



# Vital!

VITAL INFORMATION FOR A VITAL LIFE®

## It's Dad's Month!

Show Your Love

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JUNE 2019





We've had a bit of a tumultuous past few weeks in my extended family, with multiple people needing ER visits and one hospital/rehab admission. It really drives the points home that you need to be prepared for the unexpected (have a plan!), that you need to know what your insurance covers and what gaps you might have (make a plan!), and that you need to do whatever you can (diet and exercise!) to get and stay healthy.

And that's what June is all about—it's not just Father's Day, it's Men's Health Month, a chance to heighten the awareness of preventable health problems and encourage early detection and treatment of disease among men and boys, and encourage healthy behaviors. We've got a super simple chart on page 4 to let you know what you should be doing (and when) to stay on track with checkups and screenings. Take it to heart—it might save a life.

One of the easiest and most gratifying ways to benefit your health is by volunteering. It's a win-win situation for you and the recipients of your efforts, but how do you figure out your niche? Page 8 is a great place to start! We've got questions to ask yourself and ideas to get you started down the path toward what could be one of your most rewarding experiences.

And talking about rewards, now that summer's here, wouldn't it be nice to sit on the porch or by a pool and *make money*? You can! There is money to be made on the internet. Check out pages 6 and 7 for some great ways to pad your pockets. Who knows? Your new side hustle could actually turn into your full-time gig.

Summer's here and it's full of possibilities. Enjoy!

Happy June!

*Karyn and Heidi*

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4556 Simon Road  
Wilmington, DE 19803  
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# Preventing Hospital Medication Errors

By Margo Corbett,  
author, *The Savvy Patient*



"Mr. Corbett, your doctor wants you to take two new antibiotics," the nurse said to my husband as she arrived with one pill in hand. Time passed and no more pills arrived. When the nurse came to do a blood pressure check, I asked, "When will he get the second antibiotic?"

"I'll check," she said and left. When she came to check in again, we repeated our question. Again she answered, "I'll check." A third time she came, and a third time she told us she'd check on the second antibiotic. Finally, she returned and told us, "He had the first new antibiotic at 8:00 a.m., he'll get the original one at noon, and he'll get the second new one at 8:00 this evening." She started to leave the room.

"Wait a minute; it was my understanding, when the doctor spoke to us this morning, that he was stopping the antibiotic they gave him in the emergency room and replacing it with two different ones."

"I'll check the chart again, but those are the orders we have." She returned and verified no stop order for the initial antibiotic had been prescribed.

At that point we asked her to hold his noon dose and double-check with the doctor to verify which antibiotics he was to take and when.

On returning, she said, "You were right. He's supposed to take only the two new antibiotics."

The next morning, we discussed this mix-up with the doctor. "You were right to question and to persist, and it's a good thing that you did," he said. "The combination of the three antibiotics could have shut down his remaining kidney function."

## Lessons Learned:

- Check and double check before taking medication if you have any doubts.
- Don't take for granted that orders in the chart are correct.
- Persist respectfully when there is a difference of understanding or in the face of resistance.
- Keep notes of your conversation with your doctor to aid you in resolving differences.

GRANDDADS  
ARE MOST ORDINARY MEN  
TURNED BY LOVE  
INTO HEROES. ADVENTURERS.  
STORY-TELLERS.  
AND LIFE LONG FRIENDS



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and get your  
flu shot!

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



# June is Men's Health Month

Consider this: On average, men die five years younger than women, and die at higher rates from nine of the top 10 causes of death. Men are also less likely than women to be insured. All of this impacts their ability to be involved fathers, supportive partners, and engaged community members.

## Why Men Are at High Risk

- A higher percentage of men than women have no healthcare coverage.
- Men make half as many physician visits for prevention as women.
- Men are employed in the most dangerous occupations, such as mining, fire fighting, construction, and fishing.
- Society discourages healthy behaviors in men and boys.
- Research on male-specific diseases is under-funded.
- Men may have less healthy lifestyles, including risk-taking at younger ages.

## Effect on the Aging Population

- More males than females are born each year (105 vs 100), but from age 35 on, women outnumber men.
- Of the 9 million+ older persons living alone, 80% are women.
- More than half the elderly widows living in poverty were not poor before the death of their husbands.
- At age 100, women outnumber men 8 to 1.

U.S. Administration on Aging and The New York Times Magazine

This June, think about all the men in your life: Fathers. Husbands. Sons. Brothers. Uncles. Partners. Friends. Co-Workers. Then talk to each one and support them in their healthy pursuits.

- **Encourage them to get a physical.** Most of the factors that contribute to men's shorter, less healthy lives are preventable. And that prevention starts with seeing a healthcare provider on a regular basis. Adult men in the U.S. visit primary care providers at lower rates than adult women. Establishing baselines for factors such as blood pressure, cholesterol, weight, and PSA (a screening

test for prostate cancer risk)—and monitoring how they change over time—will enable the healthcare provider to catch potentially dangerous conditions early, when they're still treatable.

## ■ Encourage them to get physical.

The benefits of physical activity on health outcomes are extensive, yet many people find it difficult to get motivated for physical activity on their own. Rather than

simply telling the men in your life to exercise and then hoping they will, join in. Join a recreation league at your local community center, sign up for group personal training sessions to get fit together, or simply make a routine out of regular walks. Simple, yes, but not always easy.

- **Let them know you care.** One reason men disregard their own health is that they're too busy tak-

**Wear BLUE Day 2019**  
Friday, June 14th

ing care of everyone else. What they don't realize, however, is that if they die early, they'll be hurting the very people they've worked so hard to protect. So remind them that they are loved, and friends and family need them to be alive and healthy for as long as possible.

## Men...Get It Checked!

Men's Health Network provides this maintenance schedule for men as a reminder of your need to take responsibility for your health. Regular checkups and age-appropriate screenings CAN improve your health and reduce premature death and disability. You should consult your healthcare provider to discuss if this screening

schedule is appropriate for you. Also ask about the benefits of earlier screenings, especially if you are a member of a high-risk group or have a family history of disease.

