



Vital!

VITAL INFORMATION FOR A VITAL LIFE®

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FEBRUARY 2018



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February is all about heart, all about love. It's about not only showing the people you love how you feel, but also about loving your own self, your own life. When you show love to yourself, you honor the precious life you've been given, nurturing mind, body and soul.

You show love to yourself by continuing to learn, by expanding your horizons, by trying new things, by experiencing the world. You show love to yourself by caring for your health, eating well, challenging your body. You show love to yourself by pursuing, not stifling, your passions, no matter where that may take you. You GROW.

This month (and every month) we want to help you grow! Challenge your mind: continue to learn. The first annual TEDxWilmingtonED Conference will be held on Friday, February 9 at the Hotel DuPont. This year's theme: Education Possible. Come join me! Learn more at www.tedxwilmington.com/events/education-possible.

Challenge your body: it's always the perfect time to learn a new sport. Where to start? Take the leap by turning to page 13. Before you start, make sure you're up for the challenge this "heart month" by reacquainting yourself with the healthy heart habits on pages 4 and 5.

Challenge your soul: if you're feeling stagnant, maybe you're due for a change in the way you generate income. Record audiobooks! Lay down on the job...test mattresses! There is an astounding array of offbeat ways to make money and have fun while you're doing it. We've got just a few of them for you on page 8.

Because healthy activity never gets old...

Happy February!

Karyn and Heidi



EDITOR IN CHIEF

Karyn Cortez
karync@vitalmagonline.com

CREATIVE ART DIRECTOR

Heidi Atwell

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Vital! Magazine
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302-544-0684
www.vitalmagonline.com

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Fit for Life

(first in a series)

Like most people, you've probably heard that physical activity and exercise are good for you. In fact, being physically active on a regular basis is one of the healthiest things you can do for yourself. Studies show that exercise provides many health benefits and that older adults can gain a lot by staying physically active. Even moderate exercise and physical activity can improve the health of people who are frail or who have diseases that accompany aging.

Being physically active can also help you stay strong and fit enough to keep doing the things you like to do as you get older. Making exercise and physical activity a regular part of your life can improve your health and help you maintain your independence as you age.

Although exercise and physical activity are among the healthiest things you can do for yourself, some older adults are reluctant to exercise. Some are afraid that exercise will be too hard or that physical activity will harm them. Others might think they have to join a gym or have special equipment. Yet studies show that "taking it easy" is risky. For the most part, when older people lose their ability to do things on their own, it doesn't happen just because they've aged. It's usually because they're not active.

According to the U.S. Surgeon General's Report on Physical Activity and Health, inactive people are nearly twice as likely to develop heart disease as those who are more active. Lack of physical activity also can lead to more visits to the doctor, more hospitalizations, and more use of medicines for a variety of illnesses.

Scientists have found that staying physically active and exercising regularly can help prevent or delay many diseases and disabilities. In some cases, exercise is an effective treatment for many chronic conditions. For example, studies show that people with arthritis, heart disease, or diabetes benefit from regular exercise. Exercise

also helps people with high blood pressure, balance problems, or difficulty walking.

Regular, moderate physical activity can help manage stress, improve your mood, and may help reduce feelings of depression. Studies also suggest that exercise can improve or maintain some aspects of cognitive function, such as your ability to shift quickly between tasks, plan an activity, and ignore irrelevant information.

What's the difference between physical activity and exercise? Physical activities are activities that get your body moving, such as gardening, walking the dog and taking the stairs instead of the elevator. Exercise is physical activity that is specifically planned, structured, and repetitive such as weight training, tai chi, or an aerobics class. Including both in your life will provide you with health benefits that can help you feel better and enjoy life more as you age.

Older adults who are inactive lose ground in four areas that are important for staying healthy and independent: endurance, strength, balance, and flexibility. Research suggests that you can maintain or at least partially restore these four areas through exercise and physical activity and that doing so improves fitness.

For example, increasing your endurance makes it easier for you to walk farther, faster, and uphill. Strengthening your muscles makes you stronger. Improving your balance can help your sense of body control, and increasing flexibility helps keep your body limber. The goal is to be creative and choose from each of the four types -- endurance, strength, balance, and flexibility. Mixing it up will help you reap the benefits of each type of exercise as well as reduce the risk for injury.

Endurance, or aerobic, activities like brisk walking or swimming, increase your breathing and heart rate. They can make it easier for you to:



- Push your grandchildren on the swings.
- Vacuum.
- Work in the garden.
- Rake leaves.
- Play a sport.

Strength exercises like lifting weights and using resistance bands can increase muscle strength. Lower body strength exercises also will improve your balance. Increased muscle strength can maintain your ability to:

- Climb stairs.
- Carry groceries.
- Open jars.
- Carry a full laundry basket from the basement to the second floor.
- Carry your smaller grandchildren.
- Lift bags of mulch in the garden.

Balance exercises like tai chi can improve your ability to control and maintain your body's position, whether you are moving or still. Good balance is important to help prevent falls and avoid the disability that may result from falling. Balance exercises can help you:

- Prevent falls.
- Stand on tiptoe to reach something on the top shelf.
- Walk up and down the stairs.

- Walk on an uneven sidewalk without falling.

Stretching can help your body stay flexible and limber, which gives you more freedom of movement for your regular physical activity as well as for your everyday activities. Stretching exercises can improve your flexibility but will not improve your endurance or strength.

Flexibility, or stretching, exercises make it possible for you to:

- Look over your shoulder to see what's behind you as you back the car out of the driveway.
- Make the bed.
- Bend over to tie your shoes.
- Reach for a food item on a kitchen shelf.
- Pull a sweater on over your head.
- Swing a golf club.

Exercise and physical activity can have a positive effect on your everyday life. Even if you think you're too old or too out of shape to exercise, becoming active on a regular basis will give you more energy and the ability to do things more easily, faster, and for longer than before. If you're already active, keep up the good work. If you don't exercise now, it's never too late to start.

Brought back to you from Vital! Magazine 2011-02

Heart Disease: It Doesn't Discriminate

Cancer has been called the "most feared diagnosis." But heart disease is actually the leading cause of death in women in the U.S. Once called "a man's disease," in actuality, it doesn't discriminate; one in four female deaths in this country are from heart disease.

Of more concern is that, according to the Center for Disease Control, almost 64% of women who die suddenly of heart attack had no previous symptoms, hence its inclusion in the group of "silent killer" diseases. You could be at risk even though you show no symptoms.

