



# Vital!

VITAL INFORMATION FOR A VITAL LIFE®

**It's Spring!**  
**Move Your**  
**Workout Outside**



**Lose Those**  
**Pandemic**  
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MARCH 2021





## “Spring it on!”

I love that phrase, this year more than ever. It connotes so many ideas: the beginning of spring weather, longer days, a “we’re ready for anything” attitude. This spring, there’s so much to look forward to, it truly is a rebirth.

As we venture back, slowly but surely, to full-fledged living, now is the perfect time to take a moment to take stock and see if there are any tweaks you want to make in your life. Go ahead and be self-centered. I’ve always laughed when people say “so-and-so thinks the world revolves around them.” Of course they do! *Everyone’s* own world revolves around them.

So let your world revolve around you. Consider carving out time to meditate. The list of benefits is so wide-ranging, you’ll wonder why you didn’t start sooner. If you need a nudge to get started, turn to page 6 to learn why and how.

How about reviving that creative streak you used to have? Whether you like to paint, draw, write, play music, or any other creative outlet, spring is the time to reclaim that spirit! And there’s no easier way than with pour painting. Literally, just put paint in a cup and pour it on a canvas. Well, there might be a bit more to it—learn how on page 12.

If you’re one of the 42 million Americans caring for a loved one, you might say you don’t have enough time to be self-involved. Well, Your Own Home Care thinks differently. Check out their ideas on offloading some of the drudgery of chores onto a care provider to give you that extra time you crave on page 10.

We’re excited to get out of the house and try something new—how about you? Spring has sprung! It’s time to go play!

Happy March!

*Karyn and Heidi*

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## 3 Common Diabetes Mistakes

Mistakes... we all make them. When you're first diagnosed with diabetes, there's lots to learn, and a few mistakes are bound to happen. Here are 3 common ones, along with tips to help you avoid them:

### 1 Not Testing Enough

Everyone's diabetes is different, and your treatment plan needs to work for you. For a custom fit, test your blood sugar often when you're first learning how you respond to food and activity. Keep track of eating, exercise, and blood sugar levels so you can spot highs and lows and figure out what caused them. Then work with your doctor to adjust your plan if needed.

Getting sick affects your blood sugar too. You may not feel like eating, which makes blood sugar harder to control. If you have a flu-like illness, test every four hours, track the results, and call your doctor if your blood sugar is lower than 60 mg/dL or stays over 250 mg/dL for 2 tests.

### 2 Not Moving Enough

People with diabetes get big benefits from being physically active, such as better control of blood pressure, blood sugar levels, and weight. Physical activity can also help lower LDL ("bad") cholesterol, raise HDL ("good") cholesterol, and reduce the risk of heart disease and nerve damage.

You don't have to spend hours at the gym. A smart move is setting a reasonable, specific goal, such as walking for 15 minutes after dinner. Build up gradually until you're active for 30 minutes on most days. Be sure to check with your doctor about which activities are best for you and if there are any you should avoid.

Still dragging your feet? Test your blood sugar before and after you've been active and see the fruits of your labor. Make it a habit, since physical activity can also lower your A1c.

### 3 Not Checking Up

You've got diabetes, and you're managing it well—eating healthy, being active most days of the week, taking meds as prescribed. In fact, you feel pretty good. People who feel good can skip a few doctor's appointments, right?

Wrong! Seeing your health care team regularly is an essential part of your treatment. For one thing, you may not know if you're developing a diabetes-related health complication because there may not be any symptoms. Following your schedule of checkups and tests will help catch complications early when treatment is most effective. Another big reason not to miss checkups: adjusting your treatment plan with your doctor or dentist as needed so you can be your healthiest and feel your best.

Source: CDC



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# The Benefits of Meditation



All day long our mind spins stories about our work, our health, our finances, our family, or that funny look the store clerk gave us. Often we're not even conscious of this internal soundtrack yet it is the greatest source of stress in our lives. Our minds have what neuroscientists refer to as a negativity bias, a tendency to pay more attention to negative experiences than to positive ones.

The negativity bias helped us survive millions of years ago, as our ancestors focused much more attention on avoiding potential threats than on rewards. Their legacy is a brain that is primed to focus on negative experiences and has a tendency to get stuck in conditioned patterns of thinking, returning again and again to thoughts of anxiety, depression, and limitation.

## The Healing Benefits of Meditation

Meditation is one of the best tools we have to counter the brain's negativity bias, release accumulated stress, foster positive experiences and intentions, and enjoy the peace of present moment awareness. A large body of research has established that having a regular meditation practice produces tangible benefits for mental and physical health, including:

- Decreased blood pressure and hypertension.
- Lowered cholesterol levels.
- Reduced production of "stress hormones," including cortisol and adrenaline.
- More efficient oxygen use by the body.

- Increased production of the anti-aging hormone DHEA.
- Improved immune function.
- Decreased anxiety, depression, and insomnia.

## Meditation Reduces Stress and Burnout

Chronic, unmanaged stress can make you sick and accelerate aging. In meditation, your body releases stress and reverses the effects of the flight-or-fight response. Intended as a short-term protection mechanism, fight or flight causes our body to speed up our heart rate, increase our blood sugar, suppress our immune system, reduce insulin production, pump out stress hormones such as adrenaline and cortisol, and reduce the blood supply to our digestive organs. Although few people today face daily threats to their bodily existence, many live in a prolonged state of fight or flight, generating stress in response to bad traffic, criticism from a spouse, or a disagreement.

Regular meditation dissipates accumulated stress and cultivates a state of restful alertness.

## Meditation Enhances Your Concentration, Memory, and Ability to Learn

As researchers have found, meditation can help you tap into your brain's deepest potential to focus, learn, and adapt. Our brains have a quality known as plasticity, enabling it to grow new neurons and transform throughout our entire lives. Meditation is a powerful tool for awakening new neural connections and even transforming regions of the brain.

