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Exercise!

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MAY 2019



It's Unofficial! Summer starts this month! If you're like me, just the thought of warm weather and abundant sunshine makes you happy. We've already got a couple days of sitting on the sand under our belt (yes, I had to wear a jacket, but hey—it's the *beach*) and a couple days throwing a line into the creek down the street to see what we could catch (nothing). The weeds are having a field day in my back yard, the driveway has a pretty yellow pollen patina, and golf and baseball are in full swing. What's not to love?

Another thing to love: it's just been proven—exercise makes you happier than money. Whether you're pulling weeds or pushing your bike up a hill, now you have yet another reason to get off the couch and get moving. Read all about it on page 3.

The coolest story we bring you this month is on page 9. Wilhelmina Benson just turned 102, and is a participant at the Saint Francis LIFE program. Her parents were slaves when the family lived in Georgia, they eventually made their way here to Delaware, in New York she was friends with Ella Fitzgerald, and... she's 102! Just wait til you hear her story.

If hearing is becoming an issue for you or a loved one, a visit with an audiologist might be just what the doctor ordered. But what should you expect? Hearing Services of Delaware shares what to look for on page 11.

This month we celebrate mothers everywhere. If you're planning on taking a trip this summer with yours, Delaware Hospice has tips on how to travel safely together. And while you're on that trip, you might want to start having some conversations about what the future holds. Home Helpers shares some conversation starters to help you talk about topics people sometimes have difficulty discussing. Learn more on page 12.

Thanks to all the readers who called and emailed to share their fun, funny and favorite ways of getting out and getting moving! Keep the calls and emails coming, and if you know someone you think has a great story to share, then let us know that too!

To all our mothers, daughters, sisters, aunts, grands and BFFs, we wish you Happy Mother's Day!

Happy May!

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Exercise Can Make You Happier Than Money

Looking for the key to happiness? You might want to start by breaking a sweat.

According to a study from researchers at Yale and Oxford Universities, when it comes to mental health, exercise may be more important than money. In the study, published in *The Lancet*, scientists collected data about the physical behavior and mental health of more than 1.2 million Americans. Each participant was presented with the following question: “How many times have you felt mentally unwell in the past 30 days, for example, due to stress, depression, or emotional problems?”

Participants were also asked about their income and activity level. They were able to choose from 75 types of physical activity, from lawncare and housework to weight lifting and running.

People who stay active tend to be happier

The scientists found that those who exercised regularly tended to feel bad for 35 days a year, while non-active participants averaged 18 more bad days a year. In addition, the researchers found that physically active people feel just as good as those who aren't physically active but who earn about \$25,000 more a year. Essentially, you'd have to earn a lot more to get you the same happiness-boosting effect that physical activity provides.

DSO Walk Delaware

Looking for a group to get happy with? Thousands of Delawareans have participated in Walk Delaware. It's simple: walk a distance equal to the combined length and width of Delaware (131 miles) in one year. And if you don't want to walk, you can run, bike or swim. There are different levels of achievement, and you'll get a certificate and pin to commemorate your accomplishment:

LEVEL	WALK	BIKE	RUN	SWIM
Bronze	131	500	250	50
Silver	250	990	500	95
Gold	450	1750	900	175

If you don't want to commit for a year, how about a Sunday hike? Get outside with the Delaware Easy Striders for some exercise and new friends at the same time. Contact Pete Gisler at 302-945-7302 or petegis@mac.com, or visit the Delaware Easy Striders Facebook page. For more information, visit <https://delawareseniorolympics.org>.

The scientists also noticed that certain sports that involve socializing, such as team sports, can have more of a positive effect on your mental health than others. The largest mood boosts were associated with popular team sports, while activities often engaged in with others, such as cycling, aerobics and gym activities, also ranked highly.

Too much exercise can be detrimental to your mental health

Exercise is clearly good for you, but how much is too much? “The relationship between sport duration and mental load is U-shaped,” says study author Adam Chekroud of Yale University in an interview with *Die Welt*. The study found that physical activity contributes to better mental well-being only when it falls within a certain time frame, and exercising too much can have the reverse effect on happiness.

According to the study, three to five training sessions per week, each lasting between 30 to 60 minutes, is ideal. Participants who exercised for longer than three hours a day reported poorer moods than those who exercised within that 30 to 60 minute timeframe.

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What You're Not Eating is Killing You

Which risk factor is responsible for more deaths around the world than any other? Not smoking. Not even high blood pressure. It's a poor diet.

"In many countries, poor diet now causes more deaths than tobacco smoking and high blood pressure," says Ashkan Afshin, an assistant professor at the Institute for Health Metrics and Evaluation at the University of Washington.

And it's not just that people are choosing unhealthy options such as red meat and sugary sodas. Just as critical, says Afshin, the lead author of a 27-year global diet analysis published in the journal *The Lancet*, is the lack of healthy foods in our diets, along with high levels of salt.

"While traditionally all the conversation about healthy diet has been focused on lowering the intake of unhealthy food, in this study we've shown that, at the population level, a low intake of healthy foods is the more important factor, rather than the high intake of unhealthy foods," he says. One in five deaths globally—about 11 million people—in 2017 occurred because of too much sodium and a lack of whole grains, fruit and nuts and seeds, the study found, rather than from diets packed with trans fats, sugar-sweetened drinks and high levels of red and processed meats. The large study size means these findings are relevant to everyone, no matter where they live.

