



Vital!

VITAL INFORMATION FOR A VITAL LIFE®

Delaware Hospice

We're About How You Live

**Float Your Way
to Fitness**

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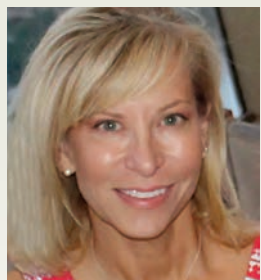
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NOVEMBER 2019



Last month we had my high school reunion. It was so much fun to reconnect with people I grew up with—some even going back as far as elementary school!—and to find out what everyone's done so far with their lives, where they're living, how's their family. Some people (like me) still have teens in the house while others are already enjoying the empty nest. It got me to thinking that I can't wait to downsize once my son's gone and be free to do whatever I feel like. But then I read our article on page 7 from Erik Bashford and Holly Henderson Smith at Pantano Real Estate and realized that maybe sooner rather than later is really the route to take. I never really thought about the financial implications of holding on to a house that's bigger than we need—the opportunity cost, if you will.

Back to the reunion. Of course, it was interesting to see what everyone looked like after however many years (trust me, anyone who tells you no is just plain lying) and after this much time, you can really tell how the effects of taking good care of yourself magnify over time. So—a recommitment to exercising a little every day. Except, of course, now it's getting cold out, so it looks like the gym is the place to be. I hate to run, so I'm going to try the pool exercises on page 3. Cardio, core, muscle strength and flexibility all at once! Can't beat that!

Back to the reunion. Once we got past all the “where are you living” and “what are doing now,” talk inevitably turned to those who couldn't be with us (and I don't mean those that chose not to). For whatever reason, we've lost an exceptionally high number of people from my class (starting, actually, in 10th grade), including one of my dearest friends, so I'm really happy that we can bring you the story of Delaware Hospice this month. They do amazing work, of course at end of life, but importantly, they work for all of us to continue living and loving life. Find out more on pages 8 and 9, and remember to visit the nearest Festival of Trees.

We'd also like to take a moment to give thanks to our community, our advertisers, and to you, our readers. We're so grateful to be a part of so many people's lives, and hope that we're able to make a difference each and every month.

Thank you, and Happy Thanksgiving!

Karyn and Heidi

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Vital! Magazine
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Wilmington, DE 19803
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www.vitalmagonline.com

ON THE COVER: DELAWARE HOSPICE NURSE BARB LEE (RIGHT) HELPED PATIENT ELLAN LEVITSKY ORKIN (LEFT), ARMY 1ST LT REGISTERED NURSE ANESTHETICS TRAVEL TO NORMANDY IN JUNE TO CELEBRATE THE 75TH ANNIVERSARY OF D-DAY AND HONOR HER LATE SISTER, DOROTHY LEVITSKY SINER, ARMY 2ND LT REGISTERED NURSE.



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Float Your Way to Fitness

Joint pain can make working out the last thing you want to do. But did you know that water exercises can relieve pain while increasing bone density and muscle mass? When you're buoyant there's less stress on your joints, plus water acts as resistance so you can gain strength without heavy weights while increasing flexibility and balance. Try it to start feeling better today!

We suggest giving the following exercises a try, but keep these safety tips in mind: be aware of your limits, never do water aerobics alone (it's not as fun, anyway), and speak with your doctor about how your medications and overall fitness mesh with water aerobics.

1 Aqua Jogging

Aqua jogging is the perfect aerobic, low-impact exercise to get the heart pumping and blood flowing throughout the body. Aqua jogging can be as simple as jogging (or walking or marching in place if you're

just getting started) through the water from one side of the pool to the other. Aqua jogging is designed to get the heart rate up and keep it up, so whichever modification you choose, be sure it's at least a little challenging.

2 Flutter Kicking

Flutter kicking is another great low-impact cardio exercise, and can be done with or without a kickboard. If using a kickboard, hold it out in front of you and flutter kick your legs to propel yourself back and forth across the pool. Without a board, just hold onto the side of the pool and kick. Whichever way you do it, kick at a steady tempo that doesn't tire you too quickly yet gets your heart pumping.

3 Leg Lifts

Using the resistance of the water, leg lifts work all the muscles in the legs. For this exercise, stand in the pool and lift one leg out to the side and back down. Repeat until your leg

feels tired, then switch legs and perform the exercise on the other leg. You can also lift your leg in front of you or behind to work more muscles. Not only does this exercise work the legs, it also improves balance and strengthens your core.

4 Standing Water Push-ups

Water push-ups are a great way to build arm, chest, and shoulder strength without putting too much pressure on the joints. Standing in the water, place your hands a little wider than shoulder-width apart on the gutter or edge of the pool. Bend your arms and lean in toward the wall, then push yourself back out. Repeat this exercise slowly and until your arms feel tired. Be careful not to push it too hard until you know your limits.

