



Vital!

VITAL INFORMATION FOR A VITAL LIFE®

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DECEMBER 2017



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I recently had the honor of speaking at a Delaware Senior Olympics event. I love going to their events! The driving force behind DSO is not solely athletic competition (although there's definitely some competition going on), but rather Fellowship, Fitness and Fun. Everyone's there to have a good time, make new

friends, and stay active. I chose to share with everyone my concept of successful aging: that YOU are responsible for your own health—physical, financial, mental and emotional; that a life well-lived includes service to others; that freedom comes with forgiveness—of yourself and others; and that true happiness comes when you greet every day with an attitude of wonder and gratitude.

Now that we're full into the holiday gift-giving season, don't forget to give those gifts to yourself. We're here to help! Give yourself the gift of good health: There's been an important change in the criteria for what constitutes high blood pressure. Why does that matter? Find out on page 4. Have you recently had an accident that sent you to the hospital? Give yourself the gift of financial health: Medicare has strict rules that dictate whether, how and how much of your cost they'll cover. The differences can cost you thousands. Find out what qualifies for coverage on page 6. If you want to really give yourself the gift of wonder and awe, it's time for a bucket-list trip up north. The aurora borealis, a.k.a. the Northern Lights, are on full display this time of year, and they are otherworldly, to say the least. Learn more about them and how you can see them on page 10. Amazing!!

We're grateful for all our readers and community partners all year long, but this season is always the perfect time to say to you once again, "Thank you!" And it's the perfect time to wish you and all your family and friends a very joyful holiday!

Karyn and Heidi

Happy Holidays

TO YOU AND YOURS!



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It's a Balancing Act

Have you ever lost your footing on wet or icy pavement? Your arms fly out, your heart races in high gear. You know how frightening losing your balance can be. Falls are the leading cause of death from injury among people 65 and older, and the risk of falls increases proportionately with age. At 80 years, over half of seniors fall annually, and the problem is that a fall often starts a downward spiral that many can't recover from.

- Medications may interact, causing dizziness.
- Low blood pressure can lead to light-headedness.

How does balance work?

When we rise from a chair, climb stairs and walk outside on uneven terrain, the cooperation between the brain, nervous system, muscles and bones keeps us from falling. There are 3 essential elements to keeping your balance:

Common reasons people fall more as they get older

- Their vision may decrease or they don't see things as clearly any more.
- Their hips and legs can become weaker, making it harder to walk.
- They develop poor posture or have spinal degeneration, making it harder to stand erect.
- Their ability to lift their feet decreases and they can stumble.
- It takes longer to react when something is in the way.

1 Sensory information from your eyes – Your eyes provide the visual cues necessary to navigate the environment and prepare for potential dangers and obstacles which could cause a fall.

2 Sensory information from your vestibular system – The fluid-filled semicircular canal in your inner ear relays important information on the position of your head and its movement in space.

3 Sensory information from your joints – Sensory feedback from your ankles, knees and hips helps keep us upright and stable as we walk, run, or dance.

These systems work together with your musculoskeletal system to keep you active and independent.

Don't Complicate Things

Balance exercises don't need to be complicated. In fact, it's better if they're not. Use common household items—hold onto the back of a chair, hold onto a kitchen counter, hold on to a stable friend. Before starting any exercise program, check with your doctor, particularly if you suspect a more serious balance problem involving vertigo, ear infections, Meniere's disease, chronic dizziness or drug interactions.

A great place to begin is with the simplest standing balance exercise. Hold on to a chair and balance on one leg,

feeling your center of gravity over your ankles. This is your goal, maintaining your center over your ankles. Work up to a minute, holding on with one hand, then one finger, then finally letting go completely.

Other exercises to try: Practice stepping over stuffed animals or slippers (no higher than 6 inches). Practice walking heel to toe. Practice reaching behind you. To get more of a workout you might even want to use 1-2 pound ankle or wrist weights.

The key is to use your common sense. Keep a stable object nearby in case you lose your balance. Don't exercise with your eyes closed. Stop when you're tired.

Remember to exercise every day. "Practice makes...permanent!" You will get better at whatever you practice every day. So don't practice sitting on the couch anymore!



