

Take One!
I'm FREE!



Vital!

VITAL INFORMATION FOR A VITAL LIFE®



Trunk Sale! Treasures Await at Cokesbury Village



Where Loving-Kindness Lives

**Genetic Testing:
Don't Get
Scammed**

Page 4

**Stay Strong, Live Long
Delaware Senior
Olympics**

Page 6

**Make More Money:
Delay Required
Distributions**

Page 13



Here at Vital!, we love to talk about successful aging and staying healthy, wealthy and wise. That's the whole theme of the magazine. It's our way of taking care of you, our readers. Something else we love is the relationships we've built with the service providers we highlight each month. Each and every one of them brings something special to the table, and they love sharing knowledge just as much as we do.

The teams at PACE Your LIFE and Saint Francis LIFE are amazing. Each program is geographically specific, meaning their participants must live in specific zip codes. PACE caters to individuals downstate while LIFE caters to individuals in New Castle County. Both programs offer services that enable people to age in place with the help they provide, which, after all, is what we all want. Read more about them on pages 3 and 10.

Senior Medicare Patrol has got your back. This month's article about screening/testing fraud is spot on. Because fraudsters know that we're involved in the senior community, we've been approached multiple times by people offering cash to us to help them recruit participants for various programs. The most recent were "4 free COVID tests per month delivered to participants' doors" and "free testing for asymptomatic people for asymptomatic diseases." All they need is your Medicare number. NO!

Senior Olympics is near and dear to our hearts. The Games are upon us again, but remember—you don't have to compete to participate! And check out the story about Warner Schlaupitz. He's 100 years old and benches more than we do. Wow.

Our cover story is about Cokesbury Village's White Elephant sale. But there's also much more going on at Acts communities in Delaware. If you haven't been in to Country House lately, stop by. Their renovation is beyond beautiful.

"Help me help you." Remember that in *Jerry Maguire*? If you're a caregiver, we know you need all the help you can get. The services offered by Your Own Home In-Home Care and Delaware Hospice are just what the doctor ordered. You might not have even known about what they offer. Find out on pages 11 and 12. One reader called us because she was having surgery and needed to be released to someone who could stay with her for 24 hours. The answer was easy. Yep! They do that.

Enjoy this month's magazine!
Karyn and Heidi



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Summer for Seniors

How to Safely Soak up the Sun

When you want to enjoy the heat and are in the thick of summer, you might be pleased to know the benefits of sunshine and how they improve your health.

Ultraviolet rays help your body make Vitamin D, which helps bone health, boosts immunity, and is important for moving your muscles. Vitamin D lifts your mood and mental health. It is likely to lower chances of gum disease and other oral-health diseases. More time in the sun might also mean better sleep patterns for seniors.

Experts suggest 10-15 minutes of sunlight three times a week for older adults. Depending on your skin type and overall health, talk to a doctor to know the right amount of time to spend in the sun.

Safety Tip: Check the weather to stay out of the sun during peak hours. Stay indoors or in a covered and shaded area during high UV index hours.

Replace Boredom with Bliss

Try a new outdoor activity and celebrate the summer! A few ideas for fun:

- Lawn games like bocce ball (lawn bowling), croquet, or cornhole
- Water aerobics/swimming
- Outdoor yoga or tai chi
- Live music events: get dancing to music that makes you move!
- Gardening
- Hiking
- Bird watching
- Fruit picking

These hobbies can add joy to your days. Exercise builds coordination, balance, and strength. It also prevents illness and other health prob-

lems. Bird watching, gardening, and fruit picking are great ways to connect with nature, and dance or yoga classes might create opportunities to meet new friends.

Connect with your Community

Speaking of new friends, it is important to spend time with others. This year the University of Michigan's National Poll on Healthy Aging reported one in three adults aged 50-80 stated they felt isolated from others in the past twelve months. Seniors can stay social and find support with these ideas:

- Find a place you love and volunteer there. This might help with a sense of purpose, and you can meet others while you are helping.
- Look for local events such as craft festivals or cooking classes. You can meet others with similar interests.
- Have family and/or friends in the area? Organize a book club, game night, or weekly meals together.
- Ask for help. Sometimes it can be hard to get started to meet people. Ask a neighbor about anything happening in the area or talk to your family about other ways to get connected. You are not alone.

Our team at Saint Francis LIFE offers head-to-toe care so seniors can live their lives to the fullest. Participants have access to a specialized team of providers, all working together to offer social and medical services. Whether you are focused on safety, recreation, or socializing, our program's full-circle care helps seniors with all three and more. LIVE well and LIVE more with Saint Francis LIFE. Find out if you qualify by calling us at 302-660-3380 or visiting saintfrancislife.org. Begin your journey to mental, social, and physical health today.

LIVE AT HOME.
LIVE HEALTHY.
LIVE MORE.



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AND SOCIAL
SUPPORT
FOR SENIORS



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PACE

Saint Francis
LIFE

Visit saintfrancislife.org
or call 302-660-3380



Can You Really Tell All That from a Simple Test?

Wouldn't we all like to have a magic wand to wave over our bodies that detected illnesses or potential diseases? Remember those handheld diagnostic scanners on *Star Trek* that the doctor simply projected over an *Enterprise* member's body and knew immediately what was wrong with him or her? Well, that kind of "magical" information is sometimes promised to Medicare recipients via phone calls or in person by unscrupulous purveyors of **genetic testing scams**.

