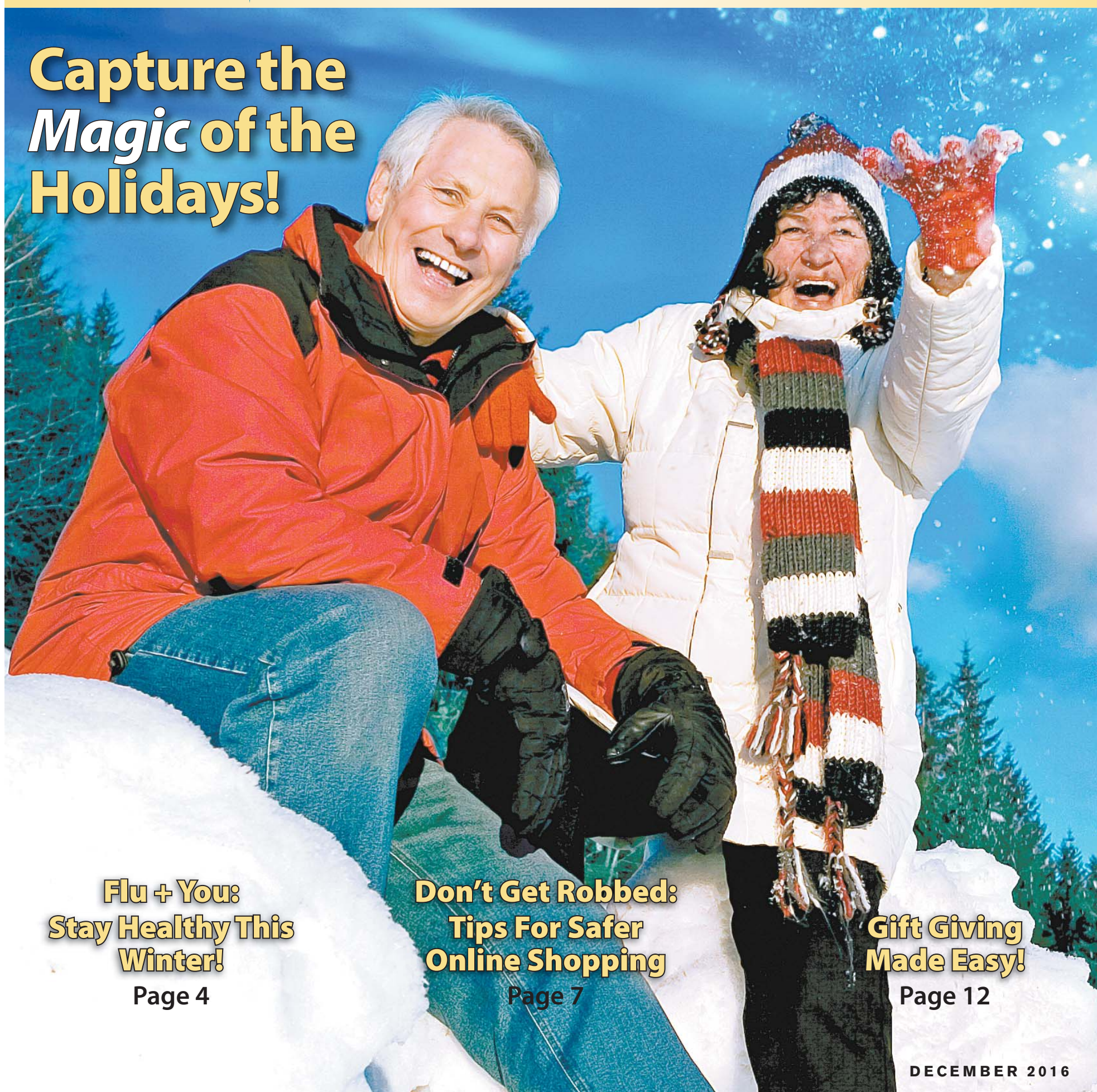




Vital!

VITAL INFORMATION FOR A VITAL LIFE®

Capture the *Magic* of the Holidays!



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DECEMBER 2016



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This past Labor Day marked 11 years since I moved back to Delaware from Southern California. If you've never lived someplace cold only to move somewhere where it's warm during the winter holidays, then it might be hard to understand just how odd it is to see Christmas lights strung on palm trees, shopping in shorts, and trying to get into the holiday spirit when all you can think is, "Somethin' just ain't right." So, as much as I hate the cold, this is the one time of year when I welcome some snow! And with it, all the other "trimmings" that come with the holiday season...the decorations, the family get-togethers, and the holiday celebrations held, well, pretty much everywhere.

This is definitely the time of year we think of others more than we think of ourselves. But giving doesn't always have to mean buying gifts; giving of yourself – volunteering your time and effort – can actually be the best gift you can give to yourself! Want to know more? Check out page 5 for the research behind why volunteering makes YOU happier...along with some ways you can help others. For more ideas, visit www.volunteerdelaware.org.

If you're like me, then you love the giving, but hate the buying – the parking, the crowds, the lines. Online shopping to the rescue! Before you start whipping out that credit card, though, visit page 7 for 7 tips for safer online shopping. Your identity is one gift you do NOT want to give!

Between shopping, decorating, cooking and socializing, time can fly. To help you put some "outside" activities on your calendar, we pulled together some of the fun happenings around the state. From tree lightings to tours, parades to ponies, there's something for everyone. Turn to pages 8 and 9 for a sample of celebrations to get you in the spirit of things. Want more ideas? Check out www.visitdelaware.com and search for Winter Festivals and Events.

At the end of the day though, the season is about love and happiness. This is the perfect moment to reflect with gratitude on all we've been blessed with.

Wishing you a season filled with warm moments and cherished memories.

Karyn

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Bone Up On Your Knowledge of Bone Loss

By Kate Maliha, MA (HKin)

Osteoporosis, a condition characterized by the progressive loss of bone tissue, is common as we age. It's more common in older women due to a variety of factors, including the decline in bone mineral density of as much as 3% per year post-menopause. Osteoporosis does, however, also affect men. Each year in the U.S. approximately 2 million men are diagnosed with osteoporosis and as many as 12 million more are at risk. Risk factors for both men and women include smoking, excessive alcohol use, low calcium intake and inadequate physical exercise throughout life.

