

Take One!
I'm FREE!



Vital!

VITAL INFORMATION FOR A VITAL LIFE®

At Arden Courts Memory Care is All We Do



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Summer has a way of reminding us to slow down—just enough to appreciate what really matters. Schools out, the beach beckons, and it's the perfect time to reconnect with our health, our routines, and each other.

On page 4, we energize with movement! Exercise doesn't have to be complicated or overwhelming—it just has to be consistent. The message is simple: make it part of your life in ways that actually work for you. In fact, new research suggests that something as simple as your walking pace may say more about your long-term health than traditional measures. Sometimes the most powerful indicators are the ones hiding in plain sight!

We've got an important reminder from **Saint Francis LIFE** on page 3 about managing chronic conditions and medications safely—something that affects families more often than we realize. Staying organized, asking the right questions, and using the right tools can make all the difference in maintaining independence and peace of mind.

We also wanted to take a deeper look at how we navigate care—not only for ourselves but also for those we love. Our cover story beginning on page 8 highlights the thoughtful, highly personalized approach at **Arden Courts of Wilmington**. We love their focus on dignity, connection, and specialized memory care that preserves identity, joy, and human connection.

Delaware Hospice expands the conversation around what care really looks like on page 12. Many people still misunderstand hospice and palliative services. The proper care can truly change the experience for everyone.

We also touch on practical, everyday concerns—from **Senior Medicare Patrol** helping us understand Medicare telehealth coverage (page 6) to protecting ourselves from increasingly sophisticated tech scams (page 13). In a world that's moving fast, staying informed is one of the best ways to stay in control.

And as we head into May, we recognize **Older Americans Month** (page 13) and the incredible contributions—and rights—of older adults in our community. Programs like **Delaware's Long-Term Care Ombudsman** remind us that advocacy, dignity, and respect should always be part of the conversation.

However you spend your summer, we hope you find time to recharge, stay active, and take care of what matters most!

Happy Summer!

Karyn and Heidi

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ON THE FRONT COVER: LEFT, TAYLOR FINCH, RESIDENT SERVICES COORDINATOR; MIDDLE, SABRINA RICHMOND, EXECUTIVE DIRECTOR; RIGHT, CHRISTINA DELLIGATTI, MEMORY CARE ADVISOR



Keeping Track of Your Health: Tips for Chronic Conditions and Prescriptions

Chronic health conditions like diabetes, arthritis, and heart disease become more common with aging. Nearly all adults over 65 have at least one chronic condition, and many have two or more, according to the National Council on Aging. These long-term conditions can affect how you feel and move each day.

Along with healthy eating and staying active, these steps can help you manage your condition:

- **Watch your health at home.** Track blood pressure, blood sugar, or symptoms as recommended by your doctor. Call your care team if something doesn't feel right. Keep provider contacts handy and share a written list with caregivers.
- **Follow your care plan.** Your care plan is there to support you. Ask questions and take notes during visits.
- **Go to your checkups.** Regular visits help catch problems early

and keep your care on track.

- **Take your medicine as directed.** Taking the right dose at the right time helps your treatment work best.

Living with a chronic condition often means taking multiple medications safely and correctly. Understanding how medication management fits into chronic disease care can make treatment easier, safer, and more effective.

Use the Three R's to stay safe and organized.

Rundown

Keep an up-to-date list of all your medicines and doses. Use a calendar to track when you need to take each one. Make your reminders big and easy to see, and keep them somewhere handy, like on your fridge or next to your medicines. Keep a copy of your list in your wallet or purse in case of an emergency.

Review

Check in with your doctor or pharmacist to go over your medicines after a hospital visit, a new prescription, or any health changes. Bring bottles of your prescriptions, vitamins, supplements, and over-the-counter medicines to your appointment. Make sure you understand what each medicine is for and know its side effects, interactions, and any dose changes.

Resources

Use a pill box with clear labels for each day of the week. As you fill it, double check that you are putting the right pills in the right spots.

Use color-coded stickers to help you tell different medicines apart.

Set phone reminders to remember when to take your meds.

Call your pharmacist to ask if you can get all your refills on the same day to save time.



Programs like Saint Francis LIFE help participants stay on track with Medication Adherence Packs.

“Medication Adherence Cards (MAC) provide a 7 day supply of medications organized into four daily doses (AM, Noon, PM, bedtime), each with pictures of the pills for easy identification. This makes it simple to know what to take and when and helps prevent missed doses compared to managing multiple pill bottles,” said Joseph Garbarino, Manager, Clinical Pharmacy for Saint Francis LIFE.

Saint Francis LIFE helps seniors feel better and stay independent longer with medical and social support services. Call 302-660-4901 to see if you or a loved one might benefit from our coordinated, comprehensive care.



From empathy to expertise.



Trinity Health | Saint Francis
PACE LIFE

We listen first, then bring the right care to you. We help seniors stay safe and independent, all while receiving medical and social support services at our wellness center. At Saint Francis LIFE, empathy leads the way and expertise gets you where you want to be.

Contact us to learn if you or a loved one qualifies. Call 302-660-3380 or visit saintfrancislife.org.

We See All of You™



Exercise: It's Habit-Forming!

Set yourself up to succeed in making exercise a lifelong habit by making it a regular part of your day. If you can stick with an exercise routine or physical activity, you'll be on your way to making physical activity a regular habit. Here are a few ways to help make that happen.



Make it a priority.

Many of us lead busy lives. It's easy to put physical activity at the bottom of the "to do" list. Remember, though, being active is one of the most important things you can do each day to maintain and improve your health. Make it a point to include physical activities throughout your day. Try being active first thing in the morning before you get busy. Make an appointment with yourself and mark it on your calendar.

