



VITAL INFORMATION FOR A VITAL LIFE®

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Halloween's behind us. The clocks have fallen backward. The holidays are upon us! (Well, from what I've seen in the stores, they started in August.) Every year it's the same: We lament the commercialization of the holidays, yet the pressure to be happy happy and to buy thoughtful gifts for everyone who crosses your path (and the expectation that you'll get one in return) is impossible to escape. Hopefully, as Caroline Kennedy said, "Sharing the holiday with other people, and feeling that you're giving of yourself, gets you past all the commercialism." And it's comforting, too, that "as we struggle with shopping lists and invitations, compounded by December's bad weather, it's good to be reminded that there are people in our lives who are worth this aggravation, and people to whom we are worth the same." (Thank you Donald Westlake.)

The beauty of the season, though, no matter which year-end set of holidays you celebrate (or none at all), is the fact that most people take some time off during the last few weeks of the year (at least once Christmas is done), and that creates an opportunity to reflect on your life. That's why I like our articles on pages 6 and 19 so much. If you can release expectations - of yourself and of others—and find the positive side of any situation (seriously, even a bad shot on the golf course!), you're bound to find more happiness. If a written gratitude journal seems too much, each night try to list a couple things for which you're thankful (got that great parking space today! Grandson got an A in Math!) before you fall asleep, or even while you're still lying in bed in the morning. It works!

Me? I'm grateful that I'm surrounded by loving family and friends who support me in all I do, I'm grateful to have the support of wonderful readers like you who allow me into their lives each month, I'm grateful for the support of our wonderful community businesses. Together, we all make a difference!

Wishing you and your loved ones all the love and happiness of the holiday season!

Karyn

"The best and most beautiful things in the world cannot be seen or even touched. They must be felt with the heart. Wishing you happiness."

—Helen Keller

On the cover: Rockwood Guides Robin Goldstein (left) and Ellen Ellis (right), stand in front of the fireplace in the Dining Room during Holiday Open House. Both have volunteered at Rockwood for over ten years.



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Migraines are a HEADACHE! Sinuses are a PAIN!

Have you ever experienced any of the following associated with a headache?

- 1 Felt nauseous or sick to your stomach while experiencing a headache.
- 2 Sensitive to light—especially during and following a headache.
- 3 Due to headache or sinus pain, experienced a reduced ability to:
 - a. work.
 - b. study.
 - c. spend quality time with family and friends.
 - d. care for pets.
 - e. exercise.
 - f. read.
 - g. have fun.

If you answered yes to any of these questions you may be experiencing migraine headaches. If you could stop the pain and take your life back would you? The time is now to get the treatment you deserve and take your life back!

What causes migraines?

The Sphenopalatine Ganglion (SPG) is the group of nerves located behind the nose and sinus area, near the throat. Stimulation of the sphenopalatine nerve cluster is often the cause of migraine headaches and sinus pain and pressure.

Blocking the SPG stops migraine headache and sinus pain.

The SPG plays a critical role in dispatching information, including

pain, from the center of the automatic nervous system to the brain, and can trigger migraines, sinus problems, TMJ, and neck pain. Sphenopalatine ganglion (SPG) blocks are state-of-the-art treatments for chronic and acute migraines. A catheter is passed through each nostril, administering numbing medication to block the pain receptors for migraine and sinus pain. This method is more effective, comfortable, and safe than many other treatments that require needles or narcotic medications.

Does it hurt?

No, it doesn't hurt. A local anesthetic is administered prior to the insertion of the catheter to numb the affected area so that no pain is experienced by the patient.

Who is a candidate for SPG?

A proper diagnosis of your condition by a doctor is first required. Testing includes a physical examination, a health history, and a discussion regarding your specific symptoms in order to enable the doctor to determine if an SPG block is your best course of treatment.

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Water: Good For Every Body! (Second in a Series)

By Dr. Jane Katz

No matter your age, fitness level or athletic ability, water offers a fabulous exercise opportunity to help you get and/or stay healthy and fit. Water also offers a meditative quality, making it an ideal holistic program of mind, body and spirit. In this second part of our series, let's talk about Aqua Tai Chi, also known as Ai Chi.

Remember to check with your doctor before starting any workout routine. Start exercising with a warm-up session and finish with a cool-down. As you become more physically fit, you can increase your workout intensity with the F.I.T. principle: Frequency, Intensity and Time.

The Chinese believe that life force, or *chi*, flows through all of us. Daily stressors unbalance the flow of *chi* through our bodies. Tai chi allows the body to open up, the muscles to relax, the tissues to expand, and the joints to open and connect so that *chi* can flow more freely through the body, helping you to feel more energized and relaxed.

Tai chi consists of slow, soft, relaxed movements, or “forms.” One form flows into the next without pause. All forms have both a yin and yang quality. The yin aspects are those that contract, sink or move inward, while the yang expand, rise or move outward. Yin will always turn into yang and vice versa; this is how the forms “breathe.” Inhalation occurs during the yin stages, exhalation during the yang.

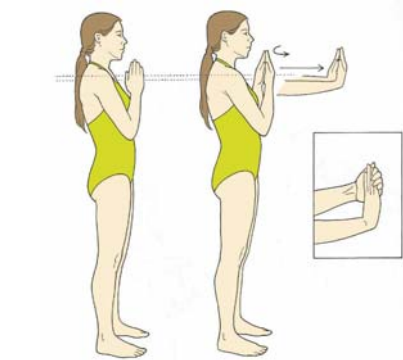
Many tai chi exercises can be performed in water, including the tai chi forward and backward walks (stretch-

es and strengthens ankles; strengthens legs); tai chi opening (strengthens and stretches entire body); roll the ball (strengthens arms, wrists and shoulders); hands like clouds (strengthens arms, wrists and shoulders); and yin yang (strengthens shoulders, forearms and wrists).

You can practice exercises in any depth water; shoulder-depth is ideal. Exercises consist of continuous, breath-coordinated movements. Move smoothly, without pauses or accelerations, slowly, and gently, focusing on moving with the water.