What to Watch For

The symptoms women experience are often very different from those common in men. Women experience pain in the neck, jaw, throat, or back much more frequently than men. Some women report dull chest pain or a sharp, burning sensation. However, many women don't have any pain typically associated with heart

attack, but may instead notice shortness of breath, fatigue, swelling of feet, ankles, or legs, confusion, dizziness, or numbness in face, arms, or legs. If you notice any of these conditions, don't wait! Seek medical attention immediately. This could be the only warning sign you experience.

Risk Factors & What You Can Do Now

As women age, the risk of sudden cardiac arrest, angina, and arrhythmias goes up; however, women of all ages should be concerned and practice prevention. Although women's symptoms may differ from men's, the risk factors are the same.

- **High blood pressure.** Check your blood pressure regularly. Control it through diet and, if necessary, medication.
- **High LDL cholesterol.** Know your numbers. Control bad cholesterol through diet and, if necessary, medication.

- **Smoking.** Stop smoking! This one lifestyle change benefits your heart, lungs, and circulatory system, and reduces risk of some cancers.

- **Diabetes.** Get tested for diabetes. Control your weight and follow a healthy diet.

- **Obesity.** Obesity is a contributing factor in a number of health issues and diseases, and makes controlling blood pressure, blood sugar, and cholesterol more difficult.

- **Physical inactivity.** The more you move, the better you'll feel. Exercise can help circulation, heart, lungs, and joints.

- **Overuse of alcohol.** Limit alcohol to one drink per day.

- **Poor diet.** A diet high in fats and sugars contributes to a wide range of physical conditions. Challenge yourself to make one dietary change per week. Consider reduc-

ing your weekly soft drink intake, reducing the amount of sugar in your coffee, adding a fruit or vegetable to each meal, or reducing the amount of red meat you eat. Small changes add up!

- **Sleep.** Sleep is good for your heart! Poor sleep patterns have been linked to increased blood pressure and trouble losing weight. Aim for 6-8 hours of sleep per night.

If you have several of the above risk factors, take heart! There are many changes you can make right away to begin to lower your risk of heart disease. See your doctor to assess your risk and get started on any medications that may be necessary. Be intentional about the foods you put on your plate and get moving toward a heart-healthy lifestyle!

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High Blood Pressure: A Silent Killer

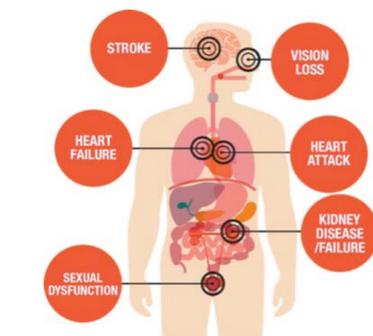
Nearly half of American adults have high blood pressure, and most don't even know they have it, according to the American Heart Association. But what is high blood pressure and why should we be concerned about it? Blood pressure is the force of blood pushing against the walls of the arteries as the heart pumps blood. High blood pressure, also called hypertension, happens when this force is too high.

How do we know if it's too high? Your healthcare provider monitors your blood pressure by using a blood pressure cuff and usually a stethoscope to measure two kinds of pressure: systolic pressure, which is the blood pressure when the heart beats while pumping blood, and diastolic pressure, which is the blood pressure when the heart is at rest between beats.

The chart below shows the guidelines for normal blood pressure in adults, which is systolic pressure less than 120, and diastolic pressure less than 80.

BLOOD PRESSURE CATEGORY	SYSTOLIC mm Hg (upper number)	and/or	DIASTOLIC mm Hg (lower number)
Normal	Less than 120	and	Less than 80
Elevated	120-129	and	Less than 80
High Blood Pressure (Hypertension) Stage 1	130-139	or	80-89
High Blood Pressure (Hypertension) Stage 2	140 or Higher	or	90 or higher
Hypertensive Crisis (consult your doctor immediately)	Higher than 180	and/or	Higher than 120

(COURTESY OF THE AMERICAN HEART ASSOCIATION)



High blood pressure that is undetected or uncontrolled is unsafe because your heart has to work harder to pump blood. This makes you more susceptible to serious health threats, diseases and conditions like stroke, heart attack and kidney disease.

How do you know if you have high blood pressure? Since there are no obvious symptoms, the only way to know if you have high blood pressure is to have your blood pressure checked by a healthcare provider. The AHA recommends that people with normal blood pressure should have it checked during each regular healthcare visit or at least once every two years for anyone 20 years of age or older. The U.S. Preventive Services Task Force recommends that adults age 40 years or older and those who are at increased risk for high blood pressure should have it checked at least once a year.

"They call high blood pressure one of the silent killers for a reason," said Paul Eberts, MD, Medical Director of Saint Francis LIFE, Delaware's only Pro-

gram of All-inclusive Care for the Elderly. "Blood pressure checks are extremely important, especially for those people who are at a greater risk of developing this condition."



What does it mean to be at "an increased risk for high blood pressure?" Some people are more likely to develop high blood pressure than others. Risk factors include: a **family history** of high blood pressure in parents or close family members; **age**, as our blood vessels slowly tend to lose some of their elasticity as we get older; **gender**, as men are more likely than women to get high blood pressure up until age 64 and women are more likely than men from age 65 on; **race**, as African-Americans tend to develop high blood pressure more often than people of any other racial background in the United States; **kidney disease**, as high blood pressure might also result in further kidney damage; and **other medical conditions**, which can cause "secondary" high blood pressure.

There are other risk factors and habits that you can change to help prevent and manage high blood pressure, such as lack of physical activity; an unhealthy diet, especially if it's high in sodium; being overweight or obese; excessive alcohol intake; sleep apnea; high cholesterol; diabetes; smoking; and stress.

What do you do if you have high blood pressure? If your blood pressure reading is higher than normal, before you are diagnosed with high blood pressure, your doctor will most likely recommend that you use an over-the-counter blood pressure monitor to screen yourself at home and keep track of your results over time. If your results continue to be high, then your doctor will probably recommend a blood pressure treatment plan that includes lifestyle changes as well as prescription medication, if necessary. Some important changes you can make include:

- ♥ Eating a well-balanced, low-salt diet
- ♥ Limiting alcohol
- ♥ Enjoying regular physical activity
- ♥ Managing stress
- ♥ Maintaining a healthy weight
- ♥ Quitting smoking
- ♥ Taking your medications properly, and
- ♥ Working together with your doctor.

