



Vital!

VITAL INFORMATION FOR A VITAL LIFE®

Pantano Real Estate Your Community Resource



**CBD Oil:
A Primer**

Page 5

**The Stretch IRA is Dead.
Your Plan B**

Page 6

**The 10 Commandments
of Caregiving**

Page 12

MARCH 2020



Spring is finally here! Even though we really haven't had very much of a winter (I think my spring bulbs started popping up in January), I'm still always so hopeful about the new beginnings the season brings. That's why we thought what better way to continue our Vital Life series on growth and new knowledge than by helping you to train yourself to look at the people, places and things around you in a brand new light...through photography. Sometimes it seems that people today are so enthralled with taking selfies and documenting every little thing they do that they're missing out on really "seeing" the exquisite beauty of the world around us. Check out the resources on page 3 for inspiration for your creativity, go grab a camera (or your phone) and see what you can see!

This month we're introducing you to Erik Bashford and Holly Henderson-Smith of Pantano Real Estate. They're Delaware's Certified Senior Real Estate Specialists and your go-to people if you have any questions whatsoever about buying or selling a home in Delaware. They're dedicated to helping the community and have the connections to help you every step of the way! Learn more about them on pages 8 and 9 (and don't forget to cut out and keep their Resource Corner!)

Know anyone who has their medical marijuana card? Don't get that confused with CBD. Although CBD oil can come from marijuana, it can also come from hemp. You don't need a medical marijuana card to buy CBD oil derived from hemp. It's non-psychoactive, so you can't get high. But you *can* get relief from nausea, sleeplessness and a host of other ailments. Your primer on CBD is on page 5.

And finally, as the poem goes:

*The spring is sprung, the grass is riz.
Wonder where the boidie is.*

Grab your camera and go find him!

Happy March!

Karyn and Heidi

EDITOR IN CHIEF

Karyn Cortez
karync@vitalmagonline.com

CREATIVE ART DIRECTOR

Heidi Atwell

COVER STORY PHOTOGRAPHY

Nikki Shaw

Vital! Magazine is published monthly by Vital Media LLC. Articles are intended for general information purposes only and should not replace your personal advisor's advice. Any reproduction in part or in whole of any part of this publication is prohibited without express written consent of the publisher.

Vital! Magazine
4556 Simon Road
Wilmington, DE 19803
302-544-0684
www.vitalmagonline.com

Unsolicited material in the form of article contributions and community notifications are welcomed and are considered intended for publication. Upon receipt such material becomes the property of Vital Media LLC and is subject to editing. Material will be returned if accompanied by a self-addressed, stamped envelope. Vital Media LLC will not knowingly accept any advertising in violation of U.S. equal opportunity law.



Want Home Delivery?
Visit vitalmagonline.com to subscribe or call 302-544-0684

ELEVATE Your Lifestyle!



At The Summit Senior Living we believe that every day should be enhanced with lifestyles that are designed with our residents and their families in mind. Dine out every day, celebrate with activities and events, and let us make a great impression with housekeeping and maintenance included.

All our community is missing is you!

Schedule Your FREE Lunch & Tour!

**THE
Summit**

By Discovery Senior Living

302.635.9024

TheSummitRetirement.com

5850 Limestone Road, Hockessin, DE 19707

INDEPENDENT LIVING | ASSISTED LIVING | MEMORY CARE

Prices, plans and programs are subject to change or withdrawal without notice. Owned and operated by Discovery Senior Living. Void where prohibited by law. ©2019, Discovery Senior Living, SUMM-0052 5/19



YOUR VITAL LIFE



The Art of Photography



March 20th is the first day of spring! And what better way to welcome warm weather than to get outside and photograph Mother Nature in all her glory? These days it's all too common to hear complaints that people spend too much time taking pictures of their experiences instead of living them. The thing is, the photographs play an important role in allowing people to hold on to memories and give the rest of the world a peek into their lives.

Why take up photography? It makes your life better!

1 Photography affords immortality. Don't believe it? Look at all the old photographs your mom or grandmother had around. Some of us are even lucky enough to have photographs of great-grandparents. What a difference between the lively, natural photographs today and the stiff, formal pics from a century ago!

2 Photography documents your journey through life. From your childhood pictures to your child's pictures to your grandchild's pictures. From first smiles to first steps to first dates, your life can be documented and preserved.

3 Photography is a wonderful stress reliever. I mean, really, how much can you concentrate on that all-consuming problem when you turn your focus instead to the petals of a flower, the wings of a butterfly, the graceful curves of a majestic mountain, or the dimples of a smiling baby?

4 Photography inspires your imagination. Make connections in your world that otherwise might be lost. Just imagine how the cracks in the sidewalk surrounding a couple's shadow convey how solid their connection is, even in the midst of this crazy, cracked up world.

5 Photography as a career is possible for anyone with a true passion for it. There are classes, books, and websites to teach you as much as you want to learn. You have your whole life in front of

you. Why not aim for a part-time gig on the side?

7 Photography brings you closer to your natural spirituality. Look around at the wonders of nature. You simply can't help but understand how very small you are while considering how very vast and majestic the world really is.

8 Photography lets you see things that you may never notice otherwise. The play of colors, the interactions of people and things, a fleeting moment that will live forever.

9 Photography preserves new and old memories. Think of the wife or husband who has lost a spouse. Or the child who lost a parent. With pictures not only can they have no fear of forgetting their loved one's face, but can remember exactly what was going on when that picture was snapped, cementing the memory forever.

Get started!

There are plenty of websites around that can help you get started without having to plunk down big bucks for photography classes. Google "Learn photography" or visit these websites and use these search terms within the site:

1 Canva.com

Search for "20 effective ways to learn photography without going to photography school."

2 Adorama.com

Search for "Learn Photography."

3 Adorama.com

Search for "10 Best Free Online Photography Courses."

You're off to a great start! Next stop: Photoshop and Lightroom. Have fun!



How to Check Yourself for the Deadliest Kind of Skin Cancer

An estimated 1 in 54 Americans are at risk of developing melanoma in their lifetime. The aggressive cancer begins in melanocytes (cells that make the pigment melanin). Often the first sign of melanoma is a change in the shape, color, size, or feel of an existing mole.

Protect yourself. Check yourself.

It's recommended that you have a dermatologist do an annual skin check. But nobody knows your body better than you do, so it's also recommended that you periodically check your moles yourself. It's easy to remember what to look for when doing your self-check if you just remember your ABCDEs. The acronym stands for asymmetrical shape, border irregularity, color variegation (multiple or uneven colors), a diameter larger than the size of a pencil eraser (>6mm), and evolving shape,

size, color, or other characteristic.

