



# Vital!

VITAL INFORMATION FOR A VITAL LIFE®

## Polaris Healthcare & Rehabilitation Center

Expansion  
Continues



**14 Ways  
to Burn More  
Calories All Day**

Page 4

**How to Mess Up  
a Variable  
Annuity**

Page 5

**Live Independent.  
Live Healthy.  
Saint Francis LIFE**

Page 6

SEPTEMBER 2021





September—it's not the new year, although it always seems like one. Summer's over and the kids are going back to school. Hopefully all day. Every day. And if you spend any time on Facebook, you probably noticed all the parents dropping their kids off at college, some for the very first time. My son is going to be a junior in high school this year (where has the time gone?) and I won't lie...there were a few tears just thinking about what's coming in a couple years.

It's for all those milestones that we have yet to witness—first days, graduations, weddings, new jobs, new babies, holidays, and all the other things that give family life meaning—that we keep ourselves in the best shape we can be in. Sometimes it's easier said than done, so this month—new “year,” new resolutions!

**Resolve to eat healthier.** Just a few little tweaks can make a big difference. Number 8 on the next page made me laugh because we were just at a restaurant where one of the items on the menu was a 20-ounce cut of meat... I hope it had some bone in there!

**Resolve to add more activity to your day.** Just a few little tweaks can make a big difference. I can do Number 2 on page 4—I'm thinking do a few squats while you're brushing your teeth. What can you add?

**Resolve to watch your money.** Variable annuities used to be all the rage. Do you still have one? Check out page 5 to make sure you know exactly what you have and how it works.

**Resolve to get involved.** Our friends at Your Own Home remind us that getting involved in the community and volunteering to help others is just as good for our own health as it is for others. Meals on Wheels is one hour, once a month. Everyone can do that!

And there you have it—your recipe for a healthy “new” year!

Happy September!

*Karyn and Heidi*

**EDITOR IN CHIEF**

Karyn Cortez  
karync@vitalmagonline.com

**CREATIVE  
ART DIRECTOR**

Heidi Atwell

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

**Vital! Magazine**  
4556 Simon Road  
Wilmington, DE 19803  
302-544-0684  
[www.vitalmagonline.com](http://www.vitalmagonline.com)

ON THE COVER: Team Delivers New Vent Unit to Polaris Healthcare & Rehabilitation



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



# Foods for the Heart

## Heart-Healthy Ingredient Substitutions

Whether you're recovering from a heart attack or trying to prevent one, a healthy diet should be part of the plan.

As you start building your healthy eating strategy, it's important to know which foods to limit and which foods to target. Eating a balanced, nutrient-dense diet that includes fibrous carbohydrates, lean proteins, and healthy fats is key.

The American Heart Association (AHA) recommends limiting saturated fat to 5 to 6 percent of your total calories at most. For a 2,000-calorie diet, this is about 11 to 13 grams daily. They also recommend avoiding trans fats.

With a few simple swaps, you can help keep your ticker in top shape and still enjoy delicious food.



© Marco Verch under Creative Commons 2.0

### 1 Mayonnaise

While you could exchange low-fat mayo for regular mayo, there are other delicious substitution options. One example is avocado, which when mashed can be substituted for mayonnaise in recipes like egg or potato salad.

Hummus is also a good option for making "salads," like egg or tuna salad, or as a sandwich spread.

For green salads or mixing with vegetables, Greek yogurt is an excellent option. The tangy taste and smooth texture also make it great for adding to dips. Pesto is another flavorful option for veggies and potato salad instead of mayo.

Sliced-up hard-boiled eggs are also a great substitute for mayo on a sandwich. Because mayo has eggs as part of its base, there is a similar flavor and boosted protein but fewer calories and fat.

### 2 Cheese

Reduced-fat and low-fat cheese offers a great-tasting alternative to the full-fat versions. Although fat-free cheese may seem like the better option, most brands tend to be very gummy, don't melt well, and have little taste. Low-fat cheese, though, has the same taste and melting qualities as the original but with significantly less fat.

### 3 Salt

Most doctors, along with the AHA, recommend a diet containing less than 2,300 milligrams of sodium per day—that's less than 1 teaspoon. If you already have high blood pressure, aim for less than 1,500 milligrams per day.

Instead of salt, add a splash of vinegar or a squeeze of fresh lemon. Using herbs and spices is a great way to give a familiar dish a new twist. Try creating your own salt-free spice blends to have on hand when you need a flavor boost.

### 4 Eggs

Eggs are an excellent source of protein and essential nutrients, but they do contain saturated fat. One large egg contains 1.6 grams of saturated fat. Instead of cutting eggs out completely, try to consume them in moderation, which means seven or fewer whole eggs a week for a healthy individual.

**Expert's tip:** Opt for making a "chia egg" for a fibrous, omega 3-rich egg replacement in baked goods. Mix 1 tablespoon of chia seeds with 3 tablespoons of water to replace one egg in a recipe.

### 5 Ground beef

When you're craving a juicy burger or a thick slice of meatloaf, mix equal parts lean ground turkey breast and grass-fed, lean ground beef. The ground turkey adds moisture and makes cooked burgers less crumbly.

For recipes like chili, pasta sauce, or casseroles that call for ground beef, substitute ground turkey without noticing much of a difference.

Also, consider buying organic to increase nutrient quality and density. Organic meats often contain higher levels of omega-3.

### 6 Chocolate

Chocolate does have a place in heart-healthy diets, but you

should forgo white chocolate and milk chocolate varieties. Eaten in moderate amounts, dark chocolate (70 percent cocoa or higher) may reduce blood pressure and LDL (bad cholesterol) levels, according to the International Journal of Molecular Science Trusted Source.