YIN YANG

Stretches shoulder, forearms, and wrists, strengthens arms and shoulders and helps with repetitive stress injuries from keyboard tasks.



STARTING POSITION

Stand with hands in prayer position in front of chest.

STEPS

- Keeping hands together, rotate hands 90° so that right palm faces body and left palm faces away from body.
- As you exhale, straighten arms by pushing right palm away from body with left palm.
- As you inhale, push left palm back toward body with right palm.

- Rotate hands 180° so that left palm faces body and right palm faces away from body.
- As you exhale, straighten arms by pushing left palm away from body with right palm.
- As you inhale, push right palm back toward body with left palm.
- Repeat 5-7 times.

Dr. Jane Katz is a pioneer in fitness and aquatics. She holds a doctorate in gerontology and was a consultant to the President's Council on Physical Fitness and Sports. She is an educator, author of several books and a professor of health and physical education at John Jay College of Criminal Justice in New York. More information on the exercises mentioned in this article can be found in Dr. Katz's books, "Your Water Workout" and "Swimming for Total Fitness" from Random House/Broadway Books and available at bookstores, and on her DVDs, "The New W.E.T. Workout®" and "Swim Basics," which can be purchased on Dr. Katz's website, www.drjanekatz.com.

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Pickleball Made Me A Smaller Woman With A Bigger Heart!

By Susan Brooker

Pickleball is the newest game on the planet! A combination of tennis, badminton and racquetball, yes, it's a racket sport, but one unlike any other. And because it's such a social game, it appeals to all ages, youngsters to 80+.

Last year, as a member of Delaware Senior Olympics, I participated in the once-a-year Senior Games State Tournament held at Delaware State University in Dover. I played Women's Doubles and won my first silver medal. Success! Even though I weighed in at 222 pounds. That win qualified me to go to the National Senior Games. It was at that point that I vowed to lose weight before the tournament, which was held this past July.

My primary motivation, of course, was to win. To compete at the national level, I was going to have to move around the court more easily. The court is the same size as a badminton court, 20 ft wide by 44 ft long. I knew that if I increased my days playing per week from 3 to 5 and decreased my caloric intake, I'd be on my way.



WEIGHING IN AT 221 AT 2014 TOURNAMENT.



TOURNAMENT DIRECTOR OF DE SENIOR PICKLEBALL OLYMPICS SEPTEMBER 2015 AFTER LOSING 85 POUNDS. ARMS UP! ROUSING ALL PICKLEBALLERS BEFORE START OF TOURNAMENT.

I was! I worked with my family doctor to monitor my progress; after 3 months of steadily losing weight I lowered my intake to 1200 calories and increased my intake of protein. To help alleviate my stiff knees, I also spent 2 months working with a physical therapist on a daily stretching program.

Eleven months later and I've lost a total of 85 pounds—I'm weighing in now at 137! I didn't do it alone though. I'm fortunate to have the support of my wonderful wife, Nancy, and a host of great pickleball friends. As a matter of fact, 4 of my pickleball friends have also lost weight this year, including 2 gentleman players who lost between 20 and 40 pounds. As a group, we had texting weigh-ins once a week to keep us all on track.

We welcome all to learn our sport. We offer beginner classes 3 days a week, both indoors and outdoors. Come and join us!

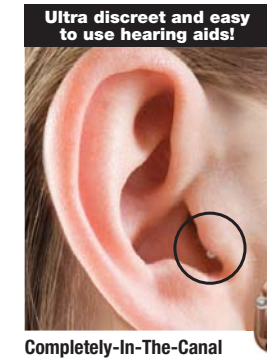
For more information on pickleball and the Delaware Senior Olympics, visit <http://delawareseniorympics.org/pickleball/> or email Susan Brooker at suebrooker@aol.com.

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TO YOUR HEALTH

A Dose of Gratitude: How Being

By Robin Madell

What if there was a solution to stress so simple that it involved nothing more than feeling thankful for the good things in your life? In fact, there is. That solution is called gratitude.

Studies have shown that people who regularly practice feeling thankful have a leg up when it comes to their health. Robert Emmons, a psychology professor at the University of California at Davis, has been a leading researcher in this growing field, termed "positive psychology." His research has found that those who adopt an "attitude of gratitude" as a permanent state of mind experience many health benefits.

Emmons' findings, along with those from other researchers such as Lisa Aspinwall, a psychology professor at the University of Utah, suggest that grateful people may be more likely to:

- take better care of themselves physically and mentally.
- engage in more protective health behaviors and maintenance.
- get more regular exercise.
- eat a healthier diet.
- have improved mental alertness.
- schedule regular physical examinations with their doctor.
- cope better with stress and daily challenges.
- feel happier and more optimistic.
- avoid problematic physical symptoms.
- have stronger immune systems.
- maintain a brighter view of the future.

With that list of benefits, who *wouldn't* want to try it? To get started giving thanks, consider integrating some of the steps below into your daily life.

Focus Attention Outward

Your attitude plays a large role in

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Thankful Can Keep You Healthy

determining whether you can feel grateful in spite of life's challenges. According to Emmons, gratitude is defined by your attitude towards both the outside world and yourself. He suggests that those who are more aware of the positives in their lives tend to focus their attention outside of themselves.

Be Mindful of What You Have

You may assume that those with more material possessions have more to be grateful for. However, research suggests otherwise. Edward Diener, a psychology professor at the University of Illinois, found that a high percentage of affluent people in Japan report low levels of life satisfaction, just as those living in poverty in India do. These findings suggest that it's not how much you have, but how you feel about what you have that makes the difference.

Keep a Gratitude Journal

Recording what you feel grateful for in a journal is a great way to give thanks on a regular basis. Emmons found that those who listed five things they felt grateful for in a weekly gratitude journal reported fewer health problems and greater optimism than those who didn't. A second study suggests that daily writing led to a greater increase in gratitude than weekly writing.

