

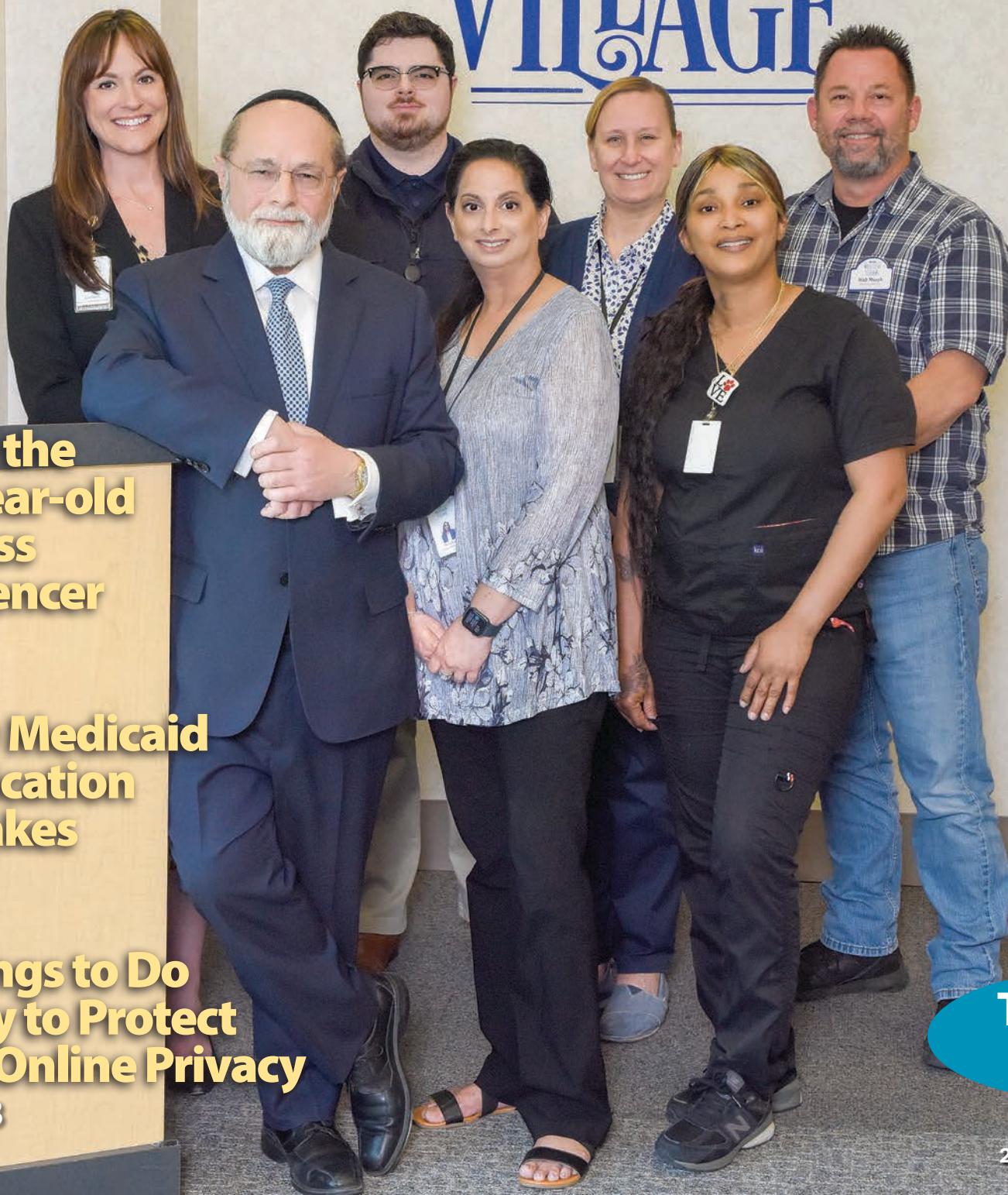


# Vital!

VITAL INFORMATION FOR A VITAL LIFE®

## Providing Quality Care Takes a Village

MILFORD  
WELLNESS  
VILLAGE



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Take One!  
I'm FREE!

2ND QUARTER 2023



**T**is the season! Between proms, Senior class events, graduation, graduation parties and more, this May/June is shaping up to be about the busiest ever. If you've got teens in your life, you probably know what I'm talking about. It was not like this when I was going to high school! As I'm sitting here at the computer, I have to laugh at the thoughts going through my head. Everyone of a certain age talks about "the good ol' days." Doesn't matter if those good ol' days were in the '50s, the '70s, the '90s—whenever. I find myself thinking how much simpler everything was when I was growing up—no cell phones, no email, no social media. What were your favorite things to do and places to go when you were young? Drop us a line or comment on our Facebook page.

Speaking of Facebook, check out page 13. You might be eligible for some mailbox money! Delaware's Senior Medicare Patrol can tell you more about what happens if bad actors get your info; they've got tips to keep you safe on page 6.

Now that the weather's warmer, it's time to get outside. Saint Francis LIFE has some great ideas to spice up your workouts on page 4. If you're the type that wants to stay closer to home, and just need some help to get things done around the house before you can go for your walk, Your Own Home may have your ticket—find out all the ways they can help on page 12.

Things are hoppin' in Milford. If you haven't been there lately, you're missing one great addition to the area—the Milford Wellness Village. Read their story on page 8 and go more in-depth about their PACE Your LIFE program on page 10. The latest export from Milford is the Delaware Hospice Center. Delaware Hospice is opening a beautiful new center in Wilmington. Find out more on page 11.

Wishing everyone Happy Mother's Day, Happy Father's Day, Happy 4th of July—and if it's in the cards, a smooth graduation season!

*Karyn and Heidi*



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# This 75-year-old woman lost over 60 pounds and became a fitness influencer



By Katie Kindelan

Joan MacDonald went from struggling to walk up a flight of stairs to being a fitness influencer on Instagram with more than 1 million followers—and she did it while in her 70s.

Her transformation journey began in 2017, when she says she was fatigued, suffering from painful arthritis, and struggling to be active. In an interview with *Good Morning America*, she says her breaking point came when she was told by a doctor that her blood pressure was rising and she would need to again increase her medication.

Her daughter Michelle was visiting her at the time and challenged her to make changes to her diet and exercise to improve her quality of life. “When Michelle gave me that ultimatum to do something about my life, I figured it’s now or never,” Joan says. “I was sick and tired of being sick and tired. It was existing, not living.”