For baked goods like cookies and cakes, finely chop the dark chocolate to evenly spread it throughout the recipe and reduce the amount of sugar called for by one quarter or one half.

### 7 Sour cream

Get the same tangy flavor without all the fat by pureeing equal amounts of low-fat cottage cheese and nonfat yogurt in a blender and using it in place of the sour cream. In baking, you can substitute an equal amount of low-fat or nonfat yogurt in many recipes.

Or try plain non-fat Greek yogurt. It's considerably thicker and creamier than regular yogurt because a lot of the whey has been strained. It's great on tacos!

### 8 Steak

Steak often gets a bad rap as being unhealthy. However, there are a number of cuts that are great lean-meat substitutions. Your best bets are:

- eye of round
- sirloin tip side
- top round
- top sirloin

Portion size is key. According to the USDA, a 3.5-ounce serving of lean beef has 4.5 grams or less of saturated fat and less than 95 milligrams of cholesterol.

**Taste tip:** For a cut of beef with an intense, beefy flavor, ask your local butcher about dry-aged beef.

### 9 Whole grains

Diets rich in whole grains have been shown to reduce high blood pressure, high cholesterol levels, and the risk of strokes, according to the AHA. You can substitute up to half the amount of all-purpose flour with whole-wheat flour in almost all of your favorite baking recipes. For added texture, try using 1/4 cup of rolled oats in place of all-purpose flour.

**Expert's tip:** Don't like the flavor or texture of whole wheat? Look for 100 percent white whole-wheat flour. It's milder in flavor, but still has all the nutrition.

### 10 Sugar

New heart-healthy guidelines from the AHA urge people to consume no more than 100 (for women) to 150 calories (for men) from added sugars—that don't naturally occur in food—a day.

You can substitute stevia or erythritol for up to half of the sugar in most baked goods without any difference in texture or flavor. Limiting intake of refined and processed sugars is best though. Try using 100% natural fruit juices to sweeten sauces and beverages.

**Expert's tip:** High quantities of sugar can be found in items like ketchup, salad dressings, and sauces, so read the labels carefully.



# 14 Ways to Burn More Calories All Day



By Jenna Autuori-Dedic

If you can get to the gym every day and blast off 500 calories, then that's awesome—but if you follow up a morning workout by sitting at a desk for 8 hours, then you may not be too pleased with how long it takes you to start noticing weight falling off. Luckily, there are stealth ways you can turn up your calorie burn all day long. Lose more weight in less time with these expert tips.

**1** If you know you have limited time to get to the gym in the morning, **set your alarm to go off 15 minutes early.** Do something first thing to get your metabolism stoked, like doing a quick circuit of the tried-and-true basics, like jumping jacks, push-ups, crunches and squats. You'll start the calorie-burning process early, which will continue all day.

**2** **Do the "1 times 10" trick.** Try to find 10 opportunities during the day to raise your heart beat for one minute at a time. The added oxygen will keep you alert, activate your heart, lungs, legs and brain—and even burn as many as 300 to 400 calories a day. Try doing 10 squats at the top of every hour or walking lunges on your way to and from the bathroom.

**3** **Keep it cool.** Pump your AC a little earlier than usual to melt fat. Keeping your home on the chilly side can increase your body's brown fat by up to 40 percent, per a study in the journal *Diabetes*. When activated by cold temperatures, brown fat burns calories to help your body stay warm, even when you're just sitting around.

**4** **Hit the ground.** Park it on the ground when you watch TV and you'll incinerate more calories than if you were lounging on the couch. "When you sit on the floor, your muscles have to support you, and you work harder to stand up," says biomechanist Katy Bowman, author of *Move Your DNA*.

**5** **Stop multitasking.** Carry in groceries one at a time to sneak in more steps. Something that might normally take you two minutes has now become a 10-minute activity and burns 89 calories.

**6** **Let your phone nudge you.** Set your smartphone alarm to go off every 30 minutes as a reminder to get up. Because, remember, activity trackers don't help if you're not actually moving.

**7** Whether you're trekking along on the treadmill or stepping away on the stair climber, **go for five more measly minutes**—or even 10, which can burn up to 100 extra calories.

**8** **Move to the music.** Stack your playlist the optimal way and you'll unknowingly work

harder. Researchers at Brunel University London who teamed with Spotify discovered that rap music with 120 to 140 beats per minute has the best tempo for running. "There's a beat every time your foot strikes the ground, so without realizing it, you'll pick up the pace and try to match the beat," says Kira Stokes, an instructor at BFX Studio in New York City. Hip-hop scored higher than rock because of the frequent tempo changes that can mess with your rhythm and make you push more often.

**9** So the allure of watching TV helps you get to the gym? Go with it: **Pump up your intensity during commercials.** If you're running, increase your speed, or if you're walking, run. It's a no-brainer way to push yourself.

**10** **Just listen.** Downloading an audiobook is a proven motivator: A University of Pennsylvania study found that exercisers went to the gym 50 percent more often when they had one on hand.

**11** **Lift a little more.** Before you double your treadmill time, hop off and grab

weights. Researchers at the Harvard T.H. Chan School of Public Health in Boston found that folks who did 20 minutes of strength training in addition to cardio shed more of that muffin top.

**12** **Jump on it.** Hitting the weight rack? Instead of resting between sets, jump-rope to keep your heart rate up. You'll turn a regular weight-training day into a high-intensity routine. Jumping rope intensely burns about 13 calories per minute. (During a 30-minute circuit, you could say buh-bye to more than 195 additional calories!)

**13** **Use your legs.** You melt a lot more calories churning out squats than bicep curls.

**14** **Finish off your easy-paced morning three-miler with strides** (short, fast-paced intervals with longer steps) before heading home. Try to do six to eight of them with one-minute rests in between each. It's like adding a mile without knowing it.