Highest risk factor

For the United States and nine other countries, a lack of whole grains was the greatest risk factor; for many more countries, that came in second or third. That doesn't mean people in these countries ate no grains but rather that they ate processed grains, with little nutritional value and the potential for high calorie counts. High sodium and lack of whole grains, fruit, nuts and seeds top the list of dietary risks linked to death in the five most populous countries.

What you need to know

■ It's important to note that many of the products sold to consumers today as "whole grain" often aren't. Whole grains are being included in ultra-processed products that may be finely milled down and have added sodium, added free sugars and added sat-

urated fats. A whole grain is defined as the use of the entire seed of a plant: the bran, the germ and the endosperm.

- Foods labeled with the words "multi-grain," "stone-ground," "100% wheat," "cracked wheat," "seven-grain," or "bran" are usually not whole-grain products.
- Color is not an indication of a whole grain. Bread can be brown because of molasses or other added ingredients, so read the ingredient list to see if contains whole grains.
- Read the food label's ingredient list. Look for terms that indicate added sugars (such as sucrose, high-fructose corn syrup, honey, malt syrup, maple syrup, molasses, or raw sugar) that add extra calories. Choose foods with fewer added sugars.
- Use the Nutrition Facts label and choose whole grain products with a higher % Daily Value (% DV) for fiber. Many, but not all, whole grain products are good or excellent sources of fiber.
- Most sodium in the food supply comes from packaged foods. Similar packaged foods can vary widely in sodium content, including breads. Use the Nutrition Facts label to choose foods with a lower % DV for sodium. Foods with less than 140 mg sodium per serving can be labeled as low sodium foods. Claims such as "low in sodium" or "very low in sodium" on the front of the food label can help you identify foods that contain less salt (or sodium).

What to look for on the food label:

- Choose foods that name one of the following whole-grain ingredients first on the label's ingredient list:

Whole grain ingredients

- Brown rice
- Buckwheat
- Bulgur
- Millet
- Oatmeal
- Popcorn
- Quinoa
- Rolled oats
- Whole-grain barley
- Whole-grain corn
- Whole-grain sorghum
- Whole-grain triticale
- Whole oats
- Whole rye
- Whole wheat
- Wild rice

Make Half Your Grains Whole Grains

At meals:

To eat more whole grains, substi-

tute a whole-grain product for a refined product—such as eating whole-wheat bread instead of white bread or brown rice instead of white rice. It's important to *substitute* the whole-grain product for the refined one, rather than *adding* the whole-grain product.

- For a change, try brown rice or whole-wheat pasta. Try brown rice stuffing in baked green peppers or tomatoes and whole-wheat macaroni in macaroni and cheese.
- Use whole grains in mixed dishes, such as barley in vegetable soup or stews and bulgur wheat in a casserole or stir-fry.
- Experiment by substituting whole wheat or oat flour for up to half of the flour in pancake, waffle, muffin or other flour-based recipes. They may need a bit more leavening.
- Use whole-grain bread or cracker crumbs in meatloaf.
- Try rolled oats or a crushed, unsweetened whole grain cereal as breading for baked chicken, fish,

veal cutlets, or eggplant parmesan.

- Try an unsweetened, whole grain ready-to-eat cereal as croutons in salad or in place of crackers with soup.
- Freeze leftover cooked brown rice, bulgur, or barley. Heat and serve it later as a quick side dish.

As snacks:

- Snack on ready-to-eat, whole grain cereals such as toasted oat cereal.
- Add whole-grain flour or oatmeal when making cookies or other baked treats.
- Try 100% whole-grain snack crackers.
- Popcorn, a whole grain, can be a healthy snack if made with little or no added salt and butter. Try making your own microwave popcorn in a brown paper bag — no oil needed!

References: www.choosemyplate.gov; www.cnn.com/2019/04/03/health/diet-global-deaths-study/index.html

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



Who To Contact: Social Security Or Medicare?

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



Sometimes it's confusing to know who to contact and for what. Social Security and Medicare offer related services, so people aren't always certain who does what. This "cheat sheet" can help.

Contact Social Security to:

- See if you're eligible for Medicare;
- Create a *my Social Security* account to do things like request a replacement Medicare card and report a change of address, name, or phone number;
- Sign up for Medicare Part A (Hospital Insurance) and Medicare Part B (Medical Insurance);

ance) and Medicare Part B (Medical Insurance);

- Apply for Extra Help with Medicare prescription drug coverage (Part D) costs;
- Report a death; and
- Appeal an Income-Related Monthly Adjustment Amount (IRMAA) decision (for people who pay a higher Part B and/or Part D premium if their income is over a certain amount).

Find information on how to do all of this and more at www.socialsecurity.gov and www.socialsecurity.gov/benefits/medicare.

Contact Medicare to:

- See what services Medicare covers;
- Get detailed information about Medicare health and prescription drug plans in your area, including costs and services;
- Choose and enroll in a Medicare health or prescription drug plan that meets your needs;
- Find a Medicare Supplement Insurance (Medigap) policy in your area;

digap) policy in your area;

- Find doctors, health care providers, and suppliers who participate in Medicare;
- Get information and forms for filing a Medicare appeal or for letting someone speak with Medicare on your behalf;
- Compare the quality of care provided by plans, nursing homes, hospitals, home health agencies, and dialysis facilities; and
- View Medicare publications.

Visit www.medicare.gov for these services.

