Ring in 2022 at the Modern Maturity Center Dec. 31, 2021

Live music by The Jones Boys
Doors open 6:45 p.m.  Dinner at 7:00 p.m.
Dancing from 8:00 p.m. - midnight
CASH BAR - CHAMPAGNE TOAST AT MIDNIGHT
OPEN TO THE PUBLIC - TICKETS ON SALE AT MMC
302-734-1200 x167  $35 PER PERSON

Estate Planning Questions?
"If you have questions about setting up a trust, updating your will or any other estate planning issue, I can help answer your questions and let you choose the options that are right for you."
Barros, McNamara, Malkiewicz & Taylor, P.A. • Dover - Seaford - Lewes

Call Attorney
David J. Bever
to schedule a consultation 734-8400
Another year gone - 2021 has been a difficult and sometimes a very trying year - with shut downs and reduced attendance levels, many things had to be modified to continue to provide quality services to those who look to MMC to help meet their needs.

The one thing that has been consistent this past year has been our very dedicated staff and volunteers. I have always said of all the non-profits, MMC’s team is the best and their dedication throughout the pandemic has certainly proved it!

We are finally starting to see people come back to the Center. We had a packed house for our Veterans’ Day Celebration. Adult Day, the fitness center and Front Porch are seeing some growth as well, but there is always room for more. I believe that people in the community are ready to participate in activities once again. This was very evident on Nov. 27 at the Annual Holiday Craft & Vendor Festival. This was a successful event. We had over 100 vendors and it was very well attended by the public. Admission to the event was $5 or five canned goods for the local food pantry. Many people brought the canned goods - almost 2,000 pounds of food was contributed for the community food bank. So I would say the day was very successful, thanks to Lori Christiansen who arranged the event. Not only did we support small businesses, we replenished the local food pantry and raised almost $6,000 for MMC programs. What a great success! Thank you to all who participated and volunteered.

Our holiday show was a complete sell-out. Our cast may be a little rusty, because we haven’t performed together for two years, but we are ready to start off your holiday season with some festive music.

Don’t forget to celebrate New Year’s Eve at MMC. The Jones Boys will be here to help us ring in the new year. Tickets are on sale now at MMC.

Business at our trips and tours department is booming and a gift certificate for a trip would make a perfect Christmas gift. In fact, you can purchase a gift certificate for any of our programs here at MMC. Give us a call and give the older person on your list something they can really use this year.

Lastly, I want to wish you and your family a very Merry Christmas or Happy Holidays, no matter how you celebrate. We look forward to a great 2022 at MMC!
RSVP DIRECTOR’s DIALOG....

In last month’s RSVP Director’s Dialog, I talked about how our RSVP Volunteers helped make the 17th Annual Modern Maturity Center Gala a rousing success! They took their places on the 1st Annual Gala Honor Roll.

So, drum roll please…here is that honor roll of RSVP Volunteers!

Jean King
Anna Strimmel
June Katz
Rose Tumeys
Shirley Brown
Stephanie DiDonato
Monica Kulesa
Amy Reed
Linda Sherbert
Annie Scott
Gloria Sanders
Donald McClements

And a special tip of the RSVP cap to the leader of this pack Fran Shane! Take a bow, Fran, Well Done!

And just as our RSVP volunteers helped the gala run like clockwork, so too do they keep day to day operations here at MMC running smoothly.

This month I am going to focus on our Hostess Desk. These RSVP volunteers are at the front desk as you walk into Modern Maturity Center. The RSVP Hostesses staff the front desk from 9 a.m.-2 p.m.

Monday through Friday.

Below left - RSVP Hostess Isadora Mosely scans the calendar to direct a guest to an event.

This program is run by MMC’s Program Director Lori Christiansen. The RSVP Program supplies Lori with volunteer hostesses.

These ladies greet all visitors to the Modern Maturity Center with a welcoming smile. They direct guests to various locations and programs. They give visitors tours of the facility as well. When the number of visitors is low, our Hostesses successfully multitask!!

Above: RSVP Hostesses Kitty Carver and Joan Hyer assemble candy bags while greeting guests.

During the COVID-19 pandemic, the Hostess Desk went above and beyond! Our RSVP Hostess Desk volunteers staffed health screening stations and enforced CDC compliant safety protocols at the entrances to the center. Temperatures were taken and dots affixed to our masked guests! It’s no exaggeration that our RSVP Front Desk Hostesses truly are the mostest!

And while we are a month or so late, Let’s wish a Happy 50th Birthday to the RSVP Program!!

50 years young this September!!

Founded in 1971, the program was designed to provide older adults with flexible opportunities to use their skills and expertise to help solve the problems affecting their local communities. The program’s motto is “People Serving People.”

Key components include allowing volunteers to:
- Participate regardless of income level
- Serve anywhere from 4-40 hours a week (to allow greater flexibility)
- Meet pressing needs in their local community.
- Choose their volunteer placement from a wide range of settings such as crisis hotlines, literacy programs, disaster relief services and many more!!

RSVP also celebrates its Delaware home of 49 Years--The Modern Maturity Center!!

Happy 49th Birthday at MMC RSVP!

Volunteer Needs
- Volunteers wanted to assemble mailings for the Central Delaware Chamber of Commerce on Friday Dec 17. Contact Fran Shane, Volunteer Coordinator, (302) 734-1200, ext. 128
- MMC’s Front Porch Program is an early memory loss program here at the Modern Maturity Center. The program is for folks over 50 who have some type of memory loss. The program meets Monday through Friday from 9:30 am until 2pm. We are looking for volunteers willing to donate a minimum of one day a week. Contact Faith Hahn, the Front Porch Director at (302) 734-1200 for current openings.
- The Solid Rock Community Outreach Center is looking for a volunteer to donate Wednesdays from 8 a.m. to 3:30 p.m. to sign in folks who are arriving to take exams. Contact Rick Hardy at (302) 423-8836.
- MEALS ON WHEELS NEEDS YOU!!! Dover needs several drivers to deliver meals to your neighbors. Hours beginning at 9am. The MOW coordinator can work with whatever day you may be available. Call Trudie Clay at (302) 734-1200 ext 119 for more information.
- Can you be available to deliver books to shut ins? Know a few things about computers you could share? How about interacting with children, adults or teens while helping them do a craft or be involved in a program? There is a world of possibility at the Milford Public Library. Contact Mike O’Leary, RSVP Director at (302) 734-1200, ext 146 for more information.
- Interested in mentoring? Do you have 30-60 minutes per week to mentor a child? Mentoring impacts the lives of both the mentee and mentor. To find out more, visit Connecting-Generations.org or call (302) 656-2122. Mentor One Child, Change Two Lives!
- Volunteers needed to begin training to become a Court Appointed Special Advocate (CASA) in Delaware. CASA is a strong voice for abused and neglected children in Delaware. Contact Camille Keshishian, CASA Program Coordinator at Camille.Keshishian@delaware.gov
- Volunteers wanted to help the...
MoneySense

5 Ways to Catch Up on your Retirement Savings at Any Age

Even if you’re juggling other financial goals, there are steps you can take to help you get back on track.

You’re busy with your career, maybe buying a home, having kids, saving for college, starting a business—or taking planned or unplanned time off from work. It’s the stuff of life that may have taken a front seat—while retirement savings often takes a back seat to all of those immediate financial priorities. Suddenly, you’re hitting your 40s or 50s, and you realize you’ve fallen behind on planning for your future.

So how can you catch up? Debra Greenberg, director, Retirement & Personal Wealth Solutions, Bank of America, has the following suggestions—each of which can help you get closer to your retirement goals. “Don’t be discouraged,” Greenberg says. “Even seemingly small amounts can add up over the years, and taking action now helps to increase the likelihood you’ll be better prepared to meet any unexpected challenges that come your way.”

1- Max Out Your 401(k):
Contribute enough so that you can take advantage of a full company match, if one is offered. For more information on contribution limits, consult your tax or financial advisor.

Roth IRA or Traditional IRA:
Want to save more? If you’re married and not working but file a joint return, you may be able to contribute to an IRA even if you did not have taxable compensation—as long as your spouse did. Ask your tax advisor for details to determine if you are eligible. If applicable, additional catch-up contributions are allowed if you will be age 50 or older at any time during the year.