5 Arm Curls

Stand in the middle of the pool with water weights. Water weights don't have to be used, but they do offer extra resistance. With palms up, curl



the weights up then back down and repeat until fatigued.

If working out is not at the top of your to-do list, water exercises offer a great alternative to traditional exercise at a gym. Perform the above exercises at least three times a week and you'll be on your way to greater flexibility, bone density, and cardiovascular function—plus relief from joint pain!



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December 6 & 7, 5-9 p.m.

Holiday Celebration & Market
Glasgow Park
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County Libraries
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Special Activities
& More

Candlelight Tours
Rockwood Museum
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When was your last hearing assessment?

We all invest the necessary time and effort in annual health and wellness appointments. We visit the dentist. We get our eyes checked. We see our physician. However, for many, an annual hearing assessment is not a part of the health care to-do list. When was your last hearing assessment?

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There is a big difference between hearing aids and hearing health care. At Hearing Services of Delaware, we believe hearing better is a journey, not a transaction. That is why we take a long-term approach to helping you hear the best you can and provide a complete hearing health care program.

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The purpose of this hearing assessment and/or demonstration is for hearing wellness and to determine if the consumer may benefit from using hearing aids, which may include selling and fitting hearing aids. Products demonstrated may differ from products sold. Assessment conclusion is not a medical diagnosis and further testing may be required to diagnose hearing loss. The use of any hearing aid may not fully restore normal hearing and does not prevent future hearing loss. Hearing instruments may not meet the needs of all hearing-impaired individuals. Other terms may apply, see office for details.

The Sweet Sound of ... Toast



From time to time, I read news articles regarding my own health issues, and that's exactly what happened when I looked into hearing loss about a year ago. I was going through the questions a doctor might ask during diagnosis. I was staggered to find that about 95% applied to my own ears.

Sure enough, I took these issues to a doctor, who referred me to an audiologist. I now have two hearing aids. As of this writing, I've been wearing them for 2 days and their impact is significantly greater than I could ever have imagined!

A gradual, creeping impact

I lead an active, healthy life, and have had hearing loss for the better part of 20 years. It was very easy to dismiss its impact, blaming everything for my inability to hear except the fact that maybe I had a hearing loss.

Communication is a huge part of navigating any stage of life. If any element of communication is lacking, it has an impact on you, the people around you, and the methods you use to connect with the outside world. The biggest challenge with the gradual onset of hearing loss is that you aren't aware of how it's changing you until the symptoms become moderate to severe.

Socializing becomes too much of a risk

After saying "what?" or "huh?" too many times, I began to think more about the risks of socializing and not the benefits of being with friends and family. I began distancing myself from my soft-spoken friends and family members because of the effort it took to process the conversation. It was mentally exhausting.

I forgot what it was like to just hang out with a friend at a bar or a local restaurant. Needing subtitles to watch TV or at the movies created an isolating feeling. People were understanding, and subtitles exist to improve the viewing experience for everyone, but it was still tough to ignore the underlying feeling of being "different."

As a result, I developed subtle, invisible coping mechanisms for various social interactions. For example, I had a set of 10–15 phrases that I would use based on tone of voice and general context. "Absolutely!" "100 percent!" "I can fully understand that." "Tell me about it!" None of these seem out of place in a conversation, however they became awkward substitutes for genuine responses.

Until I saw hearing loss as a condition, it just felt like part of my worldview. What I realize now is that it was stripping at least 30% of my experiences on a daily basis.

Even food comes alive

My new hearing aids are discreet and powerful. A bag of chips opening 20 feet away initially sounded like it was right next to me. The sound of eating—the crunch from toast for example—was something I'd simply forgotten about.

I recently used a hearing loop system for the first time at a concert and I was overcome with emotions. My balance and spatial awareness have also greatly improved. My hearing no longer feels impaired - that is, until I remove the hearing aids for bed or when I shower. Those few moments in the day without them remind me of how quiet my world had become.

I have heard birds sing for the first time in a long time and it's truly a remarkable sound to hear again. We recently had some serious rain and it was one of the most impressive sounds I've heard in a long time! Even though I still have a lot to learn about life with hearing aids, my first 48 hours have been extremely positive. I used to think about how I would feel if I was wearing hearing aids and what people would think. Now, they're my connection to my world.

My hearing aids are a game-changer

Getting used to something in my ears has been kind of weird but it's just like wearing new shoes. You get used to them quickly. I didn't know much about hearing aids before I was fit, however what I know now is that they are a true game changer. Conversations that used to be a struggle are now enjoyable. Sounds that we just take for granted are new again, and pleasant simply because I

can hear them!

What are you waiting for?

Speech and sound is a big part of our experiences. Conversation, music, even background noise. These are all parts of our life experience. It was a life-changing step for me to address my hearing health care needs—so what are you waiting for?