It's important to talk with your doctor, who is a partner in your care, about your concerns with changes to your everyday life or medications. A Blood Pressure Worksheet that you can take with you to your appointment is available online at www.heart.org. Mention any barriers that you see in sticking to the plan, such as medication costs, a busy schedule or staying motivated. You may want to bring a list of all your medications (prescription and over-the-counter) as well, and remember to take notes. Although there is no cure for high blood pressure, with proper treatment and management, you can live a long and healthy life!

Brought to you by your friends at Saint Francis LIFE (Living Independently for Elders). A Program of All-Inclusive Care for the Elderly (PACE), LIFE is based on the philosophy that it is better for the well-being of seniors to remain living in their own homes in the community for as long as medically possible. LIFE provides person-centered services that support seniors with this goal. For more information about Saint Francis LIFE or to schedule a meeting with an Enrollment Specialist to learn more about the program, call 302-660-3351 or visit www.SaintFrancisHealthcare.org.

References available upon request.

You May Qualify for Free Tax Help

April 17 is closer than it sounds. It's never too early to start working on your taxes, especially with all the changes the new tax law brings. Using a tax preparation software is the best and simplest way to file a complete and accurate tax return. The software will guide you through the process and does all the math for you.

VITA/TCE

If you don't want to do your taxes yourself, you may qualify for free tax help from the IRS through either Free File or Volunteer Income Tax Assistance. Visit IRS.gov/Individuals/Free-Tax-Return-Preparation-for-You-by-Volunteers to learn more about getting help. The Volunteer Income Tax Assistance (VITA) program offers free tax help to people who generally make \$54,000 or less, persons with disabilities, and limited-English speaking taxpayers who need assistance in preparing their own tax returns. IRS-certified volunteers provide free basic income tax return preparation with electronic filing to qualified individuals.

In addition to VITA, the Tax Counseling for the Elderly (TCE) program offers free tax help for all taxpayers, particularly those who are 60 years of age and older, specializing in questions about pensions and retirement-related issues unique to seniors. The IRS-certified volunteers who provide tax counseling are often retired individuals associated with non-profit organizations that receive grants from the IRS.

Find a VITA or TCE Site Near You

VITA and TCE sites are generally located at community and neighborhood centers, libraries, schools, shopping malls and other convenient locations across the country. To locate the nearest VITA or TCE site near you, use the VITA Locator Tool (irs.treasury.gov/freetaxprep) or call 800-906-9887.

When looking for a TCE site keep in mind that a majority of the TCE sites are operated by the AARP Foundation's Tax Aide program. To locate



the nearest AARP TCE Tax-Aide site between January and April use the AARP Site Locator Tool (aarp.org/money/taxes/aarp_taxaide) or call 888-227-7669.

At select tax sites, taxpayers also have an option to prepare their own basic federal and state tax return for free using Web-based tax preparation software with an IRS-certified volunteer to help guide you through the process. This option is only available at locations that list "Self-Prep" in the site listing.

Before going to a VITA or TCE site, see Publication 3676-B (irs.gov/pub/irs-pdf/p3676bsp.pdf) for services provided and check out the What to Bring page (irs.gov/individuals/checklist-for-free-tax-return-preparation) to ensure you have all the required documents and information volunteers will need to help you. *Note: available services can vary at each site due to the availability of volunteers certified with the tax law expertise required for your return.

If you have general questions about your taxes, visit IRS.gov.

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MyFreeTaxes (800-472-5625) is an easy, safe, and free way to file your taxes online. Available to residents in all 50 states and the District of Columbia, you can file your federal and state returns for free. Just go to www.myfreetaxes.com and click "File For Free" and you'll be taken to the secure H&R Block software that has powered MyFreeTaxes since 2009. United Way promotes MyFreeTaxes to help support the health, education, and financial stability of every person in every community, and maximizing your tax refund is a key step towards that goal.


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Tax Time: How You Can Deduct Your Medical Expenses

By Dena Bunis, AARP

The new federal tax law preserves the ability of millions of Americans with high medical expenses to deduct those costs on their tax returns. For the next two years, all taxpayers can write off health care spending that exceeds 7.5 percent of their income.

The fate of this critical deduction had been uncertain during the congressional debate. The House of Representatives' Republican tax proposal proposed to eliminate the deduction completely. The Senate GOP measure maintained the benefit, retaining the current 7.5 percent threshold for two years, but then increasing the threshold to 10 percent of your income after that.

Nearly 9 million Americans deducted medical expenses in 2015, and nearly three-quarters of those taxpayers were older than 50, according to an analysis by the AARP Public Policy Institute. Of filers who used this deduction, 70 percent had incomes under \$75,000, with 49 percent earning less than \$50,000 a year. The deduction is particularly important to Medicare beneficiaries, who, AARP estimates, spend on average \$5,680 each year on health expenses that Medicare doesn't cover.

In order to claim this deduction, filers must itemize their taxes. The provision of the Tax Cuts and Job Act that doubles the standard deduction to \$12,000 for individuals and \$24,000 for joint filers could significantly change the number of taxpayers who itemize, experts say.

"We've estimated that about 30 percent itemized in 2017, and we think that's going to go down to about

the 10 percent range going forward," says Mark Mazur, director of the nonpartisan Tax Policy Center and an assistant secretary for tax policy in the Treasury Department under President Obama.

Mazur, however, suggested that individuals should "run the numbers" rather than assume they do or don't qualify for this tax benefit. Some people, he says, will likely be surprised that they can take this deduction.

Under the new law, the 7.5 percent medical deduction threshold will be in place only for the 2017 and 2018 tax years. After that, the threshold will be 10 percent of income.

Eligible expenses include:

- ✓ Out-of-pocket fees to doctors, dentists, chiropractors, psychiatrists, psychologists, podiatrists and other medical professionals that are not covered by Medicare or other health insurance.
- ✓ Health insurance premiums—as long as they weren't paid with pretax dollars, as most employer-based health benefits are. You can deduct Medicare Part B premiums and any premiums you pay for a Medigap policy, Medicare Advantage plan or a Part D Prescription drug plan.
- ✓ Premiums for long-term care insurance and payments to nursing homes and other long-term care facilities.
- ✓ Wheelchair ramps and other modifications you make to your home for medical reasons.
- ✓ Transportation to and from doctor and other medical appointments—including taxi or bus fares, or out-of-pocket costs for using your per-



- sonal car, including parking.
- ✓ Copays for prescription drugs.
- ✓ Copays for physical or occupational therapists.
- ✓ Payments for dentures, prescription eyeglasses or readers, hearing aids, crutches, wheelchairs or other durable medical equipment.
- ✓ Payments for smoking-cessation programs and weight-loss programs related to a specific disease diagnosed by a doctor, including obesity.

