

Take One!
I'm FREE!



Vital!

VITAL INFORMATION FOR A VITAL LIFE®

Take the Leap!

Jump Into
Something
New This
Season



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The holidays are here! Actually, as I'm writing this, Halloween is tomorrow. That counts as a holiday, doesn't it?

Now that our kids are off to college, it seems like there's a bit less sparkle and excitement around the house. Or maybe it's just that we need to work a little harder to create it because their friends aren't coming and going all the time, so there's less noise. The traditions remain, though. The food, the decorations, the parties – that part's exciting with or without the kids around!

This season is also special because we're reminded to take the focus off ourselves and care for those around us. One great way to do that, whether during the holidays or, better yet, year-round, is to volunteer your time and talents to help others.

Learn about the great work that Connecting Generations is doing on page 12. Then make the call to start making an impact on the children in our community. Mentorship matters!

If you'd rather be accompanied by a furry friend, then PAWS for People may be more up your alley. If you haven't heard of them, they offer pet therapy to people young and old. And you don't have to have your own pet to volunteer! So what's stopping you?

If you prefer advocating for friends and neighbors, Senior Medicare Patrol is ready to teach you how to spot fraud and abuse so you can do just that. And consider that you're helping our country at the same time!

And last but not least, if you've got a loved one in a long-term care facility and things aren't going as planned, speak up! The Long-Term Care Ombudsman Program is here to help. Learn about your rights on page 10.

This holiday season, give the gift of time. Step up, speak out, and look out for your neighbors.

Happy Holidays!
Karyn and Heidi

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Fill Your Holiday Calendar with Free Family Events

Rockwood Park and Museum will be decked out for the holidays and a beautiful light display in the garden will open for visitors beginning December 1. The 23rd Annual Holiday Open House jumpstarts the festive season on Friday and Saturday, December 1 and 2, from 5-9 p.m. You'll find twinkling lights; free photos with Santa; ballet, dance and music performances; a holiday market; food trucks and more. The celebration kicks off with the lighting of the big tree on Friday at 6 p.m.

A historic dairy farm sets the scene for the Holiday Celebration and Market at Glasgow Park in Bear. The grand tree awaits lighting on Friday, December 8 at 6 p.m. In the quaint barn, dozens of local artisans sell unique gifts and treats for the whole family. Outdoors, take a ride around the farmhouse on the Toyland Train and take a selfie with Santa. Enjoy food trucks, make a holiday craft, and watch wonderful local school ensembles and choruses perform on the stage. Join us Friday and Saturday, December 8 and 9, from 5-8 p.m.

Back at Rockwood, balance your holiday revelry with a purposeful, refreshing hike on New Year's Day on Rockwood's award-winning trails.

December 1 & 2, 2022: Holiday Open House at Rockwood Park & Museum, 5-9 p.m. both nights.

Enjoy spectacular light displays, museum tours, free photos with Santa, performances from local musicians and dance companies, food trucks and more.

Rockwood Park & Museum
Free park-and-ride from 501 Carr Road, North Wilmington

December 8, 9, 15, 16, 2022: Winter Lights at Rockwood, 5-8 p.m.

This perfect night starts with a walk through the garden lights followed by a visit to the museum to admire the decorated interior. Cash bar. Lights are on display through the new year.

Rockwood Park & Museum
4651 Washington Street Extension, North Wilmington

December 8 & 9, 2022, Holiday Celebration at Glasgow Park, 5-8 p.m.

Enjoy music, gift and specialty food vendors, holiday train rides, make-and-take crafts for kids, live performances, food trucks, photos with Santa and more!

Glasgow Park Bank Barn and Frazer House
US Route 40 and DE Route 896, Bear

January 1, 2023: New Year's Day Hike, 11 a.m.

Ring in the New Year with a 2-mile easy-to-moderate hike along the paved paths ringing Rockwood's historic estate! Guides will share stories of Rockwood's architecture, gardens and the unique landscape of northern Delaware. Come early for a warm beverage and family activities.

- 11:00am – Sidewalk Chalk & Complimentary Warm Beverages/Snacks. Bring your own mug and fill it with tea, coffee, cocoa or cider!

- 12:00pm - Hike (approximately 45 minutes)

Please RSVP so the staff will know how much cocoa to make. Meet at the Courtyard to the Rockwood Museum entrance and park in any of the Park's three lots. Afterwards, warm up inside the museum with a self-guided tour of the season's feature exhibition Visions of Sugarplums. Register in advance at www.rockwood.org.

Rockwood Park & Museum
4651 Washington Street Extension, North Wilmington

Find details about these events and much more at www.newcastlede.gov/events.

HOLIDAY OPEN HOUSE DEC 1 and 2
5-9 p.m.

Winter festival at Rockwood Park & Museum

Glasgow Park's HOLIDAY CELEBRATION & MARKET
DEC 8 and 9
5-8 p.m.

HOLIDAY LIGHTS | HOLIDAY MARKET | MUSIC | CRAFTS | SANTA

FREE
FESTIVE FAMILY FUN

NEWCASTLEDE.GOV/EVENTS

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

ROCKWOOD PARK & MUSEUM
4651 WASHINGTON ST EXT, WILMINGTON, 19809

GLASGOW REGIONAL PARK
2275 PULASKI HIGHWAY, NEWARK, DE 19702



Improve Your Health with Gratitude

The holiday season is a wonderful time of year to reflect on what we're grateful for. But did you know that practicing gratitude year-round is helpful for your mental health?

One thought of thankfulness can create a 10% increase in happiness and lower depressive thoughts by 35%, according to a National Library of Medicine study.

And practicing mindfulness can be easy. Try it with the "Three Good Things" exercise.