If you need to find out your claim status, find out deductibles, or get answers to premium payment questions, you can call 1-800-MEDICARE (1-800-633-4227; TTY: 1-877-486-2048).

Determining who to contact is the first step in getting the answers you need. Please share these lists with family and friends who need to know more about Social Security and Medicare.

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Protect your Assets Now *and* When You're Gone

By Richard Barid, JD, Michael Smith, JD

In a culture fixated on youth and beauty, death is often a taboo topic. Some people in this country are so reluctant to breach the subject that they delay making an estate plan until it's too late, leaving a confusing mess for their relatives to sort out. But what if we told you that estate planning can help you while you're still alive?

Consider what would happen to your assets, such as your home or business, if you were incapacitated by an illness such as a stroke, or an injury, such as a car accident. You might make a complete and total recovery, but would your assets survive?

They could if you've planned ahead. When people think about estate planning, they often think about writing a will. A will is a great first step in any estate plan, but it has its limitations. One of those limitations is that a will only takes effect after the testator's death. It makes no provision for incapacitation.

Alternately, a living trust can work as a will substitute, and includes additional benefits not available in a will. A living trust is a powerful and flexible estate planning tool that can be funded and admin-

istered during your lifetime and can benefit your loved ones after your death.

A qualified estate planning attorney can help you create a trust that fits your particular needs. A living trust has three key personnel. The Grantor creates the trust to hold property. The Trustee, who could be the same person as the Grantor, holds or manages the property in the trust and the Beneficiary eventually receives the property.

A living trust is also known as a revocable trust because the Grantor can change the provisions or revoke the trust at any point up to his death. For a living trust to work properly, you must fund the trust. That means adding assets by changing titles on real estate, stocks, CDs, bank accounts, investments, insurance and other assets with titles. You can also include assets that do not have titles such as jewelry, clothes, art and furniture.

The Grantor retains control over any assets that are added to the trust. The Grantor may add assets, such as property or investments, to the trust as well as sell assets from the trust. After the death of the Grantor, the trust becomes irrevocable, or

unchangeable.

Assets in a trust may be maintained by more than one Trustee, such as a husband and wife. If one spouse becomes incapacitated, the other spouse retains access to the trust's assets and can use them as necessary for the care of the other spouse. Alternately, if the trust has just one Trustee, a Successor Trustee, such as an adult child or sibling, may take over management of the trust due to the Trustee's incapacitation.

Without a trust, a court appointee, not your family, would control how your assets are used to care for you, even if you have a will because a will only takes effect when you die. The courts would continue as your agent until your recovery or death. Without a trust, your spouse or business partner may be delayed or blocked from certain business transactions, such as the sale of property, because the court would be the new "co-owner" of your assets.

Life has many twists and turns and it's difficult to know what's around the bend. But with the help of a trusted estate planning attorney, you can be prepared for both life and death.

A Mortgage Below Prime Rate? Yes!

If you move or buy a new home but think you don't have the credit or the down-payment to qualify, NACA (www.naca.com) is a little-known way for you to accomplish your goal of buying a home with far better terms than those provided even in the prime market. NACA (Neighborhood Assistance Corporation of America) is the largest non-profit HUD-certified community advocacy and homeownership organization in the country. NACA services are free to members...and membership is only \$25 a year.

Through NACA's Purchase Program, in most areas eligible borrowers may be able to borrow enough to cover the purchase price plus funds for any necessary repairs up to approximately \$484,000. The benefits of working with NACA include:

- No down payment
- No closing costs
- No points or fees
- No PMI (Private Mortgage Insurance)
- Below market fixed rates for 15- and 30-year terms
- No credit score consideration

The first step in the purchase process is to attend a NACA Homebuyer Workshop, which is open and free to everyone. Every NACA office provides a number of workshops each month with additional workshops provided nationwide. Visit the NACA website at www.naca.com to sign up for a workshop or call your local real estate agent.

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Lump-Sum Payment or Monthly Pension?

Faced with mounting pension costs, companies are increasingly offering current and former employees a critical choice: Take a lump-sum payment now or hold on to their pension plan. Essentially, it's a trade-off between an income stream and a pile of money available to you today.



Pension buyouts can be offered to any current or former employee of a firm. You may have a vested benefit from a former employer, or your current company may be offering you a pension lump-sum buyout long before you retire.

Whatever the case, here's how a pension lump-sum payment offer typically works: Your employer issues a notice that, by a certain date, eligible employees must decide whether to exchange a monthly benefit payment in the future for a one-time lump-sum payment. If you opt for the lump sum, you or an eligible tax-qualified plan such as an IRA will most likely receive a check or IRA rollover from the company's pension fund for that amount, and the company's pension (or defined benefit) obligation to you will end. Alternatively, if you opt to keep your monthly benefits, nothing will change, except that the option to take a lump sum may be removed after the offer period expires.

The process is relatively simple, but the decision about which option to take can be complex. Here are some key considerations:

Keeping the monthly payment

Pension plans typically provide for the payment of a set amount every month from your retirement date for the rest of your life ("an annuity"). Some may allow you to choose to receive lifetime payments that continue to your spouse after your death.