Reframe Situations as Positive

It's not actually a challenging situation that is upsetting. It's how you perceive the situation. The next time you find yourself complaining about life's hassles, see if you can mentally "flip the switch" to frame things differently. For example, rather than getting down about missing an opportunity, try to see the positive side. You might now have more time to direct towards other priorities.

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No Social Security Cost-of-Living Adjustment for 2016

With consumer prices down over the past year, monthly Social Security and Supplemental Security Income (SSI) benefits for nearly 65 million Americans will not automatically increase in 2016.

The Social Security Act provides for an automatic increase in Social Security and SSI benefits if there is an increase in inflation as measured by the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W). The period of consideration includes the third quarter of the last year a cost-of-living adjustment (COLA) was made to the third quarter of the current year. As determined by the Bureau of Labor Statistics, there was no increase in the CPI-W from the third quarter of 2014 to the third quarter of 2015. Therefore, under existing law, there can be no COLA in 2016.

Other adjustments that would normally take effect based on changes in the national average wage index also will not take effect in January 2016. Since there is no COLA, the statute also prohibits a change in the maximum amount of earnings subject to the Social Security tax (currently \$118,500). There is no maximum earnings amount for Medicare tax. You must pay Medicare tax on all of your earnings. Retirement earnings exempted from the tax also will not change (For people attaining Full Retirement Age after 2016, the annual exempt amount in 2016 is \$15,720. For people attaining FRA in 2016, the annual exempt amount is \$41,880. This higher exempt amount applies only to earnings made in months prior to the month of FRA attainment).

The Department of Health and Human Services has not yet announced

Medicare premium changes for 2016. Should there be an increase in the Medicare Part B premium, the law contains a “hold harmless” provision that protects approximately 70 percent of Social Security beneficiaries from paying a higher Part B premium, in order to avoid reducing their net Social Security benefit. Those not protected include higher income beneficiaries subject to an income-adjusted Part B premium and beneficiaries newly entitled to Part B in 2016. In addition, beneficiaries who have their Medicare Part B premiums paid by state medical assistance programs will see no change in their Social Security benefit. The state will be required to pay any Medicare Part B premium increase.

Information about Medicare changes for 2016 can be found at www.medicare.gov. For additional information, please go to www.socialsecurity.gov/cola.

SOCIAL SECURITY & MEDICARE

Question:

What can I do if my Medicare prescription drug plan says it won't pay for a drug that my doctor prescribed for me?

Answer:

If your Medicare prescription drug plan decides that it won't pay for a prescription drug, it must tell you in writing why the drug isn't covered in a letter called a “Notice of Denial of Medicare Prescription Drug Coverage.” Read the notice carefully because it will explain how to ask for an appeal. Your prescribing doctor can ask your Medicare drug plan for an expedited redetermination (first level appeal) for you, if the doctor tells the plan that waiting for a standard appeal decision may seriously harm your health. For more information, visit www.medicare.gov.



Does No COLA Mean No Medicare Part B Premium Hike For You?

It may, if you're among the 70% of Social Security recipients who pay their Part B premium directly out of their Social Security check—meaning Social Security deducts your premium before paying you monthly.

There are 4 parts to Medicare: Parts A, B, C and D. In short, Part A covers hospital expenses. Part B covers care delivered outside a hospital admission. This includes doctors' visits and any outpatient medical tests or procedures. Part C allows private health insurance companies to provide Medicare benefits (aka Medicare Advantage plans). Part D covers prescription expenses.

There is a premium associated with coverage under Parts B, C and D, and in limited instances, Part A.

increase for the 70 percent protected by the hold harmless provision.

Good news for them. Not good news if you're one of the 30 percent who have been paying for Medicare directly yourself, or if you will be a new Medicare enrollee in 2016. Medicare is just going to shift what the 70 percent aren't paying and charge you instead. You can expect a 52 percent increase in premiums from \$104.90 to \$159.30 a month, according to the 2015 Medicare Trustees Report.

The Part B Deductible:

In 2015 you pay \$147 per year for your Part B deductible. After your deductible is met, you typically pay 20% of the Medicare-approved amount for most doctor services (including most doctor services while you're a hospital inpatient), outpatient therapy, and durable medical equipment.

The trustees also predict that there will be an increase of \$76 in the Part B deductible for everyone, jumping to \$223 from \$147.

While many Medicare beneficiaries have supplemental or other coverage that includes coverage of the deductible, many plan carriers will just pass along these increased costs to the premiums on those plans. And of course people who don't carry any supplemental gap coverage will pay the full amount.

Something to consider:

■ Your higher Medicare Part B premium in 2016 could get reduced in 2017. “If there is a sufficient Social Security COLA in 2017, which is expected to be the case, then the hold harmless provision would not be broadly in effect and most would once again pay the same premium—reduced for those not held harmless in 2016, and higher for those who were held harmless,” says Tricia Davis, a specialist in health care financing with the Congressional Research Service. The Medicare Trustees approximate that the standard premium in 2017 will be about \$120.70/month.

Medicare Part D Changes Coming in 2016

The chart below shows your estimated prescription drug plan monthly premium based on your income as reported on your IRS tax return from 2 years ago and last year. If your income is above a certain limit, you'll pay an income-related monthly adjustment amount in addition to your plan premium.

If your filing status and yearly income in 2014 was			
File individual tax return	File joint tax return	File married & separate tax return	You pay (in 2016)
\$85,000 or less	\$170,000 or less	\$85,000 or less	your plan premium
above \$85,000 up to \$107,000	above \$170,000 up to \$214,000	not applicable	\$12.70 + your plan premium
above \$107,000 up to \$160,000	above \$214,000 up to \$320,000	not applicable	\$32.80 + your plan premium
above \$160,000 up to \$214,000	above \$320,000 up to \$428,000	above \$85,000 up to \$129,000	\$52.80 + your plan premium
above \$214,000	above \$428,000	above \$129,000	\$72.90 + your plan premium

Yearly deductible for drug plans

This is the amount you must pay each year for your prescriptions before your Medicare Prescription Drug Plan begins to pay its share of your covered drugs. Deductibles vary between Medicare drug plans. No Medicare drug plan may have a deductible more than \$360 in 2016 (\$320 in 2015). Two-thirds of Part D plans will charge a deductible in 2016, while the others won't.