## Meditation Helps You Create More Harmonious, Loving Relationships

When you're feeling balanced and centered, it's much easier to respond with awareness rather than reacting in a knee-jerk way or saying something that creates toxicity in your relationships. Meditation cultivates equanimity and compassion, allowing you to be present with a loved one, client or co-worker and really listen to what they are saying and what they may need.

As you meditate on a regular basis, you develop what is known as "witnessing awareness"—the ability to calmly and objectively observe a situation, notice when you are being triggered, and consciously choose how you want to respond.

## Meditation Improves Your Creativity and Problem-Solving Skills

We have an estimated 60,000 to 80,000 thoughts a day—unfortunately, many of them are the same thoughts we had yesterday, last week, and last year. Meditation is a powerful practice for going beyond habitual, conditioned thought patterns into a state of expanded awareness. We connect to what is known as the field of infinite possibilities or pure potentiality, and we open to new insights, intuition, and ideas.

- Serotonin has a calming effect. It eases tension and helps us feel less stressed and more relaxed and focused.
- Oxytocin is a pleasure hormone. It creates feelings of calm, contentment and security, while reducing fear and anxiety.
- Endorphins are most commonly known as the chemicals that create the exhilaration commonly labeled "the runner's high." These neurotransmitters play many roles related to wellbeing, including decreasing feelings of pain and reducing the side effects of stress.

Meditation choreographs the simultaneous release of these neurotransmitters, something that no single drug can do—and all without side effects. Studies also show that meditation also can benefit people suffering from chronic pain, potentially decreasing or eliminating the need for medication.

## Meditation: The Birthplace of Happiness

The greatest gift of meditation is the sense of calm and inner peace it brings into your daily life. When you meditate, you guide your mind to go beyond its noisy chatter into an entirely different place of focus and silence.

*"The goal of meditation isn't to control your thoughts. It's to let stop letting them control you."*

— Anonymous

## Meditation Decreases Depression, Anxiety and Insomnia

The deep state of rest produced by meditation triggers the brain to release neurotransmitters, including dopamine, serotonin, oxytocin, and endorphins. Each of these naturally occurring brain chemicals has been linked to different aspects of happiness:

- Dopamine plays a key role in the brain's ability to experience pleasure, feel rewarded, and maintain focus.

Silence is where we get our bursts of inspiration, our tender feelings of compassion and empathy, and our sense of love. These are all delicate emotions, and the chaotic roar of the internal dialogue easily drowns them out. But when you discover the silence in your mind, you no longer have to pay undue attention to the random images that trigger worry, anger, and pain.

[chopra.com](http://chopra.com)



# How to Meditate

Meditation is simpler (and harder) than most people think. Read these steps, make sure you're somewhere where you can relax into this process, set a timer, and give it a shot.

**1 Take a seat.** Find a place to sit that feels calm and quiet to you. You can even meditate while you're laying in bed.

**2 Set a time limit.** If you're just beginning, it can help to choose a short time, such as one, five or 10 minutes.

**3 Notice your body.** You can sit in a chair with your feet on the floor, you can sit loosely cross-legged, you can kneel—all are fine. Just make sure you are stable and in a position you

can stay in for a while.

**4 Feel your breath.** Follow the sensation of your breath as it goes in and as it goes out.

**5 Notice when your mind has wandered.** Inevitably, your attention will leave the breath and wander to other places. When you get around to noticing that your mind has wandered—in a few seconds, a minute, five minutes—simply return your attention to the breath.

**6 Be kind to your wandering mind.** Don't judge yourself or obsess over the content of the thoughts you find yourself lost in. Just come back.

**7 Close with kindness.** When you're ready, gently lift your gaze (if your eyes are closed, open them). Take a moment and notice any sounds in the environment. Notice how your body feels right now. Notice your thoughts and emotions.

That's it! That's the practice. You go away, you come back, and you try to do it as kindly as possible. As you progress, you'll find different areas of your life to focus on while you meditate. It may be your goals, your body, your emotions, a reflection of your day or week, or something else. However, if you don't read any further than this, the main takeaway from meditation teachers and psychologists is if it works for you, it works.

## Lose the “Quarantine 15” in 2021

“Lose weight.” It's one of the top New Year's resolutions people make every January. But with the 2020 we all just experienced, well, this resolution is even more pressing for many in 2021. Whether you call it the “Quarantine 15” or merely “pandemic pounds,” you're definitely not alone if you're among those who have gained weight during the COVID-19 crisis.

According to a survey commissioned by Nutri-system, more than three-quarters of Americans gained as much as 16 pounds between the months of March and July 2020 alone. Another 63% said they were prioritizing weight loss after quarantine to slice off the excess pounds that crept on during lockdown.

### Why we've gained weight

It's easy to see why so many have packed on the pounds this past year—especially those who had already struggled with weight. The pandemic created a perfect storm for weight gain, with many factors prompting people to eat more and exercise less. What contributed?

- **Stress and anxiety.** Nothing like a global health crisis to trigger emotional eating, right? Many of the excess calories have also come in the form of “comfort foods” brimming with sugar and simple carbohydrates. On top of that, stress ramps up our body's production of cortisol, fueling weight gain.
- **Boredom.** Stuck at home during lockdown, many of us tickled our taste buds just to stave off the humdrum nature of our days. A lot of us also tried decadent new recipes and did a lot of baking. (Sourdough bread, anyone?)
- **Lack of focus.** The sheer volume of information streaming in every day about COVID-19

shifted everyone's focus to trying to avoid catching the virus, making healthier lifestyle choices that much harder.

- **Gym and park closures.** Exercise routines were upended by on-again, off-again shut-downs around the United States all year. These disruptions demolished many people's best-laid plans for cardio, weightlifting and exercise classes.
- **Postponed medical checkups.** Physical exams at the doctor's office and readings of blood pressure and cholesterol levels help a lot of people keep better track of their health. With routine visits made more difficult or even not possible, it became much harder to monitor health factors and stay motivated to control weight.

