faulkland Road Wilmington, DE

ARCHERY

October 7, 2018

Rain date: October 14 New Castle 100 Archers Club 2272 Sunset Lake Road Newark, DE 19702

RUNNING ROAD RACES (10K)

October 13, 2018

Rain or Shine Rockford Park W. 19th St & Tower Rd Wilmington, DE

TABLE TENNIS

October 15, 2018

Rain or Shine Chinese American Center 1313 Little Baltimore Rd Hockessin, DE

BOWLING

October 16, 17 & 18

Rain or Shine Brunswick Doverama 1600 S. Governors Ave. Dover, DE

CYCLING (TIME TRIALS)

October 17, 2018

Rain date: October 18 Dover International Speedway **Dover Downs** 1131 N. Dupont Hwy Dover, DE 19901

BADMINTON

October 24, 2018

Rain or Shine Mid-County Sr. Center 1 Regiment Road Wilmington, DE 19808

BASKETBALL (MEN AND WOMEN)

October 27, 2018

Rain or Shine PAL Gvm 7259 Lancaster Pike Hockessin, DE 19707

BASKETBALL SHOOTING

October 27, 2018

Rain or Shine PAL Gym 7259 Lancaster Pike Hockessin, DE 19707



Take Care of the Men You Love June is Men's Health Month

his month we celebrate the men in our lives. Of course, we want them all to live long, healthy, happy lives. However, in the U.S, men don't live as long as women do, and tend to have poorer overall health. Steps can be taken, though—in terms of awareness, preventive care, early detection, and treatment—to improve men's health and to prevent premature death.

Darryl Davidson, Director of Men's Health for the Northwest Health Center in Milwaukee, summed up the need for Men's Health Month. "Compared to similarly-aged women, men are less likely to have a regular doctor and health insurance, and are more likely to put off routine checkups or delay seeing a health provider after experiencing symptoms," he explains. "This month is a reminder to talk to health professionals and to learn about important screenings that assist with finding conditions before they get worse."

A recent infographic from Georgetown University's online family nurse practitioner program details some of starkest health issues facing men today. In terms of life expectancy, men live 4.8 years fewer than women. That's no wonder considering that 42.2% of men do not meet federal exercise guidelines, 72.9% are overweight, 31.6% have high blood pressure, 20.5% are smokers, 17% are dependent on alcohol at some point in their lives, and 11.6% use illegal drugs. Men are also 4 times more likely to be diagnosed with HIV, 4 times more likely to commit suicide, and twice as likely to die from unintentional injuries.

While raising awareness among male patients is a focus of Men's Health Month, primary care providers (PCPs) can also play a role in reducing gender health disparities. Of course, PCPs can only influence their male patients when they come in for appointments—and, unfortunately, PCP visits are rare for men. A survey by The Commonwealth Fund found that of those men surveyed, in the previous year almost one-fourth had not seen a doctor (compared to only 8% of women), that 1 in 3 had no regular doctor (compared to 1 in 5 women), and that more than one-half had not gone in for a routine checkup or cholesterol test. Additionally, the survey revealed that nearly 40% of men would delay pursuing care for a few days, with 17% saying they would wait a week.

In an effort to get men to meet with their PCPs more often, the HHS recommends a lifelong timeline of screenings, physicals and exams. The timeline begins at 18 years old with regular blood pressure, diabetes, cholesterol, and specific cancer screenings and ends at age 65 and older, with annual physicals, pneumonia shots, and abdominal aortic aneurysm screenings for smokers. In between there are age-appropriate recommendations for physicals (every 2 years between the ages of 18 and 64), diabetes screenings (every 3 years beginning at age 45) and discussions about osteoporosis and prostate cancer (beginning at age 50).

It's quite the regimen, but necessary if the gap in health disparities between the genders is to be closed. In observation of Men's Health Month, consider sharing the timeline with the men in your life today.

A Healthy Life

The U.S. Department of Health and Human Services provides the following men's health recommendations to improve overall wellness throughout the lifespan. Health guidelines also include 30 minutes per day of moderate physical activity, weight loss, a healthy diet, and smoking cessation.