These monthly payments do have drawbacks, however:

- If you're no longer working for the company making the offer but have not retired, your benefit amount typically will not increase between now and your retirement date. Furthermore, once you begin receiving life annuity payments, your payment amount typically will not come with inflation protection, meaning your monthly benefits are likely to lose purchasing power over time. An annual inflation rate of 3% will cut the value of your benefit in half in 24 years.
- Taking your pension benefit as a life annuity means your ability to collect your payments depends in part on your company's ability to make them. If your company retains the pension and can't make the payments, they may be guaranteed by the federal government up to a specified limit.

Taking the lump-sum payment

A lump-sum payment may seem attractive. You can invest it yourself, and if you have assets remaining at the time of your death, you can leave

them to your heirs. However, keep in mind:

- You are responsible for making the funds last throughout your retirement.
- Your investments may be subject to market fluctuation, which could increase or reduce the value of your assets and the income you can generate from them.
- If you don't roll the proceeds directly into an IRA or an employer-qualified plan like a 401(k) or a 403(b), the distribution will be taxed as ordinary income and may push you into a higher tax bracket. If you take the distribution before age 59½, you may also owe a 10% early withdrawal tax penalty.
- You can use some or all of the lump sum to purchase an annuity, but as an individual buyer, you may not be able to negotiate as good a deal with the insurance provider as the benefit you would have received by taking the pension plan annuity, so the annuity may or may not replicate the monthly pension payment you would have received from your employer. You'll also want to pay special attention to an annuity company's credit rating.

Making your choice

Your choice depends on your personal circumstances. You'll need to assess a number of factors, including those mentioned above and the following:

- **Your retirement income and essential expenses.** Guaranteed income, like Social Security, a pension, and fixed annuities, simply means an amount you can count on every month or year and that doesn't vary with market and investment returns. If your guaranteed retirement income (including your income from the pension plan) and your essential expenses (such as food, housing, and health insurance) are roughly equivalent, the best choice may be to keep the monthly payments, because they play a critical role in meeting your essential retirement income needs. If your guaranteed income exceeds your essential expenses, you might consider taking the lump sum. You can use a portion of it to cover your monthly expenses, and invest the rest for growth.

These comparisons may be relatively easy if you're already retired, but developing an accurate picture of your retirement income and expenses can be difficult if you're still working. Beware of the temptation to use the lump sum to pay down credit card debt or handle other current expenses, and not just because of the large tax bill you're likely to face. "Lump-sum distributions come from a pool of money that is intended specifically for retirement," explains Beck. "To access those funds for another reason puts the quality of your retirement at risk."

- **Longevity.** Both your monthly benefit payment and the lump-sum amount were calculated using calculations that take into account your current age, mortality tables, and interest rates, but not your personal health history or expected longevity. If you expect to have an above-average life span, you may want the comfort and predictability of regular payments that last your entire life. However, if you expect to have a shorter-than-average life span because of personal reasons like your family medical history, the lump sum could be more beneficial.

Next steps

- First and foremost, make sure you know whether you have any pension benefit at your current or former employers, and keep your contact information with those companies up to date.
- If you decide to take a lump sum in lieu of monthly pension payments, consider rolling it over to an IRA. A direct rollover from your employer's plan to your IRA provider (trustee to trustee) will not be subject to immediate taxation and may be the best way to preserve the tax-deferred status of this money. You should consult your tax adviser.

If you do receive a lump-sum payment offer, review it with a trusted financial adviser. Everyone's circumstances are different. What is right for your friend, neighbor, coworker, or relative may not be right for you.

How to Travel Safely with an Ill or Aging Loved One

Summer is just around the corner—and so are summer vacations. For some, this means spontaneously packing the family up in the van and driving to the beach for a week of fun in the sun. For others, it means wondering if your loved one will even be able to make it out of the house. However, just because you have an ill or aging loved one, it doesn't mean you need to postpone the family trip. With the right preparations, you can help your loved one enjoy a relaxing, worry-free vacation.

1 Get doctor's approval. First and foremost, consult with your loved one's primary care physician and ensure that they are cleared for travel. Talk with their doctor or Delaware Hospice about any concerns or risks in traveling. If necessary, use this opportunity to make sure that your loved one is up-to-date on all vaccinations and has refills of any prescriptions.

2 Arrange special services ahead of time. If you are planning on flying, contact the airline ahead of time and request wheelchair access at the airport, advanced boarding, or disabled seating, if necessary. You can do this for hotels,

rental cars, and other vacation activities, as well.

3 Pack lightly, with essential items easily accessible. Make sure to have all the essentials handy—this includes medication (and copies of prescriptions), water and snacks, emergency phone numbers, sunscreen, and important documentation (passport, Medicare card, and travel insurance). If you are flying, be sure you take their medications in your carry-on.

4 Be flexible. Plan for plenty of breaks and lots of downtime to accommodate your loved one's needs. Be realistic and patient about how much activity they can or cannot do, and adjust your plans to their capabilities.

5 Take extra precautions when traveling to the beach or somewhere hot. If traveling somewhere where you will be spending a lot of time in the sun, be sure to pack lots of sunscreen, loose fitting clothing, hats, and water. Make sure you know the signs of heatstroke.

While traveling with an ill or aging loved one requires a degree of preparation and caution, it can



be a rewarding experience for everyone involved. After all, you're going on a vacation to either visit long-distance friends or experience a new part of the world—all while spending quality time with your loved ones.

If you're thinking about taking a vacation with your ill or aging loved one, Delaware Hospice can offer more specific help and recommendations based on your family's needs. Our team of professionals offers a vast range of expert guidance, care, and support. Call us at 800-838-9800 for more information.