Make it easy.

If it's difficult, costs too much, or is too inconvenient, you probably won't stick with it. Put your 2-pound weights next to your easy chair so you can do some lifting while you watch TV. Walk up and down the soccer field during your grandchild's game.

Do more of the activities you already like and know how to do. Walk the entire mall or every aisle of the grocery store when you go shopping. When you go out to get the mail, walk around the block. Join a fitness center that's close to home. You can be active all at once, or break it up into smaller amounts throughout the day.

Make it safe.

Exercise and moderate physical activity, such as brisk walking, are safe for almost all older adults. Even so, avoiding injury is an important thing to keep in mind, especially if you're just starting a new activity or you haven't been active for a long time. When you talk to your doctor before starting your program, ask how physical activity can help you, whether you should avoid certain activities, and how to modify exercises to fit your situation.

You may feel some minor discomfort or muscle soreness when you start to exercise. This should go away as you get used to the activities. However, if you feel sick to your stomach or have strong pain, you've done too much. Go easier and then gradually build up.

Make it social.

Enlist a friend or family member. Many people agree that having an "exercise buddy" keeps them

going. Take a yoga class with a neighbor. Find a buddy by joining a walking club at your local mall or an exercise class at a nearby senior center. Take a walk during lunch with a co-worker.

Make it interesting and make it fun.

Do things you enjoy and pick up the pace a bit. If you love the outdoors, try biking, fishing, jogging, or hiking. Listen to music or a book on CD while walking, gardening, or raking. Plan a hiking trip at a nearby park.

Most people tend to focus on one activity or type of exercise and think they're doing enough. The goal is to be creative and choose exercises from each of the four categories—endurance, strength, balance, and flexibility. Mixing it up will help you reap the benefits of each type of exercise, as well as reduce boredom and risk of injury.

Make exercise an active decision. Seize opportunities. Choose to be active in many places and many ways. Multi-task the active way.

- When you unload the groceries, strengthen your arms by lifting the milk carton or a 1-pound can a few times before you put it away. Park your car at the far end of the parking lot and walk briskly to the store. Get off the bus one or two stops earlier than usual.
- Take a few extra trips up and down the steps at home to strengthen your legs and build endurance.
- Do some of your errands on foot rather than in the car.
- While you're waiting in line, practice your balancing skills by standing on one foot for a few seconds, then the other. While you're talking on the phone, stand up and do a few leg raises or toe stands to strengthen your legs. Use small bits of "down time" to do an exercise or two. For example, do a few wall push-ups or calf stretches while you're waiting for the coffee to brew or your spouse to get ready.

Courtesy www.NIHSeniorHealth.com

Energize Yourself!

By Virginia F. Balmforth MS, NPTI

As a personal trainer and nutritionist, I counsel and train people to achieve their health goals, whatever they may be. The one area I enjoy the most is helping people to lose weight and get physically fit. I don't believe in dieting as much as lifestyle changes to achieve the goal of weight loss. I encourage my clients to eat, exercise and enjoy life. As Rosalind Russell said in *Mame*, "Life's a banquet."

Invariably I find myself with clients who want to lose weight quickly. They'd be happy to lose 20 pounds in a snap! Unfortunately, our bodies don't work that way. Our bodies need energy to function—to breathe, to move, to pump blood.

Our bodies need food for energy. The energy in food is measured in calories. Specifically, a calorie is the amount of energy, or heat, it takes to raise the temperature of 1 gram of water 1 degree Celsius. The number of calories in a food is a measure of how much potential energy that food possesses.

If you need 80 calories of energy an hour to be active, skimping on a meal does not reduce the need for those 80 calories. If your body doesn't get its energy from food, it will get the energy from your stored fat and muscle reserves. And our bodies are smart. Think back to prehistoric times when we didn't know when we'd have our next meal. Studies have shown that over the long run, limiting the number of calories you ingest does not make you lose weight faster, but actually slows your metabolism down because the body is afraid that you might starve and puts on the brakes!

How many of you know others or have experienced dieting to lose 20 pounds, only to put 25 back on? Your metabolism has slowed; where you might have needed 80 calories previously to get you through an hour of activity, now you might only need 70. If you go back to eating the way you did before the diet, you'll actually put on MORE weight.

Some literature suggests that 1 pound of muscle burns 50 calories a day. If you exercise to build muscle you don't need to reduce your calories to starvation levels. The bonus? Building more muscle can slim down your look, support your joints, and allow you to eat more! Now who wouldn't enjoy that lifestyle change? Life is truly a banquet. This Spring, energize yourself!





Pick Up the Pace to Live Longer

By Ian Randall,
Newsweek Deputy Science Editor

Easy-to-take measures of physical health—particularly one’s walking pace—could augment or even replace clinical methods for predicting your risk of mortality.

This is the conclusion of a new study by researchers from the University of Leicester, England, who analyzed health data on more than 400,000 adults collected by the UK Biobank. The association between these measures and the risk of mortality was particularly strong, the team noted, among those subjects living with long-term health conditions.

“These findings suggest that incorporating straightforward physical behavior and fitness measures can offer a quick and cost-effective way to identify people at higher risk of death,” said paper author and physical activity researcher Professor Tom Yates in a statement. Such an approach, he added, “could support more targeted preventative health care.”

To predict a patient’s risk of mortality, doctors traditionally rely on such measures as blood pressure

and cholesterol levels. In the new study, however, the team set out to explore the predictive potential of five other metrics: handgrip strength, leisure-time physical activity, resting heart rate, sleep duration and walking pace.