CHECKUPS AND SCREENINGS	WHEN?	AGES	20-39	40-49	50+
<b>PHYSICAL EXAM:</b> Review overall health status, perform a thorough physical exam and discuss health related topics.	Every 3 years Every 2 years Every year		✓	✓	✓
<b>BLOOD PRESSURE:</b> High blood pressure (Hypertension) has no symptoms, but can cause permanent damage to body organs.	Every year		✓	✓	✓
<b>TB SKIN TEST:</b> Should be done on occasion of exposure or suggestive symptoms at direction of healthcare provider. Some occupations may require more frequent testing for public health indications.	Every 5 years		✓	✓	✓
<b>BLOOD TESTS &amp; URINALYSIS:</b> Screens for various illnesses and diseases (such as cholesterol, diabetes, kidney or thyroid dysfunction) before symptoms occur.	Every 3 years Every 2 years Every year		✓	✓	✓
<b>EKG:</b> Electrocardiogram screens for heart abnormalities.	Baseline Every 2 years Every year	Age 30		✓	✓
<b>TETANUS BOOSTER:</b> Prevents lockjaw.	Every 10 years		✓	✓	✓
<b>RECTAL EXAM:</b> Screens for hemorrhoids, lower rectal problems, colon and prostate cancer.	Every year		✓	✓	✓
<b>PSA BLOOD TEST:</b> Prostate Specific Antigen is produced by the prostate. Levels rise when there is an abnormality such as an infection, enlargement or cancer. Testing should be done in collaboration with your healthcare provider.	Every year			*	✓

CHECKUPS AND SCREENINGS	WHEN?	AGES	20-39	40-49	50+
<b>HEMOCCULT:</b> Screens the stool for microscopic amounts of blood that can be the first indication of polyps or colon cancer.	Every year			✓	✓
<b>COLORECTAL HEALTH:</b> A flexible scope examines the rectum, sigmoid and descending colon for cancer at its earliest and treatable stages. It also detects polyps, which are benign growths that can progress to cancer if not found early.	Every 3-4 years				✓
<b>CHEST X-RAY:</b> Should be considered in smokers over the age of 45. The usefulness of this test on a yearly basis is debatable due to poor cure rates of lung cancer.	Discuss with a physician			✓	✓
<b>SELF-EXAMS:</b> <b>Testicle:</b> To find lumps in their earliest stages. <b>Skin:</b> To look for signs of changing moles, freckles, or early skin cancer. <b>Oral:</b> To look for signs of cancerous lesions in the mouth. <b>Breast:</b> To find abnormal lumps in their earliest stages.	Monthly by self		✓	✓	✓
<b>BONE HEALTH:</b> Bone mineral density test. Testing is best done under the supervision of your healthcare provider	Discuss with a physician				Age 60
<b>TESTOSTERONE SCREENING:</b> Low testosterone symptoms include low sex drive, erectile dysfunction, fatigue and depression. Initial screening for symptoms with a questionnaire followed by a simple blood test.	Discuss with a physician			✓	✓
<b>SEXUALLY TRANSMITTED DISEASES (STDs):</b> Sexually active adults who consider themselves at risk for STDs should be screened for syphilis, chlamydia, gonorrhea, herpes and other STDs.	Under physician supervision		✓		Discuss

\*African-American men and men with a family history of prostate cancer may wish to begin prostate screening at age 40, or earlier.



# How to Build Credit After Divorce

By Anne St. Clair, Wilmington Trust, Private Banking

*For better or worse, you're entering a new chapter in your personal and financial life after divorce. If you weren't the primary breadwinner in the marriage, you may have relied on your partner to handle the finances. Starting anew, many in your situation face a rude awakening when they realize their credit record and score aren't quite what they were when they were one-half of a married couple.*

Lenders and insurers will typically consider applicants with poor credit to be higher risks and, as a result, may offer them higher mortgage and credit card interest rates, as well as insurance premiums. But take heart—here are some simple ways to build or rebuild credit and keep from making the kind of missteps that can be hazardous to your wealth.

## Order and review your credit reports

Go to <http://www.annualcreditreport.com> to order free copies of reports from the three major credit bureaus and find out what they know about you that could be keeping your credit from being less than pristine. First, look for damaging errors such as credit limits or balances that are not accurately reflected. If you find a mistake, follow the instructions that came with your credit report to have it amended. After the matter is resolved, you should receive a notification of the correction with the amended report. Keep in mind that while you may no longer be married to your spouse, you are forever bound in the databases of creditors as long as you have shared debt. Until a creditor releases you, or a determination is made that severs your responsibility on a debt, you can be held responsible for the debt. If your ex doesn't make timely payments, creditors still have the right to come after you, and a non or late payment could cause a lingering black mark on your record. Once the debt responsibilities have been divided in the divorce pursuant to a property settlement agreement, close joint accounts and have your name removed as an authorized user and make sure it's reflected in your credit report.

## Give yourself some (solo) credit

Lenders want to see that you're a good credit risk, meaning that you are a responsible borrower who makes prompt, regular payments. If you and your ex enjoyed good credit and you were an authorized user on credit cards, you shouldn't have a hard time getting a credit card; call to see if you qualify for a card in your own name. If, however, you didn't have good joint credit and your income won't qualify you as a good risk from a lender's perspective, making a fresh credit start may require a little effort. Consider:

- A "secured" credit card. This involves your providing funds to the card issuer in exchange for the ability to charge up to a low credit limit,

which is a percentage of the secured amount.

- Department store charge card, which are generally easier to obtain than standard credit cards.

- A bank loan. You may qualify for an unsecured loan; if not, get a loan that is secured with collateral (such as a bank account or other asset received in the divorce that the issuer can seize in case you can't make the payments).

Over time, as lenders see that you are a responsible payer and a good risk, it will be easier to obtain traditional credit cards, mortgages, credit lines, and other types of loans.