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She's Living History

When Wilhelmina (Talbert) Benson joined the Saint Francis LIFE program in September 2018, her goal was to stay independent and remain living in her own home. Now celebrating her 102nd birthday, she is still living at home with the help of the LIFE program and partnership with her caregiver and grandson, Rev. Anthony Coleman. Wilhelmina and Rev. Coleman recently shared with LIFE her amazing story, with memories that include life as a direct descendant of slaves and as a dancer at the Harlem Cotton Club in the 1920's.

The story begins when Wilhelmina's grandmother, Rosalee, affectionately called Mama Rose, was captured in Africa, brought to America and enslaved on a plantation in Edgefield, SC. Rosalee gave birth to Wilhelmina's father Hillery, whom everyone knew as Hill. Hill grew up on the plantation and was later mated with Wilhelmina's mother, Carrie Key, an enslaved indigenous woman of the Cherokee Nation, for the purpose of breeding offspring to work in the fields. The family surname, Talbert, came from the name of the plantation owner, as was typical during that time.

When Hill and Carrie were given their freedom, the family settled on a plantation owned by Talbert's brother in Vidalia, GA. Hill managed the plantation's 100-acre sharecropping farm, where he raised sugar cane, corn, cotton, fruit trees and vegetables. Wilhelmina was born and named "Willie-Joe" in 1917. The youngest of her parents' 12 surviving children, she says she still remembers picking cotton on the farm.

During the Great Migration, Hill and his family were among six million African Americans who moved north from the rural South. The family landed in Claymont, DE, where Hill worked for Worth Steel Corporation and helped found historic Hickman Row, a set of brick rowhouses built around 1919 to house the company's African American workforce. Despite racial violence, including hooded men terrorizing the residents with fire bombs and racial slurs, families held steadfast. Wilhelmina recalls her father helping workers and

their families gain housing there, establishing Hickman Row as a close-knit black community known for supporting families seeking a new life and friendships in a foreign place.

Wilhelmina attended Hickman Row's one-room school, State Line School, which she says was the first black school in Delaware. She was taught by the late Pauline Dyson, a pioneer in education and a bridge between the black and white communities, who championed student integration. In fact, it was Dyson who encouraged Wilhelmina to change her name from Willie-Joe to the more feminine Wilhelmina before entering high school; Willie-Joe has been Wilhelmina ever since. She went on to graduate from Howard High School, and is the school's oldest living graduate and the only living member of her high school graduating class.

Wilhelmina proudly recalls that her father was a founder of Union Baptist Church, the first black Baptist Church in Claymont, DE, and recruited the church's first pastor. "Families would get together and have Bible study and the church was formed," says Deacon Clarence Byrd of Union Baptist Church, now located in Wilmington.

"When I was raised, children were seen and not heard," says Wilhelmina. However, her parents composed and wrote original songs and did allow her sisters and her to sing in the church choir. "He was living the way the Bible said to live," Wilhelmina fondly says of her father. "And he taught his family." That teaching stayed with her; she's a 65-year member of the Congregation of Jehovah's Witnesses.

Wilhelmina met her husband, the late Francis "Bobby" Benson, while he was visiting Wilmington. She and her mother were fishing and ran out of worms when Francis volunteered to help. "He even helped put the worm on my hook," she laughs. "He walked me home, and I offered him chocolate milk. He told me he'd be back. And he was." They were married for 62 years.

During the late 1920's and early 1930's, Wilhelmina and her husband lived in New York,



WILHELMINA BENSON SURROUNDED BY HER FAMILY. WILHELMINA IS IN THE CENTER, WITH HER GRANDSON, REV. ANTHONY COLEMAN TO HER RIGHT, AND HER GREAT GRANDSON, KAWANN COLEMAN, TO HER LEFT, AND HER GREAT GREAT GRANDCHILDREN.

where they were well-known dancers at Harlem's famous Cotton Club, a whites-only establishment that featured many of the most popular black entertainers of the era. "They had all the big bands there," she reminisces, telling stories of the couple dancing for musicians Duke Ellington, Louis Armstrong and Count Basie, and vocalists Cab Calloway, Billie Holliday and Lena Horne. Six-foot Francis easily lifted the petite Wilhelmina in the Jitterbug and Lindy Hop, and they won many awards. A close friend of Ella Fitzgerald, Wilhelmina even gave Fitzgerald her stockings so she could try out for the club chorus line.

Eventually Francis, Wilhelmina and her son, Hillery, named for her father, returned to Hickman Row for several years before settling in Wilmington, where she lives now. "It's awesome to be here living in this age," says Wilhelmina. "I'm so happy to be alive in this generation."

Wilhelmina credits her grandson, Rev. Coleman, with taking good care of her. "He spoils me," she says with a laugh. "He does all the cooking, but I taught him!"

"My grandmother gave me a connection to my family history, and it's helped me to understand more about who I am," says Rev. Coleman, also known as Rev. Meiam, Pastor and Founder of ATC Ministries – The Church of I Am.

"To listen to her life experiences gives us a better perspective on our own lives," says Iesha White, Wilhelmina's social worker at the Saint Francis LIFE Program.

Saint Francis LIFE is a Program of All-inclusive Care for the Elderly that helps seniors stay independent and live at home with medical and social supports and services. Call 302-660-3351 for more information.



