



Vital!

VITAL INFORMATION FOR A VITAL LIFE®

Happy Heart Month!

*Family, Friends
& Finding Joy*

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Save a Life**

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FEBRUARY 2017



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It's so easy to get caught up in the winter doldrums in February. So often it's cold and wet outside, or worse, snowy and slippery, and it seems like the sun just never shines brightly enough. It takes real effort to stay in a sunny mood. But that's not to say it's impossible. Far from it! That's why this month we thought we'd bring you something to tickle anyone's fancy. Whether it's exercising to keep your heart strong, keeping your brain's neurons firing with a little education on heart disease, making your heart sing thinking about activities you love (travel!), or creating connection, either with friends and family or maybe a new love interest, February is... all about heart!

When you venture out into the snow, whether on foot or by car, be prepared. Look on the next page to learn ways to strengthen your body before you hit the ice, and on pages 11 and 13 to get your vehicle ready as well. Prefer a warm weather trip instead? On page 5 you'll find twelve ways to save time and money as you plan your getaway. I love number 11!

In my opinion, the most important information in Vital! this month is on page 4. Cut it out and save it if you can. It's the warning signs of heart attack, stroke and cardiac arrest, shared by the American Heart Association. You might have seen them before, but they bear repeating. You never know when you might be the person who can save another person's life...or your own!

Above all, make February fun! Surround yourself with people! Grandkids? Make some memories...ideas on page 8. Friends and neighbors? Connect in a "Village"...learn how on page 9. A potential love interest? Get comfortable in the dating scene...tips on page 10. It's a short month, so make every minute count!

Happy February!

Karyn

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Winterize Your Workout

By Kate Maliha, MA (HKin)

Winter weather presents a host of challenges to our body, from missing workouts to shoveling snow to walking on icy conditions. Two ways to meet these challenges? Center of gravity training, and core and shoulder strength and stability training.

Missed workouts: Bad weather means we're inside more, not moving as much as usual. Sitting too much can result in poor posture, weaker core muscles, and vulnerability to spinal issues such as herniated discs. Train your posture by standing against the wall so that your spine is straight, your shoulders are down and your head is straight. Breathe deeply into the diaphragm and imagine a string pulling your spine straight up from the top of your head.

Walking on slippery snow or ice: If you find yourself on slippery terrain, it's best to walk like a penguin until you're on more solid ground. When humans walk, we split our stride so that we support our weight with our legs at an angle, not perpendicular to the ground. Our center of gravity is not in an optimal position in the split stride, posing a risk on slippery surfaces. It's better to take smaller steps and keep your center of gravity over your front leg when walking in winter conditions. The penguin's walk is an example of the ideal way to move in treacherous conditions—keep your limbs in closer than usual, and take smaller, shuffling steps. Train your core to brace when walking by keeping your posture straight, tightening your mid-section as if bracing for a sneeze or cough, and breathing normally using your diaphragm.

If you do slip: If you're unable to avoid a fall, these tips may lessen the chance of extreme injury. If you fall forward, try to hit the ground with your forearms, palms flat as in a push-up position, breathing out and avoiding locking your joints.



Turn your head to the side to reduce the risk of hitting your face on the ground. If you're falling sideways, try to hit the ground with your forearm on the side you're falling on, grabbing your hip with the opposite arm, softening into a rolling movement. Bend your knees and tuck your chin to your chest to avoid hitting your head on the ground. Work on shoulder stabilization exercises to reduce the risk of injury if you happen to land on your shoulder (a common cause of rotator cuff injuries).

Winterize your body: The modified plank exercise is a great way to build strength and stability in your shoulders and core. Beginners can start with palms flat on a wall, walking away until you're on your toes, feeling tension in your mid-section. Practice posture and core bracing with a straight spine, breathing normally, holding the position. As you gain strength you can proceed to a more declined surface, such as the back of a heavy and stable sofa, next to a yet lower surface (chair, ottoman or bed) and finally to the floor. If your hands and wrists aren't able to hold your weight, try resting on push up bars or dumbbells placed on the floor to put the wrists in a neutral position; alternately place your weight on your knuckles rather than your wrists.



Kate Maliha, MA (HKin) has a Master's degree in Human Kinetics and has conducted aging research at the University of British Columbia. She is the owner of Love Your Age (www.LoveYourAge.ca), a fitness company specializing in the exercise needs of seniors.

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February Is American Heart Month/Wear Red Day

CARDIOVASCULAR DISEASE is the nation’s No. 1 killer of both men and women, but steps can be taken to reduce risk and improve outcome. Every 80 seconds, one woman is killed by heart disease or stroke. That’s 1 in 3 deaths among women each year. But with education and action, 80% of these deaths can be prevented.

- Get Your Numbers:** Ask your doctor to check your blood pressure, cholesterol and glucose.
- Own Your Lifestyle:** Stop smoking, lose weight, be physically active and eat healthy.
- Raise Your Voice:** Advocate for more women-related research and education.
- Educate Your Family:** Make healthy food choices for you and your family. Teach your kids the importance of staying active.
- Donate:** Show your support with a donation of time or money.

Dial 9-1-1 Fast
Heart attack and stroke are life-and-death emergencies—every second counts. If you see or have any of the listed symptoms, immediately call 9-1-1 or your emergency response number. Not all these signs occur in every heart attack or stroke. Sometimes they go away and return. If some occur, get help fast! Today heart attack and stroke victims can benefit from new medications and treatments unavailable to patients in years past. For example, clot-busting drugs can stop some heart attacks and strokes in progress, reducing disability and saving lives. But to be effective, these drugs must be given relatively quickly after heart attack or stroke symptoms first appear. So again, don’t delay—get help right away! For more info visit www.heart.org.

Warning Signs of Heart Attack, Stroke and Cardiac Arrest

Heart Attack Warning Signs

- **Chest discomfort** – Most heart attacks involve discomfort in the center of the chest that lasts more than a few minutes, or that goes away and comes back. It can feel like uncomfortable pressure, squeezing, fullness or pain.
- **Discomfort in other areas of the upper body** – Symptoms can include pain or discomfort in one or both arms, the back, neck, jaw or stomach.
- **Shortness of breath** – with or without chest discomfort.
- **Other signs** – may include breaking out in a cold sweat, nausea or lightheadedness.