Health Savings Account (HSA): If you have a qualified high-deductible health plan, you may be able to contribute to an HSA, provided you do not have other disqualifying health coverage. And don’t forget to take advantage of any employer contributions. HSA funds can be used for qualified medical expenses, and if you are Medicare-eligible (age 65 or older) you may be able to pay Medicare premiums with tax-free distributions.

2-Pay Off Costly Debt: Paying off high-interest credit card debt should be a priority. Doing so will give you more money to direct toward your retirement. Greenberg says: “A financial advisor can help you figure out how to manage competing financial needs while still saving for retirement.”

3- Work Longer: If you work past age 65, or consult as you phase into retirement, “that can potentially give your assets more time to grow before you start drawing upon them,” Greenberg notes. Working longer can help you defer Social Security. Each year you delay taking Social Security after full retirement age, your monthly benefits grow by 8% until age 70.¹

4- Downsize: By moving into a smaller home or to a different neighborhood, you may be able to:
• Reallocate equity you may have accumulated in your previous home.
• Reduce living costs like transportation, housing and maintenance bills.
• Lower your mortgage, or if you can buy a new place outright, eliminate your mortgage.
• Aim for potential tax advantages by relocating to a town with lower property taxes or to a state with no personal income tax.

5 – Invest for Growth:
Many people tend to shift to more conservative investments as they near retirement; others simply have a conservative investing bias. But today’s longer life expectancies mean that your money has to last longer and work harder. “Talk to an advisor about adjusting your asset allocation to pursue more growth, without losing sight of your risk tolerance,” Greenberg says.

¹ Social Security Administration
For more information, contact Merrill Lynch Financial Advisor Stephanie Smith Christiano of the Wilmington office at (302) 571-5116.

This material should be regarded as educational information on Social Security and is not intended to provide specific advice. If you have questions regarding your particular situation, you should contact the Social Security Administration and/or your legal advisors.

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**Legislative News:**  
**Considering Higher State Revenue, Christmas Shopping, and Redrawn Lines**  
by State Rep. Lyndon Yearick  
34th Representative District

Here are three things I wanted to share with you with you this month…

**State Revenue Up:** Unlike the federal government, state government unfortunately cannot spend money it does not have. By law, Delaware budget writers can only appropriate 98% of expected revenue. To determine how much money the state can anticipate receiving, a non-partisan group called the Delaware Economic and Financial Advisory Council (DEFACT) meets six times annually to make forecasts. The council met in October for the first time since June. What the group had to say was encouraging.

For the current fiscal year (FY 2022), the DEFAC estimate rose $282.2 million since its last estimate four months ago. For FY 2023, the forecast jumped by $266.2 million. DEFAC will issue another assessment in December. The governor will base his recommended spending bills for the next fiscal year, that begins July 1, on this projection. Additional estimates will be made monthly March through June.

If the DEFAC figures continue to show significant revenue surpluses, I believe the state has an obligation to ease the burden on the taxpayers. To that end, I will continue to push for the following tax reduction proposals, all of which I am either sponsoring or co-sponsoring:

**House Bill 172** seeks to temporarily eliminate the state’s portion of the realty transfer tax for certain first-time homebuyers.

**House Bill 158** would establish the Delaware Resident Low Income Tax Credit, creating a $500 tax credit for low-income Delawareans or $1,000 for spouses filing jointly. Additionally, a $110 personal tax credit currently available to eligible low-income Delawareans would be increased to $500.

**House Bill 108** would restore the $500 senior real property tax credit. Four years ago, the credit was cut to $400 to help the state bridge a budget shortfall – something that has long-since accomplished.

**House Bill 71** seeks to decrease the realty transfer tax in Delaware by 25%. In 2017, the tax was effectively raised from 3% of the purchase price of a property to 4% -- one of the highest rates in the nation. This tax hike was another part of the plan to help the state deal with a 2017 deficit. This bill would effectively restore realty transfer tax to 3%.

**Buying Local for Christmas:** Due to a mixture of COVID-19 restrictions and public anxiety, many local small businesses didn’t have a Christmas shopping season last year. That makes this year even more important for Kent County entrepreneurs looking to claw their way back as the pandemic eases.

The period between Thanksgiving and Christmas is critical for many enterprises. Depending on the type of business, sales during the short holiday season can account for 30% or more of the annual total. The top categories (by share of shoppers) during the Christmas shopping season are clothing and accessories; food and beverage; health and wellness; and toys and hobbies – all of which have local, retail options.

Buying local means supporting your neighbors and keeping your dollars circulating in our community – where they will do the most good. And, in this time of supply chain issues and delays, when you buy a gift at a local retailer, you come home with the gift. No need for hoping Amazon, UPS, or the U.S. Postal Service get your purchase to you in time for Christmas morning!

**Redistricting Recap:** Following the taking of the U.S. Census every 10 years, the Delaware General Assembly must reexamine the borders of all senatorial and representative districts to ensure they each, respectively, contain approximately the same number of residents.

The legislature passed Senate Bill 199 on November 1, containing all 62 redrafted maps. It was signed into law by the governor the next day.

In the 34th Representative District, there was only one notable change. The district border west of Viola and Woodside is currently along Farm Lane. In the new map, which will not take effect until Election Day 2022, that border has been moved slightly to the east. It will follow Steeles Ridge Road south to the railroad tracks, then south around most of Viola. In roughly 11 months, those 34th District residents living west of the new border will be in the 30th District, which is presently represented by my colleague, State Rep. Shannon Morris.

While I did not want to see any changes, I am glad our district remained almost entirely intact. Reapportionment is a difficult process and many districts in our state were changed radically to reflect the population shifts that have taken place over the last decade.
MMC Trips & Tours

Modern Maturity Center tours are open to all. Non-MMC members pay $25 extra per trip. Deposits are required to sign up for a trip. Day trips must be paid in full at time of sign-up.

If you would like information on a trip or tour or to schedule an in-person appointment, please call 302-734-1200 Ext. 190. Hours are 10 a.m. to 2 p.m. Monday through Friday.

Bus seating is based on sign up order. Refunds will not be given for day trip cancellations unless seat/tickets can be sold. Day Trips may be cancelled if a minimum of 25 participants has not been reached by the time deposits are due.

Those who choose not to purchase travel protection for our extended tours will be asked to sign a waiver. Travel Insurance premiums are non-refundable.

We will do our best to accommodate reasonable special needs; however, we need as much advance notice as possible to coordinate travel and lodging requirements with contractors.

*Prices have increased as bus contractors come back from COVID-sign up early for best prices.

Ask about:

**Southern Caribbean Cruise**
13 days/12 nights, Feb. 5-17, 2022 starting at $1506 per person double occupancy. Travel Protection is strongly recommended. Host: Carol Taylor.

Price includes: Cruise, Cabin, Shipboard Meals, Port Charges, Taxes, Motor Coach Transportation to and from Baltimore Pier. Depart from Baltimore aboard Royal Caribbean’s Enchantment of the Seas and head for the warm waters of the Southern Caribbean. Enjoy visits to St. Croix, USVI, Philipsburg, St. Maarten, Castries, St. Lucia, Bridgetown, Barbados and Basseterre, St. Kitts. PML Tours.

**Myrtle Beach Show Trip**
4 days/3 nights, April 4-7, 2022 starting at $685* per person double occupancy. Travel Protection is recommended. Host: Monica Kulesa.

Price includes motor coach transportation, standard taxes, meal gratuities and baggage handling. Also included: three nights ocean front hotel accommodations, 3 breakfasts, 3 dinners. Shows are: The Carolina Opry, one show at the Alabama Theater, Alabama Theater backstage tour, Elvis Live. Plus time to explore Broadway at the Beach and the beaches. PML Tours.

**Hilton Head & Savannah**
5 days/4 nights, April 24-28, 2022 starting at $749* per person double occupancy. Travel Protection is strongly recommended. Host: Tommie Moore.

Price includes: motor coach transportation, four nights hotel accommodations, four breakfasts at your hotel, and two dinners. Trip also includes a Guided Tour of Hilton Head & Dolphin Cruise, Guided Tour of the Beautiful Beaufort, performance at the Savannah Historic Theatre, a Savannah River Sightseeing Cruise, and a visit to the National Museum of the Mighty Eighth Air Force. PML Tours.