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3 Reasons to Know Your Blood Pressure Numbers

Have you heard? The diagnostic criteria for high blood pressure (a.k.a. hypertension) have been updated for the first time in 14 years. Previously, those with systolic pressure readings in the 120 to 139 range would have been put in the prehypertension category and wouldn't have been considered hypertensive until they got to 140/90 (the top number refers to your systolic blood pressure, a measurement of the pressure your blood exerts when your heart beats, and the bottom is your diastolic, a measurement of the blood's pressure between beats).

The new guidelines define normal as less than 120/80. When systolic pressure (the first number) is between 130 and 139, or diastolic (the second number) is between 80 and 89, this will be referred to as Stage 1 hypertension. Stage 2 is when systolic is at least 140 or diastolic is at least 90. Hypertensive crisis is when the top number rises above 180 and/or the bottom number is over 120. At this point, patients will require prompt changes in medication or immediate hospitalization if there are signs of organ damage.

The level of normal blood pressure is still 120/80. To get a true reading, it's important to know that you are looking for 2 or more readings at 2 or more sittings, with one preferably at night.

Here's why it's worth finding out your numbers sooner rather than later:

1 High blood pressure doesn't usually cause any noticeable symptoms.
In rare cases, hypertension can cause shortness of breath, headaches, or nosebleeds, the Mayo Clinic says.

But in the vast majority of cases there are no symptoms whatsoever. It's a silent killer.

2 Hypertension is at the root of heart disease and, if left untreated, it can cause organ damage.

High blood pressure is a risk factor for several things including heart attacks, strokes, and heart failure, as well as bleeding in the brain and kidney damage that can eventually necessitate dialysis.

Why such a huge impact? With each heartbeat, the heart is beating against higher pressure, meaning there's an increased workload with every heartbeat. That causes the heart muscles to thicken and makes it even harder for the heart to pump blood effectively.

3 It's possible to treat high blood pressure with lifestyle changes if caught early on.

Simply being age 65 or older brings a 10 percent risk of cardiovascular trouble, and so effectively everyone over that age will have to shoot for the new target. Once you get into the elevated range, lifestyle modifications, including changes to your diet, cutting back on alcohol, or increasing physical activity levels, should come into play. Once your numbers get higher than that, those lifestyle changes become essential. And at levels beyond that, your doctor may consider bringing in medications as well.

The goal with the new guidelines is to prevent that level of severity by emphasizing treatment at lower pressures and by stressing the role you play in making that happen. Don't discount your own power in keeping yourself healthy.

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Music to Your Ears The Many Benefits of Music Therapy

Music has been used throughout the years for many different things: to express love and affection, prepare an army for war, tell a story, and more. Now more than ever, doctors are finding that not only do certain tunes and melodies evoke positive emotions within the listener, but that there are healing powers associated with listening to music as well.

Music Relaxes the Mind

Every day, our brains produce certain "feel-good" chemicals. These include melatonin, serotonin, norepinephrine, and epinephrine. As we get older, the production level of these chemicals decreases, which can lead you to feel tired and/or to experience feelings of stress and frustration. However, when a song you enjoy begins to play, your brain begins to produce more serotonin, helping you feel less stressed and happier.

Music Brings Back Memories

Our brains are wired to associate memories with our senses. For example, the smell of cotton candy or a fairground jingle may resurrect childhood memories of attending a carnival with the family. Music is a powerful tool that can open a door into the past or reignite memories once thought lost. This holds true

even for dementia and Alzheimer's patients (although memory may be distorted). For some, the tune or words to a song will never go away. In fact, it's not unusual for someone who loved to sing to still be able to remember how to sing a few of their favorite songs (or at least try).

Music Keeps the Mind Active

Picking up an instrument no matter what your age has so many great benefits. Playing an instrument forces your body to use muscle memory while activating your mind in a non-threatening, non-straining way. Music is an open form of expression, has a calming effect, and allows someone to express their inner feelings. Best of all, remembering how to read music, or recalling the lyrics or notes to a song is great exercise for your brain!

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When a Hospital Stay...Isn't

Increasingly, patients have no idea what their status is in a hospital, or the importance of it, which can lead to thousands of dollars in out-of-pocket medical expenses should they need skilled nursing center care following their hospital stay.