Other Changes

More out-of-pocket costs. Most prescription drug plans separate their covered medications into tiers with different cost-sharing requirements. Some tiers have set copayments for each prescription, while others charge a percentage of the cost of the medication. “There has been a trend toward the use of coinsurance in place of flat copayments for some formulary tiers,” according to the KFF report. “Coinsurance typically means higher out-of-pocket costs for more expensive drugs, such as those over \$200 per month.”

Smaller coverage gap. Medicare Part D plans have a coverage gap that begins when a retiree has spent \$3,310 on covered drugs and ends when

catastrophic coverage kicks in after out-of-pocket costs reach \$4,850 in 2016. While in the gap beneficiaries are responsible for 45 percent of the cost of covered brand-name medications and 58 percent of the price of generic prescription drugs. The 2010 Affordable Care Act contained provisions that are gradually reducing the coverage gap and will completely eliminate it by 2020.

Preferred pharmacy networks.

Most Part D plans (85 percent) now have preferred pharmacies where retirees pay lower out-of-pocket costs for their medications, but costs are higher if they use a pharmacy outside the network.

There's still time to switch

If your Medicare Part D costs are projected to increase significantly in 2016, it's worth shopping around to see if another plan will cover your medications at a lower price. The Medicare Plan Finder website, medicare.gov/find-a-plan, will tell you the cost of every plan in your area that will cover the medications you need. Retirees can switch to a new Part D plan for 2016 during the open enrollment period from October 15 to December 7.

STOP AND SMELL

The roses!

As the flowers bloom and everything springs back to life, it's the perfect time to find a whole new life for your mother or father. Maybe it's been a tough winter for them. Or perhaps they need something to look forward to each day, and they have a hard time doing the things they used to do.

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Volunteering at Rockwood Museum: An Adventure in History



If you've never visited Rockwood Museum in north Wilmington, Delaware—and even if you have—the holidays are the quintessential season to enjoy its beauty. Steeped in history dating to 1854, the mansion and gardens tell the stories of the Shipley, Bringham, and Hargraves families, who lived there until 1972. The mansion is listed on the National Register of Historic Places. Since its inception in 1976, New Castle County has operated the museum, relying heavily on the hard work and help of dedicated volunteers.

Below, Philip Nord, Rockwood Museum Director, discusses the immeasurable value of volunteers to the museum, speaks to a long-standing volunteer about her experience volunteering at Rockwood, and talks about what it takes for volunteers to create the holiday display at Rockwood.

Dedicated volunteers are the lifeblood of small museums. Many house museums couldn't function without those who freely give of their time and talents to the cause of history. Docents and tour guides bring a voice to the artifacts of the past. They relate the stories of families who lived and worked in these homes, helping us envision lives long past through a tarnished silver fork, simple wooden spoon, or still-unfinished needlework. They bring to life a worn out pair of button shoes with stories of how they may have trod on country lanes in Maine, or on the city streets of London, or in Paris during the Exposition Universelle in 1889. They tell the tales of the stoic woman or decorated soldier staring out from the painting within the gilded frame hanging on the wall of the library. Did she live a life of luxury? Did he die tragically on the fields of Gettysburg? Volunteers tell the fascinating stories held within every silk or cotton dress, dishpan and piece of glass. Volunteers are the people who keep our history alive.

Rockwood Museum is no exception. The history of the Shipley, Bringham, and Hargraves families is moved forward primarily by the work of volun-

teers who study and present the history of the families to visitors each day. One of these volunteers is Margaret Hudson*, who retired from teaching in 1994. I asked her about her experience in volunteerism.

How did you get started volunteering?

"I started volunteering about four years after I retired. I helped with paperwork in a dental clinic one day a week for 4 hours. It's been sixteen years and I'm still there! I enjoyed it so much, I started volunteering as a tour guide at another local historic house museum. I'm still there too! It's been about sixteen years now."

How long have you been here at Rockwood?

"I've been here now for about eleven or twelve years. I guide tours through the museum two days a month for 4 hours each day. I love it! I really enjoy the people I work with, and love learning new things and meeting fun people."

Why Rockwood?

"I really enjoy working in an historical place and interacting with the visitors. I consider Rockwood a jewel; it should be protected. I'm proud to be

working to support it."

Many volunteers say one of the greatest benefits of volunteering is the opportunity to meet new people and to develop friendships. Every month Rockwood guides get together for dinner, sharing their experiences and learning about new research conducted by their peers. One of the most active times for volunteers is the development and installation of the holiday exhibit at the museum.

This year's theme is *'Twas the Night*. It's Christmas through the eyes of a child. Every room is planned down to the smallest detail, then volunteers, at the direction of the Museum staff, execute the plans. Tasks include polishing silver and shining crystal, ironing tablecloths and ribbons, making wreaths and swags, wrapping boxes, waking up last year's roping, and setting up the trees. Rockwood volunteers design and install four trees in the mansion and Carriage House, including coordinated decorations and lights.

After the base of the display is complete, volunteers work to incorporate objects from the museum collection into the display. These include

silver, crystal, and china in the Dining Room, lace and Bohemian glass in the Drawing Room and Reception Room, and vintage party dresses and tuxedos in the bedrooms. The Kitchen is filled with tools of the trade once used by the household staff at Rockwood. Volunteers who work with the collection receive special collections-handling training to ensure the collection is protected throughout the installation. Each type of object, including silver, crystal, china, textiles and paintings, has special needs and requires individual training.

Volunteers then add finishing touches, such as fake food to the Dining Room display, wrapped packages and calling cards in the Hall, and a game of chess in the Reception Room. All the details are expertly brought together to create a sense of celebration, family, and the warmth and joy of the holiday season.