Some heart attacks are sudden and intense—the “movie heart attack,” where no one doubts what’s happening. But most heart attacks start slowly, with mild pain or discomfort. Often people affected aren’t sure what’s wrong and wait too long before getting help.

Immediately call 9-1-1 or your emergency response number so an ambulance (ideally with advanced life support) can be sent for you. As with men, women’s most common heart attack symptom is chest pain or discomfort. But women are somewhat more likely than men to experience some of the other common symptoms, particularly shortness of breath, nausea/vomiting, and back or jaw pain.

Learn the signs, but remember this: Even if you’re not sure it’s a heart attack, have it checked out (tell a doctor about your symptoms). Minutes matter! Fast action can save lives—maybe your own. Call 9-1-1 or your emergency response number.

Calling 9-1-1 is almost always the fastest way to get

lifesaving treatment. Emergency medical services (EMS) staff can begin treatment when they arrive — up to an hour sooner than if someone gets to the hospital by car. EMS staff are also trained to revive someone whose heart has stopped. Patients with chest pain who arrive by ambulance usually receive faster treatment at the hospital, too. It is best to call EMS for rapid transport to the emergency room.

Stroke Warning Signs

Spot a Stroke F.A.S.T.:

- **Face drooping** – Does one side of the face droop or is it numb? Ask the person to smile.
- **Arm weakness** – Is one arm weak or numb? Ask the person to raise both arms. Does one arm drift downward?
- **Speech difficulty** – Is speech slurred, are they unable to speak, or are they hard to understand? Ask the person to repeat a simple sentence, like “the sky is blue.” Is the sentence repeated correctly?
- **Time to call 9-1-1** – If the person shows any of these symptoms, even if the symptoms go away, call 9-1-1 and get them to the hospital immediately.

Immediately call 9-1-1 or the Emergency Medical Services (EMS) number so an ambulance can be sent. Also, check the time so you’ll know when the first symptoms appeared. A clot-busting drug called tissue plasminogen activator (tPA) may improve the chances of getting better but only if you get them help right away.

A TIA or transient ischemic attack is a “warning stroke” or “mini-stroke” that produces stroke-like symptoms. TIA symptoms usually only last a few minutes but, if left untreated, people who have TIAs

have a high risk of stroke. Recognizing and treating TIAs can reduce the risk of a major stroke.

Beyond F.A.S.T. – Other Symptoms You Should Know:

- Sudden numbness or weakness of the leg
- Sudden confusion or trouble understanding
- Sudden trouble seeing in one or both eyes
- Sudden trouble walking, dizziness, loss of balance or coordination
- Sudden severe headache with no known cause

Cardiac Arrest Warning Signs

- **Sudden loss of responsiveness** – No response to tapping on shoulders.

- **No normal breathing** – The victim does not take a normal breath when you tilt the head up and check for at least five seconds.

– If these signs of cardiac arrest are present, tell someone to call 9-1-1 or your emergency response number, get an AED (if one is available) and begin CPR immediately.

– If you are alone with an adult who has these signs of cardiac arrest, call 9-1-1 and get an AED (if one is available) before you begin CPR.

– Use an AED as soon as it arrives.

Hands-Only CPR can be as effective as CPR with breaths.

– **How to Give Hands-Only CPR.** If you see a teen or adult suddenly collapse, call 911, then push hard and fast in the center of their chest to the beat of any tune that is 100 to 120 beats per minute, such as the classic disco song “Stayin’ Alive.” Immediate CPR can double or even triple a person’s chances of survival.

MAKING CENTS: From Snowbird to Flamingo

By John Napolitano, CFP CPA

Each year about this time people wonder if they should make their winter haven their primary residence. Most realize that certain states, such as Florida, have no income or inheritance taxes, which is very appealing to most people with assets and/or income. To qualify as a resident of another state, however, you may have to pass a presence test and a “smell test” if challenged by tax regulators.

The presence test is often misinterpreted, but it’s fair to say that if you’re physically in that new state for greater than half the year, your residency is obvious. Most of us, however, travel for work or to visit friends and family, and that out-of-state travel is what

may muddy the waters. To minimize your risk of challenge by tax authorities, consider some of these actions. Don’t get cute here; make sure you spend as much time as possible in the new state.

Let’s use Florida as our example. Execute a Declaration of Domicile and a Declaration of Homestead and file it in the records office in the county of your new residence. Change your voter registration to Florida and the registration of any automobiles or boats. Obtain your Florida driver’s license and change all of your insurance as soon as you set foot in the state.

Use your Florida address in all documents and records. File this year’s tax return using Florida as your state of residence and send it to the address for Florida residents, which is likely dif-

ferent than it was in your former state.

When traveling, use the Florida address as your residence to register at hotels, motels, or your favorite rental site. Change your address to your new state’s address on all websites you frequently use, from credit cards to airlines to online shopping sites.

You should also change the address for all of your credit card accounts and most of your banking and safety deposit box accounts. It’s OK to maintain bank and safety deposit boxes in your former state, but accessing them too much could give rise to a domicile challenge. Keep in mind also that any valuable assets left in safety deposit boxes would be considered property owned by you in that state and subjected to income and estate taxes.

If you are a member of local clubs or organizations, consider resigning or changing to an out-of-state membership, or becoming a member in your new state. If you belong to national organizations, revise your membership as a resident of your new state.

If you are still working, transact business from the new state if possible. That may mean setting up an office in home or a separate business phone line.

Revise your estate plan to be executed and effective in the new state. Wills, trusts and other declarative documents like a health care power of attorney need to be revised to work in your new state anyway.

John P. Napolitano CFP, CPA is CEO of U.S. Wealth Management in Braintree, MA (www.uswealthnapolitano.com).

Travel Tricks You Need To Know

Flying these days can be a little less than heartwarming. That’s why we’re going to share some travel hacks from Facts Verse that are sure to make your journeys at least a little bit easier.