Courtesy [www.health.com](http://www.health.com)

## 4 ways you can exercise wherever you are

No time to exercise? No problem. Here are four easy ways you can get in some simple workouts during your daily routine.

### 1 At the airport

When waiting to board a plane, walk between gates for a few minutes. While in line waiting to board, try marching in place for one to three minutes. Even this simple movement can increase your heart rate.

### 2 At the store

Put your shopping bags to use with shoulder shrugs that can strengthen your upper back and muscles around your neck. Rise up on your toes while in line to strengthen your calf muscles.

### 3 At the office

At your desk, sit with your legs out straight and cross one on top of the other. To work your core, press your top leg down and resist with your bottom leg.

### 4 At home

Try a quick set of push-ups during commercial breaks or get down on the floor and do a plank for 30 seconds. These classic exercises engage almost every muscle in your body.

Quick little workouts can make a big difference!





# How to Mess Up a Variable Annuity

Mistakes or misunderstandings can be costly. Here's what to look for.

By Liz Weston, [nerdwallet.com](http://nerdwallet.com)

Variable annuities are complex insurance products—so complex that what people actually buy and what they think they're buying may be quite different. Those misunderstandings can end up costing them, or their heirs, a lot of money.

For the uninitiated: Variable annuities are insurance company contracts that allow people to invest money in a tax-deferred account for retirement. Returns can vary according to how the investments perform (that's the "variable" in "variable annuity"). These contracts typically include death benefits guaranteeing your heirs will get the amount you've invested, and perhaps more. Many variable annuities also have living benefits, which guarantee the amount you can withdraw during your lifetime. All these guarantees come at a cost, which can make variable annuities expensive to own.

Variable annuity sales fell only 2.6 percent in 2020, to \$95.8 billion compared to \$98.3 billion in 2019, on strength in Registered Index-Linked Annuities (or RILAs, which are variable annuities that use index options to provide both upside potential and downside protection, but not a full guarantee of principal), especially in the second half of the year. Sales of variable annuities other than RILAs fell 11.1 percent to \$71.8 billion from 2019 sales of \$80.8 billion. RILA sales rose 36.3 percent to \$23.9 billion from 2019 sales of \$17.6 billion.

In sales volume, variable annuities have been overtaken by the single premium immediate annuity, which can be a wise choice for many as they near retirement. Since variable annuities have a lot of moving parts, and function differently from other investments, it's easy for holders to make a costly mistake. Such as:

## Accidentally disinherit someone

Insurance companies have different policies about how money gets paid out when someone dies, and variable annuity owners need to understand what those are, says Edward Jas-

trem, a certified financial planner in Westwood, Massachusetts.

For example, couples often own an annuity jointly, or name one spouse as the owner and the other as the "annuitant." (The annuitant is the person whose life expectancy determines how much is paid out if the contract is "annuitized," or turned into a stream of regular payments.) The couple often assumes any leftover money will be paid to the beneficiaries, typically the children, only after the second spouse dies. Some insurers do just that, but most pay the beneficiaries after the first death, disinheriting the surviving spouse, says annuity expert and CFP Michael Kitces of Columbia, Maryland.

Annuity owners should call the insurer to clarify what happens after the first death and change the beneficiary if necessary to make sure the money goes where they want, Kitces says.

## Misunderstanding what an annuity is worth

The typical variable annuity has several values: what you get if you cash out (the account or cash-out value), what your heirs get if you die (the death benefit) and what you get if you convert the annuity into a stream of payments. This last amount typically is calculated using the "income base," which is the most commonly misunderstood value, financial planners say.

The income base is a kind of phantom number that grows over time by a guaranteed amount, defined in the contract. But annuity owners can tap this value only if they annuitize, or agree to start taking regular payments from the contract.

People often mistake guarantees of future income for guaranteed increases in their account value, says Randy Bruns, a CFP in Naperville, Illinois. They're shocked to discover their annuities aren't worth as much if they want to cash out.

"Buyers commit sizable chunks of their nest eggs to variable annuities thinking they're getting all the upside of markets with a guaranteed return as a floor," Bruns says. "In reality, that guaranteed floor provides

no insurance to what you'll receive if you cash out your contract."

The cash-out value can be quite different from the death benefit, as well. Cashing out or exchanging an annuity with a death benefit that's substantially larger than the account value could result in heirs getting much less than they might otherwise.

## Exchanging an older variable annuity

Living benefits on variable annuities purchased before the 2008 financial crisis could be quite generous, while today's are often less so, Kitces says. Also, contributions to variable annuities before 1982 get more favorable tax treatment than later versions, thanks to a change in tax law. Owners of these older policies should be careful not to unwittingly exchange them for newer, less favorable ones without understanding what they may be giving up, Kitces says.

The problem is that annuities are typically sold on commission, giving annuity salespeople an incentive to advise you to swap your current annuity for a new one, whether it's in your best interest or not, says Michael Peterson, a CFP in Chambersburg, Pennsylvania.

"You can almost count on the agent circling back to move the money into the latest, greatest variable annuity so they can earn another commission and lock up the money again," Peterson says.

Because salespeople typically aren't required to put your best interests first, you'd be smart to consult someone who is—such as a fiduciary fee-only planner—before buying, exchanging or cashing out a variable annuity.

*Courtesy [nerdwallet.com](http://nerdwallet.com) for informational purposes only.*





# Live independent. Live healthy. LIVE MORE.



Saint Francis LIFE helps seniors in our community live safely at home, even throughout the pandemic. Now, in the brighter days, we are here to help seniors live life to the fullest again. With medical and support services from Saint Francis LIFE, participants can live independently, live at home, live strong, live creative—LIVE MORE.