You cannot deduct the cost of:

- ✗ Over-the-counter medicines.
- ✗ Toothpaste, mouthwash or other toiletries.
- ✗ Elective cosmetic surgery.
- ✗ Gym membership.
- ✗ Nutritional supplements.
- ✗ Nicotine patches or gum.
- ✗ Teeth whitening.

You can find a comprehensive list of what is and isn't deductible on the IRS website at irs.gov/tax-topics/tc502. The IRS also has an Interactive Tax Assistant tool page that can help you determine if your medical expenses are deductible.

Income Taxes And Your Social Security Benefits

Some people have to pay federal income taxes on their Social Security benefits. This usually happens only if you have other substantial income (such as wages, self-employment, interest, dividends and other taxable income that must be reported on your tax return) in addition to your benefits.

No one pays federal income tax on more than 85 percent of his or her Social Security benefits based on Internal Revenue Service (IRS) rules. If you:

- **File a federal tax return as an "individual" and your combined income*** is
 - between \$25,000 and \$34,000, you may have to pay income tax on up to 50 percent of your benefits.
 - more than \$34,000, up to 85 percent of your

benefits may be taxable.

- **File a joint return**, and you and your spouse have a *combined income** that is
 - between \$32,000 and \$44,000, you may have to pay income tax on up to 50 percent of your benefits.
 - more than \$44,000, up to 85 percent of your benefits may be taxable.

- **Are married and file a separate tax return**, you probably will pay taxes on your benefits.

*Note:

Your adjusted gross income + Nontaxable interest + ½ of your Social Security benefits = Your "combined income"

Each January you will receive a *Social Security Benefit Statement* (Form SSA-1099) showing the amount of benefits you received in the previous year. You can use this *Benefit Statement* when you complete your federal income tax return to find out if your benefits are subject to tax.

If you do have to pay taxes on your Social Security benefits, you can make quarterly estimated tax payments to the IRS or choose to have federal taxes withheld from your benefits.

For more information about taxation of benefits, read page 14 of our *Retirement Benefits* booklet or IRS Publication 915, *Social Security and Equivalent Railroad Retirement Benefits*.

Working in Retirement: Fun Jobs You Won't Believe You Can Get Paid For



Hang out in Cancun, all expenses paid, for 6 months AND get paid \$60,000? Yep, it's true. Apply at cancun.com by February 17. cancun.com is seeking a "Cancun experience officer" (aka CEO!) to travel around the tourist destination and document their adventures on social media to promote the country.

And if you think that sounds like a crazy, once-in-a-lifetime job opportunity, think again. According to Gina Ragusa at mic.com, nontraditional careers are real (some are even in demand) and these unique professions pay well, to boot! Sure, some of the jobs may require professional training or certification, but others merely depend upon your sense of adventure—and your willingness to take a chance.

Golf ball diver

Considered to be the most dangerous job in golf, the ball diver suits up and goes deep to retrieve balls sunk in murky bogs and ponds that pepper the world's golf courses.

Job hazards may include exposure to bacteria or toxins in water and the possibility of being attacked by reptiles, but it's exciting if you love the physical challenge. You might uncover up to 5,000 underwater golf balls in a single body of water, with country clubs, resorts or golf ball retrieval companies paying per ball, CNN reports. Golf ball divers must have the stamina to carry heavy bags of retrieved golf balls, have open water certification and know how to properly use dive gear. Salary: \$50,000-\$100,000/year.

Film set stand-in

It's your 15 seconds of fame! Film set stand-ins may work long hours, but it's one of the best ways to get work as a paid actor, according to Backstage.

The beauty of stand-in roles is that there's little or no audition needed, plus you receive a steady paycheck. Having film set knowledge and being tuned into what the director wants are key to success. Salary: approx \$180/8-hour day.

Fortune cookie writer

Fortune cookie writers require the skill of a writer and the soul of a prognosticator. Messages can be fun or offbeat: "You will be hungry 30 minutes from now," or "Ask your mom," or deeper messages like "You cannot love life until you live the life you love."

Although they are called "fortune" cookies, writers say that's a bit of a misnomer, as they simply use inspiration from daily life to bring a little levity to the end of a meal. Salary: \$38,000-\$75,000/year.

Professional snuggler

If you've been told your spooning technique is superb, then consider becoming a professional snuggler. To combat the impacts of PTSD, chronic pain, stress and anxiety, mental health professionals use snuggling and touch therapy, which help produce the stress-reducing hormone oxytocin.

"Touch has a very powerful effect mediating the bonding between people," Dr. Amir Levine, a psychiatrist at Columbia University Medical Center said in an interview with *Mic* in 2015. Professional snuggling is a platonic, non-sexual experience and snugglers take cues from clients, which sometimes means not snuggling but rather talking over a meal. Snugglers are usually paid by the hour and can work independently or for a professional company. Salary: approx. \$80/hour.

Standardized patient

If you like acting, and find medicine and the medical field fascinating but aren't interested in the rigors of medical school, signing up to be a standardized patient might be perfect for you, especially if you love drama.

Standardized patients present as a real patient with an illness or health scenario that medical students must diagnose and treat. Your purpose as a standardized patient is to provide students the opportunity to practice their communication, diagnostic and examination skills in a clinical and safe environment before they officially become health practitioners. "Patients" should have exceptional communication skills in order to fully assume the assigned role. Salary: \$13-\$31/hour.

Bingo manager

Don't sniff at Bingo: You can make good money and you don't even have to work in Vegas or your local

church to run a sweet game.

Casinos throughout the country need a bingo master and someone to oversee and handle all aspects of the game, including state and federal regulations, compliance and payouts. Job requirements also include hiring and managing staff, budgets and interacting with customers. Managers often have a high school diploma, about one year of experience handling money, and must be at least 21 years old. Salary: \$88,000/year, depending on experience.



Bed tester

How much do you love to sleep? Do you have strong opinions about what makes a good mattress? Furniture manufacturers and hotels need mattress or bed testers to help them provide the best sleep experience.

Testers are required to "lay down on the job," and evaluate mattress comfort under various circumstances. Testers also play with room temperature and lighting to determine how external stimuli influence the sleep experience. Blogging, posting on social media or delivering a review to the company or hotel is often a job requirement. Salary: \$5,600/month.