1 Buy your tickets on Tuesdays at around 3 p.m. The cheaper airlines, like Southwest and JetBlue, list their new sales early on Tuesday mornings. By mid-afternoon, the bigger airlines like American and United will have lowered their prices to match competitors’.

2 Clear your cache to spend less cash. Clearing out your browser cache and cookies in between searches for tickets instead of refreshing your page will make sure you’re getting the newest — and potentially cheapest — prices. Many websites that help you find the lowest price, such as Kayak or Skyscanner, use dynamic pricing. This means that if a particular flight is in high demand, the price will go up. When you clear your cookies you’ll be able to get the lowest rates possible.

3 When you search for flights, search the whole month. If you have leeway in your schedule and can leave at any time, you can take advantage of the lowest prices.

4 If you can’t stomach turbulence, book a morning flight... or sit by the wing of the plane. Bumpy air and thunderstorms usually occur in the afternoon.

5 You can get a refund within 24 hours of your purchase. When you book a flight you’ll often see the flight is non-refundable. In many cases, if you cancel your flight within the 24-hour window you can be refunded. The airline just doesn’t like to tell you this. If you booked a flight and you look the next day and find a cheaper one, you can cancel your first flight and then purchase the less expensive flight.

6 Take photos... of your important documents (driver’s license, passport, credit cards) and store them in the cloud; of your parking space at the airport to easily find your car upon your return; of your luggage when it’s being checked in as proof of its condition and that it was actually checked in.

7 Do security right by turning left. Research shows that since most people are right-handed they tend to turn right first, thus filling up the queues on the right. So do the opposite and pick the checkpoint farthest to the left.

8 You can be compensated for delayed or cancelled flights. In fact, you’re entitled to a refund for all of your trouble, up to \$680 from the airline. Visit getairhelp.com to find out exactly what you’re entitled to. You deserve to be paid for your inconvenience.

9 Ask to be upgraded. If there’s been an airline error and your seat’s not available, or there’s extra room up front, you can ask to be bumped up to first class at no additional cost. The airline won’t offer it but just ask to be upgraded at the gate. You’ll be surprised by how often this works! Don’t be shy – You’ll never know what you can get until you ask!

10 You can bring your own alcohol! All you need to do is ensure that your bottles are 100 mL

or less, and are kept in an 8-by-8-inch plastic storage bag. This can save you some major dough once on the plane.

11 Carry an empty water bottle. Buying a bottle of water after going through the security line is almost always ridiculously expensive. So, don’t buy water—get it for free! Bring an empty bottle with you and fill up in the terminal. Several airports are even starting to offer free filtered water. Check near the bathrooms and you may see one of these handy stations.

12 Charge your phone in airplane mode. Let’s face it—though we generally take vacations to get away from technology, we just can’t escape it. Between looking up directions, restaurant reviews, and in some cases, the local language, we all end up using our phones quite a bit—and we need them to charge super-fast. To do this, simply go to the ‘Settings’ tab on your phone and select ‘Airplane Mode.’ In some cases, your phone will end up charging twice as fast!

Now sit back, relax, and enjoy your vacation!

Focusing on Your Medical Financial Safety

All our popular New Years resolutions (think: weight loss, smoking cessation, regular exercise) have one common purpose: to change our lives for the better; to enhance our well-being and improve our overall health, function, and outlook. However, it's usually not the big challenges, but rather our frequent neglect of those regular, easily-overlooked responsibilities that undermines our well-being... such as the *necessary* task of reviewing our Medicare Summary Notices (MSN's) to insure that we are only being billed for the care we have actually received.

Beneficiaries lead busy lives and sometimes overlook this essential duty. Yet verifying the accuracy of your medical billing is more important than ever, not just to guard against fraud, but also to identify errors that can give you a swift kick in the bank account. Money Magazine writer Katherine Hobson cautions, "Odds are, there's a mistake in the medical bill that's in your mailbox. A recent NerdWallet analysis of 2013 hospital audits by Medicare found that an average **49% of bills contained errors**, and that some medical centers **made errors on more than 80% of claims to Medicare.**"

Who pays for these errors? We, the taxpayers and beneficiaries, pay for them, to the tune of an estimated \$60 billion per year when fraud and waste/abuse is added to the cost of these all-too-frequent errors. We pay for them in our deductibles, our co-insurance, and even with our credit scores as we struggle to pay costs for health care services that maybe we really don't even owe. According to a 2014 report by the Consumer Financial Protection Bureau, **a staggering 52% of credit card debt is due to medical bills.**

You can have a safer, more prosperous 2017 by resolving to take an active role in making sure that you're only being billed for the health care services you are receiving, and billed for the proper amount. Here's how:

1 Develop a routine of regularly checking your billing against your Medicare Summary Notice. Do this at the very least when the MSN arrives in the mail, but an even quicker option is to set up an account at my.medicare.gov that will enable you to see charges to Medicare on your behalf without having to wait for your paper MSN. The goal is to create and commit to a plan to check every bill against Medicare's record of that bill on a regular basis. Developing this habit will save you money!

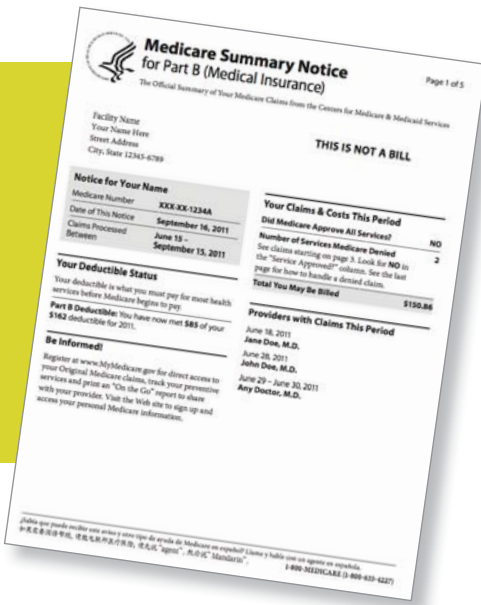
2 Understand what you're being billed for. If you can't really tell from the bill, ask your provider for an itemized statement. Doctors use "CPT codes" to categorize treatments, and they can be confusing. Ask about them—or better yet, Google them. You might be surprised to discover that a procedure has been coded in a way that doesn't appear to apply to your situation.