**Royal Caribbean’s “Ovation of the Seas” Alaska Cruise**
9 days/8 nights, May 19 - 27, 2022 starting at $2838 per person double occupancy. Travel Protection is strongly recommended. Host: TBA

Enjoy a 8 Day/7 Night Alaska Cruise. Price includes round-trip airfare, one night hotel accommodation in Seattle with breakfast, guided tour of Seattle, cruise, cabin, shipboard meals, port charges, taxes and transfers in Seattle, and motor coach transportation to and from airport. Have your camera ready to capture the rugged beauty of the islands and mainland coast of southern Alaska. Experience Juneau, Skagway, Endicott Arm & Dawes Glacier, and Victoria British Columbia. PML Tours.

**Cape Cod, Boston, Martha’s Vineyard & Hyannis**
4 days/3 nights, June 5-8, 2022 starting at $722 per person double occupancy.

Travel Protection is recommended. Host: Monica Kulesa.

Price includes: motor coach transportation, three nights hotel accommodation, three breakfasts, and three dinners including a Lobster Bake Dinner. Trip includes a scenic ferry ride to and tour of Martha’s Vineyard, guided tour of Boston, Time at Faneuil Hall and Quincy Market, Massachusetts, and Hyannis, including the John F. Kennedy Memorial, the Korean War Memorial, Hyannisport, and the view of Francis Xavier Church. PML Tours.

**New Hampshire**
4 days/3 nights, July 11-14, 2022 starting at $799 per person double occupancy.

Travel Protection is recommended as cancelation policy is severe. Host: Eleanor Ballard

Price includes: motor coach transportation, three nights hotel accommodation, three breakfasts, and two dinners including a scenic railroad dinner along the shores of Lake Winnipesaukee. Plus: Aerial tramway to top of Cannon Mountain, boat cruise on Lake Winnipesaukee, White Mountains Tour of the Notches and North, tour Castle in the Clouds mansion, explore Weirs Beach and Wolfeboro. Taxes, meals and driver gratuities, baggage handling included.

**Montreal and Quebec**
6 days/5 nights, Aug. 7-12, 2022 starting at $1279 per person double occupancy.

Travel Protection is recommended as cancelation policy is severe. Hostess: Carol Taylor

Price includes: Round-trip Airfare, 6 nights hotel accommodation, 6 breakfasts, 1 dinner, 4 evening receptions, full day guide service every day, visit and tour Phoenix, Scottsdale and Sedona, Native American tribe presentation and jewelry shopping, tour of Red Rocks, Admission to the International Balloon Museum, Admission to the Balloon Fiesta including exclusive entrance to a VIP Viewing Area that includes outdoor seating and buffet breakfast, Visit Las Cruces, tour White Sands National Park. Standard taxes, baggage handling. PML Tours.

**Beautiful Southwest Albuquerque Intl. Balloon Fiesta**
7 days/6 nights, Oct. 3-9, 2022 starting at $2064 per person double occupancy.

Travel Protection is strongly recommended. Host: Dorie Kope.

Price includes: Round-trip Airfare, 6 nights hotel accommodation, 6 breakfasts, 1 dinner, 4 evening receptions, full day guided tours of Albuquerque and Santa Fe, round trip transportation, visit to Salincto Pueblo, visit and tour of the Southwest Museum. PML Tours.

**Hudson River Valley & Great Jack-o-Lantern Blaze**
3 days/2 nights, Oct. 11-13, 2022 starting at $513 per person double occupancy.

Travel Protection is recommended. Host: Monica Kulesa.

Price includes: Motor Coach transportation, two nights hotel accommodations, two breakfasts at your hotel, one dinner, standard taxes, meal & driver gratuities, and baggage handling. Also included: admission to the Great Jack-o-Lantern Blaze, a visit to Sleepy Hollow, Hudson River Sightseeing Cruise on the Rip Van Winkle, guided tour of West Point Military Academy. PML Tours.

**New York City**
2 days/1 night, Oct. 26-27, 2022

Travel Protection is strongly recommended. Host: Monica Kulesa.

Price includes: Round-trip Airfare, 2 nights hotel accommodation, 2 breakfasts, 1 dinner, and motor coach transportation to and from New York City. Have your camera ready to capture the beauty of the city. Visit Times Square, The Metropolitan Museum of Art, Central Park, and more! PML Tours.

**Vineyard & Hyannis**
9 days/8 nights, Aug. 18-26, 2022 starting at $3299 per person double occupancy.

Travel Protection is strongly recommended. Host: Monica Kulesa.

Package includes round-trip airfare with transportation and 8 nights hotel accommodations. Enjoy a live rodeo. Check out guided tours of Yellowstone National Park, Jackson Hole, Grand Teton National Park, Bryce Canyon National Park, and Zion National Park and more! PML Tours.
starting at $442 per person double occupancy. 
Travel Protection is strongly recommended. Host: TBA. Price includes: motor coach transportation, one night hotel accommodation, one breakfast at your hotel, one dinner at a NYC restaurant, orchestra seating for a Broadway Show, guided tour of New York City, a visit to the 9/11 Museum and Memorial, standard taxes, meal and driver gratuities, and baggage handling. 
PML Tours.

The Mississippi River Cruise on the American Countess Steamboat 9 days/8 nights, Nov. 7-15, 2022 starting at $3899 per person double occupancy. Travel Protection is strongly recommended. Host: TBA. Price includes: Round-trip Airfare, 1-night pre-cruise stay in Memphis, cruise unlimited beverages (including alcohol, live entertainment, meals, port charges, taxes, and airport transfers. Port calls in Terrene Landing, Vicksburg and Natchez, MS; St. Francisville, Baton Rouge, Nottoway, and New Orleans, LA

Hawaii Cruise Vacation 9 days/8 nights, Nov. 4-12, 2022 starting at $4129 per person double occupancy. Travel Protection is strongly recommended. Host: TBA. Price includes: Round-trip Airfare, Lei Flower Greeting, One Night Hotel Accommodations in Honolulu, Transfers in Hawaii, Cruise, Cabin, Shipboard Meals, Port Charges and Taxes. Take in the beauty and culture of the Hawaiian Islands. You’ll find gorgeous beaches, lush forests, majestic volcano and more! PML Tours.

Pigeon Forge at Christmas 4 days/3 nights, Dec. 6-9, 2022 starting at $618 per person double occupancy. Travel Protection strongly recommended. Host: TBA. Price includes: motorcoach transportation, three nights hotel accommodations, three breakfasts, two dinners, four holiday shows including: Hatfield & McCoy Christmas Disaster Dinner Show, Christmas Show at Country Tonite, Smith Morning Variety Show and The Comedy Barn Christmas Show, visit Applebarn Village and Winery, explore The Island, enjoy the Winterfest Light Displays. PML Tours.

MMC Day Trips

“David” at Sight & Sound Lancaster, PA Thursday, Apr. 7, 2022 Cost is $125, which includes motor coach, bus driver, bus driver’s tip, lunch at Hershey Farm Restaurant and show. See Sight & Sound’s newest original stage production “DAVID”. David was many different things: a shepherd, king, poet, and warrior. Through this new live-stage production, this powerful story will come to life. Afterwards enjoy lunch at the Hershey Farm Restaurant. Leaving MMC 7:30 a.m., show time 11 a.m., lunch 2 p.m. Return to MMC approx. 7 p.m.

Conversations with Carolyn on hiatus until 2022

Conversations with Carolyn is taking a much deserved break for the holidays! Join our President, Carolyn Fredricks, for a relaxed conversation about the center in the new year. Come prepared with any questions, comments, concerns, or ideas you may have. This is a great opportunity to get connected with the center and let your voice be heard. This meeting is usually held the third Thursday of the month. The next meeting is scheduled for Thursday, Jan. 20 from 9 to 10 a.m. in Activity Room #3. Light refreshments are provided. Please sign up at Member Services to reserve your spot today!

Mixed dosing is authorized for COVID-19 vaccine boosters in Delaware

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Travel Trending with Kathy Witt: Orlando, where the wild things are
Kathy Witt, Tribune News Service

Mingle with flamingos. Play Tarzan in the treetops. Ride an airboat across a swamp in search of gators. From a coral reef habitat at a tropical island oasis to the needle tips of a pine forest to a nature preserve in the Everglades, there’s a lot of wild to explore in Orlando.