Saint Francis LIFE is a Program of All-Inclusive Care for the Elderly (PACE), offering community-based care with a full circle approach. Our program coordinates the care for all of a person's medical and social support needs, helping to ease the stress associated with handling all those tasks for seniors and their loved ones. A team of health care providers creates care plans for each participant's individual needs. The care team includes primary care providers, nurse practitioners, specialists, social workers, rehabilitation therapists, recreational therapists, and more.

Our model of care helps seniors stay healthy and independent to live safely in the comfort of their own home for as long as possible. Services are provided in our day centers, clinics and in the participant's home, as needed. Services include:

- **Medical care.** All medical care is provided by Saint Francis LIFE's team of primary care providers (PCPs), nurse practitioners and registered nurses. Medical services include primary care, nursing care, specialty care, medications, vision, hearing and dental care, foot care, mental health services, medical equipment and supplies, and, if needed, hospitalizations and skilled nursing care.
- **Rehabilitation therapy.** Therapists specializing in senior care assist participants in maintaining mobility and function, contributing to their quality of life and overall well-being. Saint Francis LIFE provides physical, occupational and speech therapies with the tools and techniques needed

to gain strength and promote independence for seniors.

- **Transportation.** Transportation to and from the Saint Francis LIFE Centers and specialty medical appointments in the community is provided to participants at no cost.
- **Recreational therapy.** We value mental and physical health, and our recreational therapists aim to keep participants active and engaged, providing fun activities in our adult day program including arts and crafts, bingo and trivia, computer classes, dance parties, chair yoga, and holiday and cultural celebrations.
- **Social services.** Saint Francis LIFE's full spectrum of care includes social services, supporting seniors and their caregivers. Whether it is advocacy, counseling, caregiver education or access to financial or legal guidance resources, you are not alone.
- **Nutrition planning.** Our dietitians assess each person's dietary needs, and nutritious breakfasts and lunches are provided at the LIFE centers. Home-delivered meals can be arranged as needed.
- **In-home support.** Personal care aides come to the home as needed and as determined by the participant's care plan to help with activities like bathing and dressing, meal preparation, laundry and light housekeeping.
- **Spiritual care.** Treating each person with a full-circle view, Saint Francis LIFE provides spiritual care to heal participants in mind, body and soul. With the support of chaplains and spiritual companions, we seek to provide peace of mind and improve quality of life.

Seniors can avail our services if they are 55 years or older, live in one of our service area zip codes, have been approved by the state as needing a nursing home level of care, and can live safely at home with services

provided by Saint Francis LIFE. Saint Francis LIFE services are free to seniors who qualify for Medicare and Medicaid or Medicaid only. For participants who do not qualify for Medicaid, there is a flat monthly fee.

Saint Francis LIFE has a center on the Riverfront and, in March, just opened a new center in Newark. Located on Route 896, the new location, called "College Avenue," will serve 250 seniors. Along with LIFE's original Wilmington Riverfront Center, the program will now be able to support at least 500 New Castle County seniors. The Saint Francis LIFE College Avenue Center will offer the same patient-oriented services as those provided at the Wilmington Riverfront site.

Saint Francis LIFE gives seniors the support they need to live in their own home or with family. Getting older and staying independent is not always easy. Some people may have trouble with daily activities like getting to primary care provider's appointments, bathing, and getting dressed. Saint Francis LIFE helps participants do all of these things while living safely at home.

And if you're a caregiver for your aging loved one, the stress of coordinating doctor appointments, managing medications and worrying about leaving them at home alone all adds up. Saint Francis LIFE coordinates all the care and services your loved one needs, giving peace of mind to both caregivers and participants alike. As part of Saint Francis LIFE, caregivers have access to the resources and support they need, so they can best help their loved ones. Saint Francis LIFE values caregivers as partners in care.

There's so much LIFE to live, and Saint Francis LIFE can help seniors Live More! Contact us today to see if you or someone you know qualifies for services. We can be reached by calling 302-660-3380 or visiting us online at [www.saintfrancislife.org](http://www.saintfrancislife.org).



LIVE INDEPENDENT



LIVE CREATIVE



LIVE AT HOME



LIVE STRONG

# LIVE MORE

with medical and support services for seniors

[saintfrancislife.org](http://saintfrancislife.org)  
302-660-3380



Trinity Health  
PACE

Saint Francis  
LIFE



# Polaris Healthcare & Rehabilitation Is Expanding

## More Innovative Care Services Come to Southern Delaware



When Polaris Healthcare & Rehabilitation Center opened its doors in April 2020 in the heart of the dynamic Milford Wellness Village, it provided southern Delaware with a new state-of-the-art residential and rehabilitative nursing care facility. The comprehensive and personalized care that residents receive at Polaris Healthcare & Rehabilitation Center is one of the many ways the owner and operator, Nationwide Healthcare Services, continues to meet the healthcare needs of the City of Milford and the surrounding region.

The facility offers a full range of on-site nursing care and therapy services in a warm and welcoming environment. Every service, managed under the expert direction of a talented medical team, is focused on addressing each individual's specific treatment needs, including physical, occupational and speech therapies; palliative care and pain management; and dental, podiatry and optometry care.

### Phase 2 – Even More Innovation

Building on its success in meeting the demand for integrated care, Polaris Healthcare & Rehabilitation Center has started its Phase 2 expansion that will include the addition of 60 long-term care beds along with another 14 beds in the Ventilator Care Unit. Combining with the 26 beds already occupied in the first phase, the facility continues to grow toward its full capacity. The expanded area will also add another dining room, modern activity room and a lounge area to the current facility.