If you haven't had your hearing tested lately, or if you're noticing a decline in your ability to hear well or understand clearly what is being said, call Hearing Services of Delaware at 302-376-3500 for your hearing consultation and listening demonstration. For over 25 years, the audiology staff at Hearing Services of Delaware has been helping people hear better by providing the highest quality hearing health care services. Hearing Services of Delaware is recognized as a premier hearing health care practice and is the preferred referral for over 40 community physicians. We're not just about hearing aids—we're about hearing health care!

HOLIDAY HUMOR

Thanksgiving Day was approaching, and a family had received a Thanksgiving card with a painting of a Pilgrim family on its way to church. Grandma showed the card to her small grandchildren, observing, "The Pilgrim children liked to go to church with their mothers and fathers."

"Oh, yeah?" her grandson replied, "So, why is their dad carrying that rifle?"

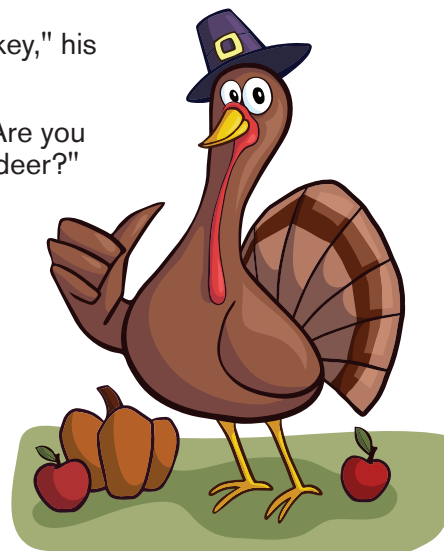
Baby Bruno was sitting in his grandmother's kitchen, watching her prepare the Thanksgiving meal.

"What are you doing?" Bruno asked.

"Oh, I'm just stuffing the turkey," his grandmother replied.

"That's cool!" Bruno said. "Are you going to hang it next to the deer?"

A lady was picking through the frozen turkeys at the grocery store, but couldn't find one big enough for her family. She asked the stock boy, "Do these turkeys get any bigger?" The stock boy answered, "No ma'am, they're dead."



When to Downsize: 7 Signs It's Time to Put That Big Old House on the Market

Let's face it. As children move away and we want to spend time doing things other than cleaning and working in the yard, a house that once worked well just might not work any more. Nevertheless, many retirees find it difficult to pull the trigger.

The trouble is, the choice to delay downsizing by even a few years could translate to tens of thousands of dollars lost. If any of these 7 signs resonate with you, don't hesitate in the land of indecision and sentimentality—get moving!

1 Your monthly housing expenses have risen above 30%. When it comes to how much should be spent on housing expenses, 30% is the magic number. While you're still working, housing costs may fit comfortably in your budget, but living on a fixed income can unexpectedly push some retirees into the "burdened" bracket. If you

want to avoid getting a part-time job just to make ends meet, you'll need to calculate how much house you can afford in retirement.

Living in a smaller space can reduce mortgage costs, utilities, property taxes and maintenance. Keep in mind, though, that there are costs to moving—repairs on the home before selling, moving expenses, and closing costs are unavoidable, so you may want to move while you're still working.

2 Your monthly budget leaves little left for fun. Whether you long to become a globetrotting retiree or plan to head back to school to pursue a passion like painting or writing, chances are it'll cost money. And if you're already spending too much on housing expenses to afford your dreams while you're working, you'll have even less cash to spare when you retire. However, if you

downsize 5 or 10 years before you're set to retire, you'll save several thousand dollars each year, which adds up over time.

If you downsize from a \$250,000 house to a house that costs \$150,000, you'd:

ADD TO YOUR SAVINGS & INCOME FROM SAVINGS

Difference in house prices	\$100,000
Selling & moving costs	-\$25,000
Added to savings	\$75,000

INCREASE IN YEARLY INCOME (4% OF \$75,000) **\$3,000**

CUT YOUR EXPENSES & FREE UP INCOME USED TO PAY THOSE EXPENSES

Current expenses (3.25% of \$250,000)	\$8,125
New expenses (3.25% of \$150,000)	-\$4,875

YEARLY INCOME FREED UP (3.25% OF \$10,000) **\$3,250**

Source: (crr.bc.edu)

3 You're falling behind on your home maintenance.

Precious memories of life's golden moments often lead retirees to linger longer in their family home than is wise. If sentiment tempts you to hang on to your home too long, it'll wind up doing more damage to your finances than you'd expect.

If you make the move too late, your home just starts deteriorating. Then you're going to have to spend equity to repair your house before it goes on the market. Not only will you wind up spending more money to get your home ready to sell, you'll have wasted years of cash on more expensive homeowners' insurance, property taxes and more.

4 Your home has features that no longer fit your lifestyle.

If you're only using a handful of rooms in your house (the master bath, bedroom, kitchen and the smaller, cozier den), it hardly makes sense to pay for heating, cooling and lighting rooms that you don't even use.

Size is only one part of the no-longer-livable features that your home might have. Features that can take a physical toll as you grow older include stairs, high-maintenance landscaping, or a steep driveway. Weather (mowing the lawn, shoveling snow) plays a part too.