Swim with dolphins, safari with giraffes

Learn how to signal “stick out your tongue” to a dolphin and then hang onto tail and fin for a glide across Dolphin Lagoon with the 400-pound rubbery blubbery mammal. Watch a hairy sloth hook his thick claws over a tree limb, moving like he’s in a slo-mo action sequence. Feed breakfast to a flamboyance of pretty-in-pink flamingos, holding very still while they nibble their bills up your arm, like Gomez Addams when Morticia speaks French.

It all takes place at Discovery Cove, a tropical all-inclusive day resort where you can meet up not only with flamingos but otters, tropical fish, sharks, armadillos and other animals. (And parents and grandparents, take note: Discovery Cove is a Certified Autism Center and, through its Park Accessibility Program, has a variety of accessibility options throughout the park, including wheelchairs, service animal accommodations and more.)

Sip wine in a private cabana tucked beneath a bamboo canopy. Float beneath splashing waterfalls in a lazy river. Head underwater for a SeaVenture, looking like a Stormtrooper in your dive helmet and walking along the reef floor to see sharks, rays and schools of fish. Stretch out on a white sand beach and simply be.

Your wish? Discovery Cove’s command. From breakfast, lunch and unlimited snacks (including sweet and salty munchies plus slushies, soft drinks and adult beverages); hammocks, towels and beach umbrellas; lockers, snorkel gear, animal-safe sunscreen, even wet suits — everything you need for a bucket list day is provided. And the parking is free.

Not far from Orlando, off the beaten gravel path in Kenansville, is Wild Florida, a wild-growth safari park where some 200-plus native and exotic animals roam about as they please. Feed giraffes. Cuddle a two-toed sloth. Catch a show headlined by Crusher, the largest gator living at the park. Take a road trip through the newly expanded drive-through safari to see herds of water buffalo, American bison, antelope and wildebeest living their best life on 170 acres of untouched landscape.

Board an airboat for a wildlife tour traversing the swamps, marshes and rivers of the Everglades, skimming over native grasses as you play hide and seek with herons, gators, eagles and cows. Yes, cows. With the surrounding land owned by local ranchers, cows have been known to make an appearance, grazing in the field or cooling off in the lake with a swim.

Wild Florida offers a number of unique animal encounter options (from $24 per person), including lunching with Crusher; painting with the giraffes; and petting and feeding tamanduas, an animal known as a “lesser anteater” and found only in South America’s forests and savannas, watching their 16-inch tongues wrangle their favorite snack — ants. A float and a boat

No gators, but you might spot fish, otters, turtles, birds and more on a stand-up paddle adventure on one of Orlando’s local lakes, springs or coastal waterways. Epic Paddle Adventure guides offer beginners a gentle and confidence-building way to safely learn the ropes of paddle boarding and kayaking.

Additionally, a number of themed tours are available, everything from a night glow tour on Lake Ivanhoe and a sunset paddleboard or kayak adventure to a family-friendly Kids Paddle and Popcorn outing and a Coastal Sunset, Bioluminescence and Glow Paddle that explores Indian River Lagoon as evening falls.

On Winter Park’s Chain of Lakes, the Winter Park Scenic Boat Tour treats explorers to sightings of beautiful flora like swaying palms and ferns, unexpected fauna like swooping cranes and eye-popping mansions, once the winter homes of wealthy tycoons — including one with an alabaster statue holding court on the front lawn and mooning boaters on their way into one of the two man-made canals.

Guided hourlong cruises aboard 18-passenger pontoon boats glide through canals dripping with Spanish moss and connecting several lakes, including Osceola, Virginia and Maitland, as the story of central Florida’s oldest community, founded by monied Easterners in the 1800s, unfolds. Visitors also get a glimpse of Rollins College, a private liberal arts college and Florida’s oldest post-secondary institution, and learn about famous alumni, like Fred Rogers. Rogers also lived in one of the magnificent lake homes.

In the clouds, on the ground

In the jungles of the Orlando Tree Trek Adventure Park, adventurers test their mettle and their skills on an aerial obstacle course suspended above the trees in a natural pine forest. Swing on Tarzan ropes, climb ladders reaching 50 feet up into the sky and leap into hanging nets. Cross suspended bridges, navigate swinging logs, balance on skateboards and soar through the trees on giant zip lines.

“Many people have zip lining on their bucket list,” said Pina Barbusci, one of the park’s owners, of the progressively challenging zip lines with nearly 100 obstacles. “It’s definitely a thrill to feel the wind in your face as you hit that adrenaline rush!”

Back on the ground, Dezerland Park Orlando — named for the visionary who transformed a former shopping mall into an 865,000-square foot indoor playground — gives thrill-seekers a mind-boggling array

- continued on page 24
**Holiday Spending**

The holidays can be full of joy from singing carols to drinking hot chocolate, however, they also can cause stress from excessive holiday spending. Here are some tips to help you keep spending in check:

**Set a spending limit.** Review your finances and determine how much you can comfortably spend this holiday season. Determine the exact amount of money you have available. Whatever that amount is, commit the number to memory and stick to it!

**Make a list and check it twice.** Make a list of everyone that you’d like to give a gift. Then review it and cross out the non-essential gifts. Once you’ve narrowed down your list, brainstorm ideas for what you’d like to give each person. If they are too expensive, try to come up with other gifts that are less expensive that would substitute well. You can also join in on a combined gift with someone else if a friend or family member is open to it.

If you have your heart set on giving a specific gift, consider reallocating money from other gifts or areas of your holiday budget to make it happen. Also, know that it’s okay to accept a gift without reciprocating. If someone gives you a gift, a thank you and heartfelt appreciation will do. Don’t feel obliged to give a gift to everyone who gives one to you.

**Combine gifts.** Consider giving fewer gifts overall by giving one gift per couple or one gift for a family. If you want to give to a group of people, how about providing in a sharable treat or buying in bulk and dividing the items?

**Give the gift of time.** If you have someone you’d like to see more often or know someone who misses socializing, an inexpensive gift is to spend time with him or her.

**Reallocation money in your budget.** If you have money set aside for other categories of your budget such as entertainment, eating out, and shopping, consider reallocating your money for the month to put more in the holiday spending category. Keeping to a holiday budget may be tough, the tips above can help you to make the most of it. Think about how happy you’ll feel come January 1st having stayed within your budget or even met your spending goal!

For assistance in reaching your financial goals, call Stand By Me 50+ for FREE financial coaching:

New Castle County 302-601-3896
Kent County 302-415-1542
Statewide 302-608-2705

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**Painted Star Gifts**

Located in the Modern Maturity Center

Hours: Mon-Fri
10 a.m. - 2 p.m.
Check out our new Christmas Items
New Vendors
Welcome
302-734-1200 x148

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**Live Grand at...**

**THE GRANDE APARTMENTS**

A 55+ Community Adjacent to the Modern Maturity Center

Clubhouse Coming Soon!

**APARTMENT & COMMUNITY AMENITIES**

- Washer/Dryer in Apartment
- Microwave Oven
- Dishwasher
- Refrigerator
- Garbage Disposal
- Blinds Included Throughout
- Private Balconies/Patios
- Spacious 1, 2, & 3 Bedrooms Homes
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- Elevator Buildings
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- 24 Hour Emergency Service
- Handicap Units Available
- Walk to Bank & Pharmacy
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The Grande Apartments
201 Doveview Dr., Apt 101, Dover, Delaware 19904
302-734-8344 • www.liveatthegrande.com
Caregiver Resource Center

Christmas is here. I always love Christmas. However, I have learned over the years that it is best to not fantasize about how wonderful it is going to be. It is a time when there are many demands on families that create a lot of stress. Being flexible is one key. Being understanding and patient is another thing to remember. Plan so you aren’t caught unprepared. Someone with dementia/Alzheimer’s can become confused and upset if they are in a place they don’t recognize. If there are too many people or it is too loud, they may have a problem tolerating it. Perhaps visiting early or limiting the amount of time for the visit will work. If the gathering is at your home, a place where your loved one can retreat to can be helpful. Explaining to others ahead of time can reduce any issues. Now, relax and enjoy the holiday season. We wish you and your loved ones the very best holiday season and new year.