- Regular blood pressure, diabetes, cholesterol, and specific cancer screenings
- Annual flu shot
- Tetanus-diphtheria booster vaccination every 10 years
- Treatment for depression
- Dental exam and cleaning every year
- Eye exam every 1-3 years
- HIV and transmitted disease screening
- Physical every 2 years
- Diabetes screening every 3
- Regular screenings for colorectal cancer
- Discuss osteoporosis screening

- Discuss prostate cancer screening
- Lung cancer screening for current and former smokers
- Discuss shingles or herpes vaccination
- Physical every year
- Pneumonia shot
- · Abdominal aortic aneurysm screening if you have ever smoked

Age 18 to 64

• Physical every 2 years

• Diabetes screening every 3 years

Age 50+

· Regular screenings for

The above is for informational purposes only. Individuals should consult their healthcare profes-

- colorectal cancer
- Discuss osteoporosis screening
- Discuss prostate cancer screening

Age 55+

• Lung cancer screening for current and former smokers

• Discuss shingles or herpes vaccination

Age 65+

- Physical every year
- Pneumonia shot
- Abdominal aortic aneurysm screening if you have ever smoked

activating your core. Build up to doing three sets

As men age, their testosterone levels start to decrease. Testosterone is the hormone responsible for muscle growth, meaning that once you're over 50, you lose muscle, your metabolism slows down and you gain fat. How to combat this? Exercise! Exercising gives testosterone levels a huge boost and halts this decline, and you don't even need a gym. A few simple body-weight exercises that you can do at home are enough.

sionals before following any of the information provided.

Many men over 50 suffer from joint aches and pains, particularly around the knees, hips and ankles, due to a weakening of their tendons, ligaments and muscles. While leg exercises like squats will help, single leg exercises, such as lunges, are even better. By training each leg individually, you improve balance, proprioception, muscular strength and joint mobility. Without overextending your knees, do four sets of 10 to 12 lunges per leg, using just your body weight.

If there's one area of the body where adding muscle can drastically improve a man's physique, it's the chest, and pushups are the ideal home exercise for this. With hands shoulder-width apart, descend as far as you can using good form. Keep your elbows tucked in and don't let your hips sag. If your elbows flare, you risk shoulder injuries and by letting your hips sag, you're not

of 15 full reps.

Plank

The plank is the ultimate core exercise. While people often choose sit-ups and crunches to work the abs, these actually focus on the hip flexors and may strain the lower back. Planks, on the other hand, train your core muscles for their main function—stabilization. Ensure that your hips, upper back and head are in a straight line, and that your hips aren't too close to the floor or pushed up in the air. Squeeze your stomach tight and hold the position for as long as possible. Once you can do one minute, try planks with your feet elevated on a chair or low step.

Superman

Supermans, or back raises, are essential for combating poor posture. If you have an office or desk-based job, chances are you spend your days hunched over a computer. This leads to tight pectorals and hip flexors, weak upper and lower back muscles, and bad posture, which can lead to injuries and back pain later down the line. Supermans stretch out your tight muscles, while strengthening your weak ones. Start by lying on your stomach, hands touching your ears and elbows out. Lift your legs and torso off the floor as high as you can, pause for a second, then lower. Do three sets of 10 reps.





FORWOOD MANOR • 302-529-1600

Independent Living • Assisted Living • Skilled Nursing • On-site Rehabilitation

FOULK MANOR NORTH • 302-478-4296

Independent Living • Assisted Living • Memory Care • Skilled Nursing • On-site Rehabilitation FOULK MANOR SOUTH • 302-655-6249

Assisted Living • Memory Care • Intermediate Nursing Care • On-site Rehabilitation

MILLCROFT • 302-366-0160

Independent Living • Assisted Living • Skilled Nursing • On-site Rehabilitation

SHIPLEY MANOR • 302-479-0111

Independent Living • Assisted Living • Skilled Nursing • On-site Rehabilitation

SOMERFORD HOUSE & PLACE NEWARK • 302-283-0540

Assisted Living • Memory Care • On-site Rehabilitation









Real Possibilities

By George Meldrum AARP Delaware State President



recently had the opportunity to join the dynamic staff and volunteers at AARP for their annual Lobby Day at Legislative Hall in Dover. AARP has a terrific team of advocates that work closely with staff to maintain credible relationships with Delaware's elected officials. They are known as the First State Action Team, or FSAT, and they are a force to be reckoned with.

It was my first time meeting the FSAT in my new role as AARP Delaware State President. Delaware State President is AARP's top volunteer role, representing AARP to a variety of governmental, corporate and community partners in the state, and helping to drive the mission of AARP—to make life better for those over age 50, and their families.