### One-of-a-Kind Care in Delaware

The expanded facility will also include a brand-new Ventilator Care Unit for ventilator-dependent residents -- the sole operation of its kind in southern and central Delaware. Today, many adults recovering from respiratory failure, neuro-muscular disorders and other pulmonary disorders who need a ventilator must seek care in Pennsylvania, New Jersey or Maryland.

Polaris Healthcare & Rehabilitation Center's new Ventilator Care Unit will offer unmatched services to residents, who will benefit from around-the-clock care by respiratory therapists and registered nurses. The circular structure of the unit, the former home to Bayhealth's Intensive Care Unit, will be rejuvenated to enable therapists and nurses to keep their eyes and ears on each resident at all times. This level of close, individualized care will ensure staff can quickly attend to residents' needs.

"We approached the renovation of Polaris Healthcare & Rehabilitation Center in the same way we approached the entire Milford Wellness Village," said Nationwide Healthcare Services CEO Meir Gelly. "Transform an existing structure to create an innovative healthcare campus that improves upon the region's existing services and integrates new resources to better serve southern and central Delaware."

The existing hospital infrastructure provides amenities that will improve residents' quality of

life, including access to piped-in oxygen, and the ability for residents to easily receive dialysis treatment within the same facility.

### Compassionate, Highly Skilled Care

To maintain the highest level of expert service, Polaris Healthcare & Rehabilitation Center is partnering with Rapid CPAP, a nationally recognized, full service respiratory company to care for ventilator-dependent residents.

"Our multidisciplinary team is thrilled to bring an outcome-based approach to complex respiratory care residents at Polaris Healthcare & Rehabilitation Center," said Eric Harter, President of Rapid CPAP. "The semi-circular design of this unit is unlike any other facility and will allow our respiratory therapists and RNs to closely monitor each resident 24/7."

With Rapid CPAP, Polaris Healthcare & Rehabilitation Center offers a full continuum of care that meets residents' evolving needs. Residents able to wean from ventilators can remain at Polaris Healthcare & Rehabilitation Center for skilled rehabilitation services during each step of their recovery, providing residents with consistent care from a familiar team that understands their unique needs.



DENISE VAN BAAL, RESPIRATORY THERAPIST FOR RAPID CPAP, WILL BE PART OF THE TEAM PROVIDING MEDICAL CARE AND SERVICES FOR POLARIS HEALTHCARE & REHABILITATION'S NEW VENTILATOR CARE UNIT





### Expansion is Part of Growing Milford Wellness Village

The Polaris Healthcare & Rehabilitation expansion is part of the growing number of services at the Milford Wellness Village. The campus is unique in that it offers health and wellness services for visitors young and old alike. Intergenerational services include fitness and rehabilitation programs, education, outpatient services, primary care, lab testing, daycare, and social services. The convenience of meeting all your healthcare needs in one location helps to alleviate the stress associated with having to travel to multiple facilities on multiple days to meet with multiple care providers. The Milford Wellness Village provides everything you need in one location.

Through its partnerships with the City of Milford and the local business community, the Milford Wellness Village was created to meet the many needs of area residents and businesses. The concept behind the Village Café was to provide a new dining option to visitors, businesses and the Milford community. The Milford Wellness Village recently created a new front entrance at 21 West Clarke Avenue, making it more accessible to the broader Milford community. The kitchen that serves the café also provides the meals for Polaris Healthcare and Rehabilitation Center and Banyan Treatment Center at the Milford Wellness Village.

The Village Café staff is well versed in the diets and texture modifications that some patients need. That allows customers to purchase meals for a family member who is on a medically-altered diet that they either don't have the time or knowhow to prepare. Staff members, whose background is in cooking for long-term care patients, are especially interested in the prospect of serving a wider variety of customers.

To learn more about Polaris Healthcare & Rehabilitation Center, visit us at 21 West Clarke Avenue, Milford, DE 19963, find us on the web at [www.polarishealthcarerehab.com](http://www.polarishealthcarerehab.com) or call 302-503-7650.



## Other care providers you'll find at the Milford Wellness Village

- **La Red Health Center** – La Red provides quality, person-centered care to diverse members of the community, including pediatric, adolescent, adult and senior patients. Services include oral health, behavioral health, women's health, chronic disease screening and general patient assistance.
- **Aquacare Physical Therapy** – In addition to aquatic therapy, Aquacare offers orthopedic rehab services, sports injury rehab, and physical therapy, as well as specialized therapy services for pelvic disorders, spinal and hand care, and even canine rehabilitation.
- **PACE Your LIFE** – PACE (Program of All-inclusive Care for the Elderly)\* provides comprehensive medical and social services support for older individuals to enable them to continue living in their community. (\*pending CMS approval)
- **Banyan Treatment Centers** – Offer a wide array of residential addiction treatment programs, including access to a variety of medical services.
- **Nurses 'n Kids** – Offers programs designed to care for infants and children with acute and chronic medical needs, developmental delays and nutritional deficiencies that are unavailable at traditional day care centers.
- **Kidz, Ink Academy** – The Academy is an elite educational program that accommodates parents' busy work schedules and creates a family learning environment to help children experience the joy and excitement of learning.
- **Village Audiology** – Helps people hear better by providing personalized attention in the fitting of hearing aids.
- **The Lab at Seascap** – The Lab is a full-service clinical laboratory that uses state-of-the-art equipment to provide the most accurate results in the industry.
- **WeCare** – Helps seniors navigate through their medical needs, assisting them with nutrition, activities of daily living, and improving their quality of life.
- **Village Café** – Offering a wide selection of quality food choices, the café is open to residents, local businesses and the general public.
- The Wellness Village also offers a conference room for community meetings, an Executive Center, the EHRI Library, a chapel and pharmacy.





