



Vital!

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Arden Courts

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Focused

Chair Yoga 101

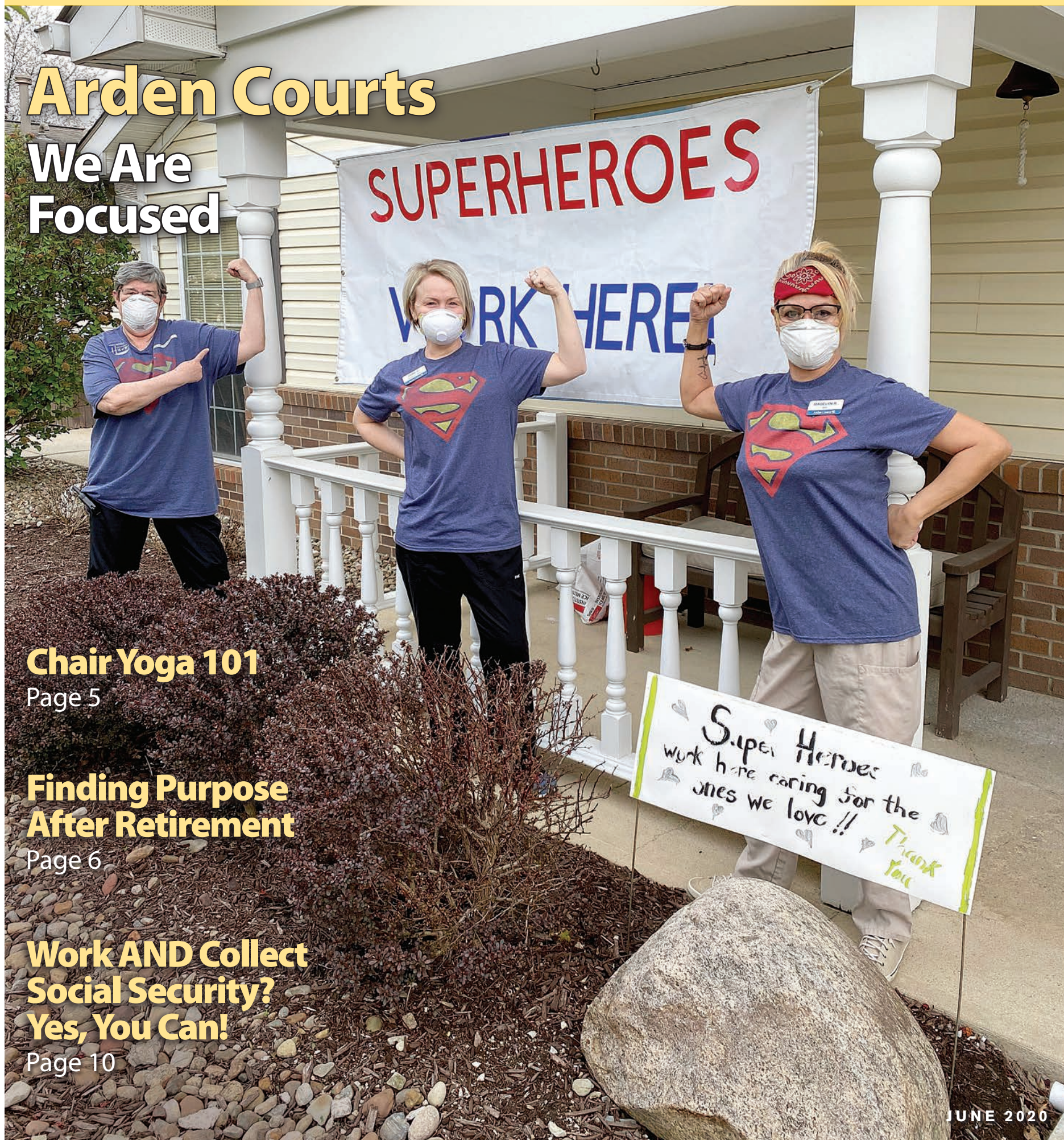
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“We’re all in this together.”

We’ve heard it so many times, yet it still rings true. Happily, the world is starting to emerge from our coronavirus cocoon, but we still have to be careful. My mother is in her 80s. She’s fit and strong, but we want to avoid her getting sick, so we’ve rarely seen her (twice since March) and when we did, we were outside and we maintained our distance. My son will still be in high school come September and we have no idea what to expect. So everything will be new and different, this summer and moving forward. But we still want to have a positive attitude! Positivity, trying new things, making plans for the future—these are the antidote to feeling sorry for ourselves.

Ready to try something new? How about chair yoga? If you’ve heard of it but have never seen it, check out page 5 for some starter exercises. They’re relaxing, they’re mindful, and the stretch will do you good.

In the “making plans for the future” department, Delaware Hospice has great advice on taking care of yourself when you’re taking care of a loved one on page 4 and Pantano Real Estate shares tips on starting your very own Victory Garden on page 13. My favorite takeaway from our article about finding purpose after retirement (page 6) is “nourish your soul.” What makes you want to get up in the morning? This “down time” we’re experiencing right now is the perfect time to take stock of where you are, where you want to be and how you’re going to get there. It’s the rare bright side to living through a pandemic.

Summer is here! Our friend Joyce Winters at Cadia Healthcare sums it up perfectly: Summer sunshine breeds optimism and vitality, symbolizing happiness in our lives. Enjoy!

Happy June!

Karyn and Heidi

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

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June is Men's Health Month

On average, men die five years younger than women, and die at higher rates from nine of the top 10 causes of death. Men are also less likely than women to be insured. All of this impacts their ability to be involved fathers and grandfathers, supportive partners, and engaged community members.

There is a lot we can do to help Dad as Father's Day nears—and even more that all of us can do to help men all year. But let's start with Dad:

■ **Encourage him to get a physical.**

Most of the factors that contribute to men's shorter, less healthy lives are preventable. And that prevention starts with seeing a healthcare provider on a regular basis. Adult men in the United States visit primary care providers at lower rates than adult women. Establishing baselines for factors such as blood pressure, cholesterol, weight, and PSA (a screening test for prostate cancer risk)—and monitoring how they change over time—will enable the provider to catch potentially dangerous conditions early, when they're still treatable. You can download a helpful chart of recommended screenings at www.healthfinder.gov.