As of 2011, only 3.5% of housing in

the U.S. had single-floor living, no-step entry, and wheelchair accessible extra-wide hallways and doors, so if accessibility tops your list of must-haves, you need to start house hunting long before you're ready to retire.

5 You're the oldest resident in your neighborhood.

Downsizing to a smaller home in a retirement community means living among your peers. In fact, you can actually raise your happiness by meeting more people from your generation. A lot of adult communities have amenities like tennis courts, billiards rooms, woodworking shops, classes and clubs all paid for by the community. That can end up saving you money in the long run.

6 You want to convert your home equity into income.

For most homeowners, their home's equity is their most valuable asset. It stands to reason then, if you're accessing that asset to pay your everyday expenses like housing costs, it'll eventually become depleted—unless you've invested that equity in a low-risk retirement account that pays out monthly dividends. When you sell, it's all about converting the home equity into a stream of income that will last the remainder of your life (not going and blowing it on a whim).

7 Your career no longer ties you to your location.

A Merrill Lynch survey found that age 61 was the sweet spot for retirees to take their pick of where to live. Without a workplace to worry about, you're free to shop around for the locations with the lowest property taxes and cost of living. You may even find that you don't need to sacrifice square footage if you choose to move to a less expensive area.

Choosing to downsize is a difficult decision. Choosing the best time to downsize is even trickier. But if you play your cards right, your move into a less-expensive home has the potential to save you money, and make you money, too.

Brought to you by Erik Bashford and Holly Henderson Smith at Pantano Real Estate. If it's time to consider downsizing, it's time to call 302-540-8048.

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Medicare Coding Fraud

The Delaware Senior Medicare Patrol wants to remind Medicare beneficiaries to be vigilant about guarding against attempts to defraud Medicare, which costs all of us billions of dollars each year. Fraud can occur when beneficiaries are billed for services or supplies they never received, or when companies offer “free” services or supplies to the beneficiary and then either bill them or bill Medicare.

Billing for services, supplies or equipment that were not provided

One of the most common forms of Medicare fraud is billing the government for services, procedures, or supplies that were never provided. Sometimes called “phantom billing,” this type of fraud includes billing for blood tests not done, x-rays not taken, dental fillings not performed or home health care hours not provided.

This type of Medicare fraud also includes billing for a higher-priced service or product than what was actually provided, such as partially filling prescriptions but charging for the full prescription, billing for the cost of a name-brand prescription drug when a generic drug was substituted at a lower cost, billing for new medical equipment

when the patient received used equipment or billing for expensive equipment when the patient received a less expensive item.

Billing for excessive medical supplies or services: Coding to obtain a higher payment

This type of billing fraud happens when health care providers file claims, knowing they are not correct. When they manipulate the coding system to their advantage, we all pay, both with higher taxes and through increased premium costs.

For example, a brief office visit could be coded as an extensive visit. Group psychotherapy could be billed as if it were an individual session. Routine medical transportation could be coded as emergency life support transportation. A cold could be coded as pneumonia. Tests done by technicians could be coded as being done by physicians. By using codes for more serious procedures with higher rates of payment, providers can significantly increase how much they are paid.

Obtaining or giving a Medicare number for “free” services

Scammers may call pretending to offer free medical supplies or checkups that “Medicare will cover.” The caller then tells the beneficiary to provide



his or her Medicare number to verify coverage and/or a credit card number to cover shipping costs for the “free” supplies.

Another variation involves a caller who claims that, due to some kind of change in Medicare coverage, the beneficiary is owed a refund. They will typically ask for the Medicare number and bank account information so they can direct-deposit the funds.

Unfortunately, the number of scammers who prey on our vulnerable seniors is growing each year. But you don't have to be a victim. Call the Delaware SMP at 1-800-223-9074 or visit <https://www.dhss.delaware.gov/dhss/dss/smp.html> to learn more.

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Delaware Hospice

We're About How You Live

November is National Hospice and Palliative Care Month, and hospices across the country are reaching out to raise awareness about the highest quality care for all people coping with life-limiting illnesses. Here in Delaware, Delaware Hospice is our trusted community partner in end-of-life education and support. But Delaware Hospice is about much, much more than just that. This month, we have the pleasure of sitting down with Jennifer Saienni, Director of Marketing, to learn more about Delaware Hospice, its programs, people and purpose.

V: National Hospice and Palliative Care Month is all about raising awareness of the services that all of us, or our family members, may eventually need. Yet the concept of “hospice” seems to be so hard for so many people to think or talk about. How do you think that reluctance impacts people?

JS: At Delaware Hospice, we continually strive to educate the community about end-of-life care options. Because that's what we offer: options. We know that it's natural for many people to avoid talking about the end of life. But by avoiding what may initially be uncomfortable conversations with doctors, families, and friends, many people end up keeping their thoughts about what type of care they would want a secret. That's why, however hard it may be to speak about end-of-life care wishes, it is a critical step in ensuring that a person's wishes are met. It's important to have these conversations while you're healthy, before an illness sets in or an accident strikes. In fact, many studies have shown that a lack of early and continual conversation about one's wishes causes confusion about conditions, medical treatments, and choices that need to be considered.