A big thank you goes out to Jennifer Saltarelly from Dover Place for the Pizza at the Caregivers Support group on November 1. The presentation by the Alzheimer’s Association was very informative and helpful for the caregivers. Below are a couple of virtual events that may be of interest to you and your family:

New Advances in Alzheimer’s Treatments (virtual): Wednesday, December 8 from 6:30 to 7 p.m. Register at https://action.alz.org/mtg/77676369

Understanding Alzheimer’s and Dementia (virtual): Hosted by Oxford Library. Thursday, December 9 from 7 to 8 p.m. Register at https://action.alz.org/mtg/76831197

All support groups meet at the Caregiver Resource Center located on the second floor of the back Medical Arts building at the MMC.

December 2 - Parkinson’s Disease Support Group at 5 p.m. For individuals with Parkinson’s Disease and their caregiver. There will be staff from PAM Rehabilitation Hospital of Dover to talk to the group about their services and other helpful information.

December 6 - Caregiver training at noon and support group beginning at 1 p.m. Dover Place will speak and also provide lunch. Bill Gadola is rescheduled and will be here this month.

December 14 - Relative Caregiver of a Child Support Group for grandparents and other relatives at 9 a.m. Learn how to apply for respite from Lifespan Respite.

December 21 - Caregiver training at 6 p.m. and support group beginning at 7 p.m. Bill Gadola is rescheduled and will be here this month.

December 24 - Modern Maturity closed for Christmas.

December 31 - Modern Maturity closed for New Years.

January 3 - Caregiver training at noon and support group beginning at 1 p.m.

January 6 - Parkinson’s Disease Support Group at 5 p.m. For individuals with Parkinson’s Disease and their caregiver.

January 11 - Relative Caregiver of a Child Support Group for grandparents and other relatives at 9 a.m. Learn how to apply for respite from Lifespan Respite.

January 17 - Modern Maturity closed for Martin Luther King Jr. Day.

January 18 - Caregiver training at 6 p.m. and support group beginning at 7 p.m.

Sandra Gardels and Janet Harper-Wooley are at the Caregiver Resource Center (CRC) to help with your needs as a caregiver for an older adult or if you are caring for a related child or children. Call us, 302-734-1200 ext. 186 or 192.

Caregiver Resource Center at Modern Maturity is partially funded by DHSS Division of Services for Aging and Adults with Physical Disabilities through the National Family Caregiver Support Program, Title III-3 of the Older Americans Act.

Senior Community Service Employment Program

by Donna Heller, SCSEP Director

The Senior Community Service Employment Program is available to all job seekers at or above the age of 55, who live in Kent County and meet 125% of Federal Poverty Guidelines. This is a training to work program that provides paid training while you seek full or part time employment. We are currently training 25 hours per week at $9.25 per hour increasing to 10.50 per hour as of January 1st, 2022.

If you are currently receiving Social Security Disability, it does not count as income if you are not full retirement age. Veterans have top priority to enter the program.

Our most recent success story comes from a participant (Virginia Broussard pictured) who trained briefly at The Delaware State University as a Receptionist Trainee. Ms. Broussard was recently hired by Boscov’s Department Store. We wish Virginia all the best in her new position.

You could be our next success story! If you are unemployed and need additional training to attain employment, you can contact us at 302-734-1200 ext. 145. We look forward to your call and being a part of your opportunity to train in skills necessary to gain employment. These skills come in the form of Clerical, Office Administrative, Custodial, Food Service, Retail and more. Don’t delay any longer! Call us today to get your application for the program.

“DHSS-DSAAPD encourages contractors to express freely their findings and conclusions. Points of view or opinions do not necessarily represent official DHSS-DSAAPD policy.”

FREE classifieds for MMC Members
302-734-1200
SNAP Outreach Program at MMC

The Modern Maturity Center is a Community Partner with the Division of Social Services. As a partner, it accepts applications for Supplemental Nutrition Assistance Program (SNAP) to help seniors (50 yrs and older) apply for the benefits.

The SNAP Outreach worker can also assist applicants with applications for Medicaid. Seniors that are receiving Medicare may be eligible for Medicaid if their income is below the specified income limits. Seniors who are not yet eligible for Medicare may be eligible for Adult Medicaid which has higher income limits. The income limits will be discussed during the SNAP application process.

When approved for SNAP, an EBT card (Electronic Benefit Transfer card) is sent to the SNAP applicant. EBT cards resemble debit/credit cards. There no longer is the embarrassment of using Food Stamp Coupons. The change occurred many years ago. Applications for SNAP can again be submitted to the MMC SNAP Outreach Coordinator and at several Senior Centers across Kent County. Please check with your local Senior Center for dates when the coordinator is scheduled to visit. When applying for SNAP, the following verifications are necessary: Government issued picture ID, Social Security Card, Medicare Card, Birth Certificate, all current utility bills, out of pocket medical expenses and verification of all income being received. Social Security Award letters must also be submitted.

To contact the MMC Outreach coordinator, Oscar Sebastian, you can e-mail at Oscar.Sebastian@modern-maturity.org or by calling 302-943-5154 or 302-734-1200. Applicants can also go directly to the State Website at https://assist.dhss.delaware.gov/ and apply by themselves.

Frequently Asked Questions:

**Q: What do I need?**
A: Government issued picture ID, Social Security Card, Medicare Card, Birth Certificate, all current utility bills, out of pocket medical expenses and verification of all income being received. Social Security Award letters must also be submitted.

**Q: Why should I apply?**
A: SNAP can relieve the need to sacrifice healthy food choices in order to pay for other essentials. If you receive SNAP benefits you will be given an Electronic Benefit Transfer (EBT) card that functions like a debit card to help pay for groceries.

**Q: What can/can't be bought with SNAP benefits?**
A: Households CAN use SNAP benefits to buy: Foods for the household to eat such as, bread, cereal, fruit, vegetable, meats, dairy products, food seeds and plants. In some areas, restaurants can be authorized to accept SNAP benefits from qualified homeless, elderly or disabled people in exchange for low-cost meals.

Households CANNOT use SNAP benefits to buy: beer, wine, liquor, cigarettes or tobacco, any non-food items such as pet food, soap and paper product, household supplies and hot foods Additional information: soft drinks, candy, cookies, snack crackers and ice cream are food items and are, therefore, eligible items. Energy drinks with nutrition facts are eligible, energy drinks with supplement facts are not eligible.

<table>
<thead>
<tr>
<th>Household Size</th>
<th>Elderly/Disabled Separate Household</th>
<th>Maximum Gross Monthly Income</th>
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<tbody>
<tr>
<td>1</td>
<td>165% of FPL*</td>
<td>200% of FPL*</td>
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<tr>
<td>Household Size</td>
<td>Maximum gross income for SNAP under 60 years (130% of FPL)</td>
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<tr>
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<tr>
<td>3</td>
<td>$1,379</td>
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</tbody>
</table>

(QPL = Federal Poverty Level)

SNAP Income Limits (Effective Oct. 1, 2021 - Sep. 30, 2022)

To qualify for the SNAP Program as elderly, a person must be at least 60 yrs. old (disabled persons also have the same income limits). Household income limits for persons under 60 yrs. old are slightly lower.

Free Medicare counseling appointments available at MMC

The Modern Maturity Center hosts the Delaware Medicare Assistance Bureau and Senior Medicare Patrol with an on-site volunteer available for Medicare counseling. Our specially trained volunteer can help if you're turning 65 and need Medicare Supplement coverage, or other Medicare related questions.

To schedule an appointment call MMC Member Services at 302-734-1200 ext. 167, Monday thru Friday from 9 a.m to 3 p.m.
Veterans Corner: Veterans and Holidays

by Jennifer Jensen
OVS Communications Officer

The holiday season is upon us which could mean family visits, delicious food, and spreading yuletide cheer. While most people enjoy the season, holidays can be difficult for many veterans. Whether you are alone, missing loved ones, or cannot handle Aunt Edna’s house full of people and presents please know that this time of year does not have to be filled with anxiety and dread.

We know a major contributor to veteran holiday blues can be PTSD. This mental burden has a foothold in all eras, mentally and physically, but openly communicating with your family about your experience or your current mental state can help in more ways than one. Letting your family know about personal triggers and situational awareness can make a huge difference. No one will ever know what you have been through or how it affects you if there is no communication, so talk to loved ones. They may not understand or know how you feel but communicating can strengthen relationships and broaden their comprehension of your time in service.