The difference between inpatient and observation status is important because Medicare pays different rates according to each status. Medicare Part A covers hospital care for inpatients. Patients admitted under observation status are considered outpatients, even though they may stay in the hospital for several days and receive treatment in a hospital bed. These stays are covered under Part B. That distinction has generated complaints and controversy for years, as the number of inpatient hospitalizations has declined among Medicare recipients and outpatient stays have become more common.

Why does the classification matter so much? Outpatients can face higher payments for drugs and co-insurance, but the big-ticket item is nursing home care. Say you slipped and dislocated a shoulder. After a hospital discharge, Medicare pays the full cost of skilled nursing for the first 20 days, and most costs up to 100 days — but only for patients who've spent three consecutive days as inpatients. However, observation stays, regardless of length, do not count toward Medicare's requirement. Without three inpatient days, patients are on their own.

In addition to placing a financial burden on seniors and their

families, this anomaly in Medicare rules can cause unnecessary spend-down, accelerating the time frame in which seniors will have to turn to programs such as Medicaid to pay for their care. The Center for Medicare Advocacy recently released a press statement on a federal court decision (*Alexander v. Price*) issued on July 31, 2017. The decision means that Medicare patients could gain the right to appeal placement on "Observation Status" and avoid potentially large out-of-pocket medical bills.

Inpatient or outpatient hospital status affects your costs

According to Medicare.gov, your hospital status—whether you're an inpatient or an outpatient—even affects how much you pay for hospital services like x-rays, drugs, and lab tests.

■ You're an inpatient starting when you're formally admitted to the hospital with a doctor's order. An inpatient admission is generally appropriate when you're expected to need 2 or more midnights of medically necessary hospital care. But your doctor must order such admission and the hospital must formally admit you in order for you to become an inpatient. The day *before* you're discharged is your last inpatient day.

■ You're an outpatient if you're getting emergency department services, observation services, outpatient surgery, lab tests, or X-rays, or any other hospital services, and the doctor hasn't written an order to admit you to a hospital as an in-

patient. In these cases, you're an outpatient even if you spend the night in the hospital.

Observation services are hospital outpatient services you get while your doctor decides whether to admit you as an inpatient or discharge you. You can get observation services in the emergency department or another area of the hospital.

Remember, even if you stay overnight in a regular hospital bed, you might be an outpatient. Ask the doctor or hospital. You may get a Medicare Outpatient Observation Notice (MOON) that lets you know you're an outpatient in a hospital or critical access hospital. You

must get this notice if you're getting outpatient observation services for more than 24 hours.

The MOON will tell you why you're an outpatient getting observation services, instead of an inpatient. It will also let you know how this may affect what you pay while in the hospital, and for care you get after leaving the hospital.

Of note: The copayment for a single outpatient hospital service can't be more than the inpatient hospital deductible. However, your total copayment for all outpatient services may be more than the inpatient hospital deductible.

Social Security Q&A

Question:
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).

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UnitedHealthcare Community Plan of Delaware: Is a Dual Special Needs Plan Right For You?

This month, we'd like to introduce you to UnitedHealthcare and the UnitedHealthcare Community Plan of Delaware's Dual Complete plan. UnitedHealthcare helps people live healthier lives and helps make the health system work better for everyone. We're here to learn more not only about the company, but also about a special health insurance plan they offer that individuals may not even realize they qualify for—it's called a Dual Special Needs Plan.

Vital! UnitedHealthcare representatives can be found at events all over New Castle County. It's so obvious that caring for and educating people is an integral company value. What types of work do you focus on in the Delaware community?

UHC: You're right! It's important to us that we go to the places where our members live, play and gather. We meet them where they are and educate them on how to use their health plan. We set up community events, presentations and member parties with fun and festive themes. We also visit all major New Castle County senior centers, housing facilities, churches and food pantries. Some of our themed events include Senior Spelling Bee competitions, Medi-

care bingo, Trivia Time, Coffee and Conversation segments and Ask the Expert sessions. We have also participated and have been a sponsor of the William Hicks Anderson Community Center's Senior Thanksgiving Luncheon for the past three years.

Vital! Do UnitedHealthcare employees get involved in the Delaware community too?