3 Look for common errors. Did you actually receive that service? Were you billed more than once for it? Was a test or procedure canceled but you were billed for it anyway?

4 Look for suspicious separation of services within a single procedure. For example, a procedure referred to as a T & A, the removal of both the tonsils and the adenoids, is generally considered a single procedure. A bill featuring separate charges for "tonsils" and for "adenoids" should raise a red flag.

5 If you spot errors, contact your provider's billing office. Request an explanation. If the explanation offered does not satisfy (or you never actually receive one), request that a formal investigation be started. Be sure to put your concerns in writing and include whatever documentation you may have to support your concern. Engage Medicare and/or your secondary insurer's assistance in your dispute. They don't want to be on the hook for incorrect charges any more than you do!

It's our frequent neglect of those regular, easily-overlooked responsibilities that undermines our well-being... such as the necessary task of reviewing our Medicare Summary Notices.



6 If you are having difficulty resolving a Medicare billing issue, call the SMP. If you suspect that something is wrong but need an extra pair of eyes to help review your situation, or if you need an advocate with a provider or billing office, **call your Delaware SMP at 1-800-223-9074.** Our free, confidential services are here for you to work toward resolution of your Medicare billing issue.

Health care is expensive and becoming more so all the time. In 2017, resolve to guard your financial health-care resources (and those of your fellow beneficiaries who share in the Medicare trust) by making the decision to check every bill and every charge on your MSN for accuracy.



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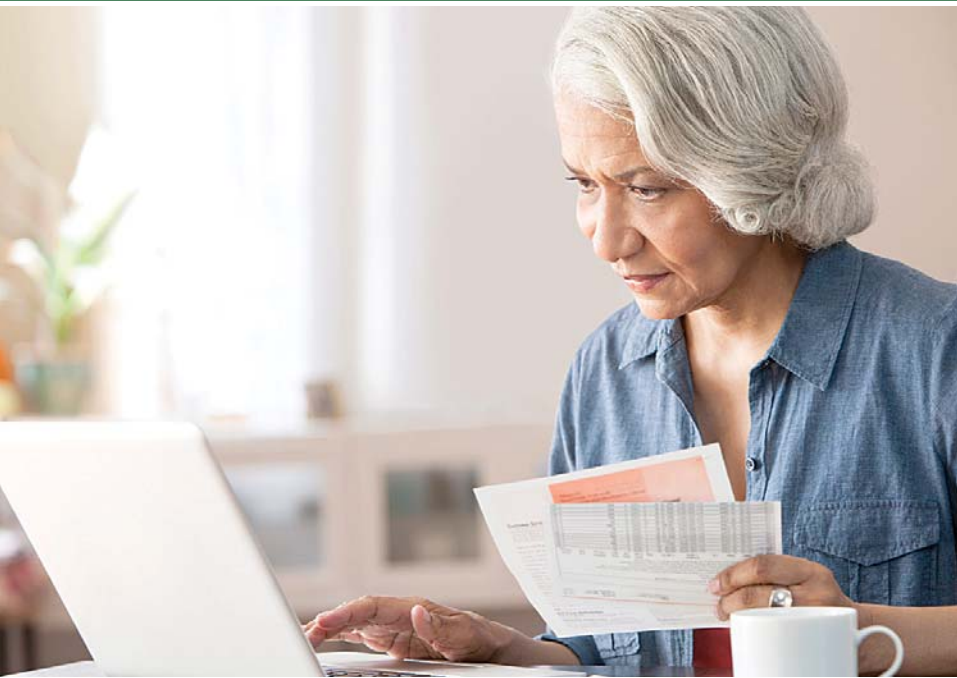
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- Be careful whom you give your Medicare info to.
- Always review your Medicare Summary Notices.
- Look for inaccuracies, overcharges, and double billing, as well as for charges for services, products or treatments never provided to or requested by you.
- Call us to watch a free educational presentation on protecting your Medicare benefits.
- Join us as a Senior Medicare Patrol volunteer by calling the number below.

Call the Delaware Senior Medicare Patrol at **1-800-223-9074** if you have questions or suspect fraud or abuse.



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Social Security Q&A

How can I protect myself against identity theft?

Answer:

First, don't carry your Social Security card with you. Keep it secure at home with your other important papers. Second, don't readily give out your Social Security number. While many banks, schools, doctors, landlords, and others will request your number, it is your decision whether to provide it. Ask if there is some other way to identify you in their records.

If you are the victim of identity theft, you should report it right away. To report identity theft, fraud, or misuse of your Social Security number, the Federal Trade Commission (the nation's consumer protection agency) recommends you:

- Place a fraud alert on your credit file by contacting one of the following companies (the company you contact is required to contact the other two, which will then place alerts on your reports):
 - Equifax, 1-800-525-6285; or
 - Trans Union, 1-800-680-7289; or
 - Experian, 1-888-397-3742.
- Review your credit report for inquiries from companies you have not contacted, accounts you did not open, and debts on your accounts you cannot explain;
- Close any accounts you know, or believe, have been tampered with or opened fraudulently;
- File a report with your local police or the police in the community where the identity theft took place; and
- File a complaint with the Federal Trade Commission at 1-877-438-4338 (TTY 1-866-653-4261).



"I've learned that people will forget what you said, people will forget what you did, but people will never forget how you made them feel."

—Maya Angelou



8 Things to Save for Your Grandkids

By Ellen Breslau

A special piece of jewelry? Check. Money for college? Check. You've probably already thought of saving these for your grandchildren. But whether you already have grandkids or are a grandparent-to-be, other items can help kids learn more about you, themselves, and their family. (You can encourage your grown kids to save these items too!)