Loved ones: actively listen to your veteran with compassion and empathy. Try to accommodate and be more inclusive of our struggling veterans by hosting a smaller gathering in a quiet setting. The key is open communication for all parties.

This time of year, may be the hardest for those who have lost a loved one or friend, ended relationships, or are simply alone. As veterans, we all know life is precious and can be taken away in an instant, but you are NEVER alone! You may be grieving, holding a grudge, or feeling left out but there is always a fellow veteran out there ready to be your wingman. Turn the negative into a positive. If you lost someone volunteer to help veteran cemeteries with Wreaths Across America, in honor of your loved one. “Adopt” a military family in need of food or gifts for their children. If you are a “lone wolf” it never hurts to add to create a wolf pack; reach out to a fellow veteran to ensure they aren’t feeling alone too. If you are wanting a place to go to feel the holiday warmth, several veteran organizations such as the American Legion, VFW, or DAV host holiday events and are always looking for volunteers.

Veterans, military families, and friends please remember kindness, compassion and positivity can make all the difference in someone else’s life.

The Office of Veteran Services wishes you all happy holidays and a better new year!

Veteran assistance available monthly

Virtual Library Services at KCL

The following free virtual library services are only available with your Kent-County issued library card. Visit http://co.kent.de.us/kc-library.aspx

Mango Languages – Over 70 world language courses expertly designed to adapt to a diverse range of learning needs, styles and backgrounds. Whether it is learning a new language or brushing up on one you already know, start the conversation today.

HelpNow – On demand, anytime, anywhere eLearning. Features homework help, skills-building, personalized eLearning tools, 24-hour writing lab, homework send question, adult learning center and a foreign language lab. All services available in both English and Spanish.

JobNow – Provides online job coaching every day from 2 to 11 p.m. EST. Receive live job coaching, real-time interview practice, full-service resume lab, and 24/7 access to local job resources. Other features include resume assistance, skills-building and Spanish-speaking support.

VetNow – Connects users with an expert to learn more about eligible VA benefits and community resources. Interact with a live, real-time “veteran navigator” to job coaching, resume assistance, tutoring and testing support, career resources, skills-building, and Spanish-speaking support.
MMC Front Porch early memory loss program
by Faith Hahn, Front Porch Director

The MMC Front Porch early memory loss program is accepting new members!

Early intervention can help. The Front Porch is a non-medical, early-memory loss program at the Modern Maturity Center designed specifically for individuals with Mild Cognitive Impairment, Dementia, Early Alzheimer’s Disease, and other memory-related disorders. The first of its kind in Delaware, the Front Porch focuses on engaging and encouraging persons who need social, perceptive, and physical stimulation in a warm, welcoming environment.

The Front Porch is open from Mondays through Fridays from 10 a.m. to 2 p.m. The cost is $25 a day, which includes lunch. The program schedule includes games, trivia, arts and crafts, education, exercise, community outings, cooking, gardening, social club, current events and more!

If you are concerned about memory, life changes, and you desire opportunity for personal and peer support – this is your program. It is designed to include your input, strengths, and abilities. Join with affirming, receptive staff and volunteers who will focus on your well-being, comfort, and enjoyment. For more information or to schedule an appointment, contact the Front Porch Director, Faith Hahn at 302-734-1200 ext. 173.

The Front Porch is seeking volunteers!

The volunteer commitment is a minimum of one day per week from 9:30 a.m. to 2 p.m. For more information, please contact Faith Hahn at 302-734-1200 ext. 173.

Benjamin Franklin said, “If you fail to plan, you are planning to fail.”

Emergency support available, women age 55+

If you are a female over age 55 and living in Kent county, the Modern Maturity Center may be able to provide you with emergency assistance.

Qualifying Mary Rawlin’s Trust Fund applicants may use funds for paying utilities or to overcome a crisis situation. For more information on the application process, please contact the MMC Care Manager, Faith Hahn, at 302-734-1200 Ext. 173. At this time, assistance is only available remotely and not in person.
**Fitness News**

You may be eligible for a FREE membership to the Aurich Pool and Fitness Center!

**Silver Sneakers & Silver and Fit Programs**

MMC is proud to be a participating center for both the Silver Sneakers and Silver & Fit health plan benefits. If your health plan offers this benefit, you can use our fitness center and pool for FREE. Your insurance plan pays us directly on your behalf for each time you use our facility.

**Silver Sneakers: Did you know**

1 out of 5 people 65 and older are eligible for this fitness benefit? If you are a group retiree or part of a Medicare health plan, you may already have a Silver Sneakers membership. To check your eligibility go to [www.silversneakers.com/tools/eligibility](http://www.silversneakers.com/tools/eligibility).

**AARP/UHC Renew Active/One Pass**

AARP Medicare Supplement members may receive 100% off standard wellness center membership rates. Ask us how!

**Tai Chi with Ran**

*Wednesdays, 1:30-2:30 p.m., Palmer Room.* Cost is $40 for MMC members and $50 for non-members. The current session is full and the next session runs Jan. 5 to Feb. 23.

The class is led by Ran Griem, RN, Shiatsu Practitioner. A minimum of 10 participants is needed for the class to go. Class size is limited to 15 participants.

**Yang Style 24 Form Tai Chi with Ran**

*Wednesdays, 2:30-3:30 p.m., Palmer Room.* Cost for 8 class session is $40 for MMC members and $50 for non-members. The current session is full and the next session runs Jan. 5 to Feb. 23.

The class is led by Ran Griem, RN, Shiatsu Practitioner. This 24 Form Tai Chi is one of the most widely practiced forms in the world today.

**Betsy’s Chair Yoga**

*Mondays, 12:30-1:30 p.m., Palmer Room.* Cost is $5 a class or buy a punch card.

Participants can be brand new to yoga or have previous experience. The class includes seated and standing poses which may be enhanced by the use of a chair. If you arrive early for your class, please be quiet and respectful while waiting for your class to begin. Please do not disturb the current class.

**T’ai Chi for Seniors with Betsy**

*Wednesdays, 12:20 - 1:20 p.m., Palmer Room.* Cost is $5 a class or buy a punch card.

This class is for beginners or returning students. No beginning or ending dates. Start anytime. If you arrive early for your class, please be quiet and respectful while waiting for your class to begin. Please do not disturb the current class.

*Punch cards are available at Member Services for Betsy’s classes – 12 classes for $55 for MMC Members /$60 for non-members. Good for any of Betsy’s classes. Expires 60 days from date of purchase.*

**Low impact senior aerobics**

*Mondays and Fridays, 9 a.m., Palmer Room. Free for MMC members.*

This class is free to current MMC members and no registration is required! If you arrive early for your class, please be quiet and respectful while waiting for your class to begin. Please do not disturb the current class.

**NEW! Aqua Mobility**

*Tuesdays and Thursdays from 2 to 3 p.m.* Buy an Aqua Aerobics punch card that is good for 12 classes. The cost is $42, but allows clients more flexibility in their schedules. Sign up at the Member Services desk.

This class is great for people with arthritis, fibromyalgia, diabetes, high blood pressure and pre/post surgery.

**Aqua Aerobics**

Classes led by Karen are held Tuesdays and Fridays from 9 to 10 a.m. and 10 to 11 a.m.

Classes led by Betsy are held Thursdays from 11 a.m. to noon.

Buy an Aqua Aerobics punch card that is good for 12 classes. The cost is $42, but allows clients more flexibility in their schedules. Sign up at the Member Services desk.

**Pool/Fitness Punch Cards**

Pool Punch cards are now accepted in the fitness center! You can use the 24 visits for $75 cards as a daily pass for both the swimming pool and the fitness center in the same day.

**Adult Swim Lessons with Betsy**

*30 minute appointments available on Tuesdays at 5:15 p.m., Fridays at 11:15 a.m., and Saturdays at 8:15 and 8:45 a.m.* Lessons are sold in 4, 30-minute lesson blocks for $40.

Good for seniors who want to learn to swim any stroke, improve technique, identify stroke or kicking problems, learn how to breathe properly, how to float or to build confidence in the water.

Register at Member Services. For questions about lessons, call the instructor, Betsy, at 302-922-8224.
Get local help with your Medicare questions.