Can you adequately prevent the loss of bone density or even build it back? The research is mixed and not conclusive. However, medical experts still recommend that older adults with osteoporosis perform weight-bearing exercise and eat healthfully in order to prevent further bone loss. For those looking for promising ideas, here's some interesting research on additional practices that may be effective.

Food Choices:

Yes it's important to get enough Vitamin D and calcium, but there are other key nutrients and even specific foods that may also help build and keep bones strong. For instance, it's important to get enough protein. Studies indicate that older adults with a protein intake of less than 12% of daily intake are at higher risk of fractures. Studies also suggest that

Vitamin K intake (found in dried plums, kale, avocado) is linked to reduced risk of fracture, and potassium (found in sweet potatoes, beans and plantains) may be correlated to higher bone mineral density. Mushrooms, which convert cholesterol into active Vitamin D, may improve bone density.

Vibration Training:

Vibration training consists of exercises such as squats, single leg squats and calf raises performed on a vibrating platform. There is controversy, though, as to whether this type of training is safe or effective for older adults with osteoporosis. However, some studies have suggested that those who perform whole body vibration training regularly may prevent bone loss in the spine and femur. This type of training may be more appropriate in the prevention of osteoporosis rather than to improve bone density in those who are already diagnosed.

Strength and Weight-bearing Exercise:

Weight-bearing activities such as walking should be performed up to 150 minutes per week, 5 days a week. Beginners should start slowly, working up to moderate intensity. Those with a higher risk of fracture should avoid high impact such as hopping, jumping, running, or activities with a high risk of falls. Sports with twisting movements may also be inappropriate. Yoga and Pilates may be risky unless they are specially adapted by a professional trained in osteoporosis-safe exercise.

Current recommendations for exercise include resistance training for all major muscle groups in order to slow the rate of bone loss in those who have osteoporosis.

Here are two strengthening exercises which may be modified for most levels:

Standing Wall Push Up: Standing at arm's length from a wall, extend your arms so your hands are flat on the wall at shoulder height, with your thumbs touching each other. Inhale and, in one movement, press your body toward the wall as if doing a push-up. Exhale and push back to the original position, keeping your elbows close to your sides throughout.

Modified Sit to Stand: Stand with your feet hip-width apart, facing away from a heavy and stable chair

of normal height. Without using your arms, slowly lower yourself into the seat so that you are sitting. To stand up, place your heels directly under your knees, pushing through your heels while leaning forward and standing. Repeat this exercise 10 to 15 times. For those who have difficulty getting out of a chair, add an extra cushion to raise the seat height so that you can perform this exercise. Remove seat cushion as the exercise becomes easier, until you can perform the move at the regular seat height.

¹ References available upon request.

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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Flu + You

Influenza (“the flu”) is a contagious respiratory illness that can be severe and life-threatening, especially for adults 65 years of age and older. The flu can be dangerous in older adults whether they are healthy or have a chronic health condition such as heart disease or diabetes, which can worsen as a result of the flu.

The National Council on Aging and Sanofi Pasteur recently surveyed more than 1,000 Americans 65 years of age and older about the flu and flu prevention. Their responses show that many seniors surveyed underestimate the seriousness of the flu and are largely unaware of their vaccine options.

The 2014-2015 flu season recorded the highest hospitalization rates in recent history among people 65+.

YET ONLY 8% OF SENIORS ARE CONCERNED ABOUT GETTING THE FLU.



The survey found that:

- Only 8% of older adults surveyed are concerned about getting the flu.
- Only 13% are extremely confident in their knowledge of possible flu complications.
- 30% are unaware that someone with chronic health conditions like heart disease or diabetes would be at risk for complications from the flu.
- 62% got a flu vaccination in the past because their physician recommended it.

FACTS:

The immune system weakens with age, making it harder to fight disease. As a result, the flu can be severe for adults 65 years of age and older.

- This age group typically accounts for more than half of flu-related hospitalizations and almost all flu-related deaths.

- In fact, influenza, combined with pneumonia, is one of the top ten leading causes of death in the United States in people 65 years of age and older.

The flu can be dangerous for older adults because chronic health conditions such as heart disease and diabetes can worsen as a result of the flu.

- People with these conditions are more likely to develop complications from the flu that can result in hospitalization and even death.
- Chronic health conditions commonly affect older adults:
 - 86% of adults 65 years of age and older have at least one chronic condition, and 68% of Medicare beneficiaries have two or more.
 - Among adults 65 years of age and older, roughly 20% have diabetes, and about 30% have heart disease.

Adults 65 years of age and older

should try to get vaccinated as early as possible.

- According to the U.S. Centers for Disease Control and Prevention, the single best way to help prevent the flu is to get an annual flu vaccination, which is recommended for everyone six months of age and older, with rare exception.
- In fact, it is estimated that during the 2014-2015 flu season, almost 58,000 hospitalizations were averted due to vaccination in people 65 years of age and older.
- For older adults, it is especially important to try to get vaccinated early in the season, which has been shown to be associated with greater benefit compared to later in the season.

Talk to your health care provider about your flu vaccine options.

- A higher-dose vaccine was developed specifically to address the age-related weakening of the immune system.
- Flu vaccination is a Medicare benefit with no copay. A higher-dose vaccine is widely available; talk to your health care provider about flu vaccine options.

Visit www.ncoa.org/flu for more information. The 2016 *Flu+You* campaign is a collaboration between the National Council on Aging (NCOA) and Sanofi Pasteur. The campaign encourages people 65 years of age and older to get educated about the importance of flu vaccination to help protect themselves and encourage their loved ones to do the same.

FLU SHOTS ARE HERE*

No appointment necessary.
Most insurance accepted.

Stop in today and get your flu shot!

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



Give Yourself the Happiest (and Surprisingly Healthy) Holiday Gift: Volunteer

By Noelle Nelson

We are natural-born givers. Oh, you may not think so, especially when your rent goes up (again), or your brother refuses to lend you his wheels, or the pizza place won't honor your one-day-expired coupon. But we are.

I'm not even talking about the more obvious forms of giving: contributing dollars to charity, donating to Goodwill, sponsoring a foster child in a faraway country. I'm talking about the ordinary, everyday giving that we do spontaneously without hesitation. Look around you: People open doors for people loaded with packages. People smile and say thank you to baristas, busboys and mail carriers. People let others scoot in front of them in cashier lines. People leave water bowls out for dogs who aren't their own.