Every night before bed, write down three things that went well that day and why they were good. You can write in a journal or keep notes on your phone or computer. It's important that you write them down so you can look back on them at times you are having a hard time with gratitude. The three things can be simple, such as "My husband picked up my favorite dessert at the store" or "Today was my grandson's birthday."

Write down the reasons why you are thankful for each. If you wrote down that your husband bought your favorite dessert, you may write next to it "My husband is really thoughtful, and I am thankful he thinks of me."

Writing these things down may feel a little odd at first but try to stick with it for at least the first week. It will get easier over time.

Another simple exercise is a "wonder walk."

- Find a peaceful place outdoors where you can be present.
- Start with deep breaths, counting to 5 as you inhale and 5 as you exhale. Concentrate on the sound of your breath and feeling the air move through you.

- Before you begin your walk, notice your feet on the ground. Open your ears to the sounds outdoors.
- Continue your breathing (inhale for 5 seconds, exhale for 5 seconds) as you focus on being open to what surrounds you. Explore things big and small as you increase your awareness. You might appreciate animals scurrying, the unique shapes of clouds, the beauty of foliage, or a nearby stream.
- Finding wonder within these things can help your perspective and mood. Small moments of awe cause joy and spark curiosity.
- End your walk with the same breathing technique.

Chances are that these two exercises will leave you feeling happier, less stressed, and more mindful. The connection between mental and physical health is stronger than you might think. Studies show that improved mental health can prevent chronic disease and sleep problems. Taking care of our whole selves makes a difference in our overall well-being.

Our team at Saint Francis LIFE values physical, emotional, spiritual, and social health, and our program offers full-circle care to improve the quality of life for seniors. In addition to a primary care physician and nurse, participants have access to recreation and physical therapy, social services, and more. Comprehensive and coordinated care allows seniors to live independently and age in place. We partner with caregivers, giving seniors and their loved ones resources to LIVE more.

Begin your path to healing with Saint Francis LIFE. Find out if you qualify by calling us at 302-660-3380 or visiting saintfrancislife.org.

LIVE AT HOME.
LIVE HEALTHY.
LIVE MORE.



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AND SOCIAL
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Text Neck – What It Is and What To Do About It

Your neck pain and headaches could be symptoms of text neck, a condition that's become increasingly common in today's tech-obsessed world. Easing your pain can be as simple as incorporating a new exercise or two into your daily habits and changing the way you hold your devices.

Do You Have Text Neck?

Accidents due to distracted walking or driving aren't the only dangers of texting. Bending your head while you look at your phone stresses the vertebrae and tissues in your neck and may cause chronic pain. Although the condition is called "text" neck, it can occur if you use any type of digital device or participate in activities that require keeping your head bent for long periods.

Your neck is designed to support the weight of your head in an upright position. Bending your head at a 45- to 60-degree angle puts 50 to 60 pounds of stress on the neck, rather than the usual 10 pounds, according to SPINE-Health.

Text neck can affect anyone and may cause symptoms after just a few hours. If you keep your head bent while you text or work, you may experience these symptoms:

- Neck pain.
- Frequent headaches.
- Muscle stiffness and spasms in your neck, shoulder and back muscles.
- Pain between the shoulder blades or in the back, jaw, arm or hand.
- Numbness and tingling in your arm and hand.
- Posture changes and balance problems.

Pain isn't the only problem you may notice if you have text neck. Stress and strain could damage the discs that cushion the bony vertebrae in your neck and back. These rubbery discs absorb shock and help you move and change position easily. If one or more spinal discs bulge or rupture, your pain may increase.

Bulging or ruptured discs may pinch the nerves that travel from your neck to your arm and hand. Symptoms of a pinched nerve include pain that travels from your neck to your arm and hand, tingling in your hand and fingers, and weak shoulder, hand, and arm muscles.

A pinched nerve may also occur due to subluxation. Subluxations happen when one or more vertebrae move out of their normal position due to increased strain on your neck. In addition to causing spinal misalignments, subluxations tighten tissues around the nerves, which can also cause pain.

If you ignore your text neck symptoms and don't change your habits, you may develop arthritis or bone spurs in your neck. Unfortunately, these conditions will only worsen your pain. Eventually, your upper back may become hunched due to permanent changes to your spine.

Relieving Symptoms

Healthcare practitioners can offer several treatments that relieve text neck symptoms, including:

- **Massage.** Massage loosens tight muscles and tissues in the neck, shoulders and upper back, easing pain. Natural pain relievers released during a massage enhance the effect and help you feel relaxed.
- **Spinal Manipulation.** Chiropractors may perform spinal manipulation therapy if you have subluxations. Although people often refer to this treatment as "cracking" the neck, there's no cracking involved. Using quick movements, your chiropractor repositions misaligned vertebrae. Once everything's positioned correctly, tight muscles and tissues loosen and flexibility and range of motion improve. Inflammation, a key component in pain, also decreases after spinal manipulation.

- **Exercise.** The muscles in your neck, shoulders, and upper back help you keep your head upright. Text neck weakens those muscles, making it difficult to maintain proper posture. Yoga poses such as downward-facing dog, cat-cow, padahasthasana and bow pose will help stretch and strengthen your neck, chest and back muscles. You can also try the following simple exercises for relief.

Exaggerated nod

The exaggerated nod counterbalances the downward/forward head position by pulling your shoulders down and back and increasing neck mobility.

How to do it:

1. Start by sitting at your desk or standing comfortably with your shoulders relaxed. With your mouth closed—teeth touching but not clenching—look up to the ceiling.
2. Pause here and let your jaw relax and open your mouth. Now see if you can bring your head further back an inch or two (typically you can).
3. Keep your head still here and bring your lower jaw to your upper jaw, closing your mouth. You should feel a stretch in the front of your neck.