1 A newspaper or magazine from the day your grandchild was born

If you can't find something from the exact day, save a newspaper or magazine from the year your grandchild was born. Not only will kids love seeing what was happening in the world, but in this digital age, the fact that the newspaper or magazine is made of paper will blow kids' minds when you show it to them.

2 Old documents

Documents like your wedding license, military discharge papers, and school report cards all fascinate kids and help them learn more about who you were before you were their grandparent. They're also a great way to start telling stories of what the world was like when you were growing up.

3 A family recipe

Every family has their favorite meals, and many memories are made sitting around the kitchen table. You don't need to save every

recipe you've ever made - just one or two will do. But make sure they're recipes for dishes that you and your grandkids have shared or made together. If the recipes were passed down to you from your mother or father, note that on the recipes, and if there are family stories behind the recipes, make sure to write those down, too.

4 A picture of you holding your grandbaby

Make a print of your favorite photo of you and your grandchild when they were a baby and frame it. You can keep the photo to show them when they visit you, or you can give it to them as a gift. The photo lets them know how much you loved them from the minute they arrived.

5 A trendy piece of clothing

If you've held onto an item of clothing you loved when you were younger—a poodle skirt from the 50s, a maxi-dress from the 60s, a headband from the 70s, costume jewelry from the 80s—keep saving it. Not only could it eventually be worth a little money, but all trends come back in one way or another, and your grandkids just might want to wear the item someday. At the very least, kids will love seeing what was "in" when you were younger and they'll love playing dress up with the items.

6 Your family history

Perhaps there is no greater gift to give than a written account of where they're from. Facts and details are often lost when relatives die, so take some time to sketch out a family tree, gather old photos, and write down your childhood and family



memories. Go as far back as you can in your family history. Great places to start your research are at Ancestry.com, Archives.gov, and FamilySearch.org.

7 Something meaningful to you

Whether it's your spelling bee medal from second grade, your favorite album of all time, or a ticket stub from your first Bruce Springsteen concert, the item should have a meaningful story behind it. Kids will love hearing why the item is important to you, and if it's music you save, they'll get a kick out of hearing who you rocked out to.

8 Your favorite book as a child

Not only may sharing your copy or buying a copy of your favorite childhood book and giving it to your grandchild help encourage them to read, it also gives you and your grandchild something to talk about and share. Better than just giving them the book, set aside time to read it out loud with them, or read it together and start your own little book club.



It Takes a Village

By Myrle Gilpin Bowe

What do you do if your aging parents live far from you, or need more help or time than you're able to spare? You're aware that moving to a retirement living facility, however attractive and supportive, can be daunting for older adults. It's difficult for anyone to discard beloved possessions, or uproot to establish a new life. The aging in place concept is a way to overcome natural reluctance to leaving a familiar home, neighborhood, church, shopping and other longtime activities. But what about handling challenges with driving, home maintenance and self-care?

Enter "the Village," a growing concept helping older people to age in place actively and to stay in their homes as long as possible. Villages are a supportive network, rather than physical facilities. The movement began in Boston as the Beacon Hill Village in 1999, and has spread across the country. There are now over 200 villages nationwide, with another 150 in development in 45 states and the District of Columbia.

Villages differ from each other in many ways, but all are membership-based. Members have access to discounted professional services such as home cleaning, repairs and appliance service, safety equipment installation, and more, all of whom have been vetted by the Village. Volunteers help members with housecleaning, yard work, transportation, grocery shopping, and other needs. Retired lawyers and financial professionals may even offer their services as volunteers.



In addition to the "help" aspect of a village are the social and educational activities enjoyed by members. Popular offerings include coffees, "soup salons," games or card playing sessions, music, movies and other cultural offerings, and classes on a variety of fun and interesting topics. Local professionals often make visits to talk about health and wellness challenges and community services available as well.

Volunteers in these villages are also finding benefits for themselves, in the satisfaction that comes from helping others. Young people can help with raising funds, stocking central food pantries, or doing housework and yard work. They learn the value of compassion, and receive the grateful thanks of those they help. Members who receive help in turn often provide assistance to others by leading classes or offering expertise. In the end, everyone's a winner.

Do you want to get involved? Or do you need help to age in place? For more information, visit www.vtnetwork.org. There are Villages in cities, towns, and all around. There may be one near you!

Myrle Bowe is a freelance writer, memoir coach, and speaker. Contact her at writer-bowe@gmail.com.

The Aging Eye: Severe Vision Loss Causes and Services

The smallest division within the Delaware Health & Social Services Department is the Division for the Visually Impaired (DVI). DVI provides a wide variety of services to people with blindness or severe vision loss. Often, people in the 60+ age range experience rapid deterioration of vision due to several common health issues. DVI currently provides resources to over 3,000 people with severe vision loss. According to national sources, nearly 20,000 people in Delaware have one or more health issues which may ultimately result in the development of a visual impairment. Chances are readers, loved ones, or friends qualify for DVI services but are not aware that services exist.

Eye diseases do not always have symptoms and the best defense continues to be regular checkups. Early detection and treatment could prevent vision loss. See an eye care professional right away if you have a sudden change in vision, if everything looks dim, or if you see flashes of light. The following are the most common conditions that may result in severe vision loss:

Glaucoma is the leading cause of blindness in the United States. It usually happens when the fluid pressure inside the eyes slowly rises, damaging the optic nerve. Without treatment, people will slowly lose their peripheral vision.

Age-related Macular Degeneration (AMD) is the leading cause of vision loss in Americans 60 and older. The disease destroys sharp, central vision. Central vision is needed to see objects clearly and to do tasks such as reading and driving. Regular comprehensive eye exams can detect macular degeneration before the disease causes vision loss.

Diabetic Retinopathy is the leading cause of blindness in American adults. Having diabetes, or high

blood sugar levels, can damage eyes over time. Anyone who has diabetes is at risk of experiencing severe vision issues.

Cataracts are the result of the clouding of the lens in the eye. If the lens is cloudy from a cataract, the image is blurred. People can develop cataracts in their 40s; however, the most severe vision loss usually occurs at 60+ years of age.