## Seven Things You Should Know About Your Loved Ones

The holidays are coming up, and with it, family get-togethers. Of course, everyone wants to have fun with the family, but having everyone together also offers an opportunity to have some serious conversations if you have aging relatives. These conversations can go in all sorts of directions, and sometimes it's best to let that happen, but there are a few key issues you should cover:

**1 How Things Are Now** – Is the person you care about already facing challenges that you may not be aware of? Do you have a clear and realistic view of their current daily lives? Do they have any health problems? Are there things that can be done now to make life easier?

**2 Option A and Option B** – We all need a plan no matter what our age. If there is a crisis, how will this person get help? Who will call you and who will you call? Do you have contact information for relatives, neighbors, friends, doctors, lawyers, and local service providers? Consider creating a telephone checklist in case you need to make calls on anyone's behalf. It's a nice-to-have regardless.

**3 Legal Issues** – Pretty much every adult should have:

- An up-to-date will.
- A durable power of attorney (giving someone the authority to make financial and legal decisions on their behalf).
- A living will (outlining wishes for end-of-life care), and a power of attorney for health care (which is geared specifically toward medical decisions).

Be sure your loved ones have these documents, and make sure you know where they are kept.

**4 No Place Like Home** – Most people want to stay in their own homes, but it's not always an option. If necessary, can the house be made more accessible (first-floor bed-

room, ramps, etc.)? Where would your mother want to live if she couldn't stay at home? What if your father couldn't live with other family members? What options are available? What matters most to them? The answers may surprise you.

**5 The Cost of Care** – Long-term care (at home, in an assisted-living facility or nursing home) can easily run from \$50,000 to more than \$100,000 a year, depleting your hard-earned savings. Some options to consider are long-term care insurance and family and retirement planning and protection.

**6 The Medical Maze** – Make sure one doctor oversees and coordinates all care, especially as your loved one ages. As care becomes more complex, multiple doctors may inadvertently prescribe conflicting treatments. Get to know your parent's physician and stay in touch. Know what health insurance policies are in place and how to access them.

**7 Life's Closing Scene** – It's a hard fact of life that many people end up confused and afraid, largely because family members weren't prepared to make tough choices. The best way to avoid this is to talk in advance, both specifically and in some depth, about your loved one's fears and hopes, and how they want decisions handled. Then brace yourself to follow those wishes.

Source: Genworth Financial



Make your **comeback** with  
**FRIENDS**

Rediscover connections with family, friends  
and community at the Y.

**NO JOINER FEE NOW!**  
That's up to \$90 in savings!

[www.ymcade.org](http://www.ymcade.org)

Financial assistance is available. Offer valid at all YMCA of Delaware locations through September 30, 2021.





# Addressing Food Insecurity: You Can Help!

By Jamie McPherson, Your Own Home In-Home Senior Care

**F**ood insecurity has been a growing topic for many years, with the majority of the focus being on children. What hasn't been discussed to the same extent, though, is the increasing number of older individuals who are impacted by their own sets of circumstances, leaving them with limited nutrition options.

## A Cascading Effect

Lauri Wright, a registered dietitian who chairs the Department of Nutrition and Dietetics at the University of North Florida, explained how complicated the nutrition problem gets for seniors. Paying for expensive medications often leaves less money available to buy food. With limited or no ability to drive, getting to the grocery store becomes more difficult. Chronic physical and mental health problems make cooking at home difficult. And malnutrition contributes to weakened immune systems.

## Not Enough Help is Available

Government programs, including the Older Americans Act, passed by President Lyndon Johnson, were designed to be a safety net to provide the essentials for people. However, funding for the Act as a whole, and for the biggest piece of the act's budget, nutrition services, has been steadily decreasing for 20 years when adjusted for inflation. This at a time when demand for services has increased and food prices have risen.

A 2017 study released by the anti-hunger group Feeding America showed that 8% of Americans 60 and older (5.5 million people) didn't have consistent access to sufficient and/or healthy food. This number doubled from 2001 and is expected to continue to grow. In fact, a recent report by the U.S. Government Accountability Office showed 83% of seniors in need receive no meal services at all under the act.

## Serving Seniors

Meals on Wheels, a network of 5,000 community-based programs, serves nutritious meals to 2.4 million participants each year. The program receives money from the Older Americans Act, as well as public and private dollars, to fund operations, yet their budget is not enough to cover the seniors currently enrolled in the program, let alone the tens of thousands on waiting lists around the country.

## You Can Make an Impact

While we aren't going to solve the food insecurity crisis overnight, there are a few things we should do as citizens to be of service. Food pantries are always in need of shelf-stable products, so consider adding some items to your weekly shopping list and dropping them off. Reliable delivery drivers are the backbone of Meals on Wheels, so inquire about a regular volunteer position with them if you want to help your community. The



next meeting at your church, synagogue, or civic association, recruit fellow members to join your charge. Remember: We have the power to make a profound impact on the lives of millions of Americans with a little care and determination.

*At Your Own Home In-Home Senior Care, we care about you, your family and our community. Your Own Home, LLC provides personalized In-Home Care Plans that meet a person's every need, from companionship to medication management to housekeeping and everything in between. Call us today at 302-478-7081 or email [info@yourownhomecare.com](mailto:info@yourownhomecare.com) to find out how we can help you or your loved one. We're here for you!*



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

## Problem House?

Unwanted Inheritance?	Problem Tenants?
Facing Foreclosure?	House Needs Repairs?
Behind on Payments?	Owe Taxes?