UHC: UnitedHealthcare is proud to have employees who are very active within their own communities. Since 2014, employees have donated over \$100,000 to nonprofit organizations in Delaware through our Employee Giving! program. Employees have also volunteered over 3,700 hours in the state over that same time period.

Vital! Let's talk about the Dual Special Needs Plan. What exactly is the Dual Special Needs Plan?

UHC: Most of us have heard of Medicare, which provides health benefits for people over the age of 65 or those younger than 65 who have a disability. Most of us have also heard of Medicaid, which provides health benefits for people who qualify for the program based on their income level. Dual Special Needs Plans, or DSNPs for short, provide health benefits for people who are "dual eligible," which means eligible for benefits under both plans at the same time.

Vital! How does UnitedHealthcare serve those eligible for their Dual Special Needs Plan?

UHC: Anyone who is eligible for both Medicaid and Medicare could potentially be helped by our Dual Special Needs Plan. UnitedHealthcare coordinates Medicaid and Medicare benefits to ensure members get the best of both plans. We also make it simpler to navigate the



health care system. Many of our members are low-income seniors and individuals with disabilities under age 65.

Vital! Medicare has certain rules about when you can sign up for a plan. Is there a specific open enrollment period for your Dual Special Needs Plan?

UHC: People eligible for our Dual Special Needs Plan can enroll and change their plan at any time throughout the year. They can call to talk with a certified agent about the Dual Special Needs Plan or they can ask to meet with an agent in person. Agents will even come to their home if they prefer.

Vital! How do readers get more information on this plan and how do they enroll?

UHC: A licensed and certified agent will walk you through the many additional benefits you may be eligible to receive. Enrollment would only take place after verifying eligibility, providers and medications. To get more information or to begin the enrollment process, simply call 877-513-5873, TTY 711 to learn more. We'll be happy to get you all the information you need!

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Celestial Fireworks: The Aurora Borealis

Photos don't do the Northern Lights justice. Also known as the aurora borealis, the Lights are Earth's glory and grandeur on celestial display.

The Northern Lights result when charged particles streaming from the sun collide with molecules high up in Earth's atmosphere, exciting these molecules and causing them to glow. The different colors of the Northern Lights come from different molecules: Oxygen emits yellow, green and red light, while nitrogen is responsible for blue and purplish-red hues. Earth's magnetic field lines channel these solar particles toward the planet's north and south magnetic poles, which is why auroras—the aurora borealis and its southern counterpart, the aurora australis—are high-latitude phenomena.



PHOTO BY MIKE TAYLOR IN MAINE. VISIT MIKETAYLORPHOTO.COM

When To Go

If you're planning an aurora-viewing trip, make sure not to schedule it in the middle of summer. You need darkness to see the Northern Lights, and places in the auroral zone have precious little of it during the summer months.

You also want clear skies. Winter and springtime are generally less cloudy than autumn in and around the northern auroral zone, so a trip between December and April makes sense. Ideally, time your trip to coincide with the new moon, and make sure to get away from city lights to watch the sky between 10 p.m. and 2 a.m. local time (although an active period can occur anytime during the dark hours). Active periods are typically about 30 minutes long, and occur every two hours, if the activity is high. Important to know, though, that the aurora is a sporadic phenomenon, occurring randomly for short periods or perhaps not at all.

Where To Go

Europe

If you're planning on seeing the lights in Europe, head to the far northern parts of Norway, Sweden and Finland. Northern Norway, especially the area around Tromsø, is a particularly popular destination. There are a lot of tours, and a lot of English-speaking people who are willing to take you out.

Another choice is northern Sweden's Abisko National Park. Abisko has developed a reputation for being the number one aurora-watching destination on the planet since it's located in a very special microclimate with less precipitation than any other location within the aurora zone, according to photographer Chad Blakley. Added bonus: it has the most clear nights of almost anywhere else in the aurora belt. Iceland is also a good choice, although the island nation's weather can be uncooperative.

North America

There are also plenty of options for good aurora viewing in North America. Western Canada, between James Bay and the west coast of Alaska, offers great viewing possibilities. In Alaska, anywhere from Fairbanks north offers good viewing. In Fairbanks itself, residents see the Northern Lights on about eight of every 10 nights.