### Sane tips to drop pounds

The start of vaccine distribution for COVID-19 in the United States is good news for a lot of reasons. Among them is the very real hope it offers of restoring our pre-pandemic lifestyles, particularly our day-to-day routines that include more normal ways of eating and moving.

It's understandable to want the extra pounds gone as quickly as they came, but aim for 1 or 2 pounds of weight loss per week. This pace is not only more realistic, but allows you to adjust to the lifestyle tweaks you'll need to make to achieve weight loss as well as to maintain that lower weight going forward.

Here are some common-sense tips to lose your pandemic pounds in 2021:

- **Do one thing:** Overhauling both your diet and exercise levels at the same time may feel like too much. So start with one thing, say walking

a mile a day or skipping dessert, and build on these efforts over the days and weeks ahead.

- **Eat on a schedule.** Some people are embracing intermittent fasting, which limits eating to a set window of hours each day, for instance between 10 a.m. and 6 p.m. But even if intermittent fasting isn't your thing, try to plan when you're eating and stick to a schedule, particularly when working from home means food is accessible at all hours.
- **Turn your “commute” into exercise time.** Many employees who left offices in 2020 will continue their work-from-home arrangements well into 2021. If you're not commuting, spend that time moving your body instead.
- **Liquor less.** Tipping a nightly glass of wine (or two) or a frosty mug of beer are how many have sought relief from pandemic-related stress. But not only does alcohol depress your nervous system, it quickly boosts your calorie consumption and makes it harder to resist junk food.
- **Prioritize stress management.** Even as the pandemic eases (we hope) over the coming months, acknowledge the enormous stress that COVID-19 has created in your own life—whether through upended daily routines, illness, job loss, caregiving duties and more—and take healthy steps to manage that stress. Seeking counseling (which can be done virtually), practicing yoga or meditation, or taking long daily walks are just some of the ways to calm frayed nerves and focus more on your health.

*Preeti Pusalkar, CNS, is a certified clinical nutritionist with Hudson Medical, with extensive training not only in nutrition but in functional medicine. For more, visit [hudsonmedical.com](http://hudsonmedical.com).*



# Cancer's Blessing: A Patient's Perspective

## (3rd in a series)



*In January we introduced you to our friend, Paul Bohannon. Eight years ago, Paul was diagnosed with prostate cancer, and given 6 months to live. Yet here he is to tell his story, eight years later, cancer free. How did he do it? What was his path? What did he learn? What can you or a loved one learn if you are going through a cancer diagnosis? We invite you to follow Paul's story each month, although if you don't want to wait, you can read more of his story at [www.vitalmagonline.com/cancers-blessing-a-patients-perspective](http://www.vitalmagonline.com/cancers-blessing-a-patients-perspective) right now.*

By Paul Bohannon

Last month we talked about setting treatment goals. This month we'd like to talk about having an advocate by your side.

### Finding an Advocate

As a cancer patient, your second objective (perhaps simultaneous to the first) is to identify someone to whom you can offer your trust—someone to help do the research. You should avoid the internet. There is a lot of tragic detail available online which will horrify you, overwhelm you with data and confuse you. By spending energy focusing on this and self-diagnosing, you are empowering the brain to plant land mines for your soul. Your advocate's

goal is to help navigate what's real, vetting approaches and ideas with your treatment team and helping in the development of a treatment plan.

### What to expect when you are an advocate

Dictionary.com defines advocate as "one who publicly supports or recommends a particular cause or policy." As the Advocate, the questions to ask yourself go much deeper than supporting a policy or approach. To be a truly effective Advocate, you need to speak with the healthcare professionals, do the online research, get the books, read, study, learn. Every cancer, every situation and every person are different. Your greatest assistance comes with constantly absorbing information and documenting details.

Aside from the patient, an Advocate has one of the toughest jobs. That is, to shield your loved one from the everyday stresses of life and find as many resources as possible, all while keeping your emotions in check. Unfortunately, unless one has/had cancer, you will **never** understand the patient's emotions. The greatest challenge most advocates have is to not project their fears, concerns, and worries on the patient.

A patient's emotional journey may be visible or internalized. They need your support when they cry, get angry or upset. Your goal is to encourage, refer, research, and support. If your patient (I am intentionally using that word because, like a doctor taking the Hippocratic Oath, you must approach the situation with in-

tegrity and swear to always think in the best interest of the patient to the best of your ability).

### Selecting an advocate

Often, your advocate may not be someone you currently know. Your Advocate could be a nurse, doctor, chiropractor, priest or other advisor. If you are fortunate enough to have a spouse, child, family member or friend who is willing to help in supporting your plan, you are fortunate. Remember that. Maybe your trusted "person" is a collection of people from different walks of life or interactions with your plan. The goal, from your perspective, is to allow **you** to find a sense of trust, belief and hope in the process.

Next month: Focus on Healing

## Are You Prepared to be an Advocate?

Are you caring for a parent? Will your children need to care for you someday? Probably, considering that 75.8 million baby boomers were born between 1946 and 1964, and according to an AARP study, in 2020 fully 41.8 million people were family caregivers to a care recipient age 50 or older.

How can you be prepared to support or be supported by a loved one in order to ensure the best health care possible, decrease the chances for medical errors and decrease stress in the process?

### Steps to Success

Functioning as a caregiver/patient advocate for another is time-consuming, complicated and, at times, overwhelming. You may fall into the role by default if a person suddenly becomes very ill and you're the only one willing or able to care for him. Or you may become an advocate over time as a loved one's health slowly deteriorates. Either way, preparation is critical to success. Below are eight steps to ease the way:

**1** Clarify as much as possible what the person wants you to do for and with him. This may

not be clear at first, but over time needs will become clear. Verbalize, agree on, and document the needs as they are identified. If dementia is an issue, the person's memory and cooperation will deteriorate.