■ **Encourage him to get physical.**

The benefits of physical activity on health outcomes are extensive, and many people find it difficult to get motivated for physical activity on their own. Rather than simply telling your dad to exercise and then hoping that he will, do it with him. Join a recreation league at your local community center, sign up for group personal training sessions to get fit togeth-

er, or simply make a routine out of regular walks. Simple, yes, but not always easy.

- **Let him know you care.** One reason men disregard their own health is that they're too busy taking care of everyone else. What they don't realize, however, is that if they die early, they'll be hurting the very people they've worked so hard to protect. So remind him that you and your other family members love him and need him to be alive and healthy for as long as possible.

Now, here are a few ideas for what the rest of us can do:

- **Wear blue.** In 1994, Congress passed a bill declaring the week before Father's Day as Men's Health Week (this year, it's June 15-21). Encourage everyone you know to wear something blue that week, take pictures of each other, and show your support by posting them to social media with #ShowUsYourBlue.

- **Learn more.** Men's Health Network (the DC-based nonprofit that helped pass Men's Health Week) has collected more than 300 proclamations from governors, mayors, and Native American communities recognizing Men's Health Month (and Week), the important part that fathers and grandfathers play as role models for their children and grandchildren, and how much better off kids are when they have an actively involved dad in their life. See them at MensHealthMonth.org. And learn more at www.MensHealthNetwork.org.

WORDS OF WISDOM

"A father is neither an anchor to hold us back nor a sail to take us there, but a guiding light whose love shows us the way."

—Unknown



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



Supporting Your Own Health When Mom Comes Home

Bringing Mom (or Dad) home from the nursing home or hospital to care for them at home for the first time? Although your parent's health is a primary concern, this isn't the time to neglect your own! According to an AARP study¹, 63% of family caregivers (60% of whom are women) report caregiving to be moderately to highly stressful.

You may have heard about the patient benefits of home hospice care. But getting your loved one enrolled as early as possible is good for you, too! Hospice can help give you the support and confidence you need to keep your stress levels in check and to protect your own health. Here are just a few ways home hospice care helps:

Getting support upfront reduces anxiety and makes the whole journey easier.

New family caregivers often encounter the unexpected when they first bring their parent or loved one home. Maybe Mom can't walk now,

or Dad can't get in and out of a regular bed. The entire experience can be overwhelming.

With hospice support from the outset, you can get help sorting through both the expected and the unexpected from day one—making your transition smoother and less stressful. Even if you're discharged from the hospital at 7 p.m., the on-call nurse will come out to help you get settled and identify your follow up needs. And it's likely they've seen all your surprises at some point before.

Help with creating medication schedules makes the shift to home care more manageable.

There's a good chance your loved one came home with a bunch of bottles of pills and a long list of medications—ones that the hospital or nursing home would administer at all hours of the day and night. Your hospice nurse will help you understand what to give, when to give it, and what to look for—all while getting things on

a schedule that makes sense for home care so you can get some rest.

You'll get a crash course in the caregiving skills you need.

Needing to perform medical tasks is associated with higher levels of caregiver stress.¹ Whether you suddenly find yourself in charge of injectable medications, a feeding tube, or wound care, our hospice team will show you what you need to know—without overwhelming you. They'll also show you ways you can make your environment safer and more comfortable for your loved one. You'll quickly find that your hospice team members aren't just talented coaches—they're also your #1 cheering section.

Your team will check in on you, too.

Sure, you'll hear over and over that you need to take care of yourself if you're going to have anything left to take care of someone else. But it's one thing to know you need to take care of yourself. It's another to

actually do it when you're pulled in so many different directions and weighed down by a sense of guilt.

Having a hospice team to check in on how you're doing can be incredibly helpful. They'll be there to ask you: When's the last time you sat down? Are you getting enough sleep? What would help you feel refreshed? They'll remind you that selfcare isn't selfish, it's essential.

Many caregivers, especially women, are reluctant to ask for help. Your team will step in and remind you of the caregiver supports available to you—from weekly volunteer visits so you can step out for a couple of hours to respite care at the Delaware Hospice Center.

When it comes to getting hospice help, the earlier the better! You, your loved one, and your entire family will benefit. For more information, call 800-838-9800 or visit www.delawarehospice.org.¹References available upon request.



Because it's not who wins that counts.

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At Delaware Hospice, we believe in making time for firsts. We work to make each day the best it can be, so that all you have to worry about are the refreshments.

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Chair Yoga: What Is It and How Do You Do It?

In the same way that the body moves through flows of motion and increased flexibility during cycles of traditional yoga, chair yoga implements this practice as well. Along with increased ranges of motion through holding poses on a chair, pranayamas (also known as breathing techniques) can assist in reducing anxiety, introducing or practicing meditation, and creating spatial awareness.

The Perfect Modification

Chair yoga is an ideal exercise for those suffering from certain chronic conditions, as well as people over a certain age who have trouble moving through the up and down motions of traditional yoga, since it allows them to stay stabilized.

According to Jimmy McKay, a physical therapist at FOX Rehabilitation, “There are four phases of degeneration that progress naturally as we age. Exercise is a major intervention to slow this process down. If a joint cannot move through its normal range, it will limit the amount of activity that can be done.” That means that by promoting stretching, activities such as cleaning the house or gardening become less of a “pain.”

Here are a few simple chair yoga poses (called asanas) that can be easily completed at home. They combine breathing awareness with yoga exercises that can be done while sitting in a chair or lying down. If possible, wear loose clothing, shirt untucked, but any type of clothing is fine. If you experience any pain, simply skip that exercise. All yoga exercises are gentle, never pushing the body. The goal is to feel relaxed and peaceful.

Coherent Breathing

If you only learn one technique, this is the one to try. In coherent breathing, the goal is to be aware of your breath and to breathe slowly while mentally counting the lengths of your breaths.

Begin by counting to 2 as you inhale, pause, and exhale to the count of 2. (With time, as you practice breathing exercises, you may be able to work up to longer breaths, counting to 3, 4, 5, or 6 as you inhale or exhale.) Begin to straighten your spine and place your hands on your belly—notice sensations of breathing in your belly. If you are comfortable, close your eyes. Slowly breathe in, expanding your belly, to the count of

2. Pause, then slowly breathe out to the count of 2. If possible, work your way up to practicing this pattern for five to 15 minutes per day.