In January 2017, just a few weeks before her 71st birthday, Joan flew from her home in Canada to Tulum, Mexico, where Michelle and her

husband own a gym. She began to follow a diet program laid out by her daughter that was focused on making sure she got enough macronutrients—fats, carbohydrates and proteins—in five meals per day, rather than sporadically snacking as she had done before.

Joan also began to work out with her daughter in the gym for the first time. “It was tough in the beginning,” Michelle says. “People don’t realize that [my mom] was there in the trenches, trying to figure it all out and getting frustrated.”

According to Joan, her motivation to continue came from how much better she started to feel very quickly. She lost about 10 pounds in the first month of training, and in just a few months was able to reduce her medications by half.

Once she returned to Canada, Joan continued tracking her food on a macronutrient-focused app and working out. “I go to the gym five days a week,” she says, noting two of those days are cardio-focused workouts. “I like that routine because it gives you something to look forward to.”

Over the past five years, she’s maintained her 65-pound weight loss and gone off medications for high blood pressure, high cholesterol, and acid reflux.

As she transformed her health, Joan was encouraged by her daughter to start an Instagram account to document her progress and connect with other people. Today, her Train With Joan Instagram account has 1.5 million followers. She also has a website and an app that offers workout and meal plans overseen by Michelle, who specializes in coaching women of all ages.

Joan hopes people who follow her journey take away that it’s never too late to change your life, no matter your age or situation. “Nothing is magical. It’s work, but it’s work that you can enjoy,” she says. “In the end, you are going to be stronger and healthier, and that’s all that really matters.”

The MacDonalds shared five tips for people who want to transform their health, no matter their age.

**1 Think about your sleep.** “We live in a culture that doesn’t prioritize sleep,” Michelle says. “But there’s so much research that shows that when you’re not getting eight hours of quality sleep, it really negatively impacts you.”

**2 Drink lots of water and eat protein with every meal.** Michelle says most women she works with, including her mom, come to her not eating enough calories. She recommends eating five meals consistently throughout the

day and including protein at every meal, with the goal of eating one gram of protein for every pound of a person’s ideal body weight, so 130 grams of protein if their ideal weight is 130 pounds. She also recommends that most people drink up to 100 ounces of water per day. “Drink more water, and pace it out,” she says. “Drinking mindfully is an easy way to attach yourself to this idea that you’re taking care of yourself.”

**3 Get active.** Start by just walking. A common goal is 10,000 steps per day. Once a person is ready, Michelle recommends adding in 45 minutes of strength training a few days per week. “Train with intention, not lifting the same weight forever,” she says. “If you want to use the weights to change your body, do it with intention and try to push yourself.”

**4 Focus on a positive mindset.** Joan says she continually works on having a positive inner dialogue in order to help her reach her goals. “Mindset is something that I am still learning, and I know that it’s a very strong factor in everything,” she says. “It’s something you really have to work at.” Both she and her daughter recommend journaling in the morning to set intentions and start off the day with a clear head.

**5 Document your progress.** Take a photo of yourself on the day you start your journey, and keep documenting your progress. “Have a starting photo... and take photos every week,” Michelle says. “You may not feel changes, but you’ll see them.”



@TRAINWITHJOAN/INSTAGRAM



## The Power of Movement

Did you know that the Center for Disease Control and Protection (CDC) recommends adults 65 and older get about two and a half hours of moderate activity a week? This might sound like a lot, but the best way to make habits is to start small.

This time of year is a great time to get into motion! The warmer weather makes the outdoors a great alternative to the gym. The benefits of exercise for seniors can make a big difference in your overall wellness. Some benefits include:

- Improved heart health
- Lower blood sugar
- Reduction in joint pain
- Better mental health
- Increased social connections
- Boosted immunity

One of the easiest ways to make exercise part of your day is going on walks. Walking is good for your mood and can help fight heart disease. Sometimes this simple activity might seem boring. But here are some ideas to make your walks more fun:

- Listen to your favorite music.
- Do a photo challenge with a friend: Make a list of animals, flowers, or other things and see if you both can find everything on the list on your walk. Snap a photo!
- Find a new friend or group to meet someone new.
- Take a different path.

This list is just a start to getting creative with your walks. If you want to try other forms of movement, consider finding a new hobby. Make it fun and try something new like yoga, taking a dance class, or gardening.

Yoga helps with flexibility, pain relief, and balance. It also helps with better sleep and mindfulness. Sowing the seeds of good health, gardening is good for your body AND your soul. Working with plants helps lower stress and can lift your mood. Digging, planting, weeding, watering, and harvesting gets your body moving. Dancing is a great low-impact exercise with the added benefit of keeping your brain sharp. You can meet friends at a dance class and improve coordination and balance. You can find a community center, church, or health center that has a dance class that interests you. Whether it is salsa, jazz, tap, or ballroom, dancing can challenge your mind and bring joy to your spirit.

