

Take One!
I'm FREE!



Vital!

VITAL IMPROVING YOUR QUALITY OF LIFE®

Eat Well, Live Better!

Go Farmers
Market Fresh

Fight the Rising Costs
of Prescription Drugs

Page 8

Serving Veterans
with Specialized Care

Page 11

If You Want to Be
Happy...Be

Page 4





Fall is coming! Back to school means new beginnings. Football fans are dusting off their jerseys and firing up the grill for tailgate parties. Whether you're cheering for the Eagles, rooting for your local high school team, or gathering friends for a game day watch party, there's nothing quite like the camaraderie of football season. And let's not forget the simple pleasures of sipping hot apple cider, getting lost in a corn maze, or cozying up with a good book as the days grow shorter. Fall is a season of transformation, and we hope you'll use this time to try something new or rediscover an old passion.

Speaking of fall activities, have you visited your local farmers market lately? There's nothing quite like the crisp autumn air, the vibrant colors of fall produce, and the warm sense of community these markets provide. They're not just about fresh food; they're about fresh experiences and supporting our local economy. Check out our feature on page 5 to discover why these markets are a must-visit all the way into October.

For those of you looking to stay active this season, we've got exciting news from Delaware Senior Olympics on page 15. From pickleball to cycling, there's an event for every interest and ability level. It's never too late to embrace your competitive spirit or try a new sport. Who knows? You might discover a hidden talent or make new friends in the process!

Worried about the rising costs of prescription drugs? You're not alone. On page 8, we break down why drug prices are surging and offer some practical tips to help you manage these costs. It's vital information that could save you money and stress.

Here's to a fantastic fall season filled with new adventures, good health, and plenty of pumpkin spice!

Happy reading!
Karyn and Heidi

EDITOR IN CHIEF

Karyn Cortez
karync@vitalmagonline.com

**CREATIVE
ART DIRECTOR**

Heidi Atwell

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

Vital! Magazine
4556 Simon Road
Wilmington, DE 19803
302-544-0684
www.vitalmagonline.com

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

Want Home Delivery?
Visit vitalmagonline.com
to subscribe or
call 302-544-0684





Eat Well, Live Better

By Julia Etters, Saint Francis LIFE

With the fall season approaching, many people find autumn to be a time to embrace change. A seasonal shift can motivate us to make personal shifts for our well-being. Whether you are striving to add more fitness to your schedule, begin meditating, or focus on nutrition, Saint Francis LIFE offers seniors holistic support for improved quality of life.

Starting with better nutrition can help you feel better and provide more energy for exercise. But focusing on cleaning up our diets might seem overwhelming at first. Grocery prices are making history with their above-average costs. It feels like the healthier the item, the more you pay at checkout. Get a handle on your grocery bill with some tips for eating better for less:

Plan Ahead

Find recipes that use the same ingredients. If you like turkey, consider making ground turkey tacos and turkey chili. If you're a fan of chicken, cook a bird and use it in chicken noodle soup then enjoy a grilled chicken salad. Double the batch or make enough of your recipes to freeze some for later. This helps when you don't feel like cooking or haven't prepared anything.

Assign different recipes to different days/weeks to stick to your plan.

Make a List

The layout and displays in stores are not always on your side. The snacks and treats at checkout can be tempting. Avoid impulse shopping by using a list. Once you've decided on the recipes you'll make, create a list of ingredients and other items needed. Sticking to your list will help you to not overspend.

Stock Up on Canned & Frozen Goods

You don't always need to buy fresh fruits and vegetables. Canned and frozen items last longer and are more affordable. To keep it healthy, double-check nutrition labels. Make sure items don't have syrup. Stay away from pre-seasoned or lightly sauced items. Keep an eye out for added butter or cream.

Stay Away from Processed Foods

You'll usually pay more for highly processed foods like cookies, soda, or crackers. Add the fact that these tasty snacks lack the nutrients of a healthy diet, and you see why you want to stay away.

All too often a poor diet factors in as a cause of disease and illness. Work closely with your doctor or a dietitian to ensure your body is getting the nutrients it needs.

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 for seniors. In addition to a primary care physician and nurse, participants have access to nutrition counseling, 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 www.saintfrancislife.org.

LIVE AT HOME.
LIVE HEALTHY.
LIVE MORE.



MEDICAL
AND SOCIAL
SUPPORT
FOR SENIORS



Trinity Health | Saint Francis
PACE LIFE

Visit saintfrancislife.org
or call 302-660-3380



If You Want To Be Happy...Be

Alexey Tolstoy wrote, "If you want to be happy...Be."

We often get caught in the trap of worrying about what we imagine others think about us. The fact is, when we depend on other people's opinions, we are relinquishing our responsibility to hold ourselves accountable for our actions. A simple solution is to take a daily inventory. Start by reflecting on your good qualities. What do you do well? Do you strive to do the best you can in any given situation? Do you try to live by the Golden Rule? Are you able to forgive yourself and others and let go of anger and resentment? Do your actions have a positive impact on those around you? Do you show gratitude? Are you able to recognize your own unique talents and abilities?

Try to remember the good acts you have done throughout your life. Take time to remember when you

have lived up to your own expectations. Allow yourself to be grateful for what you have accomplished, then remind yourself that just for today you can make the effort to be the best you can be in any given situation. If you feel that you need to improve in some area, make a personal commitment to do so. A good way to start your day on the right foot is to just smile. As the saying goes "Of all the things we wear, a smile and good humor are most important. Without them we are not properly dressed."