Once complete, volunteers gather to discuss the new holiday interpretation and tour, and share ideas on how to best present the display to the public. Museum staff then create the new tour script. Traditionally, admission to Rockwood Museum in December is free, so a schedule is created to handle the increased traffic.

In addition to December's normal Mu-

seum hours, the holiday display is also highlighted during the Holiday Open House and a series of evening Candlelight Tours. The Holiday Open House is a family event with music, Santa, and costumed characters, while the Candlelight Tours are a rare opportunity for an evening tour of the museum.

Volunteering at Rockwood is not just about being a tour guide. Volunteers touch all aspects of the operation of the museum and gardens. The grand undertaking of creating and installing the holiday display is only one example of their great dedication and vision. Some volunteers work in the gardens or create displays of flowers for the Dining Room. Others work the front desk meeting visitors who come from all across the country and around the world. Still others conduct research on archive documents, transcribing letters or researching topics relating to a family trip or a particular piece of furniture, and then present what they find to their peers. The commitment of the volunteers at Rockwood provides immeasurable value to the museum and to many museums around the world. Winter, spring, summer or fall, their commitment to the museum and our visitors makes Rockwood a wonderful place to visit and to work.

**Name changed for privacy.*



*Those who can, do.
Those who can do more,
volunteer.*

—AUTHOR UNKNOWN

Rockwood Museum

4651 Washington Street Extension, Wilmington
302-761-4340, www.Rockwood.org
Museum Hours: Wed.-Sat. 10 a.m.-4 p.m., Sun. 12-4 p.m.

Tours are on the hour with the last tour leaving at 3 p.m. Rockwood Museum offers free tours throughout the month of December.

Holiday Open House:

December 4th and 5th from 6:00-9:00 p.m.
December 6th from 1:00-4:00 p.m.
Free

Candlelight Tours:

December 11th, 12th, 18th and 19th
from 6:00-9:00 p.m.
Admission is free.

Join Rockwood's volunteer team!
Call 302-761-4340.



Saint Francis LIFE

Improving the Lives of New Castle County Seniors

When Saint Francis LIFE opened on the Wilmington Riverfront nearly three years ago, it promised to change the lives of seniors in Delaware. Although more than 130 PACE (Program of All-Inclusive Care for the Elderly) programs exist throughout the United States, Saint Francis LIFE is the only PACE program in our state. PACE is designed to help seniors live safely in their home, with assistance from a team of compassionate healthcare experts. Join us as we revisit this impressive 27,000-square-foot facility and the team in the Shipyard Center on the Riverfront to see how LIFE is living up to its promise of “helping our seniors live a better life.”

Vital: What is Saint Francis LIFE?

Saint Francis LIFE: LIFE (Living Independently For Elders) provides person-centered services that enable seniors to achieve their optimal quality of life. The beauty of the program is that seniors remain living in their own home and LIFE provides complete medical, spiritual, social and recreational services in one central location at the LIFE Center, as well as in their homes. Our focus is on achieving a maximum level of physical, social and cognitive function in seniors who have health problems that limit their daily activities.

At the LIFE Center, our primary care doctor, nurses and other healthcare professionals monitor participants’ health and provide comprehensive



medical and nursing care, physical therapy, occupational therapy, nutritional services, social work support, and spiritual care. We have a fully-functioning health center for primary care with treatment rooms and a lab, and a rehabilitation center. Specialty care is provided by a network of more than 60 physicians in the community. We even schedule and transport our participants to these appointments.

We also have a Day Program; participants tell us they particularly enjoy the daily recreational activities offered because they’re able to get the social interaction that seniors often miss. A breakfast snack and a nutritionally balanced lunch are provided daily. Participants can also partake in a variety of activities that enable them to explore new hobbies, meet new people, and engage their minds and bodies to help them stay alert and active. A beautiful chapel can also be found in the LIFE Center, where spiritual counseling is available to participants who request this of our chaplain.

Vital: What makes LIFE different from other therapy and senior facilities?

Saint Francis LIFE: The difference in our approach is immediately noticeable. All of our team members—our primary care doctor, nurses, social workers, physical and occupational therapists, Day Center manager, recreational coordinator, dietician, and chaplain—meet with prospective participants to understand their needs, assess their goals and determine how LIFE can best help each person to achieve these goals and remain living



independently in their homes. The team develops an individualized care plan for each person with the input of the participant and their caregiver or family member. The purpose of LIFE is to provide the assistance and services our elderly need to continue to live independently. Every person is considered individually; every participant’s plan is different. Plans are tailored to meet an individual’s specific needs and goals, to monitor their progress, and to provide whatever support is needed. Some participants simply need to be in a social setting along with some minimal support and standard healthcare. To meet their goals, others may require more intensive services, such as physical therapy, occupational therapy and assistance in the home. It all depends on the person’s needs.

Vital: How many participants do you currently have at the LIFE Center?

Saint Francis LIFE: We’re currently at 159 participants and are steadily growing. While we have the capacity to provide our services to 250 seniors at the Riverfront location, we’ve found that since we are “full-service” when assisting our enrollees, it does require a fair amount of time to complete the enrollment forms and obtain approvals. Because we’re the ones doing the enrollment work, not the participant, enrolling at the LIFE Center is simple.



Remember that our main objective is to constantly keep the focus on the individual and their needs. We’re actively engaged in each and every person’s progress, therapy, well-being and care. We pride ourselves on taking the time to get to know each participant. Our satisfaction comes from assisting our participants to overcome any challenges they encounter, whether at the LIFE Center or in their homes, celebrating victories large and small.

Vital: Is LIFE available to all seniors?

Saint Francis LIFE: LIFE serves individuals who are 55 or older, live in the service area within New Castle County, Delaware, are certified by the state at a level of nursing facility care, and can live safely at home with the support of the LIFE teams.

Of course, Saint Francis LIFE does not discriminate in the delivery of services based on race, ethnicity, national origin, religion, sex, sexual orientation, age, mental or physical disabilities or on source of payment.