Nodular Melanoma

If you find an irregularity, see a doctor immediately. Completely removing melanomas before they grow deeper into the skin is a cure for melanoma.

Be aware, though, that not all melanomas meet the above criteria. Nodular melanoma, an invasive, aggressive form of skin cancer that grows quickly, can look like a mole or pimple. Nodular melanomas are harder to diagnose because they don't fit the traditional ABCDEs of skin-cancer detection. They're often symmetrical, small in diameter, and may be only one color. Many are blue-black, but five percent are pink or red so they look like infections or pimples. They can be dome-shaped, with varying color, although likely don't look like your other moles.

Even though only 15 percent of melanomas are nodular, they account for 50 percent of melanoma deaths because they penetrate the skin and reach the lymph nodes faster than other skin cancers.

DUC

In 1998, French dermatologist Jean-Jacques Grob proposed a new system to identify melanomas that slip past the ABCDEs. Grob observed that people typically produce moles that look similar to each other, so a lesion that doesn't conform to the body's usual pattern for moles may be pre-cancerous or cancerous, even if it doesn't bear the classic signs of skin cancer. Grob called it the "ugly duckling sign."

Ashfaq A. Marghoob, director of clinical dermatology at the Memorial Sloan Kettering Skin Cancer Center and his associates suggest

including the ugly duckling sign in self-skin check guidelines. They call the new criteria DUC, or "Do U C Melanoma?" It stands for Different from other moles, Uneven in any way (which includes the ABCDEs mentioned above), and Changes over time.

Be vigilant

The good news is that melanoma is preventable. The easiest ways to protect yourself include learning your family's melanoma history, educating yourself about detection methods, and protecting yourself from UV rays. That means staying out of the sun when its rays are the strongest (between 10:00 and 2:00), being vigilant about wearing sunscreen (and reapplying every 2 hours or after sweating or swimming) and covering your skin when outside. Just consider it an opportunity to stock up on some brand new SPF 50 clothing!

**CHURCHMAN
VILLAGE**

PICTURE YOURSELF HERE



4949 OGLETOWN-STANTON ROAD • NEWARK, DELAWARE

PH: (302) 998-6900 • CHURCHMANVILLAGE.COM





CBD Oil: a Primer

As more states legalize marijuana usage, cannabis products have become increasingly common. Cannabidiol, or CBD, is one such product. CBD is a chemical compound of the cannabis plant that offers therapeutic properties without the psychoactive “high” typically associated with cannabis use. CBD products come in many different forms, including oral tinctures, gummies, and topical creams.

CBD use has exploded across the nation, and the 50+ group is no exception. According to one study, cannabis use among adults age 50 and over increased by 250 percent between 2006 and 2013. Nearly one in five Americans over the age of 50 has used a CBD product, according to a recent Gallup poll.

Adults age 65 and above are among the most medicated population group in the U.S. They represent 12 percent of the total population but account for more than a third of the country’s prescription drug use. As our bodies naturally age, older people are more likely to suffer from serious health conditions. Therefore, this group could possibly see the greatest benefit from CBD products. In fact, states that have legalized cannabis including CBD reliably prescribe fewer opioids, have fewer deaths caused by prescription opioids and fewer people in treatment for opioid addiction.

Unfortunately, even though many older adults are taking advantage of the benefits CBD has to offer, not everyone is on board. Many seniors may still hold onto outdated stereotypes of cannabis use, not realizing that CBD could significantly improve their quality of life. In many cases, CBD may reduce or even replace pharmaceutical drugs. Here are some answers to questions you might have about CBD.

What is CBD?

CBD is short for cannabidiol, one of more than 100 chemical compounds found in the cannabis plant. These chemical compounds are called cannabinoids and share a similar molecular structure to the endocannabinoid hormones our bodies produce. CBD can bind to the human endocannabinoid system, helping

regulate biological functions such as appetite, sleep, pain responses, inflammation and mood.

What are some benefits of CBD oil?

As more research is conducted, new benefits and uses of CBD are being discovered all the time. CBD has therapeutic properties for all age groups. Common uses by older adults include treatment for:

- **Pain management.** Because CBD reduces inflammation, it has been shown to be effective for chronic pain, including arthritis and sciatica.
- **Sleep problems.** CBD can help insomniacs sleep better; alternately, it can be microdosed during the day to promote alertness.
- **Anxiety and depression.** Studies show that CBD has mood-regulating effects that can safely and effectively treat depression. There’s evidence to believe that CBD can help treat other mood disorders such as PTSD and OCD as well.
- **Chemotherapy side effects.** Cancer patients were among the first group to experiment with medical marijuana to treat symptoms including nausea, vomiting and loss of appetite. More recent studies show that CBD can be equally effective for these symptoms.
- **Dementia.** Several studies have indicated that CBD treatment may slow cognitive decline in dementia and Alzheimer’s patients.

Is CBD oil safe?

Research has shown that CBD is a safe and effective treatment for many people. Of course, anyone interested in using CBD should speak with their doctor first, and never stop taking medication without a doctor’s guidance. Like any other substance, there are some known interactions between CBD and certain medicines or supplements, so be sure to have a candid discussion with your primary care provider.

Tips on CBD safety

With your doctor’s approval, here



are some helpful steps to take. First, be sure to research the brand or company you’re interested in. CBD products can be bought pretty much everywhere, from online stores, farmer’s markets, dispensaries and even major retailers like Walmart and CVS in some areas.

However, before buying any CBD products, be sure to research the brand and company. A reputable brand will submit each batch to independent third-party testing to verify the contents and be sure there are no contaminants. Also, make sure the plants are hemp and grown in the USA. While there is currently no federal regulation for CBD products, the U.S. does have specific farming practices the industry must adhere to.

Until the FDA steps in to issue guidelines on CBD safety, the onus is on the consumer to stay safe, so be sure to closely read the label.

Using CBD

Oral tinctures, vape pens and edibles tend to be most popular with older adults. When shopping around, keep in mind that different forms of CBD produce different effects, and the same product can produce effects that vary from person to person. Keep an open mind that finding the perfect CBD product may be a process of trial and error. Here are a few types of products to consider:

- **Oral tinctures:** CBD oil or hemp oil usually contains a food-grade oil such as MCT or coconut oil. A full-spectrum hemp oil offers the benefits of CBD, plus other valuable nutrients.