Giving feels good, and not just to the person receiving the gift. Contrary to what you might think, giving makes the giver happy. Recent research

shows that the habit that gives people the most happiness is, of all things, giving.

So why not indulge yourself, splurge and give maximally this holiday season? By volunteering. Not only can it make you happier, as a London School of Economics study discovered (the more people volunteered, the happier they were), but it can also make you healthier. As in feeling less depressed, enjoying better heart health and being more likely to live longer.

Volunteering doesn't require a huge commitment of time, money or effort. You can choose to volunteer once a month, once a week, or once a year. What's important is to find the right fit of enthusiasm, time and effort that works best for you.

Did I mention enthusiasm? Ah, yes. Because the volunteering that will make you the happiest, and benefit those on the receiving end the most, is volunteering for a cause or project that engages your mind and heart.

You know, that enthusiasm that fires you up so much that effort doesn't feel like effort, and you're more energized when you're done than when you started? That's the kind of volunteering that puts a smile on your face, a bounce in your step, and does the most good.

Here are just a few ideas, from simple one-step easy ones to others more demanding of your time and energy. Google “volunteering” to find lots more. Which ones make you smile just at the thought of them? Those will be the ones for you.

1 Round up some new or slightly used toys and stuffed animals, take them to a children's hospital. Watch those little faces light up.

2 Be a for-real Santa. Local participating post offices accept letters from underprivileged children. Answer one by buying the requested gift, writing your “Hi, I'm Santa, have a great holiday” letter and mailing the package.

3 Find out who might need a little extra help in your neighborhood. Offer to rake leaves, shovel the walk, or do some housework for an elderly or disabled neighbor. You'd be surprised how much sprucing up someone's home or yard — when they'd love to but aren't able to — can lift their spirits.

4 Love animals? Volunteer at your local shelter. Shelters are always looking for volunteers for any number of tasks. Just try not to take too many of the adorable critters home with you!

5 Offer to spend time at a retirement home, coming up with fun and interesting activities (interactive where possible) with residents. The holidays can be particularly painful for those who don't have family to share them with. Your willingness to give of your time and smiles will be cherished.

Volunteer this holiday season. It does a body—yours and theirs—good!

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Social Security Covers You When You're Abroad

By Davida Smith-Reed
Social Security District Manager in
Wilmington, DE

As the holiday travel season heats up, it's good to know that Social Security has you covered, even outside our nation's borders. Many people who travel or live outside the country receive some kind of Social Security benefit, including retired and disabled workers, as well as spouses, widows, widowers, and children.

If you're a U.S. citizen, you may receive your Social Security payments outside the U.S. as long as you are eligible. "Outside the U.S." means you're not in one of the 50 states, the District of Columbia, Puerto Rico, the U.S. Virgin Islands, Guam, the Northern Mariana Islands, or American Samoa. Once you've been outside the U.S. for at least 30 days in a row, we consider you to be outside the country. Whether you're off to Europe, or considering a stay in our newly reopened neighbor, Cuba, you may be able to receive your Social Security benefits even while you're outside the U.S. If you receive Supplemental Security Income (SSI), you cannot receive benefits if you're outside of the U.S. for a month or more.

If you're traveling outside the U.S. for an extended amount of time, it's

important that you tell Social Security the date you plan to leave and the date you plan to come back, no matter how long you expect your travel to last.

You can use our online tool to find out if you can continue to receive your Social Security benefits if you are outside or are planning to go outside the U.S. Visit www.socialsecurity.gov/international/payments_outsideUS.html.

The tool will help you find out if your retirement, disability, or survivor's payments will continue as long as you are eligible, stop after six consecutive calendar months, or if certain country-specific restrictions apply.

When you live outside the U.S., we send you a questionnaire periodically. Your answers will help us figure out if you still are eligible for benefits. Return the questionnaire to the office that sent it as soon as possible. If you don't, your payments will stop. In addition to responding to the questionnaire, notify us promptly about changes that could affect your payments.

You can also read the publication titled Your Payments While You Are Outside the United States at www.socialsecurity.gov/pubs.

Income That Measures Up

By David Tyrie, head of Retirement & Personal Wealth Solutions at Bank of America Merrill Lynch

Q: Pension income, investments, a 401(k) account, Social Security: What's the smartest way for me to use these sources to meet my retirement needs?

A: With all those resources to work with, you've got a solid foundation for retirement. How best to draw on them depends on your age and lifestyle, as well as all of your anticipated—and unanticipated—expenses. At the same time, there are some points that anyone entering retirement should think about.

One of the first things you'll want to do is figure out which of your funds have Required Minimum Distributions (RMD). Because there can be penalties for missing a deadline, keeping track of all of your RMD deadlines can help you get the most efficient use of your various accounts. Some people find it convenient to roll multiple 401(k) accounts into one IRA so that they only have to worry about one RMD deadline.

Taxes are another important factor to consider as you create your drawdown strategy. Withdrawals from taxable investment accounts are taxed at capital gains rates, while withdrawals from an IRA or 401(k) may be taxed at higher rates—as

regular income. If you exhaust your taxable accounts too soon, and you suddenly find yourself facing unexpected expenses, you'll be forced to take the money out of an account that could cost you more in taxes.

Remember to stay flexible. No matter what plans you have at the outset, life keeps changing, and so will your needs. You may find out that you don't want to travel as much as you thought you did. Or you might decide that you need to help out a family member financially. Your income sources could vary, too. For instance, you could decide that you want to go back to work part-time to bring in extra money. One thing I know for sure is that your answer today will almost certainly be different in five years. I suggest taking the time right now to think through a drawdown strategy that suits your individual needs. And, as your life and the markets change, look for ways to correct your course as needed.

www.ml.com

Spot Pyramid Schemes Before You Sign Up

Looking to make extra money for the holidays? Well if someone tells you that you can make easy money and it sounds too good to be true, it probably is. Pyramid schemes often sound like enticing business deals, but fraudsters may use this "business model"—to take advantage of you. Before you invest your time and money, it's important to ask good questions and do some research on the company.

Here are some typical characteristics of a pyramid scheme:

- Emphasis on recruiting
- No genuine product or service is sold
- Promises of high returns in a short period of time
- Easy money or "passive income" (money you earn without doing anything)
- No demonstrated revenue from retail sales

Find more information on identifying pyramid schemes and how to protect yourself at investor.gov.