Our day began with a morning strategy session as we made final preparations for our meetings at Legislative Hall. The energy in the room was electric. Following our strategy session, we moved to the House Chambers to give the AARP Capitol Caregivers Awards to Lt. Gov. Bethany Hall Long,

Majority Leader Valerie Longhurst, Sen. John Walsh, and Rep. Paul Baumbach. You can still take a look at our "Facebook Live" coverage on the AARP Delaware Facebook Page.

The day concluded with a meeting with Gov. John Carney. The Governor had a conversation with our group on two key issues that AARP is addressing during this 2018 Legislative session:

■ The "Share the Care" Act

This piece of legislation aims to ease the burden on unpaid family caregivers by making it possible for nurse's aides or home health aides to administer medication to those receiving care. Under current code, aides are only allowed to remind the person in their care to take medication. Therefore, family members end up having to manage and administer medications themselves, resulting in missed work time, and added strain and expense. We want to help families get the help they need at home.

■ Senior Property Tax Credit

AARP is asking lawmakers to amend HB 268 to allow those who moved to Delaware before 1/1/2018 to qualify under the previous 3-year waiting period, rather than the current proposal, which would delay their eligibility for the important credit for 10 years.

As a team, AARP Delaware is grateful for the interest and support of Delaware's federal, state and local elected officials. We aim to work closely with them in many ways. We are the voice for Delaware's 187,000 AARP members statewide, and we're growing. With the amazing influx of retirees to Delaware, we know how important it will be to keep our momentum rolling well into the future. When you consider that by 2030, the U.S. Census predicts that the number of Delawareans over age 50 will more than double, it's hard to sit back and just wait for good things to happen. We work to move things forward for YOU so you can enjoy life in your own home and community for as long as possible.





Do You Know Where....?

Have some fun with the family! If you know the answer to each question below, or if the question does not apply to you, give yourself one point. You do not get a point if you don't know the answer. Better yet—order pizza and make it a scavenger hunt! Make sure loved ones can locate keys and important paperwork in your home, office, bank or wherever you might keep them.

Do You Have or Know Where to Find:

- 1 Passwords to computers, cell phones, and all online accounts (including banking, credit card, auto, investments, email and social media) for each member of your immediate family?
- 2 An original birth certificate for you and for each member of your immediate family?
- 3 Your original marriage license?
- 4 Your original divorce decree, if any, or death certificate of a former spouse, if any? (If none, 1 point.)
- Records showing the precise titles to all familyowned real estate?
- 6 Personal income tax returns for the past 5 years?
- 1 Title to your cemetery plot, if any? (If none, 1 point.)
- Original Certificates of marketable securities owned, but not held in street name?
- Recent bank account, brokerage and mutual fund statements?
- Original life insurance policies?
- (1) A list of all insurance policies on your life and the lives of immediate family members, including group insurance and insurance held in trust?
- A schedule of premiums, due dates, beneficiary designations and net benefits payable from all insurance (life and health) on your life and on the lives of immediate family members?
- (18) The type, amount, premium and due dates of all property and casualty insurance coverage that your family owns?
- (1) The amount of Social Security benefits that you and your dependants would be entitled to receive at retirement or death?
- The market value of all assets held in your own name or in joint name between you and all other family members?
- (B) The market value of all assets held in the individual names of all immediate family members?
- 1) The location and number of any safety deposit box in your name, in the name of any immediate family member or in joint names, as well as the

location of the keys to those safety deposit boxes?

- (B) The location of all family cash accounts, including the name(s) of the institution(s), the title of the accounts, and the persons who have power of attorney over the accounts?
- (19) The location of the original copy of your Will as well as the location of the original copy of the Will of your parents and the immediate members of your family?
- What your Will says and what the Will of every immediate family member says, including the individuals named as executor, guardian and trustee?
- The name and address of the attorney who drew up your Will or who would represent your estate or the estate of your other family members at death?
- The name and address of the accountant who your family employs for business or personal tax preparation?
- ② The name and address of your family's principal banking contact?
- The name and address of the investment advisor your family uses?
- The approximate income of your family this year and last year?
- Whether you are on track saving for your retirement?

Special Questions if There Is a Business Owned by You, a Spouse, Significant Other or Family Member

- ② Do you know whether the business that you or an immediate family member owns or operates is a C Corporation, S Corporation, Partnership, LLC or Sole Proprietorship?
- ② Do you know the desires of each family member who is active in the business concerning the disposition of their ownership interest at their death?
- ② Do you know whether the business interest that you or a family member owns will continue being owned by your family after their death and if so, by whom, and if not, then how much the family will receive upon sale and who will be the buyer?
- 1 Do you know the value of the business today?