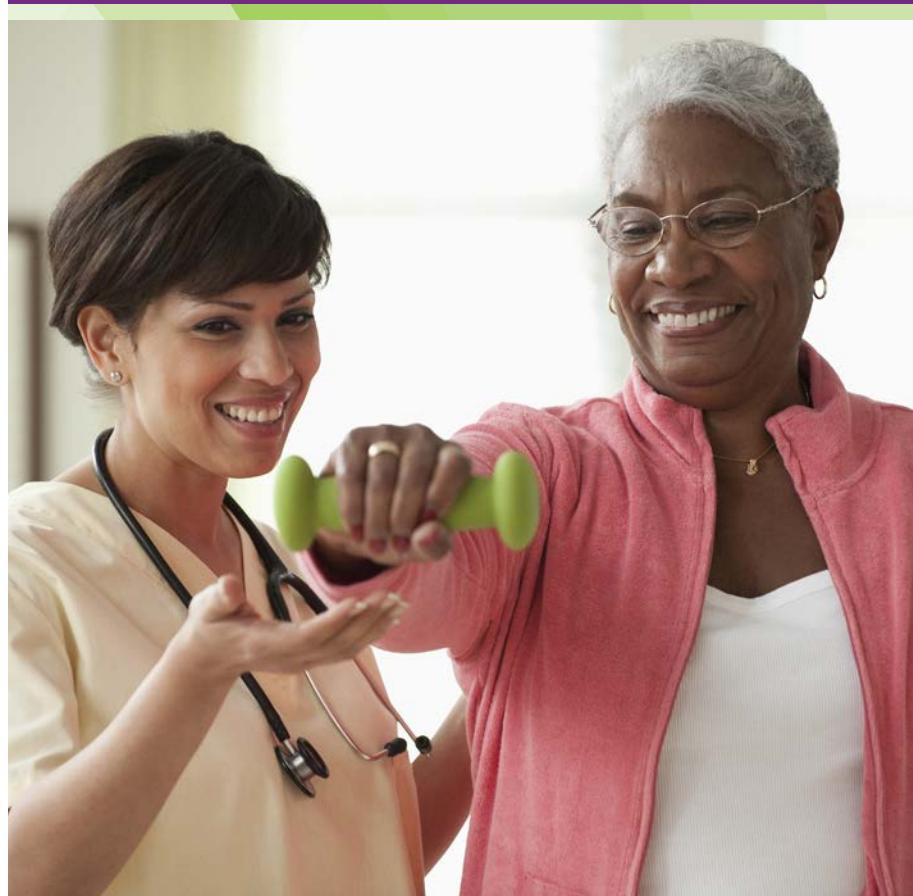
Exercise helps with heart disease, blood pressure, joints, mood, energy, and more. But often problems like knee or joint pain keep people from exercising.

If you have any trouble or pain when exercising, rehabilitative therapies can help you heal and feel normal again. Feeling your best is important. PACE (Program of All-Inclusive Care for the Elderly) programs like Saint Francis LIFE offer rehab therapies, social services, nutrition planning and more—all under one roof. Our specialists help seniors feel themselves again with more movement.

A team of healthcare providers works with each senior to create a tailored care plan to improve their health – in mind, body, and spirit.

*Saint Francis LIFE's goal is for seniors to LIVE healthy and LIVE more. Find out if you qualify by calling us at 302-660-3380 or visiting [saintfrancislife.org](http://saintfrancislife.org).*

LIVE AT HOME.  
LIVE HEALTHY.  
LIVE MORE.



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# Top 9 Medicaid Application Mistakes

By Jason Neufeld, Esq.

## 1 Giving away money or making gifts to reduce a Medicaid applicant's countable assets.

Giving away assets or income within five years of applying for Medicaid assistance will cause the majority of state Medicaid programs to defer qualification for benefits for a period of time. The length of this period of ineligibility depends on the value of the gifted assets.

Essentially, any transfer of funds or assets for less than fair market value will create a problem. Just because the IRS allows gifting does not mean Medicaid does as well (they don't). Medicaid rules do not have to match IRS regulations—they are two totally different agencies.

## 2 Relying on outdated or poorly drafted durable powers of attorney or other estate planning documents when attempting Medicaid planning.

I see too many free internet forms that fail to meet state statutory requirements. Relying on an old or bad power of attorney form can hamstring Medicaid planning efforts and may even require a guardianship proceeding.

## 3 Failure to create or properly maintain a Qualified Income Trust (QIT) or Miller Trust.

In most states with an income cap, a QIT or Miller Trust is essential when a Medicaid applicant's gross income exceeds the monthly income cap. If you do not create a properly drafted Miller Trust and fund it during the same month in which the Medicaid application is submitted (and each month

thereafter), the Medicaid application will be deemed ineligible.

## 4 Failure to take required minimum distributions from qualified retirement accounts.

Most people know that qualified retirement accounts (e.g., IRAs, 401ks, SEPs) are treated differently than other investment accounts. They are given special consideration by the IRS and are protected against the threat of creditors.

Fewer people are aware that, depending on your state, there may be specific steps that you can take to ensure that they are not held against you as a "countable resource" when determining whether you are or are not eligible for Medicaid.

Many states have a rule that says if a Medicaid applicant is taking regular distributions from their 401k or IRA, then the asset itself will be deemed exempt. However, the distributions are counted as income, which may necessitate the creation of a Qualified Income Trust/Miller Trust, depending on the state.

## 5 Failure to liquidate certain annuities or life insurance policies that possess cash surrender value.

Some states allow life insurance policies with small face values to be held without it negatively impacting eligibility. The values allowed, if at all, will differ between states. As a result, many Medicaid-planning clients will either have to borrow against their life insurance cash value or liquidate completely before submitting a Medicaid application.

Certain life insurance policies do

not have cash value (i.e. term life insurance) and will not be considered countable assets. But universal or whole-life policies almost always have a cash-value accumulation component and must usually be dealt with appropriately in order to become eligible for Medicaid long-term care benefits.

Non-qualified annuities may also have cash value and that cash value will be counted as an asset against Medicaid eligibility. Regular annuities can be converted into a Medicaid-qualified annuity or cashed out.

## 6 Failure to have the funeral contract made irrevocable before submitting a Medicaid application.

A funeral contract is usually considered to be a countable asset if it is refundable. If this causes countable assets to exceed the \$2,000 Medicaid limit, most states will allow for a simple fix: ask for an irrevocability rider to ensure that the funds cannot be returned.

## 7 Failure to reveal all assets or income sources to your state Medicaid agency.

When you apply for Medicaid, you will likely also sign a financial release that allows Medicaid to access your tax returns and write to any financial institution to investigate your bank accounts, brokerage accounts, etc. Failing to report all assets is a crime. Plenty of people apply and are subsequently denied because they did not fully disclose (intentionally or not) that they had certain countable assets.

## 8 Failure to plan for the possibility that the community spouse

## might predecease the institutionalized spouse who is receiving long-term care Medicaid.

According to some statistics, about 30% of caregivers will die before the people that they care for do. This is often because caregiving can be so stressful. When it's a spouse, it can be difficult for the caregiver to remember to take care of themselves. Ordinary estate planning has one spouse leaving the entirety of their assets to their surviving spouse. But if a community spouse (not receiving Medicaid) dies intestate or only has a will that leaves assets to the spouse who needs long-term care Medicaid services, this can unintentionally result in the loss of Medicaid.

For this reason, elder law attorneys also need to have a good grasp of estate planning in order to protect against the above potential scenario.