- **CBD Isolate:** These may be clear

or light golden, depending on the carrier oil used. These products have isolated and removed the cannabidiol and mixed it with a carrier oil. Isolates strip out beneficial cannabinoids and fatty acids that full-spectrum oils contain, so you may want to focus on full-spectrum oils.

- **Edibles:** These are food items infused with CBD concentrate, including gummies and syrups. Edibles take longer to produce an effect since they must be absorbed via the digestive system.
- **Topicals:** CBD-infused lotions, balms or patches are applied directly to the skin. They can help with surface-level issues such as headaches and arthritis.

CBD oil dosage

While a doctor can provide guidance for your specific situation, a general guide to ensure seniors’ safety is to start at 2.5 mg, which is half the recommended dose for younger adults. Everyone’s metabolism and experience is different, so it’s important to start slowly and gradually increase the dose. Older adults are more likely to be taking other medications and may feel the effects more quickly due to age.

Over the course of a few days to a week, the dose can be increased in 2.5mg increments. Physical symptoms tend to respond more quickly to treatment than psychological symptoms, so be sure to talk with your doctor about your specific symptoms and a realistic outcome. Never stop taking any medication without a doctor’s supervision.

www.cbdrethink.com

The Stretch IRA is Dead. Time for Plan B.

By Bob Carlson, Forbes.com

Remember Stretch IRAs? They weren't really IRAs, but rather a strategy used by people who inherited IRAs as beneficiaries in order to make the IRA last as long as possible to take advantage of its tax-deferred compounding of income and gains. To accomplish this, the beneficiary of the IRA would have as little distributed from the IRA each year as possible. In the ideal situation, the investment returns would exceed the distributions each year, so the IRA balance would increase over time. The beneficiary ultimately could use the IRA balance to help finance his or her own retirement or to pay for a substantial expense later in life.

The Setting Every Community Up for Retirement Enhancement (SECURE) Act, which became law December 17, 2019, effectively wiped out this tax-saving strategy. Among many provisions of the Act, one provision of the SECURE Act

abolished the Stretch IRA. Now, when an IRA is inherited, the beneficiary has to take distribution of the entire IRA within 10 years. That means the IRA has to be fully taxed within 10 years and the tax-deferred compounding ends. The change also applies to 401(k) plans and Roth IRAs. Congress wants that money out of the tax-advantaged IRAs and subject to taxes. (There are some exceptions. The 10-year distribution requirement doesn't apply to a beneficiary who is a surviving spouse, disabled person, a chronically ill person, a minor child or someone fewer than 10 years younger than the original IRA owner.)

There were several disadvantages to the Stretch IRA. One disadvantage was that the original IRA owner had a lack of control or influence over the disposition of the IRA. The original owner might have intended for the balance to benefit the heirs in the future, but most IRA beneficiaries distributed and spent IRAs within a few years after inheriting them. The

second disadvantage of the Stretch IRA was that distributions from an inherited IRA were taxed to the beneficiary just as they would have been taxed to the original owner, as ordinary income. So, in effect, a beneficiary inherited only the after-tax value of the IRA.

Fortunately, there are alternatives to shelter your money that sometimes deliver better results than the Stretch IRA.

Alternative Strategies

If you don't plan to use most of a traditional IRA during your lifetime, there might be better strategies than to keep the money in the IRA. For example, you can distribute the money, pay the taxes and invest the after-tax balance. One advantage is that the portfolio can be managed to avoid ordinary income taxes on the income and gains. Instead, the earnings could be tax-advantaged long-term gains and qualified dividends. You also could use any losses to offset gains to minimize taxes. Your result could be a higher after-tax return earned by investing the money outside the IRA.

Another benefit of this strategy is that when your heirs inherit the assets, the tax basis of any appreciated assets are increased to their current fair market value. When you buy and hold stocks, mutual funds or other investments, the gains that accrued during your lifetime never face capital gains taxes.

A second strategy was explained to me by David Phillips of Phillips Financial Services of Gilbert, Ariz. He calls it the IRA Leverage Strategy. It's best explained with an example.

Suppose Max and Rosie Profits are age 71. Max has a \$1 million traditional IRA. They don't need the

IRA to fund their retirement, and Max will have to take Required Minimum Distributions (RMDs).

The Profits form a trust with their two children as beneficiaries. Max and Rosie transfer the annual RMDs to the trust. There are no gift and estate taxes because of the annual gift tax exclusion, which is \$15,000 in 2020. The trust takes out a joint and survivor life insurance policy on Max and Rosie, naming the trust as beneficiary. Because of their ages and good health, the policy benefit is more than \$1.4 million.

Max and Rosie use the RMDs to make annual gifts to the trust that are used to pay the premiums. After Max and Rosie pass away, no matter when that is, the insurance company will pay at least \$1.4 million to the trust, and the trust will use it for the beneficiaries or distribute it to them as called for in the trust agreement. The life insurance benefit is tax free to the trust and also tax free when distributed to the beneficiaries. The children also receive any amount that's left in the Profits' IRA.

The life insurance guarantees the trust receives more than is currently in the IRA. The amount the trust eventually receives doesn't change with market fluctuations. Max and Rosie can draft the trust agreement to direct when distributions will be made to their children. Of course, the details depend on individual circumstances and the type of policy purchased.

The bottom line is that if the Stretch IRA was part of your retirement and estate plan, it's time to revise your plan. The SECURE Act just took away the Stretch IRA from your heirs and is forcing you to consider alternatives. Time to find a Plan B.

Problem House?

Unwanted Inheritance?
Facing Foreclosure?
Behind on Payments?

Problem Tenants?
House Needs Repairs?
Owe Taxes?

Fair price offer for your house

Call 302-635-0205

**Fast
Closing**



Delaware's #1 House Buyer

No realtors, no commissions, no closing costs, no fees

9 Things to Give Up If You Want to Be Happy

- 1 Complaining
- 2 Limiting beliefs
- 3 Blaming others
- 4 Negative self-talk
- 5 Dwelling on the past
- 6 Resistance to change
- 7 The need to impress others
- 8 The need to always be right
- 9 The need for other's approval



Ways to Effectively Use Grandparent-Owned 529 Plans



Spring can be a busy time of year, especially for families with high-school seniors ready to take the next step to college. In addition to thinking about college acceptance letters, parents (and grandparents) should be thinking about how a 529 account can help pay for college when your child or grandchild may qualify for some level of federal financial aid.