(Note: If none of the above apply, give yourself 4 points and continue.)

Do You and Your Immediate Family Have...

- (1) At least \$1 million of personal liability (umbrella) coverage?
- 12 Up-to-date beneficiary designations of your

- life insurance policies, annuities and retirement plans?
- Wills and Trusts that have been recently reviewed and are up-to-date with acceptable executor, trustee, guardianship and distribution provisions?
- Ourable Powers of Attorney for Health Care on you and your immediate family members (especially for students over age 18)?
- An understanding and acceptance of each family member's overall estate plan?
- 46 An estate plan that has considered taking advantage of the unlimited marital deduction and any Federal Exemption Amounts?
- (1) An estate or financial plan in which senior family members have considered making gifts to junior family members to minimize income and estate taxes or to finance education?
- An estate plan that has considered the appropriate amount of insurance needed on your life and the lives of senior family members to replace future income lost to the family at death?
- 4 A plan for retirement that has considered using annuities or annuity riders to mitigate the impact of longevity and market risk?
- ① A plan for retirement that has considered the benefits and costs of converting a regular IRA to a ROTH IRA?
- 41 A retirement plan into which you or your family members contribute an appropriate amount each year so that you will be able to retire at a reasonable age with a reasonable income?

TOTAL _____

SCORING:

0-10 YES Below average. It is important that you speak to your family members, tax and legal advisors about these issues.

11-20 YES Average. That doesn't mean "good." You need more information.

21-30 YES Above Average. But you still know only about half of what you should ideally know.

31-35 YES Remarkable. You're well-informed and prepared.

36-41 YES Fantastic!

Contributed by Ginger Weiss, www.creativefinancial-group.com. Creative Financial Group, its agents and representatives may not give legal, tax, or accounting advice and this document should not be construed as such. You should confer with your own qualified legal, tax, and/or accounting advisors concerning your specific situation. Securities and investment advisory services offered through qualified registered representatives of MML Investors Services, LLC. Member SIPC., www. SIPC.org, 16 Campus Blvd, Newtown Square, PA 19073, 610-325-6100.







When Hoarding Is a Disorder

ou may have seen reality TV shows about people who hoard mail, gadgets, cats, and even trash. Or maybe for you, the reality is a little closer to home. It could be a neighbor or a family member.

When people aren't able to throw things away, piles can grow to the ceiling. These piles can make it impossible to use bathrooms, bedrooms, and kitchens. The piles may fall over, trap, and injure people. They can catch fire. Cluttered homes and yards may attract pests. Neighbors may call the police. Parents may lose custody of children.

People don't choose to be hoarders. And they aren't being sloppy or lazy. "This is a very real mental disorder," says hoarding disorder expert Dr. David F. Tolin of Hartford Hospital's Institute of Living. "It is important to recognize that people with hoarding disorder have lost control of their decision-making abilities."

"We're always puzzled by the fact that many people with hoarding disorder don't seem terribly bothered by their circumstance," Tolin says. His NIH-funded research found that brain activity was different between people with hoarding disorder and healthy people, and suggests why it's hard for people with this disorder to part with items, even things with no real-world value. It seems that certain brain regions under-activate in people with hoarding disorder when dealing with others' possessions but over-activate when deciding whether to keep or discard their own things. Results suggest that hoarders' decisions about possessions are hampered by abnormal activity in brain regions used to identify the emotional sig-



nificance of things. "They lose the ability to make relative judgments, so the decision becomes absolutely overwhelming and aversive to them, Tolin says.

Doctors don't know what causes hoarding disorder. There's no X-ray or blood test for a diagnosis. Instead, doctors assess how well people are functioning in their lives. Hoarding disorder can start during a person's teens or later, and may grow more severe over the decades.

How to Help a Person Who Hoards

Explain why you're concerned:

- "I'm worried that you could fall or become trapped."
- "I'm concerned that you may lose custody of your children."
- "I'm afraid your home will catch on fire."

Then say how to get help:

- "I can help you find a therapist who specializes in hoarding.'
- "We can look for a self-help program on how to let things go."
- "We can find support groups for people who hoard."
- "We can ask the county for resources."

Try to be gentle, calm, and patient. It may take several conversations before the person agrees to work on the problem. And try not to start an argument. "If a person is not really motivated to do something about the problem, they can dig in their heels. Arguing can even make the problem worse," Tolin warns.