When you are ready, open your eyes, remove your hands from your belly and just rest in the chair.

Seated Mountain Pose

Mountain pose is sometimes called “samasthiti,” or equal standing. This pose is often practiced at the beginning of a class and between poses as a way to reset and balance the body.



Using a straight-back chair with no arms, if you are able, come to the front edge of the chair. Try to keep your spine straight and sit up tall, feet flat on

the floor, ankles directly under your knees, hands on your knees—this is called seated mountain pose.

As you are seated, you want to try to push down into the chair with your lower body and buttocks, while lifting your chest and neck and head up tall, feeling like you are stretching the spine. Pretend there is a big balloon attached to the crown of your head, pulling your head and upper body straight up. Your head is level, your eyes looking across the room. Try to focus on some point across the room.

Take a few minutes to hold this pose, being aware of your breath while seated. Do you feel the subtle movement as you breathe? There is no right or wrong way to feel this—just an awareness.

Seated cat and cow

Start with your hands on your thighs and sit up tall. As you exhale, round your back, pulling your abdominals into your spine, tucking your tailbone under and tucking your chin into your chest. Be as round in the upper back as you can, pushing your mid-back toward the chair. This is cat pose.



As you inhale, allow your belly to move forward, arch your back, send your sternum forward and look up toward the ceiling (if your neck is comfortable) or keep your head parallel to the floor. This is cow pose.

Repeat this motion several times, inhaling into cat and exhaling into cow.

Seated twist

Place your left hand on your right knee and your right arm over the back of your chair. Turn to look over your right shoulder and hold for four breaths.



On the inhale, feel your spine lengthen and, on the exhale, feel a deeper twist. Exhale back to center and repeat on the other side.

Seated chest opener

Sit on the front edge of your chair and interlace your hands behind your back. As you inhale, lift your hands up and away from your back, while gently lifting your chin away from your chest. As you exhale, lower your hands.



Repeat this motion on your breaths at least two times. Switch the grip of your hands and repeat.

Chair pigeon/hip opener

Place your right ankle on top of your left knee. Let your right knee relax out to the side while keeping your foot flexed. As you inhale, sit up tall and, as you exhale, enjoy the stretch. You can increase the stretch by placing your right hand on the right knee and applying gentle pressure. To increase the stretch even more, keep your back flat and spine lengthened and start to tip forward from the hips.



Stay for three-to-five breaths and repeat on the other side.

Seated forward fold

Start with your hands on top of your thighs and take a deep inhale. As you exhale, fold forward at your hips (rather than rounding the upper back) draping your body over your legs. Slide your hands down toward the floor. You can either hold each elbow with the opposite hand or let your arms dangle to the floor. Let your body hang heavy over your legs and your head and neck relax. On an inhale, let your hands rest on your thighs and slowly roll back up to seated.



Repeat this sequence several times.

And finally, take a moment to congratulate yourself on completing this mindfulness exercise and taking the time out of your day to nurture yourself.



4 Secrets to Finding Purpose and Community After Retirement



goal isn't to feed your bank account but your soul. Or, if there are things you regret not doing during your working years, like hobbies you put aside because they were not “practical,” now is your chance to try them again. And, if you are carrying regrets from something you did, like a friendship you lost or a family bond that broke, you have an opportunity now to heal relationships and make your life whole.

Today is the first day of the rest of your life. To make the most of it, you need a plan. Find some quiet time alone to answer the following questions:

What makes me excited to get out of bed in the morning?

For many of us, if there isn't something we have to get out of bed for, we won't get out of bed. Start by making a list of all the activities you enjoy doing. Include on this list activities you haven't done in years but remember enjoying. For example, you might list playing guitar, creative writing, visiting museums, and painting. If you love visiting museums, consider volunteering at one in your area. If you love painting and playing guitar, take an art or music class at a community college or arts center. If you love to write, consider writing a memoir in the form of a series of letters to your children or grandchildren. A post-retirement project that requires tackling a little bit at a time and builds up to a final goal (e.g., a completed piece of creative writing or painting) is a great reason to get up in the morning. These are all activities that will keep your mind sharp as well.

What exercises make me feel good about my body?

Staying fit after you retire is vital if you're going to make the most of your post-work years. Write a list of the physical activities you have enjoyed throughout your life. If you can't think of any, now is the perfect opportunity to find joy in the physical and get in touch with your body—an important part of mindfulness. Try a dance class or yoga, swim laps at a local pool, or, if you

have a dog, consider driving to a different neighborhood to take a long walk. Your pup will enjoy the change of scenery as much as you will.

What activities nourish my soul?

Think of past experiences you've had that have made your heart feel nourished. Maybe it was weekend services at your church, temple, or mosque, or perhaps it was quiet time alone in nature. Make a plan to incorporate at least one activity into your first week after you retire that makes you feel at peace with yourself and the world.

Who do I want in my life, and who is missing from it?

There are going to be people from your day job whom you're relieved

you don't have to see again, but there will be people you will miss as well. Within the first two weeks after your last day at work, reach out to those you want to keep in touch with. The longer you wait, the harder it will be to keep those relationships active. If there is room in your life and your heart for new friends, consider activities that will put you in close contact with others. Classes, community events, and religious services are all great opportunities to meet others. Remember, if it's a place you want to be, it's also a place where people like you will be.

To make the most of your “longevity bonus”—the years of relatively good health after retirement—you need a plan. Creating purpose in your life and finding community won't happen automatically. Answering questions like the ones above is a great way to start the process.

The media invite us to fantasize about retirement as a life of leisure. Retirement means golfing, shuffleboard, and cruises, and a life where we no longer have to work toward something, exert effort, or grow. Golf and cruises can be fun (and you should partake as much as you want and can afford if they're things you enjoy), but a life of leisure isn't all it's cracked up to be. You've become the person you are today—wise, interesting, and interested—because of your decades of hard work. You don't have to let your mind turn to mush just because advertisements tell you to.