Don't Get Robbed 7 Tips For Safer Online Shopping

It's hard to say anything bad about online shopping. Prices are right, deals abound, the selection can't be beat and shipping is fast and easy. And it can all be done from the comfort of home (or the office). In fact, according to a survey of U.S. shoppers done by BestBlackFriday.com, about 70% of Americans regularly shop online and 54% of consumers will do the bulk of their holiday shopping online this year.

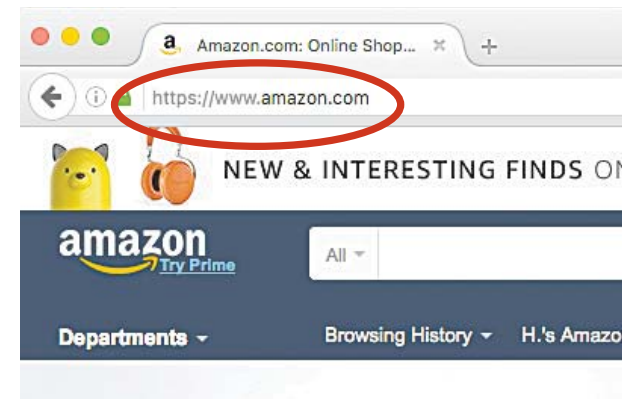
Where there's money – there's crime.

When it comes to online theft, stolen credit card numbers are just the tip of the iceberg. Criminals also spoof popular websites to lure in deal-seeking shoppers. They launch Wi-Fi hotspots that look legitimate to gain access to your PC or smartphone. They promise incredible savings through email phishing attacks. They use pop-up ads and drive-by downloads to install key loggers that collect passwords and account information.

But their success almost always depends on your carelessness, which means there are things you can do to be safer when shopping online. Here, 7 tips to help reduce your risk of being had.

1 Stick to trusted brands and sites. Despite high-profile credit card breaches at place like Target and TJ Maxx, the big names in retail go to great lengths to secure their sites or mobile apps. Just be sure to always double check that the name is spelled right in the URL (so "target.com" not "targett.com"), that the app comes from an official corporate site or an app store and is clearly labelled, and that the logo and colors match the brand.

If you plan to stick with browsers, make sure they use SSL (Secure Socket Layer) encryption. Look for the "S" at the end of HTTP in the address bar of your browser. (It sometimes appears only after you've logged in or clicked to the cart.) If the "S" is not there, play it safe and shop elsewhere.



2 Look out for scams. A warning that your account will be closed unless you send in essential information? Could be a scam. A coupon just for you via email? Probably a scam. A chance to be a mystery shopper if you provide bank info? Also a scam. That super cute wallpaper with the holiday theme – scam. That package notice that tells you to click here (but doesn't quite look like UPS) – scam! Those Facebook promotions that take you to external sites – SCAM!

Okay, okay, not everything is a scam, and we want to avoid fearmongering. The key here is to scrutinize any offer, alert, or warning. Deals that look too good to be true, usually are. Anything that asks for personal information or credit cards by email is very likely criminal. Check the email address of the sender and mouse over any links (but don't click) to see where they really take you. And pop-up windows NOT from your antivirus provider that warn you that your PC is infected should be closed along with the site that launched them.

Legitimate retailers will never threaten to close your accounts unless you send crucial information, nor ask for account or personal information by email or phone. If you have even the slightest doubts about the probity of emails, messages, pop-ups, websites, offers, and so forth, don't click, reply, or call. Shut all the windows and move on.

3 Use your own kit. By this we mean hardware and software. Never shop or check email using a PC at a café, hotel, library, or other public location that may be used by multiple people. If you must shop through public Wi-Fi (using only your own device), always use a VPN (virtual private network). And if you have a decent data plan and LTE, use your smartphone and your mobile connection rather than public Wi-Fi when out and about.

4 Use a payment method with buyer protection & check for return policies. Avoid using debit cards when shopping online. Credit cards usually offer greater buyer protections, with set limits on how much you are liable for if someone steals your number or rips you off. Online payment systems such as PayPal or Google Wallet provide an extra layer between you and retailers, meaning you never share personal or account information with the retailers.

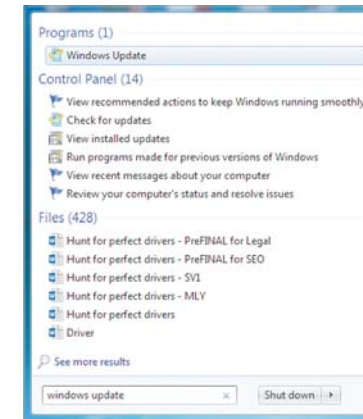
Legitimate retailers almost always allow returns. Online-only retailers usually have a no-questions

return policy. Traditional brick-and-mortar retailers often allow you to return items purchased online at physical stores. If return policies do not exist, are hard to find, or in any way convoluted, find another shop.

5 Deploy ultra-strong passwords. One of the best things you can do to ensure safety while shopping online is also one of the most basic: use a strong password. Don't repeat passwords or use easy-to-crack variations – that's right, you need a unique password for each and every account.

6 Update your system.

Microsoft regularly issues Windows updates and security patches. To fully implement them, you often need to restart your PC. If you're like me, you might leave your PC on for days at a time by simply putting your PC to sleep or into hibernation. Check if any updates are waiting to be installed before you embark on a shopping spree. Save your work and bookmarks, then go to the Start Menu and type "Windows updates." Now you can either check for updates or install updates that are waiting. Then restart your PC.



7 Build a fortress around your PC. If you don't have antivirus, be sure to get it. The best (usually paid) versions also have spam, hacker, and download protection. The added layers of protection can stop scammers from infiltrating your inbox, blocks hackers and checks downloads before they land on your hard drive. Even those that know all the warnings signs have accidentally clicked a link they shouldn't have because they were tired or trying to do something quickly. So the more safeguards you have in place, the better.

Final thought

As the above list suggests, caution should be your guiding principle for shopping online. If something looks fishy or off, don't take any chances. Shut everything down, run a virus scan, restart the PC, and start over. The extra bit of effort will be worth it!



Holiday Happenings!