## 9 Failing to apply for other benefits.

Medicaid wants to be the "pay-or-of last resort." This means that if the applicant is entitled to other benefits, then they have an obligation to apply for those benefits. As an example, someone younger than age 65 who needs help at home or requires ALF or nursing home care would be a candidate to apply for Social Security disability. They must do so. Another common example is the requirement to apply for a VA pension with aid and attendance benefits if eligible to do so.

The most important thing to remember is that careful planning with an expert can make all the difference in the world. Don't wait until it's too late.

## Don't use public phone charging stations

The FBI is warning people to not use public phone charging stations, which have become increasingly popular in places like airports and shopping malls.

The problem is that hackers have found a way to introduce malware and other software onto devices through the public stations, the FBI said.

"Avoid using free charging stations in airports, hotels or shopping centers," the FBI's Denver Twitter account said. "Bad actors have figured out ways to use public USB ports to introduce malware and monitoring software onto devices. Carry your own charger and USB cord and use an

electrical outlet instead."

The FBI is not alone in its warning to avoid the USB charging stations.

The Federal Communications Commission (FCC) also warns against their use on its website, saying hackers are able to load malware onto the USB ports, giving them the ability to "maliciously" access devices. The agency calls it "juice jacking."

"If your battery is running low, be aware that juicing up your electronic device at free USB port charging stations, such as those found near airport gates, in hotels and other travel-friendly locations, could

have unfortunate consequences," the FCC said. "You could become a victim of 'juice jacking,' a new cyber-theft tactic."

The FCC warns that such malware can give criminals access to personal data and passwords, which they can use personally or sell to other actors.

Instead of using the public USB charging stations, the FCC suggests people use a portable charger, use an AC power outlet or buy a charging-only cable, which does not allow the transfer of information while being used.

# Medicare Fraud – Is it really a victimless crime?

By Mary Anne Bonafair

Delaware Senior Medicare Patrol (SMP) staff travel throughout the state with one specific mission: to empower Medicare beneficiaries to prevent, detect and report Medicare fraud. During our presentations to Rotarians, women’s groups, senior centers, churches, health fairs, and others, often the response goes something like, “Oh, I know all about Medicare fraud. I don’t answer the phone or give out my Medicare number.” And while those actions are admirable, the telephone scams are only a fraction of the billions of dollars lost to Medicare fraud each year. So how are we, even though we personally don’t lose our own money, victims?

For starters, if our individual Medicare number is illegally obtained and distributed to someone else, our medical identity is at risk. The risk is that someone else is using our Medicare number to see a doctor, get prescriptions, access medical equipment, or seek out additional medical care. In addition, consider the health impact that Medicare fraud and abuse has on a person. Receiving health care from a fraudulent provider can mean the quality of the care is poor, the intervention is not medically necessary, or worse - the intervention is actually harmful. A beneficiary may later receive improper medical treatment from legitimate providers because of inaccurate medical records that contain inaccurate information. Now consider the personal financial loss. Medicare fraud, errors, and abuse can all result in higher out-of-pocket costs for beneficiaries, such as copayments for health care

services that were never provided, were excessive, or were medically unnecessary. Beneficiaries may also find themselves stuck with bills for services from providers who should have billed Medicare but instead billed the beneficiary for the entire cost of that service.

Did I pique your interest in this not-so-victimless crime yet? Through outreach and education, Delaware SMP will guide Medicare beneficiaries, families, and caregivers on how to proceed when they suspect they may be victims of fraud or abuse and need further consultation. When contacted, we will gather information, and if the concern cannot be resolved with just a phone conversation, we will connect you with a complex-case manager. These trained individuals will start a case, gather in-depth information, and begin an investigation. Then, when appropriate, the case is turned over to the appropriate authorities. This could be the Department of Justice, the Attorney General’s office, local police, or even the FBI.

I mentioned earlier that the Medicare Trust Fund loses billions of dollars each year due to fraud and abuse. Complaints of potential abuse or fraud over a period of the previous year are investigated and whenever possible, pursued. And cases are won, unscrupulous scammers are caught and convicted, and yet barely a fraction of the monies lost are returned. And because of the volumes of complaints, it could take years to resolve a case. It is incumbent on every person to familiarize themselves with the tools they need to prevent, detect, and report Medicare fraud.



How can you do that? Take a minute to review the contact information and reach out if your community would like a presentation by the Delaware Senior Medicare Patrol staff. Or call and schedule an appointment to speak with someone in either the New Castle or Milford office. We cover concerns across the state and welcome questions regarding potential Medicare fraud and abuse at any time.

Finally, Delaware Senior Medicare Patrol is hosting a fraud workshop on Saturday May 13th in Lewes. The free event at the Virden Retreat Center will have speakers discussing bank fraud, telecommunication fraud, deed fraud and Medicare fraud. If you can, please join us. Just email [MaryAnne.Bonafair@delaware.gov](mailto:MaryAnne.Bonafair@delaware.gov) or call 302-424-8657 and let me know how many will be attending.

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OR CALL 302-544-0684 FOR DETAILS.**

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*The only way you can multiply happiness is to divide it.*

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# SMP

Senior Medicare Patrol

Preventing Medicare Fraud

## Empowering Seniors to Prevent Health Care Fraud

Senior Medicare Patrol (SMP), through a Federal grant, provides outreach and education to Medicare beneficiaries, families, and caregivers, to **Prevent, Detect, and**



**Report** Medicare fraud, abuse, and errors. The Medicare Trust Fund loses upwards of \$80 BILLION a year due to fraudulent practices. **YOU** can help put a dent in that number by learning how to prevent, detect, and report potential fraud and abuse. Consider having SMP join your next group, service club, or caregiver meeting. Our presentations are short and free. For more information or a presentation, call:



**1-800-223-9074 or 302-424-8657**

*Proteger, detectar, reportar fraudes, abusos y errores de Medicare*



DELAWARE  
HEALTH AND  
SOCIAL  
SERVICES

courtesy DHSS

# It Takes a Village

The Milford Wellness Village has transformed the former Milford Memorial Hospital into an innovative campus that is meeting the growing demand for health and wellness services in southern Delaware.

Over the last five years, the Milford Wellness Village has thrived as a unique, multi-use development that is committed to delivering integrated health, education and other services to the City of Milford, Kent and Sussex counties, and the State of Delaware. Almost 20 exceptional service providers are proud to call the Milford Wellness Village home, including Polaris Healthcare and Rehabilitation Center and PACE Your LIFE.