There's no effective medication for hoarding disorder, although studies are in progress. Some people with hoarding disorder are helped by joining a support group with others who have the disorder. There are also organizing professionals who specialize in helping people get rid of clutter. Tolin says, "Right now, cognitive behavioral therapy is the only evidencebased treatment we have for hoarding." This is a type of talk therapy that teaches people how to change their thinking patterns and react differently to situations.

Tolin's team hopes to improve cognitive behavioral therapy so that it's even better at helping people to discard items. They're analyzing the brain activities of people before and after they're successfully treated for hoarding disorder. If the research team can identify the biological mechanisms of successful treatments, they soon may be able to develop even better treatments.

Have a house you want or need to sell, but it's filled to the ceilings? You don't need to clear it out before selling! No matter what shape your house is in, or what it's filled with, our team at Vital Capital Strategies can help you sell in days, not weeks or months. Get cash in your pocket NOW! Call us today at 302-635-0205. Article excerpted from NIH News in Health. References and resources available upon request.

Sell Your House Fast!



- Facing Foreclosure
- Behind on Payments
- Unwanted Inheritance
- Problem Tenants
- House Needs Repair

Together We Can Find A Solution

Vital Capital Strategies 302-635-0205



World Elder Abuse Awareness Day is June 15

Ider Abuse is one of the most overlooked public health hazards in the United States. The National Center on Elder Abuse estimates that between two to five million elderly Americans suffer from some form of elder abuse each year. The main types of elder abuse are physical abuse, sexual abuse, emotional and psychological abuse, neglect and selfneglect, abandonment, and financial exploitation.

Elders with dementia are thought to be at greater risk of abuse and neglect than those of the general elderly population. Abuse can take many forms, the most frequent of which are verbal abuse, physical abuse, and neglect. In fact, one study found 60% of caregivers had been verbally abusive with the person for whom they were providing care, between 5-10% of the caregivers reported that they were physically abusive, and 14% of the caregivers reported that they were neglectful. In another study, caregiver abuse and neglect of people with dementia was detected in 47.3% of the surveyed caregivers.

How Can You Identify Abuse?

Elder abuse can take many forms. Some violence leaves obvious marks, such as a black eye or broken bones, but those may be blamed falsely on a fall or other type of accident. The abuser may be verbally aggressive, critical or demeaning.

Older adults who are neglected may have poor hygiene, lack sufficient food in the house, lack proper supervision or develop bedsores (pressure ulcers). Sexual abuse may result in a sexually transmitted disease.

Victims of financial abuse may "voluntarily" and uncharacteristically give large cash gifts to caregivers. They may sign legal documents giving control of finances to another, but be unable to explain what the documents mean, according to the National Center on Elder Abuse.

Some abuse may show itself only in subtle ways. Examples might include a victim:

- Withdrawing from normal activities.
- Making veiled statements like, "My son has a temper" or "My husband doesn't like me going out places."
- Being isolated, having to return home right after work (because the partner or spouse demands it) or not being able to maintain other relationships.
- Being unable to talk on the phone.
- Being "unavailable" or "asleep" when authorities or loved ones come to check on his or her welfare
- Rarely having an opportunity to meet with outsiders in the home without his or her partner being present.

Observers may also notice subtle intimidation or signals that "if you say anything, there will be negative consequences." Such a signal might be a certain look, fingers drumming on a table or use of a code word designed to intimidate the victim.

Attorney General Matthew P. Denn and the Senior Protection Initiative invite you to ask questions, pick up valuable resources, and learn about services available to older Delawareans as they commemorate World Elder Abuse Awareness Day on June 15. Locations in New Castle County include Brandywine Senior Center, Siegel JCC, the Carvel State Office Building, Newark Senior Center, MOT Senior Center and Mamie Warren; Modern Maturity Center in Dover; and Milford Senior Center, Lewes Senior Center, Long Neck CHEER Center and Ocean View CHEER Center in Sussex County. For more information, please call 302-577-8600.

Weston Senior Living at Highfield



Affordable lifestyle solutions supporting your care needs

Independent Living

Spacious cottages with varied floorplans offer flexible options in our community setting. Additional menu of service options for Meals, Pets, Salon/Barber Services, & Housekeeping.

Rest Residential

UNIQUE - Our solution to Assisted Living - without the high price tag! With all meals, social activities & most utilities (including cable). An array of room choices & service options for care support, medication management & wellness.

Skilled Nursing

All-inclusive rate includes necessary levels of personal care & assistance, choice of room, all meals, activities. Physical, Speech Occupational therapies available.