V: You have a long history of serving our community. Can you tell us more about it?

JS: We do have a long history. Delaware Hospice was founded in 1982 by Delawareans for Delawareans,

and we are proud to be the first non-profit hospice and healthcare agency in Delaware. We also serve southern Chester County and Delaware County, PA.

As the leading non-profit hospice and healthcare agency in our area, our mission is simple. We're here to meet the needs of the individuals and families we serve with the support of the community, with the support of our volunteers, and through the support of our many donors. We've cared for over 105,000 individuals and along the way have grown from offering just one program to where we are now, with more than nine different programs and services designed to support the needs of our unique and diverse community. That vision defines Delaware Hospice. When we see a need in our community, we meet that specific need with new, innovative resources and education.

V: Can you tell us more about the programs you offer?

JS: Absolutely! Over the years, Delaware Hospice has grown from simply providing hospice care to now offering a full continuum of care programs and services. Our spectrum of services means that we're able to support our neighbors and their families both at the time of diagnosis and throughout their journey. Many don't realize that it's typical for our patients to move between programs and services as their symptoms and illness are better managed!

Delaware Transitions is a free, non-medical support resource for individuals and their families who are struggling with all aspects of serious illness. We can help people overcome difficulties they may be coping with by establishing regular contacts with a coordinator, by identifying appropriate community resources for help, and by giving assistance with lifestyle changes. Vital! readers can visit delaware-transitions.org for free resources.

Delaware Palliative lets you live your best life. Nurse Practitioners and Social Workers team up to

help you live with a serious illness. We work side by side with your primary physician to help you understand your illness and treatment options. All types of curative treatments can be continued while receiving this support. From the comfort of your home, you receive the help you need to manage your symptoms, connect with community services, optimize your capabilities, and above all else, improve your quality of life. Readers can learn more at delawarepalliative.org.

Our **Hospice Care** program focuses on meeting the physical, emotional, and spiritual needs of each patient with a life-limiting illness, as well as the needs of their family. Each patient becomes part of a multi-disciplinary team that develops a care plan to ensure that each need is continually met. Delaware Hospice offers four levels of hospice care to meet the needs of individuals: routine home hospice care, inpatient hospice care, respite care, and continuous care. A complete list of our services can be found at delawarehospice.org.

The **Delaware Hospice Center** is the first of its kind in Delaware, and is the only freestanding facility in the state. With 16 private patient suites and individualized, comprehensive, specialized 24-hour care plans, patients are comfortable and safe when symptoms or pain arises. Families and friends are welcome to visit, and have full access to two family rooms, two formal living rooms with fireplaces, two kitchens and dining rooms, and two kids' play areas. We even offer virtual tours of the Delaware Hospice Center on our website.

Katybug, our pediatric palliative/hospice program, is the only program of its kind in Delaware, and is staffed with Certified Hospice and Palliative Pediatric Nurses. From before birth through young adulthood, we help seriously ill kids live more fully, while at the same time improving their family's quality of life. We provide care at home so that children experience the least disruption to their world. Their primary medical staff support families, while



Ninety-nine-year-old Ellan Levitsky-Orkin has always had a sense of adventure. As a young woman, Ellan gave up a good job to volunteer for the war effort

alongside her sister Dorothy. The two tended the sick and wounded soldiers in Normandy shortly after the D-Day invasion, earning honors such as the WWII Victory Medal, the American Theater Ribbon, and membership in the French Legion of Honor.

After the war, Ellan, 1st LT Registered Nurse Anesthetics and Dorothy, 2nd LT Registered Nurse, returned to the site of their military service more than a dozen times. However, Ellan hadn't been back since Dorothy's

passing in 2015. Despite her fragile health, Ellan was determined to get to Normandy one last time for the battle's 75th Anniversary, when they would unveil a monument with Ellan's and Dorothy's names on the site of the 164th Hospital.

Fortunately, Ellan had her Delaware Hospice nurse, Barb, in her corner. "Our whole goal was to get Ellan to Normandy and to get her back again," explains Nurse Barb. "We had everything planned with Ellan and her

caregiver if anything should happen. It was important to Ellan that she got there—and that was important to me."

"I am not going for a joy ride, I am going for a purpose," Ellan explained before she left for Normandy in June. "This trip is really for Dorothy."

"Ellan's generation sacrificed so much to bring peace, freedom, and prosperity to our world. They deserve nothing but the best care we can provide," Barb added. "Delaware Hospice helps

our patients thrive along life's journey—whether that means staying comfortable in their homes or making that one last important trip."