Generating positive energy takes much less effort than being negative. Your reward is improved mental, emotional and physical well-being, while at the same time you have a positive effect on everyone around you.

Even when you wake up on the wrong side of the bed, if you take a few minutes to reflect on your good qualities and the things in your life

that you are grateful for and proud of, you can start your day with a better outlook. Be kind to yourself. An old Indian proverb states, "The smile you send out returns to you."

For those of us at Your Own Home Care, the above philosophy is an essential piece of who we are and reflects our holistic approach to client care. Our clients' mental and emotional equilibrium is just as important as their physical needs. Our caregivers do everything possible to ensure their clients enjoy the time they spend with them. They often go above and beyond what is considered the norm. In fact, our caregivers often become honorary family members. These are some of the reasons why Your Own Home Care was chosen to be a member of The CareScout Quality Network. It's an honor to be given the Care Scout Badge, but the most important aspect is our clients' comfort and their family's peace of mind. We



do our best to live up to our motto "The Best Care Is Home Care."

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

Personalized and Affordable Support for Independent Seniors

Your Own Home, LLC
In-Home Senior Care

www.yourownhomecare.com
302-478-7081





Discover Fall's Bounty at the Farmers Market

Ah, farmers markets—the gift that keeps on giving, even as the leaves start to turn! You might think these delightful gatherings of local goodness would wind down as summer fades, but actually, they're just getting warmed up. In fact, farmers markets are absolutely fantastic all the way into October!

First of all, let's talk about that fall bounty. We're talking crisp apples, plump pumpkins, hearty squashes, and so much more. It's like Mother Nature saved some of her best work for last. And let's not forget about those cozy comfort foods that start appearing—warm apple cider, anyone?

But it's not just about the produce. Imagine strolling through the market on a crisp October morning, the air filled with the scent of freshly baked bread, homemade jams, and maybe even some early holiday treats. It's enough to make your mouth water just thinking about it!

Now, you might be wondering, "Isn't it too cold for outdoor markets in October?" Nope! Markets are open "RAIN OR SHINE!" So whether it's a gorgeous Indian summer day or a bit nippy, you can count on your local farmers market to be there, ready to serve up the best of the season.

Speaking of which, let's chat about the sheer convenience of these markets. With five locations to choose from in New Castle County running various days of the week, you've got options, my friend. Whether you're a Thursday shopper or a Saturday browser, there's a market that fits your schedule.

But here's the real kicker—shopping at farmers markets in October isn't just good for you, it's good for your community. By supporting local farmers and artisans late into the season, you're helping to extend their selling period, which can make a big difference to small businesses. Plus, you're reducing food miles and supporting sustainable agriculture. It's a win-win-win situation!

And let's not forget the social aspect. As the days get shorter and the weather cooler, it can be tempting to hibernate. But farmers markets offer a perfect excuse to get out, mingle with your neighbors, and soak up some community spirit. It's like a weekly festival of flavors and friendly faces!

Now, I know what you're thinking—"This all sounds great, but what if I can't make it every week?" No worries! The beauty of these markets running through October is that you've got plenty



of chances to drop by. Even if you can only make it once or twice a month, you'll still be able to enjoy the changing seasonal offerings.

So there you have it. Farmers markets aren't just a summer fling—they're an autumn love affair. From the cornucopia of fall produce to the cozy artisan treats, from the community spirit to the sustainable shopping, these markets are a treasure trove of goodness right up until the end of October. So why not mark your calendar, grab your reusable bags, and head out to your local farmers market? Trust me, your taste buds (and your community) will thank you!

NEW CASTLE COUNTY
FARMERS MARKET
PROGRAM

PROVIDING FRESH, LOCAL, SEASONAL, PRODUCE AND ARTISAN FOOD ACROSS NEW CASTLE COUNTY THROUGH OCTOBER | RAIN OR SHINE

MAY - OCTOBER THURSDAYS
GLASGOW, 3-7 PM
US 40 & DE 896, BEAR/GLASGOW

FRIDAYS
BELLEVUE, 3-7 PM
510 DUNCAN ROAD, NORTH WILMINGTON
BEHIND BELLEVUE COMMUNITY CENTER

CAROUSEL, 2-6 PM
3700 LIMESTONE ROAD, PIKE CREEK

WHITEHALL POPUP, 5-8 PM
JUNE 14, JULY 12, AUGUST 9
735 MAPLETON AVENUE, MIDDLETOWN

SATURDAYS
MIDDLETOWN, 9 AM-12 PM
204 EAST MAIN STREET, MIDDLETOWN
APPOQUINIMINK LIBRARY

NEWCASTLEDE.GOV/FARMERSMARKETS





Unmasking the Cost: Why Medicare Fraud Matters to Everyone

It's hard to care about an issue that you may not believe affects you. However, there is an issue that impacts every single one of us. We just don't notice it. Medicare fraud costs taxpayers billions of dollars every year, threatening the healthcare of our seniors, their financial security, and jeopardizing the future of the program for aging Americans. Sixty billion—that's a really big number, and that is the estimate of how much is stolen from Medicare across the U.S. on an annual basis. It's estimated that Delaware accounts for about 5% of that number, or roughly \$3 billion. Imagine what could be accomplished in Delaware with \$3 billion not being wasted on Medicare errors, abuse, and fraud? It's thought that Medicare fraud is a victimless crime, but that belief is wrong. Medicare fraud impacts everyone.