### Fair price offer for your house

## Call 302-635-0205



**Fast Closing**

## Delaware's # 1 House Buyer

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



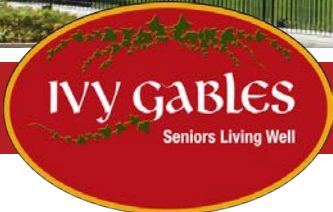


*Choose Your Lifestyle*

Wilmington's Most Sought After  
Senior Living Community  
*in the Village of Ardentown, Delaware*

Brand New Apartments Now Available!

Individualized care in an intimate setting.



*Independent Living, Assisted Living, and Memory Care*

Please call (302) 475-9400 to schedule your personal tour!

**2210 Swiss Lane, Wilmington, DE 19810 | [IvyGablesSeniorLiving.com](http://IvyGablesSeniorLiving.com)**







# Writing Your Story

*We all have a story to tell, whether we publish it or keep it for just ourselves or family; allow yourself to be heard.*

By Madisyn Taylor

Everyone, at one time or another, has wanted to express his or her story. Writing a memoir to read privately, share with family or friends, or publish is an emotionally satisfying way to gain perspective on your experiences while sharing your unique voice. We've all experienced feelings and events in our lives that we are longing to write down. Giving in to that urge can give you an outlet for purging any frustration, anxiety, or long-dormant feelings. No one else has to read it. You may even want to write your story without reading it right away. Satisfying the need to tell your story is not predicated upon your writing ability. It does, however take effort to write down the truth in detail. Your memories, captured on paper as descriptive scenes, sights, sounds, and scents, may at first seem disconnected or incomplete. But rest assured that you possess the ability to shape your recollections into stories.

Everyone wants to be heard. Reading your story to others can meet that need. Writing your story can also help you understand your life experiences. And when you finish writing, you may be surprised at what you have accomplished. Your story can encompass as much or as little of your life as you prefer. You may surprise yourself with new insights, or you may find yourself exploring your roots, your identity, and your future through your words. Allow your writing to guide you and write as truthfully as possible. Don't worry about what others will think of your personal journey, your style of writing, or your words.

Research has shown that writing a personal narrative filled with feelings and perceptions can create long-term health benefits. As you write, remember to have compassion for yourself, particularly when writing about traumatic events. If you are a young person, you can add to your life story as you grow older. Your writing may help family members know you better, or they may understand themselves more through reading about your experiences. More importantly, you are expressing yourself in a permanent way, giving a gift to yourself, and letting your voice be heard. All you have to do is start.

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

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

# EAST COAST TREE SERVICE

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



## Residential and Commercial Tree Removal, Clearing & Trimming

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

**– FREE ESTIMATES –**

Licensed & Insured For Your Protection

**CALL NOW!**  
**(302) 588-3955**

DE Lic #2013602079





# Crossword

By Dave Fisher

1	2	3	4		5	6	7	8	9		10	11	12	13
14					15						16			
17					18						19			
20					21						22			
23				24					25	26				
				27				28					29	30
31	32	33				34						35		
36						37						38		
39					40						41			
42				43						44				
			45						46				47	48
50	51						52	53				54		
55						56					57			
58						59					60			
61						62					63			

©www.mirroreyes.com

Answers on page 13

ACROSS

- 1. A box or chest
- 5. Scatter
- 10. Carpenter's groove
- 14. Ancient Peruvian
- 15. Stage
- 16. Biblical garden
- 17. Instability
- 19. Story
- 20. Historic period
- 21. Whinny
- 22. Caps
- 23. Greek goddess of fertility
- 25. Construct
- 27. Be victorious
- 28. Service
- 31. Binge
- 34. Surpass
- 35. Brassiere
- 36. Dregs
- 37. A friction match
- 38. Anagram of "Lyme"
- 39. Buffoon
- 40. Celebrated
- 41. Ganders
- 42. Advancement
- 44. Lair
- 45. Kingdom
- 46. Attractive
- 50. Own
- 52. Maguey
- 54. \_\_\_\_-zag
- 55. Colored part of an eye
- 56. Tombstone
- 58. Netting
- 59. Aquatic mammal
- 60. Burden
- 61. Bristle
- 62. Russian emperors
- 63. Annoyance

DOWN

- 1. Quoted
- 2. Accustom
- 3. Vamoose
- 4. Bar bill
- 5. A large dark-red oval organ
- 6. Not our
- 7. Telephoned
- 8. Reverted to the state
- 9. Tiny
- 10. Notice
- 11. Flexible
- 12. Sandwich shop
- 13. 1 1 1 1
- 18. Loosen, as laces
- 22. Gambling game
- 24. Female sheep (plural)
- 26. Go on horseback
- 28. Contemplates
- 29. Angers
- 30. What a person is called
- 31. Swill
- 32. Sweet gritty-textured fruit
- 33. A progressive
- 34. Outwits
- 37. Sense
- 38. Cravings
- 40. A social club for male undergraduates
- 41. Segments of DNA
- 43. Japanese hostess
- 44. Frogmen
- 46. Have second thoughts
- 47. A form of oxygen
- 48. Subtract
- 49. Excrete
- 50. Ambitions
- 51. To endure (archaic)
- 53. Nurse shark
- 56. Snagged
- 57. Not bottom

# BLACK MISSION FIG CLAFOUTIS

Chef Matthew Accarrino uses fig slices to top this skillet-baked clafoutis. Topped with port-infused whipped cream, this modern take on a classic French dessert works just as well for an after-dinner treat as it does a Sunday brunch substitute for pancakes.