Instead of thinking of retirement as a permanent vacation that ends in mortality, think of it as an opportunity to slip the harness of career and run free—free to pursue the interests and values that wisdom has brought you. The question to ask yourself now is: *What will I do with the time I have left?* You can invest in career opportunities that achieve meaning rather than material success. *The*

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Life Insurance Later in Life: The Benefits May Surprise You



“Our children are grown, and we paid off the mortgage. At this stage, do we really need life insurance?”

That’s a great question, and the answer is, “it depends.” Everybody’s needs and financial goals are different, but it’s important to know that life insurance solutions can do more than provide income to loved ones when you pass away. A diverse range of solutions can help you in key areas of your financial life.

Cover major expenses

- **Medical:** A living benefits rider can enable you to advance part of the policy benefit to pay for expenses if you are diagnosed with a life-threatening illness.
- **Taxes and debts:** With effective planning, life insurance proceeds can be structured to help pay estate taxes or outstanding loans.
- **Long-term care:** Hybrid policies combine life insurance with long-term care benefits that may help you pay for the costs of a nursing home, assisted living or in-home care — expenses Medicare does not cover. In general, these hybrid policies may be more affordable than traditional long-term care policies.

Protect your retirement assets

- **Pension flexibility:** Married couples could choose a higher monthly single life benefit payout (instead of a joint and survivor option) from a traditional defined-benefit pension. They then could redirect the difference in monthly

income to a life insurance policy (provided they are insurable), which could help provide the surviving spouse with income. If the spouse dies before the pensioner, the surviving spouse could choose to increase his or her income by reducing the life insurance amount. There is also the potential to leave life insurance benefits to heirs, given that traditional defined-benefit pensions do not provide that option.

- **Supplemental retirement income:** You may need up to 85 percent of your pre-retirement income each year to maintain your lifestyle when you stop working. When properly designed for you, a cash value life insurance policy—such as whole life, universal life, or variable universal life—can generate cash value as a stable source of supplemental retirement income if needed.
- **Potential portfolio returns:** Universal and variable universal life policies can help support your long-term investment strategy. They combine life insurance coverage with the ability to earn potential investment returns, and in some cases with universal life policies, offer downside protection.
- **Wealth transfer:** Life insurance can protect and sometimes even increase the amount you’re able to pass on to a spouse or the next generation in your family. For

example, if you don’t need the income from annual required minimum distributions (RMDs) when you reach age 70 1/2, you could consider using the RMDs to fund a life insurance policy, assuming you are in good health to qualify. The death benefit proceeds could create more wealth for your heirs, because life insurance proceeds are tax-free to the beneficiary, whereas IRA withdrawals count as taxable income.

Key questions to discuss with your advisor

Your 50s and 60s are good times to consider your life insurance needs, as the cost may be more accessible than it would be in your 80s. The key is to think about your future needs and select the insurance solutions with the features you want.

Your advisor can help with this by providing personalized advice that supports your goals and addresses key factors such as your estate, beneficiaries and tax situation. Together, you can talk through important questions like:

- Are you earning income in retirement from consulting or part-time work?
- Are you carrying debt, such as a mortgage or student loan?
- Is anyone (a child or spouse) still depending on you for financial support?
- Will estate taxes be a concern for you and your heirs?

And while it’s better to investigate and make a plan when you’re younger, if you’re already out of your 60s, you’re still better late than never.

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At Arden Courts, dementia care is not a secondary focus. It is our only focus.

Making the decision to place a loved one in a memory care community may be the most difficult decision anyone ever has to make. Arden Courts Memory Care Community is a center focused specifically on memory care for those who are suffering with Alzheimer's or related dementias. The time may come when a family member may no longer safely manage their care alone or with a caregiver. Many times, families wait to look at placement options when behaviors such as wandering, aggression and delusions become more than they can handle. When this time comes, it's important to have done premeditated research so you and your loved one have a plan of action.

To help you with that plan of action, this month we're introducing you to Arden Courts, part of the continuum of care offered by the ManorCare family of companies. We sat down with Julie Beckert, Assistant Vice President, to learn more about Arden Courts and the special care they show to each and every resident.

Vital: Arden Courts has a long history of being at the forefront of dementia care. What is the underlying philosophy of your caregiving?

JB: You're right, we have a long history of innovation in dementia care, dating back more than 25 years. In 1994, after five years of research into the design elements necessary for optimal success, our community was created exclusively for persons living with Alzheimer's disease and related dementias. At Arden Courts, residents can feel safe and secure, while still experiencing a sense of "home," which enables them to stay oriented and as independent as possible.

Many families have concerns regarding safety and security for their loved ones. Arden Courts provides the perfect balance between freedom and security for individuals with dementia – giving our families the peace of mind they deserve. Our residents can enjoy taking a stroll on our 1/3 mile of outdoor walking paths, sitting in the gazebo or greeting family in one of multiple patios in our enclosed, landscaped courtyards.

Some aspects may seem unusual to individuals not versed in the care of those living with dementia, but we've designed even the smallest of details to be of the utmost benefit for your loved one.

Vital: Your building and grounds are absolutely beautiful. Tell us more about what goes on here. How do you design your care plans and programs?

JB: We recognize residents have their own in-

dividual routines and interests, capabilities and needs. We set out to accommodate their individuality beginning with an assessment by one of our professional staff members. We work very closely with each family to develop an individualized service plan, which is regularly adjusted to meet any changes in your loved one's routine or condition.

Arden Courts' programming concentrates on meeting residents' unique needs, promoting their independence and individuality, and enhancing their health and well-being. We offer a wide array of programming to fulfill a variety of purposes that is appropriately timed to promote success and engagement. All programming is planned and supervised by trained professionals.

Even though Alzheimer's and related dementias are considered progressive and debilitating diseases, Arden Courts aggressively strives to find moments of time that are meaningful and gratifying to our residents. Capturing these moments capitalizes on the philosophy that ability, capabilities and preferences equal success.

Vital: Caring for someone with cognitive loss is complex. Tell us a little about the caregivers here at Arden Courts.

JB: Our staff is part of our family! Everyone is trained and continually educated on caring for residents living with Alzheimer's and related dementias, including communicating with those who are confused and assisting with activities of daily living. Creative program staff members ensure that a wide range of engaging activities are provided.