Know Before You Go

Don't go for the Northern Lights; go for the destination. Because of the Lights' unpredictability, as well as the potential for cloud cover, go with the intention of exploring the fantastic OTHER activities on your polar adventure. Go glacier hiking; look for polar bears on a snowmobile expedition; be mushers for the day! If you see the Lights, consider it a bonus.

Did we say the Northern Lights are unpredictable? The Lights are visible from late September to March anywhere from 6 p.m. to 6 a.m., but you need a dark, clear night. There also need to be solar flares on the sun or solar wind. And while there are aurora forecasts to help you predict the likelihood of seeing a show, the truth is even the forecasts can be wrong.

The weather in the Arctic can change in the blink of an eye. The weather in the Arctic is as notoriously unpredictable as the Northern Lights themselves. It's not unusual to have sunshine, clouds, rain, sleet, hail, snow, and high winds all in the same day. Just because you wake up to crystal clear skies, that doesn't mean those crystal clear skies will stick around until Northern Lights viewing time. The reverse is true as well.

You have to put effort into seeing the Northern Lights. It has to be dark to see the Northern Lights. That may mean you need to get out of the city to avoid light pollution. The Northern Lights are visible in cities like Reykjavik and Tromsø when they are at the strongest, but your best bet is the Arctic countryside.

Consider hooking up with a Northern Lights tour operator. They're experienced at chasing the Northern Lights and can find the best spots for potential viewing even when

there is low-hanging cloud cover. Most tour operators will even invite you to join a tour the next evening if you don't see the Northern Lights the night you go out.

Some hotels offer an aurora wake-up call. Be sure to ask at reception; they often have aurora hunters that will call the night staff to alert them to sightings.

The aurora borealis appears in a spectrum of colors. Including white-gray. The unique colors of the Northern Lights are created high in Earth's atmosphere where the collision of particles from the sun with the Earth's gases takes place. Our naked eye can most easily see the green-yellow part of the color spectrum. And while green is the most common color observed, the Northern Lights can also appear white-gray. On a cloudy night, if you've never seen them before, you might not even be entirely sure what you're looking at. Other times, the Northern Lights are present but not visible to the naked eye at all.

Can't Make The Trip?

Want to see the Northern Lights but can't make the trip? You can have an aurora experience without leaving home! The Canadian Space Agency offers a live feed of the skies above Yellowknife, in Canada's Northwest Territories. Visit their website at <http://www.asc-csa.gc.ca/eng/astronomy/auroramax/>.

Is It Time for a Transition? 10 Things to Consider

By Angela Lotharp

As your loved ones get older, it's important to be aware of signs that might indicate they could benefit from some extra help. Especially over the long winter, seniors can start to feel that even simple, everyday tasks have become overwhelming. If someone seems to need extra assistance, don't be afraid to speak up, reach out and start the tough, but important, conversation about what additional care or new living arrangements are best. The earlier you start the conversation the more options will be available to you, and the earlier you can start to consider all those options, the easier any transition will be.

Do you notice:

- 1 A loss of interest in activities or hobbies they once enjoyed? Social interaction is an important key to successful aging; the choice to reduce that interaction can have a wide variety of causes, from depression to hearing problems, and deserves to be investigated.
- 2 An increase in auto accidents, dings on the car, or forgetting directions to a well-known location? These might indicate that driving skills are starting to diminish.
- 3 Changes in personal appearance, personal hygiene or grooming? These might indicate a need for a helping hand.
- 4 Unopened mail or past due bills? When more and more responsibilities fall on family caregivers, they in turn have less time for their children or spouse, and may even need to take time off from work to handle the extra workload.
- 5 Any difficulty walking, trouble with stairs, or lack of mobility? Addressing mobility or balance issues earlier rather than later can preclude a fall, which often

can have devastating, long-term consequences to a person's overall health.

6 Forgetting to take medications and/or increased medical needs that require more personal, consistent care? A wide variety of options exist to help with medication management or personal physical assistance.

7 Any changes in personality and/or sudden mood changes? This could even include becoming argumentative when questioned about forgetfulness.

8 Any spoiled food, a lack of food in the refrigerator, or your loved one forgetting to eat? A companion would be able to help them with this.