“Risk prediction models are widely used within clinical practice, public health, and the insurance sector,” said paper author Yuhe Wang in a statement. “From a clinical perspective, risk scores help clinicians make better personalized decision-making and, in public health, risk scores help identify sections of the population that could benefit from preventative interventions.” Prediction models, Wang added, are also used by life-insurance companies to classify individuals by their risk of death.

“Traditionally, their risk prediction models include demographic factors such as sex, age and previous history of chronic disease,” Wang said.

Of the five physical measures explored, one stood out from the pack. “Our analysis found that walking pace was the strongest single predictor of death,” Yates said. “In people with existing health conditions, replacing blood pressure and cholesterol mea-



surement with self-reported walking pace improved the model’s ability to predict mortality—meaning people were reclassified into a more-appropriate risk category.

“When all five physical measures were combined, mortality prediction improved even further in groups with preexisting health conditions,” Yates added.

Paper author and statistician Richard Russell, who is the vice president of biometric research at the Reinsurance Group of America, added, “This research demonstrates that simple, accessible measures like walking pace and resting heart rate can help insurers better assess risk, while also empowering consumers to adopt behaviors that support longer, healthier lives.”

WHAT'S GROWING? IN-SEASON PRODUCE CALENDAR FOR DELAWARE

FARM FLAVOR
Learn more about what's growing in your state and find seasonal recipes at FarmFlavor.com

PRODUCT	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Apples						J	A	S	O	N		
Asparagus				A	M	J						
Black Eyed Peas						J	A	S	O			
Blueberries						J	J	A				
Broccoli						J	J	A				
Brussels Sprouts						J	A	S	O	N		
Cabbage						J	J	A	S	O	N	
Cantaloupe						J	J	A	S			
Carrots						J	A	S	O	N		
Cauliflower						J	J	A	S	O	N	
Celery						J	J					
Chestnuts									S	O	N	
Collard Greens									S	O	N	
Cucumbers						J	J	A	S	O		
Eggplant						J	A	S	O			
Green Onions					M	J	J	A	S	O	N	

PRODUCT	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Herbs						J	J	A	S	O		
Kale									S	O	N	
Leaf Lettuce					M	J	J		S	O	N	
Lima Beans						J	A	S	O			
Mushrooms				A	M	J	J	A	S	O	N	
Nectarines						J	A	S				
Okar						J	A	S				
Onion						J	J	A	S			
Parsley					M	J	J	A	S	O	N	
Peaches						J	J	A	S			
Pears								A	S	O		
Peas					M	J	J					
Peppers								A	S	O		
Plums						J	J	A				
Potatoes						J	J	A				
Pumpkins								A	S	O	N	

PRODUCT	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Radishes					M	J	J	A	S	O		
Raspberries						J	J	A				
Snap Beans						J	J	A	S	O		
Snow Peas					M	J						
Spinach				A	M	J			S	O	N	
Squash						J	A	S				
Strawberries					M	J						
Sugar Peas					M	J						
Sweet Cherries						J	J					
Sweet Corn						J	J	A	S	O		
Sweet Potatoes								A	S	O	N	
Tomatoes						J	J	A	S	O		
Turnip Greens								S	O	N		
Turnips	J	F	M	A	M			A	S	O	N	
Watermelon						J	A	S	O			

Source: <http://dda.delaware.gov/marketing/downloads/DelawareAvailabilityChart.pdf>

Understanding Medicare Telehealth Coverage

By Barbara Jackson,
Delaware SMP Program Director

Medicare's telehealth coverage has been expanded to allow more people to access care at home. Let's learn about what you can expect now and into the future with Medicare's telehealth coverage.

Defining telehealth

Telehealth includes certain services that you receive from a health care provider outside of an in-person office visit. A telehealth service is a full visit with a provider using telephone or video technology that allows for both audio and video communication. It is different from a virtual check-in or health portal messages. Some examples of Medicare-covered telehealth benefits include lab test result consultations, prescription management, health

screenings, and visits to evaluate urgent care issues like colds or coughs.

Understanding current telehealth coverage and future changes we might expect

Telehealth services are covered for all beneficiaries in any geographic area, and you can receive these services in your own home. Any health care professional who is eligible to bill Medicare can provide and bill for telehealth services. This means you can access telehealth from more providers, such as physical therapists or speech-language pathologists. Additionally, telehealth can sometimes be delivered using audio only, so not audio and video. These flexibilities have been set to expire, but were then extended, multiple times over the last few years. Most recently, these flexibilities have been extended through December 31, 2027.

Understanding remote patient monitoring and be cautious of potential scams

Remote patient monitoring allows your doctor or health care provider to monitor parts of your health from your home using medical devices such as scales, glucose monitors, and blood pressure cuffs. When medically necessary and properly managed, remote patient monitoring can support ongoing care, help manage chronic conditions, and reduce the need for in-person visits.

However, not all remote patient monitoring offers are appropriate, medically necessary, or legitimate. Some companies may try to enroll you in services or send devices that are not medically necessary, not clearly explained, or billed without your full understanding or consent. These of-

fers may come through phone calls, internet ads, or television promotions. To protect yourself, it's important to confirm that any remote patient monitoring service is recommended by your trusted doctor or health care provider, and that you understand how it works and how it will be billed.

Look out for the following potential scam warning signs:

- You see charges on your Medicare statements for remote monitoring you didn't need, get, or agree to.
- You are offered a "free" device, like a smartwatch to track your daily steps, in exchange for your Medicare number.
- Your doctor's office calls to ask how you are doing, and later, you notice they billed the phone call to Medicare as a remote patient monitoring service.

Take Action

1 Speak with your doctor or other health care provider to learn about the telehealth and remote patient monitoring services they offer and if they may be appropriate for your health care needs.