Direct Impact

Delaware is one of the top ten states in the U.S. in terms of percentage of residents over age 65, with more than 22% of the state's population over age 65 in 2020, higher than the national percentage of 19%. This high percentage of older residents makes Delaware particularly vulnerable to the effects of Medicare fraud. When fraudsters siphon off Medicare funds, the immediate consequence is a depletion of resources available for genuine beneficiaries. This means that our seniors might face delays in receiving essential medical services, experience a decline in the quality of care, and endure increased out-of-pocket costs.

Economic Impact

Medicare fraud doesn't just hurt seniors; it affects everyone who pays taxes. The \$3 billion lost to fraud in Delaware could have been used to improve healthcare infrastructure, fund public health initiatives, or even reduce the tax burden. Instead, this money is lining the pockets of criminals. This massive loss of funds leads to higher healthcare costs and insurance premiums for everyone. It's a drain on the economy that stifles growth and diverts resources from essential services.

Community Impact

Beyond the financial implications, Medicare fraud undermines trust in our healthcare system. Seniors who fall victim to fraud often face significant emotional and psychological stress. They may become wary of seeking medical help or mistrustful of legitimate healthcare providers. This erosion of trust can have severe consequences, as it may lead to underreporting of medical issues or hesitance in participating in necessary medical procedures. Additionally, the burden of dealing with fraud-related issues often falls on family members, further straining family dynamics and resources.

Legal and Ethical Concerns

Medicare fraud is not just a financial crime; it is a moral and ethical violation. Those who commit Medicare fraud are taking advantage of a system designed to protect our most vulnerable populations. They are not just stealing money—they are stealing health and security. The legal system must continuously adapt to address new and sophisticated forms of fraud, but it also needs the public's help to identify and report suspicious activities.



How You Can Help

Preventing Medicare fraud requires vigilance and proactive engagement from everyone. Here are some steps you can take:

1 Stay Informed: Educate yourself about the different types of Medicare fraud, such as billing for services not provided, performing unnecessary tests, or falsifying a diagnosis.

2 Monitor Statements: Regularly check Medicare Summary Notices (MSNs) and Explanation of Benefits (EOBs) for any suspicious charges or services you do not recognize.

3 Report Suspicious Activity: If you notice any discrepancies or suspect fraud, report it immediately to the Delaware Senior Medicare Patrol at 1-800-223-9074 x2.

4 Protect Personal Information: Never share your Medicare number or personal information with anyone who contacts you unsolic-

ited. Scammers often pose as representatives from Medicare or healthcare providers.

5 Educate Others: Spread awareness about Medicare fraud among friends, family, and community members. The more people are aware, the harder it becomes for fraudsters to succeed.

Medicare fraud is a pervasive issue that affects us all, directly, and indirectly. By understanding its impact and taking steps to prevent it, we can help protect our seniors, safeguard our financial resources, and ensure the longevity and integrity of the Medicare program. Every effort counts in the fight against Medicare fraud, and together, we can make a significant difference. Let's stand up for our seniors, our community, and our future by staying vigilant and proactive in the battle against Medicare fraud!

If you see something, say something. Delaware Senior Medicare Patrol can be reached at 1-800-223-9074, ext. 2.



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



The Rising Cost of Prescription Drugs: What Consumers Need to Know



In recent years, the cost of prescription medications in the United States has become a growing concern for many Americans. Whether you have insurance or not, the price tag on many brand-name drugs can be shocking. Let's dive into why drug prices are surging, how it's affecting consumers, and what options are available for those seeking more affordable medications.

The Escalating Price Problem

According to recent studies, prescription drug prices in the U.S. have increased by nearly 40% over the past decade. This surge far outpaces inflation, putting a significant strain on household budgets. In 2024 alone, Americans spent a staggering \$21 billion on out-of-pocket prescriptions, averaging about \$16.26 per person.

But why are prices climbing so rapidly? The answer is complex, involving various factors within the healthcare system. Pharmaceutical companies often cite the high costs of research and development for new drugs. However, critics argue that other factors, such as lack of price regulation and the complex web of intermediaries in the drug supply chain, also play a significant role.

The Insurance Squeeze

You might think, "Well, I have insurance, so I'm covered, right?" Unfortunately, it's not that simple. Insurance coverage for prescription drugs has become increasingly restrictive. In 2024, the average insurance plan covered just 54% of prescribed drugs. Even more concerning, 25% of Americans have at least one prescription that isn't covered by their insurance at all.

Insurance companies are also implementing more restrictions on the drugs they do cover. These can include:

- Quantity limits
- Step therapy (requiring patients to try cheaper alternatives first)

- Prior authorization requirements
- Refill restrictions

These policies, while designed to control costs for insurers, often result in patients having to jump through hoops to get the medications they need. Some end up paying out of pocket or, worse, abandoning their prescriptions altogether due to cost.

The Deductible Dilemma

Even when medications are covered, high deductibles can make them unaffordable for many. According to the Kaiser Family Foundation, over the past decade, the average deductible for a single enrollee has nearly doubled, reaching \$1,644 in 2024. This means many patients are paying full price for their medications until they meet their deductible, which can be a significant financial burden.