9 New signs of depression, forgetfulness, memory loss, and/or getting lost?

10 Poor housekeeping or maintenance, or unsafe living conditions?

If you notice any of these changes, it's important to talk with friends, family members and caregivers to start thinking about what to do to help. A wide range of options exist for support, from transportation services to companion care to in-home care to assisted living and more. Often assistance brings with it much more than immediately meets the eye. For example, assisted living offers myriad social opportunities while eliminating the drudgery of household chores and offering support for activities such as bathing, dressing, and medication reminders.

If you're caring for aging parents or loved ones who can't live alone, Enlivant can help you understand your options. Contact Enlivant and schedule a free home visit if you want additional help in determining what your loved one needs. For more information on senior living, call us at 302-735-8800, email alotharp@enlivant.com or visit us at www.enlivant.com.

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Great Tech Gifts to Give and to Get

By Patrick Hyde

Tech gifts for seniors don't have to be as boring and cliché as a phone with large buttons. New, easy-to-use technology is coming out every year that makes life better in meaningful ways, whether it's helping with health or making music more enjoyable. So if you're looking for a present that's fun, practical, or a little bit of both, these gifts won't disappoint. (Pricing is from Amazon.)



No More Lost Keys: Tile Mates

If the person you're shopping for tends to misplace items, then Tile Mates (\$70) will be indispensable. Slide a slender white square into a wallet, clip one on your keys, or drop one in your purse. If you have your phone and an item is out of sight, your phone will lead you right to it. When you can't find your phone, just double tap your Tile to make your phone ring, even if the phone's on silent. The Tile is simple: no battery to replace, attaches to anything, and easy to set up.



Best Wearable: Garmin Forerunner 230

Simplify the digital experience. More than a running watch, Garmin's Forerunner 230 (\$249) connects to your smartphone, keeping track of calls, text messages, calendar reminders and more, even if

your phone isn't around. Its large screen shows the notifications in easy-to-read LED, featuring text that's larger than the average smartphone. It also functions as a health monitor, showing heart rate, keeping track of activity and counting steps throughout the day. The reminders to exercise and continue your progress make it easy and fun to step into a consistent exercise routine.

Simple Smartphone: Samsung Galaxy J7 Prime

The Samsung Galaxy J7 (\$215) has everything you want in a smartphone without all the expensive extras. It has a sharp 5.5-inch Full HD IPS LCD screen with adjustable font size and striking clarity for images and text. The phone offers a 13MP camera that takes excellent pictures, and 32GB memory plus expandable storage make it easy to store photos and run apps, while 3GB RAM and a 1.6 GHz Cortex-A53 processor reduce annoying load time and lag.



See What You've Been Missing: HP 23.8-inch FHD IPS Monitor

It's easy to forget to upgrade your computer monitor once you've gotten used to it. But if you know someone who's had the same monitor for over a decade, an upgrade will be

a gift they didn't even know they needed. The latest HP 23.8-inch FHD IPS Monitor (\$130) is full HD with micro-edge IPS, delivering an ultra-wide viewing experience that looks great whether you're watching movies or just checking e-mail. Better yet, the monitor makes ergonomics a priority, allowing you to tilt the screen and make height and pivot adjustments.

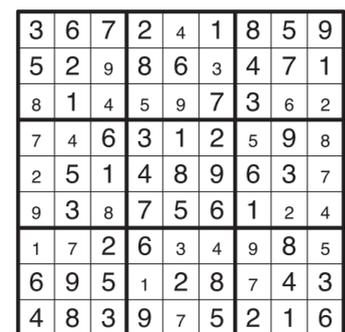


Big Sound: Sonos PLAY:1

Big sound from a small speaker, the Sonos Play:1 (\$197) is a perfect fit for bookshelves, counters, bathrooms and other snug places. Connect your Play:1 to any Amazon Echo or Alexa-enabled device, then just ask for the music you love, whether you play your own digi-

tal music collection or wirelessly stream your favorite music services like Amazon Music, Pandora, Apple Music, and Spotify. Trueplay Speaker Tuning will automatically adjust to perfect acoustics for your setup. It's the perfect gift for music lovers.

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4 Ways the Holidays Increase Your Risk of Identity Theft

It's the holiday shopping season. It's crowded, shoppers are distracted, and the identity thieves are out. But whether you're shopping with credit cards, shopping online, using online banking or withdrawing money from an ATM, there are steps you can take to prevent identity theft.