Ellan continues making the most of what life has to offer. Thanks to weekly check-ins from Barb, assistance with her medications, and other services from her Delaware Hospice team, Ellan is able to remain in the comfort of her home. In fact, Ellan is busy planning her 100th birthday celebration for late December.



our expert team brings their specialized knowledge and know-how right to their doorstep, eliminating the hassle of getting to extra appointments. Katybug's website is katybugde.org.

Adult Bereavement support is one of the largest programs we offer and is free of charge. Grieving is a natural and necessary process after the death of a loved one. The journey to acceptance, adjustment, and re-entry into a positive, fulfilling life is natural and necessary, too. Our 13-month program is open to the community; you do not need to have had a family member in our program. Over 30 groups and workshops are offered throughout Delaware on varying topics and formats.

New Hope, our nationally recognized children and teen bereavement program, is celebrating 30 years of serving Delaware. The free program targets children and teens ages 6-17, who are struggling with an expected or unexpected loss. This program is open to the community and offered in a variety of formats. Our most popular event is Camp New Hope. It's a 4-day day camp that offers campers the opportunities to meet others going through similar experiences and to interact in traditional and bereavement activities. Newhopede.org provides more topics and resources.

V: You're right, when you talk about an entire continuum of programs that you offer! You're a wealth of specialized knowledge and experience for our community, and of course your

national recognition makes it obvious that staying at the forefront of care is your priority. How do you achieve that?

JS: We work hard every day to ensure our patients and community are receiving the best care possible. We connect with experts across the country to stay on top of the latest research and developments, and we're active members of the National Hospice and Palliative Care Organization (NHPCO), the Center to Advance Palliative Care, Alliance Kids, and Delaware Quality of Life Coalition. We've been accredited by the Joint Commission since 1988 and earned their Gold Seal of Approval® for Home Care Accreditation. At Delaware Hospice, we continuously strive to ensure superior services to our families through hiring staff that are committed to pursuing specialty certifications in their respective fields, and because of that we're able to say that we are the only agency in Delaware to have Certified Hospice and Palliative Pediatric Nurses on staff.

V: Congratulation on that! Since you're a non-profit, how do you support your services?

JS: We love our volunteers! And we're always looking for more. We have so many ways to get involved that we just like to say, "Let's explore your fit. We'll supply the training you need, as well as ongoing support and education, so you know the best way to help others." Whether as a companion, a kid's support, or by providing hospitality at the Delaware Hospice Center, our volunteers are the most dedicated people you'll find anywhere.

In addition to donations, we also raise money through our signature event, Delaware's Festival of Trees. The Festival of Trees is the annual event ushering in the holiday season statewide. The Festivals feature magnificent displays of decorated trees and wreaths, offer special holiday events, and host thousands of visitors each year. The Festivals are made possible through the support of the community. Hundreds of volunteers help organize and run the events, and businesses and individuals sponsor trees and wreaths, which are decorated by artisans who donate their time and talent. At the close of the Festivals, the trees and wreaths are then delivered to another non-profit organization.

Every year we have three festivals. The New Castle County Festival runs from November 22 through November 24 at the Brantwyn Estate, 600 Rockland Road in Wilmington. The next Festival is in Dover from December 6 until December 9 at Nobles Pond, 13 Nobles Pond Crossing in Dover. The last event is the Milford Festival of Trees on December 13 from 6:30 pm - 9:00 pm at Delaware Hospice Milford Office, 100 Patriots Way.

V: Festival of Trees is always a good time! If someone wants to learn more about your programs or services, or is ready to start a conversation, what should they do?

JS: We can help start those conversations. Give us a call today at 800-838-9800 or visit our website, www.delawarehospice.org. We're here for you!



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Veterans, We Thank You!

Veterans Day is a well-known American holiday, but there are also a few misconceptions about it—like how it's spelled or whom exactly it celebrates. We're here to clear some of that up.

Veterans Day does NOT have an apostrophe.



The holiday is not a day that “belongs” to one veteran or multiple veterans, which is what an apostrophe implies. It's a day for honoring all veterans—so no apostrophe needed.

Veterans Day is NOT the Same as Memorial Day.

A lot of Americans get this confused, and we'll be honest—it can be a little annoying to all of the living

veterans out there.

Memorial Day is a time to remember those who gave their lives for our country, particularly in battle or from wounds they suffered in battle. Veterans Day honors all of those who have served the country in war or peace—dead or alive—although it's largely intended to thank living veterans for their sacrifices.

It was originally called Armistice Day, commemorating the end of World War I.

World War I officially ended when the Treaty of Versailles was signed on June 28, 1919. However, the fighting ended about seven months before that when the Allies and Germany put into effect an armistice on the eleventh hour of the eleventh day of the eleventh month.

For that reason, Nov. 11, 1918, was largely considered the end of “the war to end all wars” and dubbed Armistice Day. In 1926, Congress officially recognized it as the end of the

war, and in 1938, it became an official holiday, a day set aside to honor veterans of World War I.

But then World War II and the Korean War happened, so on June 1, 1954, at the urging of veterans service organizations, Congress amended the commemoration yet again by changing the word “armistice” to “veterans” so the day would honor American veterans of all wars.