The Role of Pharmacy Benefit Managers

You may not have heard of Pharmacy Benefit Managers (PBMs), but they play a crucial role in determining drug prices. These middlemen negotiate prices between drug manufacturers and insurance companies. While they claim to help lower costs, recent Congressional hearings have raised questions about their practices.

Critics argue that PBMs sometimes push patients toward more expensive branded drugs, even when cheaper alternatives are available. They've also been accused of forcing drug makers to pay rebates to get favorable placement on insurance formularies. With three PBMs controlling 80% of prescription drugs dispensed in the U.S., their influence on drug pricing is substantial.

The Impact on Consumers

For most Americans, the challenge isn't affording rare, ultra-expensive medications. Instead, it's the routine drugs for chronic conditions that are breaking the bank. Common medi-

cations for conditions like diabetes, high blood pressure, and cholesterol are becoming increasingly difficult to afford.

This financial strain leads to a dangerous trend: medication non-adherence. When faced with high costs, some patients may:

- Skip doses to make their prescriptions last longer
- Cut pills in half to stretch their supply
- Delay refilling prescriptions
- Stop taking their medications altogether

These practices can have serious health consequences and may lead to more expensive medical interventions down the line.

Seeking Affordable Options

So, what can consumers do in the face of rising drug costs? Here are some strategies to consider:

- 1 **Talk to your doctor:** Discuss cheaper alternatives or generic options for your prescriptions.
- 2 **Shop around:** Prices can vary significantly between pharmacies, so it pays to compare.
- 3 **Use prescription discount cards:** These can offer savings, especially for those without insurance.
- 4 **Look into patient assistance programs:** Many pharmaceutical companies offer programs to help patients afford their medications.
- 5 **Consider online pharmacies:** Some online platforms offer significantly discounted prices on brand-name drugs.

One such option that's gaining attention is MyRxUS.com. This platform sources brand-name prescription drugs at deeply discounted prices, making medications like Eliquis, Jardiance, and Trulicity more affordable for consumers. It's an op-

tion worth exploring for those struggling with the cost of their branded prescriptions.

The Future of Drug Pricing

The issue of prescription drug costs remains a hot topic in policy discussions. There have been efforts to cap prices on certain drugs, like insulin, but comprehensive reform remains elusive. Some policymakers have proposed allowing the importation of drugs from other countries where prices are lower.

In July 2020, a U.S. Executive Order called for permitting personal drug imports, potentially paving the way for more affordable options. However, it's crucial to ensure that any imported medications meet safety standards.

Taking Control of Your Health and Wallet

While systemic changes are needed to address the root causes of high drug prices, consumers aren't entirely powerless. By staying informed, exploring all available options, and advocating for yourself, you can take steps to manage your medication costs.

Remember, your health is invaluable, but that doesn't mean you should have to break the bank to maintain it. Whether it's through discussing options with your healthcare provider, exploring discount programs, or considering alternative sources like MyRxUS.com, there are ways to make your prescriptions more affordable.

As the conversation around drug pricing continues, stay engaged and informed. Your voice as a consumer matters in shaping the future of healthcare affordability. In the meantime, don't let high costs deter you from taking the medications you need. With some research and persistence, you can find ways to manage your health without sacrificing your financial well-being.

Vital! Readers – Enjoy extra savings at www.MyRxUS.com/Vital.

Brand Name Prescription Drugs at Affordable Prices!

www.MyRxUS.com/Vital



BRAND NAME Prescription Drugs (no generics!) delivered to your door at substantially lower prices than you typically pay.

Our mission is to improve access to affordable brand-name drugs to improve health outcomes for those who need them.

[Visit MyRxUS.com/Vital](http://www.MyRxUS.com/Vital) for a Full Listing of Available Brands

Some of Our Most Popular Brands

- Eliquis - starting at \$190.00
- Januvia - starting at \$130.00
- Jardiance - starting at \$175.00
- Trulicity - starting at \$250.00
- Farxiga - starting at \$130.00
- Pradaxa - starting at \$220.00
- Brilinta - starting at \$185.00
- Rybelsus - starting at \$250.00

Shipping is always included!

Top Reasons to Order through MyRxUS/Vital

- All orders prepared and delivered by licensed, certified pharmacies.
- Certified brand-name drugs by prescription only.
- 100% secure SSL-encrypted transactions.
- Quick & easy ordering process.



MyRxUS

www.MyRxUS.com/Vital



How to Protect Against Theft in Payment Apps

Mobile payment apps like Cash App, Venmo, and Zelle offer the ultimate convenience for transferring money. Unfortunately, thieves love these apps too, according to a recent warning from the Manhattan D.A.’s office. Here are some practical steps you can take to guard against theft and fraud in payment apps.

Fraud claims related to payment apps have tripled in recent years

It’s never been easier to send payment to a person or company, thanks to mobile apps like Cash App, PayPal, Venmo, and Zelle. The speed, convenience, and reliability of these apps make them a popular replacement for the old methods of cash, checks, and credit cards. A 2023 survey by NerdWallet found that 80% of Americans use mobile payment apps; half say they use these apps at least once a week.

With all this popularity and convenience, however, comes a greater likelihood of fraud and financial loss. While the major payment apps have security measures in place for fraud prevention and detection, the risk remains.