Even if you received a lump sum settlement, you may still need to show prospective lenders that you are a reliable borrower. Repaying a loan that is collateralized with your portfolio's securities can help lenders to see you as a good risk and be a prudent way to create as-needed liquidity.

## Know the score

Virtually all prospective lenders are guided by your credit score—a numerical compilation of factors, such as payment history, credit lines, debt owed, etc., that is a marker for creditworthiness. Your score is the single-greatest factor in determining how likely it is that you will qualify for the lowest debt interest rates and insurance premiums. Scores may also often be considered by prospective landlords and employers. The Fair Isaac Corporation, developer of the well-known "FICO" risk-assessment score, has credit categories that range from 780–850 (low risk) all the way down to 620 and below (high-risk or "sub-prime"). You can obtain your FICO score at no cost at [www.freecreditscore.com](http://www.freecreditscore.com). If yours isn't in the highest or even second-highest rung, there is a lot you can do—or not do—to attain and not lose your financial footing. Here are some key factors that go into a credit score:

- On-time payment record. Timeliness counts for about 35% of your credit score, since past missed payments are often an indication of future missed payments. One delinquency could echo for seven years and cost you up to 100 score points.

- Your debt-to-credit-limit ratio. The amount of

debt relative to your total available credit accounts for roughly 30% of your credit score. For credit cards, it's best to not let your balance rise above the halfway mark on any one card's credit limit.

- Open credit lines. It helps to keep the balance-to-limit ratio low. There's really no upside to closing a line of credit since untapped credit will improve your ratio.

- Length of credit history. The older your credit lines and accounts, the more you have shown yourself to be a good risk and lending prospect.

- Sudden burst of new accounts. This can make lenders and credit card issuers jittery, as it may appear that you are either on a spending spree, unable to pay your bills, or both. It's of particular concern with revolving debt accounts such as a credit card (versus a fixed or installment loan, like a mortgage), where each account frees up more borrowing potential.

Taking the steps above should go a long way toward helping you become the kind of risk that lenders seek. Remember, though, that while you may currently be focused on creating a credit transformation to assert financial independence, credit is just one piece of your overall wealth picture. Only an integrated, comprehensive financial plan can help identify and track progress toward all of your financial goals—credit and otherwise—and provide the confidence and direction you will need to succeed in your new life.

This article is for informational purposes only and is not intended as an offer or solicitation for the sale of any financial product or service. It is not designed or intended to provide financial, tax, legal, investment, accounting, or other professional advice since such advice always requires consideration of individual circumstances. If professional advice is needed, the services of a professional advisor should be sought.

## What's in a name?

**If you're a divorced person going back to your family name, wait until it's court-approved before applying for credit in your new (old) name. Be sure to contact existing creditors to let them know of the name change. Know that changing your name doesn't give you a clean credit slate. While your credit history is tied to your name, it's also tied to your Social Security number.**



# Making Money Online: What's Your Side Hustle?



We all know it, but hate to admit it. Money makes the world go 'round. To make it, some people are happy with their regular 9-5s, while others prefer to create their own entrepreneurial path, and others still have moved on to their “third act” after retiring from the traditional workforce. But no matter what stage of life you're in, there's nothing wrong with a side hustle for some extra cash. With technology's advances and changes in the dynamics of the workforce, making money online has never been easier. You can now earn money from the comfort of your own home (or perhaps your car or the local Starbucks).

## Blogging

The *blogosphere* is that area of the internet where blogs—or web logs—live. Anyone can write anything on any given topic in their blog posts. In fact, **over 2,000,000 blog posts are published every day**, according to *MarketingProfs*. That just goes to prove that there is always something that needs to be shared, no matter what the topic is. There's a niche market for every little thing nowadays.

Keep in mind, though: it's not just about *what* you say but *how* you say it. A good topic is just the vehicle; the content itself is what makes the car move forward. Blog copy is all about attracting readers and retaining their attention. To get an idea of what people are interested in, you need look no further than some popular senior blogs, such as The Roaming Boomers, Elder Chicks, Grey Fox, or The Feisty Side of Fifty. Blogging demands consistency and time, but it can be extremely rewarding.

Is your mind racing with ideas? Yes? Next you'll want to capitalize on your content to start pulling in some cash. That's called monetization. Believe it or not, there's a bit of strategy that goes into blogging and growing your online presence. Ensuring that you're doing all the right things to build your audience will set yourself up for success. Here are a few blogging tips to help you make some extra cash.

### Affiliate Marketing

You can earn money online by talking about specific products or services while utilizing tracking links. Your goal is to interest readers, then redirect them to the affiliated website(s). When a purchase is made from your click-through link, you get a piece of the pie. That's right, a *commission*. By merely writing about topics and pointing readers in the right direction, you can earn some serious cash.

There are also affiliate programs that you can join to help you connect within the industry, find affili-

ate links, increase content and receive various promotion opportunities. Check out eJunkie or Click-Bank if you're looking for products to promote.

It goes without saying that if you're promoting products or have ads on your blog, the more readers you have the more likely you are to make money. Ask readers to join your mailing list to stay up to date with your posts. That way, you can get your information out to your subscribers directly, without them having to search for it.

### Write About What You Love

The best, most mutually-beneficial content comes when you write about things that you truly enjoy. Sometimes, content can be too pushy in the sense that readers can tell when you're trying to *sell them something* rather than *informing* them. Include your opinions, what you like most, and why you can't live without out.

### Increase Traffic with Guest Blogging

One way to gain new subscribers or bring more traffic to your site is by guest blogging. Whether you feature another writer on your site to attract new followers or contribute a piece to another blog, you'll be getting your name out there and your online presence will grow.

### “Pay for Play”

There are companies out there that will seek you out for a mention or review of some sort as a way to earn money online. Pay for play can be a tricky road, though, particularly when blogging is actually your job. If someone is paying you to write something, you take it as it is, *part of the job*.

But there's a fine line between accepting opportunities that you believe in and painting a false narrative. You don't want to portray yourself as a money-hungry blogger who only produces weightless content. There are better ways to earn money online. Choose wisely and handle your business as you see best.