**2** Document, sign, and date an agreement. A written agreement, Health Care Power of Attorney and/or Proxy will be very helpful and are safeguards for you. Your doctor or attorney can assist you with these documents.

**3** HIPPA laws require your loved one to sign papers to allow you to interact on their behalf. Make sure the patient tells healthcare providers that you are his advocate and what responsibilities you will have. Give healthcare providers your contact information.

**4** Make sure the rest of the family knows you have been given this role and that you are the spokesperson with regard to healthcare matters.

**5** Give a copy of the agreement to the attending physician and other family members to prevent misunderstanding of your role. If others are

going to share the role with you, invite them to be part of the process of creating the agreement.

**6** Help the patient record as much of his medical history as possible.

**7** Once you compile the health record, make copies of key information in case you need to contact a healthcare provider when you are not in your loved one's presence and his notebook is not available to you.

**8** Document, document, document every aspect of your loved one's symptoms, changes and every aspect of their health and healthcare as they are reported to you and/or as you observe. It's hard to keep track of your own health and healthcare much less someone else's. Details are important when communicating with doctors.

Advocating for the health and well-being of a loved one is a daunting task. But you are not alone. Support in your caregiving role is also available through local resources such as the Department of Health and Social Services and Easterseals.

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# Don't Let Taxes Ruin Your Retirement

By Doug Gjerde, CFP

Nobody thinks they are paying more in taxes than necessary, but one small mistake can completely change your retirement lifestyle. A \$3,000 mistake for eight years straight adds up to much more than \$24,000 when you include lost gains and dividends on that surplus tax paid. The problem is that you can pay more than required and have no idea.

Some retirees fail to understand that the retirement distribution game – spending assets in retirement – is much different than the accumulation game when you're saving for retirement. As you move through retirement, you're in an entirely different phase when it comes to taxes. And the distribution phase has new, strange rules that can catch people off guard.

Many aspects of retirement affect your tax bill in ways different from your working years. At some point, you'll start taking Social Security. And sooner or later, when you reach age 72, you'll be forced to take required minimum distributions (RMDs) from your retirement accounts. Those distributions are all taxable. The interaction of capital gains, Social Security and RMDs can have surprising consequences for the unsuspecting.

## The Social Security Tax Torpedo

Bill was surprised to learn he paid 40.7% on a small IRA withdrawal. He was in his second year of social security benefits and his only other income was withdrawals from his IRA. In December Bill took out an extra \$1,000 from his IRA for a trip he'd dreamed of for decades. He didn't pass it by his adviser ahead of time because he thought it was all straightforward.

Bill was solidly in the middle of the 22% tax bracket, yet this \$1,000 distribution cost him \$407 in taxes.

That is a 40.7% tax rate while the highest tax bracket is 35% and his income was \$350,000 below that bracket. When this was pointed out to Bill the following spring, he was shocked.

Bill understood that some of his social security is taxed and some is not. What he didn't understand was that the more income, other than social security, that he has, the more of his social security becomes taxable. Bill's provisional income—a term used in the formula that determines how much of your social security benefit is taxed—was at a point where for every additional \$1 in income, \$.85 more of his social security benefit also moved from the non-taxed column to the taxed column. Bill paid \$220 in regular tax on his \$1,000 IRA distribution, as he expected, but then also owed an additional \$187 on the added \$850 of his social security benefit that was dragged over to the taxable column because his provisional income increased by \$1,000. If Bill had chosen to take the \$1,000 from another account, he could have avoided this additional tax.

## Filling Up the Tax Bracket Method

Another important choice is which accounts you draw from first and which you leave to grow for later in retirement. What is the best order? Most people think “first take the after-tax money in the bank, then take the tax-deferred IRA money, and then take the tax-free Roth IRA money.” This is conventional wisdom. It's a good plan, but conventional wisdom isn't always the best approach.

A little tweak to this conventional wisdom can add up over a lifetime. First, use the taxable bank money for expenses, just as the conventional wisdom says. But, during the same period, also accelerate IRA distributions from tax deferred accounts just enough to max out your

income in a lower tax bracket, putting that money into Roth accounts where it will grow tax-free.

If you look at the current tax brackets, immediately following the 12% tax bracket comes the 22% bracket. That is a big bump and one of three changes that could be used to your advantage. For instance, if your lifestyle has you \$20,000 below the top of the 12% bracket, then you may have an opportunity to save taxes in the long run by paying more tax now.

Many people with large IRAs are forced into the highest tax rate of their lives in their 80s due to the required minimum distribution rules. If for ten years early in retirement, you convert enough of the IRA into a Roth to top off the lower tax bracket, you could be avoiding a lot of extra tax later when you will be forced to take larger distributions. The thing many people don't realize about re-

quired minimum distributions is that the portion you are forced to take out—and pay tax on—increases each year. It starts out small but steadily grows. This technique of paying more tax now to avoid paying even more later can add up to a lot of avoided tax over a retirement.

The big takeaway here is that you've got to plan all the way through retirement, especially around how you handle your tax-deferred savings. Watch out for those small leaks. It can be costly to leave taxes to chance. Tax planning can have an impact on your lifestyle and how long your money lasts.

And, of course, see your tax professional for tax advice.

Doug Gjerde, MBA, CFP® is Managing Partner, Wealth Advisor of Heritage Financial Partners in Green Bay, WI.