Authorities warn of an increase in thefts from payment apps

Earlier this year, the Manhattan District Attorney’s Office sent a letter to the makers of Venmo, Cash App, and Zelle, demanding stronger consumer protections in response to a surge in thefts from payment apps not only in New York but in cities across the country. The letter stated that fraud claims from the use of payment apps tripled between 2020 and 2022, resulting in financial losses of hundreds of millions of dollars.

The D.A.’s Office noted that the offenses typically involve “an unauthorized user gaining access to unlocked devices and draining bank accounts of significant sums of money, making purchases with mobile financial applications, and using financial information from the applications to open new accounts.”

These crimes can take different forms: “In some instances, the fraudster asks to use an individual’s smartphone for personal use, and

then quickly sends large amounts of money to themselves through the victim’s financial application. In other instances, the offender asks for a donation for a specific cause, offers to transfer the money directly from the victim’s smartphone, and then transfers significant funds to the fraudster’s own account.” In extreme cases, the letter continued, some criminals have gained access after physically assaulting or incapacitating victims.

The D.A.’s Office recommended that the app companies implement specific solutions for preventing unauthorized access and limiting damages from theft. These include enhancing login security, imposing lower monetary limits on total daily transfers, requiring wait times for large transactions, and asking for confirmation when unusual activities occur.

How to protect your finances when using payment apps

While consumers might eventually get better protection through new security measures, there are steps you can take right now to minimize the risk of fraud or theft in mobile payment apps.

Use biometric authentication.

Beyond entering a passcode to unlock your phone, it’s best to set up a biometric authentication step that requires the phone to confirm your identity by scanning your face or fingerprint. (On an iPhone, you can enable Touch ID and/or Face ID, while on Android devices you can enable fingerprint scanning.) This way, even if a thief or fraudster gets their hands on your phone, they can’t unlock it to get into your payment app.

Enable additional protection for stolen devices. If you have an iPhone with iOS 17.3 or later, you can



also help prevent thieves from accessing your payment apps by enabling Stolen Device Protection. This adds a security delay “designed to prevent a thief from performing critical operations so that you can mark your device as lost and make sure your Apple account is secure,” according to Apple. To use it, you’ll first need to activate Face ID or Touch ID.

Pay closer attention to the app itself.

Choose the strictest privacy and security settings within a payment app. Carefully review your account on a regular basis for suspicious activity, and add notification alerts for new transactions. Make sure you’re using the latest version of the app, as developers continually add new security upgrades. And if there’s a payment app account that you’ve set up but are no longer using, simply delete it.

Know exactly who you’re sending money to.

Your device doesn’t need to be stolen for fraud to occur.

Be careful about transferring funds to any person or organization you haven’t verified. Do your research on the other party, because when an unknown vendor, new friend, or supposed charity asks you to send money, they might be running a scam.

Hold onto your phone.

This should go without saying, but be extremely cautious about willingly handing your unlocked phone to a stranger, even for a brief moment. A skilled thief can access your payment app and transfer funds to themselves in a matter of seconds.

Finally, know that theft or unauthorized payments can affect all aspects of your life, including your credit report and credit score. Consider year-round identity and privacy coverage such as IDX’s Complete Plan, which offers 24/7 monitoring of your credit report and credit score along with advanced tools and services designed to protect against a full range of cyberthreats.

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

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



Serving Veterans with Specialized Care During Life's Final Months

If you or someone you love served in the military – especially during wartime – the final months of life may be a very different battle than those of a civilian who didn't serve.

Military service can present unique needs at the end of life, according to the National Hospice and Palliative Care Organization (NHPCO). Traumatic events, injuries, toxic agents, extreme environments and even preventive vaccines are just some of the factors that can have lingering physical, emotional and psychological effects on our nation's veterans. Adding to those challenges, many veterans returned from duty and simply didn't talk about what they did or saw, perhaps bottling up feelings of anger, guilt and other emotions that can surface at the end of life.

Unfortunately, 94% of veteran end-of-life care is accessed in the civilian

sector, which may not differentiate the special needs of veteran patients. Delaware Hospice provides veteran-centric care to address the individual needs of those who served. In fact, 1 out of 5 patients at Delaware Hospice are United States veterans.

We Honor Veterans program

To better serve veterans, Delaware Hospice participates in the We Honor Veterans program as a Level 4 Community Partner. We Honor Veterans is a partnership between the Department of Veteran Affairs (VA) and NHPCO. Participants have access to educational tools and resources, as well as recommended policies and procedures that enhance caring for, listening to and gratefully acknowledging veteran patients. Delaware Hospice provides highly trained attentiveness to the unique needs of the veteran population through this program.

Customized care and compassion

"Veterans who experienced combat, even decades ago, may still have physical, mental or emotional conditions or symptoms unlike other citizens," said Debbie Taylor, vice president of hospice services from Delaware Hospice. For example, World War II and Korean veterans may have been exposed to mustard gas and nuclear radiation. Many Vietnam War veterans have been exposed to Agent Orange and Hepatitis C and returned to hostile public relations in their homeland. Post-Traumatic Stress Disorder and depression are not unusual for veterans who experienced and are haunted by combat.

"An important part of our care for veterans is truly listening to their stories and letting them express their feelings – which may be the first time they have done so," said Rev.