## Complete Online Surveys

While we must admit that taking online surveys won't have you rollin' in the dough, it can definitely add up to some good pocket change. If you happen to have some free time to kill, you might as well make some money, right?

There are dozens of websites out there that will pay you for your opinion. Simple tasks such as taking surveys, testing products or watching video and movie previews help provide consumer response; this plays a significant role in the marketing industry.

Creators and developers want to know how the general public receives what they put out, since it provides feedback on what they're doing right, but more importantly, what they're doing wrong. Not only can you earn cash, but you can also take advantage of some pretty cool rewards like vouchers, gift cards, prize drawings, and more.

But move with caution; be wary of where you go. If a website looks sketchy or asks you for money, click that x button and move on to the next one. These sites are major scams and should be avoided at all costs.

Check out these legitimate websites that will pay you for your feedback:

- InboxDollars
- Survey Junkie
- Swagbucks
- One Opinion
- Pinecone Research
- My Survey
- Pro Opinion



## Make Deliveries

The rise of delivery apps brings a whole new meaning to “on demand.” Food delivery, with what you want just a phone call away, has been around for years. However, technological advances have given us some really convenient ways to get pretty much anything at the push of a button.

Driving for a delivery service, rather than one specific food spot, gives you flexible hours, pay and freedom. Some popular services include DoorDash, UberEats, PostMates and InstaCart. Sign up is easy, so long as you and your means of transportation are legitimate.

## Sell Your Services

In this day and age of instant gratification, people are constantly looking for ways to make their lives just a little easier—the work smarter, not harder mentality. Social applications (apps) allow you to market yourself and offer your services to anyone who can’t (or doesn’t want to) complete specific tasks.

You can make a pretty penny and earn money online offering services with custom tier packages and varying price points. Control your workflow and rate to whatever suits you best.

Don’t know what to sell? Take time to jot down a list of your skills, talents, and passions. This can help you see the bigger picture and tailor your services to your abilities. Some popular services include:

- Event planning
- Travel and itinerary planning
- Virtual assistant services
- Creative services, such as writing, proofreading, editing, Photoshop, Illustrator, or painting
- Dog walking/Pet sitting
- Tutoring

And that’s just to name a few.

## Stream Yourself Online

Live streaming has become more popular in recent years. This concept gives anyone and everyone the chance to stream live content and get paid for doing so. If you think you need to be a highly skilled creator like YouTube’s finest, think again.

Live streaming requires very little effort, and we mean that in the best way possible. All you have to do is share whatever it is that you’re doing with your audience. It might sound crazy but trust us, people will watch! Whether it’s gaming, painting,

singing, ranting or acting a fool, people want to see it. We aren’t exactly sure why, but it seems to be working.

You’ll probably want to start your streaming business with Livestream or YouTube. Where does the money come from, you ask. Typically, from viewer donations, viewing/subscription fees and ads that you can run during your livestream.

## Sell Your Stuff

Sometimes the key to making some money on the side is to just take a good look around. How many items do you own that you no longer have use for? There are people out there looking for exactly what you have, especially at a price that’s less than retail. Selling clothes, shoes, books, or household items is a great way to earn money online, and can really rack up some cash. Check out platforms like PoshMark, Depop, LetGo, Facebook Marketplace, Chegg, and Craigslist.

## Shop

If you’re an avid online shopper (and let’s be honest, who isn’t?) you might as well make money

while you spend it. Yes, you read that right. There are websites out there that partner with some of the most well-known brands to give you the best deals you can find. This incentive helps garner users to shop via their platform, therefore earning them a commission.

Some of the most popular cash back platforms are:

- Ebates
- Swagbucks
- Mr.Rebates
- ShopAtHome
- Ibotta
- RetailMeNot

Some of these sites go beyond spending rewards and offer customers sign up incentives, exclusive deals, coupons and sales for users. So next time you’re thinking about planning a vacation, paying off some nagging bills or simply want some extra cash to blow, explore your options and find the one that’s right for you.

# The Benefits of Working from Home

Working from home can change the entire dynamic of your work-life balance. Earning an income while avoiding the traditional 9-5 offers some really attractive benefits:

### Increased Focus and Productivity

It definitely takes a disciplined mindset and strong focus to work from home, but it can be a much more productive environment than that of an office. An office’s constant distractions, office banter and last-minute meetings can disrupt your flow. Working from home helps eliminate those distractions and gives you an uninterrupted workspace.

### Less Time Traveling, More Time Working

There is nothing more blissful than waking up in the morning and arriving at your workstation within the same breath. The amount of time, money and stress that’s avoided makes the W.F.H. life totally worth it.

### Freedom and Comfort

Dorothy said it best in *The Wizard of Oz*: “There’s no place like home.” Your environment affects your performance and the work you produce, not to mention that at home, you have free range to wear whatever you want, eat whenever you want, and take breaks as often as needed.

Making money from home offers myriad benefits, which differ for each individual. Everyone has their own preferences, but enjoying the freedom to tailor your work life is a luxury that anyone can afford.

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# Volunteering: Find Your Perfect Fit

Volunteers often say they feel they're gaining more benefit than the organizations they help. In fact, the health benefits of volunteering range from boosting self-esteem and self-confidence to helping you stay physically healthy and providing a sense of purpose to feeling more connected to others and more. If you want to lend a hand but don't know where to start, read on.

You'll have a richer and more enjoyable volunteering experience if you first take some time to identify your goals and interests. Think about why you want to volunteer. What would you enjoy doing? The opportunities that match both your goals and your interests are most likely to be fun and fulfilling.

The World Volunteer Web offers these tips for getting started:

**1 Ask yourself if there is something specific you want from your experience.** For example, do I want...

- ...to improve the neighborhood where I live?
- ...to meet people who are different than me?
- ...to try something new?
- ...to do something with my spare time?
- ...to see a different way of life and new places?
- ...to try a type of work I might want as a full-time job?
- ...to do more with my interests and hobbies?
- ...to share something I'm good at?