“ Before enrolling in PACE Your LIFE I was depressed. Now I love to mingle with the participants and help them enjoy themselves. —Ed Darling, PACE Your LIFE participant ”

## Delivering Wellness and Comfort with Dignity and Compassion

At the heart of the Milford Wellness Village is Polaris Healthcare and Rehabilitation Center (Polaris), a skilled nursing facility that seamlessly harmonizes state-of-the-art post-acute services and a homelike environment with the most compassionate care. Polaris offers first-class rehabilitation and long-term care, including a full range of on-site therapy services, managed under the expert direction of a medical team that is focused on addressing each individual’s treatment needs.

Polaris also offers the Spiritus Ventilator Unit, a specially designed unit for medically complex respiratory residents. The services include ventilators, Bi-PAP/CPAP, and tracheostomy care in a safe and comfortable environment. The unique design of this unit enables staff to safely and effectively monitor and interact with all residents.

More about Polaris—[polarishealthcarerehab.com](http://polarishealthcarerehab.com)

## Your Life, Your Home, Your Way

The Milford Wellness Village is also the site of PACE Your LIFE, a comprehensive medical and social program for residents in Milford as well as surrounding towns, who are 55 and older and need assistance with activities of daily living but want to age in place and remain in their home. PACE Your LIFE supports people who need assistance with at least one activity of daily living and one independent activity of daily living.

Participants have access to the state-of-the-art PACE Your LIFE Day Center, medical & specialty care, personal care, rehabilitation, social/recreational services, and meals. Transportation is provided to allow individuals to get to-and-from the Day Center and other medical appointments. All care is managed by the PACE Your LIFE team and network of contracted healthcare providers. Read more about PACE Your LIFE on pg. 10.

More about PACE—[paceyourlifemwv.com](http://paceyourlifemwv.com)



“ After my operation at the hospital, I immediately came to Polaris because I heard how good the facility is with providing physical therapy and getting you back to a regular routine. I’ve been doing really good and have made a lot of progress in just a few days of being here. The staff is very helpful, polite and kind. — Sandra Barker, short-term care/rehab resident ”



# The Milford Wellness Village Fills the Gap for Much Needed Services

A dynamic mix of service providers who equally share the desire to improve the health and well-being of area residents

## Service providers at the Milford Wellness Village:

**Polaris Healthcare & Rehabilitation Center** is a state-of-the-art facility that provides quality nursing care services in an environment that is warm and welcoming.

**PACE Your LIFE** is a healthcare plan that provides an all-inclusive, customized care plan delivered by our dedicated team of health professionals.

**Aquacare Physical Therapy** provides orthopedic, sports, physical and specialized therapy services such as pelvic, spine, hand and aquatic care.

**Banyan Treatment Centers** is a national addiction services provider that offers a wide array of residential treatment programs that provides access to medical services.

**Kidz, Ink Academy of Early Academics** is an affordable, elite program that can accommodate parents' work schedules, while still creating a family environment.

**La Red Health Center** provides quality, patient-centered care to the diverse members of our community, including pediatrics and adolescents, adults and seniors, oral health, behavioral health, women's health, chronic disease screening and general patient assistance.

**Nurses 'n Kids** provides programs designed to care for infants and children with acute &

chronic medical needs, developmental delays and nutritional deficiencies that cannot be provided by a regular day care center.

**Village Café** is open for breakfast and lunch Monday through Friday, and offers a selection of quality food and beverages for dine-in or take-out.

**The Lab at Seascope** is a full-service clinical laboratory that uses state-of-the-art equipment to provide the most accurate results in the industry.

**The WeCare Program** helps seniors navigate through medical needs, assisting with nutrition, activities of daily living, and improving the quality of life.

**Village Audiology** is a satellite location providing adult hearing evaluation services initially and primarily to the veteran population scheduled through VA agencies.

**Compassionate Care Hospice** gives patients facing terminal illness the freedom to live each day to its fullest by offering comfort, dignity, quality of life and time.

**Champions for Children's Mental Health** is a family-run, non-profit organization that provides services and supports to families raising children who experience social, emotional, medical, developmental, substance use and/

or behavioral challenges in their home, school, and/or community.

**Delaware Assistive Technology Initiative (DATI)** helps people learn about options and acquire the devices that can support them at work, school, home and in the community.

**The Delaware Network for Excellence in Autism (DNEA)** offers training and technical assistance that benefits individuals with autism, their families, and the professionals who serve them.

**Tripp Wealth Solutions** is a full-service insurance and financial firm committed to helping individuals, families, and business owners pursue their financial goals.

**Easterseals Delaware & Maryland's Eastern Shore** offers a variety of exceptional services such as children's therapies, day programs for adults with physical or intellectual disabilities, supported employment, senior services, personal attendant services, recreational camping, respite services, and services for caregivers.

**Ultrasound Express** is an independent ultrasound imaging facility that offers a variety of diagnostic ultrasounds including breast, knees, neck, carotid, and deep vein thrombosis.

# PACE Your LIFE

## Delaware's Newest, Easiest Way to Continue Living Independently in Your Own Home

Caregiving is a 24/7 responsibility and caregiver stress is very real. Caregiving can impact a caregiver's professional life, family and personal relationships, their health, and can have negative financial consequences. Yet every day, women & men serve as caregivers to parents, spouses, friends, and neighbors who are elderly or have disabilities. Caregivers do housework, provide personal care, shop and prepare food, schedule and drive to appointments, give medication, plan activities, and offer emotional support. Many do this while working full-time and raising families. And they do this so that their loved one can remain in their own home.

### PACE Your LIFE

PACE stands for Program of All-Inclusive Care for the Elderly, a unique model of care that helps people live

safely at home with assistance from a team of compassionate healthcare experts. One of the newest PACE sites is right here in Milford, DE. PACE Your LIFE, a part of the Milford Wellness Village, is a free program that offers a total solution for individuals over age 55 who meet certain criteria and who experience health problems that limit their daily activities. By providing complete medical, health, and social services in a centralized location, as well as in participants' homes, PACE enables older adults to live independently.

PACE Your LIFE offers services to residents of southern Kent and Northern Sussex Counties (zip codes 19933, 19934, 19941, 19943, 19946, 19950, 19952, 19954, 19958, 19960, 19962, 19963, 19968, 19979). In addition to living independently, participants get assistance managing

chronic health conditions with the goal of reducing hospitalizations and nursing home visits.