Island caretaker

If being stranded on an exotic, deserted island sounds good to you, then becoming an island caretaker might be the career of your dreams.

Some private islands include a luxury home, complete with wifi and the comforts of a posh resort, while other islands may require the caretaker to have wilderness and camping skills. The job requires managing the entire property, home maintenance, ability to work independently, being resourceful, problem-solving skills, landscaping and grounds maintenance. Most private island caretaking gigs last for just six months, but you can make a good amount of money in that amount of time. Salary: \$120,000/year.

So when it comes time to ditch the desk...all you need is a little imagination!



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7 Ways Your Relationship Affects Your Health

Can your relationship status make a difference in your overall well-being? Research shows that strong partnerships can help us avoid illness, adopt healthier habits, and live longer. On the other hand, troubled relationships tend to breed stress and weaken immunity.

1 Weight gain

It may be true that couples “let themselves go” after pairing off. According to a 2012 review, people tend to gain weight as they settle into marriage and lose weight when a marriage ends.

On the flip side, a happy couple can motivate each other to stay healthy—they’ll go to the gym together, set goals, and feel responsible for each other. When couples do pack on the pounds, it may be a symptom of conflict, which can lead to passive-aggressive eating behaviors and sleep problems. Not slacking off.

2 Stress levels

Regular physical intimacy appears to reduce stress and boost well-being. One study found that people who frequently had sex were healthier mentally and more likely to report greater satisfaction with their relationship and life overall.

Sex is just one aspect of a relationship, however. And your partner’s behavior outside the bedroom can just as easily send stress levels soaring. Parenting disputes, disagreements over money, or questions as simple as who does which household chores have been shown to increase stress.

3 Feel-good hormones

Sex isn’t the only type of physical contact that can lower stress and improve health. A 2004 University of North Carolina study found that both men and women had higher blood levels of the feel-good hormone oxytocin after hugging. The women also had lower blood pressure post-hug, and lower levels of the stress hormone cortisol. It only took a few seconds of caring behavior—a touch on the arm, holding hands, a rub on the shoulder—to stimulate those hormones and to help overcome stress and anxiety.

4 Sleep problems

Sleeping next to someone you love and trust can help you fully relax and embrace sleep. The exception: if your bedmate keeps you up at night—by snoring, for instance, or by tossing and turning. In a 2005 poll, people were more likely to experience daytime fatigue and fitful sleep themselves if their partner was struggling with insomnia.

Relationships can affect sleep in less direct ways, too. Research shows that relationship insecurity or conflict is associated with poorer sleep, and to make matters worse, sleep problems can exacerbate relationship problems, creating a vicious cycle.

5 Anxiety

Studies have found a link between marital problems and an increased risk of diagnoses such as generalized anxiety disorder and social anxiety. These links can be difficult to untangle, however, since anxiety has been shown to



breed relationship problems. What’s more, some research suggests marriage may help protect against anxiety. In a 2010 World Health Organization study of 35,000 people in 15 countries, those who were married—happily or otherwise (the study didn’t specify)—were less likely to develop anxiety and other mental disorders.

6 Depression

Depression and anxiety often go hand in hand. On the one hand, some studies have found that long-term relationships—and marriage, specifically—can ease symptoms in people with a history of depression.

On the other hand, fraught relationships have been shown to dramatically increase the risk of clinical depression.

7 Alcohol use

Our romantic partners have a noticeable impact on how much alcohol we consume, and how often. One study, which followed more than 600 couples during their first four years of marriage, found that people’s drinking habits tended to mirror those of their spouse; if their partner drank heavily, they too were more likely to do so.

It’s also true that relationship conflict and a lack of intimacy can drive people to drink. Research suggests that both men and women drink more in response to relationship problems—and excessive drinking, in turn, can add fuel to those problems.

And so, as the movie says: It’s complicated.



To Your Valentine: A Love Letter

It’s not always easy to express our feelings to another, and so, as long as love has existed, so has the love letter. But with the rise of modern means of communication, love letters, and letters generally, have fallen into disfavor. Yet a handwritten letter is something tangible that we touch and hold, preserve and cherish in a way that text messages or email never will be.

Your love doesn’t have to be far away for you to write a letter. Instead, it’s a chance to express your feelings in a more ardent way than you do on a day-to-day basis. But how to start?

How to Write a Love Letter

If you’re particularly in touch with your feelings and a great writer, then love letters may come easily to you. If you’re someone who has problems formulating a romantic love letter, we offer the following tips to guide the process.

1 Start off by stating the purpose of your letter. You want your love to know right away that this is a love letter, not a note of displeasure. Begin with something like, “I was thinking today about how very much I love you, and how I really don’t tell you that enough. So I wanted to sit

down and let you know how truly in love with you I really am.”

2 Recall a romantic memory. What’s special about couplehood is that the two of you have a shared history, a history that is unique to you and your love. Refer to a shared memory to conjure feelings of your history together, no matter how many or few years have passed. For example, begin by saying, “I still remember clearly the moment I first saw you. You were smiling ear-to-ear and absolutely lit up the room. I knew immediately that I had to meet you. I went to the bathroom to try to summon up my courage and think of what to say. But it was no use; I was totally tongue tied when I approached you. I was smitten from the very start.”

3 Now transition to a section about the things you love about them. Move from your memory to the present with a line like, “And here we are more than a decade later, and you still leave me weak in the knees.”

4 What do you love about him/her. Before writing this section, make a list on a separate sheet of paper of all the things you that you love about your significant other. Think about their physical characteristics, their personality, character, and all the wonderful things he/she does for

you. Then, turn the things you listed into sentences. “I truly think you are the most beautiful person in the world. Your smile lifts my spirits on even my worst days. I love your laugh and your ability to find humor in every situation. I’m so grateful for everything you do for me.”

5 Tell how your life has changed since meeting. “You truly complete me. These years together have been the happiest of my life. I can’t tell you how lucky I feel to always have my best friend by my side.”

6 Reaffirm your love and commitment. “I will always love you, no matter what happens, through thick and thin. I will be absolutely true and faithful to you forever.”

7 End with a line that sums up your love. “I can’t wait to grow old with you.” “My love for you will never end.” “You are my best friend and soul mate and I will love you until the end of our lives.”

It’s okay to err on the side of cheesiness. The most important rule is to be completely authentic. In writing the letter, you’ll likely get as much pleasure as in giving. And that’s why we write love letters.