2 Contact your SMP if you think you have experienced potential Medicare fraud, abuse, or errors.



Call Toll Free:
1-800-223-9074
To report suspected fraud/abuse



- Be aware that Medicare doesn't call or visit to sell you anything.
- Be cautious of offers for "free" medical services.
- Don't give out your Medicare number except to your doctor or other Medicare provider.

PREVENT



Empowering seniors to prevent health care fraud

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



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3 Reasons Your Portfolio May Be Underperforming

In today's market environment, it's especially important to help prepare your portfolio to weather whatever might come its way. In just the last few years, we've experienced geopolitical turmoil, rising market volatility, and the highest inflation in 4 decades—not to mention increased uncertainty about what to expect policy-wise out of Washington, D.C. Amid these challenges, many investors have felt unsure of where to turn.

It may feel like the fate of our financial futures depends on circumstances well outside of our control. And while it's true that there's little we can do about inflation or economic policy, we're not powerless. There are levers that all investors can move to help protect their assets, "battening down the hatches" so that when the market enters rough waters, they may be able to sail through them with more confidence.

Investors should be conscious of a few subtle headwinds that can potentially reduce the overall efficiency of their portfolio. Here are three reasons why your portfolio may be underperforming relative to the markets and your expectations, and how you may be able to address them to help position your portfolio for success.

1 You may be holding too much cash.

Holding some of your portfolio in cash or other short-term investments is often necessary, such as when you have a short-term goal in mind—that is, a goal you will need the money for in the next 3 years. However, holding more cash than you strictly need for such goals, or for daily spending or emergencies, can leave you vulnerable to a few less obvious risks. Chris Johnson, CFP®, CWS, VP, and wealth management advisor at Fidelity, says that in times of uncertainty, some investors may consider bailing out of the market completely and moving to cash as a means of managing risk. "That may be the worst thing they could do in a cycle like this," he says.

Inflation, for instance, can significantly erode the purchasing power of your dollars. This can be particularly insidious, because while the balance of your cash allocation may look stable, it is actually losing value. For example, with an inflation rate of 2.5%, \$100,000 in cash could lose about \$12,000 in purchasing power over 5 years. If you're not invested, you're missing out on the potential for long-term, compounding growth that could provide a chance to keep up with or even potentially outpace inflation.

2 You may be holding too much of a single stock.

Some investors may have a significant amount of their portfolio tied up in a single stock, perhaps because they received it as compensation from their employer or have a sentimental attachment to a particular company. Even if you've seen excellent performance from such an investment in the past, it's



important to recognize that a single stock can have 3 times as much volatility as a diversified index, potentially exposing you to significant risk.

"I try to remind my clients that they shouldn't love something that can't love them back," says Marshall Baker, CFP®, CWS, VP and wealth management advisor at Fidelity. "It's easy to get emotionally tied to an investment, but it's definitely not reciprocated. There's a disproportionate amount of risk in holding a single position." For instance, in March 2020, 63% of individual stocks underperformed a diversified index.

If you find yourself overly concentrated in a single stock, some options may help you to reduce your concentrated position—and the risk it can bring—in a thoughtful manner. This could include a multi-year selling strategy to help spread out realized gains, investing new funds into more diversified positions, or gifting shares to family members or charitable organizations.

If you're having trouble moving on from a position that's meaningful to you, Baker suggests asking yourself the following questions, which he often uses with his clients. "If you had a sudden windfall of cash, how much of it would you invest in this position?" he asks. "Hypothetically speaking, what would change about your lifestyle if your portfolio doubled or tripled, and what would change about your lifestyle if your portfolio lost half or two-thirds of its value?"

"The vast majority of the time," Baker says, "my clients say that nothing would change if their portfolios doubled or tripled, but that things would change dramatically if it lost half or two-thirds of its value. And what I tell them is that while that single position may have helped them build wealth, diversification may help them retain it."

3 You may be paying too much in taxes.

While every investor is conscious of the role taxes play in their portfolio, sometimes it can be easy to forget exactly how much of an impact they can really have. A study by independent research company Morningstar of pre- and after-tax investment returns from 1926 to 2023 showed that taxes may reduce portfolio returns by 2% a year on average for investors who do not account for them when making investment decisions.

Investors looking to better prepare their portfolio for taxes may be able to take advantage of techniques such as tax-smart asset location to help ensure that they are placing particular investments in the most appropriate type of account, for example, placing dividend- or income-generating investments in tax-deferred or tax-exempt accounts. Tax-loss harvesting, to realize losses that may be used to offset the tax impact of realized gains, may also be an effective technique.

Work with your financial professionals.

Cash, concentrated stock, and taxes can all act as a drag on overall portfolio performance, but it is possible to mitigate these headwinds and prepare your portfolio to help you feel confident that you're getting the most out of your investments. That said, before you determine the next steps for you and your portfolio, consult with your tax advisor and financial professionals and work together to identify the most appropriate approach for your specific situation.

Courtesy Fidelity Wealth Management



Arden Courts
MEMORY CARE IS ALL WE DO.



A Day in the Life: Finding Joy and Dignity in the Journey of Dementia at Arden Courts

When families first walk through the doors of Arden Courts, they often carry a heavy invisible backpack. It is filled with the weight of sleepless nights, the stress of “safety-proofing” a home that no longer feels predictable, and the heartbreaking “long goodbye” that often accompanies a memory loss diagnosis.

At Arden Courts, we believe that a diagnosis of Alzheimer’s or dementia isn’t the end of a story; it’s the beginning of a new chapter, one written with more support, more safety, and significantly more joy. To understand why Arden Courts is the premier choice for memory care, you have to look beyond the clinical credentials and consider a day in the life of a resident we’ll call Beth.