The best way to volunteer is to find a match with your personality and interests. Having answers to these questions will help you narrow your search.

**2 Consider the "fit."** With so many organizations that need your help, the key is to find a position that you would enjoy and are capable of doing. It's also important to make sure that your commitment matches the organization's needs. Ask yourself the following:

- Would you like to work with adults, children, animals, or remotely from home?
- Do you prefer to work alone or as part of a team?
- Are you better behind the scenes or do you prefer to take a more visible role?
- How much time are you willing to commit?
- What skills can you bring to a volunteer job?
- What causes are important to you?

**3 Narrow your search.** Volunteer opportunities can be found virtually anywhere:

- Community theaters, museums, monuments and hospitals
- Libraries or senior centers
- Service organizations such as Lions Clubs or Rotary Clubs

- Local animal shelters, rescue organizations, or wildlife centers
- Youth organizations, sports teams, and after-school programs
- Historical restorations, national parks, and conservation organizations
- Places of worship such as churches or synagogues
- Charitable organizations

**4 Make some phone calls or start your search online.** If you can already identify some organizations you'd like to join, call and let them know you're ready to start pitching in. If you're not quite sure yet, there are many websites that list opportunities. You can start your search by visiting:

- [www.VolunteerMatch.org](http://www.VolunteerMatch.org)—Volunteer opportunities sorted by location and cause
- [www.Volunteer.gov](http://www.Volunteer.gov)—America's

natural and cultural resources volunteer portal

- [www.RedCross.org](http://www.RedCross.org)—Support education, the Armed Forces, children, humanitarian efforts and more
- [www.LinkedIn.com/Jobs/Volunteer-jobs](http://www.LinkedIn.com/Jobs/Volunteer-jobs)—Over 180,000 listings, both onsite and remote, ranging from creating press kits to writing annual reports to being a volunteer "snuggler" giving extra attention to little children.

Just because you don't see an opportunity listed somewhere doesn't mean there isn't a need. Connect with an organization you're interested in and create your own opportunity! There's really no downside to volunteering. The important thing is to find the right fit. You want to enjoy yourself, so don't be afraid to make a change if the opportunity doesn't turn out to be exactly what you'd imagined. After all, volunteering is supposed to be fun!

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**Free Sweets for the Sweet**



### It's one of our favorite days... National Donut Day!!

On the first Friday in June, several national chains, including Dunkin' and Krispy Kreme, along with local bakeries and eateries, are offering specials and freebies to commemorate the Salvation Army Lassies, the women that served doughnuts to soldiers serving on the front lines during WWI.

So mark your calendars. After all... who doesn't love a free donut?

#NationalDonutDay | #NationalDoughnutDay



# Being Your Own Village

*Sometimes we need to be our own village by utilizing all of our skills and learning more.*

By Madisyn Taylor

Simple survival requires us to be in possession of many skills. The pursuit of dreams requires many more. Most individuals rely on the support of a village, whether peopled by relatives or community members, to effectively address the numerous ways we need assistance. This can mean anything from asking favors of acquaintances and leaning on loved ones for support to paying a skilled artisan to handle specialized tasks. However, each human being is born with the capacity to be their own village. We embody many roles throughout our lifetimes, all of which are representative of our capacity for self-sufficiency and self-determination. In different moments in our lives, we are our own counselor, janitor, caregiver, cook, healer, teacher, and student. Our willingness to joyfully take on these roles grants us the power to maintain control over the direction our life's journey takes.

In times past, human beings learned all of the skills needed for survival. Today, the majority of people specialize in a single discipline, which

they hone throughout their lives. Thus, many of us feel uncomfortable standing at the helm of our own existence. We question our ability to make decisions concerning our own health, happiness, and welfare, and are left feeling dependent and powerless. But the authority to take ultimate responsibility for our lives is simply a matter of believing that we have the necessary faith and intelligence to cope with any circumstance the universe chooses to place in our path. Proving that we can each be our own villages through action enables us to accept that we are strong enough to exist autonomously. Cooking, cultivating a garden of fruits and vegetables, undertaking minor home repair, or adopting a healthier lifestyle can help you reassert your will.

Being your own village does not mean embracing isolation, for a balanced life is built upon the dual foundations of the inner and the outer villages. Rather, being your own village is a celebration of your wondrous inner strength and resourcefulness, as well as an acknowledgment of your innate ability to capably steer the course of your life.

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



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# Life, Liberty, and Technology for All!

Technology has improved the lives of many across all generations. Millennials have apps to keep them socially and politically engaged, and even some to help find their future life partner. Generation X has thought-provoking articles and sub-culture blogs to keep their inquisitive minds satisfied, but what about Baby Boomers? How has tech improved their lives and are senior living communities including these advancements in their lifestyle programs? Short answer—yes. Here's how:

## What's Old Is New Again

Here's lookin' at you, kid. Classic films are available on streaming platforms like Netflix and Hulu at an increasing rate. When it comes to a cinematic education, it can be hard to find early films and brush up on the classics – especially on a budget. Luckily, many of the most iconic films of the last century are now part of the public domain, making them free to stream for the general public. Renowned, enduring titles across genres including foreign, comedy, romance, film noir, and more are all waiting for you to watch. Senior living communities take advantage of this with regularly scheduled classic movie nights in their state of the art theaters.

## Travel Without Leaving Your Home

No longer does it take planes, trains, and automobiles to see the wonders of the world. The advances in digital photography and artificial intelligence make it easy for anyone to “visit” the Grand Canyon, Pyramids of Egypt, and even experience the islands of Greece from the comfort of their own homes. The most innova-

tive senior communities are implementing virtual travel programs, where residents can join clubs full of like-minded travel buffs to virtually tour The Louvre, explore the canals of Venice, or even view their hometown as it is today with the help of Google Earth. Sure to be amazed at the differences between the times they lived there and how it appears today, it is a bonding experience for all involved.