All colleges offering federal need-based financial aid require students to complete the Free Application for Federal Student Aid (FAFSA). Colleges use information from the FAFSA to determine a family's assets, including a 529 account, to calculate a student's Expected Family Contribution.

The value of a 529 plan owned by a dependent student or one of their parents (529 plans do not allow joint ownership) is considered a parental asset on the FAFSA. A (rapidly declining...speak to your congressional representatives!) portion of the value of the account will fall under the Asset Protection Allowance (the exact amount depends on the parents' age). Any parental assets beyond that amount will reduce a student's aid package by a maximum of 5.64% of the asset's value. This means that if a parent's 529 account exceeds the Asset Protection Allowance by \$50,000, his child's financial aid award could be reduced by \$2,820. If the allowance continues to crash (age 48 is the median age of parents of college-age children. For these parents, the asset protection allowance has dropped from \$52,400 in 2009-2010 to \$6,000 in 2020-2021, a \$46,400 decrease) the benefits of tax-free investment gains

you've earned in your 529 account may barely outweigh the loss in aid.

If the 529 plan is owned by an independent student it will be reported as a student asset on the FAFSA and will reduce eligibility for need-based aid by as much as 20% of the asset value if the student does not have dependents other than a spouse, and by as much as 3.29% if the student has dependents other than a spouse. So a \$10,000 student asset means \$2,000 less financial aid. Note that assets are reported as of the date the FAFSA is filed, unlike income, which is based on the prior-prior year.

A grandparent-owned 529 account is not included as an asset on the FAFSA. However, any withdrawal or distribution from a grandparent-owned 529 to pay for college could reduce the student's financial aid by 50% because the withdrawal is counted as income to the student the next time a FAFSA is filed for financial aid. This means that a \$10,000 distribution from a grandparent-owned 529 plan will reduce aid eligibility by as much as \$5,000.

This disparate impact is simply a result of how the FAFSA treats 529 account distributions.

The good news is there are planning strategies that can help mitigate this potential impact while coordinating grandparent-owned 529s and financial aid effectively. Here are some helpful 529 planning strategies:

1 Change account owner. If the 529 plan allows, the grandparent can change the account owner to the parent. This will minimize the reduction in financial aid the next time you file a FAFSA. Check to see if your state will recapture state income tax benefits if you change the account owner.

2 Rollover 529 plan funds. Grandparents can roll over a year's worth of funds to a parent-owned 529 plan. If the rollover occurs after the FAFSA is filed, the funds won't be reported as an asset on the FAFSA (assuming the funds are spent before the next FAFSA is filed). Distributions will not affect aid eligibility because the 529 plan is owned by the parent. It's important to note, the parent-owned 529 plan

should be opened in the same state as the grandparent-owned 529 plan to avoid recapture rules when funds are rolled over to a different state's 529 plan.

3 Take a distribution later. If the student will graduate in four years, grandparents can wait until after January 1 of the student's second semester of their sophomore year in college to take a distribution, after the student has completed his/her last FAFSA. This is because the FAFSA uses the prior-prior year's income and tax information to calculate eligibility. If the student will graduate in five years, families should wait until January 1 of the student's junior year to take a distribution.

4 Wait until after junior year or graduation. To avoid the hit to a grandchild's eligibility, it's often advisable to wait until the grandchild's junior year of college (after he or she files their last FAFSA) to help

Average Annual Cost of College Statistics and Key Findings

- Average Total Annual Cost of Public Colleges: **\$25,290** (in-state) **\$40,940** (out-of-state)
- Average Total Annual Cost of Private Colleges: **\$50,900**
- The majority of students pay between **\$6,000** and **\$15,000** per year in tuition for both public and private schools in the United States.

pay for college. Another alternative is to wait until after the student graduates to take a distribution to pay down the student loan debt.

savingforcollege.com



Exemplary. Caring. Supportive.

Nationwide Healthcare Centers, renowned for their delivery of exemplary short-term rehabilitation and long-term care, offer environments that are warm and welcoming.



Our Delaware Facilities

Regency Healthcare & Rehabilitation Center
Wilmington, DE ■ 302-654-8400
RegencyHCR.com

Regal Heights Healthcare & Rehabilitation Center
Hockessin, DE ■ 302-998-0181
RegalHeightsHealthcare.com

Polaris Healthcare & Rehabilitation Center
Milford, DE ■ 302-503-7650
PolarisHealthcareRehab.com

NationwideHealthcare.com



PANTANO
REAL ESTATE

A BOUTIQUE BROKERAGE DEDICATED TO SERVING THE COMMUNITY



Pantano Real Estate has been a fixture in Wilmington and New Castle County for over 15 years. The boutique full-service firm is known for the relationships agents forge with clients, and the pride they take in those relationships. This month we have the pleasure of introducing you to Holly Henderson-Smith and Erik Bashford, Pantano's Certified Senior Real Estate Specialists. We think you'll agree: it's easy to see what makes them especially well-suited to help Vital! readers with their home buying and selling needs.



Vital: Pantano Real Estate is well-known in the community. How did your company get its start?

PRE: Pantano Real Estate was founded over 15 years ago by Paul Pantano. Paul wanted to serve the greater Wilmington community through a real estate brokerage that exhibited his values of excellent customer service coupled with sound real estate decision-making principals. His journey started in the Trolley Square vicinity, not far from where he grew up in Wilmington, and from there his vision grew. Today we serve thousands of clients throughout the greater New Castle County marketplace. As an industry veteran with over 30 years of experience, Paul also buys what he sells. And not only is he invested in our local community, but he's also heavily involved in community service, serving and leading numerous community-centric organizations, all of which contribute to his fresh approach to real estate.

Vital: You use the term "boutique brokerage" on your website. What exactly does that mean?

PRE: We call ourselves a boutique brokerage not because we keep a small team, but because we offer an elevated level of service we feel is important to many clients. We start by creating a detailed plan of action for every client, tailored specifically to their needs. We include services many other agencies charge for, including custom-designed brochures, minor staging and professional photography. By offering a more personalized level of service, we really get to know our clients and, in many cases, become friends with them. We take on a lot more than just the sale or purchase of a home. We help our clients navigate one of the most important transactions they'll ever make in their lives, in the process creating a bond that remains well beyond settlement.

Vital: How did you two choose the field of real estate?