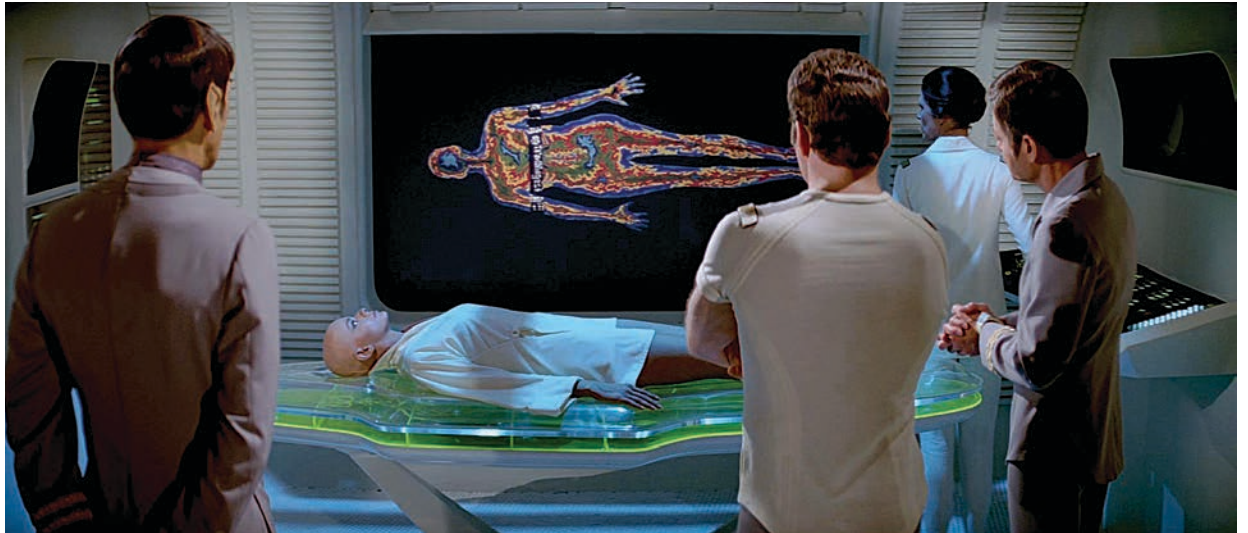
Genetic testing fraud occurs when Medicare is billed for a test or screening that was not medically necessary and/or was not ordered by a beneficiary's **treating** physician. Unfortunately, these fraudulent organizations sometimes have real doctors who are willing to sign prescriptions for any number of genetic tests. Those advertised screenings or tests include:

- Cancer screening/test
- DNA screening/test
- Hereditary cancer screening/test
- Dementia screening/test
- Pharmacogenetics (medication metabolism)
- Parkinson's screening/test

You might wonder how these scammers approach their potential targets. The truth is that they have various methods of approach that usually involve a "company" representative calling you, visiting your home, or setting up a table at health fairs, senior centers, assisted living facilities, malls, farmers markets, parking lots outside retail stores, home shows, or even church-sponsored wellness events. This does not mean that the community organizers are part of the scam; they've just been tricked into allowing what appears to be a legitimate organization to be included in an otherwise helpful and informative wellness event.

These scams may take some of the following forms:

- A "free" or "at no cost to you" test is offered without your treating physician's order and then billed to Medicare. These companies have their own physicians on the payroll.
- A company uses "telemedicine" to offer testing to you over the phone and arranges for an un-



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related physician or "teledoc" to order the test.

- After a simple cheek swab, a company bills Medicare (usually thousands of dollars) for a broad range of genetic tests that you did not request or possibly even receive.
- Billing Medicare for pharmacogenomic tests (to determine how you metabolize drugs) that are not covered by Medicare nor apply to you.

This type of fraud is **Medical Identity Theft**: when someone steals or uses your Medicare number to submit fraudulent claims to Medicare without your authorization. Medical identity theft may disrupt your medical care and/or result in financial harm.

What Happens if Medicare Denies the Genetic Test Claims?

You could be responsible for the entire cost of the test! The average is \$9,000-\$11,000.

So what can you do to prevent Genetic Testing Fraud and potential Medical Identity Theft?

- Be sure your doctor has assessed your condition. Although Medicare covers many genetic tests for diagnostic use, it only covers one preventative genetic test to screen for cancer.
- Do not give out your personal information or accept screening services from someone at a community event, a local fair, a farmer's market, a parking lot, or any other event.
- Always read your Medicare Summary Notice (MSN) or Explanation of Benefits (EOB). The words "gene analysis," "molecular pathology," or "laboratory" may indicate questionable genetic testing has occurred. There are numerous Current Procedural Terminology (CPT) codes that have been associated with genetic testing complaints as noted by SMP. All the codes are in the 81200 - 81400 CPT series associated with Gene Analysis and Molecular Pathology. You can review your MSN for these codes.
- If you received a cheek swab or a screening that was not medically necessary, report your concerns about billing errors or possible fraud and abuse to your local SMP.

How Your Senior Medicare Patrol (SMP) Can Help

Your local SMP is ready to provide you with the information you need to PROTECT yourself from Medicare fraud, errors, and abuse; DETECT potential fraud, errors, and abuse; and REPORT your concerns. SMPs and their trained outreach coordinators help educate and empower Medicare beneficiaries in the fight against health care fraud. Your SMP can help you with your questions, concerns, or complaints about potential fraud and abuse issues. It can also provide information and educational presentations.