The Morning: Dignity in the Details

For Beth, the day doesn’t begin with the jarring sounds of a hospital ward. It begins in her private suite, a space filled with her own furniture and the familiar scent of her favorite perfume. Because Arden Courts is designed into four intimate “houses,” Beth isn’t overwhelmed by a massive, impersonal institution. She lives in a neighborhood where the environment is familiar, her history is known, and her morning tea is prepared exactly the way she likes it.

In the kitchen, every meal is treated as an opportunity to spark a smile. For Beth, this means her breakfast isn’t just a tray of food; it’s a personalized experience tailored to her lifelong tastes and current

needs. Whether it’s knowing she prefers her toast extra crisp, remembering her love for a specific local preserve, or carefully adapting a favorite family recipe to create a familiar dining experience, the culinary team prides itself on the “small” details that make a meal feel like home. By honoring individual food preferences with a chef’s touch, we ensure that dining remains a dignified, delicious, and deeply caring social highlight of her day.

This personalized approach is supported by a dedicated clinical team. While Beth enjoys her breakfast, these professionals are behind the scenes ensuring that her medical care oversight is seamless. By handling the complexities of medication management

and health monitoring, we allow Beth’s family to go back to being her family. Spouses, sons, and daughters don’t have to be the nurses anymore; they get to be spouses, sons, and daughters again.

The Power of Connection: Neighbors, Not Patients

As the morning matures into the afternoon, Beth doesn’t retreat to her room. One of the most beautiful transformations we see at Arden Courts is the emergence of “neighborly” bonds. In a traditional home setting, a person with memory loss can often become isolated as their social circle shrinks. At Arden Courts, Beth’s world expands.



She might meet a neighbor in the common living room, perhaps another woman who also taught school or shared a love for gardening. In these shared spaces, residents find a unique peer group that understands them without any need for explanation. We often see residents holding hands as they walk or helping one another find a seat at the dining table. These aren't just "co-residents"; they are friends who share a common rhythm.

The staff facilitates these connections with a gentle, "behind-the-scenes" touch. They don't just supervise; they engage. You might find a staff member sitting with Beth, looking through a photo album and asking about the stories behind the pictures. This isn't just "supervision," it's a deep, personal validation of who Beth is and the life she has led. By focusing on "remaining abilities" rather than what has been lost, our team helps Beth feel successful and seen every single day.

The Afternoon: The Freedom to Wander

One of the most meaningful features of Arden Courts is our architectural philosophy. Most memory care environments are designed as traditional units, often locked wings with restricted hallways that can cause anxiety or a sense of confinement for residents.

Arden Courts is different. Our community is designed with a circular interior layout and a sprawling, secure outdoor courtyard. For Beth, this means she has the "freedom to wander." If she feels restless, she can walk the beautiful, manicured paths that encircle the grounds. Because the layout is continuous, she can explore at her own pace and always find her way back to familiar surroundings.

Safety doesn't have to feel like a cage. Our goal is to keep the community and the gardens looking like a private estate, so when Beth is outside enjoying the sun, she simply feels like she's in her own backyard.

By mid-afternoon, Beth might head to the community center for a session focused on engagement and social connection. Today, it might be a music therapy session, a gardening club, or a baking group. These programs don't just "fill time"; they create genuine engagement. Whether it's a nostalgic song that sparks a memory or a sensory activity that keeps Beth's hands busy, the goal is purposeful, dignified living.

The Transition: A Bridge for the Family

While Beth is thriving in her daily routine, her family is also being supported. The move to memory care is a massive life transition, which is why we provide dedicated advisors to act as a bridge between the "old life" and the "new normal."

Our team meets with families long before move-in day to provide education on the disease and guidance on the transition. Education is a powerful antidote to the guilt families often feel. When a family sees Beth laughing during an activity or peacefully enjoying the courtyard, they realize they haven't

"given up" on her, they've given her a larger, safer, and more social world.

Why Specialization Matters

If you're asking yourself why families choose Arden Courts over a traditional assisted living facility, the answer is specialization. We don't just "have" a memory care section; we are 100% dedicated to memory care. Every square inch of our building, every person we hire, and every program we run is designed for this specific journey.

- **The "Houseline" Concept:** Small, familiar living environments that reduce anxiety and promote a sense of belonging.
- **Specialized Training:** A team that views memory care as a calling, with specific training in dementia communication.
- **A Philosophy of Presence:** We meet the resident where they are today, celebrating the person they have always been while providing the safety they need now.

Join Our Family

Beth's story is just one of many. Every day at Arden Courts, we see moments of connection, flashes of humor, and a level of specialized care that simply can't be found in a general senior living community.

We invite you to come see the Arden Courts difference for yourself. Whether you are at the beginning of your journey or are looking for a more specialized environment for your loved one, our team is ready to welcome you.

How to Reach Us

Ready to learn more? We'd love to meet you for a conversation about your loved one's needs.

- **Visit us:** Arden Courts of Wilmington, 700-1/2 Foulk Rd., Wilmington, DE 19803
- **Call us:** 888-427-7183
- **Online:** Arden-Courts.com



Delaware Long-Term Care Ombudsmen Advocating for You



■ **Dignity and Respect:** Resolving complaints about food quality, social isolation, or staff responsiveness.

Empowerment through Presence

What sets the program apart is its local presence. Throughout May, Ombudsmen and certified volunteers will be visible across all three counties - from the busy corridors of New Castle to the quiet residences in Sussex. They aren't inspectors; they are advocates who work exclusively at the direction of the resident.