I’m Marian Brown, a licensed sales agent in Dover, DE. When it comes to Medicare, it’s important to consider all of your options. What works well for your neighbor may not be the best fit for you. I know the ins and outs of Medicare, and I’m ready to answer your questions and help you find a plan that fits your needs.

It’s time to take advantage.

Marian Brown
Licensed Sales Agent
302-584-0438, TTY 711
UHCMedicareSolutions.com

The Longest Night “Blue Christmas” Service at MMC

The Longest Night or Blue Christmas Service is designed for those experiencing grief, loss or hardship, or difficulty dealing with the COVID-19 pandemic. The Christmas season may not be the most wonderful time of the year. The music and other holiday traditions associated with the Christmas season such as decorating, baking, holiday shopping and gathering with family and friends focus on the joy and cheer of the season which may be painful for those suffering the pain of loss and grief. Loss comes in many forms, it may be the death of a loved one, the loss of a marriage or relationship, a job, or a home. Any loss that causes us pain and sorrow.

To assist people who may have difficulty coping with the season, the Modern Maturity Center is offering a Longest Night or Blue Christmas service on Tuesday, Dec. 21 at 1 p.m. and again in the evening at 6 p.m. in the West Conference Room. Lite refreshments will be served. This is an ecumenical service, and it is FREE and open to the public in the community in need of comforting. The name the Longest Night is associated with these types of services because they are usually held on or close to December 21 which is the winter solstice. We hope to offer a quiet, gentle place to gather and console one another through reflection, meditation, and prayer. The service is a way to acknowledge the birth of Christ without the joyful trappings of a typical Christmas service, which can be painful for those coping with loss. The service allows one to acknowledge their sadness and recognize they are not alone in their sadness. We allow each participant to focus on their personal needs in an atmosphere of quiet mediation and contemplation.

Hearing Loss “Circle Chats”

Hearing loss returns in person to MMC with “Circle Chats! The Hearing Loss Association of Delaware (HLADE) gives help and hope to people who have or think they have hearing loss or have any question about hearing loss. Participants can ask questions, learn about hearing loss, hearing aids, cochlear implants or devices such as phone and alerting systems. Meetings are designed for both deaf and hard of hearing people.

The group meets monthly on the first Tue. of the month at 1 p.m. Our next Kent County “Circle Chat” is held Tuesday, Dec. 7 at 1 p.m. in AR #7. We would love to see you and help you in any way. We welcome consumers, professionals, family and friends of people with hearing loss to come and learn the latest news.

For further information visit our website, www.hlade.org, contact us via email at hlade@comcast.net or by phone at 302-388-9459 (V/Text/Captel/711). Find us on Facebook at www.Facebook/Deaf and Hard of Hearing Connect Delaware.

Visually Impaired Support Group

ACE (advocacy, consulting and education) visually impaired support group is led by Darryl Garner monthly. Come out to the center on the third Tuesday of each month from noon to 3 p.m. in AR #7. The group also, meets every Thursday from 10 a.m. to noon in AR #6. The meetings are free and no sign up is required.
Did you know?
With funding from the Division of Services for Aging and Adults with Physical Disabilities, senior nutrition programs (Congregate and Meals on Wheels) are designed to provide balanced meals and services not met by other service providers. We help you live independently longer. For nutrition questions, call 302-734-1200 x144

Christmas has a different meaning to everyone, and that meaning can change from year to year, depending on what fate has brought your way. For some, it has been a year of prosperity... for others, it has been a year of loss. Fortunately, time has a way of healing, and letting us go forward—to celebrate again. Whatever the year has brought your way, we want you to know our family’s thoughts are with you.

Menu subject to change without notice. Visit us on line: www.modern-maturity.org

Suggested Donation: $5 for ages 60 & up  All others pay - $8

Grab and Go lunch 11 a.m. - 1 p.m.
Call 302-734-1200 by 9:30 a.m. to reserve your meal

Did you know?
With funding from the Division of Services for Aging and Adults with Physical Disabilities, senior nutrition programs (Congregate and Meals on Wheels) are designed to provide balanced meals and services not met by other service providers. We help you live independently longer. For nutrition questions, call 302-734-1200 x144

Please be advised that food prepared here may contain these ingredients: milk, eggs, wheat, soybeans, peanuts, tree nuts, fish, shellfish and seafood base.
MMC Monthly Programs

**Mondays**
9-9:45 - Low Impact Senior Aerobics, PR
8:30-12 - Pinochle, AR #4
9:30-2 - Duplicate Bridge, AR #8, $10-11 - Beg. Line Dancing, PR
11:15-12:15 - Couple's Line Dancing, PR
12-3 Open Game Room, AR #3
12-3 Scrabble, AR #4
12:30-1:30 - Chair Yoga, PR, $3-5:30 - Bid Whist, AR #4

**Tuesdays**
9-9:40 - Dancing in Your Chair, PR
10-12 - Chess, AR #4
10-11 - Aqua Aerobics with Karen, Pool, $10-11:30 - High Impact Line Dance, PR
1-2:30 - Pump Up Your Brain, AR #1
1-3 - Pinochle, AR #3
2-3 - Pool Volleyball, Pool, $3-5:30 - Bid Whist, AR #4

**Wednesdays**
8:30-12:30 - Pinochle, AR #4
9-12 - Quilters, AR #1
9:30-11 - Beg. Line Dancing, PR
11:15-12:15 - Soul Line Dancing, PR
12-3 - Scrabble, AR #4
12-3 - Dominoes, AR #4
12-4 - Canasta, AR #4
12:20-1:20 - Tai Chi for seniors w/ Betsy, PR, $12:30-4 - Soft Touch Massage, AR #7, $1-3 - Twisted Stitchers, AR #8
1-4 - Bridge, AR #3
1:30-2:30 - Tai Chi w/ Ran, PR, $2:30-3:30 - Yang Style 24 Form Tai Chi w/ Ran, PR, $3-5:30 - Bid Whist, AR #4

**Thursdays**
9-10 - Int. Line Dancing, PR
10-11:30 - Adv. Line Dancing, PR
10-12 - Chess, AR #4
11-12 - Aqua Aerobics with Betsy, Pool, $11:30-12:30 - High Impact Line, PR
12-3 - Bridge, AR #4
12-4 - Mahjongg (all levels), AR #3
2-3 - Aqua Mobility, Pool, $3-5:30 - Bid Whist, AR #4

**Fridays**
9-10 - Low Impact Senior Aerobics, PR
9-10 - Aqua Aerobics with Karen, Pool, $10-11 - Aqua Aerobics with Karen, Pool, $10:15-11 - Dancing in Your Chair, PR
10:30-3 - Duplicate Bridge, AR #8
11:15-11:45 - Adult Swim Lessons, by appointment, Pool, $12-3 - Hand and Foot Canasta, AR #4
12-3 - Open Game Room, AR #3
1-2:30 - Pump Up Your Brain, AR #1
1-3 - Pinochle, AR #3
2-3 - Pool Volleyball, Pool, $3-5:30 - Bid Whist, AR #4

**Activity Room Key**
AR1 - Activity Room 1/Art Room
AR2 - Pool/Billiards Room
AR3 - Activity Room 3
AR4 - Activity Room 4
AR5 - Activity Room 5
AR6 - Activity Room 6/Chapel
AR7 - Activity Room 7 (EW)
AR8 - Activity Room 8 (EW)
AR10 - Sunroom
CRC - Caregiver Resource Center
Conference Room, back building
LR - Longwood Room
PR - Palmer Room
EW - East Wing
WCR - West Conference Room
ECR - East Conference Room

**Longwood Room Special Events**
Dec. 1 - Food Boxes
Dec. 1 & 15 - David Lowe on piano, noon
Dec. 2 - United Health Care, 11-noon
Dec. 2, 9, 16, 23 & 30 - HELP Initiative
Dec. 3, 7, 10, 14, 17, 21, 28 - PAM Rehabilitation
Dec. 7 - High Impact Line Dance performance, 12:15
Dec. 8 & 21 - Randy Chang on piano, noon
Dec. 9 - Birthday Day Celebration at noon, Swank Memory Center from 11-1
Dec. 9 & 16 - Avon representative, 9-noon
Dec. 14 & 28 - Mary Helen Wallace on keyboard, noon
Dec. 15 - SNAP food stamp representative, 11:30-12:30
Dec. 20 - Bayhealth/PACE BP clinic, 9-11
Dec. 24 - Closed for Christmas Eve
Dec. 31 - Closed for New Year’s Eve

**New Member Meet and Greet**
Join us for the New Member Meet and Greet on Wednesday, Dec. 8 at 9:30 a.m. in the DuPont Ballroom. Come and share a continental breakfast with other new members of the MMC.