When Are Genetic Tests Covered?

- When someone has stage III or IV cancer.
- When the test is medically reasonable and necessary.
- When it is ordered by a treating physician.
- When one or more coverage requirements are met for colorectal cancer genetic screening.
- When a treating physician orders the test as a diagnostic service and uses the results to manage the patient's condition.

So *Star Trek's* medical vision is still futuristic, but your local SMP is here and now. If you have been approached by this type of scammer or if you have fallen prey to one of them, call your local SMP for help.

Delaware Senior Medicare Patrol offices are located in New Castle and Milford. We are active in most libraries monthly with an information table, and are available to do presentations at senior centers, service clubs, and social and business groups. If you have an interest in one of our presentations, have noticed an error on your MSN, or would like to report suspected fraud or abuse, please contact us at 302-255-9642 for New Castle County and 302-424-8657 for Kent/Sussex counties. We are here to assist you.

This project was supported, in part by grant number 90MPPG0097-01-00 from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201.



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



Stay Strong, Live Long with Delaware Senior Olympics

We all know that staying active helps us stay strong and live longer.

Helping in that quest is Delaware Senior Olympics (DSO). Don't be misled by the name, though—you don't have to be a sports superstar to participate in the Senior Olympics. Founded in 1991, the organization's mission is to promote healthy lifestyles and fitness for older adults through both competitive and non-competitive athletic activities.

Anyone age 50 or better is invited to participate in DSO activities, and Delaware is considered an "open state." That means you don't even need to live in Delaware to participate! Ready to get up off the couch but not ready to compete? Non-competitive fitness activities are offered year-round. DSO also holds annual state games for athletes of all abilities, with most events occurring during September and October. During the last qualifying year, 1100 athletes competed in various sports. But don't worry – if you want to compete, you're not going to be thrown in with people 20 years your junior. All competitive annual games sports are held separately for men and women in five-year age groups starting at 50-54, 55-59, on up to 100+.

What Does DSO Do?

There are 30 different competitive sports, several non-competitive healthy activities, and over 50 events held at various venues throughout the state. DSO is a member of the National Senior Games Association, which holds a national competition every two years. Qualifying State Games are held in even number years, and the National Senior Games are held in odd number years (i.e., 2015, 2017). For more information on the National Senior games visit the web site of the National Senior Games Association.

How Do I Get Involved?

It's easy! Call the DSO office in Dover at 302-736-5698, or email admin@DelawareSeniorOlympics.org and tell us you'd like to get involved.

DSO's signature non-competitive fitness activities are open to anyone.

■ **Senior Group Challenge:** Get your friends in on the act! DSO wants to encourage as many people as possible to achieve and maintain a healthy lifestyle through physical activity and exercise.

■ **Walk Delaware:** Have a goal in mind! Walk a distance equal to the combined length and width of Delaware—131 miles—in one year's time. Some 5,000 walkers have enrolled since the inception of the program. Certificates, patches and pins are awarded for completion of the program.

DSO also hosts special events such as the annual picnic and fundraising auction. They're fun events where DSO members, families, and friends get together to socialize and meet new people.

What Does It Cost to Participate?

To compete in the annual competitive games, there are individual and team sports fees. All entrants must be DSO members. An annual membership is only \$30. There is no fee for non-competitive fitness participants.

Why Should I Participate?

For Fitness. Be healthier and enjoy a higher quality of life, look better, feel better, be more active, and live longer.

For Fellowship. Meet new people, make new friends, do things with others who have similar interests.

For Fun. Participate in organized fitness and competitive activities, fulfill desire to renew participation in your favorite sports.



WARNER SCHLAUPITZ RECEIVING THE DSO OUTSTANDING ATHLETE AWARD IN 2019

100 Years Young and Going Strong

It's not often you get to meet a man like Warner Schlaupitz. A while back he set his sights on a lofty goal: compete in the Delaware Senior Olympics until (or even past) age 100. And this year he did it! In fact, what did he do to celebrate his 100th birthday? He bench pressed 100 pounds. Now that's impressive!

A champion both on and off the field, Warner has been competing with Delaware Senior Olympics since 1999. Back then, he'd read an article about someone cycling with DSO and Warner thought to himself, "Well, heck, I could do that—I used to ride my bike to work every day." And that's how his journey started.

Fast forward to today, and Warner's accumulated over 90 medals, setting records while he was at it, in cycling's 5K time trial event, in track and field's 100M dash, and in weightlifting's bench press and deadlift categories.

The medals he's most proud of, though, come not from the athletic fields, but from the combat fields. Warner is the recipient of the Combat Infantry badge for being on the front lines during World War II

for two years; a Purple Heart he received when he was wounded when he was hit by a mortar shell; the Bronze Star, awarded for heroic action in combat; the Silver Star, the Army's highest honor, awarded for heroic action during combat when he saved one of his men, and the Presidential Citation.

Warner says of his time serving his country, "God has placed His favor upon me to bring me up to this age because I was on the front lines in WWII for two solid years and the Lord brought me through all of this, although I had quite a few very, very narrow escapes."

Warner works out religiously at Crossfit in Dover. He beat COVID, is battling cancer, is legally blind (which of course adds a level of difficulty to everything he does) and may be a little slower than he was 20 years ago, but he is a tremendous example of motivation and dedication to any athlete, young or old.