Boyd Etter, chaplain from Delaware Hospice. "Having a safe environment to talk and have someone listen in a non-judgmental way can be a huge relief."

Bedside Veteran Pinning Ceremony

"One of the most life-affirming things we do for veterans is a Bedside Pinning Ceremony," said Susan Lloyd, president and CEO of Delaware Hospice. "We present a special pin to veterans to publicly acknowledge their military service and the sacrifices made by them and their families. We encourage veterans to talk about their service. And we let them know that the pin is a symbol of our deepest gratitude for risking their lives to protect our freedom."

To learn more about the We Honor Veterans program at Delaware Hospice, call 800-838-9800 or visit www.DelawareHospice.org.



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

The Power of Voice: Celebrating Residents' Rights Month in Delaware's Long-Term Care Facilities



As October 2024 approaches, long-term care facilities across Delaware and the nation are gearing up to celebrate Residents' Rights Month. This annual observance, designated by the National Consumer Voice for Quality Long-Term Care, shines a spotlight on the fundamental rights and dignity of individuals residing in nursing homes, assisted living facilities, and other long-term care settings.

This year's theme, "The Power of My Voice," emphasizes the importance of self-empowerment and recognizes the vital role that residents play in shaping their own care and quality of life. Lori Smetanka, Executive Director of Consumer Voice, explains, "Residents' voices are the most important at the decision-making table. This year's Residents' Rights Month theme empowers residents to raise their voices to express their likes and dislikes and fervently pursue the life they want to live."

The roots of Residents' Rights Month trace back to 1981 when it began as Residents' Rights Week. The initiative originated from a group of nursing home residents who attended a Consumer Voice

annual meeting. These residents recognized the need for a dedicated time to celebrate their rights and dignity, separate from the annual National Nursing Home Week held in May. Through successful advocacy efforts, including a petition to Congress and a meeting with President Jimmy Carter's Special Counselor on Aging, the observance gained national recognition.

In 2011, the event expanded to a full month, providing more opportunities for education, celebration, and advocacy. The timing of Residents' Rights Month in October is particularly significant, as it allows for reflection on the landmark Nursing Home Reform Law of 1987. This legislation established a set of standards and rights for nursing home residents, including the right to individualized care, respect, dignity, privacy, and the freedom to make independent choices.

While these rights are fundamental, their protection and promotion require ongoing vigilance and support. This is where the role of long-term care ombudsmen becomes crucial. The National Long-Term Care Ombudsman Program, authorized under the Older Americans Act and

administered by the Administration on Aging, has been advocating for residents' rights for nearly five decades.

In Delaware, the members of the Delaware Long-Term Care Ombudsman Program serve as advocates for residents in long-term care facilities throughout the state. They work tirelessly to ensure that residents' rights are respected, investigate complaints, and mediate disputes between residents, their families, and facility staff.

Delaware's long-term care ombudsmen play a multifaceted role in supporting the state's elderly and disabled population. They conduct regular visits to facilities, providing a consistent presence and a watchful eye for potential issues. These visits also allow ombudsmen to build relationships with residents, gaining their trust and understanding their unique needs and concerns.

One of the primary functions of Delaware's ombudsmen is to investigate and resolve complaints related to residents' care and quality of life. These complaints can range from issues with food quality and personal hygiene assistance to more serious concerns about abuse or neglect. Ombudsmen work collaboratively with residents, families, and facility staff to find solutions that respect the resident's wishes and rights.

Education is another key component of the ombudsman program in Delaware. Ombudsmen provide training and information sessions for residents, families, and facility staff on residents' rights, elder abuse prevention, and navigating the long-term care system. These efforts

help to create a more informed and empowered community within long-term care settings.

As we look to the future, the role of long-term care ombudsmen and the importance of residents' rights are likely to grow. With an aging population and increasing demand for long-term care services, ensuring quality care and respect for individual dignity will remain critical challenges.

In Delaware and across the nation, Residents' Rights Month 2024 serves as a reminder of the ongoing need to listen to and amplify the voices of long-term care residents. It's an opportunity for facilities, families, advocates, and community members to come together in support of those who call these facilities home.

As we celebrate this October, let us remember that every voice matters, and every resident has the right to live a full, enriching life. By supporting the work of long-term care ombudsmen and championing residents' rights, we can help ensure that the power of each resident's voice is heard, respected, and valued throughout the year.

For those interested in learning more about Residents' Rights Month activities in Delaware or seeking assistance from the state's Long-Term Care Ombudsman Program, contact 855-773-1002 or email DHSS_OSEC_Ombudsman@Delaware.gov.

The Delaware Long-Term Care Ombudsman Program is funded by the federal and state government. There is no cost to residents or families for Ombudsman services. All complaints are confidential.