Excerpted from artofmanliness.com

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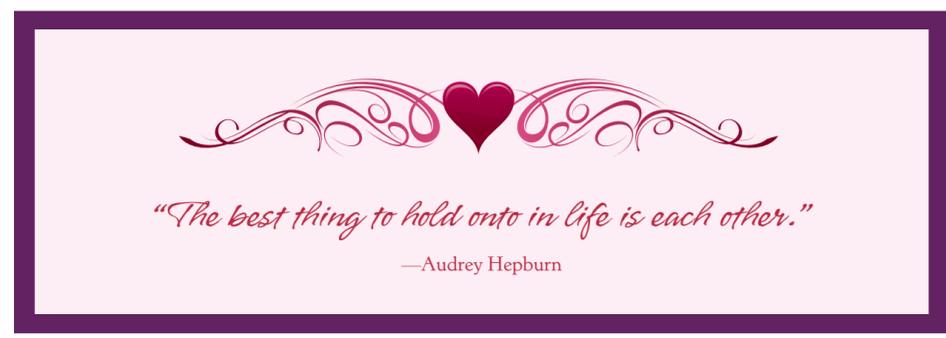


County Executive Matthew Meyer
Department of Community Services
Division of Community Resources

NCCDE.ORG/55PLUS



New Castle County Happenings



6 Ways to Sharpen Your Mind

Ever have a “senior moment”? Don’t worry—it’s completely normal to experience memory lapses as we age. Significant memory loss is not an inescapable part of aging, though. Brain health is greatly impacted by daily activities, health habits, and lifestyle choices.

Age-Related Memory Loss

It’s not uncommon for the region of the brain that forms and retrieves memories, the hippocampus, to deteriorate as we age. Proteins and hormones that protect brain cells and stimulate neuron growth and repair may also decline. On top of that, the ability of the brain to absorb brain-enhancing nutrients becomes less efficient over time. Not to worry though. Here, six ways to sharpen your mind:

1 Use your energy wisely. Save your energy for important tasks instead of simple ones. You’ll save time as well if, for instance, you always put your keys in the same place (and that goes for frequently used items such as glasses, purses, and/or wallets, too). Even writing reminders about upcoming events on calendars and in planners can help clear your mind.

2 “Repetition is the mother of all learning.” When you want or need to remember something, write it down or repeat the information out loud. These actions reinforce the shift from storage in short-term memory to long-term memory. Try it—when you meet someone new, repeat their name: “Hi Henry, nice to meet you.”

3 Engage all your senses. When receiving new information, the more of your brain that’s involved, the easier it will be to retain the memory. Studies show that smell powerfully enhances memory. In a study conducted by Utrecht University, when emotional images were

presented along with a fragrance or smell, people’s memory recall was much improved. In fact, smell is an even stronger memory trigger than music, which has often been shown to be a powerful memory trigger.

4 Maintain a positive belief in yourself. Discard those negative stereotypes about the limitations that occur with aging. Those thoughts can be major contributors to failing memories. When people don’t believe they’re in control of their memory function, they’re more likely to become victims of cognitive decline. Simply believing that it’s possible can improve brain function.

5 Pursue learning. Better cognitive ability in seniors is commonly associated with continued learning. Lifelong learning keeps people in the habit of being mentally active. Studies show that more strenuous learning, whether job-related or education-related, may help maintain cognitive ability better than being involved in a hobby or volunteer work, although those activities are better than not participating in anything.

6 Your brain needs oxygen. When you limit the oxygen that gets to your brain, your brain will operate at less than full capacity. Smoking has this effect; don’t smoke. Foods that bump up your oxygen levels are those that assist in the synthesis of red blood cells. A healthy blood count allows for maximum oxygen transport to your body’s cells, which use oxygen as energy for metabolic processes. Choose a variety of foods with high amounts of iron, protein and/or one or more of the eight B vitamins.

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Now Is the Perfect Time to Take Up a New Sport

Were you dragged to ballet class as a child, when your heart really yearned for a softball glove? Did you spend your free hours curled up with books, wondering what it would be like to ride Black Beauty or score the winning basket?



It’s not too late to try a new sport, whether it’s one that was a childhood dream or something that caught your fancy as an adult. “People try new sports for a variety of reasons, including finding new ways to be physically active, to challenge themselves, to keep in shape, or to expand their social circles,” says Kathleen M. Weber, MD, director of the Women’s Sports Medicine Program at Rush University Medical Center, Chicago.

But isn’t learning a new sport dan-

gerous for middle-aged bodies? Dr. Weber, who’s seen her share of torn ligaments, fractures and other woes, stresses the importance of wearing sports-appropriate protective gear—helmets, as well as padded guards for your wrists, knees and elbows. She cautions that it takes time to get good at a new sport. “It’s important to remember that although you’re excited about trying something new, it’s crucial to pace yourself and gradually increase your activity to avoid injury,” she says. “People who are thinking about getting involved in a new sport might consider working with a fitness professional or seeking consultation from a medical professional.”

Many sports aren’t fun until you’ve acquired some skill, so don’t quit your new sport until you’ve developed those skills enough to enjoy yourself, advises the American College of Sports Medicine (ACSM). And if you find that a sport requires too many skills that you don’t have, like quick dribbling or good eye-hand coordination, pick something else.

Facing the challenge

As a ski instructor at Crystal Mountain in Thompsonville, MI, Lin Westra has taught plenty of people new to skiing. Many thought they had little chance of succeeding on downhill snow. “Some will say, ‘I’m a real couch potato, I shouldn’t be out here,’” Ms. Westra says. “But they end up loving it.”

In a two-hour session, she teaches students how to put on and walk in ski boots, as well as steer, stop and turn on their skis. Her goal is to get them on a beginner hill, having fun safely, during their first lesson. “I don’t think there’s a person out there who

can’t learn to ski,” says Ms. Westra. Large people and those who’ve been sedentary can do well. “They don’t have to be an athlete to achieve success.”

That’s not just professional pride speaking. Ms. Westra, a former art teacher, didn’t start skiing until she was 42. “I understand their feelings and their fears,” she says. Her advice: Take a clinic or private lesson and rent your gear for the first few times out.

Which sports should you try?

You’ll find clubs or classes in many sports through local groups, gyms and specialty facilities such as skating rinks, tennis centers or indoor rock-climbing halls. “While you’re taking lessons in your new sport, you also should be working on building your overall flexibility, strength and endurance. Then you incorporate these new skills into the activity,” Dr. Weber advises.