**WILHELMINA'S HIGH SCHOOL CLASS
SHE'S 4TH FROM LEFT FRONT ROW**



**WILHELMINA WHEN SHE WAS A DANCER
AT THE HARLEM COTTON CLUB**

MAY IS BETTER HEARING MONTH!

The hidden risks of hearing loss

Traditionally, hearing loss has been viewed as a quality-of-life issue, not a high-risk condition. Medical research, however, directly links hearing loss and auditory deprivation to more serious social and medical conditions that far outweigh the inability to hear well.

Personalized hearing healthcare

Our focus and passion continues to be to help improve quality of life for you, your family and friends through better hearing.

Benefits of treatment

Research by the National Council on Aging demonstrated that hearing aids are directly connected with improvements in the social, emotional, psychological and physical well-being of people with mild to severe hearing loss. Today's hearing aids are small, light and inconspicuous, with features and options to suit every preference, budget, hearing loss and lifestyle.

Enjoy the sounds of life

Hearing clearly and understanding what is being said around you is essential to your every day activities and overall quality of life. At Hearing Services of Delaware, we believe that hearing health is healthcare and because hearing affects more than just your ears, it makes sense to take care of your hearing health the same way you take care of the rest of your health.



28 Peoples Plaza • **Newark**
104 Sleepy Hollow Drive, Ste 202 • **Middletown**
99 Wolf Creek Blvd, Ste 3 • **Dover**
heardelaware.com

CALL TODAY 302.376.3500



We accept most major medical insurance plans, including (but not limited to) Blue Cross Blue Shield, Medicare, Aetna and United Health Care. Financing options available. Ask for details.

The purpose of this hearing assessment and/or demonstration is for hearing wellness to determine if the patient(s) may benefit from using hearing aids. Products demonstrated may differ from products sold. Test conclusion may not be a medical diagnosis. The use of any hearing aid may not fully restore normal hearing and does not prevent future hearing loss. Testing is to evaluate your hearing wellness, which may include selling and fitting hearing aids. Hearing instruments may not meet the needs of all hearing-impaired individuals. Call office for details.

From Hearing Loss to Hearing Health

Hearing loss—at any age—can interfere with relationships, education, and work performance. If left untreated, it can lead to social isolation and depression. More recently, many reports have also shown a direct link between hearing loss and an increase in cognitive decline. Many people feel, though, that there is a stigma associated with wearing hearing aids—a perception that wearing hearing aids will make you look older.

The truth is that, just like wearing glasses helps you see better and more clearly, wearing hearing aids helps you hear better and understand more clearly what is being said. Good hearing improves your quality of life, and good hearing health care is as important as every other type of health care.

What to expect

The patient journey to better hearing begins with a discussion about the hearing challenges someone is

facing, followed by a thorough hearing evaluation. Patients should expect a live listening demonstration with hearing devices during their evaluation. It's typically during this stage that a person realizes the quality of life improvements they will experience by addressing their hearing needs. It's very often an emotional experience, both for the person with hearing loss as well as for his or her spouse and family members, because everyone quickly realizes how much better the person can hear and understand what is being said.

An investment in your future

Your investment in better hearing is not just about the technology. When choosing an audiologist, many people are not really sure how to choose a provider. An audiologist's education, experience and people-centric approach to care can ensure you have a good, long-term experience.

You'll also want to evaluate the long-term benefits and care programs

your audiologist offers. For instance:

- What insurance plans and programs are accepted?
- Are batteries included?
- Are any payment plans available?
- What do other patients say about their experiences with the audiologist you're considering?

If your hearing isn't what it used to be, take action and make an appointment to learn about your ears and hearing!

If it has been more than 2 years since your last hearing test, or if you are noticing that your ability to hear and understand clearly are not what they used to be, call Hearing Services of Delaware at 302-376-3500 or visit www.heardelaware.com. Hearing Services of Delaware has been 'Helping Delaware Hear Better' for over 13 years; four their audiologists have over 20 years of successful experience diagnosing and treating hearing loss. Check us out! We've got over 100 five-star reviews on Google, Facebook and HealthyHearing.com.

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



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TO CREATE A BETTER FUTURE
SINCE 1824

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NURSING CARE

For those requiring intermediate or skilled nursing services. Program includes 24-hour routine nursing care, nutritional care, recreation and socialization, and housekeeping and linen services. On-site therapy services are available.

Gilpin Hall is a non-profit organization with a long tradition of care for the elderly. Since 1824, we've served the changing needs of our community, building on its past, creating a better future.



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www.gilpinhall.org

Changing Families, Changing Conversations

By Lola Munis, BSN, RN

The times they are a-changin'—and so is the American family. A striking shift is the number of adults caught in the sandwich generation, providing care of some sort to a generation older and a generation younger than they are.

One of every two adults is, in some way, caring for and supporting both their kids and aging parents.

Frankly, the numbers are staggering.

- One of every two adults is, in some way, caring for and supporting both their kids and aging parents.
- Three in ten adults are grandparents, 50 percent of whom are under the age of 65.
- More than 2.7 million grandparents are either the sole caregivers to, or participate in raising, their grandkids.

Shifting roles call for conversations between children and parents that previously might have been considered inappropriate or unnecessary.