Those who qualify for DVI services may be eligible to receive training designed to promote independence. Here are a few examples of training and support provided by DVI:

- ✓ Training on the use of adaptive techniques to accomplish daily household tasks;
- ✓ Assessment, acquisition, and training on devices designed to utilize existing vision;
- ✓ Introduction to multiple resources designed for continued enjoyment of recreational activities such as reading, watching television, traveling throughout the community, etc.

Eligibility for DVI services is established by visual acuity as determined by each person's eye doctor.

■ **Totally Blind:** No light perception.

■ **Legally Blind:** 20/200 in the better eye with correction, or a field restriction of 20 degrees or less.

■ **Severely Visually Impaired/Partially Sighted:** 20/70 to 20/200 in the better eye with correction.

References available upon request.

If you or a loved one are interested in learning more about DVI eligibility, please call 302-255-9800 or visit our website <http://dhss.delaware.gov/dvi/>.



Dating Over 50: The New Rules

Not sure where to meet other singles or what the heck to wear on a date? Heed this advice for grown-ups.



By Beatty Cohan

By the age of 50, most people expect that they'll finally be kicking back a bit and enjoying the fruits of their labors, ideally with someone they plan to grow old and grey with. But whether divorce or widowhood has thrown a wrench in that reverie, or you've just never found your special someone, many fifty-somethings do find themselves single—and sometimes a little worried about it. While it's easy to feel like a fish out of water surrounded by blissful couples, don't worry—there are plenty of people just like you who are hoping to find The One. Ready to jump into the dating game?

Remember Why You're A Catch

Singles can be pretty hard on themselves, especially as they get older. If you're feeling a little low, it can help to get back in touch with what's brag-worthy about you. Write down three things you have every right to feel good about, whether that's your killer wit, incredible cooking skills, or the fact that you can still beat your nephew at tennis. Next, pick one thing you'd like to improve. Maybe it's time to commit to dropping ten pounds or to treat

yourself to a shopping spree to spruce up your wardrobe. Giving yourself a goal to strive for can do wonders for your attitude. Remember, it's never too late to learn something new—in fact, it's what keeps us feeling young.

Put The Word Out There

One reason many fifty-something's phones aren't ringing is because, well, no one knows you want it to! So for starters, quit assuming your friends, family, and colleagues are aware that you're looking for setups and just tell them. Don't be shy; everyone loves playing matchmaker.

Know Where To Mingle

There are plenty of places to keep your eyes peeled—and I'm not talking about the bar scene or nightclubs packed with twenty-somethings. Parents Without Partners workshops, your local Rotary club, and volunteer groups are teeming with prospects. Go with a friend who can provide moral support—and who will encourage you to talk to someone who catches your eye. Your partner in crime needn't be single; married people are often very competent wingmen or wingwomen since there's nothing at stake for them. They are totally focused on finding you your best match.

Do Speak Up

Always be open to meeting someone as you go through your day. The person standing next to you at the post office, at a museum, or while buying a bagel could be right for you. If you're on the bashful side, think of it this way: The worst they can say is no. At best, you may be pleasantly surprised. Just comment on whatever is going on around you, even if it's a comment like, "Gee, I'm not used to seeing this many people here. How about you?"

Wear Something Age-Appropriate But Alluring

One common dating hurdle is this: "I don't have a clue anymore what to wear." Many singles in their fifties often feel like they're stuck between dressing too young—or old—for their age.

The bottom line is that being comfortable in what you wear is essential. But "comfortable" does not mean it's got an elastic waistband or has been hanging in your closet since the 80's. Being comfortable means feeling good—even a little jazzed or sexy—when you look in the mirror. If you're headed out to an event where you might meet someone and your clothes aren't giving you that little lift, it's time to go shopping, ideally with a buddy who can offer a second opinion. Kids and grandkids, while they might mean well, aren't always the best option since they might not understand your sensibilities; better to go with a friend your own age whose taste you trust and who always looks polished. You can also find a way to adapt current styles to suit your taste so you look stylish without feeling silly. For example, women can wear a camisole but cover it up a bit with a cardigan if they are feeling too exposed; men can wear flat-front trousers—but plain cotton ones, not the stretch-fabric variety.

Keep Your Date Conversation On The Positive Side

Everyone, especially at this point in their lives, has some romantic baggage in their closet, and it can be tempting to share your war stories while on a date. Resist the urge. Even if your ex-spouse cheated on you or your last blind date was a total bomb, saying so on a date will only make you look bad.

Learn To Listen – And Be Flexible

Many singles, if they're rusty on the dating front, or maybe a little nervous, often try too hard to make a great first impression. They blab on and on about what they do, their past, and what qualities they find important in a life-long mate...and leave the other person no room to fit a word in edgewise. It's a complaint heard especially often from women: "All he talked about was himself, his work, and cars. When he finally got around to asking me about myself, he stopped listening after five minutes!" So, the message to all singles is this: Quit worrying about what they're thinking about you and ask yourself, what do you want to know about them? Stuart, a 63-year-old widower, has two questions that have worked wonders for him: "What do you like to do for fun?" and "How do you feel about (fill in the blank)?" It's OK if you don't always share every point you want to make. Dating is not a race to reveal all—and if you like each other, there will be plenty of time to say everything you want to say.

Beatty Cohan is a psychotherapist and co-author with her husband of *For Better, For Worse, Forever: Discover The Path To Lasting Love*.

CAREGIVER'S CORNER



Winter Safety For Seniors

"Oh the weather outside is frightful, but inside it's so delightful." While these may be words from a classic holiday carol, the sentiment is true. During the winter months, snow, sleet, and ice can make getting out and around a challenging—and often dangerous—undertaking.

These winter safety tips will help to make sure you're ready to handle the cold weather.

Eliminate slips and falls. Falls are common during the winter season, causing hip and wrist fractures, head trauma, and lacerations. Arrange for a friend or family member to clear your sidewalks, porches and driveways of snow and ice. Contact your pharmacy and grocery store about delivering items that you may need. When outside, watch for black ice and wear non-skid shoes or boots that provide good traction; once inside remove shoes to prevent slipping on melted snow. In hazardous weather, when possible avoid going outside without assistance.