Erik Bashford: I was born and raised in Newark, went to Salesianum and graduated from the University of Delaware. After college, I began a career in Human Resources. Very quickly,

though, I discovered I received more joy from real estate than from human resources, which led me down a different path. Before becoming a licensed real estate agent, I worked as a contractor for bank-owned properties and conducted home inspections. I began investing in rental properties in Delaware and New York and to this day, real estate is my passion.

Holly Henderson-Smith: My background is in advertising and marketing. Although I'm a native Delawarean, I worked in New York 13+ years as a vice president of advertising and marketing in the fashion industry. After moving back home and starting a family, I chose to use my skills locally and got involved in real estate. The idea of being able to use my background to help people with what may possibly be the single most important investment in their life was a game changer for me. It's been an amazing journey so far, and I haven't looked back. I haven't yet gotten into investing yet, but my broker's mantra is "You've got to buy what you sell!" So that's on my list in the near future.

Vital: Why are you focused on helping the over-50 market?

Erik: I've experienced first-hand how difficult it can be to help a parent downsize while still working full time myself. It was overwhelming. When my parents moved to a 55+ community back in 2007, I wasn't aware of any realtors or professional services I could lean on to help my parents move from their house into a condo. Now, with the knowledge both Holly and I have, the things we've experienced and the contacts we've developed, we focus just as much on educating people as we do facilitating their moves.

Vital: What makes Delaware attractive to so many people?

Holly: Delaware really is a Small Wonder! There are so many benefits to retiring in Delaware, it's hard to know where to start. Delaware has always been a popular place for people to retire, not only for people who've lived here all their lives, but also for retirees in neighboring states. Ask anyone who moved here from PA, New York or New Jersey and they'll tell you



our property taxes are nominal compared to their previous states. Beaches are a short commute no matter where you live, the cost of living is low, and of course, there's the tax-free shopping. That's why, over the past decade, we've seen the building of more and more 55+ communities and assisted living facilities than you can imagine, with plans to build more in the works.

Vital: Can you tell us more about your mission to help seniors?

Erik: Nowadays, we more frequently use the term mature or active adults. People aren't slowing down; instead they're very actively enjoying the fruits of their labor. Our mission is to educate them on all things real estate so they can make informed decisions that help pull together a comprehensive plan of action. Many people we work with haven't bought or sold a house in decades. The sale or purchase of real estate can be terrifying – just the thought of leaving a home that's been familiar to them all their lives is unsettling. We understand. We think of ourselves as the backbone of their support system, connecting them with whomever they need to help alleviate the stress. Our network of contacts spans the widest range possible of services, from move managers to cleanout companies, mortgage and reverse mortgage providers to senior living referral services, home health care providers to elder law and estate planning attorneys, and everything in between. We hold our client's hand and do a thorough job of bringing them up to speed about what's going on in the current market so they can decide what's best for them. And sometimes, the best decision for them is to stay right where they are.

Vital: What sets you apart from other realtors when it comes to helping clients buy or sell one of, if not the last home they'll live in?

Holly: Aside from both of us genuinely caring for our client's well-being, we both have personal experience dealing with the transition of loved ones and remember vividly the hoops we had to jump through to get them settled. The tasks of figuring out their options, packing up their life, moving them to a new home, and making sure they do well adjusting to the new setting are extremely difficult. We've been through it. We know what it's like. It's



a process. As realtors, we've also been to a number of homes where the need for additional help and expert advice is apparent. To further support our mission, we spent considerable time furthering our education, and we both are proud recipients of the SRES Certification (Senior Real Estate Specialist). This better equips us with the tools we need to help our clients make life-changing decisions. After all, their needs, financial means, and available options are different than traditional homeowners. Working with an agent who has this specific training definitely has its perks!

Vital: When a client invites you into their home to talk about downsizing, what type of advice do you give them?

Erik: Our approach and our advice depends on so many factors. It's really a case-by-case basis. Everyone's circumstance is different. When we first meet new clients, we spend time getting to know them on a personal level. It's very important to us to understand their mindset, for instance, if they're looking forward to downsizing or if they're struggling with the concept of a move. Our advice also depends on their next home. For instance, are they moving to another single-family home, a 55+ community or an assisted living facility? Downsizing typically involves some level of selling, giving away or throwing away personal items. We understand the need to be compassionate during

this process and that different people need different levels of help. In some cases, we advise on the need to hire third-party companies that can assist with the process. In other cases, the number of items to address is minimal, so it's just about being a resource for them when it comes to who they should call to remove unwanted items, sell antique furniture, move furniture, and so forth. But, regardless of the process involved in getting from start to finish, we always emphasize the positive, knowing that many clients are downsizing because of necessity and not by choice. We're focused on emphasizing the upside of downsizing and looking forward to making new friends. Our mantra is that saying goodbye to personal items doesn't mean saying goodbye to the memories.

Vital: It's so easy to see you two are not only compassionate, but dedicated to doing the right thing. That's so refreshing. If readers are in the middle of the process of buying or selling a home, are contemplating a move, or just want your advice, how can they get in touch with you?

Holly: We're always just a phone call (or text or email) away! I can be reached at 302-298-2836 or by email at holly@pantanorealestate.com. Erik can be reached at 302-540-8048 or by email at ebashford@pantanorealestate.com. We look forward to helping!



RESOURCE CORNER

We're here to help make your move easier! We're proud to work with these local and national resources. Feel free to call us to help you connect.

Real Estate Brokerage:
Erik Bashford, Pantano Real Estate, 302-540-8048
Holly Henderson-Smith, Pantano Real Estate, 302-298-2836

Reverse Mortgages:
Gail Alm, Fairway Independent Mortgage Corporation, 410-868-0423

Elder Law and Estate Planning:
Karla Levinson, www.laurencelevinsonlaw.com, 302-656-3393
William Erhart, www.eaels.com, 302-651-0113
Law Office of Kevin A. O'Brien, www.deestateplan.com, 302-888-2707

Home Health Care and Move Management:
Your Own Home, www.yourownhomecare.com, 302-478-7081

Senior Living Care Referral Service: www.aplaceformom.com, 800-371-5898

Senior Care Referral Service: www.caring.com, 800-973-1540

Cleanout Services:
www.1800GOTJUNK.com, 800-468-5865
Professional Clean Out Services, Inc., 610-872-5902

When it comes to
your health care,
**experience makes
a difference**



At ManorCare Health Services, Arden Courts and Heartland Hospice, our continuum of care services provide the right care at the right time in the right setting.



Skilled Nursing and Rehabilitation

ManorCare Health Services provides comprehensive medical and rehabilitative treatments to help patients get back on their feet after a hospital stay. We work with each patient to design an individual plan of care to meet their specific goals.