An outstanding competitor and even better person, Delaware Senior Olympics has been blessed to have such an outstanding individual be a part of the team.



DELAWARE SENIOR OLYMPICS 2023 ANNUAL GAMES

DATE	RAIN DATE	SPORT	ADDRESS
TBD	Rain or Shine	Basketball (Men & Women)	Springer Jr. High School, 220 Shipley Road, Wilmington, DE
TBD	Rain or Shine	Basketball Shooting	Springer Jr. High School, 220 Shipley Road, Wilmington, DE
TBD	TBD	Cycling (Time Trials)	
June 24, 2023	Rain or Shine	Pistol Shooting	Shooters Choice, 5105 N Dupont Highway, Dover, DE
August 4, 2023	Rain or Shine	Shuffleboard	Country House, 4830 Kennett Pike, Wilmington, DE
August 4, 2023	Rain or Shine	Wii Bowling & Golf	Country House, 4830 Kennett Pike, Wilmington, DE
August 12, 2023	Rain or Shine	Precision Rifle Shooting	BRPC, 10409 Rifle Range Road, Bridgeville, DE
August 19, 2023	August 20, 2023	Softball (Women)	Schutte Park, corner of Electric Avenue & North Street, Dover, DE
August 24, 25, 26, 27, 2023	Rain or Shine	Pickleball	Kent County Parks & Rec. Center, 1683 New Burton Road Dover, DE
September 11, 2023	Rain or Shine	Table Tennis	Chinese American Center, 1313 Little Baltimore Road, Hockessin DE
September 12, 2023	Rain or Shine	Golf	Wild Quail Golf, 1 Clubhouse Drive, Camden DE
September 15, 2023	Rain or Shine	Swimming	Sussex Academy Aquatic, 21150 Airport Road, Georgetown DE
September 16, 2023	Rain or Shine	Cycling (40K Road Race)	Eden Hill Medical Center, 200 Banning Street, Dover, DE
September 16, 2023	Rain or Shine	Running Road Races (5K)	Bellevue State Park, 800 Carr Road, Wilmington, DE
September 23, 2023	Rain or Shine	Running Road Races (10K)	Bellevue State Park, 800 Carr Road, Wilmington, DE
September 23, 2023	September 24, 2023	Softball (Men)	Schutte Park, corner of Electric Avenue & North Street, Dover, DE
October 1, 2023	October 8, 2023	Horseshoes	Brecknock County Park, 80 Old Camden Road Camden, DE
October 7, 2023	Rain or Shine	Archery	New Castle 100 Archery, 2272 Sunset Lake Road, Newark
October 7, 2023	October 8, 2023	Cornhole	Brandywine Springs Park, Newport Gap Pike (Rt 41) and Faulkland Road
October 7, 2023	October 8, 2023	Washers	Brandywine Springs Park, Newport Gap Pike (Rt 41) and Faulkland Road
October 7 & 8, 2023	October 14 & 15, 2023	Tennis	Sanford School, 6900 Lancaster Pike, Hockessin, DE
October 8, 2023	Rain or Shine	Bocce	Mulligan's Point, 22426 Sussex Pines Road, Georgetown, DE
October 8, 2023	Rain or Shine	Track & Field	Cape Henlopen High School, 1250 Kings Highway, Lewes, DE
October 8, 2023	Rain or Shine	Weightlifting	CrossFit Dover, 155 Commerce Way Suite L, Dover, DE
October 15, 2023	October 22, 2023	Soccer	Schutte Park, corner of Electric Avenue & North Street, Dover, DE
October 15, 2023	Rain or Shine	Billiards	Modern Maturity Center, 1121 Forrest Avenue, Dover, DE
October 17, 18, 19, 2023	Rain or Shine	Bowling	Eagle Lanes (Dover Air Force Base), 420 Tuskegee Street, Dover AFB, DE 19902
October 25, 2023	Rain or Shine	Badminton	Mid-County Sr. Center, 1 Regiment Road, Wilmington, DE



Trunk Sale

The Treasures of Cokesbury Village's White Elephant Warehouse



Where Loving-Kindness Lives

When Don Moore and Bob Netherland open the doors of the White Elephant warehouse on the campus of Cokesbury Village, a premier Acts Retirement-Life Community in Hockessin, you can feel the excitement in the air. Inside this otherwise unremarkable building lies a treasure trove of nearly new, vintage, and antique furniture, mirrors, lamps, outdoor accessories, and artwork, most in excellent condition, just waiting for browsers and buyers in the next big sale.

“We have some really beautiful, good quality furniture here,” says Don, a White Elephant volunteer who, with Bob and other residents, helps to collect the goods and prepare them for sale. He gestures to a shiny mahogany table against one of the warehouse walls. “Almost everything is solid wood. Residents donate when they downsize or decide to redecorate, which gives us a wonderful collection of things to sell.”

Cokesbury's White Elephant sales are highly anticipated events, not just on the campus, but throughout the wider community. The public sales are generally held three times a year—in spring, summer, and fall—and feature not only the furniture and large items in the warehouse, but also housewares, dishes, linens, clothing, jewelry, and more located in the DuPont Pavilion, also on campus. The upcoming sale will be in November 2023.





“It’s a great fundraiser for the Resident’s Association,” says Bob. “We have hundreds of customers, either on the sale days or by appointment. Last year we raised \$60,000.”