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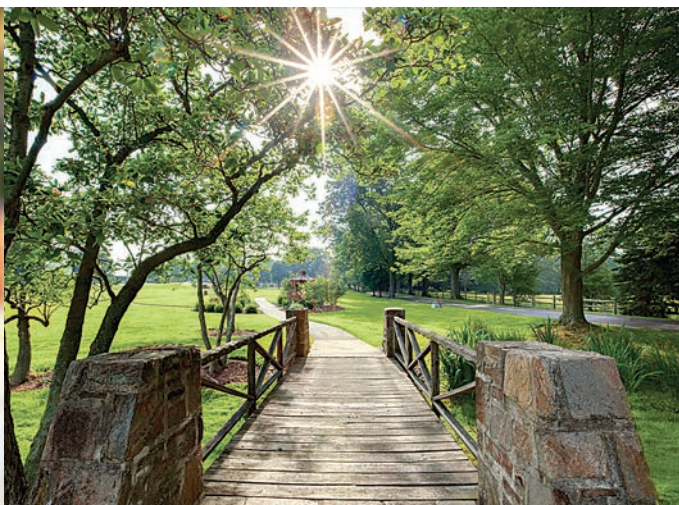


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# Want Free Time Instead of Chore Time? It May Be Time for Home Care

By Jamie McPherson  
Your Own Home

Calling 2020 a challenge is quite an understatement—we have an abundance of adjectives to describe the frustrations and insecurities of the past year. For many, this struggle has meant confining social interactions to meetings on Zoom, forgoing holiday meals with family, and turning to the internet for everything from grocery delivery to entertainment. This certainly wasn't what anybody had planned.

No group has been spared the adverse side-effects of the pandemic. Most college students have started another school year of distance learning, and young working parents have attempted to carve out a home office while becoming el-

ementary educators. Seniors who were fiercely independent have had to rely on neighbors since restrictions strictly limited individual mobility (especially across state lines). As their counterparts in 65 and over communities were aided by staff, those choosing to live at home have endured additional stresses just taking care of the basics.

It is easy to take for granted simple tasks like going to the grocery store or pharmacy, until that option has been removed. What then? The beginning of last year was a real shock, and the families of many seniors were reluctant to get additional help taking care of their loved ones due to the risk of COVID transmission. As we turn a corner and see the rapid deployment of vaccines, it may be time again to ask ourselves, "Can I handle all this on my own?"

The good news—Delaware has a multitude of in-home senior care providers who perform an astonishing number of tasks from cooking to cleaning, dog walking to running errands. Some take this a step further by assisting with mail & bill management, organizing, medication reminders, and transportation for appointments. Having one or two caregivers dedicated to your loved one means there is consistency to the tasks being performed as well as familiarity with all parties involved. While these agencies operate under guidance from government health entities, most have adopted their own standards and protocols as an additional layer of safety (ask them for specifics when you call). The needs for seniors have changed drastically this past year, so understand the flexibility of your provider before making a decision. Customized care plans based on thorough assess-

ments are essential, and reputable outfits will accommodate most requests.

Trustworthy in-home care is a lifeline and an opportunity to improve the quality of life for everyone. Knowing that the essentials are being handled means enjoyable quality time which isn't centered around doing chores. When you're ready to make a change for the better, get questions ready, pick up the phone, and know your loved ones are being supported and protected when they need it most.

*Your Own Home provides personalized In-Home Care Plans that meet your loved one's every need. Call us today to find out how we help make your time together enjoyable and not a chore. Call us at 302-478-7081 or email [info@yourownhomecare.com](mailto:info@yourownhomecare.com). We're here for you!*



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In-Home Senior Care  
**302-478-7081**  
[yourownhomecare.com](http://yourownhomecare.com)



Call Toll-Free:  
**1-800-223-9074**

 To report suspected fraud/abuse.



## REPORT

- Call the affected provider and discuss the problem with them.
- Gather all pertinent information and documentation related to the problem.
- Contact the Delaware Senior Medicare Patrol at **1-800-223-9074**. This is a free and confidential service!



Visit us online: <https://DHSS.Delaware.gov/DHSS/DSS/SMP.html>

**Empowering seniors** to prevent health care fraud.

This project was supported in part by Grant Number 90MPPG0028-02-01 from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201.



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# Try Your Hand at Pour Painting

Ready to get creative? Try pour painting! It's easy, impossible to mess up and you're quickly rewarded with vibrant, one-of-a-kind artwork and the satisfaction of having made it yourself.

## What is pour painting?

Acrylic pouring is a painting technique in which acrylic paints are mixed in cups with any of a variety of pouring mediums. Depending on the technique, the liquefied paints may be poured directly from individual cups onto a canvas or else multiple colors can be combined into one cup and poured together. The paints are then distributed by tilting the canvas or by using brushes, straws or other tools to move the paint around. Depending on the choice of paint, the medium, and the additives, different effects are created.

## What is a pouring medium?

A pouring medium is an additive used to make acrylic paints pour and flow smoothly and free-

ly, but most importantly, keeps colors separate. Pouring medium acts as both a diluting agent and binder. While water can be used, mediums will give acrylic paint smoother flow and will help paints act more uniformly and retain their color. They also improve the overall integrity of your paints, so that they dry and finish without cracking, separating, or fading.

## What ratio of paint to medium to use?

Finding the perfect ratio of pouring medium and acrylic is personal preference, and depends both on the consistency of the acrylic paint and on that of the pouring medium. Ideally, you're shooting for a consistency like liquid honey. This is art—mix, match and experiment.

Viscosity is the key to successful pouring. If it is too thin, your beautiful patterns and cells will run on the canvas. If it is too thick, you won't get any cells and it will be difficult for you to spread the paint.

You probably don't want to use more than two pouring mediums or additives, as a general rule. For example, most people use an all-purpose medium (such as Liquitex or Floetrol) and then a more specific additive, like the Sargent Art Gloss to give a shiny finish or some silicone oil for better cells.

## Silicone Oil: The secret to many, big cells in your painting

Creating cells in your pourings is one of the main goals of most techniques. The addition of silicone oil creates the desired cells. Your decision is whether you want many cells or large cells—or both!