For a while, Veterans Day's date was changed, too, and it confused everybody. Congress signed the Uniform Holiday Bill in 1968 to ensure that a few federal holidays, Veterans Day included, would be celebrated on a Monday. For some inexplicable reason, the bill set Veterans Day commemorations for the fourth Monday of every October. But many states were unhappy, choosing to continue to recognize the day as they previously had, in November.

Within a few years, it became pretty apparent that most U.S. citizens

wanted to celebrate Veterans Day on Nov. 11, since it was a matter of historic and patriotic significance, so eventually President Gerald Ford returned the annual observance to its original date.

We thank you.

Veterans Day is a time for us to pay our respects to those who have served. For one day, we stand united in respect for you, our veterans. We celebrate and honor America's veterans for their patriotism, love of country and willingness to serve and sacrifice for the common good.



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Happy 106th Birthday, Lou!

Lou Moscato was born in New York City in 1913, just five years after his father had immigrated from Italy at age 17. Lou graduated with a degree in Business from Manhattan College in the Bronx. During World War II, he was drafted into the Army and served in the Military Police. His job was transporting POWs to the Azores, Scotland and Mississippi.

While in the Army, Lou met and married Laura Larkin. Laura was a teacher, but happened to be helping out in a doctor's office the day Lou accompanied his brother to an appointment. The rest, as they say, was history. They raised five children and were married 54 years before her passing in 1997. Lou and Laura were well traveled, enjoying ocean cruises and trips to Italy and Ireland.

Lou had a successful career as an accountant in the publishing industry. He remained involved up to age 75,



working from home the last several years.

Lou is fond of spending time with his family, sitting in the sun, and enjoying a glass of wine each evening at dinner.

Happy Birthday to you, Lou! We're so proud to have you as part of our Summit family!



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

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I	N	T	E	R	E	S	T	E	D		I	R	I	S
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S	O	N	S			D	E	L	E		S	T	E	W

The Perfect Holiday

Upset feelings about the holiday season can be caused by an unrealistic sense of what the holidays should mean for us.

As the holidays arrive it is easy to become distracted by our desire for perfection. It might be the need to craft a festive environment, always be in an upbeat mood, or simply the desire to find just the right gifts for everyone in our lives. Even though these things can be positive, if we start putting too much pressure on ourselves during this season, we are much more apt to forget what truly is important—celebrating our lives with the people we care about.

For many of us, this time of year can stir up a host of mixed emotions. For example, we might feel a tinge of nostalgia for past holiday celebrations, when times were simpler, or a sense of being let down due to the unmet expectations we have for ourselves and others. No matter what our feelings are, they are likely to be caused by an unrealistic sense of what the holidays should mean for us. Rather than thinking of this season as a time for finding the perfect gift or hosting the best party, we can get so much more

out of the holidays if we create a personal inventory of the things that matter most to us. With each item we add to our list, we can then set the intention to use this season as a time to consciously rejoice in and express our appreciation for the blessings we have. The more we are able to let go of our traditional expectations for the holidays, the more open we will become to the bounteous spirit that lies within us.

Our true enjoyment of this season will only come from looking within and reflecting on the deeper spiritual significance the holidays have for us. Infusing our holiday activities with a sense of gratitude will bring a greater level of enjoyment to our life and also help us extend loving and kind energy to all we encounter. It is this spirit that will allow us to truly celebrate by sharing our greatest gifts—infinite love, peace, understanding, and joy—with those around us.

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Crossword

By Dave Fisher

1	2	3	4	5		6	7	8	9		10	11	12	13
14						15					16			
17						18					19			
20							21				22			
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39									40					
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53						54			55		56	57	58	59
60						61			62					
63						64				65				
66						67				68				

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Answers on page 13

ACROSS

- 1. Egg-shaped
- 6. Ouches
- 10. Don
- 14. Crown
- 15. Reflected sound
- 16. Not there
- 17. Fascinated
- 19. Colored part of an eye
- 20. Coddle
- 21. Genus of macaws
- 22. Ascend
- 23. Look closely
- 25. Mixture of rain and snow
- 26. Make secure by lashing
- 30. Frothy
- 32. Otalgia
- 35. Drool
- 39. False
- 40. American songbird
- 41. Incapacitate
- 43. Continuing forever
- 44. Sound quality
- 46. Declare untrue
- 47. Not tall
- 50. Made of oak wood
- 53. Protagonist
- 54. Years (French)
- 55. Angel
- 60. Hodgepodge
- 61. A small scar
- 63. Raindrop sound
- 64. French for "State"
- 65. Giver
- 66. Male offspring
- 67. Expunge
- 68. Seethes