Our service area includes the following ZIP codes in New Castle County:

19701	19711	19801	19807
19702	19713	19802	19808
19703	19720	19803	19809
19706	19730	19804	19810
19707	19734	19805	19938*
19709	19736	19806	19977*

*Serving only the portion of the ZIP codes located within New Castle County.

Vital: How do seniors enroll in the LIFE program?

Saint Francis LIFE: We try to make the enrollment process as easy as possible. People who are interested in Saint Francis LIFE can call us at (302) 660-3351 and speak with our Enrollment Specialist, who will meet with an applicant and, if they choose, a family member or caregiver, at their home to explain the program. Next, we’ll schedule an in-home assessment with a nurse, and a visit to the LIFE Center to meet with our entire team to receive an evaluation and develop a plan of care. We’ll get input from the applicant to understand their goals and listen to their concerns. The Enrollment Specialist will then review the plan of care and all enrollment paperwork with the applicant and their family member(s) or caregiver(s). Enrollment is voluntary and can be cancelled at any time by notifying the LIFE Enrollment Specialist.

For more information about Saint Francis LIFE or to schedule a meeting with an Enrollment Specialist, call us at 302-660-3351 or visit our website at www.SaintFrancisHealthcare.org.



Love Thy Neighbor

The LIFE story of Mr. and Mrs. Ondoy



Like the LIFE Center, long-term commitments are nothing new for the Ondoy family. Mr. and Mrs. Ondoy’s story started in the Philippines where they were neighbors. They tease that they took “Love thy neighbor” to heart by falling in love, getting married and raising three children. In their 58 years of marriage, they experienced it all. They’ve lived in New York City, then Houston and finally settled in Wilmington.

The Ondoy family faced every celebration and challenge that life presented them together as a team. But as they got older, the challenges became tougher. Their daughter, Cecilia, who works for Saint Francis Healthcare, heard of the LIFE program through one of her patients.

“My parents were living with me; but with two young children, my house was sometimes too loud and chaotic for them. Plus, both of them were starting to have some health issues that concerned me. I knew I had to find help. LIFE seemed like a great option.”

The Ondoy family have been participants of the LIFE program since March 2014.

Cecilia was immediately impressed by the quality of care and level of services that were provided at the LIFE Center. “Transportation was a major concern. The LIFE Center provided the transportation they needed to and from the center; plus

they can see a doctor onsite. I didn’t have to take time off. The convenience has been a tremendous help.”

But for the Ondoy family, convenience was only a small part of the benefits. They wanted to continue to be independent; to live on their own with the assistance they needed. The social worker at the LIFE Center recommended housing in Wilmington, where they could live safely on their own. The LIFE Center was there every step of the way. They suggested the appropriate type of home and provided them with the equipment and services they needed—from prescriptions to a rollator walker to assist Mrs. Ondoy in regaining confidence in her walking. The caring team at the LIFE Center assisted with everything they needed to enter into the next chapter of their lives.

“Whatever we needed, LIFE was there!” Cecilia said. “LIFE quickly became my partner in my parents’ care. They came to their house and made it easier—even their medications are prepared in advance for them so I don’t have to worry about them missing a dose or taking more than they need. It’s been a tremendous help. Both of my parents needed to go to the hospital in the same week and LIFE was the first call I made when it came to their well-being. They got all of us through a very difficult week.”

The social interaction that occurs at the LIFE Center is also very important to the Ondoy family. “We come to the LIFE Center twice a week and we both look forward to it,” said Mr. Ondoy. “I stay active by playing chess, dominoes and Wii bowling. My wife enjoys jewelry making, arts and crafts, and trying new things.” Along with the planned events at the LIFE Center, there are also day trips and outings that take place to allow participants to see new things and take advantage of new opportunities. “We recently took a bus to a cosmetology school in New Jersey,” Mrs. Ondoy adds. “I got my hair cut by the students for \$5! Where can you get a haircut for \$5 these days?”

“Honestly, the LIFE Center has been incredibly helpful for my parents,” adds Cecilia. “They continue to be independent—which is important to them, but I don’t have to worry, either. They are together and I know I can rely on the LIFE Center to help them get the care and services they need today and well into the future.”

A Cup of Kindness

During the holiday season, we're filled with goodwill toward all as we busily buy gifts for the important people in our lives. However, we're often at a loss when it comes to older family members and friends. Here are some fun and practical gift ideas.

- Create a coupon book decorated with photos of things you and your family can do together, such as a trip to the mall, a museum or a country fair, including lunch, "High Tea" or a picnic. An offer of a couple of hours of house or yard work, and grocery and pharmacy gift cards with an offer to take them shopping are also great gifts.
- A homemade calendar that highlights special dates (birthdays, anniversaries, holidays) with pictures of the events and, of course, the promise to include them in any celebration will keep you in their thoughts all year long.
- A blank journal or scrapbook kit will encourage someone to share their memories with you and others, especially if it comes with an offer to help from time to time. This is a wonderful project for grandchildren.
- "Nothin' says lovin' like something from the oven," so consider homemade food. Whether it's cookies, preserves, soups, casseroles, or a decorative wicker basket filled with favorite snacks, it's sure to be a hit.
- Pens, assorted greeting cards, stationery and stamps, or a pre-paid phone card along with a desk-quality address book make lovely and useful gifts.
- A shower tote or decorative basket filled with scented soaps,

any celebration will keep you in their thoughts all year long.

■ A blank journal or scrapbook kit will encourage someone to share their memories with you and others, especially if it comes with an offer to help from time to time. This is a wonderful project for grandchildren.

■ "Nothin' says lovin' like something from the oven," so consider homemade food. Whether it's cookies, preserves, soups, casseroles, or a decorative wicker basket filled with favorite snacks, it's sure to be a hit.

■ Pens, assorted greeting cards, stationery and stamps, or a pre-paid phone card along with a desk-quality address book make lovely and useful gifts.

■ A shower tote or decorative basket filled with scented soaps,

bath gels, moisturizers and other toiletries is bound to bring a smile to someone's face.