Respite Stay

Convenient daily fee includes your room, 3 daily meals, weekly housekeeping, linen service, most utilities (including cable) and daily social activities.



Nestled on a 10-acre estate setting, each of our neighborhoods offer exceptional services, amenities and safety for your comfort and peace of mind.

Contact Amanda Davidson for a tour & ask about monthly Move-In Specials

4800 Lancaster Pike, Wilmington, DE 19807 (302) 994-4434 | WestonSLC.com



Mental Fitness: It's a Brain Game

ur mind is just like any other muscle in our body – we must continually use it to strengthen it. But as we get older, our lives tend to go on autopilot, and if we exit the "working world," stimulating our minds can prove ever more challenging.

So what's a person to do? Keep learning! Studies prove there are numerous benefits to lifelong learning, not the least of which include sharpening our critical thinking and decision-making skills, memory improvement, and even slowing or preventing the development of Alzheimer's disease and dementia. Here are a few entertaining ideas you can use to keep yourself mentally fit:

Learn a New Language

What language have you always wanted to be able to speak, yet never found the time to learn? Besides the obvious benefit, being able to converse in another language, learning a new language sharpens a multitude of cognitive abilities. The memorization and actions needed to learn a language - reading, listening, speaking, writing - challenge and stimulate your mind to keep it strong. Ready to get started? Check out one of the most popular foreign language websites, Duolingo. It's easy and you'll progress at your own pace.

Play a Game

It sounds simple, but playing games can give your brain the stimulation it needs to improve memory and function. Choose a challenging game that involves critical thinking, such as a crossword puzzle, chess, or a memory card game.

Find a Creative Hobby

Many studies show that art and music are beneficial to mental health. Activities like drawing, painting, pottery, photography, crafts, and playing or listening to music are relaxing and can lower stress levels. Practicing these activities on a daily basis can also clear and calm your thoughts.

Read a Book, Magazine or Article

Most people are aware of the many benefits of reading. Whether reading for fun, knowledge, or to stay up-to-date on current events, reading improves your vocabulary and language skills. Reading also helps your brain remember how to absorb and retain new information. It's generally recommended that you read for 20 minutes every day.

Take a Class

Enrich your life by taking a class on a topic that you've always been interested in, or on a subject in which you want to gain expertise. Many colleges offer classes to the community on a variety of topics. You don't have to go for a grade; go for the fun of it!

At The Summit we offer activities that not only keep you in great physical shape, but also in tip-top mental health. We have a full activities calendar with a wide variety of options for our residents. For more information please call us at 302-635-9024 to speak with a Senior Lifestyle Counselor or visit www.thesummitretirement.com.

s	0	L	D		F	R	_	L	L		G	U	F	F
Р	L	0	Υ		┙	Α	М	Ι	Α		J	Ν	Ι	0
Α	Е	0	Ν		ш	s	Р	Ε	С	Τ	Α	L	L	Υ
М	0	Ν	Α	R	С	Н		Ø	Ε	R	>	Ι	L	Е
			S	0	Н					0	Α	Т	Е	R
G	Е	Ν	Т	L	Ε	W	0	М	Α	Ν				
Α	В	0	Ι	L		Ι	Α	_	R	Υ		В	0	Р
U	R	_	С		>	ı	s	ш	R		Δ	Α	D	Е
D	0	R		ш	Α	Т	Е	Z		ഗ	Α	В	0	Т
				О	R	Ε	s	S	М	Α	Κ	Е	R	S
Α	L	Τ	В	_					Α	G	Е			
В	Ι	Ν	0	С	L	Е		ഗ	Ν	0	0	Κ	Е	R
Α	Ν	Ν	0	Т	Α	Т	1	0	Ν		>	Α	s	Ε
Т	Е	Е	М		Σ	U	R	R	Е		ш	Υ	Α	S
E	R	R	s		Р	Ιī	ĸ	Е	R		R	0	U	Т

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



Stop Comparing Yourself to Others

There is nobody else like you in the world and this is worth celebrating, rather than searching for faults.

By Madisyn Taylor

ou are unique. There is no one else like you in the entire universe. In honor of your unique self, it's good to acknowledge and embrace the special qualities that make you the person that you are. One way to do this is to not compare yourself with other people.