Credit: © Con Poulos

Active: 40 minutes  
Total: 1 hour  
Yield: 6

INGREDIENTS

Port Cream

- 1/2 cup ruby or tawny port
- 2 tablespoons granulated sugar
- 1 piece orange zest, 3" by 1"
- 1/2 cup heavy cream

Clafoutis

- 1 cup half-and-half
- 1/2 cup granulated sugar (plus more for the pan)
- 2 eggs (large)
- 2 teaspoons pure vanilla extract
- 1/2 teaspoon orange zest (finely grated)
- 1/4 teaspoon salt
- 1/4 cup plus 2 tablespoons all-purpose flour
- Melted butter (for the pan)
- 3/4 pound fresh Black Mission figs (halved lengthwise)
- Confectioners' sugar (for dusting)

DIRECTIONS

1. In a small saucepan, combine the port with the sugar and orange zest strip and bring to a boil. Simmer over moderate heat until reduced by half, about 5 minutes. Pour the syrup into a heatproof bowl and let cool. Discard the orange zest and refrigerate until chilled.
2. In a medium bowl, whip the heavy cream to soft peaks. Drizzle in 1 1/2 tablespoons of the port syrup and whip the cream until firm. Refrigerate the whipped cream and remaining syrup separately.
3. In a blender, combine the half-and-half with the 1/2 cup of granulated sugar and the eggs, vanilla, orange zest and salt. Add the flour in 3 batches, pulsing for 10 seconds between additions. Let the clafoutis batter stand at room temperature for 30 minutes.
4. Preheat the oven to 425. Brush a 9-inch baking dish or cast-iron skillet with melted butter and dust with granulated sugar. Pulse the batter once more and pour it in the dish. Set the figs, halved sides up, in the dish.
5. Bake the clafoutis for 15 minutes. Reduce the oven temperature to 375. Bake for 20 to 25 more minutes, until the top is lightly golden and the custard is just set. Let the clafoutis cool for 5 minutes. Dust with confectioners' sugar and serve warm, passing the port cream and the remaining port syrup at the table.

Courtesy of [www.foodandwine.com](http://www.foodandwine.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.

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

Answers on page 13

(courtesy of KrazyDad.com)

## GET UP AND GO



### 5 Incredible Hikes Under 5 Miles

Love hiking? Here are a few of the best short hikes in Delaware that you're sure to enjoy.

#### Twin Valley Trail - 3.9 miles

There are 10 wonderful trails at White Clay Creek State Park in Newark. One favorite is the moderate Twin Valley Trail, which passes lots of wild bird habitat, making it easy to spot many songbird species.

#### Loblolly Trail - 4.6 miles

This leisurely hike loops around Trap Pond in Laurel, showcasing a gorgeous pond full of bald cypress trees.

#### Rocky Run Trail - 2 miles

The moderate hike in Brandywine Creek State Park is beautiful in all seasons, but is definitely one to remember when the fall foliage is at its most vibrant. The historic stone walls make for a unique backdrop.

#### Walking Dunes Trail - 1.6 miles

Hike through the woods and beside the marsh and to the Great Dune on this trail at Cape Henlopen State Park in Lewes. The view of the Atlantic Ocean from the top of the tall dune is one you won't soon forget.

#### Boardwalk Trail at Prime Hook National Wildlife Refuge - 0.5 miles

The quick half-mile loop is perfect for sneaking a peek at shorebirds. The walk is also wheelchair accessible. Prime Hook NWR is located in Milton and allows for beautiful marsh views.

# The Funny Bone



In a Catholic school cafeteria, a nun places a note in front of a pile of apples, "Only take one. God is watching."

Further down the line is a pile of cookies. A little boy makes his own note, "Take all you want. God is watching the apples."

An old teacher asked her student, "If I say, 'I am beautiful,' which tense is that?"

The student replied, "It is obviously past."

Teacher: "Anyone who thinks he's stupid may stand up!"

Nobody stands up.

Teacher: "I'm sure there are some stupid students over here!!"

Little Johnny stands up.

Teacher: "Ohh, Johnny you think you're stupid?"

Little Johnny: "No... I just feel bad that you're standing alone..."

Teacher: "Name a bird with wings that can't fly."

Student: "A dead bird, sir."

Two students were arguing when their teacher entered the classroom. The teacher says, "Why are you arguing?"

One boy answers, "We found a ten dollar bill and decided to give it to whoever tells the biggest lie."

"You should be ashamed of yourselves," says the teacher. "When I was your age, I didn't even know what a lie was."

The boys gave the ten dollars to the teacher.

On the first day of school, the teacher asks a student, "What are your parents' names?"

The student replies, "My father's name is Laughing and my mother's name is Smiling."

The teacher says, "Are you kidding?"

"No, Kidding is my brother. I'm Joking."

Teacher: "Jill, where is America on the map?"

Jill: "Right there, ma'am."

Teacher: "Correct. Now, Jack, tell me who found America."

Jack: "Jill."

The teacher of the earth science class was lecturing on map reading. After explaining about latitude, longitude, degrees, and minutes, the teacher asked, "Suppose I asked you to meet me for lunch at 23 degrees, four minutes north latitude and 45 degrees, 15 minutes east longitude?"

After a confused silence, a voice volunteered, "I guess you'd be eating alone."





# YOUR SOURCE FOR THE BEST-PRICED HEALTH AND MEDICAL SUPPLIES

At CORE, PPE is our specialty. We have masks, gloves, gowns, COVID tests and more, ready to ship. And with more than 50,000 other health and medical products available, we've got your every need covered. We're the authorized distributor for multiple manufacturers – that means you get direct-from-factory pricing, no matter how large or small your order!

## RETAIL QUANTITIES AT WHOLESALE PRICES

- |                  |                           |                      |
|------------------|---------------------------|----------------------|
| + Masks          | + Nutritional Supplements | + Hospital Equipment |
| + COVID Tests    | + Diabetes Care           | + Incontinence       |
| + Nitrile Gloves |                           |                      |



**If you don't see it, CALL US!**

[www.coremedsupply.com](http://www.coremedsupply.com) | 302-544-0684