■ By the same token, soap on a rope with a flannel night shirt and some warm and colorful socks will help keep them comfy and cozy.

■ A magnifying glass and a jigsaw puzzle or a large print deck of cards along with some audio books helps to while away the time.

■ A small flashlight and a large-display digital clock for the nightstand is handy and helpful.

■ A decorated box for keepsakes is a wonderful way for your loved one to preserve and share their memories.

These are just a few ideas; the most important gift you and your family can give is your time and company.

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Wishing everyone a safe and happy holiday and a new year filled with Love, laughter and a myriad of marvelous memories. In peace and gratitude from our family to yours, The Staff and Care Givers of Your Own Home.

With the help of the services offered by Your Own Home you can enjoy the independence and comfort of living at home, but not have to worry about all of the responsibilities. For more information on senior care, call them at 302-478-708 or visit www.yourownhomecare.com.

Don't Live Near Public Transit?

Here's How To Get Around!

Do you live in an area of Delaware without easy access to public transit? No worries! No matter where you live in Delaware, transportation is available to you. One easy option is SCAT, the Senior Citizen Affordable Taxi Service. Everyone eligible for SCAT enjoys a full **50% discount** on all their taxi fares. Here's how it works:

1 Anyone 65 years of age and older, or any person with a physical or mental disability which prevents them from operating a motor vehicle, may be eligible to use SCAT. Certification is required to verify age and/or disability. Upon certification, a DART SCAT Photo ID card is issued. The application can be found at www.DartFirstState.com.

2 A SCAT ticket book valued at \$10.00 can be purchased for \$5.00 at any DART Transportation Store. Use these tickets to pay the metered taxi fare. Please visit "Ticket Outlets" on our website or call 1-800-652-3278, Option 2 for locations nearest you. A DART SCAT Photo ID must be shown when purchasing SCAT tickets.

3 SCAT tickets may also be purchased through the mail. Just send a check or money order (SCAT ID number must be included) to:

DART - SCAT Ticket Sales
119 Lower Beech Street, Suite 100
Wilmington, Delaware 19805-4440
or
900 Public Safety Boulevard
Dover, Delaware 19901

4 Once you've purchased your tickets, simply call the participating taxi company nearest you and request a trip. It's that easy! Let the taxi company know that you'll be using SCAT tickets; they'll dispatch a taxi to you at the requested time. The taxi fare is set by the individual taxi company and is paid with SCAT tickets. You'll have to present your DART SCAT Photo ID to the taxi driver at pickup.

One caveat: The taxis are privately-owned companies; Delaware Transit Corporation does not guarantee wheelchair accessibility. Individuals who use wheelchairs need to inquire about accessibility with the taxi company when they request service.



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

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ON THE BOOKSHELF

The Book Lover's Gift Guide

Books make great gifts. There is truly something for everyone, even people who aren't usually big readers. If they are avid readers, you can try to avoid something they already have by looking specifically at the latest releases. The key to a great gift, of course, is knowing the recipient's interests. Here are some ideas to get you started:

Sports Lover:

There are plenty of amazing books—from coffee-table books to the more literary—about sports. Choose one based on the recipient's sport or team of choice. For football fanatics, you can't go wrong with **Football Nation: Four Hundred Years of America's Sport** by Library of Congress and Susan Reyburn. Memoirs are also good choices for sports lovers, like the recently released **Got to Give the People What They Want: True Stories and Flagrant Opinions from Center Court** by professional basketball player turned sports commentator Jalen Rose.

History Buff:

My brother-in-law is a high school history teacher passionate about what he teaches, so I always enjoy choosing a history book for him. I recently gave him **The Bully Pulpit: Theodore Roosevelt,**

William Howard Taft, and the Golden Age of Journalism by Doris Kearns Goodwin, a highly acclaimed, Pulitzer Prize-winning author. Her latest release is **Lyndon Johnson and the American Dream**. Another best-selling author who writes history as if it were a novel is Erik Larson. His latest is **Dead Wake: The Last Crossing of the Lusitania**.

Celebrity Maven:

For your friend or family member who never misses an issue of *People* magazine, there are always plenty of new celebrity memoirs to choose from. Two of the latest on the best-seller list are **Why Not Me?** by actress Mindy Kaling and **Never Broken: Songs Are Only Half the Story** by singer Jewel. If you have a sports fan and celebrity maven on your gift list who enjoys stories of overcoming hardship, try **My Fight/Your Fight** by Olympic judo medalist Ronda Rousey.

Kids & Teens:

The latest book from award-winning author Brian Selznick (author of *Wonderstruck* and *The Invention of Hugo Cabret*) will entice any middle-grade reader. **The Marvels**, like *Wonderstruck*, tells one story in words and a second one in pictures that



eventually intertwine. For teen readers who loved *The Hunger Games*, consider Neal Schusterman's **Unwind** series, an action-packed, chilling dystopian story that is being made into a movie. For graphic novel (like bound comic books) fans, the younger set who loved *Smile and Sisters* will also enjoy the classic **Baby-Sitters Club** books by Ann B. Martin, now available as graphic novels drawn by Raina Telgemeier. Teen graphic novel fans will enjoy the award-winning **This One Summer** by Mariko Tamaki and Jillian Tamaki.

For additional guidance, stop by your local bookstore; the booksellers will be glad to help you find books that match your gift recipient's interests. Happy giving!

Suzan Jackson is a freelance writer who lives in Delaware with her husband and two sons. She writes a blog about books, featuring reviews, book news, and more at www.bookbybook.blogspot.com. You can find reviews of most of the books listed here on the blog.