It’s clear that Don and Bob really enjoy volunteering their time, but their level of enthusiasm is not unusual among Cokesbury Village residents. The spacious campus may look pastoral, but it continually buzzes with activity. Whether volunteering for service projects like the White Elephant sale, enjoying a wide array of recreational activities, making art, or just celebrating the good life with friends and neighbors, Cokesbury Village residents always seem to have something fun and rewarding going on.

And with maintenance-free living and Acts Life Care®, which provides future care in today’s dollars if ever needed, Cokesbury residents have the time and peace of mind to really pursue the things they care about. This notion of an active, vibrant, and purposeful retirement is foundational to all Acts communities, in Delaware and beyond.

“People want an active, vibrant retirement. They want to travel. They want to make new friends. They want to continue learning and having adventures,” says Jim Petty, Senior Vice President for Strategy and Mission for Acts Communities. “And increasingly, retirees that come to Acts are hungry to share their talents in service of the greater good, whether through advocating, volunteering, taking care of others, or simply shifting their focus to something bigger than they are, that continues to provide real purpose, meaning, and inspiration.”

Such is the case with Don, Bob, and all the other Cokesbury residents involved in the White Elephant sales.

“It’s a big work effort putting together these events,” says Don. “We do everything from collecting the items to researching them to putting together the catalogs for the events.”

But both men admit that all the effort is worth it.

“We have a good time,” says Bob.



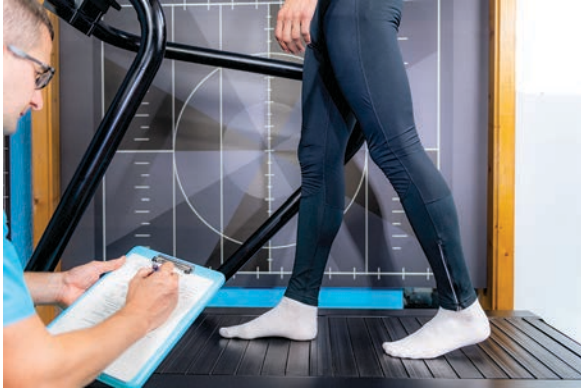
For more information about how you can find a meaningful retirement at an Acts Community near you, please visit AboutActs.com/Vital.

Or call
Cokesbury Village:
(855) 945-5087

Country House:
(877) 359-1688

Manor House:
(855) 941-5574

Exercise – Just What the Doctor Ordered



started, especially if you haven't exercised for a long time. However, the knowledge that exercise has been proven to decrease the risk for falls gets me moving out the door. Exercise is very similar to prescription medication. It requires specific dosing and frequencies for optimal benefits. Like most prescriptions, there are

also well-known side effects, including improved overall physical and mental health. And just like any other prescription, you start off with a visit to your physician. You want to make sure there are no underlying health issues that may impact your ability to exercise. During your visit, have your doctor review all your medications. If you are on four or more medications, know that the combination of those four medications may increase your risk of falling.

Congratulations! You're now ready to start your exercise journey. I

highly recommend going to a physical therapist who can prescribe an exercise program tailored to your specific needs. Good goals from a therapy perspective should include improvement on some standard tests such as the Timed Up and Go (TUG). The TUG is a very simple test that predicts your risk of falling. The therapist starts timing on the word "GO." You then walk 10 feet, turn around and walk back. Timing stops when you are seated with your back resting on the back of the chair.

What do your results mean?

≤ 10 seconds = normal

≤ 20 seconds = good mobility, can go out alone, mobile without gait aid

≤ 30 seconds = problems, cannot go outside alone, requires gait aid

A score of ≥ 14 seconds has been shown to indicate a high risk of falls.¹

Other goals will focus on any other deficit found during your evaluation. Most likely they will look to

improve your overall strength and endurance.

Joining an exercise class is a great next step after graduating from physical therapy. Most senior centers and gyms have age-specific classes, and many gyms offer discounted membership for seniors. Exercise is much more fun with new friends!



Rebecca Bonawitz BS, MS, MBA, DPT is a physical therapist with over 25 years of experience as a clinician and more than 20 years focused on the geriatric population.

Brought to you by your friends at PACE Your LIFE. For more information on how to stay in your own home while getting the care you need to stay healthy and happy, visit www.paceyourlifemwv.com or call us at 302-865-3565.

¹Podsiadlo D, Richardson S. The Timed "Up & Go": A Test of Basic Functional Mobility for Frail Elderly Persons. *Journal of American Geriatrics Society* 1991; 39(2): 142-148

Typically, as we get older, we face increased health issues. One of the most significant risks to health is falling. Some reasons for falling are out of our control, such as age, gender, history of previous falls and chronic illness. Other reasons, however, we can control, such as weakness, ensuring visual deficits are addressed and making home modifications for safety. Today, let's focus on reducing weakness and gaining strength.

We've all been told to exercise more. If you're like me, it's hard to get

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1-833-722-3302 TTY(711)

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Our priority is to keep you living at home while providing essential services.

PACE is a national program of coordinated care for adults age 55 and over who meet the criteria for nursing facility placement but want to stay in their homes for as long as possible.

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- ✔ Medication management
- ✔ Social activities
- ✔ Transportation and more.



“The people made PACE Your LIFE stand out. My mother found fellowship & warm staff. She gets up everyday and waits for the bus. Even if it is not her scheduled day, just so she never misses.”

—Monica



“I care for both my father and aunt in our home. Our goal was to keep them safely at home. PACE Your LIFE has reduced the stress of caregiving and allows them to stay at home.”