**INTERESTED IN ADVERTISING IN VITAL!
EMAIL ADVERTISE@VITALMAGONLINE.COM
OR CALL 302-544-0684 FOR DETAILS.**

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



Crossword By Dave Fisher

1	2	3	4		5	6	7	8		9	10	11	11	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				

©www.mirroreyes.com

Answers on page 10

ACROSS

- 1. Farm building
- 5. Gentle
- 9. Impressive display
- 14. Sloth
- 15. Type of sword
- 16. Ecru
- 17. Farmplace
- 19. Desert watering holes
- 20. Armada
- 21. Campaigned
- 23. Lovers
- 25. Annual reference book
- 28. Small amount
- 29. Catch
- 32. Trounced
- 33. Skirt's edge
- 34. Story
- 35. Ammunition
- 36. Sows
- 38. Small brook
- 39. Fly high
- 40. Hotel
- 41. Going on a trip
- 43. N N N
- 44. Camp bed
- 45. Marksman
- 46. Zoological garden
- 48. Threshold
- 50. Refine
- 54. Debate
- 55. Honorees
- 57. Light wood
- 58. Therefore
- 59. Twice-baked bread
- 60. An alloy of iron
- 61. Exploit
- 62. Do-it-yourself packages

DOWN

- 1. Shine
- 2. Nitpicky to a fault
- 3. Scarce
- 4. Top number of a fraction
- 5. Encountered
- 6. Vomitive
- 7. Gain knowledge
- 8. Withheld
- 9. On a ship or train
- 10. Absorbs written material
- 11. Ascend
- 12. Ancient
- 13. Affirmative
- 18. Rock
- 22. Tailor
- 24. Large houses
- 25. Degrade
- 26. Tart yellow fruit
- 27. Mothers
- 29. Innocent
- 30. Laneway
- 31. Young lady
- 33. Female chicken
- 34. Brand
- 37. Required
- 42. Lift
- 44. Food grain
- 45. Flood
- 46. Rodent
- 47. Dirty look
- 48. "Darn!"
- 49. Look at flirtatiously
- 51. Decorative case
- 52. For fear that
- 53. Sounds of disapproval
- 54. Stomach muscles, for short
- 56. Staff

SHEET PAN SALMON WITH PARMESAN ASPARAGUS



Looking for a new way to add heart-healthy salmon into your weeknight rotation? We've got you covered. Fresh and flavorful, this one-pan dish is quick to assemble and done in under 20 minutes.

Salt-free lemon pepper is a great way to add big flavor to your meals without unnecessary sodium. Keep an eye out for other salt-free versions of your favorite spice mixes.

INGREDIENTS

- 1 bunch medium asparagus, trimmed
- 1 cup grape tomatoes, halved
- 1-2 cloves of garlic, finely minced
- 2 teaspoons olive oil
- 4 salmon fillets (4 oz each)
- 1 teaspoon lemon pepper spice, salt-free, divided
- 1 can (15 oz) cannellini beans, no salt added, rinsed and drained
- 2 tablespoons freshly grated parmesan cheese

DIRECTIONS

1. Preheat oven to 400°. Lightly coat a baking sheet with nonstick cooking spray.
2. Toss asparagus, halved tomatoes and minced garlic on a prepared baking sheet with 2 teaspoons of olive oil. Spread vegetables out into a single layer leaving space in the center for the salmon fillets.
3. Add the salmon filets to the baking sheet and sprinkle the top of each fillet with ¼ teaspoon salt-free lemon pepper spice. Bake for 13 minutes.
4. Remove from oven, stir the drained beans into vegetables and sprinkle with Parmesan cheese. Return to the oven for an additional 5 minutes or until the fish is cooked through and vegetables are tender. Serve hot.

Serves 4.

Nutrition: Calories 377; Total Fat 18 g; Saturated Fat 3 g; Monounsaturated Fat 2 g; Polyunsaturated Fat 0 g; Trans Fat 0 g; Cholesterol 73 mg; Sodium 144 mg; Potassium 889 mg; Total Carbohydrate 19 g; Dietary Fiber 6 g; Sugars 3 g; Protein 33 g



Sudoku

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

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

Answers on page 10

(courtesy of KrazyDad.com)

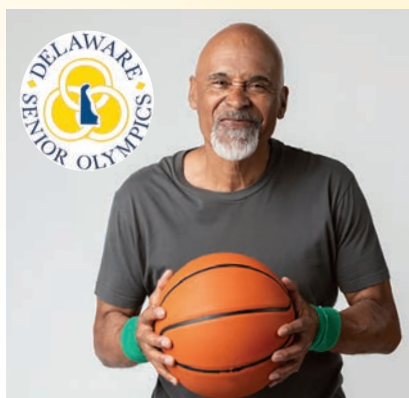
What is Delaware Senior Olympics?

Delaware Senior Olympics (DSO) promotes healthy lifestyles and fitness for all Delaware Adults (age 50 and above) through year-round fitness programs and competitive athletic activities. Activity is the key.

Founded in 1991 as a not-for-profit, principally volunteer, sports and fitness organization, DSO has more than 1780 member/participants and a Board of Directors from across Delaware.

Annual state games, for athletes of all abilities, are held from June through October. Year-round opportunities are available for some sports. Additional opportunities are always being pursued.

In addition to the annual games, DSO sponsors year-round fitness programs which are free to the participants: **Walk Delaware** and Senior Group Challenge. The Walk Delaware challenge is to walk a dis-



tance equal to the combined length and width of Delaware which is 131 Miles in one year. The purpose of the **Senior Group Challenge (SGC)** is to encourage as many seniors as possible to achieve and maintain a healthy lifestyle through physical activity and exercise. The program approaches seniors through groups to which they belong, such as senior centers, community organizations, retirement communities, church groups, etc. Any organized group of seniors is welcomed into the program.

Delaware Senior Olympics • 1121 Forrest Ave, DE 19904
delawareseniorolympics.org • 302-736-5698

The Funny Bone

Shrek was cursed by an evil witch. The curse forced him to be unable to speak without singing.