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LIFE LIVED WITH **ELEGANCE.**



HALIBUT WITH ARTICHOKE AND OLIVE CAPONATA

Total Time: 52 min
Prep: 15 min
Cook: 37 min
Yield: 4 servings



CAPONATA:
¼ cup olive oil
1 small red onion, chopped
1 teaspoon salt, plus extra for seasoning
½ teaspoon freshly ground black pepper, plus extra for seasoning
1 celery stalk, chopped
8 ounces frozen artichoke hearts, thawed and cut into 1-inch pieces
1 (14½-ounce) can diced tomatoes, with juices
10 pitted kalamata olives, halved
3 tablespoons raisins
¼ cup red wine vinegar
1 tablespoon sugar
1 tablespoon capers, rinsed and drained

HALIBUT:
4 (4 to 5-ounce) center-cut halibut fillets, about 1-inch thick
3 tablespoons extra-virgin olive oil
Salt and freshly ground black pepper
3 tablespoons chopped fresh flat-leaf Italian parsley, for garnish

DIRECTIONS
For the caponata: In a large skillet, heat the olive oil over medium-high heat. Add the onion and season with salt and pepper. Cook until translucent, about 3 minutes. Add the celery and artichoke hearts and cook until soft and the artichokes are lightly browned, 3 to 4 minutes. Add the tomatoes, olives, and raisins to the pan. Simmer over medium-low heat, stirring frequently, until the mixture thickens, about 25 minutes. Stir in the vinegar, sugar, and capers and season with salt and pepper, to taste.

For the halibut: Place a nonstick grill pan over medium-high heat or preheat a gas or charcoal grill. (If not using a nonstick grill pan, lightly oil the pan before grilling the fish. The halibut can also be roasted for 10 to 12 minutes in a pre-heated 400° F oven.)

Drizzle the halibut on both sides with olive oil. Season on both sides with salt and pepper. Grill until the flesh flakes easily with a fork, 3 to 4 minutes on each side.

Arrange the halibut on a serving platter and top with the caponata. Garnish with chopped parsley and serve.

Recipe courtesy of Giada De Laurentiis

WORDS OF WISDOM

“This is my wish for you: peace of mind, prosperity through the year, happiness that multiplies, health for you and yours, fun around every corner, energy to chase your dreams, joy to fill your holidays!”
— D.M. Dellinger

Sudoku

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

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

Answers on page 17 (courtesy of KrazyDad.com)

THE FUNNY BONE

A waitress at our restaurant had a change of clothes stolen from the break room. Making matters worse, she'd planned on wearing them to the holiday party. As a brand-new employee, I didn't know any of this backstory, so I was a bit surprised to find this indignant note posted on the community board: "It's been two weeks since the holiday party, and I still have not found my clothes."

There are three stages of man – He believes in Santa Claus; he doesn't believe in Santa Claus; he is Santa Claus.

Rudi, The Village Rabbi: A Short Joke to Laugh At

It was Hanukkah and the tiny village outside Budapest in Hungary was frightened that they may not have any latkes [pancakes] because they had run out of flour.

Rudi, the Rabbi, was called upon to help solve the problem. He said, 'Don't worry, you can substitute matzo meal for the flour, and the latkes will be just as delicious.'

Sarah looks to her husband and says, 'Samuel, you think it'll work?'

'Of course,' Samuel replies, 'Everybody knows Rudolph the Rab knows grain, dear.'

Crossword

By Dave Fisher Answers on page 17

1	2	2	3	4		6	7	8	9		10	11	12	13
14						15					16			
17					18						19			
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				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				

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- ACROSS
1. Appointed
6. VVVV
10. Drift
14. Nest
15. Backside
16. Colored part of an eye
17. Denote
19. Former Italian currency
20. Nuclear
21. Unhappy
22. Stag or doe
23. Basic belief
25. Mixes
26. Backside
30. Quake
32. Let loose
35. Unhappiness
39. A ribbed woven fabric
40. A Native American tent
41. Scrutinized
43. After dinner treat
44. Photographic necessity
46. Views
47. Gossip
50. A type of tree
53. At the peak of
54. Vigor
55. Threaten
60. Cast aside capriciously
61. Native
63. Wings
64. Distribute
65. "Smallest particles"
66. German for "Mister"
67. Implored
68. Rental agreement
2. Incite
3. Not stereo
4. Biblical kingdom
5. To yield or submit
6. Delivery vehicle
7. Found at the end of a pencil
8. Demesnes
9. Sow
10. Woodland
11. Disney mermaid
12. Terminated from a job
13. Russian emperors
18. Frozen water
24. Greatest possible
25. Ways
26. A soft porous rock
27. Two-toed sloth
28. Skidded
29. Chopper
31. Spouse
33. Communion table
34. Appear
36. Type of sword
37. Arid
38. Collections
42. Unit of sound intensity
43. Father
45. Distant
47. Indian prince
48. Practical
49. Back tooth
51. French for "Friend"
52. Kingly
54. Seductress
56. Anagram of "Tine"
57. Dwarf buffalo
58. Cogs
59. If not
62. Scarlet

DOWN
1. Nil

Releasing Your Expectations

(Especially at the Holidays!)

Finding Joy In Life's Surprises

By Madisyn Taylor

The further you distance yourself from your expectations, the more exhilarating your life will become.

As we endeavor to find personal fulfillment and realize our individual ideals, we naturally form emotional attachments to those outcomes we hope will come to pass. These expectations can serve as a source of stability, allowing us to draft plans based on our visions of the future, but they can also limit our potential for happiness by blinding us to equally satisfying yet unexpected outcomes. Instead of taking pleasure in the surprising circumstances unfolding around us, we mourn for the anticipation left unfulfilled. When we think of letting go of our expectations, we may find ourselves at the mercy of a small inner voice that admonishes us to strive for specific goals, even if they continually elude us. However, the opposite of expectation is not pessimism. We can retain our optimism and free ourselves from the need to focus on specific probabilities by opening our hearts and minds to a wide variety of possible outcomes.

The further you distance yourself from your expectations, the more exhilarating your life will become. Though a situation in which you find yourself may not correspond to your initial wants, needs, or goals, ask yourself how you can make the most of it and then do your best to adapt. Your life's journey will likely take many unpredicted and astonishing twists because you are willing to release your expectations.

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Staying independent and being able to continue living at home are important objectives for seniors; however, ensuring their safety and proper care are serious concerns.

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