Chin tuck

Chin tuck is a simple exercise you can do at your desk, at a stoplight, or even in a meeting at work. This simple stretch will help increase spinal awareness, while strengthening the neck muscles to help pull your head back into alignment.

How to do it:

1. Sit up tall in a chair and keep your chin parallel to the floor. Without tilting your head in any direction, gently draw your head and chin back, like you're making a double chin. Be careful not to jam your head back. You should feel a stretch along the back of the neck.
2. Now imagine there's a string pulling your head upward like a puppet, and actively elongate your neck. Actively push the base of your skull away from the base of your neck. Keep your jaw relaxed and hold this position for 3 deep breaths.
3. Release your chin forward. Repeat.



What Can I Do to Prevent New Symptoms?

Keep these tips in mind when you use your digital devices:

- **Raise Your Phone.** Hold your phone at eye level rather than in your lap or on a table or desk. A cellphone holder makes it easier to keep your phone at eye level.
- **Take Frequent Breaks.** Get up and stretch for a minute or two after you've been using your phone or device for a half-hour.
- **Buy a New Chair.** New York-Presbyterian recommends using an office chair that reclines 25 to 30 degrees. This position reduces stress on the neck and stops slouching.



I'm No Joe Namath, But...

Maybe Joe Namath, Jimmie “JJ” Walker, and William Shatner are no longer A-list celebrities, but they are known to a generation of Medicare recipients and near recipients who are making decisions during the Open Enrollment Period about their Medicare coverage. Clearly, the insurance companies know how to conduct successful sales campaigns. And make no mistake, these are sales campaigns. Private insurance companies are selling Medicare Advantage plans (Part C), and they have lots of money to spend in order to gain your Medicare dollars. There is nothing wrong with free enterprise, but sales campaigns are highly competitive, and they may utilize methods that are less than admirable. Potential Medicare recipients and those currently in plans need to be knowledgeable about what is allowed and what is dangerous about some sales techniques.



Original Medicare and Medicare Supplement Plans

Original Medicare consists of Parts A and B. Part A provides hospital coverage and Part B provides coverage for doctor and lab bills. Together these plans should cover about 80% of one's healthcare needs. But what about the other 20%? That's where Medicare Supplement or “medigap” plans come in, to fill the gaps that aren't covered by Original Medicare. So let's say you've set up a supplement plan after perhaps consulting the Delaware Medicare Assistance Bureau (DMAB) or your local SHIP office, who are happy to help you make a smart decision based on your needs. Do you also use prescription drugs each month? Now you have to start looking into Medicare Part D plans that include your particular prescriptions. Yes, it's a lot to consider and decide, and it is a good idea to review your options each year during the Open Enrollment Period.

Medicare Advantage

Medicare pays insurance companies to handle the benefits for many Medicare recipients, creating a fairly successful public-private partnership. That is why Medicare Part C plans, also known as Medicare Advantage plans, can include the many benefits they offer. These plans include Parts A and B from Original Medicare, so you still pay the Part B and, if applicable, Part A premium. The other parts – supplemental coverage, pharmacy benefits, and perhaps additional benefits like vision and dental, add some incremental cost. All the benefits are bundled into one monthly plan and payment. Advantage plans can offer great benefits for many recipients.

Because Medicare has authorized the utilization of Part C, aka Medicare Advantage, plans and Medicare Part D prescription plans, marketing rules have been implemented in order to protect the consumer.

Rules Regarding Methods Companies May Use to Contact and Market to Potential Consumers:

- Mailings are fine, but phone calls, emails, home visits or approaches in public places without your permission are not.
- Ads in newspapers, online, and on TV are allowed.
- Marketing materials CANNOT use the Medicare name or CMS (Center for Medicare Services) logo.
- Marketers cannot advertise benefits that are not available in your service area or market savings that you would not experience. Note how TV ads tell you to provide your zip code to check on availability.
- Even if you are currently enrolled in a plan, the plan must provide you with the option to opt out of calls about Medicare products. This must be done annually and in writing.
- Agents and brokers can have educational exhibits at public events, but they CANNOT try to enroll you in their plan at these events. Be aware that if you give your contact information, you may be agreeing to a future appointment.
- Gifts to attendees at a health event are allowed if given to all attendees, NOT dependent upon enrollment, and if they're worth less than \$15.00. A “gift” cannot be cash or a benefit, such as a free check-up.
- If you express interest in enrolling in a plan, an agent must give you a “scope of appointment” (SOA) form to agree on what kinds of products will be discussed during your appointment to protect you from being sold products in which you have no interest.

Avoid Being Enrolled in an Unwanted Plan

Sometimes people may find themselves enrolled in a plan they don't really want due to a misunderstanding or misrepresentation. It is possible they were tricked into enrolling into a plan that is not

good for them. To avoid this kind of situation:

- Do NOT allow yourself to be pressured into a decision. You have the entire enrollment period until December 7 to make your choice. Do not be fooled by a promise of extra benefits if you sign up early.
- Do NOT provide your social security number, current Medicare number, or private bank information just to receive information.
- Do NOT allow anyone to threaten you with loss of your Medicare benefits unless you sign up for their plan.
- Avoid anyone offering you a “gift” to sign with them or anyone claiming to represent Medicare.

How to Protect Oneself from Marketing Violations

If you have a meeting with a marketing agent, save all documented proof, such as the agent's name and contact information, the marketing materials, emails, or phone call records. If you suspect violations, contact your local SHIP (State Health Insurance Assistance Program) or SMP (Senior Medicare Patrol) who can help you understand the rules and review the incident.