Unsure of what to do, Shrek visited Juan the Wizard in the neighboring swamp. Juan told Shrek he'd need to make a potion from toadstools, eye of newt, and the bones of the freshly deceased.

Shrek said he could handle the toadstools and eye of newt but he refused to kill an innocent person to solve his problem. Juan understood and said that for a modest fee he would break into the nearby morgue and steal one for him. Shrek agreed.

The following day, Juan the Wizard delivered as promised. After he left, Shrek began to prepare the potion in a large cauldron. Just as he was about to add the cadaver, Donkey burst through the door.

Mortified, he screamed, "Shrek! What the hell is that?"

Shrek turned and sang, "Some body Juan stole me."

My girlfriend said she's sick of me singing Shrek's soundtrack. At first, I thought she was joking, but then I saw her face, and now I believe her.

A French man and a German man enter Shrek's swamp. They find Shrek's outhouse.

"Ah, le loo!"

"Ja."

A man is tossing and turning in bed in the middle of the night. His wife asks, "Is something wrong?"

He sighed and said, "I borrowed ten dollars from Dave, and it's killing me that I have to pay him back."

She grabs the phone and dials Dave. "Hi, Dave, it's Nancy. Does Mike owe you ten dollars?"

"Yeah, he does," Dave replies.

"Well, you're not getting it back," she retorts and hangs up. Turning to her husband, she says, "Now you can sleep, honey. Let him worry about it."



DELAWARE SENIOR OLYMPICS 2024 ANNUAL GAMES

DATE	RAIN DATE	SPORT	ADDRESS
May 3, 2024	Rain or Shine	Shuffleboard	Country House 4830 Kennett Pike Wilmington, DE
May 3, 2024	Rain or Shine	Wii Bowling & Golf	Country House 4830 Kennett Pike, Wilmington, DE
June 29, 2024	Rain or Shine	Baseball	Stahl Post 156 A N Dupont Hwy New Castle DE 19720
June 29, 2024	Rain or Shine	Pistol Shooting	Shooters Choice 5105 N Dupont Hwy Dover, DE
August 03, 2024	Rain or Shine	Precision Rifle Shooting	BRPC, 10409 Rifle Range Road, Bridgeville DE
August 17, 2024	August 18, 2024	Softball (Women)	Schutte Park, corner of Electric Ave. & North St., Dover, DE
August 22, 23, 24, 25, 2024	Rain or Shine	Pickleball	Kent County Parks & Rec. Center 1683 New Burton Road Dover, DE
September 10, 2024	Rain or Shine	Golf	Wild Quail Golf, 1 Clubhouse Dr, Camden DE
September 14, 2024	Rain or Shine	Cycling (40K Road Race)	Eden Hill Medical Center, 200 Banning St. Dover, DE
September 16, 2024	Rain or Shine	Table Tennis	Chinese American Center, 1313 Little Baltimore Rd Hockessin DE
September 21, 2024	Rain or Shine	Running Road Races (1M & 5K)	Bellevue State Park 800 Carr Road Wilmington, DE
September 21, 2024	September 22, 2024	Softball (Men)	Schutte Park, corner of Electric Ave. & North St., Dover, DE
September 21, 22, 2024	September 28, 29, 2024	Tennis	Sanford School 6900 Lancaster Pike, Hockessin
September 22, 2024	Rain or Shine	Bocce	Mulligan's Point, 22426 Sussex Pines RD, Georgetown DE
September 22, 2024	Rain or Shine	Track & Field	Cape Henlopen High School, 1250 Kings HWY Lewes DE
September 27, 2024	Rain or Shine	Swimming	Sussex Academy Aquatic 21150 Airport Rd, Georgetown DE 19947
September 28, 2024	Rain or Shine	Running Road Races (10K)	Bellevue State Park 800 Carr Road, Wilmington, DE
October 05, 2024	Rain or Shine	Archery	New Castle 100 Archery 2272 Sunset Lake Road, Newark, DE
October 5, 2024	October 6, 2023	Washers	Brandywine Springs Park Newport Gap Pike (Rt 41) and Faulkland Road
October 5, 2024	October 6, 2024	Cornhole	Brandywine Springs Park Newport Gap Pike (Rt 41) and Faulkland Road
October 6, 2024	October 7, 2024	Horseshoes	Brecknock County Park 80 Old Camden Road, Camden, DE
October 8, 9, 10, 2024	Rain or Shine	Bowling	Eagle Lanes (Dover Air Force Base) 420 Tuskegee St, Dover AFB, DE 19902
October 13, 2024	Rain or Shine	Billiards	Modern Maturity Center, 1121 Forrest Ave, Dover DE
October 19, 2024	Rain or Shine	Basketball (Men & Women)	PAL GYM, 7259 Lancaster Pike, Hockessin, DE 19707
October 19, 2024	Rain or Shine	Basketball Shooting	PAL GYM, 7259 Lancaster Pike, Hockessin, DE 19707
October 20, 2023	Rain or Shine	Weightlifting	CrossFit Slower Lower 34752 Delaware Ave, Frankford, DE 19945
October 30, 2024	Rain or Shine	Badminton	Mid-County Sr. Center, 1 Regiment Road, Wilmington, DE
TBD	TBD	Cycling (Time Trials)	