## The Resurgence of House Calls

Remember when doctors made house calls? A simple in-home visit when the common cold hit so hard that getting to the doctor's office was nearly impossible made all the difference. Well, the times they are a changin'... back. With the success of ride-sharing platforms like Uber and Lyft, it was only a matter of time before someone developed an app where one could request a doctor visit to their home with the click of a button. Again, senior living communities are mimicking this, with some even providing in-home intake assessments for potential residents who face debilitating ailments. The Summit in Hockessin, Delaware, for example, happily provides this service free of charge for their Assisted Living and Memory Care prospective residents.

Technology is here to stay and there is no going back, but how and why it's used? Well, every generation has a say in that!

At The Summit, you're always in step with tech! For more information or to schedule a tour, please call us at 302-635-9024 to speak with a Senior Lifestyle Counselor, visit us at 5850 Limestone Road, Hockessin, DE 19707, or go to [www.thesummitretirement.com](http://www.thesummitretirement.com).

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

# ELEVATE Your Lifestyle!



At The Summit Senior Living we believe that every day should be enhanced with lifestyles that are designed with our residents and their families in mind - that's why we have six unique programs to bring new experiences to the experienced! Dine out every day, celebrate with activities and events, and let us make a great impression with housekeeping and maintenance included. **All our community is missing is you!**

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# Defensive Driving: Manage Slower Reaction Times

**D**riving is a complex, fast-paced activity. For seasoned drivers, reaction time depends on your ability to process information in the driving environment (sense), use that information to choose an action (decide) and react based on your decision (act). Completing these three steps quickly requires a sharp mind and a fit and flexible body.

While the single most effective way to improve driver reaction time is to exercise your mind and body, there are ways to compensate for slower reaction times and eliminate driving distractions.

- **Increase your following distance.** Senior drivers should allow a greater distance between you and the vehicle ahead of you, so you'll have more time to slow down or stop.
- **Minimize left turns.** Senior drivers age 65 and older are over-represented in crashes involving left-hand turns. If possible, make three right turns to avoid making a left. Or try to use intersections with designated left-hand turn lanes. These are much safer for drivers of all ages.
- **Eliminate distractions inside the vehicle.**

Adjusting radio volume, using a cell phone and interacting with passengers can distract any driver. Keep the environment inside your vehicle as calm as possible, eliminating driving distractions.

- **Plan your route before you get behind the wheel.** Doing this will help senior drivers avoid making any last-minute decisions about which way to turn or how to reach your destination.
- **Try to steer clear of busy highways and congested traffic.** High-speed driving can be stressful, so don't hesitate to use local roads instead of highways. Also try to avoid rush hour traffic or highly congested areas. More vehicles on the road translate to a greater likelihood of a collision. Senior drivers should also consider using public transportation if it's available to you.
- **Review your medications.** Older drivers should remember that prescription and over-the-counter medications can slow reflexes, blur vision and cause drowsiness or dizziness, causing additional driver distractions. Talk to your doctor or pharmacist about making ad-

justments that aid in safe driving. If you have serious muscle or joint impairments, ask your doctor about anti-inflammatory drugs that can help permit safe driving.

- **Stay awake and alert.** Drowsy driving is as dangerous as drunk driving and distracted driving. Be sure to get enough sleep before a long trip and take frequent breaks along the way.

**How will I know if my reaction time is slower than it should be? Is there a test or course I can take?**

In terms of safe driving, it's much more important to ensure that your reaction time isn't too slow rather than aiming for some ideal speed. Driver safety courses for seniors can provide you information and tips on what to look for and how to improve reaction time. Computer-based training programs also have been shown to improve reaction time. These range in price and can be taken at home and at your own pace. A more comprehensive driving evaluation can help determine your overall fitness to drive, including your reaction time.

Source: [www.seniordriving.aaa.com](http://www.seniordriving.aaa.com)

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# Delaware Renews Commitment to Ending Elder Abuse on World Elder Abuse Awareness Day (WEAAD) This June 15th

June 15th is World Elder Abuse Awareness Day (WEAAD) and the Division of Services for Aging and Adults with Physical Disabilities and the Department of Justice are partnering in an effort to unite communities around Delaware to raise awareness about elder abuse. WEAAD serves as a call-to-action for our communities to raise awareness about abuse, neglect, and exploitation of older adults, and reaffirms the State's commitment to the principle of justice for all. When we come together, we can prevent elder abuse from happening.

Elder abuse is widespread. Every year an estimated one in ten older Americans are victims of elder abuse, neglect, or exploitation. And that's only part of the picture: experts believe that elder abuse is significantly under-reported, in part because so many of our communities lack the social supports that would make it easier for those who experience abuse to report it. Research suggests that as few as one in 14 cases of elder abuse come to the atten-

tion of authorities. In Delaware, Adult Protective Services (APS) investigated 1500 allegations of abuse, neglect and exploitation in 2018.

Elder abuse is an issue with many consequences for our society. It affects our communities in ways ranging from public health to economics.

The good news is that we can prevent and address the issue of elder abuse. There are many ways to strengthen our social supports through policies, services and programs that keep us integrated in our communities as we age.

- We can design and equip community centers to work as intergenerational spaces that allow older people to build relationships and participate in the work, play and life of our neighborhoods.
- We can think about the role of transportation in reducing social isolation and adjust systems so that we can all continue to move throughout

our communities as we age.

- We can figure out new and better ways to arrange and coordinate the teams, agencies and programs that work specifically with older people.
- We can develop programs to educate families and professionals who work with older adults to understand the importance of preventing isolation, how to spot the warning signs of abuse and what to do to address abuse or neglect.

Whenever we strengthen our community's social support structure, we're helping to reduce social isolation and protect our communities and families against elder abuse. Whenever you report signs of abuse, neglect or exploitation, you're helping to protect a friend, neighbor or loved one. If you do see signs of abuse, neglect or exploitation, please call Delaware's APS at 1-800-223-9074 to report. Together, we can end elder abuse.