1 Distracted shoppers are targets

Be aware of your surroundings. If you're making lots of purchases, you'll likely be pulling your wallet out repeatedly while juggling shopping bags. Don't get your pockets picked. When you've completed a transaction, consciously put your wallet safely away to protect your credit cards and ID.

If paying with a credit or debit card, try to keep the number concealed just in case someone behind you wants to take a picture of the card with a cell phone. It may look like the person is texting, but it's also possible that an identity thief is taking a photo of your credit/debit card number, expiration date and your full name.

2 Identity thieves prey on online bargain-seekers

Avoiding the mall and shopping online instead? While most retailers provide safe and convenient systems for making purchases online, it's important to know scammers often take advantage of people's desire to get bargains.

Avoid Online Scams

Carefully read emails or texts that offer you name-brand merchandise at a discount. The messages might look official, but they could be scams designed to get your financial information.

- Avoid clicking on links if you don't recognize the sender.
- Even if the message seems legit, it's generally safest to visit

a retailer's website directly. You don't want to click on a link that takes you to a fraudulent website. Some of these fake websites are designed to look identical to a retailer's website, so don't rely on appearance alone.

- Before entering your payment information on a retailer's website, look for the "lock" symbol at the top of the webpage, indicating that the page is encrypted.

3 Criminals can access information sent through public Wi-Fi

While you're taking a break, you may be tempted to check your bank account or credit card statement to see how much you've spent. While monitoring your financial data is an important method of detecting potential identity theft, submitting your private data over an unencrypted network may put your information at risk. Criminals can access the information that is passed through these open networks.

4 Skimmers steal shoppers' data

Thieves can steal someone's credentials by attaching skimming devices to card readers or ATMs. These "skimmers" copy card information, which criminals can use to replicate the card and make unauthorized purchases. Never use a card reader that appears as if someone has tampered with it. For extra protection, use your hand to cover the keypad when you enter your PIN so that it's not visible to an onlooker or a camera.

How do you know if your identity's been stolen?

Most credit card companies have fraud detection departments that monitor your credit cards for any unusual activity. If they detect suspicious purchases on your credit



card, they may freeze the account or contact you to verify the purchases. If you receive a call, text or email from the bank, don't reply with your personal information. Instead, call the number on the back of your card to ensure that you're in contact with the financial institution and not a scammer.

Check your statements for unauthorized charges. If you notice any you didn't make, contact the finan-

cial institution immediately. Even if the charges are small, it's important to report; some thieves "test" cards with insignificant purchases before they go on expensive spending sprees.

After the holidays, monitor your credit reports to look for any potentially fraudulent transactions. You're entitled to one free credit report each year from each of the three major credit agencies.

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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					
32				33			34	35		36	37	38	
39				40			41	42					
43					44	45			46				
				47	48		49			50			
51	52	53					54		55				
56					57	58				59	60	61	62
63					64				65				
66					67				68				
69					70				71				

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ACROSS

- 1. Light or tulip ones
- 6. Adorable
- 10. Kiln-dried grain
- 14. Heavenly hunter
- 15. Burden
- 16. Chocolate cookie
- 17. Ringworm cassia
- 18. Permits
- 19. Exploded star
- 20. A decorated bier
- 22. Utilized
- 23. Two-toed sloth
- 24. To wit
- 26. Sandwich shop
- 30. Estimated time of arrival
- 31. French for "Summer"
- 32. Weightlifters pump this
- 33. A jaunty rhythm
- 35. Beginning
- 39. Trampled
- 41. Ecstasy
- 43. Active
- 44. Seize
- 46. Dogfish
- 47. Female sib
- 49. Biblical first woman
- 50. Not a win
- 51. Rough with small waves
- 54. Defrost
- 56. Vagabond
- 57. Warehouse
- 63. Angers
- 64. Sailors
- 65. Breathing problem
- 66. Being
- 67. If not
- 68. H2O
- 69. Provide nourishment