ManorCare Health Services

Wilmington

302-764-018

Pike Creek

302-239-8583



Memory Care

Arden Courts is a unique approach to caregiving and was created to help individuals with memory impairment enjoy residential living while receiving the professional assistance and engagement they need. By recognizing each individual resident's needs, we provide an environment that promotes safe independence for as long as possible.

Arden Courts Memory Care

302-762-7800



Hospice

Heartland's approach to caring focuses on patients and their family's needs. Hospice care enables patients to maintain cherished activities in comfort, provide support to family members in caring for their loved ones and offers spiritual and emotional support.

Heartland Hospice

302-737-7080

As part of ProMedica, the 15th largest not-for-profit health system, we are proud to serve the Wilmington community with our continuum of care designed to meet individual health care needs.
For more information about our services, please call us.

ManorCare 

Arden Courts 

Heartland 

 PROMEDICA

Climate is what you expect. Weather is what you get.

How Climate Change Plunders the Planet

We see climate change everywhere—in weather patterns, across farmland, and throughout plant and animal habitats. In fact, 2015 to 2018 were the four hottest years ever recorded. Here, three critical aspects of an increasingly warmer planet.

More heat alters ice, weather and oceans.

According to the United Nations, ninety percent of natural disasters are weather-related. These are some high-profile examples of how the extra warmth changes climate conditions and weather patterns:

- **The cryosphere—the frozen water on Earth—is melting.** A warmer atmosphere causes the planet's snowpack, glaciers and sea and freshwater ice to melt rapidly, contributing to unprecedented sea level rise. Melting sea ice exposes darker ocean waters, which absorb more sunlight than ice—heating the ocean more and speeding up a relentless cycle of melting and heating.
- **The oceans are getting hotter, expanding and becoming more acidic.** They are getting hotter because they absorb 90 percent of the extra heat in the climate. This shift causes the oceans to expand, contributing to higher sea levels and bleaching coral. Mass coral bleaching results in the starvation, shrinkage and death of the corals that support the thousands of species that live on coral reefs. Meanwhile, nearly a third of carbon dioxide emissions end up in the oceans, triggering a chemistry change that makes the water more acidic, dissolving the shells of sea creatures. The ocean is almost 40 percent more acidic than it used to be.
- **Weather is getting more extreme.** Heatwaves are more frequent worldwide. The increased evaporation of water is like fuel for storms, exacerbating extreme weather events, such as hurricanes. Rising sea levels make storm surges capable of much greater damage. In more naturally arid areas, droughts and wildfires are intensifying.

Human life and prosperity suffer.

- **Climate change is a major threat to agriculture.** Where, how and

when we grow food is vitally connected to our climate's normal patterns. Worldwide, farmers are struggling to keep up with shifting weather patterns and increasingly unpredictable water supplies. Farms are more likely to face attacks from weeds, diseases and pests, which affect yield. Extreme events also threaten crop yields, such as through flooding or reduced water supply.

- **Warmer, polluted air affects our health.** A warmer atmosphere increases the formation of ground-level ozone (smog) in polluted regions. Smog irritates lungs and triggers asthma attacks. Smoke from wildfires further degrades the air. Extreme summer heat means more deaths during heatwaves. Warmer freshwater makes it easier for disease-causing agents, such as bacteria, to grow and contaminate drinking water.
- **Infrastructure and transportation are at risk.** Hot weather, flooding and other extreme weather events damage infrastructure, put heavy burdens on electrical supplies and disrupt how we travel and commute.

Natural habitats become hostile.

Habitats on land and in the sea are changing, making them inhospitable for some species, while letting others move in and take over. Some ecosystems are at risk of collapsing.

- **The ice Arctic animals need is vanishing.** As sea ice disappears, ice-dependent mammals such as walruses and polar bears struggle to survive. In 2008, the polar bear became the first animal to make the Endangered Species Act list of threatened species because of global warming.
- **Coral and shellfish are suffering.** Coral reefs are highly sensitive to small changes in ocean temperatures. The heat stresses the algae that nourish the corals and provide their vibrant colors. The algae then leave, and the corals eventually starve—an event known as bleaching. As coral reefs are home to many other species, such as fish, their collapse would disrupt the entire ecosystem. A more acidic ocean also affects the normal calcium balance, meaning creatures with calcified shells,

such as shellfish and coral, may not have enough calcium to grow.

- **Forests are more prone to deadly infestations.** Milder winters and longer summers allow tree-killing insects to thrive. Meanwhile, trees weakened by prolonged drought have lower defense mechanisms. This cycle of warmer weather, weak trees and thriving insects is likely the culprit behind the massive die-off of 70,000 square miles of Rocky Mountain conifers.

This is why fighting climate change is so urgent

In just the past few decades, rising temperatures have worsened extreme weather events, chunks of ice in the Antarctic have broken apart, wildfire seasons are months longer, coral reefs have been bleached, and disease-spreading mosquitoes are expanding their territory.

Earth has already warmed by about 1°C since the 19th century, before in-

dustrial revolution started to boom. We're on our way toward 1.5°C by as early as 2030.

Why a half-degree more is such a big deal

A warmer world—even by a half-degree Celsius—has more evaporation, leading to more water in the atmosphere. Picture a cotton farm that's been around since 1960, with global average temperatures rising by roughly half a degree since it grew its first crop. The increased evaporation and additional moisture in the atmosphere has led to 30% more intense rain during heavy downpours in that part of the U.S. Then a hurricane like 2018's Florence—already strengthened by warmer oceans and higher seas—dumps this excess rainfall on the farm. The crops are destroyed.

It's how you go from a half-degree of warming to economic hardship.

www.edf.org



FLU SHOTS ARE HERE*

No appointment necessary.

Most insurance accepted.

Stop in today and get your flu shot!

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

The 10 Commandments of Caregiving



By Mimi Pockross, caregiver.com

Taking care of two elderly parents with differing needs was not an easy task. My on-the-job training came from professionals I met along the way, from living day to day with the challenges that I experienced, and from others who had gone through this “roller coaster ride of caregiving.” This is what I’ve learned.

The First Commandment: Analyze Your Personal Circumstances

Everyone is different and everyone reacts to situations differently; sometimes personalities clash. Some of us are deniers and refuse to admit that there is trouble. Some of us are needy and expect others to do all the things that we can no longer do. Some of us are naïve and just plod along until there is a crisis. Some of us know better but keep putting off doing anything about the current situation until it becomes an emergency. Some of us think we know everything and want to stay in control, making all the decisions. Start the family conversation early to assess personalities, options and who will (or will not) help with what. It will be a work in progress.