Arden Courts' tailored care focuses on maintaining the health and well-being of our residents, helping them to continue to be as independent as possible. Our medical team consists of health care professionals and specialists in our community who offer support and expertise in a variety of areas to provide the best comprehensive care plan possible. Longevity of staff at Arden Courts also contributes to continuity from day to day, with numerous staff approaching or exceeding a decade of service.



Disclaimer: Photography was prior to COVID-19 social distancing and masking requirements.



Vital: How much family involvement do you typically see?

Family involvement is encouraged and welcomed whenever possible. It's important that relationships be maintained, so whenever possible, families are invited to visit and are included in themed activities, dinners, special celebrations and, of course, family nights. Support groups and educational seminars present an opportunity for anyone faced with caring for a loved one living with dementia to share their stories and begin relationships with others who share their experience.

Alzheimer's and related types of dementia affect over 5.4 million people. Because of the difficulties of living with these diseases, they can also create a burden on caregivers. There are nearly 15 million caregivers caring for loved ones living with Alzheimer's or related forms of dementia. The demands and stress on caregivers are intense and may cause serious health care issues for the caregiver.

Many caregivers wait until a crisis occurs before pursuing help. It's vital that families understand their options early in the disease and work with their health care providers to facilitate placement before a crisis or major health issue occurs.

Research has shown that early detection of the disease allows for prompt intervention to preserve remaining abilities and slow the progression of the disease.



Vital: What other types of services do you offer?

JB: While most people investigating Arden Courts are seeking a permanent home for their loved ones, Arden Courts also provides short-term respite stays when caregivers need a break or in emergency situations. As a leader in dementia care, we also provide educational resources and programs for families and the community.

Vital: Do you have a final word of advice for families?

JB: The inability to recognize the obvious often occurs with Alzheimer's or related dementias, particularly among the family members who care

for them. When the time comes for you to decide that someone you love needs more help than you can give, will you be able to recognize it? Don't wait for a crisis to make the decision for you, contact Arden Courts Memory Care. We know, we understand, and we can help.

Vital: How can readers get in touch with you?

JB: To learn more, call us at 302-762-7800 or visit www.arden-courts.com. In the Wilmington, DE area, two ManorCare skilled nursing and rehabilitation facilities located on Foulk and Limestone Roads, Heartland Home Health and Hospice Services and Arden Courts are all part of the HCR ManorCare family.

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How Much Can I Earn and Still Get Social Security Benefits?

When you begin receiving Social Security retirement benefits, you are considered retired for the Social Security Administration's purposes. You can get Social Security retirement or survivors benefits and work at the same time, though.

Each year, the Social Security Administration (SSA) reviews the records of Social Security beneficiaries who have wages reported for the previous year. If your latest year of earnings is one of your highest years, SSA recalculates your benefit and pays you any increase you are due. The increase is retroactive to January of the year after you earned the money.

If you receive survivors benefits, the additional earnings could help make your retirement benefit higher than your current survivors benefit.

It's important to note, though, that there is a limit to how much you can

earn and still receive full benefits.

If you are younger than full retirement age and earn more than the yearly earnings limit, your benefit may be reduced.

If you are under full retirement age for the entire year, SSA deducts \$1 from your benefit payments for every \$2 you earn above the annual limit. **For 2020, that limit is \$18,240.**

In the year you reach full retirement age, SSA deducts \$1 in benefits for every \$3 you earn above a different limit. **In 2020, this limit on your earnings is \$48,600.** SSA only counts your earnings up to the month before you reach your full retirement age, not your earnings for the entire year.

Some people pay federal income taxes on their Social Security benefits. This usually happens only if they

have substantial income in addition to their benefits (such as wages, self-employment, interest, dividends and other taxable income that must be reported on your tax return). **If you received a COVID-19 economic impact payment, that will not count towards your income.**

However, you will not pay tax on more than 85 percent of your Social Security benefits, based on Internal Revenue Service (IRS) rules.

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

If you:

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

– more than \$34,000, up to 85 percent of your benefits may be taxable.

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

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

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

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Fight Financial Exploitation of Older Adults and Those with Disabilities

Monday, June 15, 2020 is World Elder Abuse Awareness Day. On that day and every day, the Delaware Division of Services for Aging and Adults with Physical Disabilities and the Department of Justice partner in an effort to unite communities around Delaware to raise awareness about elder abuse. This year, we are focusing on the special challenges related to financial exploitation.

As Americans, we believe in justice for all. Yet we fail to live up to this promise when we allow older members of our society to be abused, neglected, or financially exploited. Older adults and people with disabilities are vital, contributing members of our state and their maltreatment diminishes all of us. Just as we have confronted and addressed the social issues of child abuse and domestic violence, so too can we find solutions to address issues like elder abuse, which also threatens the well-being of our community.

Although massively underreported, financial exploitation is increasingly becoming a rampant form of abuse among aging adults, particularly those with cognitive impairments such as Alzheimer's disease or other types of dementia. These crimes are now so widespread that elderly financial abuse is often called "the crime of the twenty-first century." According to the National Adult Protective Services Association (NAPSA), one in nine seniors has reported being abused, neglected, or exploited within the last year, and one in twenty seniors has indicated some form of perceived financial mistreatment. In Delaware, almost half of all reported cases to Adult Protective Services are allegations of financial exploitation.

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

Adult Protective Service agencies, including Delaware, commonly receive reports about the following:

- **Theft:** involves assets taken without knowledge, consent, or authorization; may include taking of cash, valuables, medications, or other personal property.
- **Exploitation:** involves acts of dishonesty by persons entrusted to manage assets, including using the assets for unintended purposes or not in the best interest of the person who has entrusted their assets to someone else; may include falsification of records, forgeries, unauthorized and check-writing.
- **Real Estate:** involves unauthorized sales, transfers, or changes to property title(s); may include unauthorized or invalid changes to estate documents.
- **Fraud:** involves acts of dishonesty in the form of scams. Common scams include government imposter scams (including the IRS scam), the grandparent scam, lottery or sweepstakes scams, health care scams, social security scams, and tech support scams. To learn more about these scams and others, visit the Federal Trade Commission's website: www.ftc.gov.
- **Home Improvement Fraud:** includes building contractors or handymen who receive payment(s) for building repairs, but fail to initiate or complete projects or grossly over charge for their services; may include invalid liens by contractors.
- **Electronic:** includes "phishing" email messages to trick persons into unwittingly surrendering bank passwords; may include faxes, wire transfers, telephonic

- communications.
- **Mortgage:** includes financial products which are unaffordable or out-of-compliance with regulatory requirements; may include loans issued against property by unauthorized parties.
- **Investment:** includes investments made without knowledge or consent; may include high-fee funds (front or back-loaded) or excessive trading activity to generate commissions for financial advisors.
- **Insurance:** involves sales of inappropriate products, such as a thirty-year annuity for a very elderly person; may include unauthorized trading of life insurance policies.