If you enrolled in a plan based on misleading information or without your knowledge, you may be able to make changes even outside of the Open Enrollment Period by calling 1-800-Medicare or your local SHIP.

Valuable Contacts:

SHIP/Delaware Medicare Assistance Bureau:
1-800-336-9500

SMP: 1-800-223-9074

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Medicare Supplement plans are often sold by companies that also sell Advantage plans, so you will know the names.



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



“I Need a New Deed”



By Meagan I. Sekscinski, www.pwwlaw.com

It's one of the most common phone calls we receive. “I'd like to schedule a meeting to add my child's name to my deed.” Our job is to help evaluate the ultimate goal, point out consequences that could result from creating a joint or new owner, and propose solutions that minimize potential risks.

Generally, real estate can be passed to another generation in three ways—selling outright to a family member, gifting to a family member while you're still living, or bequeathing to a family member after your passing. Sometimes these options are considered because the owner of the real estate wishes to benefit family members with an inheritance, but they have heard myths about spending down to qualify for Medicaid long-term care coverage and are worried they will lose their real estate to those costs, eliminating the legacy they planned for their family. Let's explore each option.

Selling Outright to a Family Member

The myths surrounding long-term care costs drive some people to take a do-it-yourself approach to getting their assets out of their name. A person who makes the decision to sell might do so because they are aware that gifting their assets could have negative consequences related to long-term care payor sources.

Let's create the example that Grandmom sells her home to her Grandson. In this scenario she has been successful in removing her home from her name, but she now has cash proceeds that still need to be strategically sheltered from long-term care costs.

Depending on the details of the sale, a tax professional might weigh in with concerns about a gift of equity and capital gains implications. Grandson could face additional scrutiny from his lender just to ensure the validity of the sale between related parties.

It's also possible that the transaction could create familial strains. What if Grandmom wanted to benefit more family members, but Grandson was the only person with the financial means or interest in making the purchase?

If the sale was made to protect the home from long-term care costs, there's a better way.

Gifting to a Family Member During Life

Continuing with the ideas and example above, let's pretend Grandmom gave her home to her Grandson by way of deeding the home in his name.

Grandmom was savvy enough to know that she needs to be under-resourced to qualify for long-term care payor sources, but didn't realize that the gift, if made within five years of needing care, still creates a barrier to being eligible for programs like Medicaid. This discussion also applies to the idea of adding Grandson as a joint owner.

Some of the same concerns in our first example apply here, too. Could this create a familial strain because Grandson is the only beneficiary of this part of her legacy? And what's happening with Grandmom's personal property, like furniture or sentimental items?

In both scenarios Grandmom is also at the mercy of Grandson. What if the intention was to complete the transaction, but that Grandmom would continue living there for the rest of her life. Grandson is now in full legal control of the home and who lives there. If he were to “kick her out” there

would be no legal recourse because he's the sole legal owner. While some readers roll their eyes at the absurdity that Grandson would kick Grandmom out, rest assured that this sad scenario happens.

Additionally, Grandson has missed out on a step-up in basis. If Grandson ever sells Grandmom's home, he will pay capital gains taxes on the difference between the sale price and the value of the property at the time Grandmom acquired it.

If the gift was made to protect the home from long-term care costs, there's a better way.

Bequeathing to a Family Member after Death

The most traditional legal document used to direct assets after death is a Last Will and Testament. This would cure several concerns in our examples above. Grandmom would retain control of the property during her life, the document would state who she wishes to receive her assets and personal property after her death, and the recipients would receive a stepped-up basis in the value of the home.

An even better solution would be for Grandmom to use a Revocable Living Trust as her end-of-life legal planning document, capturing the benefits of a Will named above, but adding the benefit that her properly-funded trust would avoid the lengthy, public, and expensive process of probate.

How would these solutions help Grandmom plan for the possibility of long-term care needs and costs? They wouldn't. That goal would encourage Grandmom to add an Irrevocable Asset Protection Trust to her overall estate plan. This trust provides the benefits of the first two end-of-life documents mentioned here, but any assets titled in this trust, like her home, would, after five years, be protected from the costs of long-term care. Although she'd give up some control of the assets to receive this incredible benefit, she'd retain full rights to live in the home and would select the Trustee(s) to manage the trust assets in her best interests. She'd also state what happens to the trust assets at her death.

What's the point? Counsel. Without seeking experienced counsel, families miss opportunities to protect themselves, the people they love, and to achieve their ultimate goals, like taking care of their family when they die. Rather than spending energy crafting a do-it-yourself plan, use that energy to get specific in identifying your goals. Then, depend on an expert to guide you through the best solutions to get you there.

Clearing the Path to Compassionate Care: Debunking Hospice Myths

Navigating a loved one's serious illness can feel like a daunting journey, filled with deep emotions and challenging decisions. It's not uncommon for misunderstandings, especially about hospice care, to arise and potentially delay or prevent you from choosing supportive care options that could benefit both your loved one and your entire family.

Delaware Hospice is committed to debunking these misperceptions and empowering our community with the knowledge you need to make more informed decisions.

Myth: Hospice means giving up on my loved one

Truth: Hospice means prioritizing comfort, quality of life, and dignity when curative treatment is no longer beneficial. Far from giving up, this choice allows your loved one's remaining days to be filled with peace, support, and meaningful connection. Care is typically delivered in the com-

fort of home, and many Delaware Hospice patients and families say they wish they'd reached out much sooner.

Myth: Hospice is only for the last few days of life

Truth: Intended for those with a prognosis of six months or less, hospice can enhance quality of life long before the final days. Earlier involvement enables you to benefit from emotional, spiritual, and physical support when it's most needed.