### One-stop shopping

Every participant and their caregivers work with the team at PACE Your LIFE to create an individualized plan of care with individualized goals. Services may include: adult day health services; primary and specialty medical care; nursing care; prescription medication and medication management; occupational and physical therapy; social work services; podiatry, vision and hearing care; dental care; mental health services; personal care services; transportation; medical equipment and supplies; nutritional counseling and diet planning; home-delivered meals; caregiver respite; personal emergency response systems; end-of-life support and care; and in-home services, such as light



PACE PARTICIPANTS PLAY BEACH BALL VOLLEYBALL IN THE DAY-ROOM.

housekeeping, laundry, meal preparation, adaptive equipment, and assistance with bathing and dressing.

Daily transportation to the Day Center and home again, as well as to off-site medical appointments, is provided. All care is managed by the PACE Your LIFE team and a network of contracted healthcare providers.

These days, many caregivers are overwhelmed and are struggling to coordinate their loved one's care, juggle medical appointments, manage prescriptions, and maintain their households. The team at PACE Your LIFE can help!

To learn more, visit our website [PACEYOURLIFEMWV.COM](http://PACEYOURLIFEMWV.COM) or call 302-865-3565.

## PACE is the Place for Me!

### Hear what PACE Your LIFE participants are saying....

"Before enrolling in PACE Your LIFE I was depressed. Now I love to mingle with the participants and help them enjoy themselves."  
- Ed Darling



"My days before PACE Your LIFE were terrible. I was home alone all day. Now I tell people there is nothing else like PACE."  
- Ronnie Armstrong

"Since I have enrolled, I have become more lively and social. I like everything about PACE, especially the people and the food!"  
- Theresa Shaffer



PACE Your LIFE is a comprehensive medical and social program for residents of Milford and surrounding towns who are 55 and older and need assistance with activities of daily living but want to age in place and remain in their home. Learn more today by scanning the QR Code!



Your Life, Your Home,  
Your Way



A Program of All-Inclusive Care  
for the Elderly



# A NEW Inpatient Hospice Unit Opens in New Castle County

*Located in St. Francis Hospital in Wilmington, the unit will meet the needs of patients and families closer to home.*

Patients and families have compared the Delaware Hospice Center in Milford with a fine hotel. Every effort has been made to give Delaware’s only free-standing inpatient hospice unit a comfortable home-like feel—from the furniture, finishings, and plants to the mirrors that hide medical equipment. The state-of-the-art facility offers patients and families a welcoming atmosphere for focusing on their time together.

But Milford is a significant drive for families from New Castle County in need of respite care or a higher level of symptom management for their loved ones—especially during beach season. That’s why we’re so excited to announce the opening of our brand-new inpatient hospice unit in Wilmington on the sixth floor of St. Francis Hospital, a member of the Trinity Healthcare System.

“The community-centered philosophy at St. Francis Hospital is a natural fit for Delaware Hospice’s new inpatient unit,” explains the unit’s new associate director Charlotte (Cee Cee) Scott-Coleman, MSN, MBA, BSN, RN. “St. Francis has served as a beacon of light for the surrounding community for decades. Generations of children have been born there. Now, families will have a place for their loved ones to experience a peaceful death to complete the circle of life.”

We’re also thrilled to welcome the unit’s new dedicated physician, Dr. Cheryl Denick, MD, a hospice and palliative medicine specialist with a down-to-earth demeanor and a holistic patient-centered approach. A stellar new staff has been hired, oriented, and trained in both inpatient and home-based care, giving them the flexibility to move between our

modes of care. Several of our current home-based care staff members have also asked to train for the new inpatient unit down the road. The energetic crew shares the conviction that this unit will meet a critical need in the community.

Closely modeled after our existing center in Milford down to the paint colors, the unit will include 16 beds (8 at launch), a meditation room for reflection, and a kitchen where families can share a meal and our amazing volunteers will bake treats. Of course, the exceptional holistic care we provide for patients and their families at the Delaware Hospice Center and through our home-based program will be the defining feature of our new inpatient unit at St. Francis Hospital.

“This unit is much needed by the community, and we’re here to stay.



I’m excited to get the word out so people can come to know and appreciate the comfort and peace that Delaware Hospice offers,” Scott-Coleman smiles. “As we anticipate the opening, we’re making sure everything is perfect for all of the patients and families who will arrive.”

*Ready to learn more? If you have questions or would like more information, contact Delaware Hospice by email at [PublicRelations2@delawarehospice.org](mailto:PublicRelations2@delawarehospice.org), by phone at 800-838-9800, or visit our website at <https://www.delawarehospice.org/>.*



**Delaware Hospice provides more than in-home hospice services.**

**Whether it’s palliative care, children’s care or bereavement services you are looking for, we have you covered.**



**[delawarehospice.org](https://www.delawarehospice.org)  
302.683.8948**

# Your Own Home In-Home Senior Care

## Compassionate Care...in Your Own Home

Why should somebody be forced to move into assisted living just because they need help with grocery shopping or folding clothes? Isn't there somebody besides family or friends who can lend a hand with the basics?

Seventeen years ago, those were some of the thoughts racing through the mind of Your Own Home's founder, Gina Deney, as she dealt with her parents' persistent health concerns from several states away. Without the need for full-time or nursing care, there was no reason to uproot them in a drastic move to a senior community. However, things around the house were slipping and something had to be done; at that time, in-home senior care was not as readily available as it is today. Born out of necessity, Gina's mission has been to bring reliable, affordable, and compassionate assistance to seniors who wish to remain in their

homes, while at the same time easing the burden on family caregivers. She's built a one-of-a-kind home health care agency, completely unlike the impersonal franchises that have cropped up, dedicated to caring for you or your loved ones.

### Common concerns

Gina tells us, "Many family members know they need help, but don't know where to start. We outline how we match caregivers to customers instead of sending whoever is available each week, which is a point of comfort. Money is often a factor in the level of care a customer can afford, so we keep our rates and hourly minimums reasonable and below the large franchises. If there's a day when we're scheduled to do certain chores and they get done faster than expected, we always fill the remaining time with activities, exercise, or getting a head start on tasks like meal prep and organization. We

shift our assignments to whatever is needed when we arrive and make adjustments accordingly."