This May's "Champion Your Health" theme is particularly resonant for the program. The Ombudsman team works to ensure that residents are active participants in their own care plans. By empowering seniors to speak up about their needs, the program fosters a healthcare environment where "wellness" is defined by the resident, not just the facility or provider.

The Power of the Volunteer

The program's reach is amplified by the Volunteer Ombudsman Program. These dedicated Delawareans are

trained to visit facilities regularly, providing a consistent friendly face and an extra set of eyes and ears. For many residents who may not have family nearby, the volunteer Ombudsman assures that their voice matters and is heard.

How to Access Help

As Delaware celebrates the contributions of its older generation this month, the State reminds families that help is only a phone call away. Whether you are a resident feeling unheard or a family member concerned about a loved one's care, the Ombudsman provides a safe, no-cost path to resolution.

■ To reach the Delaware Long-Term Care Ombudsman, call **1-855-773-1002**.

■ **Confidentiality:** All reports are kept private, and no action is taken without residents' explicit permission.

This Older Americans Month, Delaware isn't just celebrating the past achievements of its seniors—it is actively protecting their present.

In long-term care facilities, the quietest voices often require the strongest advocates. As the First State marks Older Americans Month this May, the spotlight turns to a specialized group of champions: the Delaware Long-Term Care Ombudsman Program.

While the national theme for 2026, "Champion Your Health," emphasizes physical and mental wellness, the Delaware Ombudsman Program works to ensure "health" includes the fundamental right to dignity, safety, and self-determination for those living in nursing homes and assisted living facilities.

A Legacy of Advocacy

Established under the federal Older Americans Act, the Delaware Ombudsman Program, housed within the Department of Health and Social Services' Office of the Secretary, serves as a free, confidential bridge between residents and the institutions that care for them.

"An Ombudsman is, at its heart, a listener," says Judith Ramirez, Delaware's State Long-Term Care Ombudsman. "Our job is to ensure that the civil and human rights of individuals residing in nursing homes and assisted living facilities don't stop at the facility door."

Protecting Rights in the First State

In Delaware, where nearly one in five residents is over the age of 65, the demand for advocacy is high. The Ombudsman program addresses a wide spectrum of issues, including:

■ **Quality of Care:** Investigating concerns regarding medications, hygiene, and medical attention.

■ **Resident Rights:** Protecting the right to privacy, the right to refuse treatment, and the right to manage personal finances.

■ **Discharge and Transfer:** Assisting residents who face involuntary moves or "dumping" from facilities.



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

The Care You Didn't Know Hospice Could Offer

When most people hear “hospice,” they think it’s only for the final days of life. But at Delaware Hospice, the care starts much earlier, and it reaches far beyond what you might expect.



For more than 40 years, Delaware Hospice has been providing comfort-focused care that meets people where they are: physically, emotionally, and spiritually. And while compassionate end-of-life care remains at the heart of what we do, the range of services

available goes well beyond what many families realize.

From the moment a serious illness is diagnosed, Delaware Palliative offers support to help patients and caregivers navigate complex symptoms, stressful treatments and difficult decisions. Unlike hospice, palliative care is available alongside curative treatments—giving families a layer of relief while they continue to seek a cure or manage chronic conditions. It’s care that adds quality to every stage of the journey.

“When the time comes to shift focus to comfort, Delaware Hospice provides a full spectrum of care options—in the home, in skilled nursing facilities, or at the Delaware Hospice Center, the state’s only freestanding hospice facility,” says Debbie Taylor, vice president of hospice services for Delaware Hospice. “Patients receive expert pain and symptom management while families gain access to a team that includes nurses,

aides, social workers, chaplains and bereavement counselors.” But the support doesn’t end there.

Families facing a dementia diagnosis can benefit from Delaware Hospice’s Dementia Care Program, which includes respite (a temporary break) for caregivers, 24/7 access to help, and connections to community resources.

Children and teens who are grieving can find guidance and healing through New Hope, a nationally recognized program that includes counseling, peer groups, and a summer camp.

And for the youngest patients, the Katybug Program provides pediatric palliative and hospice care, a rare and specialized service that brings comfort and stability to families coping with serious childhood illness. Whether a child is receiving curative treatment or transitioning to comfort care, Katybug’s team helps families focus on quality of life.

Delaware Hospice is also a proud participant in the We Honor Veterans initiative, offering specialized care and recognition to those who served. From bedside pinning ceremonies to veteran-to-veteran volunteer visits, the team ensures every veteran’s story is honored.

As a nonprofit, Delaware Hospice puts mission above margin. Services are often covered by Medicare, Medicaid, or private insurance, and financial assistance is available when needed. That means no one is turned away due to an inability to pay.

The truth is hospice care isn’t about giving up. It’s about making the most of the time you have. And at Delaware Hospice, that means expert care, meaningful support, and a focus on living each moment as fully as possible.

To learn more about services or to schedule a free consultation, visit delawarehospice.org or call 800-838-9800.

Positively your best choice for serious illness care at home

Looking for the best provider of serious illness care? Make sure they offer a full range of services for different stages of illness. Plus, check how long they’ve served your region. If they’re mission-driven and deeply rooted in the community, that’s another plus.

It all adds up to only one choice.

Delaware Hospice.

302.478.5707 • DelawareHospice.org

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DELAWARE PALLIATIVE®

Proudly serving residents of Pennsylvania’s southern Chester and Delaware counties.

“Zero Detections Across 69 Engines”

A Fake Windows 11 Update is Slipping Past Antivirus Software to Try to Steal Your Passwords

By Kevin Okemwa

Bad actors and hackers are increasingly using sophisticated techniques to carry out malicious attacks on unsuspecting users, especially as generative AI has burst onto the scene. What are the odds that you’d run into some trouble trying to install a Windows update on your device?