—Cammy



To learn more today, scan the QR Code, visit our website paceyourlifemwv.com or call us at 302-865-3565!



**A Program of All-Inclusive
Care for the Elderly**



Giving Patients the Choice: A Doctor's Perspective

By Will Farrington, Delaware Hospice

“There’s nothing more fulfilling than seeing that your patients and their families are happy with the care they’re receiving,” explains Dr. Nwando Tony-Onugu, a second-year internal medicine resident at Bayhealth Hospital in Delaware. After recently completing a hospice rotation in partnership with Delaware Hospice, Dr. Tony-Onugu came away with a new perspective on the care options available to her patients.

During her rotation, Dr. Tony-Onugu was impressed by how happy and at ease Delaware Hospice’s patients and their families were. She was amazed by the resources palliative and hospice care offered that wouldn’t be available to patients otherwise. She also discovered that many of her own patients actually meet the criteria for hospice care. While Bayhealth has an onsite palliative team to consult when it’s time to redefine a patient’s care goals, Dr. Tony-Onugu resolved to have more

of those hard conversations with her patients herself. Here’s why...

The best doctor-patient relationships are open and honest.

Conditions like end-stage heart failure aren’t getting cured. Treatments for a serious illness like cancer aren’t pretty. Exactly what that means can be hard to hear as a patient or to describe as a doctor. But the more open and honest conversations are, the better a patient can take control of their life—including opting for non-curative comfort care. Those hard conversations are a little bit easier when they’re with a doctor the patient already knows and trusts.

Palliative and hospice care improve patients’ quality of life.

The typical medical approach of treating and then sending patients home can often result in a cycle of hospital admissions for patients with serious or chronic conditions. Through palliative and hospice care, pain and symptoms can often be

managed via home visits, avoiding unwanted time in the hospital. Access to social workers, counselors and more further eases patients’ and families’ burdens.

Hospice care offers families longer-term support.

A doctor’s connection with a family ends when their patient dies. But ongoing bereavement support through hospice programs can save families from the hardship of facing their grief journey alone.

One of the biggest regrets of families who receive hospice care is that they didn’t learn about hospice sooner. The new palliative and hospice rotations for Bayhealth’s resident doctors are helping to change that.

Delaware Hospice at Saint Francis Hospital, Wilmington.

Delaware Hospice is excited to announce the opening of our brand-new inpatient hospice unit in Wilmington on the sixth floor of Saint



Francis Hospital, a member of Trinity Health Mid-Atlantic.

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

To learn more about Delaware Hospice and the wide variety of programs we have to offer, please visit: <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**

What I find rewarding in my job, I'd have to say; knowing that I help someone and their family have peace of mind to know they will be taken care of to the best of my abilities in their own home where they feel most comfortable. I am a very nurturing and detail-oriented person and I take pride in making sure each of my patients knows that I care about their individual wants and needs and their overall well-being. When you help take care of someone, especially in their home, you develop a relationship. Not only with the patient but with the family too. To me, it's important to make sure I provide the best care I can without being intrusive to the family. This job is not always easy, but I find it is something I truly love doing every day. I like coming home at the end of the day knowing I made someone's day a little better or easier. Whether it's my patient because they know I value them or their family because I've helped make their daily worries a little less, either way, I go home knowing I helped someone that day. I am also very thankful that I found Your Own Home. I hadn't worked as a home health aid/CNA for quite a few years. I ran a home daycare while my children were young and got to see the other end of the spectrum as it were. I had forgotten how much I preferred geriatrics. Bea and Margie were wonderful from the start. I think they really try to fit each aid with a patient that suits them. And I know they worked hard to fit patients into my schedule so I could still be a mom too. I would and have recommended our company to family and friends. I think we stand out as a company that tries to maintain a personal and one on one relationship with each client and their family while still striving to coordinate care with other agencies like hospice. I have had social workers tell me that Your Own Home is the only company they recommend to their home patients. Overall, I find this work rewarding and I hope at the end of the day each of my patients knows how important they are to me and how much I enjoy working with them.

—Deserae Mace-Runyon, Your Own Home Care LLC caregiver

My over six years of working for Your Own Home has been a pleasant experience. The office staff is always courteous and helpful with positive input in all situations. The people I care for have become my extended family. One dear man so graciously told me, "I never thought I'd be so dependent on another person in my later years, but God in His mercy sent you." My daily routine centers around this thought: Times and fashions may change, but respect and loving care for the needs of others remains the same. I believe I, along with other members of the Your Own Home team, meet this criteria.

—Ann S., Your Own Home Care LLC caregiver

Most of us plan to live in our homes independently for the rest of our lives. Unfortunately, things may happen which require us to change that plan. This was the case for my parents. Always very independent and able to do anything, they suddenly needed additional help—more than what we, their children, could provide.

A close friend then suggested that we contact Your Own Home caregivers service. We did, and we have had them in our parents' home for the past 5 years, 24 hours a day, 7 days a week.

We consider our caregivers to be our guardian angels. How could we not? They treat our parents with love, compassion and respect, and because of them, our parents are able to continue to live in their own home, which has always been their wish. Our parents receive the caregivers' undivided attention; their meals are catered to their specific needs; their home is kept tidy, and they are able to stay in their own home.