DOWN

- 1. Ear-related

- 2. Italian for "Wine"
- 3. Horse feed
- 4. Angers
- 5. Challenged
- 6. Aye
- 7. A musical interval of 8 tones
- 8. On the other hand
- 9. Fizzy drink
- 10. Helicopter
- 11. Creepy
- 12. Mount
- 13. Adjust again
- 18. French for "Summer"
- 24. Alkaline liquid
- 25. Shop
- 26. A bitter quarrel
- 27. Hindu princess
- 28. Anagram of "Star"
- 29. A type of infantry
- 31. Notch
- 33. A Biblical measure
- 34. Steering mechanism for a vessel
- 36. Part of a skeleton
- 37. Distinctive flair
- 38. Depend
- 42. Hard rubber
- 43. Startled cry
- 45. Mischievous one
- 47. Retail establishments
- 48. Greetings
- 49. Heavenly hunter
- 51. Eastern Standard Time
- 52. Geeks
- 54. Breezed through
- 56. Violent disturbance
- 57. Skin disease
- 58. Farm equipment
- 59. Not his
- 62. Consumed food

THAI RED CURRY CHICKEN THIGHS WITH ZUCCHINI

It's one of those cozy dinner meals to make just as the weather starts to turn. It's super satisfying and makes amazing (maybe even better?) leftovers. The chicken is so flavorful in this dish, and I love it with the rice and zucchini.



Serves 3

INGREDIENTS

- 3 tablespoons extra virgin olive oil, divided
- 6 bone-in, skin-on chicken thighs
- 1 shallot, diced
- 2 garlic cloves, minced
- 2 zucchini, sliced in half lengthwise and thinly sliced crosswise
- 3½ tablespoons red curry paste
- 2 cans coconut milk
- ⅔ cup chicken stock
- salt and pepper to taste
- steamed rice, for serving
- cilantro leaves, garnish
- lime wedges for serving

DIRECTIONS

1. Preheat oven to 375°F.
2. Place a large skillet over medium-high heat and add 1½ tablespoons oil. Swirl oil around skillet.
3. Generously season chicken thighs with salt and pepper and place each thigh into skillet, skin-side down.
4. Sear thighs for 4 to 5 minutes. Flip each piece of chicken and continue to sear for an additional 4 to 5 minutes.
5. Transfer skillet to oven and bake thighs for 12 to 15 minutes or until just cooked through.
6. Remove thighs from oven and transfer onto a plate. Place skillet back over medium heat and add remaining oil. Add shallot and garlic and saute for 3 to 4 minutes. Add zucchini and continue to saute for 3 to 4 minutes.
7. Stir in curry paste and toast for 1 minute. Stir in coconut milk and stock until sauce is smooth. Season with salt and pepper.
8. Nestle chicken thighs back into skillet, skin-side up and simmer in sauce for 6 to 8 minutes.
9. Scoop steamed rice into bowls and top each pile of rice with 1 or 2 chicken thighs. Ladle sauce into bowls, top with cilantro leaves and serve with lime wedges.

www.spoonforkbacon.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.

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

Answers on page 13 (courtesy of KrazyDad.com)

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Lifestyle
Change

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The Funny Bone

While sport fishing off the Florida coast in Key West, a tourist capsized his boat. He could swim, but his fear of alligators kept him clinging to the overturned craft. Spotting an old beachcomber walking on the shore, the tourist shouted,

“There wouldn’t by chance be any alligators in these waters?!”

“No,” the old man hollered back, “haven’t been any for years!”

Feeling relieved, the tourist started swimming leisurely toward the shore. About halfway toward shore he asked the old man, “Say, how’d you get rid of the gators, anyway?”

“We didn’t do anything,” the old man said. “The sharks got ’em.”

Nine Months Later

Jack decided to go skiing with his buddy, Bob. They loaded up Jack’s minivan and headed north.

After driving for a few hours, they got caught in a terrible blizzard so they pulled into a nearby farm and asked the attractive lady who answered the door if they could spend the night.

“I realize it’s terrible weather out there and I have this huge house all to myself, but I’m recently widowed,” she explained. “I’m afraid the neighbors will talk if I let you stay in my house.”

“Don’t worry,” Jack said. “We’ll be happy to sleep in the barn. And if the weather breaks, we’ll be gone at first light.” The lady agreed, and the two men found their way to the barn and settled in for the night.

Come morning, the weather had cleared, and they got on their way. They enjoyed a great weekend of skiing.

About nine months later, Jack got an unexpected letter from an attorney. It took him a few minutes to figure it out, but he finally determined that it was from the attorney of that attractive widow he had met on the ski weekend.

He dropped in on his friend Bob and asked, “Bob, do you remember that good-looking widow from the farm we stayed at on our ski holiday up North?”

“Yes, I do,” said Bob.

“Did you happen to get up in the middle of the night, go up to the house and pay her a visit?”

“Yes,” Bob said, a little embarrassed about being found out. “I have to admit that I did.”

“And did you happen to use my name instead of telling her your name?”

Bob’s face turned red and he said, “Yeah, sorry, buddy. I’m afraid I did. Why do you ask?”

“She just died and left me everything.”



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