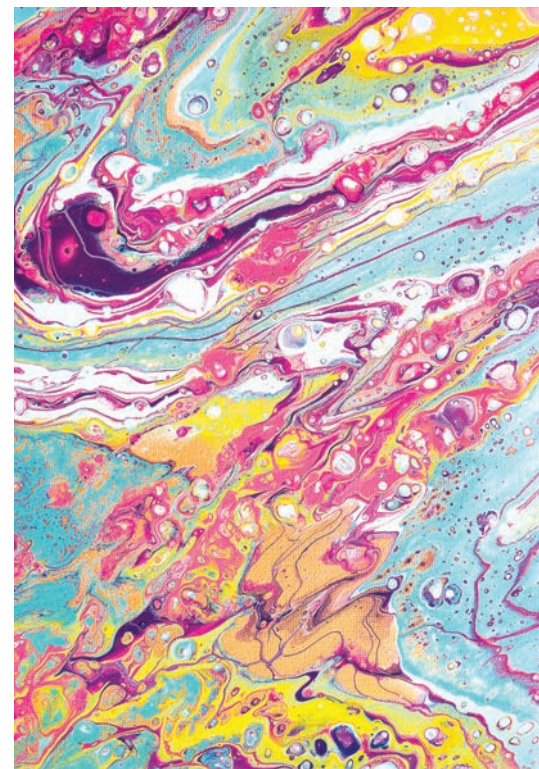


PHOTO BY SCOTT WEBB ON UNSPLASH

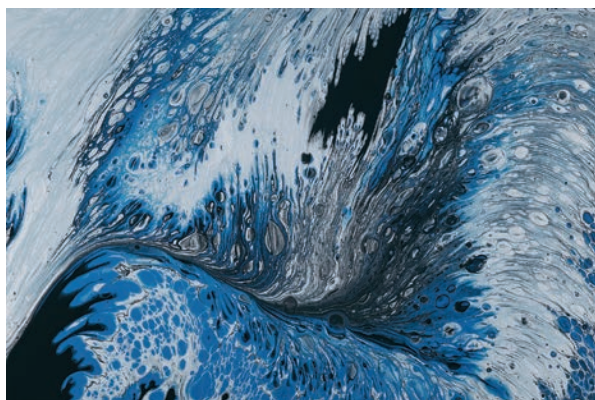


PHOTO BY PAWEŁ CZERWINSKI ON UNSPLASH

Silicone oil with low viscosity helps paint flow faster and results in stronger color gradients. Keep in mind the lower the viscosity, the larger the cells. Use a higher viscosity if you want to create a lot of "cells" in your poured art. You'll also want to minimize how much you move the paint around.

## Time to create your masterpiece

Prep your canvas with gesso for the best start. Place your canvas in an aluminum broiling pan or other container to contain the paint, or on a tarp to keep your area clean. Mix your paints, pour, and swirl. It's that easy!

# Reclaim Your Creativity

*Take the time to reclaim your creativity, and watch your life blossom as a result.*

By Madisyn Taylor, [www.dailyom.com](http://www.dailyom.com)

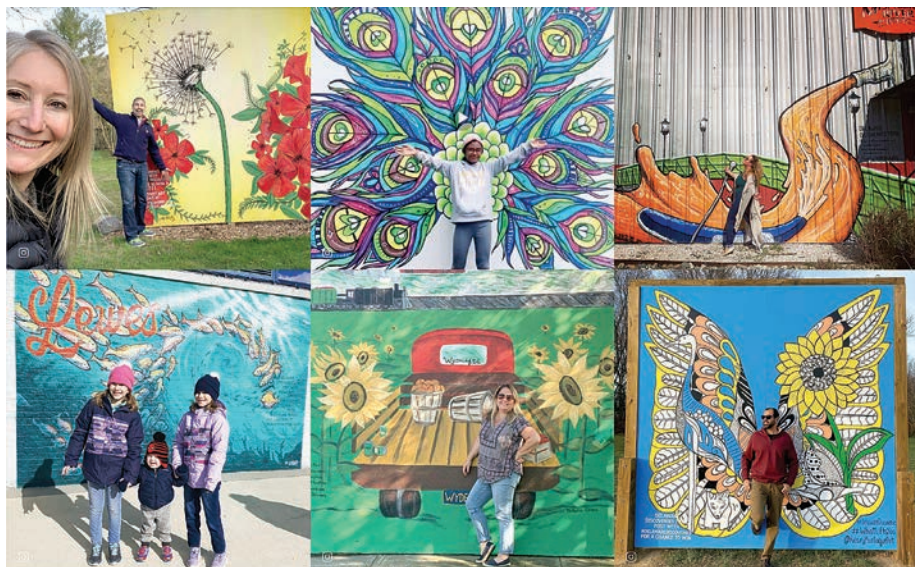
As children, many of us entertained fantasies or even goals of being an actor, singer, dancer, artist, or musician. In some cases, we received enough encouragement to develop our abilities in those creative arenas, but somewhere along the way we stopped. This stopping may have been due to circumstances beyond our control or to our own unconscious acts of self-sabotage. Being creative can be scary in a world that seems to value logic over imagination and practicality over dreaming. We can forgive ourselves for shutting down or turning our attention away from our inner artist, but perhaps we can also take steps to reclaim our dreams.

In certain times and places, developing a creative ability was considered an important part of being a well-rounded human being. It was not necessary to be a professional or a masterly genius, because the act of creativity was valued in and of itself. It gifts are manifold—from the

sheer pleasure of allowing our imaginations free reign to sharing and enjoying the fruits of our labor. Children share drawings and songs freely, without self-consciousness, and there is no reason why we cannot do the same thing. You may already be remembering some lost form of expression, such as making jewelry or writing songs. Your soul may be responding with an energetic lift as it feels its way back to a time when it was allowed to express itself freely. Your brain, on the other hand, may be throwing up obstacles, like the idea that you are too old or do not have the time.