Dress for warmth. Whether inside or out, dressing warmly is important since as we age we produce less body heat and are susceptible to hypothermia. When going out, dress in layers of natural fibers and wear a hat, gloves,

scarf, and warm socks to help retain body heat. Inside, keep the thermostat at a comfortable temperature, wear warm clothes, and use blankets when sleeping. Go ahead and drink a cup of hot chocolate! Warm foods and drinks help to keep your body temperature up.

Fight the winter blues. Whether it's less social contact due to cold, dangerous weather or seasonal affective disorder (SAD) that has you down, winter-time depression can bring on feelings of loneliness and isolation. To stay connected, set up a check-in system with neighbors and friends and call, Skype, Facetime, or text message family and friends. Loved ones are encouraged to check on older family members each day, even for just a short phone call.

Prepare for a winter storm. With

winter storms come the threat of power outages. Be prepared by stocking batteries, flashlights, a battery-powered radio, warm blankets, candles and lighter, bottled water and non-perishable foods. If you have a working fireplace, make dried logs and kindling easily accessible. Draw up a family communication plan that outlines who will call whom during the event of a power outage or a winter storm. Also, be sure to check the batteries in all smoke and carbon monoxide detectors and replace if needed.

Check the car. Before the first snowflake falls, take the car in to have the oil, tires, battery, and wipers checked and replace any worn items. Pack an emergency roadside kit that includes a blanket and warm clothes, non-perishable food, bottled water, battery-powered

radio, first aid kit, snow shovel, and ice scraper. Be sure to keep the gas tank full and let someone know your destination, route, and expected time of arrival if you are driving in wintery weather. If you don't drive during the winter, just keep your car in the garage.

Most importantly, don't be afraid to ask friends, family, and service professionals for help during colder months. While winter weather can certainly pose challenges, planning and awareness will go a long way to help you stay healthy and safe!

For more information about a lifestyle that doesn't involve snow shoveling or preparing for a winter storm, contact The Atrium Senior Independent Living Apartments at Churchman Village in Newark, Delaware, at 302-409-3232.



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Could It Be SAD?

Is that miserable feeling simply a case of the winter blues... or could it be something more serious?

You've probably heard of Seasonal Affective Disorder (SAD). It's the seasonal depression resulting from lack of exposure to daylight. It throws off your biological clock (or circadian rhythms), can cause a drop in serotonin, the brain chemical that affects mood, as well as disrupt levels of melatonin, which plays a role in sleep patterns and mood. Once spring hits, the symptoms disappear.

SAD is more common among women; family history can play a role too. Symptoms typically include sadness, fatigue, irritability, inability to concentrate, and a need for more sleep.

Instead of experiencing the loss of appetite you'd find with depression, SAD sufferers crave carbohydrates like pasta and bread, which can result in weight gain.

The disorder should be addressed by a medical professional because complications can include social withdrawal, substance abuse and thoughts of suicide. To determine if you have SAD, your doctor will try to ascertain a pattern of recurrence. If the symptoms have occurred before at this time of year and get better once the season changes, it's an indication that this could be the problem.

Treatment
Light therapy (phototherapy), thought to reset the patient's biological clock, is the primary treatment for SAD. There are two types of light therapy:

- Bright light treatment, in which a light box is placed on a nearby desk or table while the patient eats, reads or works, and
- Dawn Simulation, where a dim light goes on in the morning while the patient sleeps, getting brighter over time like a sunrise.

Light therapy is usually prescribed for 30 minutes to two hours a day. Most people start to feel better within a week or so, but it is recommended they stay with it until the season changes.

Antidepressant medicines alone or in combination with light therapy may also be prescribed. SSRIs like Paxil and Zoloft are usually tried first. Other antidepressants to try may include Wellbutrin and Effexor. Some studies have shown that natu-



ral remedies such as St. John's Wort produce improvements in anxiety, depression, and sleep disturbances without side effects. Melatonin dietary supplements may also have a positive impact.

Psychotherapy may help by teaching patients how to manage their symptoms and prevent future episodes. And everybody can benefit from outside exercise. In addition to exposing patients to sunlight, exercise helps to increase energy and reduce depression.

Brought to you by your friends at Your Own Home Home Care. With the help of the services offered by Your Own Home you can enjoy the independence and comfort of living at home, but not have to worry about all of the responsibilities. For more information on senior care, call them at 302-478-708 or visit www.yourown-homecare.com.

Preparing for Winter Drives

With winter now fully upon us, roads may deteriorate rapidly and leave us vulnerable to harsh travel conditions. Thankfully, most drivers will commute on heavily traveled roads, meaning emergency assistance should be relatively available in case it's needed. But there may be times when you'll have to travel on secondary roads or during snowstorms. If this occurs, it's wise to take some extra time and prepare an itinerary and emergency kit for your journey.

Itinerary
Include more than just your final destination when planning your route in case road conditions deteriorate quickly and you can't make it the entire way. Use resources like Google's trip planner feature and local transportation authorities to identify rest stops, gas stations, and hotels along your route. And tell a friend or family member your planned route so in case someone has to look for you, they have a starting point to use.

Emergency Kit
Even if you aren't traveling a long distance, it's a good idea to have an emergency kit in your car in case of a breakdown. Most kits should include: road flares, jumper cables, a flat head and Philip's head screwdriver; first aid supplies, rain gear, flashlight, duct tape, and if there's room, an air compressor with gauge.

You can buy a pre-made kit to suit your needs (they come in basic to professional models) or consider making your own kit from the list provided above.