### Not just another franchise agency

She continues, "Being a smaller and independent company has several advantages, each of which is a source of pride for us as we compare ourselves to the larger franchises.

Starting with an in-depth assessment, we tailor a care program that not only provides the tangible tasks required but also true humanity and compassion. Ideally, we have one primary caregiver on each case. Being small means we know the strengths and personalities of each of our staff, so making the connection is easy – we always have the right person for the job, bringing reliability and continuity to customer care. Our caregivers end up becoming de facto members of the family, and

their commitment goes far beyond what is required. They frequently maintain connections with former clients long after their contract is over. It's a level of personal attention and care you don't often find with multi-site and franchised agencies.

### Still debating?

Gina gives this advice: Look to the future regarding your possible needs, and start asking questions now. The simple reality is waiting too long means living at home may no longer be an option or alternatives may be limited.

*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!*

Personalized  
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Support for  
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# 5 Things to Do Today to Protect Your Online Privacy

For older adults, the appeal of social media is real — and so are the privacy risks.

Facebook may have started on a college campus, but today users in one of the fastest-growing demographics are more likely to be found enjoying retirement. A Pew Research survey found that as of 2021, 75 percent of Americans over 65 are internet users, and nearly half of seniors use social networking sites — a 4x increase over the past decade.

Sites like Facebook are great for keeping up with friends and family, and research also shows that seniors who spend time online experience improved brain function and lower risks of developing depression and dementia. However, social media also presents some extra risks for older people, so it's important for seniors to get savvy about social media dangers and focus on fraud protection.

## Online scammers see seniors as targets.

Ninety-two percent of senior adults believe they are at risk on social media — and their fears are founded. According to a True Link Financial study, seniors lose almost \$13 billion each year due to financial scams, many of them online. The problem is so severe that almost a million seniors each year are left in financial hardship.

Seniors are at greater social media risk because they are targeted by identity thieves, scammers,

and potential abusers. Criminals know that older people tend to be more polite and trusting, so they're more likely to be swindled by an urgent-sounding message or a seemingly friendly contact.

## 5 strategies you can use to protect privacy on social media:

### 1. Use strong privacy settings

Apps and phone manufacturers are finally giving users more control over their privacy. Take time to review your app and device settings and configure the privacy controls.

### 2. Choose your friends carefully.

Only accept friend requests from people you know in real life. It's not impolite to decline or ignore a friend request on social media. (Also, don't be hurt if a teenage grandchild doesn't want to friend you online. You didn't want your grandma listening in on your phone calls when you were their age.)

### 3. Don't overshare.

Be protective of your own privacy and that of your friends and family. Never share personal information like your address and birth date. Post vacation photos after the vacation, so you don't advertise that your house is empty. And don't post photos or facts that could be embarrassing to your rela-

tives or friends, either. Social media posts live forever, and your grandson's future employer doesn't need to see a cute baby picture of him in the buff.

### 4. Think before you click.

Scams against seniors abound. We've all heard about romance scams preying on the lonely, so-called "grandparent scams" where someone claims to be a family member in trouble, health product scams for miracle cures, and more. If an unusual message or unexpected ad pops up on your social media account, think before you click on it. If in doubt, get it checked from a trusted friend or family member.

### 5. Report abuse

Cyber-bullying happens against elders as well as kids. If someone is harassing or threatening you online, block that person on social media and report it to a friend or family member as well as law enforcement.

No matter your generation, we all grew up with the warning "Don't talk to strangers." It's harder to tell who's a stranger on social media, but the same rule applies. Social media safety is mostly common sense, and with all their life experience, most seniors can claim a wealth of that!

## Facebook may owe you money as part of a major privacy lawsuit.

### Here's how to find out.

If you used Facebook in the United States from 2007 through 2022, you can probably file a claim to collect.

Meta Platforms, Inc., owner of Facebook, has agreed to enter into a \$725 million settlement covering numerous lawsuits, which alleged that Facebook improperly shared user data without users' knowledge. Nearly every Facebook user in America is able to claim part of this \$725 million. Here's what you need to know.

■ **What's happened?** Facebook had numerous lawsuits filed against it over various privacy allegations. These lawsuits alleged that Facebook shared user data without the user's permission, shared a user's friend's data without their permission, or did not properly monitor how third parties were using shared user data. Because of the number of suits against Facebook, most were rolled into one and became a class-action suit against the company. Facebook has now agreed to settle the class-action suit by paying out a total of \$725 million to affected users.

■ **Has Facebook admitted wrongdoing?** No, as companies typically do, Facebook denies any wrongdoing and liability for the allegations.

■ **Who can get part of the \$725 million?** With a few exceptions, nearly every Facebook user in the United States between May 24, 2007, and December 22, 2022 can make a claim for part of the settlement.

■ **How much will I get as part of the settlement?** That depends upon how many users submit a claim to be included in the settlement.

### ■ Do I need to take action to get paid?

Yes. In order to receive a payment from the settlement, you need to submit a claim. You must submit a claim by August 25, 2023. You can also choose to opt out of the settlement if you want to sue Facebook yourself, or you can object to the settlement. You must do either of those things by July 26, 2023.

■ **How will I get paid?** You can choose how you want to receive your settlement. Options include a pre-paid MasterCard, a direct deposit to your bank account, via PayPal or Venmo, and more.

■ **What if I do nothing?** You won't get any payment from the settlement and you'll give up your right to sue Facebook over allegations covered in this settlement.