There are many ways to get involved in strengthening our communities

and preventing this type of exploitation:

- It is up to everyone to prevent and address abuse, neglect, and exploitation. Talk about it – with one another, to your leaders, and to your neighbors.
- Lend strength to existing social support structures by providing support to older adults and those with disabilities.
- Contribute to building new social support structures by being aware of abuse, neglect, and exploitation and reporting it when you see it or suspect it.

If you see signs of abuse, neglect, or exploitation, please call Delaware's APS at 1-800-223-9074 to report. Together, we can end elder abuse, neglect, and exploitation.

Financial Exploitation of Older Delawareans and Adults with Disabilities

It's a crime.

Older adults and people with disabilities who fall victim to financial exploitation pay a price that goes beyond money lost. Financial exploitation can lead to significant distress and increased depression.

Call Adult Protective Services at 1-800-223-9074 to report.


WORLD ELDER ABUSE AWARENESS DAY
Building Strong Support for Elders


DELAWARE HEALTH AND SOCIAL SERVICES
Division of Services for Aging and Adults with Physical Disabilities


ATTORNEY GENERAL
STATE OF DELAWARE



THE JOYS OF Summer

Why do we love summer the way we do? Maybe it's because of the memories it conjures—a child's freedom from school, summer romances, family getaways. Maybe it's because summer sunshine breeds optimism and vitality, symbolizing happiness in our lives.

Spring may be Mother Nature's intrepid rebirth, but summer—oh! Summer—is her wild and carefree youth. If seasons are a reflection of our natural lifecycles, each unique in its own way, then summer surely is the season of Life. Captivating in its immense beauty, the pure warmth of the season comforts one moment and dazzles the next. Glorious sunshine beckons us outdoors, just to show off summer's vibrant greens, its crystal blue skies, the pinks and purples, reds and yellows of a hundred different flowers and the sounds of oceans,

birds, lakes and laughter.

And the fun! Summer's middle name is Fun. Barbecues and picnics, ice cream and watermelon, theme parks, vacations, and concerts with friends old and new. Just the thoughts are apt to bring us joy.

So...why do we love summer the way we do? It must be the happiness that permeates each and every day!

HAPPY SUMMER from your friends at Cadia Healthcare! Wishing you the opportunity to take in all the beauty of nature and enjoy the warm weather this month and all summer long. Providing care in Delaware for over 30 years and with 5 locations, Cadia Healthcare is the largest provider of Rehabilitation and Skilled Nursing in the state of Delaware. For more information visit www.CadiaRehab.com.

Is it Safe to Visit Older Family Members at Home?

Stay at home orders are finally easing up. But is it safe to visit older friends and family vulnerable to complications of COVID-19? Phone calls and video chats are great, but what if your parent relies on you for help around the house? Managing logistics while keeping your distance is even more complex when the older person's cognitive skills are compromised.

Balancing the risks

Coronavirus may be spread both by asymptomatic carriers and those who feel sick, meaning any in-person visit carries some level of risk. But if you've been feeling well and taking good precautions and have access to protective gear, then you can try to resume some kind of [real life] connection. Here's how.

Consider the likelihood that you're infected. No one's risk of carrying the coronavirus is zero, but if you've been healthy and at home for at least two weeks—you haven't even set foot in a grocery store—then the chance of you carrying the virus should be relatively low.

Prep the kids—or leave them behind. Don't risk bringing young children to Grandma's house unless you're confident they understand that they won't be able to go inside or hug her. You're doing it out of love, not fear, and it's temporary.

Don protective gear. At a minimum, everyone should wear a mask. Some sort of eye protection, even sunglasses, should also be worn since it's possible to transmit by touching the virus and then touching your eyes. Gloves may also be worthwhile.

Stay outside. Preliminary research suggests that virus transmission is less likely outdoors, and especially if you stay at least 6 feet apart. If you have to go inside, take your shoes off, keep your mask on, and wash your hands right away.

Make it quick. The longer you're together, the higher the risk. Longer than 15 minutes is considered 'prolonged exposure.' Any longer, stay 6 feet apart.

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Start Your Own COVID-19 Victory Garden

By Chelsea Davis

During World War II, food rationing was introduced in the United States, prompting Americans to grow their own fruits and vegetables in order to sustain themselves during tough times.

Though we are currently not experiencing a food shortage crisis, being self-sufficient and resourceful at a time when essentials are frequently sold out at grocery stores isn't such a bad thing. Plus, aren't we all looking for a new hobby during quarantine?

In an interview with Christopher Landercasper, the Director of Farming Operations for the Sonoma's Best Hospitality Group, he shared his best advice on growing your own victory garden.

Have you seen Victory Garden growing as a trend since the pandemic?

I am getting quite a few people ask-

ing me questions about gardening. Quite a few of those folks mention that they don't usually garden, or really want to take it more seriously this year, so I assume there are more people planting gardens now than in previous years.

Do you need a particularly green thumb to do this successfully?

A green thumb is a myth. Anyone can become a gardener or farmer. It just takes practice and the ability to learn from mistakes.

What would you need to get started?

To get started, you need soil, water, and sun in the right combination for the plant that you're growing. Chances are you don't have the ability to change the level of sun you have in your garden. So really, you're left with trying to make sure your plants have clean water in the right amount, and trying to coax your soil to be as healthy as possible.

Pick a spot with sunshine, make sure you have clean water, and buy some seeds and a simple organic fertilizer mix and get started. Gardening is one of those things that requires learning and adjusting as you go. If one plant doesn't work out, try another one.

What are some key tips on keeping plants healthy?