The truth is, you are not too old, and if you have time to pick up a pen, you have time to make a doodle or write a haiku. Recognize that the obstacles you find before you have arisen from a place of fear and that they will wane in power every time you do something creative. Each creative act takes you deeper into a realm of beauty and magic, a realm that you have every right to return to and reclaim.





## A Little Inspiration: The Delaware Discoveries Trail

Looking for some creative inspiration? Then you'll want to experience the Delaware Discoveries Trail, a new series of interactive street art pieces that serve as Instagrammable attractions! The Delaware Discoveries Trail showcases unique artwork from national and local artists, each inspired by Delaware's landscapes and each destination.

The Delaware Tourism Office commissioned the artists to paint ten pieces of one-of-a-kind outdoor artwork. Each of the ten "canvases" is unique and offers visitors the ability to immerse themselves in the artwork. Locations are:

- Big Chill Beach Club
- Bombay Hook National Wildlife Refuge
- Cape May-Lewes Ferry terminal
- DE Turf
- Delaware Art Museum
- Hagley Museum and Library
- Mispillion River Brewing Company
- Children's Museum at the Riverfront in Wilmington
- Town of Wyoming
- Chase Center at the Riverfront

Not only does the trail provide people the chance to be part of the art, but also to make their own. When someone visits at least four of the ten locations, takes a photo in front of each piece of artwork and uploads those photos at [www.delawarediscoveries.com](http://www.delawarediscoveries.com), they'll earn a chance to win a free limited-edition prize: a paint pour kit developed with the Developing Artist Collaboration.

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

A	L	A	T	E		E	L	A	N	D	
N	I	C	H	E		R	E	L	I	E	V
M	A	N	T	E	L		S	M	A	L	L
A	G	E		M	Y	S	T	I	F	Y	
G	R	A	B			T	E	N	S		D
M	A	G	I		C	A	P	E		T	I
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	O	N	L	Y		E	D	D	O		S
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A	S	A		S	P	A	R	T	A	N	A
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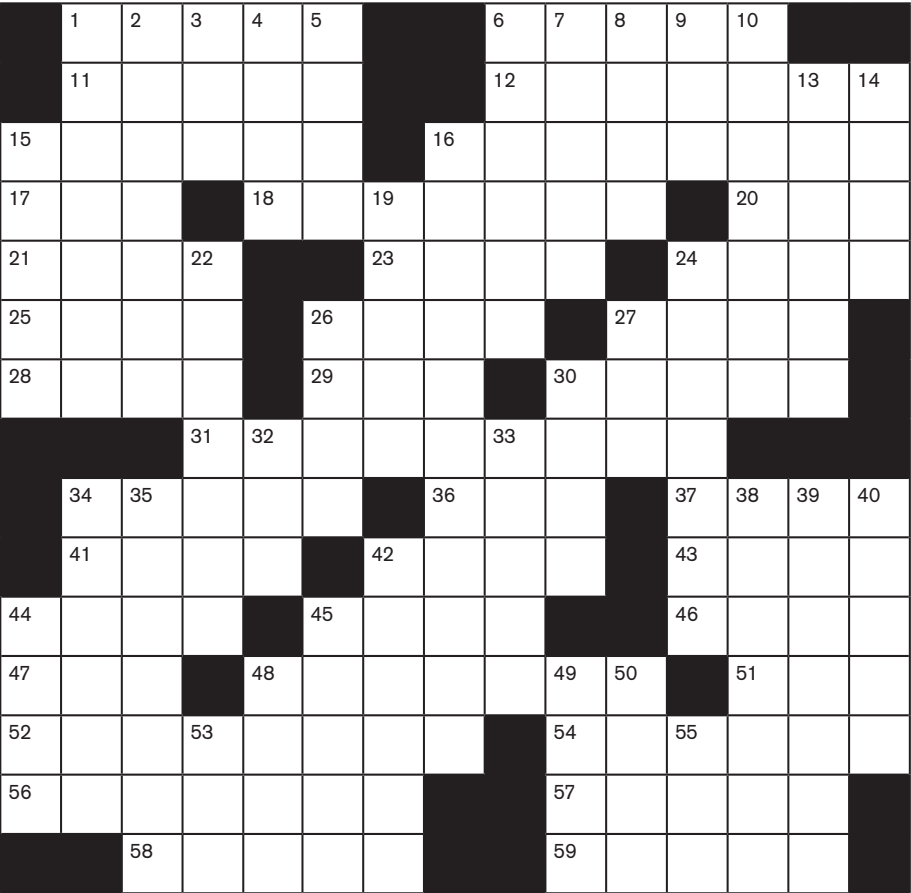
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# Crossword

By Dave Fisher



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Answers on page 13

## ACROSS

- Winged
- African antelope
- Specialty
- Remedy
- Chimney piece
- Variola
- Years
- Baffle
- 52 in Roman numerals
- Seize
- Anagram of "Nets"
- An enclosed conduit
- Wise men
- Superhero accessory
- An indefinite period
- So be it
- Pain
- Holding devices
- Exclusion
- Bundles
- One of the tribes of Israel
- Ancient Peruvian
- Unique
- Cocoyam
- Essence
- Go on horseback
- Away from the wind
- Anagram of "Ties"
- An Old Testament king
- Austere
- Arrive (abbrev.)
- Ideas
- Battle
- Empower
- Iniquities
- Alleviated
- Mentors

## DOWN

- A word with the same set of letters
- Bloodline
- Behave
- Not us
- Evasive
- Shorttail weasel
- Flips (through)
- Crony
- Zero
- Pluck
- Vocalizations
- Way out
- Lava
- Folding portable ladders
- Step
- An opera glass
- Terminate
- Felines
- It is (poetic)
- Italian for "Wine"
- Wild blue yonder
- Trainee
- Toxin
- A moderately slow tempo
- Famous
- Chest armor
- Aware
- Jubilant
- Dash
- Big name in computers
- Collections
- Cards with 1 symbol
- Exploded star
- Spy agency
- Russian fighter

# SLOW COOKER YELLOW CHICKEN CURRY

Delicious healthy slow cooker yellow chicken curry made with warming spices, coconut milk and a hint of peanut butter. This healthy yellow chicken curry recipes packs plenty of veggies and makes the perfect weeknight dinner for the whole family!