Some hospice providers deliver a broader continuum of serious illness care that can help even sooner. Delaware Hospice's palliative care program can start at any time to coincide with curative treatment, providing pain and symptom management that helps your loved one live more fully and comfortably. Our Transitions program further assists in navigating the often-overwhelming maze of choices, healthcare services, and community resources.

Myth: Hospice is limited to non-clinical care

Truth: Hospice is a specialized form of care that prioritizes your loved one's quality of life and wishes. It combines emotional, spiritual and medical care. An interdisciplinary team of healthcare professionals, social workers, counselors, chaplains and volunteers work together to provide a holistic approach that enhances your loved one's overall well-being and quality of life.

Myth: Hospice provides around-the-clock care

Truth: While hospice teams are on-call around the clock, continuous at-home care is uncommon. However, when your loved one needs a higher level of care to stay comfortable and safe, inpatient facilities like the Delaware Hospice Center in Milford or the dedicated hospice unit at Saint Francis Hospital are equipped to provide 24-hour care from expert staff in



a homelike setting. These centers also offer short-term respite stays for your loved one, allowing you to recharge mentally, physically and spiritually while knowing they're in the best care.

Myth: Hospice can become very expensive

Truth: Hospice is typically fully covered by Medicare, Medicaid and most insurance plans. As a non-profit provider deeply rooted in our community, Delaware Hospice is also devoted to ensuring care for all, regardless of ability to pay.

You don't have to navigate serious illness alone. Learn more about how Delaware Hospice can help by visiting DelawareHospice.org or calling 302-478-5707.



DELAWARETM
HOSPICE

Since 1982

Your Guide
Through Serious
Illness Care

Offering the area's most comprehensive serious illness support, Delaware Hospice walks with you and your loved ones through each step of the journey.

Get the help you need - contact us today.
302.478.5707 • DelawareHospice.org

Advocating for Seniors: The Delaware Long-Term Care Ombudsman Program

As our population ages, the need for long-term care services and support for seniors is on the rise. Ensuring the well-being and rights of our elderly loved ones is of paramount importance. In Delaware, the Long-Term Care Ombudsman Program advocates for the rights and quality of care for residents in long-term care facilities and is committed to safeguarding their well-being and dignity.

Residents' Rights

Residents' rights are guaranteed by the federal 1987 Nursing Home Reform Law. The law requires nursing homes to "promote and protect the rights of each resident" and places a strong emphasis on individual dignity and self-determination. Nursing homes must meet federal residents' rights requirements if they participate in Medicare or Medicaid. Some states have residents' rights in state law or regulation for nursing homes, licensed assisted living, adult care homes, and other board and care facilities. A person living in a long-term care facility maintains the same rights as an individual in the larger community.

Residents' Rights Guarantee Quality of Life

All nursing homes are required "to provide services and activities to attain or maintain the highest practicable physical, mental, and psychosocial well-being of each resident in accordance with a written plan of care that... is initially prepared, with participation, to the extent practicable, of the resident, the resident's family, or legal representative." This means a resident should not decline in health or well-being as a result of the way a nursing facility provides care on a regular basis.

What is the Delaware Long-Term Care Ombudsman Program?

The Delaware Long-Term Care Ombudsman Program, often referred to as LTCOP, is a state-administered initiative that focuses on enhancing the quality of life and care for

residents in long-term care facilities, including nursing homes, assisted living facilities, and other adult care homes. The program operates under the federal Older Americans Act and is dedicated to advocating for the rights and well-being of seniors living in these settings. The Delaware Long-Term Care Ombudsman Program also provides services for those who live in other settings (such as their homes) and receive home and community-based services with access to advocacy, complaint investigation and resolution, and witnessing of advance health care directives.

Advocacy for Residents

The primary role of the Delaware Long-Term Care Ombudsman Program is advocacy for the residents of long-term care facilities. Ombudsmen act as intermediaries between residents and facility staff, ensuring that residents' rights, preferences, and concerns are acknowledged and addressed. They work tirelessly to advocate for residents' best interests, promoting an environment that is conducive to a high quality of life.

Ombudsmen provide a voice for those who may be unable to advocate for themselves due to physical or cognitive limitations. They offer a listening ear to residents and their families, helping them navigate the often-complex world of long-term care facilities.

Education and Training

The Delaware Long-Term Care Ombudsman Program is dedicated to educating residents, their families, and facility staff about residents' rights and the services provided by the program. This education and training helps empower all stakeholders, making them aware of the standards of care and the importance of advocating for seniors.

Problem Resolution

When issues or concerns arise within long-term care facilities, residents and their families can turn to the



Ombudsman Program for assistance. Ombudsmen are skilled at problem resolution and work to mediate conflicts between residents and facility staff, addressing issues such as quality of care, communication problems, and disputes.

Residents can trust that their concerns will be taken seriously and addressed promptly by ombudsmen.

Promoting Residents' Rights

The Delaware Long-Term Care Ombudsman Program is committed to upholding and promoting the rights of long-term care facility residents. These rights, established under federal and state laws, include but are not limited to:

- The right to be treated with respect and dignity.
- The right to participate in care planning and decisions about their own healthcare.
- The right to privacy.
- The right to voice grievances without fear of retaliation.
- The right to have their personal

and medical information kept confidential.

- The right to have a say in their living arrangements.
- The right to be free from abuse, neglect, or exploitation.
- The right to visits.

Ombudsmen ensure that these rights are respected and protected. They work to raise awareness of these rights among residents and staff, ensuring that the rights of seniors are not violated.