Plants breathe through their roots, so if your soil is too compacted, your plants have a hard time breathing. If your soil is too wet, your plants can end up basically drowning because they cannot breathe through their roots. The biggest mistake I see in new gardeners is over watering.

So the real magic of growing healthy plants is to figure out what your soil is to start with and how to best amend it.

What are the best things to plant this time of year?

Spring plants to plant directly in

the early season include radishes, turnips, lettuces, kales, collards, chards, carrots, onions, garlic, potatoes, zucchini, fall squashes and pumpkins.

An example of a spring plant to plant once weather is reliably warm is sweet corn. Sweet corn requires warmer soil to germinate than many other seeds; if the soil is too cold, the seed can rot before it germinates.

Also, don't forget perennials! If you are going to garden in the same space for several years plant perennials such as asparagus, tarragon, rosemary, strawberries, blueberries, blackberries, raspberries and tree fruits. Happy gardening!

Brought to you by Pantano Real Estate. If you're ready for a move or just planning ahead, call Erik Bashford at 302-540-8048 or Holly Henderson-Smith at 302-298-2836 to learn more about all the ways they can help you. Pantano Real Estate's Certified Senior Real Estate Specialists are here for you!

June is the time to:

- 🌱 Pinch back any annuals, fuschias, geraniums, cosmos, or any other plants that might be getting a little leggy.
- 🌱 Pinch about $\frac{3}{4}$ of an inch from each branch of your chrysanthemums to encourage them to be bushier and have more blossoms. Pinch them again, every 6 inches or so, as they grow.
- 🌱 Check your roses for mildew, aphid, black-spot or other disease problems or insect infestations, and if they appear take steps to control them right away. Your roses will need to be fertilized each month through the summer. Make sure your climbing roses are securely tied into position. Prune them after blooming.
- 🌱 Deadhead your annuals to encourage continued flowering.
- 🌱 Sow seeds for ornamental kale and flowering cabbage for colorful plants next fall and winter.
- 🌱 Stake tall flowers to keep them from blowing over in the wind. Add a stake to each planting hole as you're transplanting, and tie the stem loosely to the stake as the plant grows.
- 🌱 Gladiola corms can still be planted for successive blooms.
- 🌱 Tuberous begonias can now be safely planted outdoors.
- 🌱 Once the foliage of daffodils has died back, you may divide and move the bulbs to a new spot. Daffodil clusters should be divided up every 3 years to ensure good blooming.
- 🌱 Fertilize flowering shrubs like rhododendrons, azaleas and camellias immediately after they have finished flowering with a rhododendron or evergreen-type fertilizer.
- 🌱 Deadhead the developing seed pods from your rhododendrons and azaleas to improve next year's bloom. Be careful not to damage next year's buds, which may be hidden just below the pod.

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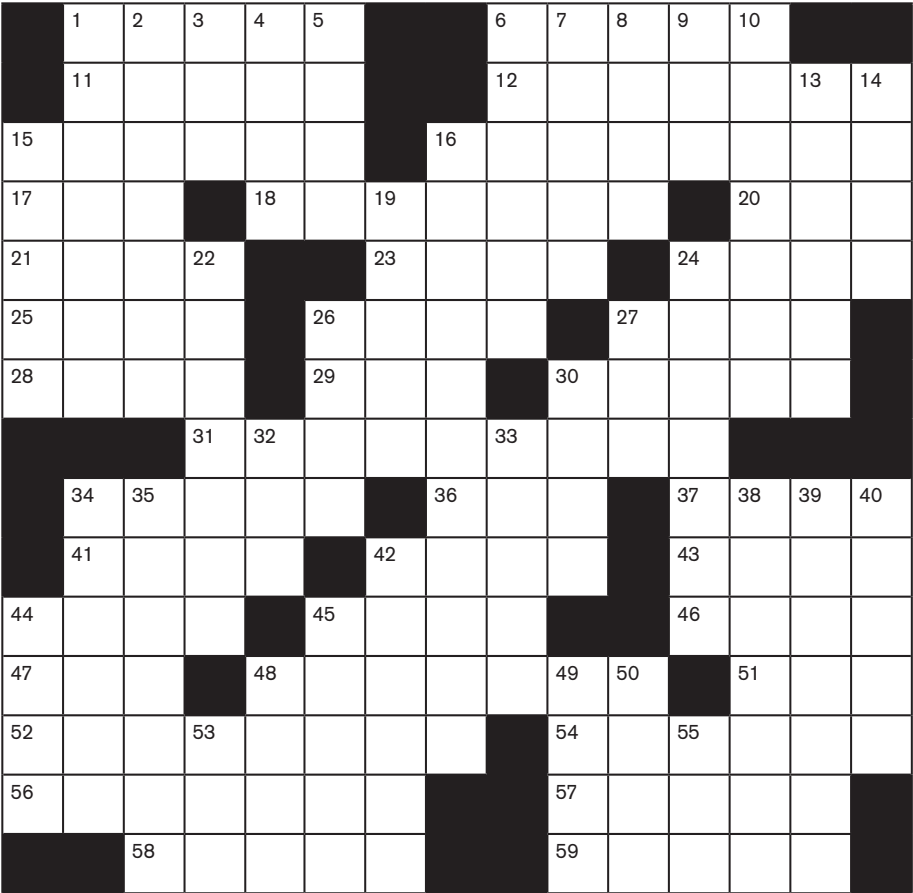
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Crossword

By Dave Fisher



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Answers on page 11

ACROSS

- 1. A single-masted ship
- 6. Data stream manipulator
- 11. Risk
- 12. Embodiment
- 15. Achievable
- 16. Peed
- 17. Ancient unit of measure
- 18. Gaping sleepily
- 20. A late time of life
- 21. Hodgepodge
- 23. Alleviate
- 24. Paris airport
- 25. Extend credit
- 26. Half of ten
- 27. Invigoration
- 28. Jittery
- 29. Genus of macaws
- 30. Moisten
- 31. A loose affiliation
- 34. A friction match
- 36. A parcel of land
- 37. Rodents
- 41. Afresh
- 42. 11th Hebrew letter
- 43. Send forth
- 44. Alright
- 45. Claim
- 46. Early 20th-century art movement
- 47. Church bench
- 48. Misinform
- 51. ____-zag
- 52. Cross
- 54. Cleanse from impurities
- 56. Hypodermic
- 57. A loud resonant noise
- 58. Duck down
- 59. Croons