The Second Commandment: Organize

Caregivers need all the care recipient’s basic information, not just living wills and powers of attorney. It’s social security numbers and computer passwords, keys and home maintenance information, medical history, Medicare paperwork, banking information, safe deposit box information and more. It should include insurance policies, important contact informa-

tion, spousal information, birth certificates, marriage licenses, divorce agreements, financial statements. It should all be in one place – or at least know where the information can be found. Many books are available to help guide you. I started with one notebook and ended with notebooks for each parent and a file box filled with folders labeled by category.

The Third Commandment: Communicate

Whether it’s an ER physician who needs to know your loved one’s situation, or your loved one who needs to be reassured, or a family member who may have a differing opinion, life is better if there is a continuing dialogue, a respect for different points of view, and a shared objective.

The Fourth Commandment: Prioritize

Is it more important to save money or to have the very best amenities possible? Is it more important to age in place with home health aides or to be in a continuing care community? Is it more important for your loved one to stay in their hometown or move closer to a child? There are myriad decisions to be made, so list what’s important to everyone involved. At the very minimum, the

final decisions should take into account how all parties involved can best maintain their quality of life.

The Fifth Commandment: Educate Yourself

Knowledge is power. Knowing what to expect and what options are available makes it easier to cope with the challenges one may face. Resources are everywhere: books, websites, forums as well as caregiver support groups. Use them.

The Sixth Commandment: Learn Every Bureaucracy

How many times have we heard someone say, “That’s not my responsibility”? Whether it’s contacting a physician, working with the Medicare system, managing medications, figuring out how home health care works, filing claims with insurance companies or knowing who does what at the senior living facility, the more one knows about who to contact and how to proceed, the less frustrated everyone will be.

The Seventh Commandment: Stay Fluid

There are going to be times when you will need help and support and the answers will not come quickly. It’s important not to panic and not get mad. A sense of humor really comes in handy if you can manage to keep yours. If all that fails, take a few deep breaths, share the burden, or, even though it might be hard, take an hour or two away from the situation. I remember once near the time of Dad’s passing when I just let loose on the CNA (certified nurse assistant) who couldn’t find Dad’s prescription. Turned out it was left in the mailbox. These things are going to happen; keep in mind you get more bees with honey.

The Eighth Commandment: Do Your Homework

Don’t make important decisions without consulting experts or by seeking out credible reading materials. When my mother became more and more aggressive, the geriatric care manager suggested that Mom needed psychiatric help. When I ran this by the head nurse of her dementia unit, she laughed at the thought. Ultimately, I felt that employing a psychologist would do more harm than good. I decided a sedative, as

recommended by her geriatrician, was more appropriate.

The Ninth Commandment: Stand Your Ground

Doctors, social workers, and professional caregivers are all just people, and though they have been schooled, you know your loved one best. Listen to everyone’s advice, and if there’s a problem, don’t let it be ignored. It’s your responsibility to call attention to the situation. You are your loved one’s voice.

The Tenth Commandment: Take Care of Yourself

Caregiver burnout is a constant threat. That means eat right, exercise, get enough sleep and take breaks. Don’t feel guilty about needing time to yourself to read, to shop, to get a massage. Whether a family member or friend takes over or you rely on caregiver respite services, you can’t take care of someone else if you’re not well yourself.

There will always be ups and downs in the caregiving process, but if you follow these commandments, there is a better chance that when you look back on this stressful time, you will have comfort in knowing that you did the best you could, both for your loved one and for yourself.

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

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



Take Action

In order to make our dreams come true, we must take action rather than simply wishing for what we want.

By Madisyn Taylor

There is a popular misconception that we might be able to just wish our dreams into being. Maybe on some other level of consciousness this is the case, but here on earth what we need to do is take action in our lives. Vision is an important companion to our efforts, but it can't accomplish anything all by itself. When we focus on what we want and ask for what we want, we are initiating a conversation with the universe. Our desires, passionately defined and expressed, bring about valuable and relevant opportunities, which we then respond to by either taking or leaving them.

Many of us are afraid to step out into the world and make things happen, and so we hang back, dreaming and waiting and watching. There are times in life when this is the right thing to do, but this phase of inaction must eventually give way to its opposite if we are to build our dreams into a reality. This can be really scary, and we may fail and struggle, but that's okay because that's what we're supposed to do. Waiting for everything to be perfect before we act, or waiting for what we want to be handed to us, leaves us waiting forever. No one expects us to be perfect, so the best thing we can do for ourselves is to get out there and take action on our dreams.

One of the hardest parts about having a vision is that when we test it in the laboratory of life, it often comes out looking completely different than what we had in mind or, worse, it doesn't come out at all. If you read the life stories of people who have brought their dreams into reality, you will hear many stories about this experience. But you will also hear about hard work, taking action, perseverance, and, finally, the successful birthing of a dream.

The Best Place to Get Better.

BETTER REHAB. BETTER NURSING. BETTER RESULTS.

We are one of the largest providers of post acute care in the region, offering a supportive environment with state-of-the-art technologies. Our team works collaboratively to develop an individualized treatment plan for each patient.

- ✓ SKILLED NURSING CARE
- ✓ REHABILITATION AND EVIDENCE-BASED THERAPY
- ✓ COMPREHENSIVE PULMONARY CARE



Cadia Healthcare Silverside

3322 Silverside Road
Wilmington, DE 19803
(302) 478-8889

Cadia Healthcare Pike Creek

3540 Three Little Baker's Boulevard
Wilmington DE 19808
(302) 455-0808

Cadia Healthcare Broadmeadow

500 South Broad Street
Middletown, DE 19709
(302) 449-3400

Cadia Healthcare Capitol

1225 Walker Road
Dover DR 19904
(302) 734-1199

Cadia Healthcare Renaissance

26002 John J. Williams Highway
Millsboro DE 19966
(302) 947-4200



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				23			
		24			25		26						
27	28					29		30			31	32	
33							34		35				36
37					38			39	40		41		
42			43	44		45			46	47			
	48				49	50		51					
			52				53		54				
55	56	57						58		59		60	61
62					63			64		65			
66					67					68			
69						70				71			