It's human nature to want to see how we measure up in comparison to others, especially if we think that they are better than us or have more of something that we want. Yet the truth is that it is not a good use of time to compare ourselves with others because there is no one like us, and this makes us incomparable. Sometimes, it's almost easier

to look outside of ourselves and feel like we are deficient in comparison to other people rather than to take responsibility for our own progress in relation to the fulfillment of our life purpose. It actually takes more courage to be self-referential, to look at ourselves to see whether we are measuring up to our own standards or meeting our own full potential. Each of us has very special gifts, and we are here for very specific reasons. We each have a life purpose to fulfill and with this come the lessons that we alone must learn and the circumstances that we alone must go through in order to evolve as spiritual beings. To compare our lives to other people's lives when we have no idea of what they are here to learn or fulfill doesn't benefit anyone, especially you.

Instead, if we can accept ourselves, appreciate the special talents and qualities that we alone possess, and realize that each of us is going through certain kinds of experiences for a reason, we are less likely focus so much on what other people have or are doing. Realizing and valuing our uniqueness enables us to bring out the best in ourselves so we can get on with living, rather than preoccupying ourselves with meaningless comparisons. Try to not compare yourself to others, and you will see how much you have and how special you are.

www.dailyom.com

EAST COAST TREE SERVICE

We Care For Your Property Like You Do



Residential and Commercial Tree Removal, Clearing & Trimming

- We regularly (and SAFELY) work around electric wires and around homes and buildings.
- We will remove every trace of your trees – or allow you to remove them yourself to lower your cost.

- FREE ESTIMATES -

Licensed & Insured For Your Protection

CALL NOW! (302) 588-3955

DE Lic #2013602079



GOIN' GREEN



Should You Leave Caps On Plastic Bottles When Recycling Them?

Question:
Plastic caps
are often
a different
material
than plastic
bottles, so
should they
be together
or separate
in the
recycle bin?

Answer: As technologies have improved, recycling facilities have found better ways to sort different plastics, even when they come to the sorting facility attached together. An example would be #1 (PET) plastic water bottles and their caps, which tend to be #5 (PP) or #2 (HDPE) plastic. So yes, keep the cap on the plastic bottle, because it helps recycle-sorting facilities process these small items (they won't fall through the machinery). Sometimes though, your hauler will tell you not to, in which case, follow their instructions. This does not apply to the lids on glass bottles and jars. Those should be put in the recycling bin separately, unless you are told differently by your hauler.

HAVE SOME FUN

Crossword By Dave Fisher

1	2	3	4		5	6	7	8			9	10	11	12
		<u> </u>												
13					14				15		16			
17					18					19				
20				21				22						
			23							24				
25	26	27				28	29	30	31					
32						33						34	35	36
37					38						39			
40				41						42				
				43					44					
45	46	47	48						49					
50					51	52		53				54	55	56
57							58				59			
60					61						62			
63					64						65			

@www.mirroreyes.com

Answers on page 12

ACROSS

- 1. Auctioned
- 5. Ruffle
- 10. Backtalk 14. Gambit
- 15. Female demon
- 16. Pearly-shelled mussel
- 17. Age
- 18. Particularly
- 20. Sovereign
- 22. Slavish
- 23. Comes after Mi and Fah
- 24. Cowboy movie
- 25. Lady
- 32. Agitated
- 33. Hirsute
- 34. Hit on the head
- 37. Relating to urine
- 38. More prudent 39. Fabricated
- 40. To make a fool of (archaic)
- 41. Consumed
- 42. Wooden shoe
- 43. Seamstresses
- 45. Excuse
- 49. Eon
- 50. An opera glass
- 53. Pocket billiards
- 57. Note
- 59. Flower holder
- 60. Abound
- 61. Black-and-white diving bird
- 62. Nestling hawk
- 63. Makes a mistake 64. Tightwad
- 65. Defeat decisively

DOWN

- 1. Unwanted email
- 2. Margarine

- 3. Diving bird
- 4. Pertaining to a dynasty
- 5. Spire
- 6. Impetuous
- 7. Evil spirit
- 8. Untruths
- 9. Shoestring
- 10. Exotic jelly flavor
- 11. Dim
- 12. Young lady
- 13. Vestibule
- 19. Sarcasm
- 21. Somersault
- 25. Cheap showy jewelry (archaic)
- 26. River of Spain
- 27. French for "Black"
- 28. Not black
- 29. Fertile areas
- 30. Comportments
- 31. Arrive (abbrev.)
- 34. Baseball great, ____ Ruth
- 35. Smell
- 36. Animal companions
- 38. Armed conflict
- 39. An overall beauty treatment
- 41. Decree
- 42. Palm starch
- 44. Bearing
- 45. Lessen
- 46. A protective covering
- 47. Not outer
- 48. Prosperous periods
- 51. Lantern
- 52. Decorative case
- 53. Achy
- 54. Knockout
- 55. Brother of Jacob 56. A musical pause
- 58. Bother

STEAK SALAI WITH CUCUMBE PEACH AND QUI

If you don't have peaches, a 1/2 cup of any summer berry tastes great!