- 70. A fitting reward (archaic)
- 71. Spills

DOWN

- 1. Pear variety
- 2. Component of urine
- 3. Fluff
- 4. ___ fide
- 5. Foul-up
- 6. Assembling papers
- 7. One-sided
- 8. Ballet attire
- 9. Ancient ascetic
- 10. Significant
- 11. Got up
- 12. Even
- 13. Sycophant
- 21. Anoint (archaic)
- 25. At the peak of
- 26. Devil tree
- 27. Makes a mistake
- 28. Plunder
- 29. Disinclined
- 34. Crossed
- 36. Japanese wrestling
- 37. Twin sister of Ares
- 38. Popular hot beverages
- 40. Trickle
- 42. Poplar tree
- 45. Self-reproach
- 48. Scheme
- 51. Most important
- 52. Steed
- 53. Overweight
- 55. Defrosts
- 58. Story
- 59. Iridescent gem
- 60. "Do ___ others..."
- 61. Dribble
- 62. Hearing organs

LAMB AND WINTER VEGETABLE STEW



A rich, slightly sweet stew, this recipe's packed with hearty, good-for-you ingredients. As a bonus, it can be made in the slow cooker, and substitutions are easy to make (beef for lamb, turnips for parsnips, white potatoes for sweet... whatever's your favorite!).

Prep Time: 30 minutes
Cook Time: 1 hour
Serves 8

INGREDIENTS

- 2 tablespoons vegetable oil
- 1 pound lamb stew meat, cubed
- 2 cups beef broth
- 1 cup dry red wine
- 2 cloves garlic, minced
- 1 tablespoon chopped fresh thyme
- ¼ teaspoon salt
- ¼ teaspoon black pepper
- 1 bay leaf
- 2 cups peeled, seeded, and sliced butternut squash (1 small squash)
- 1 cup peeled, sliced parsnips (approx. 2 medium parsnips. Turnips can be substituted.)
- 1 cup peeled, chopped sweet potatoes (1 medium sweet potato)
- 1 cup sliced celery (approx. 2 stalks)
- 1 medium onion, thinly sliced
- ½ cup sour cream
- 3 tablespoons all-purpose flour

DIRECTIONS

1. Heat the oil in a large saucepan, and brown the lamb meat on all sides. Drain fat, and stir in the beef broth and wine. Season with garlic, thyme, salt, pepper, and bay leaf. Bring the mixture to a boil. Reduce heat, cover, and simmer 20 minutes.
2. Mix in the squash, parsnips, sweet potatoes, celery, and onion. Bring to a boil, then reduce heat and simmer 30 minutes, or until the vegetables are tender.
3. In a small bowl, blend the sour cream and flour. Gradually stir in ½ cup of the hot stew mixture.
4. Stir the sour cream mixture into the saucepan. Remove the bay leaf, and continue to cook and stir until thickened.

www.allrecipes.com



Sudoku

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

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

Answers on page 12

(courtesy of KrazyDad.com)



(REUTERS/SIPHIWE SIBEKO)

Don't Mess With These Boxing Grannies

By Kelly Gonsalves, theweek.com

"If somebody tries to attack me, I will punch him, really. Really, I will hit him badly."

If you think growing older means a slow slip into fragility, think again. In South Africa's Cosmo City, just outside Johannesburg, a group of about 30 women, ages 60 and above, gear up twice a week in sparring gloves and step into the ring for boxing lessons. The goal is to keep their bodies active and healthy while also learning how to defend themselves.



ZODWA THWALA (REUTERS/SIPHIWE SIBEKO)

"If somebody tries to attack me, I will punch him, really. Really, I will hit him badly," 67-year-old boxer Mable Makhosi told the BBC. Makhosi said her weekly boxing regimen has lowered her blood pressure and improved her conditions as a diabetic.

and they ended up training me instead of me training them because their energy level was just too high."

Former bodybuilder Claude Maphosa founded the boxing program for senior women about four years ago and now works as their coach. "I've never trained somebody that old," he told the BBC. "I've always thought they're fragile, only to realize that there's more to them, and there's more to what they wanted to do. So I gave them the opportunity,

Research shows exercise improves muscle strength and slows bone density loss in older people. It can also lead to a cornucopia of positive health benefits for the elderly, from reducing the risk of cardiovascular disease, type-2 diabetes, and some forms of cancer, to mitigating the effects of anxiety and depression.

"I like boxing. Whenever I train, I feel younger. I don't get pains. I feel good," said 75-year-old Zodwa Twala. "I'll never quit."

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