What Types of Complaints Does the Ombudsman Program Investigate?

Ombudsmen handle a variety of complaints about quality of life and care. Not all complaints are about the care provided by a facility; some complaints are about outside agencies, services or individuals (e.g., Medicaid or Medicare benefits). They can also receive and respond to complaints from individuals other than the resident (e.g. family member), but still need resident permission to investigate or share information.

The Long-Term Care Ombudsman Program is required by federal law to promote and protect the rights of residents in licensed long-term care facilities. If you have a question or complaint, or to learn more, call our hotline at 855-773-1002, email DHSS_OSEC_Ombudsman@delaware.gov or visit <https://dhss.delaware.gov/dhss/ltcop/>.

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2	6	5	1	8	7	4	9	3
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YOU HAVE RIGHTS!



CARE You have the right to:

- Receive considerate, respectful, and appropriate care, treatment, and services.
- Receive reasonable continuity of care.
- Choose a personal attending physician.
- Not be transferred or discharged from a facility except for medical reasons, your own welfare, or the welfare of other residents — or for nonpayment of justified charges. You will be given 30 days' notice, except when the situation is deemed an emergency.

INFORMATION You have the right to:

- Receive, prior to or at the time of admission, a written statement of the services provided.
- Receive a written itemized statement of charges and services.
- Receive from the attending physician complete and current information concerning your diagnosis, treatment, and prognosis.
- Inspect all records pertaining to you.
- Have the facility place at your bedside the name, address, and phone number of the physician responsible for your care.
- Receive, in writing, information regarding any relationship the facility has with other health care or related institutions or service providers.
- Examine the most recent survey of the facility.
- Receive information from agencies acting as client advocates and be afforded the opportunity to contact those agencies.
- Request information regarding minimum acceptable staffing levels, as it relates to your care.
- Request the names and positions of staff members providing care to you.
- Request an organizational chart outlining the facility's chain of command, for purposes of making requests and asserting grievances.

DIGNITY You have the right to:

- Respect and privacy.
- Be free from restraints.
- Privacy in your room.
- Privacy during visits by your spouse.
- Retain and use your own clothing and personal possessions.
- Not have to perform a service for the facility.

CHOICE You have the right to:

- Make choices regarding activities, schedules, health care, and other aspects of your life.
- Participate in an ongoing program of activities.
- Participate in social, religious, and community activities.

RESPECT You have the right to:

- Receive from the administrator and staff a timely, courteous, and reasonable response to requests or grievances — in writing, if requested.
- Associate or communicate with others, without restriction.
- Manage your own financial affairs.
- Recommend changes or present grievances to the facility staff, the Long-Term Care Ombudsman, and others.
- Be fully informed of all rights and responsibilities.
- Be free from verbal, physical, or mental abuse; cruel and unusual punishment; involuntary seclusion; withholding of monetary allowances; withholding of food; and deprivation of sleep.
- Receive notice before your room or roommate is changed, except in emergencies, and to have the facility honor requests for a room or roommate whenever possible.
- Exercise your rights as a citizen of the state and the United States of America.

For more information, contact the State Ombudsman at 1-855-773-1002, or email DHSS_OSEC_Ombudsman@Delaware.gov.



DELAWARE HEALTH AND SOCIAL SERVICES
Long Term Care Ombudsman



Change a Child's Life

Everybody wants to have a lasting impact on the next generation. After all, we were once in their shoes and know how confusing and frustrating growing up can be. It's easy to look back and see the individuals who helped shape us into our current selves, but what are we doing to continue that legacy of ethical mentorship on which we often credit our own success?

Over the years, a multitude of studies have been conducted on the power of positive role models in youth and adolescents. The results are no surprise – mentorship matters! Young people with effective role models consistently show healthier lifestyle choices and less risky behavior than their peers. This translates into educational achievements, positive relationships, active decision-making, and growing confidence as young leaders.

Whether we realize it or not, we are all mentors in some way. Young people instinctively look to adults, especially those in their own communities, as examples of acceptable attitudes and behavior. Due to this relationship and the changing nature of our society, it is a growing necessity that we exemplify integrity and admirable traits.

There are five important qualities that constitute an influential role model:

- Passion and the ability to inspire.
- A clear set of values.
- Commitment to community.
- Selflessness and acceptance of others.
- Ability to overcome obstacles.

Getting started is easy: begin at home. A strong rapport with a mentee means established trust and a sturdy framework on which to grow, so grandparents, we're talking to you! There are also plenty of local opportunities to make a difference through groups such as "Connecting Generations." Founded in 1990, this Delaware-based organization trains mentors and matches them with students in need through the public school system. There are currently 1400 active mentors and are represented in 100 schools. In addition to structured mentorship, the group also offers a series of social-emotional learning and character-building workshops that focus on respectful listening, expressing positive emotions through self-management and self-awareness, navigating and adapting to change, building healthy relationships, social awareness, and responsible decision-making.

Leading by example regardless of success (failure is an important part of our stories) means imparting a lifetime of lessons to someone who, for whatever reason, may not have the advantage of reli-



able positive influences. The time you spend with that young person will have a lasting impact and forever change the trajectory of his or her life... and maybe yours too. Plus, taking an active role in inspiring today's youth is a rewarding adventure guaranteed to keep you feeling young.

Mentorship is a generational responsibility and skill that should be passed down, so do what you can to make a difference. The world will be a healthier place as a direct result of your efforts. To learn more, contact Connecting Generations by calling 302-656-2122 or visiting www.connecting-generations.org.