## WHAT IS ELDER ABUSE?

Elder abuse refers to intentional or negligent acts by a caregiver or "trusted" individual that causes (or potentially causes) harm to an older adult.

## WHAT SHOULD I DO IF I SUSPECT ELDER ABUSE?

### Report your concerns.

Remember: Most cases of elder abuse go undetected. Don't assume that someone has already reported a suspicious situation.

In cases of immediate danger, call 911. Otherwise, you can call APS at 1-800-223-9074.

### PLAN!

Talk with family members, friends, and professionals that you trust and plan for your future.

### BE CAUTIOUS!

Unscrupulous people target seniors and will abuse or take advantage of them.

### STAY CONNECTED!

Keep in touch regularly with others; isolation can make you vulnerable to abuse.

### REPORT!

Making a report in instances of abuse or neglect is the right thing to do, and it's easy. Don't be afraid! Older adults have a right to be safe!



## Problem House?

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# Learn What's Recyclable

If you're like most people, you want to do the right thing when it comes to sustainable living and caring for the environment. After all, we only have one planet to live on and when it goes, well...?

When it comes to recycling, sometimes it can be confusing to know what you should and what you shouldn't recycle. Add to that knowing what to recycle curbside and what needs to go to a special recycling collection center (whether that be your neighborhood grocery or department store or other location) and you just might want to throw your hands up and say, "Forget it, it's too much to think about." Don't do that!

New labeling conceived by How2Recycle ([www.how2recycle.info](http://www.how2recycle.info)) makes it easy for you to just glance at the container to know what to do. Launched in 2012, How2Recycle's goals are to reduce the confusion that surrounds recycling by creating a clear, well-understood, and nationally harmonized label that enables companies to convey to consumers how to recycle a package, to improve the transparency of companies' recyclability claims, and to increase the availability and quality of recycled material.



## Recycling Labels That Make Sense

### Preparing Material for Recycling



The top section of the label gives you the information you need to ensure the proper steps are taken to effectively recycle materials. You'll see direc-

tions like Rinse & Insert Lid (rinse your container out then stick the lid back inside the container and bend in the sides. You can do this with all metal cans), Empty & Replace Cap (make sure your container's empty then screw the cap back on. Always caps on!), Empty & Discard Pump, Empty & Reattach Pump, and more.



The third section of the label lists what type of material the packaging is made from. Materials include plastic, paper, metal, coated paper, glass, or multilayer.



The bottom section of the label lists recyclable parts of the packaging. It tells you which part of the packaging needs to be recycled in this specific way. One label may pertain

only to the bottle, tray, insert, box, bag, wrap, can, film or pouch.



The second section of the label gives you information and locational instructions that let you know if an item can be recycled traditionally or by other means.



**Widely Recycled**



**Limited Recycling**  
\* Not recycled in all communities



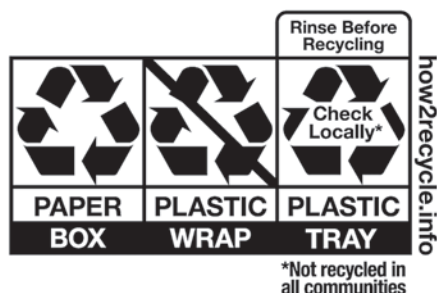
**Not Yet Recycled**



**Store Drop-Off**

### Multi-Component Labels

We want to be sure that you know how to recycle your whole package, not just a part of it! When you see a multi-tiled label, each "tile" represents a different part of the package. This is really helpful because it lets you know how to recycle different parts of your package. How2Recycle labels are intended to be read left to right, based on which part of the packaging you encounter first.



## Recycling Plastic

You probably already recycle plastic water bottles and other plastic containers. In Delaware, you can use curbside recycling for plastic containers with the numbers 1, 2, 4, 5 or 7 imprinted on them. Items should be placed into your bin loose and not in trash bags.

### Bring These Other Plastic Items to a Drop-off Location for Recycling

The American Chemistry Council ([www.plasticfilmrecycling.org](http://www.plasticfilmrecycling.org)) reminds us to please recycle only clean, dry plastic bags and film. Remove receipts or any other items from bags. Do not recycle this material in your curbside bin! Take your plastic bags, wraps and film to a grocery store or other retailer that accepts this material for recycling.

Not all items are accepted at all drop-off locations. All recycling programs are unique. Check with your local drop-off to see what is accepted.

### You can recycle:

- ✓ Retail, carryout, produce, newspaper, bread, and dry cleaning bags (clean, dry and free of receipts and clothes hangers).
- ✓ Zip-top food storage bags (clean and dry).
- ✓ Plastic shipping envelopes (remove labels), bubble wrap and air pillows (deflate).
- ✓ Product wrap on cases of water/soda bottles, paper towels, napkins, disposable cups, bathroom tissue, diapers, and female sanitary products.

- ✓ Furniture and electronics wrap.
- ✓ Plastic cereal box liners (but if it tears like paper, do not include).
- ✓ Any film packaging or bag that has this How2Recycle label:



Find a drop off location near you by visiting [www.plasticfilmrecycling.org/recycling-bags-and-wraps/find-drop-off-location/](http://www.plasticfilmrecycling.org/recycling-bags-and-wraps/find-drop-off-location/).

### Do not include:

- ✗ Degradable/compostable bags or film packaging.
- ✗ Pre-washed salad mix bags.
- ✗ Frozen food bags.
- ✗ Candy bar wrappers.
- ✗ Chip bags.
- ✗ Six-pack rings.

Yes it takes more effort to recycle responsibly than not. But when you stop to consider the alternative (remember, plastic takes about 1,000 years to decompose!) it's worth it.