To ensure productive conversations, we offer our top four tips:

- **Knowledge Is Vital.** Plan ahead whenever possible. People are generally more open to talking about health and safety issues before a need is imminent or a crisis occurs. When people are able to plan ahead, they have more of a sense of control over important aspects of life. Though it's not always possible to meet expectations, in order to honor your loved ones, it is vital to at least know and understand their wishes and preferences.
- **Be Respectful.** Delving into personal matters can be met with resistance, especially if heartfelt conversations are out of character. Consider your family's unique history and dynamic, and proceed with a curious spirit. You might

start a conversation by acknowledging the circumstances and expressing a desire to be helpful. For example: "Mom, as you're getting older, I'm concerned there may come a time when you are no longer able to care for yourself. I'm wondering what you are thinking and am curious about your wishes and preferences."

- **Questions, Not Opinions.** Opinion statements tend to make people feel the need to defend themselves. Asking questions, however, suggests a willingness to discuss the situation and an openness to exploring issues and considering alternatives. Listen with the intent to understand, and give others time to talk without interrupting.
- **Slow and Steady.** It's helpful to start with a few questions about health and safety issues. Having these conversations on a regular basis will help to normalize the discussion and it won't seem so foreign when the vital questions are asked.

Example of Questions

- If you were to find yourself needing help with everyday activities
- and personal care, what are your wishes? Are there certain things you would or would not want to consider?
- How important is staying in your home? Are there expectations you have of me that would be helpful for me to know?
- If there comes a time that I have serious concern for your safety (e.g., driving, falling, living alone, managing meds), what would you want me to do and how would you want me to express my concern? What if you're stubborn and resistant?
- Compared to a couple of years ago, are there certain activities or tasks that you find yourself putting off or avoiding because they're challenging or tiring?
- To help you maintain your inde-

50% of people age 65 and older have difficulty performing one or more of several instrumental activities of daily living (e.g., cooking, driving, housekeeping, money management, and shopping). For people age 75 and older it's 75%.

pendence, what might be wise to start exploring and easing into rather than waiting to experience a sudden or unwelcome change?

- With your arthritis, how comfortable are you going up and down the basement steps to do the laundry?

These are just a sample of conversation starters. You never want to look back with 20/20 vision and say, "I wish we had talked about...."

If you have questions, or would like more information on the types of services that are available to keep your loved one safe in their very own home, contact Lois Munis of Home Helpers & Direct Link of Wilmington. She can be reached at 302-746-7844, email her at lolamunis@bchomehealthcare.com, or visit www.HomeHelpersHomeCare.com/Wilmington.



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www.homehelpershomecare.com/wilmington



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“DART” to the Beaches!

Summer's almost here and that means...beach time! When you're looking for the most comfortable way to get to Delaware's beaches, DART will get you (and your friends and family) there.

During the summer months, DART offers the **305 Beach Connection**. This comfortable coach bus offers 3 round trips between Wilmington and Rehoboth on Saturdays, Sundays and holidays, Memorial Day through Labor Day. The 305 Beach Connection stops at the Wilmington Train Station, Christiana Mall, Odessa Park & Ride in Middletown, Scarborough Road Park & Ride in Dover, the Lewes Park & Ride and Rehoboth Park & Ride. Save yourself from the hassles of traffic congestion, finding a parking spot and all the stress. It's time to relax!

If you're already at the beach, DART's **Seasonal Beach Bus Services** run daily from approximately 7 a.m. to 2 a.m.,

with more frequency than ever before. Our seasonal routes operate through September 8 and provide connections to Lewes, Tanger Outlets, Rehoboth Beach and Boardwalk, Dewey Beach, Indian River Campground, Bethany Beach, Fenwick Island, Ocean City, MD, Long Neck, Pot-Nets, Millsboro and Georgetown.

And when summer ends, DART's year-round bus service in Sussex County is available Monday through Saturday.

To find out which DART year-round or Seasonal Beach Bus Service works best for you, simply call DART. Our friendly customer service staff are here to answer all your travel questions on “DARTing” to the beach this summer.

All buses are ADA accessible, accommodate wheelchairs and are air conditioned for your comfort. The Delaware Transit Corporation, a



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subsidiary of the Delaware Department of Transportation (DelDOT), operates DART First State. For more information, please visit www.Dart-FirstState.com or call 1-800-652-

DART. Real-time bus information and DART Pass, our mobile fare payment option, are both available on the free DART Transit App (iOS and Android).

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- Phyllis, Customer Relations Specialist

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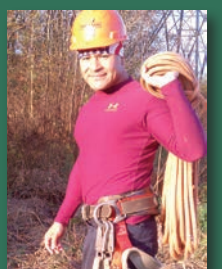
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Crossword

By Dave Fisher

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55					56						57			
58					59						60			
61					62						63			

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Answers on page 11

ACROSS

- 1. Go to and fro
- 5. Suit
- 10. Plus
- 14. Alleviate
- 15. Seed spreader
- 16. Low-fat
- 17. Alcohol factory
- 19. Part of a racket
- 20. Avenue (abbrev.)
- 21. Requires
- 22. Bloated
- 23. Snuggled
- 25. Spew
- 27. Chatter
- 28. Scoundrel
- 31. Unstable
- 34. The base part of a tree
- 35. Sick
- 36. Debauchee
- 37. Anagram of "Paste"
- 38. Brother of Jacob
- 39. A wise bird
- 40. Wish granter
- 41. Put forth, as effort
- 42. Complainer
- 44. Genus of macaws
- 45. Pig sounds
- 46. Percussionist
- 50. A German medieval guild
- 52. A carpenter's device
- 54. Australian bird
- 55. Historical periods
- 56. Sermon on the Mount
- 58. Cable
- 59. Unwarranted
- 60. A building for skating
- 61. Articulates
- 62. Originates in
- 63. Boys