©www.mirroreyes.com

Answers on page 12

ACROSS

- 1. Prostitute
- 5. Boats
- 9. Bright thought
- 13. Balm ingredient
- 14. Ringworm cassia
- 16. Close
- 17. Mountain pool
- 18. Work dough
- 19. Bacterium
- 20. Exams
- 22. Certainly
- 24. Laugh
- 26. Coil of yarn
- 27. Snob
- 30. Bedroom community
- 33. Maturation
- 35. Clairvoyants
- 37. Alien Life Form
- 38. Coral island
- 41. Loving murmur
- 42. Fry briefly
- 45. Balata tree
- 48. Priesthood
- 51. Quandary
- 52. Virtuous
- 54. A cleansing agent
- 55. Cheated
- 59. Extraordinary
- 62. Employ
- 63. Type of drum
- 65. 12 in a foot
- 66. Anagram of "Rave"
- 67. One more than 6
- 68. Feudal worker
- 69. Plateau
- 70. Marsh plant
- 71. Consider

DOWN

- 1. Insulation
- 2. Wings
- 3. Reverent
- 4. Having toothlike projections
- 5. Request
- 6. Cleave
- 7. Leg joints
- 8. Noshes
- 9. An artless innocent young girl
- 10. Accomplishment
- 11. Nobleman
- 12. Ground forces
- 15. French farewell
- 21. Tibia
- 23. Claim
- 25. Largest continent
- 27. Historical periods
- 28. Light purple
- 29. Explosive
- 31. Remunerate
- 32. Sweep
- 34. Mouth (British slang)
- 36. Fizzy drink
- 39. Directed
- 40. Wreaths
- 43. Poster color
- 44. God of love
- 46. Whip
- 47. Fatigued
- 49. Lawn cover
- 50. A boring movie
- 53. Depart
- 55. "Pow!"
- 56. Apiary
- 57. Angers
- 58. To endure (archaic)
- 60. Skin disease
- 61. Not us
- 64. Terminate

ONE-SKILLET STEAK AND SPRING VEG WITH SPICY MUSTARD

This mustard sauce is meant to have some zing, but if you want less heat, swap smoked paprika for the cayenne.



4 servings

INGREDIENTS

- 1 pound boneless New York strip steak, patted dry
- Kosher salt, freshly ground pepper
- 5 garlic cloves, 1 grated, 4 thinly sliced
- 1/3 cup Dijon mustard
- 1 tablespoon sherry vinegar or red wine vinegar
- 1 teaspoon honey
- 1–2 pinches cayenne pepper
- 1/3 cup plus 3 tablespoons olive oil
- 1 bunch scallions, thinly sliced, divided
- 1 10-ounce bag frozen peas
- 1 bunch asparagus, trimmed, cut into 1-inch pieces

DIRECTIONS

- Season steak all over with salt and pepper.
- Whisk 1 grated garlic clove, 1/3 cup mustard, 1 Tbsp. vinegar, 1 tsp. honey, a couple pinches of cayenne, 1/3 cup oil, and 1 Tbsp. water in a medium bowl to combine; season spicy mustard with salt and pepper.
- Heat a dry medium skillet, preferably cast iron, over medium-high. Rub steak all over with 1 Tbsp. oil and cook, turning every 2 minutes or so and making sure to get color on the fat cap, until medium-rare (an instant-read thermometer inserted into the center will register 120°), about 10 minutes. Transfer steak to a plate to rest. Pour off oil from skillet, leaving crispy bits behind.
- Heat remaining 2 Tbsp. oil in same skillet over low. Add 4 sliced garlic cloves and all but about 2 Tbsp. scallions (save those for serving) and cook, stirring often, until translucent and softened, about 3 minutes.
- Add peas and a splash of water and cook, stirring and mashing to break up slightly, until peas are tender, about 5 minutes. Add asparagus; season with salt and pepper. Cook, stirring often, until asparagus is just tender, about 5 minutes. Remove from heat.
- Slice steak and shingle over vegetables in skillet.
- Drizzle some mustard sauce over steak and top with reserved scallions. Serve with remaining mustard sauce alongside.

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

Answers on page 12

(courtesy of KrazyDad.com)

The Funny Bone

Classroom Humor

“How do you spell toad?” one of my first-grade students asked. “We just read a story about a toad,” I said, then helped him spell it out: “T-O-A-D.”

Satisfied, he finished writing the story he’d begun, then read it aloud: “I toad my mama I wanted a dog for my birthday.”

After a day of listening to my eighth graders exchange gossip, I decided to quote Mark Twain to them: “It is better to keep your mouth closed and let people think you are a fool than to open it and remove all doubt.”

After considering my words, one of my students asked, “What does it mean to remove all doubt?”

Walking through the hallways at our middle school, I saw a new substitute teacher standing outside his classroom with his forehead against a locker. I heard him mutter, “How did you get yourself into this?”

Knowing he was assigned to a difficult class, I tried to offer moral support. “Are you okay?” I asked. “Can I help?”

He lifted his head and replied, “I’ll be fine as soon as I get this kid out of his locker.”

Just before the final exam in my college finance class, a less-than-stellar student approached me.

“Can you tell me what grade I would need to get on the exam to pass the course?” he asked.

I gave him the bad news. “The exam is worth 100 points. You would need 113 points to earn a D.”

“OK,” he said. “And how many points would I need to get a C?”

Spotted on Facebook:

Student: I don’t understand why my grade was so low. How did I do on my research paper?

Teacher: Actually, you didn’t turn in a research paper. You turned in a random assemblage of sentences. In fact, the sentences you apparently kidnapped in the dead of night and forced into this violent and arbitrary plan of yours clearly seemed to be placed on the pages against their will. Reading your paper was like watching unfamiliar, uncomfortable people interacting at a cocktail party that no one wanted to attend in the first place. You didn’t submit a research paper. You submitted a hostage situation.

When a nosy fourth-grade student wanted the scoop on what another teacher and I were discussing in private, I decided it was time for an impromptu lesson in manners.

“Do you know what ‘minding your own business’ means?” I asked pointedly.

He didn’t, but a student clear across the room shouted, “I do!”

EAST COAST TREE SERVICE

When Other Companies Can't Do The Job... They Call Us!



Residential and Commercial Tree Removal, Clearing & Trimming

- We regularly (and SAFELY) work around electric wires and around homes and buildings.
- We will remove every trace of your trees – or allow you to remove them yourself to lower your cost.

– FREE ESTIMATES –

Licensed & Insured For Your Protection

CALL NOW!
(302) 588-3955

DE Lic #2013602079



Hear Better, Live Better!

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.