# Crossword

By Dave Fisher

1	2	3	4	5		6	7	8	9		10	11	12	13
14						15					16			
17						18					19			
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	45	46						47						
48						49	50	51			52	53	54	55
56						57					58			
59						60					61			
62						63					64			

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Answers on page 10

ACROSS

- 1. The male reproductive cell
- 6. An intimate chat
- 10. Sieve
- 14. Seaweed
- 15. Allies' foe
- 16. Hodgepodge
- 17. Showers
- 18. Writing implements
- 19. Bearing
- 20. Continual persistent demands
- 22. Hearing organs
- 23. Assist
- 24. Geeky
- 26. Behavior
- 30. Religious splinter groups
- 32. Jibe
- 33. Repeatedly cast in similar roles
- 37. Smudge
- 38. 9 9 9 9
- 39. Two-toed sloth
- 40. Awareness
- 42. Ooze
- 43. Loamy deposit
- 44. Scattered
- 45. Make improvements
- 47. Hit on the head
- 48. Chopping tools
- 49. Leather shorts
- 56. Large luxurious car
- 57. Arab chieftain
- 58. Accustom
- 59. "Smallest" particle
- 60. Liturgy
- 61. Scrimp
- 62. Existence
- 63. Immediately
- 64. Particles

DOWN

- 1. Indian dress
- 2. Scheme
- 3. Auspices
- 4. Hindu princess
- 5. A communication
- 6. Batman = The \_\_\_\_\_ Crusader
- 7. Beasts of burden
- 8. Brass component
- 9. Cognes
- 10. Flip
- 11. Homeric epic
- 12. Passionate
- 13. A large amount
- 21. It is (poetic)
- 25. And so forth
- 26. Applies lightly
- 27. Leer at
- 28. Press
- 29. Causing irritation
- 30. Synchronizes
- 31. Type of sword
- 33. Cans
- 34. Agitated state
- 35. Docile
- 36. Sought damages
- 38. Provokers
- 41. Charged particle
- 42. A deliberately invalid argument
- 44. To make a fool of (archaic)
- 45. Ways out
- 46. Notes
- 47. Type of cap
- 48. Wings
- 50. Send forth
- 51. Devil tree
- 52. Savvy about
- 53. A set of garments
- 54. Sea eagle
- 55. Catches

# CAJUN GAZPACHO

Horseradish, spices and slightly sweet balsamic vinegar give this gazpacho its Cajun flair. Served chilled, it's one of the best starters you can have in the heat of the summer.

**Prep: 45 min. + chilling**  
**Makes 12 servings**  
**(3 quarts)**



INGREDIENTS

- 6 medium tomatoes, seeded and coarsely chopped
- 1 medium cucumber, peeled, seeded and coarsely chopped
- 3 celery ribs, coarsely chopped
- 1 medium sweet red pepper, coarsely chopped
- 1 small red onion, coarsely chopped
- 6 green onions, cut into pieces
- ½ cup fresh cilantro leaves
- ½ cup fresh parsley leaves
- 1 bottle (46 ounces) tomato juice
- 2 tablespoons lemon juice
- 2 tablespoons balsamic vinegar
- 1 tablespoon hot pepper sauce
- 1 tablespoon Worcestershire sauce
- 1 tablespoon prepared horseradish
- 2 garlic cloves, minced
- 1 teaspoon salt
- 1 teaspoon sugar
- 1 teaspoon celery salt
- 1 teaspoon lemon-pepper seasoning
- ½ teaspoon ground cumin
- ⅓ teaspoon ground cinnamon
- ⅓ teaspoon cayenne pepper
- ⅓ teaspoon ground cloves
- 2 to 4 tablespoons olive oil
- 1 pound peeled and deveined cooked medium shrimp, lump crabmeat and/or crawfish

DIRECTIONS

- In a food processor, process the first eight ingredients in batches until finely chopped.
- In a large bowl, combine the tomato juice, lemon juice, vinegar, pepper sauce, Worcestershire sauce, horseradish, garlic, seasonings and chopped vegetables. Cover and refrigerate for at least 8 hours or overnight.
- Just before serving, stir in oil. Garnish servings with shrimp, crabmeat and/or crawfish.

**Nutrition Facts:** 1 cup: 114 calories, 3g fat (0 saturated fat), 57mg cholesterol, 769mg sodium, 13g carbohydrate (9g sugars, 2g fiber), 10g protein.

Found @Taste of Home, [www.tasteofhome.com](http://www.tasteofhome.com)





# Sudoku

Fill in the blank squares so that each row, each column and each 3-by-3 block contain all of the digits 1 thru 9.

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

Answers on page 10 (courtesy of KrazyDad.com)

70<sup>TH</sup>

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Platinum

PICNIC

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County Executive Matthew Meyer  
Department of Community Services  
Division of Community Resources

# The Funny Bone

## A Few Smiles for All the Dads We Love...

The family was viewing old slides and one flashed on the screen that caught everyone’s attention. My father, wearing his favorite golf shirt, was holding me at the tender age of three weeks. The look on his face told all. “There’s my prize possession,” my father said. Touched, I smiled at him as he continued, “I wonder whatever happened to that golf shirt?”

One year my dad was in and out of the hospital. Each time, his tireless neighbors stepped in—mowing the lawn, shoveling the driveway, taking Mom to the hospital, picking up prescriptions. After Dad recovered, mom wanted to thank the neighbors by doing something they’d really appreciate. Dad suggested, “Tell them we’re moving.”

No one is more cautious than a first-time parent. After our daughter was big enough to ride on the back of my bicycle, I bought a special carrier with a seat belt and got her a little helmet. The day of the first ride I put her in the seat, double-checked all the equipment, wheeled the bike to the end of the driveway, carefully looked both ways and, swinging my leg up over the crossbar, kicked her right in the chin.

## And a few more for the women who love them:

The minister announced that admission to the next church social would be \$6 per person. “However, if you’re over 65, the price will be only \$5.50.”

From the back of the church a woman’s voice rang out, “Do you really think I’d give out that information for only 50 cents?”

When I stepped on the scale at my doctor’s office, I was surprised to see that I weighed 144 pounds. “Why don’t you just take off that last four?” I joked to the nurse’s aide as she made a notation on my chart.

A few moments later, my doctor came in and flipped through the chart. “I see you’ve lost weight,” he said. “You’re down to 14 pounds.”

Hello

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