■ **Where can I learn more about the settlement and my options?** The official settlement website has a detailed FAQ at <https://www.facebookuserprivacysettlement.com/#faqs>

■ **How do I make a claim?** You can make a claim on the official settlement website. Visit <https://www.facebookuserprivacysettlement.com/#submit-claim>



# Crossword By Dave Fisher

1	2	3	4		5	6	7	8	9		10	11	12	13
14					15						16			
17				18							19			
20				21						22				
23			24					25	26					
			27				28						29	30
31	32	33				34						35		
36					37						38			
39				40						41				
42			43						44					
			45					46				47	48	49
50	51					52	53					54		
55					56						57			
58					59						60			
61					62						63			

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Answers on page 6

**ACROSS**

- 1. Dull
- 5. Toss
- 10. Barbecue favorite
- 14. Hindu princess
- 15. Relinquish
- 16. French for "State"
- 17. Showing curiosity
- 19. Sanction
- 20. Air hero
- 21. Change
- 22. Mineral excavator
- 23. Nervous
- 25. Reason
- 27. Beer
- 28. Hung around aimlessly
- 31. Singalong melodies
- 34. About one liter
- 35. Type of primate
- 36. Freudian topics
- 37. Parental sisters
- 38. Tall woody plant
- 39. Paintings
- 40. Assumed name
- 41. Stratum
- 42. Santa's team
- 44. Hearing organ
- 45. Banquet
- 46. Mottled horses
- 50. Colonial reporter
- 52. Utilizers
- 54. Once around the track
- 55. Marsh plant
- 56. Corrupt
- 58. Noble
- 59. We chew with them
- 60. Ends a prayer
- 61. Otherwise
- 62. School assignment
- 63. Voting district

**DOWN**

- 1. A very prickly woody vine
- 2. Spear
- 3. Initial wagers
- 4. Hasten
- 5. A dozen
- 6. Undue speed
- 7. Religious ceremony
- 8. Greatcoats
- 9. Anagram of "Dew"
- 10. Rewrite
- 11. Travel plan
- 12. Bottom
- 13. Asterisk
- 18. What trains run on
- 22. Mongrel
- 24. Labels
- 26. Broadcasts
- 28. Associated with the moon
- 29. Type of sword
- 30. Elk or caribou
- 31. Burn the surface of
- 32. Brute
- 33. People who advise
- 34. Relaxations
- 37. Anagram of "Sale"
- 38. Waterproof cover
- 40. Jewish month
- 41. Oversight
- 43. You sew with this
- 44. Ribald
- 46. Triangular formation
- 47. Andean animal
- 48. Consumer of food
- 49. Expend
- 50. Algonquian Indian
- 51. Genuine
- 53. Litigates
- 56. Consumed
- 57. Uncooked

# STEAK DIANE

Here comes a classic of Western cooking and New York City fine-dining right to your stove-top! *Steak Diane* features tender steak medallions, coated in a rich pan sauce, with no equal. This sauce is saturated with beef flavors, elevated by earthy mushrooms, mustardy tang, Worcestershire sauce, and veal demi-glace. *Steak Diane* tastes like the candlelight dinner of your dreams, and it still only takes 30 minutes or less to make! Whether you make it for a special someone or as a treat for yourself, it's a dinner that pairs perfectly with soft lighting and being whisked away (even if it's only in your imagination)!



**INGREDIENTS**

- 4 beef tenderloin medallions, pounded to ¾" thickness
- kosher salt, to taste
- ground pepper, to taste
- 1 tablespoon unsalted butter
- ½ tablespoon extra-virgin olive oil
- 1 clove garlic, minced
- 1 small shallot, minced
- ¼ pound button mushrooms, sliced to ¼" thickness
- ¼ cup brandy
- ¼ cup heavy cream
- 2 teaspoons Dijon mustard
- 2 teaspoons Worcestershire sauce
- ¼ cup veal demi-glace
- 1 teaspoon flat-leaf parsley, finely chopped
- 1 tablespoon scallions, finely chopped
- hot sauce, optional, to taste
- wilted greens, optional, for serving

**DIRECTIONS**

1. Season the beef tenderloin medallions with the salt and pepper. Let the salt and pepper absorb into the meat at room temperature.
2. In a large skillet, melt the butter in the olive oil on high heat. Cook the tenderloins over high heat until lightly browned at the bottom, about 1 minute. Turn the medallions over and cook them for an additional 45 seconds. Transfer the medallions to a plate and tent them using aluminum foil.
3. Reduce the heat to medium. Add the garlic and shallot to the skillet. Cook until fragrant, stirring, about 20 seconds.
4. Add in the mushrooms. Season with the salt and pepper, cooking until softened, about 2 minutes. Remove the skillet from the heat.
5. Add in the brandy. If desired, you can opt to flambé by lighting the brandy with a long match. Or you can simply simmer off the alcohol depending on your comfort level.
6. Return the skillet to the heat. Add in the cream and mustard, stirring for 1 minute over medium heat.
7. Whisk in the Worcestershire sauce, veal demi-glace, parsley, and scallions. Season with the hot sauce, salt, and pepper, to taste.
8. Add in the medallions and any juices to the saucepan, turning it over to fully coat. Allow the medallions to simmer for 1 minute or until heated through. Using a meat thermometer, the steaks should read 145° F in their thickest points.
9. Move the meat to plates, then spoon the sauce over the top. Serve with the wilted greens.

Recipe courtesy of [heartlandcooking.com](http://heartlandcooking.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.

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

Answers on page 6

(courtesy of KrazyDad.com)

# The Funny Bone

Everyone loves a one-liner!

A photon checks into a hotel and the porter asks him if he has any luggage. The photon replies, "No, I'm traveling light."

A plateau is the highest form of flattery.

My dream job is to clean mirrors; I can really see myself doing that.

I lost 25% of my roof last night...oof.

Two peanuts went walking down the street. One was assaulted.

Every time I take my dog to the park, the ducks try to bite him. That's what I get for buying a pure bread dog.

Justice is a dish best served cold. If it were served warm, it would be justwater.

6:30 is my favorite time of day, hands down.

Most people can't tell the difference between entomology and etymology. I can't find the words for how much this bugs me.

My boss asked me why I only get sick on work days. I said it must be my weekend immune system.

# LET'S GROOVE

## Disco Dance Party

# 72nd Annual Platinum Picnic

Wed., June 7, 9am-1pm, Chase Center on the Riverfront

Free event! Wear your 70s-inspired costumes for the Disco Dance Party! Open to ages 55+

Door Prizes ■ Live Entertainment ■ DJ ■ \$5 Buffet Lunch

Registration required by May 17. Groups of 4 or more should register with one contact.

Call 302-395-5655 for more information.



New Castle County | DE  
Parks & Recreation  
Live Healthy New Castle County



[newcastlede.gov/846/Platinum-Picnic](http://newcastlede.gov/846/Platinum-Picnic)





**FIND YOUR  
STRENGTH.**

**FIND YOUR Y.**

At the Y, you'll find countless opportunities to get moving and experience the joy of better health. All it takes is one first step!

\*Financial assistance is available.

» **JOIN TODAY!**  
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[WWW.YMCADE.ORG](http://WWW.YMCADE.ORG).