Security, during the onset of this process, was a concern for us. We would be inviting virtual strangers to stay in our parents' home with no additional supervision. This, in and of itself, is a reason to utilize the services of Your Own Home, LLC. They do full background checks and provide training for all of their caregivers.

Seeing our parents age and struggle is never easy. Knowing that they are being well cared for in a safe, familiar environment has made this transition so much easier for all of us.

Thank you Your Own Home, LLC, In-Home Senior Care, you have become a vital part of our family.

Sincerely, E.S.

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Here's How To Delay Taking Required Withdrawals From Retirement Accounts



By Kerry Hannon, Yahoo Finance

While a new law increases the age you must withdraw funds from certain retirement accounts, there are two ways that you can delay that requirement even longer.

As of this year, seniors must take their required minimum distribution, or RMD, from IRAs, 401(k)s, and 403(b) plans at age 73, up from age 72, thanks to retirement legislation President Biden signed in December 2022. That will extend even further, to age 75, in 2033.

By delaying withdrawals as long as possible, your investments continue to grow tax-free, allowing you to continue socking away more tax-deferred dollars. So waiting longer can be a financial boon for those who can afford it.

Here's how you can make that can happen.

Skirting the RMD

One exception that may let you push your RMD from an employer-sponsored 401(k) or 403(b) plan even further down the line is by simply not retiring. If you continue to work past age 73 and do not own more than 5% of the business you work for, most employer plans allow you to defer your RMD until April 1 of the year after you retire from that employer's plan, according to IRS Publication 575.

The IRS has no clear rules on the number of hours you need to work for you to use the still-working exemption, so a part-time position as you phase into retirement may work if your employer considers you an active employee.

But it can get tricky. As mentioned, you can't avoid your RMD if you own more than 5% of the company. And that's not as straightforward as it seems. For example, it's not just your personal ownership in a business; any ownership in the business by a parent, spouse, child, or grandchild also is included in determining whether you meet that criteria.

And timing matters when you decide to officially retire, since it will make a difference in when your RMD must start. If you're planning to retire at the end of the year, try to push your departure ahead to January. That way, you can push back starting your RMDs until April 1 of the next calendar year. Of course, you'll need to check your 401(k) plan provisions with your human resources department and run it by a tax professional.

Here's an important caveat: The pause button does not apply to all pre-tax funded retirement accounts—only to your current employer's plan. So you're still on the hook to take an RMD from any IRAs (including SEP and SIMPLE IRAs) or any tax-deferred retirement accounts you own in a former employer's plan.

To Roth or not to Roth

Another strategy to steer clear of the RMD rule is to convert a traditional IRA, or part of it, into a Roth IRA. A Roth IRA doesn't have required minimum distributions during the lifetime of the original owner, and

your heirs may inherit the assets tax-free. Plus, there are no income restrictions on who can convert eligible IRA assets.

"Many taxpayers do Roth conversions between retirement and when they must take RMDs, when they're in lower tax brackets," says Ed Slott, a certified public accountant in New York and an expert on IRAs.

There are, however, big factors to consider.

When you convert traditional IRA assets into a Roth IRA, you will pay federal income taxes on the conversion amount, but not pay any tax on any future earnings, as long as withdrawals are taken after the account has been open for five years and you're age 59½ or over, or disabled. If you haven't met the requirements, you'll get hit with a 10% penalty on top of the tax.

Some key conversion considerations: If you expect higher taxes down the road, this could be a win for you. The timing could also align if your taxable income has dropped or your retirement accounts have taken a dive in value.

That said, the upfront cost can be considerable since you'll pay federal income taxes on the conversion amount for the year in which the conversion (or conversions, if you convert over the course of several years) occurs. Weigh your options carefully.

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WORDS OF WISDOM



"When a man retires and time is no longer a matter of urgent importance, his colleagues generally present him with a watch."

—R.C. Sheriff

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

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



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 13

ACROSS

- 1. Dirty air
- 5. Fragrance
- 10. Golfer's cry
- 14. Relative of a rabbit
- 15. Flu symptom
- 16. Wicked
- 17. Act of showing affection
- 19. Confess
- 20. How old you are
- 21. Nigerian money
- 22. Rubber wheels
- 23. Surrender
- 25. Brittle transparent solid
- 27. Not new
- 28. Intensify
- 31. Army brass instrument
- 34. Rabbits
- 35. Form of "to be"
- 36. Mild expletive
- 37. Large American thrush
- 38. Physics unit
- 39. Addition
- 40. Eagle's home
- 41. Enclosed
- 42. Fine thread
- 44. Young boy
- 45. Anagram of "Clasp"
- 46. Regret
- 50. Trench
- 52. Fatuous
- 54. Not him
- 55. Double-reed woodwind
- 56. Supporting
- 58. Anagram of "Sent"
- 59. Marsh plant
- 60. Cancel
- 61. X X X X
- 62. S S S
- 63. Lion's share

DOWN

- 1. Bundle
- 2. Tropical fruit
- 3. Command
- 4. G
- 5. Scared
- 6. Send, as payment
- 7. Not under
- 8. Zoological garden
- 9. Paintings
- 10. Irrational devotion
- 11. Wears out one's welcome
- 12. Anger
- 13. L L L L
- 18. Bless with oil
- 22. Labels
- 24. Bend
- 26. Legal claim
- 28. Custom
- 29. Sea eagle
- 30. Require
- 31. Meat from cows
- 32. Type of fruit
- 33. Bilestone
- 34. Single-reed woodwinds
- 37. Bobbin
- 38. Woodworking groove
- 40. Asian nurse
- 41. Small part
- 43. Entry
- 44. Focusing glass (plural)
- 46. Scope
- 47. Rhinoceros
- 48. Dispatches
- 49. Grain disease
- 50. Lavish affection (on)
- 51. Wild goat
- 53. Silent assents
- 56. South southeast
- 57. A strong drink

LEMON RICOTTA PANCAKES

Indulge in these fluffy Lemon Ricotta Pancakes that are bursting with zesty flavor and creamy goodness. Perfect for a weekend brunch, these delightful pancakes will leave you craving more!