Delaware's historic towns and charming nooks come alive during the holiday season, thanks to Yuletide tours, dazzling light displays, stage classics, festive parades and other events that capture the joy and spirit celebrated each year in the First State. Winter festivals and events in Delaware take place from early November through the first week of January and include holiday-themed exhibits at museums like Hagley and Winterthur. house tours in historic Lewes and Odessa, and parades in towns both large (Wilmington) and small (Milton). And while Delaware's beaches are known as the capital of summer fun, the town of Rehoboth offers one of the state's most iconic symbols of the season when it lights its 30-foot tree. For information on more great events, visit www.visitdelaware.com/events.



Holiday Open House at Rockwood Park and Museum (4651 Washington St. Extension, North Wilmington, rockwood.org) offers tours of the Bringhurst Family Christmas display, as well as dance and music performances, refreshments, outdoor holiday lights display and free photos with Santa.

Holiday Open House at Rockwood Park Dec. 2-3 from 6:00-9:00 PM. and Dec. 4 from 1:00-4:00 PM. Rockwood Candlelight Tours, Dec. 9-10 and Dec. 16-17, 6:00-9:00 PM.



Holiday Lights Express

Greenbank Station, 2201 Newport Gap Pike, Wilmington. Daily from Dec. 9-Dec. 30 from 4:00-10:00 PM. Visit wwrr.com. Enjoy a peaceful interlude at the end of the year with a 45-minute evening ride aboard our heated 1929 Pennsylvania Railroad "Doodlebug" railcar (which is covered with thousands of holiday lights). Many of our trackside neighbors decorate their homes and yards for our passengers to enjoy. The train departs every hour starting at 5:00 PM. Reservations are required. Departures: 5:00, 6:00, 7:00, & 8:00 PM. Select dates have a 9:00 PM departure. Reservations are STRONGLY suggested. Sell out is very likely. Please check our schedule for specific dates and times. Trains will not be running on Dec. 12, 13, 14, 24, & 25th.

Glasgow Park Tree Lighting Celebration at Glasgow Park (U.S. 40 and DE 896) in Bear continues the holiday spirit on Dec. 9 from 6:00-9:00 PM, with the lighting of the big tree at the red barn, music and refreshments. New this year will be a Holiday Market featuring decorations, gifts, food gifts and more. Bring your camera for a free photo with Santa.

On Dec. 10 from noon-4:00 PM visit **Santa and His Pony** at Carousel Park, 3700 Limestone Road, Pike Creek to give a Western twist to the holidays with horses, ponies and other animals decked out for the holidays. Bring your camera to get a free photo with Santa and his pony.

Capital Holiday Celebration

Downtown Dover, Loockerman Street, Thursday, Dec. 1 from 5:00-8:00 PM, 302-734-7513. Join the Central Delaware Chamber of Commerce and City of Dover for Caroling with local school groups & dignitaries, the Tree Lighting Ceremony, and a visit from Santa Claus. There will also be fun activities, carriage rides, hot chocolate, cookies and a canned food drive.

Winter Wonderfest

15099 Cape Henlopen Dr., Lewes, daily until Sunday, Jan. 1. Visit www.wonderfestde.org.

Drive through a Cape Henlopen State Park filled with the bright, beautiful colors of the two-mile "Light Spectacular" holiday light show, which includes more than 60 awe-inspiring displays. Enjoy the fun at the Cape May-Lewes Ferry Terminal, which will become the "Christmas Village." The village will have an ice skating rink, live music, indoor holiday workshops, a strolling Santa and carnival rides, including a giant Ferris wheel. Park gates open at 5:00 PM. The vehicle tour is open Thursday through Sunday until Dec. 21. From then until Jan. 1, it will be open every night.

Admission to Light Spectacular is \$15 for cars, \$30 for vans, and \$50 for buses. Discounts are available in advance for groups bringing multiple vehicles. The Christmas Village is open Fridays and Saturdays through Dec. 22 and then every day between Dec. 23 and Jan. 1.

Lewes Christmas Parade

Saturday, Dec. 3 from 5:00-7:00 PM, starting at Savannah Rd at Sussex Drive. Rain date December 10. Parade is followed by the Tree Lighting Ceremony.



Hometown Christmas Parade in Rehoboth Beach

Tuesday, Dec. 6 at 6:30 PM, Rehoboth Avenue, Rehoboth Beach. A local tradition, the parade will feature more music, more costumes and more fun than ever, with volunteers from the Fire Department, Police, Public Works and community organizations. The parade begins at State Road, travels East to the Boardwalk and then turns West and goes back up to the Convention Center. Youngsters can chat with Santa and light refreshments will be served.

Nemours Mansion & Gardens Holiday Tours

Alapocas Drive and Route 141, Wilmington. Tours run until Sunday, Jan. 8, 2017. Times: Tuesday through Saturday: 9:30 AM, 12:00 PM and 3:00 PM; Sunday 12:00 PM and 3:00 PM.

Experience rooms beautifully decorated with historical artifacts, enjoy dazzling Christmas trees decked out with hand-painted ornaments and

decorations from the early 1900s to the present. Come discover the elegance of Nemours Mansion during the holidays.

Old-Fashioned Christmas at Bellevue Mansion

911 Philadelphia Pike, Wilmington. Price: \$15 per person ages 3 and up. Step back in time into the beautifully decorated Bellevue Mansion at Bellevue State Park. Visit with Father Christmas, sit and listen to stories/sing with storytellers, and take some time to view the train display custom designed for the holiday by the First State Model Railroad Club. The Mansion in all its glory will provide you not only an old-fashioned experience but also provide you with many (free!) holiday picture taking opportunities throughout the site. Bring your camera and cell phones to create your own Christmas photos. Hours: Dec. 3 & 4, Dec. 11, Dec. 17 & 18: 10:00 AM-6:00 PM; Dec. 10 - 10:00 AM-4:00 PM only. Pre-sold tickets only. Each ticket will be for a pre-selected two-hour visit. 10:00 AM-Noon; Noon-2:00 PM; 2:00-4:00 PM; 4:00-6:00 PM. Tickets can be purchased online at: <https://www.eventbrite.com/e/old-fashioned-christmas-at-bellevue-mansion-tickets-28875411132>



Yuletide at Winterthur

Winterthur Museum, Garden & Library, 5105 Kennett Pk (Rt 52), Wilmington through Saturday, Jan. 8, 2017. Delight in and be inspired by visions of holidays of old at our annual Yuletide tour and celebration. Members free. Included with admission.