While it feels like it should be impossible, that’s NOT the case. There’s reportedly a fake Windows support page designed to trick unsuspecting users into downloading malware onto their devices and accessing their confidential data by stealing their passwords.

The impostor website looks like a normal cumulative update for Windows 11, version 24H2, so much so that it can bypass detection by both users and security tools.

According to cybersecurity company Malwarebytes:

*“We spotted the campaign at **microsoft-update[.]support**, a typosquatted domain dressed up to look like an official Microsoft support page. The site is written entirely in French (but these campaigns tend to spread quickly) and presents a fake cumulative update for Windows version 24H2, complete with a plausible article number. A large blue download button invites users to install the update.”*

Perhaps more concerning, the cybersecurity company indicates that it’s almost impossible to tell that the website is fake and could potentially compromise your PC’s security, since its file properties are carefully replicated.

The malware is packaged as a Windows update and is built using WiX Toolset 4.0.0.5512, which Malwarebytes describes as “a legitimate open-source installer framework.” The 83 MB package is called “WindowsUpdate 1.0.0.msi,” and the Author field conveniently reads “Microsoft,” while the title reads “Installation Database.” The comments field claims it contains the logic and data required to install WindowsUpdate.

The malware might even circumvent the antivirus you’ve installed on your Windows 11 PC.

At the time of analysis, VirusTotal showed zero detections across 69 engines for the main executable code

and 62 search engines for the VBS launcher. No YARA rules, which help identify malware, matched, and behavioral scoring classified the activity as low risk. This is not a failure of any single tool. It’s the intended result of the malware’s architecture.

A deeper look into the package reveals that it’s hiding malicious code inside a shell. Your device’s security system flags the outer layer, which is a legitimate framework across many apps, but doesn’t go deep enough to catch the malicious script buried within.

As a general rule of thumb, don’t update from email notifications. You’ll be much safer checking and downloading new Windows updates from the Settings app in Windows 11. Alternatively, you can head over to Microsoft’s genuine support hub to manually download legitimate Windows updates from support.microsoft.com.

What is Older Americans Month?

May is officially recognized as Older Americans Month (OAM) in the United States. This month-long observance serves as a way to honor and appreciate older Americans for their contributions to society.

The History of Older Americans Month

The roots of Older Americans Month can be traced back to President John F. Kennedy’s 1961 White House Conference on Aging. The conference addressed the challenges and opportunities facing older Americans, including issues related to retirement, healthcare, and housing. The conference led to the creation of the Older Americans Act (OAA) in 1965, which provided funding for community-based programs aimed at improving the quality of life for older adults.

In 1963, President Kennedy designated May as Senior Citizens Month,

which was later renamed to Older Americans Month by President Jimmy Carter in 1980. The goal of Older Americans Month is to raise awareness about the contributions of older adults and to encourage people of all ages to honor and support them.

What is This Year’s Theme for Older Americans Month?

Each year, the Administration for Community Living (ACL), part of the U.S. Department of Health and Human Services, leads the celebration of OAM by providing resources and support to organizations and communities across the country. The theme for OAM changes each year to reflect the changing needs and interests of older adults.

This year’s theme is “Champion Your Health,” which aims to challenge stereotypes around aging and create an empowering vision of growing older.

How Do You Celebrate Older Americans Month?

During Older Americans Month, take time to connect with older adults in your community whether through in-person events, or via video or social media. You can promote intergenerational connections by reaching out to Senior Centers, libraries, schools, and more. For further inspiration, check out some of our fun activity ideas below.

Story Sharing

Everyone has a story to share! Ask older adults in your life to share experiences that have been important in their lives, perhaps about their first job, their favorite vacation, what their childhood was like, or another important life event. You can reach out to schools to have students interview older adults and write short biographies. Share on social media with the hashtag #OlderAmericansMonth.

Host a Wellness Class

Wellness is important at any age. Organize a Tai Chi, yoga, or other wellness class for older adults in your community. These classes are not only a healthy activity, but they reduce isolation by bringing people together.

Plan A Music Party

Host a dance party or play people’s favorites during a congregated meal. Attendees will enjoy talking about their favorite music and memories associated with different artists.

As we celebrate Older Americans Month, let us take the time to honor the contributions of older adults, to recognize the challenges they face, and to commit to creating communities that support and empower them. Together, we can build a stronger, more inclusive society that values the wisdom, experience, and leadership of all generations.



Crossword

By Dave Fisher

1	2	3	4	5		6	7	8	9		10	11	12	13
14						15					16			
17						18					19			
20					21						22			
				23					24	25				
26	27	28	29		30				31					
32					33			34		35		36	37	38
39				40				41	42					
43					44	45					46			
			47		48			49			50			
51	52	53						54			55			
56					57	58					59	60	61	62
63					64					65				
66					67					68				
69					70					71				

ACROSS

- 1. Lieu
- 6. Cheat
- 10. Type of fruit
- 14. Adhesive
- 15. Arm bone
- 16. Person, place or thing
- 17. Malicious burning
- 18. Matted cotton for stuffing
- 19. Puts on
- 20. Daughter of a step-parent
- 22. Border
- 23. Rewrite
- 24. Compensate for
- 26. Probabilities
- 30. Flowery verse
- 31. Born, in bios
- 32. Half-moon tide
- 33. Former Italian currency
- 35. Diner
- 39. Give one's approval to
- 41. When to retire
- 43. Not fresh
- 44. Back talk
- 46. A Great Lake