It's also recommended that you carry additional supplies in your car to help combat cold conditions and prepare you for an extended stay in your vehicle should emergency crews have difficulty reaching you. Cold weather supplies include: kitty litter (for traction in snow); heavy blankets; pre-charged cell phone chargers; extra hats, gloves and scarves; and a day's supply of fresh water and non-perishable food. Most importantly, please be aware of local emergency radio stations and phone lines that can give you up-to-date information on road conditions and weather. In Delaware, tune to 1380AM for updates on road conditions or dial 302-659-4600 for updates. You can also download DelDOT's free app to check road conditions on your smart phone (available for both iOS and Android). The app can be downloaded by searching "DelDOT" at the Google Play and Apple App stores, or accessed on the web via DelDOT's interactive map found at www.deldot.gov. Check out DART's YouTube video at DartFirstState.com to see this app in action.

For more information, visit aaa.com, DelDOT, DART First State and Ride-Share Delaware.

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1	5	7	2	9	4	3	8	6
4	7	8	5	6	1	9	2	3
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5	9	2	7	4	3	8	6	1
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Source: Alzheimer's Association, www.alz.org

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Registration is required for all activities. If you are a member of the 55+ Lifestyle Program, certain activities are free of charge. Contact the centers for full program schedule.

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

NCCDE.ORG/55PLUS
 New Castle County Happenings

SHRIMP & MUSHROOM
LINGUINI WITH CREAMY
CHEESE HERB SAUCE

Prep: 15 minutes Cook: 15 minutes Ready in: 30 minutes

INGREDIENTS

- 1 (8 ounce) package linguini pasta
- 2 tablespoons butter
- ½ pound fresh cremini or baby portabella mushrooms, sliced
- ½ cup butter
- 2 cloves garlic, minced
- 1 (3 ounce) package cream cheese
- 2 tablespoons chopped fresh parsley
- ¾ teaspoon dried basil
- ⅔ cup boiling water
- 1 pound cooked shrimp



DIRECTIONS

1. Bring a large pot of lightly salted water to a boil. Add linguini and cook until tender, about 7 minutes. Drain.
2. Meanwhile, heat 2 tablespoons butter in a large skillet over medium-high heat. Add mushrooms; cook and stir until tender. Transfer to a plate.
3. In the same pan, melt ½ cup butter with the minced garlic. Stir in the cream cheese, breaking it up with a whisk as it melts. Stir in the parsley and basil. Simmer for 5 minutes. Mix in boiling water until sauce is smooth. Stir in cooked shrimp and mushrooms; heat sauce through.
4. Toss linguini with shrimp sauce and serve.

Allrecipes.com

Crossword

By Dave Fisher

Answers on page 12

1	2	3	4	5		6	7	8	9		10	11	12	13
14						15					16			
17						18					19			
20						21					22			
				23					24	25				
26	27	28	29		30				31					
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43						44	45				46			
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51	52	53						54			55			
56						57	58				59	60	61	62
63						64					65			
66						67					68			
69						70					71			

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ACROSS

1. Swelling under the skin
6. Contributes
10. At one time (archaic)
14. Covers with asphalt
15. Red vegetable
16. Flexible mineral
17. Anagram of "Aside"
18. Expunge
19. Tell all
20. Horn of plenty
22. Relating to aircraft
23. Adult male sheep
24. Fixer
26. Not short
30. Compete
31. Long-haired wild ox
32. Affirm
33. Within
35. Fungal diseases of plants
39. Smallpox
41. Goodbye (British)
43. Beside
44. Mentally irregular (slang)
46. Require
47. Cotillion girl
49. Vagrant
50. Sailors
51. Large heavy rope
54. Hurried
56. Death notice
57. Irregular
63. Not stereo
64. Small songbird
65. French for "Storehouse"
66. Bearing
67. Dispatched
68. High, low and neap
69. If not
70. Female sheep (plural)

71. Oodles

DOWN

1. Sweeping story
2. Carpenter's groove
3. Always
4. Average
5. An ancient Assyrian city
6. Belly
7. Sunken
8. Sandwich shop
9. Torrid
10. A long artificial mound
11. Angered
12. Frighten
13. Small drum
21. Quibble
25. Convenience
26. Magma
27. Egg-shaped
28. Roman emperor
29. A flat circular stone
34. Residents
36. Urine component
37. Layer
38. Mats of grass
40. Curved molding
42. Houses
45. Lewd
48. Look around casually
51. French for "Man"
52. Agitated
53. Bordeaux and Dubonnet
55. Weight loss plans
58. Team
59. Ear-related
60. Zero
61. Copied
62. Not more

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.

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

Answers on page 13

(courtesy of KrazyDad.com)

THE FUNNY BONE

A husband and wife had been married for 60 years and had no secrets except for one: The woman kept in her closet a shoe box that she forbade her husband from ever opening. But when she was on her deathbed—and with her blessing—he opened the box and found a crocheted doll and \$95,000 in cash.

"My mother told me that the secret to a happy marriage was to never argue," she explained. "Instead, I should keep quiet and crochet a doll."

Her husband was touched. Only one doll was in the box—that meant she'd been angry with him only once in 60 years. "But what about all this money?" he asked.

"Oh," she said, "that's the money I made from selling the dolls."

My husband and I couldn't decide which jacket to buy our granddaughter, so we asked the young salesman.

"If you were buying a jacket for your girlfriend," I said, "what would you get?"

"A bulletproof one," he said. "I'm married."

My seatmate on a flight was a woman. Ever the charmer, I asked, "Does the airline charge you extra for sitting next to good-looking men?"

"Yes," she said, "but I wasn't willing to pay."

Boy: Do you have a date for Valentine's Day?

Girl: Yes, February 14th.

My high-school English teacher was well known for being a fair, but hard, grader. One day I received a B minus on a theme paper. In hopes of bettering my grade and in the spirit of the valentine season, I sent her an extravagant heart-shaped box of chocolates with the pre-printed inscription: "BE MINE." The following day, I received in return a valentine from the teacher. It read: "Thank you, but it's still BE MINE-US."

The lingerie store was crowded with shoppers selecting Valentine's Day gifts for their wives. A young businessman came to the register with a lacy black negligee. The salesperson noticed that the next customer, an elderly farmer, was holding a long flannel nightgown and kept glancing at the younger man's sexier choice. When it was his turn, the farmer placed the nightgown on the counter. "Would you have anything in black flannel?" he asked.

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