MARK YOUR CALENDARS

Wreaths Across America December truck convoy to stop in Smyrna, DE

As it makes its way to Arlington National Cemetery, the Wreaths Across America's truck convoy will make a stop at the Smyrna, Delaware Rest Area, Pavilion I (5500 North DuPont Highway, Smyrna) on Thursday, December 15 at 11:00 a.m.



This is the first time Delaware's Vietnam Veterans of America Gold Star Program and representatives of Delaware's law enforcement community have joined forces to host a brief service of honor and remembrance. The service will include a host of memorial-themed activities that include the playing of the national anthem, "Taps," and "Amazing Grace" by the Delaware State Police Pipes and Drums Corps. Junior ROTC mem-

bers will escort Gold Star families to reserved seating.

Join us in extending a warm thank you to the Wreaths Across America volunteers.

Call 302-593-5991 for more information.



FREE TOURS IN DECEMBER

Wednesday - Sunday, during regular tour hours.

Holiday Open House Dec. 2 & 3, 6-9 p.m., Dec. 4, 1-4 p.m.

Candlelight Tours * Dec. 9, 10, 16, 17, 6-9 p.m.

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County Executive Thomas P. Gordon
Department of Community Services
Division of Community Resources



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Making a Move? Time To Have a Moving Sale!

Admit it: After a while, it gets harder to take care of a big house. And haven't we all wondered whether we need all that space? It's only natural to give some thought to downsizing.

If you're still in good health, you may choose a smaller home or condo, but if health is also a concern—or you just want that social aspect—you might be thinking of moving to a senior living community. You can be as independent as you want in senior independent living apartments or get as much help as you need in the assisted living or memory care communities. With three meals a day, activities, health professionals on staff and much more, how can you go wrong? You can even bring along your small pet—so your new space feels just like home.

Sound good? Great. But then reality hits and you suddenly realize it's time to get rid of all those things you no longer need. Whether you call it a moving sale, rummage sale, garage sale or yard sale, it's all the same thing—a way to get rid of your excess stuff and make a little money in the process.

Before you even get started, it's important to keep in mind that the main goal here is to clear it out! Making money is just a bonus. It's time to purge!

It's tempting to put some items in storage—but try to resist. If you don't thin out your belongings now, what are the chances that you'll want to do it later? After all, once in storage it will be out of sight, out of mind! So take a good look around— you'll surely find some things that you never use—and never will.

Planning the Sale

Head to your basement (or attic, or guest room or wherever else you've stuffed things you rarely use) and

start pricing. Drag out the boxes. Take a look at the knick-knacks that line your shelves. Open cupboards and closets and pull out drawers.

Start early! Sorting, tossing and pricing are all bound to take longer than you expect so start early enough that you can do a little at a time. Breaking it down into smaller sessions makes the task more manageable—both physically and emotionally. And getting an early start will save you from hauling boxes upstairs and trying to attach price tags on sale day.

Find out if your community or neighborhood has an annual sale. If so, it's the perfect time to join in. Group sales have a lot of benefits—someone else does the advertising and they may even provide signs and maps to help people find your sale. Neighborhood sales are great because they attract a larger group of buyers who can easily park and walk from house to house. Plus it takes the pressure off both buyers and sellers -- when so many people are milling around, buyers feel more free to browse without the embarrassment of looking and leaving if they don't immediately see something they want. The longer they shop, the better the chances they'll find something to buy.

If you don't have an organized event in your area, why not recruit some neighbors or friends to make your own multi-family sale? Don't worry—it's not a competition! In fact, the greater the variety, the better. If someone stops by to see your neighbor's mountain bike, they just might buy your mini fridge.

Pricing particulars: You can either price things individually or sell them at a set price for that type of item. For instance, all books might be 50 cents or all clothes \$1.00. Or post a sign that says everything on one table is a certain price unless marked



differently. If you're having a multi-family sale, though, mark each item—preferably with a different shape or colored sticker. And to keep things simple, use multiples of 25 cents. You're not going to want to deal with pennies, nickels and dimes.

Get change in advance. Have enough coins and singles available for those early morning shoppers who want to pay you with a \$20 bill at 8:00 a.m.

Advertise: If you're having your own sale be sure to post it on Craigslist. Put signs out at key intersections nearby and have balloons or a sign in your front yard. Even if someone else is doing the advertising for a group sale, it doesn't hurt to post your own Craigslist ad. Take photos of some of the larger (more expensive) items. And provide a list of the types of things you'll have for sale. Provide directions and the hours that you plan to be open.

Sale Day

If you're having a multi-family sale, keep track of your sales as they occur. Take off the stickers and put them in columns on designated sheets of paper (a different color for each seller). This makes it easy to total the sales for each family at the end of the day.

Make sure you have enough space for people to move around your sale. If it's too crowded or unorganized most buyers won't take the time to look. It doesn't take much for things to become a tangled mess. Fold and straighten during lulls. Make sure items are in the right area. Put big things on your driveway or in front to lure people in.

Price things to sell! We all think that our belongings are treasures rather than trash, but remember the goal is to get rid of it—not to cart it back inside!! People come looking for a deal. Be willing to haggle—and price it to sell. If certain items haven't sold within a couple hours, consider lowering the price. And in the last hour or so, declare everything half price (unless specifically indicated on the item).

When day is done, donate any leftovers to charity. Give yourself a pat on the back, count your profits, order a pizza and pour a glass of wine. You've earned it.

Brought to you by your friends at The Summit. The Summit is a brand new, amenity-rich, state-of-the-art senior living community in Hockessin, DE. For information or to arrange a tour, visit www.thesummitretirement.com or call 302-235-3120.



Become a Savvy Caregiver

Free classes offered throughout Delaware

Caregiver Resource Centers in Delaware will be offering new Savvy Caregiver classes for interested caregivers. The classes run for a total of eight hours and focus on caregivers caring for someone with Alzheimer's or a related dementia.