Choose a new activity that’s kind to your body while giving you a good workout. Sports involving jumping, twisting or pounding can be tough on your joints. These are kinder, gentler choices:

- swimming
- deep-water running
- cross-country skiing
- snowshoeing
- in-line skating
- cycling
- rowing
- karate, tai chi, soo bahk do (a Korean martial art)

Some physically tough sports can be adapted to keep the fun and exercise without the likely injury risk. Consider “Granny Basketball,” a sport played by several teams of women in Iowa, all age 50 or above. Modeled on girls’ basketball rules from 1929, players wear bloomers, long-sleeved shirts and high socks. There’s no running (but hurrying is allowed), no jumping and no physical contact.

“You can disrupt the throw by trying to hit the ball or steal it,” says Catherine Swatta, 58, who had never played basketball at all before trying a Granny Basketball class earlier this year. She then joined a team in Des



Moines and now practices weekly.

Health benefits of a new sport

Ms. Swatta’s doctor approved of her playing Granny Basketball as a good way to stay active, help control her diabetes and drop a few pounds. “Even though there’s no running, you’re still moving. I was surprised how much exercise I was getting,” Ms. Swatta says. “I’ve lost some weight and the muscles in my arms are getting firmer.” She had been exercising with machine weights at the school where she works. “That’s fine, but it’s boring,” she says. “I like this much better.”

“People are successful in becoming and staying more active if they enjoy what they’re doing,” says Dr. Weber. She notes that some of her patients find their new favorite sports during rehabilitation, while she’s treating them for injuries or other problems.

Dr. Weber encourages patients with arthritis to participate in low-impact activities, such as water aerobics, cycling, yoga or pilates. “They begin to explore new activities that they wouldn’t have done before or have never heard of,” she says. “And they discover that they really enjoy it.”

Healthywomen.org

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

Crossword

By Dave Fisher

Answers on page 13

1	2	3	4	5	6	7	8	9	10	11	12	13
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56				57	58				59	60	61	62
63				64				65				
66				67				68				
69				70				71				

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ACROSS

- 1. Arguments
- 6. Resorts
- 10. Small island
- 14. Log home
- 15. Team
- 16. Found on a finger
- 17. A drama set to music
- 18. Not there
- 19. Russian parliament
- 20. Water-soluble pigment
- 22. Module
- 23. Humdinger
- 24. Abandon
- 26. Epic
- 30. Little bit
- 31. Eastern Standard Time
- 32. Beasts of burden
- 33. Angers
- 35. Silk-cotton tree
- 39. Soft light woolen fabric
- 41. Trap
- 43. Eagle's nest
- 44. Bygone era
- 46. Family group
- 47. Jump
- 49. Annoy
- 50. L L L L
- 51. Fine wheat meal
- 54. Rectum
- 56. Iridescent gem
- 57. The climax of a drama
- 63. Nil
- 64. Footnote note
- 65. Axial
- 66. Gait faster than a walk
- 67. A flat mass of ice
- 68. Young lady
- 69. Rational
- 70. Cravings

71. Clean between teeth

DOWN

- 1. Flat-bottomed boat
- 2. Not Mama
- 3. Assist in crime
- 4. Rubber wheel
- 5. Entangle
- 6. Academic
- 7. Overture
- 8. Relating to aircraft
- 9. Veer
- 10. Electromotive force
- 11. Steam bath
- 12. Circumscribe
- 13. Gladden
- 21. Good-looker
- 25. Questions
- 26. Couch
- 27. Spindle
- 28. Equipment
- 29. Destroy
- 34. Sings (to attract)
- 36. Gloomy atmosphere
- 37. By mouth
- 38. Knows
- 40. A noble gas
- 42. Connection
- 45. Applause
- 48. Assuage
- 51. Typefaces
- 52. 3-banded armadillo
- 53. A radioactive gaseous element
- 55. Stave
- 58. Competent
- 59. Angle of a leafstalk
- 60. Storage cylinder
- 61. Ailments
- 62. Views

GLAZED SALMON WITH PECAN CRUNCH COATING

Single serving—Because you deserve restaurant-worthy meals even when you're dining alone! Feeding more than one? Simply multiply the ingredients as needed.

INGREDIENTS

- 1 salmon fillet (approx. half pound)
- 1 Tablespoon honey
- 1 ½ teaspoons lemon juice
- ¼ cup brown sugar
- 1 oz. fresh bread crumbs (white or whole wheat)
- 1 teaspoon chopped parsley
- 1 oz. (1/8th cup) chopped pecans (or walnuts)
- Salt and pepper to taste



DIRECTIONS

1. Preheat the oven to 400° F. Line baking sheet with foil and lightly grease or spray.
2. In a small bowl, mix together the honey, lemon juice and brown sugar. Add bread crumbs, parsley, and pecans. Stir all ingredients together.
3. Season each salmon fillet with salt and pepper. Place on baking sheet. Spoon mixture on top of salmon fillet.
4. Bake for 10 minutes per inch of thickness, measured at thickest part, or until salmon just flakes when tested with a fork. Serve garnished with lemon wedges.

RECIPE CONTRIBUTED BY DOROTHY STERLING. THANK YOU, DOROTHY!

If you have a recipe you'd like to share, send it to karync@vitalmagonline.com.



"Life has taught us that love does not consist in gazing at each other, but in looking outward together in the same direction."

—Antoine de Saint-Exupery



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

Answers on page 13

(courtesy of KrazyDad.com)

Finding Your Next Step in Life

By Madisyn Taylor

Our lives are made up of a complex network of pathways that we can use to move from one phase of life to the next. For some, the path is wide, smooth, and clearly marked. Many, however, find it difficult figuring out where to go next. Determining which "next step" will land you on the most direct route to fulfillment and the realization of your life purpose may not seem easy.

There are many ways to discover what that next step should be. Often, your inner voice will counsel you that it's time for a change; trust yourself because only you know what is best for you. Personal growth results when you let yourself expand beyond the farthest borders of what your life has been so far. When figuring out your next step, you may want to review your life experiences. The choices you've made and the dreams you've held onto can give you an idea of what you don't want to do anymore and what you might like to do next. Think about creative ways you can use your skills and satisfy your passions. Visualizing your perfect future and making a list of ways to manifest that future can help you choose a logical next step that's in harmony with your desires. Meditation, journal writing, taking a class, and other creative activities may inspire you and provide insight.