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PAWS for People™ Pet Therapy Teams Spread Smiles & Support

By Susan Moran

Who knew that the jingle of a dog collar and the nuzzle of a cold nose could bring so much joy and comfort to so many people? It's true! From hospitals, skilled care units and life care facilities to chemical dependency centers, schools, work-sites and courtrooms, thousands of individuals and groups are consoled, supported and loved by one-on-one therapeutic visits with PAWS for People volunteers and their gentle, affectionate therapy dogs (or cats or bunnies). "Today more than ever, the need and demand for pet therapy is huge," states Clarice Ritchie, executive director, PAWS for People.

An example: Recently, when a PAWS for People team that included Janice Baldwin-Hench, her husband

Tom Hench, and their two therapy dogs, Clementine, a Schnauzer mix, and Governor, a mini long-hair Dachshund, moved to Cokesbury Village, a life care community in Hockessin, they knew they wanted to bring some PAWS love to its residents. They began with visits to Cokesbury's Memory Care unit and were encouraged by their interactions with those with memory issues. They commented that those visits reminded them that "the present is a good place to live." Many connected Clementine or Governor with beloved dogs from their past, remembering and reveling in the soft, furry presence of those two therapy dogs. Other times, the dogs simply helped anxious residents settle down and relax. And one day, when the team arrived, they were thrilled to find that the residents had baked dog treats in anticipation of their visit.

Soon they expanded their visits to other areas of Cokesbury: Occupational and Physical Therapy staff members loved the dogs; residents in Assisted Living asked for weekly visits. And, now even Independent Living residents expect to see Clementine and Governor every day and are disappointed when they don't. The impact this PAWS therapy team has had on life at Cokesbury Village has been amazing.

This is just one example of the magic of pet therapy. Every day, PAWS for People therapy teams are at work helping students with reading difficulties, calming children in courthouses, de-stressing employees as they return to the workplace, soothing lonely residents in skilled nursing facilities, and in so many more areas where people need comfort and care. Smiles and tail wags! That's what PAWS is all about.



JANICE AND GOVERNOR HELP BRING SMILES TO STAFF MEMBERS.

PAWS for People serves areas throughout Delaware and counties in southern Pennsylvania, northeast Maryland, and southern New Jersey. Learn more at www.PAWSforPeople.org or call 302-351-5622.

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—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



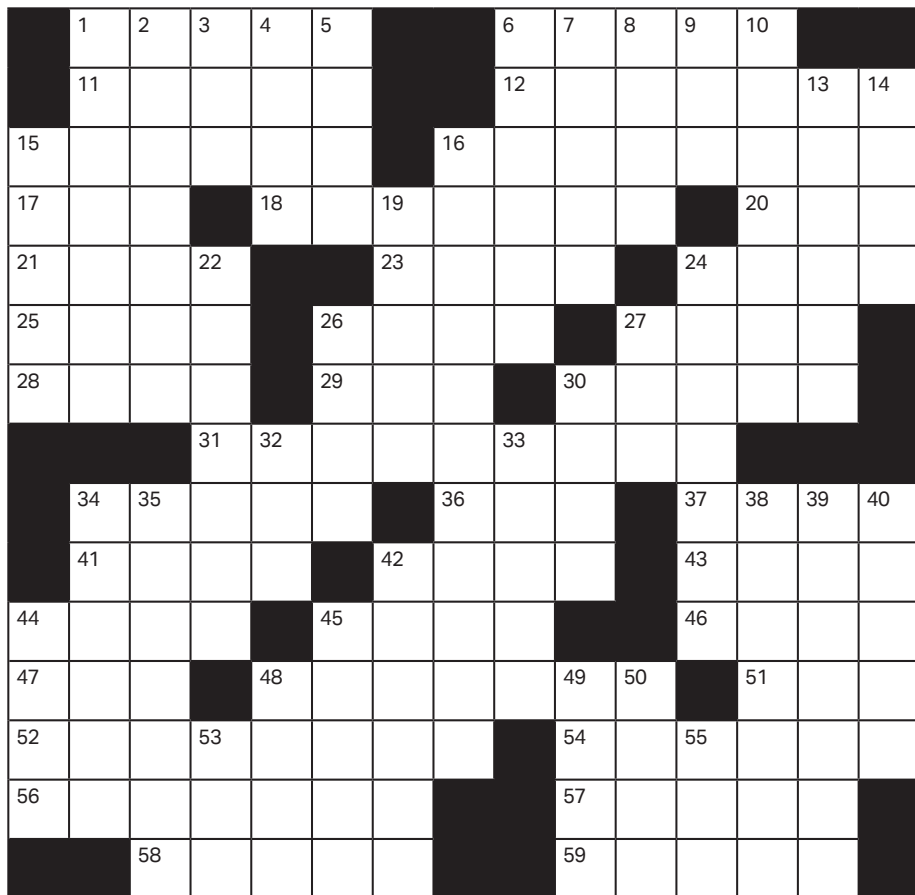
To learn more today, scan the QR Code, visit our website paceyourlifemwv.com or call us at 302-865-3565!