**Prep Time: 15 minutes**  
**Cook Time: 3 hours**  
**Total Time: 3 hours 15 minutes**  
**Serves 4**

## INGREDIENTS

- 1 (15 ounce) can lite coconut milk
- ¼ cup chicken broth (or water)
- 2 tablespoons natural creamy peanut butter (or cashew butter)
- 1 tablespoon gluten free soy sauce (or coconut aminos)
- 3 cloves garlic, minced
- 1 tablespoon of freshly grated ginger
- 1 tablespoon yellow curry powder (or regular curry powder)
- ½ teaspoon ground turmeric
- ¼ teaspoon cayenne pepper
- Freshly ground black pepper
- ½ teaspoon salt
- 1 pound boneless skinless chicken breast
- 2 medium sweet potatoes, cut into ½ inch cubes (about 2½ cups cubed sweet potato)
- 2 medium carrots, sliced
- 1 yellow onion, diced
- 1 red bell pepper, julienned
- 1 cup frozen peas
- Fresh diced cilantro to garnish

## DIRECTIONS

1. In a large slow cooker add coconut milk, broth (or water) peanut butter, soy sauce, garlic and freshly grated ginger. Whisk to combine, then stir in spices: curry powder, turmeric, cayenne, pepper and salt.
2. Add chicken breast to slow cooker followed by sweet potato, carrots and onions. Gently stir so that the sauces covers all of the chicken and vegetables.
3. Cook on high for 3-4 hours or on low for 6-7 hours. Remove chicken with slotted spoon and shred with two forks. Add shredded chicken back to slow cooker.
4. Before you're ready to serve, stir in julienned red bell peppers and peas, cover and cook on high for another 10-20 minutes until bell peppers have tenderized a bit. Serve as is with a side of naan bread or with brown rice, quinoa or cauliflower rice. Serves 4.

**Recipe Notes:** Feel free to use cashew butter in place of peanut butter in this recipe. Store this yellow chicken curry in the refrigerator for up to 4 days in an airtight container.

Find more like this at [www.ambitiouskitchen.com](http://www.ambitiouskitchen.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.

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

Answers on page 13

(courtesy of KrazyDad.com)

## WHAT'S IN SEASON — in March —

This will vary depending on the time of the month and where you live.

Artichokes  
Arugula  
Asparagus  
Avocados  
Beets  
Broccoli  
Brussels sprouts

Cabbage  
Carrots  
Cauliflower  
Chives  
Collards  
Endive  
Garlic

Grapefruit  
Kale  
Leeks  
Lemons  
Limes  
Onions  
Oranges  
Parsley  
Parsnips  
Potatoes  
Radishes  
Rutabaga  
Tangerines  
Turnips



# The Funny Bone

One day my mother was out and my dad was in charge of me. I was maybe 2½ years old and had just recovered from an accident.

Someone had given me a little “tea set” as a get-well gift and it was one of my favorite toys. Daddy was in the living room engrossed in the evening news when I brought Daddy a little cup of “tea,” which was just water.

After several cups of tea and lots of praise for such yummy tea, my mom came home. My dad made her wait in the living room to watch me bring him a cup of tea, because it was “just the cutest thing!”

My mom waited, and sure enough, here I come down the hall with a cup of tea for Daddy and she watched him drink it up. Then she says, (as only a mother would know) “Did it ever occur to you that the only place she can reach to get water is the toilet?”

Johnny and Lorraine met when they where 18 years old. Through the years their relationship blossomed and evolved from friends to lovers to eventually that of a husband and wife.

Alas, as is often the case, their relationship was heavily tested. Ten years after getting married to Lorraine, Johnny met a woman named Clearly and started developing feelings for her. He was, however, still very much in love with Lorraine and didn't want to hurt her, so he put his feelings for Clearly to the side.

Tragedy struck when Lorraine got very sick and unexpectedly died a few weeks later. At the funeral everyone noticed that even though Johnny was tearing up he was also smiling. When people asked him what is happening he said “I can see Clearly now, Lorraine is gone.”

A man called Andrew moved from Cork to Dublin to open a flower shop. He was quite successful and through great marketing, quality product, and reasonable prices, Andrew's Flowers became the top garden shop in all Dublin. Some monks that had a stall set up nearby took notice and, since attendance at the local parish (and the accompanying tithing revenue) was way down, they decided to grow and sell their own flowers. Since they grew all their own produce, the monks were able to undercut Andrew at every turn and within 3 months, the monks had stolen nearly all his business. Afraid, running out of money, and growing desperate, Andrew hired local hard man Hugh McTaggart to go to the monks' stall under cover of darkness and destroy it. Then he was to go to their garden and use an herbicide on every bloom and blossom. That night, Hugh did his dark deeds. It proved effective. Devastated, the monks were unable to return to their previous domination of the market. Andrew's Flowers was, once again, supreme, proving once and for all that only Hugh can prevent florist friars.

Two paddies were working for the city public works department. One would dig a hole and the other would follow behind him and fill the hole in. They worked up one side of the street, then down the other, then moved on to the next street, working furiously all day without rest, one man digging a hole, the other filling it in again.

An onlooker was amazed at their hard work, but couldn't understand what they were doing. So he asked the hole digger, “I'm impressed by the effort you two are putting into your work, but I don't get it: why do you dig a hole, only to have your partner follow behind and fill it up again?”

The hole digger wiped his brow and sighed, “Well, I suppose it probably looks odd because we're normally a three-person team. But today the lad who plants the trees called in sick.”



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