DOWN

- 1. 4-door car
- 2. Do without
- 3. Donkeys
- 4. Nevertheless
- 5. Not awake
- 6. Meted out
- 7. Blown away
- 8. Cause to suffer
- 9. Attempt
- 10. Breed of ruminant
- 11. If nothing else
- 12. Wood-cutting tools
- 13. Unique
- 18. Dental filling
- 22. Mouthful
- 24. Sort
- 26. Adult male sheep
- 28. Step
- 29. Winglike
- 30. Oversupply
- 31. "Iliad" city
- 32. Hawkeye State
- 33. Relating to the lungs
- 34. Growing old
- 37. Benefit
- 38. Test
- 40. Heredity unit
- 41. Blow up
- 43. Overlooks
- 44. Battalions
- 46. A piece of information
- 47. TV, radio, etc.
- 48. Make improvements
- 49. Slices of twice-baked bread
- 50. Chops
- 51. Diva's solo
- 53. Stow, as cargo
- 56. Passenger vehicle
- 57. Website address

STRAWBERRY-CUCUMBER SALAD WITH LEMON CREAM



PHOTO BY MARCUS NILSSON

Strawberries and cream...and cardamom. The cooling spice and cucumbers give berries an element of intrigue.

4 servings

INGREDIENTS

- 1 pound strawberries, hulled, quartered
- 3 Persian cucumbers, sliced
- ½ teaspoon ground cardamom
- Kosher salt
- 3 teaspoons sugar, divided
- ½ cup crème fraîche
- 1 teaspoon fresh lemon juice
- ¼ cup unsalted, roasted pistachios
- Pinch of cayenne pepper

DIRECTIONS

1. Toss strawberries, cucumbers, cardamom, a pinch of salt, and 1 tsp. sugar in a medium bowl and let sit 10 minutes to allow sugar to dissolve and flavors to meld.
2. Meanwhile, mix crème fraîche, lemon juice, remaining 2 tsp. sugar, and a pinch of salt in a small bowl; set lemon cream aside.
3. Pulse pistachios, cayenne, and a pinch of salt in a food processor until nuts are just finely ground (do not overprocess or you'll end up with nut butter).
4. Divide fruit salad among plates and spoon reserved lemon cream over; sprinkle with ground seasoned pistachios.

Do Ahead: Lemon cream can be made 8 hours ahead. Cover and chill.

Nutritional Content: Calories (kcal) 250 Fat (g) 15 Saturated Fat (g) 8 Cholesterol (mg) 40 Carbohydrates (g) 27 Dietary Fiber (g) 5 Total Sugars (g) 16 Protein (g) 5 Sodium (mg) 160

www.bonappetit.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.

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

Answers on page 11 (courtesy of KrazyDad.com)

70TH

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Platinum

PICNIC

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Hot Buffet Lunch \$5

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

The Funny Bone

Montana Grizzly Bear Notice

In light of the rising frequency of human/grizzly bear conflicts, the Montana Department of Fish and Game is advising hikers, hunters, and fishermen to take extra precautions and keep alert for bears while in the field.

“We advise that outdoorsmen wear noisy little bells on their clothing so as not to startle bears that aren’t expecting them. We also advise outdoorsmen to carry pepper spray with them in case of an encounter with a bear. It is also a good idea to watch out for fresh signs of bear activity. Outdoorsmen should recognize the difference between black bear and grizzly bear poop. Black bear poop is smaller and contains lots of berries and squirrel fur. Grizzly bear poop has little bells in it and smells like pepper.”

Storks

Two storks are sitting in their nest: a father stork and baby stork. The baby stork is crying and crying and father stork is trying to calm him. “Don’t worry, son. Your mother will come back. She’s only bringing people babies and making them happy.”

The next night, it’s father’s turn to do the job. Mother and son are sitting in the nest, the baby stork is crying, and mother is saying “Son, your father will be back as soon as possible, but now he’s bringing joy to new mommies and daddies.”

A few days later, the stork’s parents are desperate: their son’s been absent from the nest all night! Shortly before dawn, he returns and his parent demand to know where he’s been all night.

The baby stork says, “I’ve been scaring the heck out of college students!”

Drunk Driving?

Note: This isn’t funny, from one point of view, but then, from another...

A Highway Patrolman waited outside a popular bar, hoping for a bust. At closing time everyone came out and he spotted his potential quarry. The man was so obviously inebriated that he could barely walk. He stumbled around the parking lot for a few minutes, looking for his car.

After trying his keys on five other cars, he finally found his own vehicle. He sat in the car a good ten minutes, as the other patrons left. He turned his lights on, then off, wipers on, then off. He started to pull forward into the grass, then stopped.

Finally, when he was the last car, he pulled out onto the road and started to drive away. The patrolman, waiting for this, turned on his lights and pulled the man over. He administered the breathalyzer test, and to his great surprise, the man blew a 0.00. The patrolman was dumbfounded. “This equipment must be broken!” he exclaimed.

“I doubt it,” said the man, “tonight I am the designated decoy!”



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with Saint Francis LIFE



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Saint Francis Healthcare
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We value family members and caregivers as partners in care.

Saint Francis LIFE

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