47. Possibilities

- 49. Fate
- 50. Jerk
- 51. Flail
- 54. Got bigger
- 56. Miami basketball team
- 57. Drunk
- 63. Hindu princess
- 64. After-bath wear
- 65. Ceasefire
- 66. Therefore
- 67. Ripped
- 68. Sorceress
- 69. Anagram of "Need"
- 70. Three-handed card game
- 71. Hell

11. Merchandise

- 12. Thrust
- 13. A picture-in-picture
- 21. Graven images
- 25. Provide food
- 26. Anagram of "Nose"
- 27. Depression
- 28. Baby's first word
- 29. Plundering
- 34. Like a sponge or towel
- 36. Anagram of "Riot"
- 37. Arab ruler
- 38. Raise a stink
- 40. Referees
- 42. Aromatic compound
- 45. Arithmetic
- 48. Tees and polos
- 51. Half of six
- 52. Discovered
- 53. Scope
- 55. Sorceress
- 58. Cozy spot
- 59. Diva's solo
- 60. Feces
- 61. Behold, in old Rome
- 62. D D D

DOWN

- 1. Resorts
- 2. Fruity pastry
- 3. Being
- 4. At the peak of
- 5. Thick
- 6. Subventions
- 7. Din
- 8. Anagram of "Neat"
- 9. Female prison guard
- 10. Unbeaten

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Answers on page 6

MILLION DOLLAR CHICKEN



This casserole uses condensed soup, cottage cheese, and sour cream for a luscious texture. Home cooks praise the easy customizations, such as adding peas or steamed broccoli.

Prep Time: 10 mins
 Cook Time: 35 mins
 Total Time: 45 mins
 Servings: 10
 Yield: One (9-inch square) casserole

INGREDIENTS

- 1 (10.5 ounce) can cream of chicken soup
- ½ cup cottage cheese
- ½ cup sour cream
- 4 ounces cream cheese, at room temperature
- 1½ teaspoons Creole seasoning
- ½ teaspoon onion powder
- 1 teaspoon garlic powder, divided
- 5 cups shredded rotisserie chicken
- 1 tablespoon chopped fresh parsley
- 30 buttery round crackers (such as Ritz), crushed
- 4 tablespoons unsalted butter, melted
- 1 cup shredded mozzarella cheese
- 1 teaspoon sliced scallions, or to taste

DIRECTIONS

1. Preheat the oven to 350° F (175° C).
2. Stir cream of chicken soup, cottage cheese, sour cream, cream cheese, Creole seasoning, onion powder, and ½ teaspoon of the garlic powder in a medium bowl until well blended and smooth.
3. Fold in chicken and parsley until evenly coated.
4. Combine crackers, melted butter, and remaining ½ teaspoon garlic powder in a medium bowl.
5. Spoon chicken mixture evenly into an 11x7" or 9" square baking dish. Sprinkle evenly with mozzarella then top with cracker mixture.
6. Place on a foil-lined baking sheet and bake in the preheated oven until crackers are golden brown and edges are bubbly, about 35 minutes. Garnish with scallions, if desired.

RECIPE TIPS

- This dish will keep in the freezer for up to 4 months. To reheat, thaw overnight or up to 6 hours in the refrigerator, then bake according to directions.
- To change up the flavor of this dish, you can easily substitute different types of rotisserie chicken, like mojo, lemon pepper, or garlic.
- You can use just about any crisp butter cracker.



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

Answers on page 6

(courtesy of KrazyDad.com)

The Funny Bone

Sherlock Holmes and Dr. Watson were going camping. They pitched their tent under the stars and went to sleep. Sometime in the middle of the night Holmes woke Watson up and said: "Watson, look up at the stars, and tell me what you see."

Watson replied: "I see millions and millions of stars."

Holmes said: "And what do you deduce from that?"

Watson replied: "Well, if there are millions of stars, and if even a few of those have planets, it's quite likely there are some planets like earth out there. And if there are a few planets like earth out there, there might also be life."

And Holmes said: "Watson, you idiot, it means that somebody stole our tent."

A woman went to her doctor's office where she was seen by a young new doctor. After about four minutes in the examination room, the doctor told her she was pregnant.

She burst out screaming and ran down the hallway. An older doctor stopped her and asked what the problem was. She told him her story. After listening, he had her sit down and relax in another room.

The doctor marched down the hallway to the first doctor and demanded: "What's the matter with you? Mrs. Smith is 65 years old, has four grown children, seven grandchildren and you told her she was pregnant?!"

The new doctor continued writing on his clipboard and without looking up said, "Does she still have the hiccups?"

Fun Summer Checklist

NOSTALGIC

- See a movie at the drive-in.
- Play miniature golf.
- Catch fireflies at night.
- Run through the sprinklers.
- Tie dye a t-shirt.

JUST BECAUSE

- Take a last-minute road trip.
- Read a trashy novel.
- Create sidewalk chalk art.
- Give yourself a pedicure in the perfect summer shade.
- Get caught in a summer rainstorm.

RELAX

- Nap in a hammock.
- Watch the clouds go by.
- Go river tubing.
- Watch the sunset from a beach.
- Have a picnic in the park.

THE GREAT OUTDOORS

- Plant wildflower seeds.
- Go camping.
- Toss a Frisbee.
- Go for a hike.
- Seek out birds and butterflies.

EAT AND DRINK

- Roast marshmallows over a fire and make s'mores.
 - Make lemonade from scratch.
 - Eat something fried at a carnival or fair.
 - Grill everything (including dessert!).
 - Drink a frozen cocktail.
- (Add a fun umbrella to it too!).

WORDS OF WISDOM

Adversity does not build character, it reveals it.

What do people see when they see you?



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