When you are willing to listen to yourself and be fearless, figuring out your next step becomes easy. Beneath the fear and uncertainty lies your inner knowing. Be secure knowing that all you have to do is put one foot forward and on the ground.

www.dailyom.com

THE FUNNY BONE

ISN'T IT IRONIC?

I read that 4,153,237 people got married last year. Not to cause any trouble, but shouldn't that be an even number?

I find it ironic that the colors red, white, and blue stand for freedom until they're flashing behind you.

When wearing a bikini, women reveal 90% of their body. Men are so polite they only look at the covered parts.

Relationships are a lot like algebra. Have you ever looked at your X and wondered Y?

Did you know that dolphins are so smart that within a few weeks of captivity, they can train people to stand at the very edge of the pool and throw them fish?

I think my neighbor is stalking me. She's been googling my name on her computer. I saw it through my telescope last night.

I can't understand why women are OK that JC Penney has an older women's clothing line named "Sag Harbor."

My therapist said that my narcissism causes me to misread social situations. I'm pretty sure she was hitting on me.

The pharmacist asked me my birth date again today. I'm pretty sure she's going to get me something.

The location of your mailbox shows you how far away from your house you can go in a robe before you start looking like a mental patient.

The reason Mayberry was so peaceful and quiet was because nobody was married. Andy, Aunt Bea, Barney, Floyd, Howard, Goober, Gomer, Sam, Earnest T Bass, Helen, Thelma Lou, Clara and of course, Opie were all single. The only married person was Otis, and he stayed drunk.

A female business executive was late for a meeting. She's going 65 in a 40. A cop pulls her over and says, "Ma'am, can I please see your license?" She says, "I'm sorry, officer, but I got it revoked two years ago for drunk driving."

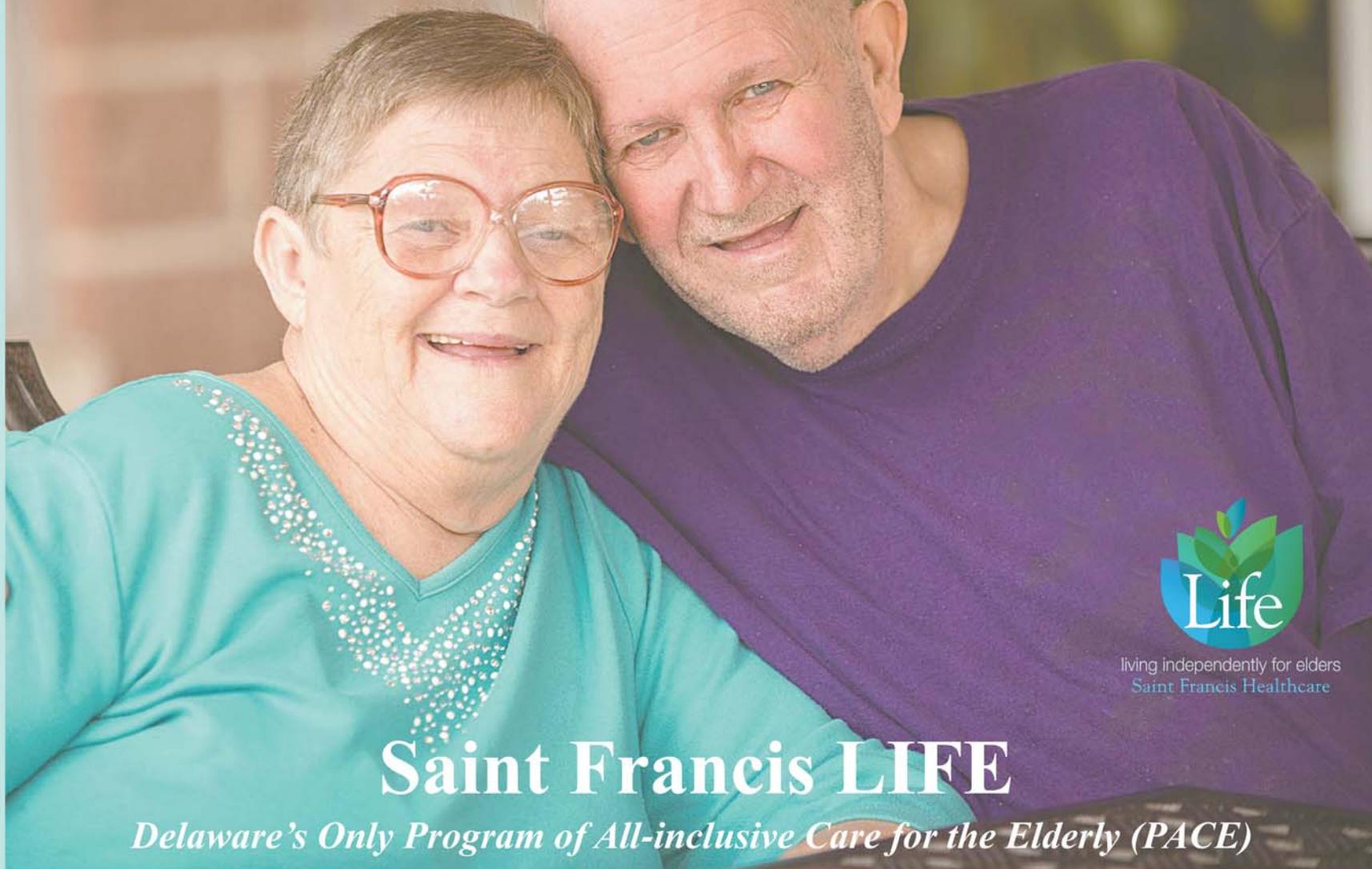
His brow furrows and he straightens up. "Well, can I please see your car's registration?" She says, "I stole the car and I killed the driver; he's in the trunk."

"Ma'am, DON'T MOVE, I'm calling for backup." He mutters furiously into his walkie-talkie. Five minutes later, half the squad pulls up and the Chief of Police walks over to the woman's window.

"Ma'am, can I see your license?" he asks sternly. "Of course, officer." She smiles demurely and pulls her license from her purse. He squints warily at it. "This looks legitimate," he mumbles.

"Can I see your registration?" She pulls it out of the glove compartment and hands it to him. "Ma'am, stand back!" He bangs open the trunk of the car and flinches: but it's completely empty. The woman brandishes a finger at the first cop and says accusingly, "And I'll bet he told you I was speeding too!"

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