A Program of All-Inclusive Care for the Elderly



Crossword By Dave Fisher



©www.mirroreyes.com

Answers on page 10

ACROSS

- 1. Pathfinder
- 6. Thespian
- 11. Close-knit group
- 12. French for "Hat"
- 15. Mother or father
- 16. First courses
- 17. Type of tree
- 18. Subdivision
- 20. Falsehood
- 21. Majestic
- 23. Guns an engine
- 24. Smooch
- 25. Bingo relative
- 26. Joke
- 27. Heredity unit
- 28. Sleigh
- 29. F
- 30. Condescend
- 31. Raptures
- 34. Blockhead
- 36. Golf ball support
- 37. Connections
- 41. Intellect
- 42. Not this
- 43. Feudal worker
- 44. Asphalt
- 45. Encounter
- 46. Memorization method
- 47. How old you are
- 48. Scuttlebutt
- 51. Guff
- 52. Acts
- 54. Property bequeathed by will
- 56. Allay
- 57. A type of writing tablet
- 58. Made a mistake
- 59. Not younger

DOWN

- 1. Surgeon's tool
- 2. Crimson
- 3. Flowery verse
- 4. Coffee dispensers
- 5. French for "Head"
- 6. Not idle
- 7. Pandemonium
- 8. Mountain pool
- 9. Choose
- 10. Staggering
- 13. Come to light
- 14. Applications
- 15. Sneaks a look
- 16. Second husbands of moms
- 19. Vessel
- 22. Cough syrup ingredient
- 24. Rump
- 26. Not be serious
- 27. G
- 30. Eat sparingly
- 32. Atlantic food fish
- 33. Chairs
- 34. Pictures
- 35. Not all alike
- 38. Set apart
- 39. Siren
- 40. Oozing
- 42. Harnessed together
- 44. Daddy
- 45. Get together
- 48. Frost
- 49. As well as
- 50. Scream
- 53. Pelt
- 55. Roam

BUTTERNUT SQUASH AND SAGE RISOTTO

This butternut squash and sage risotto is both unusual and delicious, making it a great choice for a winter meal. The butternut squash adds a natural sweetness, and the sage provides a warm, earthy flavor that pairs wonderfully with the creamy rice. It's a dish that's sure to impress your taste buds and your dinner guests.



INGREDIENTS:

- 1 small butternut squash, peeled, seeded, and diced into small cubes
- 2 cups Arborio rice
- 6 cups vegetable or chicken broth
- ½ cup dry white wine (optional)
- 1 small onion, finely chopped
- 2-3 cloves garlic, minced
- 2 tablespoons olive oil
- 2 tablespoons butter
- 10-12 fresh sage leaves, chopped
- ½ cup grated Parmesan cheese
- Salt and black pepper to taste

DIRECTIONS:

1. In a large pan or Dutch oven, heat the olive oil and 1 tablespoon of butter over medium heat. Add the diced butternut squash and sauté for about 10-15 minutes, or until it's tender and slightly caramelized. Remove about a third of the squash and set it aside.
2. Add the chopped onion and garlic to the pan with the remaining squash. Sauté until the onion becomes translucent.
3. Stir in the Arborio rice and cook for a couple of minutes until the rice becomes translucent around the edges.
4. If using, pour in the white wine and stir until it's mostly absorbed by the rice.
5. Begin adding the broth one ladle at a time, stirring continuously. Wait for the liquid to be absorbed before adding more. Continue this process until the rice is creamy and cooked but still slightly firm, about 18-20 minutes.
6. Stir in the chopped sage and the reserved sautéed butternut squash.
7. Remove the pan from the heat and stir in the grated Parmesan and remaining tablespoon of butter. Season with salt and black pepper to taste.
8. Serve the butternut squash and sage risotto hot, garnished with additional grated Parmesan and a few whole sage leaves.



Sudoku

Fill in the blank squares so that each row, each column and each 3-by-3 block contain all of the digits 1 thru 9.

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

Answers on page 10

(courtesy of KrazyDad.com)

WORDS OF WISDOM



Charlie Chaplin died aged 88. He left us 4 statements:

- (1) Nothing is eternal in this world, not even our problems.
- (2) I like to walk in the rain, because no one can see my tears.
- (3) The most wasted day in life is the day we don't laugh.
- (4) The six best doctors in the world are:
 - Sunshine,
 - Rest,
 - Exercise,
 - Diet,
 - Self-Esteem, and
 - Friends.

Keep them in all stages of your life to enjoy a healthy life.
 If you see the moon, you will see the beauty of God.
 If you see the sun, you will see the power of God.
 If you look in the mirror, you will see God's best creation.

Believe it then. We are all tourists, and God is our travel agent. He's already made our itineraries. Trust him and enjoy LIFE, because life is just a journey!

Live today!

The Funny Bone



"What kind of job do you do?" a lady passenger asks the man traveling in her train compartment.

"I'm a Naval surgeon," he replies.

"Good grief!" splutters the lady, "How you doctors specialize these days."

A psychiatrist's secretary, Paula, walks into his study and says, "There's a gentleman in the waiting room asking to see you. Claims he's invisible."

Dr. Walmsley, the psychiatrist responds, "Paula, tell him I can't see him."

I told the doctor I broke my leg in two places. He told me to quit going to those places.

During a patient's two week follow-up appointment with his cardiologist, he told his doctor that he was having trouble with one of his medications.

"Which one?" the doctor asked.

"The patch," he replied. "The nurse told me to put on a new one every six hours and now I'm running out of places to put it!"

When my real estate agent called, I was watching the Super Bowl with friends. He said some of my properties had burned down. In both cases, Mahomes' on fire.

An old man was on his death bed. He wanted badly to take some of his money with him. He called his priest, his doctor and his real estate agent to his bedside. "Here's \$30,000 cash to be held by each of you. I trust you to put this in my coffin when I die so I can take all my money with me."

At the funeral, each man put an envelope in the coffin. Riding away in a limousine, the priest suddenly broke into tears and confessed, "I had only put \$20,000 into the envelope because I needed \$10,000 for a new baptistry."

"Well, since we're confiding in each other," said the doctor, "I only put \$10,000 in the envelope because we needed a new machine at the hospital which cost \$20,000."

The real estate agent was aghast. "I'm ashamed of both of you, I want it known that when I put my envelope in that coffin, it held my personal check for the full \$30,000."



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