DOWN

- 1. Rotted
- 2. Tilting
- 3. Sphere
- 4. Greasy
- 5. Entreaty
- 6. Cherry
- 7. Express a thought
- 8. Little dent
- 9. Estimated time of arrival
- 10. Clique
- 13. Easygoing
- 14. Countercurrent
- 15. Wild Asian dog
- 16. Out of stock
- 19. Strange
- 22. Amazing adventure
- 24. Commanded
- 26. A temple (archaic)
- 27. Wager
- 30. Shower alternative
- 32. A type of evergreen tree
- 33. Thicket
- 34. Deceit
- 35. Oblivious
- 38. Uncanny
- 39. News
- 40. Platform
- 42. Visage
- 44. Chooses
- 45. Sad song
- 48. Fix
- 49. Circle fragments
- 50. Sandwich shop
- 53. 7 in Roman numerals
- 55. Air movement device

SMOKED SALMON QUESADILLAS WITH AVOCADO SALSA

Prep: 30 mins
Cook: 15 mins at 300°
Serves 6

QUESADILLA INGREDIENTS

- 1 tablespoon canola oil
- 1 cup coarsely chopped sweet onion, such as Vidalia or Maui
- 1½ cups chopped red sweet peppers (2 medium)
- ½ cup light cream cheese spread, softened
- 6 8-inch whole grain tortillas
- 2 cups lightly packed fresh spinach leaves
- 2 4 ounces pieces smoked salmon, flaked, with skin and bones removed
- Nonstick cooking spray
- 1 recipe Avocado Salsa



PHOTO: JASON DONNELLY

DIRECTIONS

Step 1: In a large nonstick skillet heat oil over medium heat. Add onion; cook for 10 minutes, stirring occasionally. Add sweet peppers. Cook for 5 to 10 minutes more or until peppers are tender and onions are golden brown, stirring occasionally.

Step 2: Spread cream cheese evenly onto tortillas. Divide spinach among tortillas, arranging spinach on one half of each tortilla. Top with flaked salmon and onion mixture. Fold tortillas over filling. Lightly coat both sides of each folded tortilla with cooking spray.

Step 3: Preheat oven to 300° F. Heat a clean large nonstick skillet or grill pan over medium heat. Add two of the quesadillas to the skillet or grill pan. Cook for 5 to 6 minutes or until tortillas are browned, turning once. Repeat with the remaining quesadillas. Keep cooked quesadillas warm in the oven while cooking the remaining quesadillas. Cut each quesadilla into four wedges. Serve with Avocado Salsa.

AVOCADO SALSA INGREDIENTS

- ½ of an avocado
- 2 gold or green kiwifruits
- 1 medium tomato
- 2 tablespoons sliced green onion tops
- ¼ teaspoon finely shredded lime peel
- 1 tablespoon lime juice

DIRECTIONS

Step 1: Seed, peel, and chop avocado; place in a small bowl.

Step 2: Peel and chop kiwifruits; add to avocado in bowl.

Step 3: Seed and chop tomato. Add chopped tomato, green onion tops, lime peel, and lime juice to avocado mixture. Toss to combine.

Find more at www.bhg.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.

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

Answers on page 11 (courtesy of KrazyDad.com)

Hooray for Donut Day!

Mark your calendars for Friday, June 5. The first Friday of June is one of our favorite summer days: It's National Donut (or is it doughnut?) Day! And yes, there are actually TWO National Donut Days – the other is in November and honors those who served doughnuts to soldiers during World War I. June's is all about welcoming summer.

Get in on the fun
At **Krispy Kreme**, they're going bigger than ever, and they're asking YOU to help them give away 1 MILLION DOUGHNUTS. And bonus: No purchase necessary.

Dunkin is getting in on the fun by giving away a free classic donut with the purchase of any beverage. Other places that have been known to spread the joy are Walmart and Cumberland Farms.

Don't miss out...your sweet tooth will thank you!



The Funny Bone

A young boy walks into a barber's shop and the barber whispers to the customer to whom he's currently attending, "This kid has got to be the dumbest kid in the world. Watch and I'll prove it to you."

The barber then puts a dollar bill in one hand and two quarters in the other and says to the boy, "Hey kid, which do you want: the dollar bill or the quarters?"

The boy decides to take the quarters and leaves the shop.

"What did I tell you?" said the barber. "That dumb kid never learns!"

Later, when the customer is leaving the barber's shop, he sees the same kid coming out of the ice cream store.

"Hey, kid! May I ask you a question?" asks the customer. "Why did you take the quarters instead of the dollar bill?"

The boy licks his ice cream for a moment before saying, "Because the day I take the dollar bill the game is over!"

Robert goes to his lawyer and says, "I'd like to make a will, but I don't know exactly how to go about it." His lawyer smiles at Robert and replies, "Not a problem, leave it all to me."

Looking somewhat upset, Robert finally laments, "Well, I knew you were going to take a big cut, but I'd like to leave a little to my family too!"

Two lawyers arrive at the pub and order a couple of drinks. They then take sandwiches from their briefcases and begin to eat.

Seeing this, the angry owner approaches them and says, "Excuse me, but you cannot eat your own sandwiches in here!"

The two look at each other, shrug, and exchange sandwiches.

Classmates:

While waiting for her first appointment with her new dentist, Jane notices his degree certificate on the wall, which includes his full name. Suddenly, Jane remembers a tall, handsome boy from her high school class some 45 years ago who had exactly the same name. Naturally, she wonders whether this can be the same guy.

As soon as she sees him, though, she quickly dismisses any such thought. Surely this balding, grey-haired old man sporting a deeply lined face couldn't possibly be one of her old high school classmates.

After he finishes examining her teeth, Jane decides to ask him whether he attended the local high school. "Why yes," he replied.

"That's amazing. What year did you graduate then?" Jane asks.

"In 1973," he responds.

"Amazing, you were in my class!" Jane exclaims.

He looks at her closely and then asks, "What subject did you teach?"



We've spent nearly 50 years at one job. *Maybe you can relate?*



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