INGREDIENTS (FOR 6 SERVINGS)

- 1 cup ricotta cheese
- 2 egg yolks
- ¾ cup milk
- ½ teaspoon vanilla extract
- 2 tablespoons lemon zest
- 1 cup flour
- 1½ teaspoons baking powder
- 1½ cups blueberry compote
- 2 cups blueberry
- ½ cup sugar
- ½ cup water
- 1 tablespoon lemon juice
- 2 egg whites
- 2 tablespoons sugar

DIRECTIONS

1. In a large mixing bowl, whisk together ricotta cheese, egg yolks, milk, vanilla extract, and lemon zest. Whisk until smooth, then add flour and baking powder. Mix this until fully combined.
2. In a separate mixing bowl, beat the egg whites on high speed with an electric mixer until very white and foamy, then gradually add sugar. Continue beating on high speed until hard peaks form.
3. Gently fold ¼ of the egg whites into the lemon ricotta mixture. Gently fold in the remaining egg whites. Be careful not to deflate the eggs!
4. Butter up a nonstick pan and pour in about ¼ cup (25g) worth of batter for each pancake.
5. Cook for 2-3 minutes on each side or until golden brown on the edges.
6. In a pot or pan, cook blueberries, sugar, water, and lemon juice. Stir occasionally to prevent sticking and cook for about 5-10 minutes or until the compote begins to thicken. (Compote will thicken more once it cools. To loosen it up just add a touch of hot water.)
7. Serve hot compote over stack of pancakes and dust with powdered sugar.
8. Enjoy!

Thanks to tasty.co for these yummy pancakes!



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.

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

Answers on page 13

(courtesy of KrazyDad.com)

Feeling Fatigued? Try These Foods for Energy

Oats - excellent source of healthy carbs, sending immediate bursts of energy into your bloodstream.

Spinach - a good source of vitamin C, iron and magnesium.

Nuts - another good source of iron, critical for oxygen transfer and energy production. Almonds, macadamia, cashews and pistachios pack the most.

Pumpkin seeds - help manage blood sugar levels, which is critical for maintaining lasting energy, and are rich in magnesium and zinc, which can boost mood and focus.

Sweet potatoes - provide long-lasting energy. They also contain antioxidants that fight inflammation-related fatigue.

Grapes - a great source of resveratrol, which has been shown to boost the amount of energy you get from the nutrients you consume, while fighting dehydration, which can cause fatigue.

Peanut butter - a healthy source of calories (energy), contains protein, which keeps you full longer, and is among the best food sources of vitamin E, a potent antioxidant.

Bananas - rich in potassium, which plays a vital role in energy production.

Quinoa - rich in riboflavin and protein, helps maximize the amount of energy you can get from what you eat, is rich in fiber, and boosts mood and focus.

Whole grains - fiber helps keep our blood sugar levels stable, enabling constant energy throughout the day.

Salmon - a great source of energy-giving protein and is among the richest natural food sources of vitamin B12, which plays a significant role in energy metabolism.

Carrots - their natural sugars are a great, pure carbohydrate for a quick energy boost.

The Funny Bone

Gentle Lessons of Life

A penny saved is obviously the result of a government oversight.

The real art of conversation is not only to say the right thing at the right time, but also to leave unsaid the wrong thing at the tempting moment.

The older you get, the tougher it is to lose weight because by then your body and your fat have gotten to be really good friends.

The easiest way to find something lost around the house is to buy a new replacement for it.

He who hesitates is probably doing the right thing.

Did you ever notice: The Roman numerals for forty (40) are XL.

If you think there is some good in everybody, you obviously haven't met "everybody."

If you can smile when things go wrong, you must have someone else in mind to blame.

The sole purpose of a child's middle name is so that he can tell when he's "really" in trouble.

There's always a lot to be thankful for if you take the time to look for it. For example, I am sitting here thinking how nice it is that wrinkles don't hurt.

Did you ever notice: When you put the 2 words "The" and "IRS" together it spells "Theirs."

Aging: Eventually you will reach a point when you stop lying about your age and start bragging about it.

The older we get, the fewer things seem worth waiting in line for.

Some people try to turn back their life's odometers. Not me, I want people to know why I look this way. I've traveled a long, long way and some of the roads weren't paved.

When you are dissatisfied and would like to go back to your youth, think of Algebra.

You know you are getting old when everything either dries up or leaks.

One of the many things no one tells you about aging is that it is such a nice change from being young.

Ah, being young is beautiful, but being old is comfortable.

First you forget names, then you forget faces. Then you forget to pull up your zipper. It's even worse when you forget to pull it down.

Long ago when men cursed and beat the ground with sticks, it was called witchcraft. Today, it's called golf.

Lord, Keep your arm around my shoulder and your hand over my mouth...AMEN!!



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