The Savvy Caregiver program goes beyond introductory education offerings. Based on research by experts in caregiving techniques, this course from the Alzheimer's Association will provide clinical-level training for family caregivers. Participants will graduate with:

- ✓ Enhanced knowledge, skills and caregiving outlook
- ✓ Skills to assess the abilities of your loved one with dementia
- ✓ Confidence to set and alter caregiving goals
- ✓ Strategies to manage activities of daily living
- ✓ Perspective on the course of Alzheimer's and related disorders

The Savvy Caregiver program has been shown to be effective in increasing caregivers' skills as well as reducing stress. Caregivers learn to use a problem-solving approach to caregiving that includes thinking through what a behavior means, creating hypotheses, making decisions and solving problems to avoid caregiver burn-out.

Contact your local Caregiver Resource Center for the dates and times of these free sessions. Caregiver Resource Centers are located at:

Newark Senior Center
302-737-2336, ext. 112

Wilmington Senior Center
302-651-3420 (bilingual)

Modern Maturity Center, Dover
302-734-1200, ext. 186

CHEER Center, Georgetown
302-854-9500

Easter Seals, New Castle
302-221-2076

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

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

Delaware Creative Aging Workshop

Find more
information
on our
website!

Date:
Wednesday, December 7, 2016

Time:
9 a.m. to 4 p.m.

Location:
Modern Maturity Center
1121 Forrest Ave., Dover, DE 19904

Registration: Free (boxed lunch \$6.00)

Join us to learn about the emerging Creative Aging field and cultivate the development of effective and meaningful arts engagement programming to benefit Delaware's aging population and stimulate healthy aging.

Interactive workshop leaders:

- Dr. Greg L. Finch, Director of Field Services
National Center for Creative Aging
- Antonia A. Perez, Master Teaching Artist

This workshop is designed for:

- Program administrators at senior service centers, health sites, arts/community organizations, & libraries
- Artists and educators in the literary, performing & visual

Registration and information at
www.artsdel.org/creative-aging-workshop

Sponsors:



Division of Services for Aging and
Adults with Physical Disabilities

Gift Giving Made Easy!



During the holiday season, we're filled with goodwill toward all as we busily buy gifts for the important people in our lives. However, we're often at a loss when it comes to older family members and friends. Here are some fun and practical gift ideas.

♥ Create a coupon book decorated with photos of things you and your family can do together, such

as a trip to the mall, a museum or a country fair, including lunch, "High Tea" or a picnic. An offer of a couple of hours of house or yard work, and grocery and pharmacy gift cards with an offer to take them shopping are also great gifts.

♥ A homemade calendar that highlights special dates (birthdays, anniversaries, holidays) with pictures of the events and, of course, the promise to include them in any celebration will keep you in their thoughts all year long.

♥ A blank journal or scrapbook kit will encourage someone to share their memories with you and others, especially if it comes with an offer to help from time to time. This is a wonderful project for grandchildren.

♥ "Nothin' says lovin' like something from the oven," so consider homemade food. Whether it's cookies, preserves, soups, casse-

roles, or a decorative wicker basket filled with favorite snacks, it's sure to be a hit.

♥ Pens, assorted greeting cards, stationery and stamps, or a pre-paid phone card along with a desk-quality address book make lovely and useful gifts.

♥ A shower tote or decorative basket filled with scented soaps, bath gels, moisturizers and other toiletries is bound to bring a smile to someone's face.

♥ By the same token, soap on a rope with a flannel night shirt and some warm and colorful socks will help keep them comfy and cozy.

♥ A magnifying glass and a jigsaw puzzle or a large print deck of cards along with some audio books helps to while away the time.

♥ A small flashlight and a large-display digital clock for the nightstand is handy and helpful.

♥ A decorated box for keepsakes is a wonderful way for your loved one to preserve and share their memories.

These are just a few ideas; the most important gift you and your family can give is your time and company. Our older loved ones are a precious resource of wisdom, history, humor and patience made more perfect with age. So share a cup of kindness—you'll find you receive much more than you give.

Wishing everyone a safe and happy holiday and a new year filled with Love, laughter and a myriad of marvelous memories. In peace and gratitude from our family to yours, The Staff and Care Givers of Your Own Home.

For more information on senior care, call them at 302-478-7081 or visit www.yourownhomecare.com.

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Grief Relief

By Myrle Gilpin Bowe

The holidays are time for celebration, but they can also be particularly difficult if a loved one has recently (or even not so recently) passed. A short time ago, in the aftermath of the losses of a family member and a close friend, I was an emotional mess. I wondered, "How do you find solace when you're devastated by grief?"

The simple act of talking, remembering happy memories, and sharing feelings can soften the pain. For me, it was difficult to reach out and be open, but I found family and friends offered incredible comfort and support, particularly when they were able to identify with my feelings of loss. Younger family members, now in their 50s and 60s, had experienced loss of a spouse, a parent, a child, a sibling, a best friend. Getting together to talk helped me, and them as well. A session with a counselor was also useful.

Writing has also brought me relief. I'd thought journaling would only keep my focus negative, but as the months pass I find it helps. The act of putting thoughts onto paper can be so therapeutic, in fact, that Christina Care Health System even offers "Writing is Healing" sessions.

What do you turn to for stress relief? Meditation, music, reading, exercise and getting back to nature all have proven benefits for grief relief. Drawing closer to religious beliefs and practices can also provide comfort.

You might find that nostalgia, in the form of family letters, pictures and genealogy, may bring a smile to your face. For me, reading again the tales of my mother and four daughters, including our marriages, and starting and raising families, increased my understanding of relationships in our family. Recalling traditions and funny episodes, as well as shared

sadness, has proven to be mentally and physically beneficial. The young adult grandchildren are enjoying the treasure trove at family gatherings, as we strengthen family ties in the process of remembering.

In the end, what I've come to learn is that in the depths of grief it is hard to see that relief will come. We cannot know how long that will take or whether "healing" will happen; we can only

seek to find what comforts us.

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



Parts that Don't Want to Heal Shedding Light on Ourselves

By Madisyn Taylor

When we choose that which is not best for us, there can be a deep seated part of us that does not want to heal.

In almost every case, we know what is best for us in our lives, from the relationships we create to the food we eat. Still, somewhat mysteriously, it is often difficult to make the right choices for ourselves. We find ourselves hanging out with someone who leaves us feeling drained or choosing to eat fast food over a salad. We go through phases where we stop doing yoga or taking vitamins, even though we feel so much better when we do. Often we have no idea why we continue to make the less enlightened choice, but it is important that we inquire into ourselves to find out.