Makes 1 Serving

INGREDIENTS

- 4 ounces flank steak, about 1 inch thick
- 1 lime, zest and juice,
- divided 2 teaspoons canola oil, divided
- Salt
- Pepper
- 2 teaspoons olive oil
- 1/2 seedless cucumber, thinly sliced
- 3/4 cup cooked quinoa
- 1 medium peach, cut in wedges
- 2 Tablespoons fresh basil, chopped

DIRECTIONS

- 1. Trim fat from steak. In a small airtight container or quart-sized resealable bag, combine half the lime juice, 1/8 tsp chili powder, 1 tsp canola oil, and salt and pepper. Add steak, seal, and shake to coat. Refrigerate at least 1 hour, up to 1 day.
- 2. Remove steak from marinade and pat dry. Discard marinade.
- 3. In a medium skillet (preferably cast-iron) over medium-high heat, heat remaining 1 tsp canola oil. Cook steak 3 minutes per side for medium rare, reducing heat to medium if oil starts to smoke. For a more well-done steak, reduce heat to medium and cook an additional 1 to 4 minutes per side. Remove steak from skillet and let rest at least 5 minutes, then slice thin.
- 4. In a bowl, whisk together zest (if desired), remaining lime juice, remaining 1/8 tsp chili powder, and olive oil. Add cucumber, quinoa, peach, and basil, season with salt and pepper, and toss to coat.
- 5. Top salad with steak.

Nutrition Per Serving:

516 calories; 22 g fat (5 g saturated); 52 g carbs; 15 g sugar; 7 g fiber; 32 g protein

Source: www.self.com

May all you wonderful dads enjoy a Happy- Father's Day.



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

Answers on page 12

(courtesy of KrazyDad.com)



County Executive Matthew Meyer

Department of Community Services

Division of Community Resources

THE FUNNY BONE

Our first day at a resort my wife and I decided to hit the beach. When I went back to our room to get something to drink, one of the hotel maids was making our bed. I grabbed my cooler and was on my way out when I paused and asked, "Can we drink beer on the beach?"

"Sure," she said, "but I have to finish the rest of the rooms first."

My friend at the singles club was blithely chatting away, oblivious to the fact that her name tag had slipped down over her breast. I asked another friend if I should say something to her. "Like what?" she asked. "What she named the other one?"

My friend called me in hysterics. "I just saw a mouse in my kitchen!" she yelled. "I'm so grossed out! It's so disgusting!"

"What are you going to do?" I asked.

"I'm not sure. But you can bet I'll never eat the stuff I drop on the floor anymore."

My three-year-old daughter stuck out her hand and said, "Look at the fly I killed, Mommy."

Since she was eating a juicy pickle at the time, I thrust her contaminated hands under the faucet and washed them with antibacterial soap.

After sitting her down to finish her pickle, I asked, with a touch of awe, "How did you kill that fly all by yourself?"

Between bites, she said, "I hit it with my pickle."

A pair of honeymooners checked into the Watergate Hotel in Washington, D.C. That night, as the husband was about to turn off the light, his bride asked, "Do you think this room is bugged?"

"That was a long time ago, sweetheart," he reassured her.

"But what if there's a microphone somewhere? I'd be so embarrassed."

So the groom searched under tables and behind pictures. Then he turned back the rug. Sure enough, there was a funny-looking gizmo in the floor. He took out the screws, got rid of the hardware, and climbed into bed.

The next morning the newlyweds were awakened by a hotel clerk who wanted to know if they had slept well.

"We did," replied the groom. "Why do you ask?"

"It's rather unusual," the clerk answered. "Last night the couple in the room below yours had a chandelier fall on them."



Our compassionate team of healthcare experts is dedicated to helping seniors stay independent and live safely at home.

LIFE services include:
Primary and Specialty Medical Care
Social Service Support
Adult Day Program
Home Care
Nutrition Planning

Physical, Occupational, Speech & Recreation Therapies
Transportation to and from the LIFE Center and
medical appointments we make for you.

We create a plan of care for each person with services as needed. We value family members and caregivers as partners in care.

Call 302.660.3351 (TTY) 1.800.232.5460
Visit SaintFrancisHealthcare.org