When we choose that which is not best for us, the truth can be that there is a deep seated part of us that does not want to heal. We may say it's because we don't have the time or the energy or the resources, but the real truth is that when we don't take care of ourselves we are falling prey to self-sabotage. Self-sabotage happens unconsciously, which is why it's so difficult to see that we are do-

ing it. The important thing to realize is that this very part of us that resists our healing is the part that most needs our attention and love. Even as it appears to be working against us, if we can simply bring it into the light of our consciousness, it can become our greatest ally. It carries the information we need to move to the next level in our healing process.

When we recognize that we are not making healthy choices, we might even say out loud, "I am not taking care of myself." Sometimes this is the jolt we need to wake up to what is actually happening. Next we can sit ourselves down in meditation, with a journal, or with a trusted friend to explore the matter more thoroughly. Just shining the light of our awareness on the source of our resistance is sometimes enough to dispel its power. At other times, further effort is required. Either way, we need not fear these parts that do not want to heal. We only need to take them under our wing and bring them with us into the light.

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www.arden-courts.com



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PEPPERMINT MOCHA COOKIES

Your favorite holiday drink, cookie style. These soft & chewy cookies balance the rich, deep flavors of chocolate and coffee with a cool hit of icy peppermint!



Yield: approx. 3 1/2 dozen cookies

INGREDIENTS

- 1/2 cup (1 stick) unsalted butter
- 1 cup light brown sugar
- 1/2 cup granulated sugar
- 1 egg + 1 egg yolk
- 2 teaspoons vanilla extract
- 2 cups all-purpose flour
- 1/4 cup cocoa powder
- 3 tablespoons instant espresso granules, dissolved in 3 tablespoons warm water
- 1/2 teaspoon baking soda
- 1/2 teaspoon kosher salt
- 1 12-ounce bag semisweet chocolate chips
- 1 10-ounce bag peppermint crunch baking chips

DIRECTIONS

1. Preheat the oven to 350 degrees F.
2. Place the butter in a medium pot and melt it over low heat.
3. Remove from heat and stir in the sugars.
4. Crack in the eggs, stirring vigorously.
5. Add the vanilla, then the flour, cocoa powder, espresso, baking soda, and salt. Stir until fully incorporated.
6. Fold in the chips. Scoop 2-tablespoon-sized balls onto parchment-lined baking sheets. Chill for 30 minutes.
7. Bake the cookies for 10-12 minutes. Edges should be set, but the middle of the cookies should still be soft.

Courtesy [bakingamoment.com](#)

THE *best things* IN LIFE
ARE THE PEOPLE WE LOVE,
THE PLACES WE'VE BEEN
AND THE *memories*
WE'VE MADE
ALONG THE WAY.

Crossword

By Dave Fisher

Answers on page 11

1	2	3	4		5	6	7	8	9		10	11	12	13
14					15						16			
17					18					19				
20				21				22						
			23							24				
25	26	27				28	29	30	31					
32						33					34	35	36	
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50						51	52		53			54	55	56
57								58				59		
60						61						62		
63						64						65		

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ACROSS

1. On-line journal
5. Rhinoceros
10. Gangs
14. Former Italian currency
15. A red fluorescent dye
16. Send forth
17. A Freudian stage
18. Totally
20. Vixen
22. Hypodermic
23. L
24. Donkeys
25. Class chums
32. Held on tightly
33. Japanese cartoon art
34. Beer
37. Not yours
38. Inscribed pillar
39. Make unclear
40. Damp
41. Villain
42. Communion table
43. Self-restraining
45. A long-legged S. American bird
49. Dawn goddess
50. Windfall
53. Detective (slang)
57. Noble
59. Greek cheese
60. Actors in a show
61. Give a speech
62. Relating to urine
63. Beers
64. Waste conduit
65. Lake (Scottish)

DOWN

1. Ho-hum
2. Connects two points

3. By mouth
4. Square-rigged sailing ships
5. Summon to return
6. Owl sound
7. Belief
8. Bites
9. Unique
10. Anagram of "Smite"
11. Portents
12. Cause to leak
13. Infections of the eye
19. Delete
21. Blockage
25. Flat-bottomed boat
26. Hint
27. Offended
28. Married partners
29. Concerning (archaic)
30. Diacritical mark
31. An uncle
34. Countertenor
35. Hawaiian feast
36. Makes a mistake
38. Bro or sis
39. Happy
41. Lose consciousness
42. "Smallest" particle
44. Spay
45. Hemp
46. Small goat antelope
47. Licorice-like flavor
48. Sail supports
51. Animal menageries
52. Unit of land
53. Way in
54. Protagonist
55. Ear-related
56. Every single one
58. Uncooked

THE FUNNY BONE

Johnny wanted to get his mom something nice for Christmas, but she's hard to shop for. Passing a pet store he thought, "Hmm, a pet might be a good idea." He walked into the pet store and asked the manager what might be a good idea.

"How about a puppy?" "No," said Johnny. "It may poop around the house."

"A fish?" "No, her house is small, so I don't think an aquarium will fit."

Johnny then spied a parrot and asked, "How about that parrot?" "Oh," said the manager, "That's Chet. He's very expensive."

"Well," said Johnny, "It's my mom, let's take a look."

The manager went to Chet, put a lighter under his left wing, and Chet started to sing "Jingle bells, jingle bells..." Then the manager put a lighter under Chet's right wing and the bird started to sing, "Dashing through the snow..." "Wow!" said

Johnny, "What else does he sing?" The manager held the lighter under Chet's crotch at which point Chet sang, "Chestnuts roasting on an open fire..."

After her 90th Birthday, Marie found that shopping for Christmas gifts had become too difficult, so she decided to send checks to everyone instead. On each card she wrote, "Buy your own present," and she mailed them early. Marie enjoyed the usual flurry of family festivities. Only after Christmas did she get around to clearing off her cluttered desk. Under a stack of papers, she was horrified to find the gift checks, which she had forgotten to enclose.

My friend reviewed her young son's fill-in-the-blank homework. One line: "At Christmas, we exchange gifts with ____"

His response: "Receipts."

Sudoku

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

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

Answers on page 11

(courtesy of KrazyDad.com)



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YOU GIFT.

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VISIT ALL OF OUR DELAWARE COMMUNITIES THIS WINTER