**The MMC Book Club**
Do you love to read? Have you been called a bookworm? Would you like to discuss your thoughts, reactions, and opinions of books with other book lovers? If you answered “yes” to any of these then the MMC book club has a place for you!

Book club meetings are held the last Thursday of the month from noon until 1 p.m. in AR #1. Due to Christmas, the next scheduled meeting is Thursday, Dec. 16. Call Lori at 302-734-1200 ext. 129 to find out what book the group is reading.

** MMC Singles**

**December Schedule**
*Call 302-632-3329 to make a reservation for all the below outings.*
*Arrive by 12:45 p.m. for luncheons. Group seating unless otherwise noted.*
*If you need to cancel please be courteous and call 302-632-3329 to cancel.*

**Wed., Dec. 1:** Monthly planning meeting at MMC, noon to 2:15 p.m. in WCR.

**Thur., Dec. 2:** Lunch Franco’s, 1708 E. Lebanon Rd., Dover, at 1 p.m.

**Mon., Dec. 6:** Lunch at Romano’s, 913 S. Dupont Hwy., Dover, at 1 p.m.

**Wed., Dec. 8:** Lunch at Wolfie’s, 510 Jefferie Blvd., Dover, at 1 p.m.

**Fri., Dec. 10:** Lunch at US Grill, 1115 S. Governor’s Ave., Dover, at 1 p.m.

**Mon., Dec. 13:** Lunch at Cheddar’s Scratch Kitchen, 4590 S. Dupont Hwy., Camden, at 1 p.m.

**Thur., Dec. 16:** Luncheon at Touchdown Restaurant, 1666 S. Dupont Hwy., Dover, at 1 p.m.

**Tue., Dec. 21:** Lunch at Betsy Ross, 1294 Forrest Ave., Dover, at 1 p.m.

**Tue., Dec. 28:** Lunch at Bob Evans’ 4574 S. Dupont Hwy., Dover, at 1 p.m.

**Seeking Instructors!**
Do you have a passion you want to share? Interested in teaching a class? Contact Lori Christiansen, Program Director at the MMC with your idea. She can be reached at 302-734-1200 ext. 129 or via e-mail at lori.christiansen@modern-maturity.org.
Garden Talk

by Maggie L. Moor
Delaware Cooperative Extension
Delaware State University

Here’s your gardening calendar for December.

For the First Week of December:
- Spray seed heads and dried flowers with hairspray to keep them intact.
- Clean and sanitize (mixture of bleach and water can be used) emptied seed flats before storing so that they will be ready when needed in early spring.
- Visit your local Christmas tree farm; make your tree selection early and tag it.
- Change the oil and do routine maintenance on your outdoor power equipment, such as rotary tillers and lawn mowers that use oil in their engines. Remember to recycle this used oil.

For the Second Week of December:
- Order your seed catalogs for next year.
- Check stored dahlia tubers and gladiolus corms; if sprouting, move to a cooler location. If they appear to be shriveling, rewrap them using a ventilated plastic bag. If there are signs of mold, change their environment; this is usually a result of moisture conditions.
- After the ground freezes thoroughly, mulch azaleas, rhododendrons and camellias. These acid-loving plants prefer acid-loving materials like oak leaves or pine needles. If you do not have either of these, any mixture of dried leaves will do.
- Scout your landscape for the small, buff or yellowish velvet gypsy moth egg cases attached to trees, stones, walls, logs, and other outdoor objects, including outdoor household articles. Pick off and destroy them.
- Remember, if you are going to feed birds this winter, once you start, try not to stop until winter is over. Birds need feed, water, and cover (discarded Christmas trees are great for providing bird shelter).

For the Third Week of December:
- Help prevent fires by placing Christmas trees away from heater vents, fireplaces, television sets, and anything else that can cause the needles to dry out. In addition, be sure to keep your tree watered the entire time it is in your home.
- Make evergreen arrangements with branches that have been trimmed from Christmas trees.
- Prune fruit trees anytime this winter. Keep in mind that it is easier on the tree if the temperature is 45 degrees and above.

For the Last Week of December:
- Check around trunks of trees and bases of large shrubs for rodent damage.
- Fertilize peach and apple trees anytime after the leaves drop and before spring growth.
- Give special attention to water, light, and feeding requirements of houseplants.
- Don’t throw away your holiday tree yet; it has several good uses. The branches can be placed over spring flowering bulb beds and/or perennial flower beds to help prevent heaving damage caused by the ground freezing and thawing, and, as mentioned above, branches placed outside next to a bird feeder provide shelter for birds.
- If you are suffering from the end-of-the-year blahs, why not buy yourself a new houseplant. Because of the light, water, and feeding requirements, determine where it is going to be placed before you buy.

Get your game on at MMC!

Cards Games & More

The MMC has several opportunities for you to play a variety of games with friends. Offered to members of the MMC only.

**Bid Whist**
- Mon.-Fri., 3-5:30, AR #4
- Bridge: Wed., 1-4, AR #3, Thur., 12-3, AR #4
- Canasta: Wed., 12-4, AR #4
- Chess: Thurs., 10-12, AR #4

**Cornhole**
- Please contact Fitness Center for board availability
- Dominos: Wed., 12-3, AR #4
- Duplicate Bridge Club: Mon., 9:30-2, Fri., 10:30-3, AR #8, $3
- Hand and Foot Canasta: Fri., 12-3, AR #4
- Mahjongg (all levels): Tue. and Thur., 12-4, AR #3
- Open Game Room: Mon. and Fri., 12-3, AR #3
- Pinochle: Mon., and Wed., 8:30-12, AR #4, Fri., 1-4, AR #3
- Scrabble: Mon. and Wed., 12-3, AR #4

**Bridge at MMC - three ways to play**
- Duplicate Bridge (experience necessary): Mondays, 9:30 a.m. to 2 p.m., Fridays, 10:30 a.m. to 3 p.m. in AR #8
- Wednesday Party Bridge (experience necessary): Wednesdays, 1 to 4 p.m. in AR #3
- Thursday Party Bridge (beginners welcome): Thursdays, 12 to 3 p.m. in AR #4. Beginners are welcome! Call Sally (697-3475) or Elaine (674-8029) with questions.

**Chess Club**

The chess club meets Thursdays from 10 a.m. to noon in AR #4. All members are welcome to join this group. Don’t know how to play? This is a great opportunity to learn by other avid chess players. Whether you are a chess novice or expert this club is for you!

**Hand and Foot Canasta**

Come and join the fun. Hand and Foot Canasta is a new card game that is played on Fridays from noon until 3 p.m. in AR #4. It is fun and easy to learn.

**Mahjongg**

This classic tile game is designed for four players and is like card games. Mahjongg groups is FREE for MMC members only.

Join Sandy for all levels Mahjongg on Tuesdays and Thursdays from noon to 4 p.m. in AR #3. Don’t know how to play? Sandy offers instruction to get you started. All skill levels are welcome.

**Open Game Room**

Check out our new open game room on Mondays and Fridays from noon to 3 p.m. in AR #3. Enjoy solo games such as putting together a puzzle on our puzzle table or grab a deck of cards from the game closet to play solitaire. The game room is for use by members of the MMC only.

**Scrabble**

Did you know the MMC has a very active scrabble group? Join them Mondays and Wednesdays from noon to 3 p.m. in Activity Room #4. All skill levels are welcome.

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Did you know MMC Trips and Tours are open to all? See page 6 for details. Call (302) 734-1200 ext. 190
Dancing at MMC

Line Dancing
MMC offers FREE line dance classes for members. Membership cards are checked periodically to ensure compliance. All classes meet in the Palmer Room. If you arrive early for your class, please be quiet and respectful while waiting for your class to begin. Please do not disturb the current class.

Beginner line Dancing
Beginner line dance meets Mondays from 10 to 11 a.m. and Wednesdays from 9:30 to 11 a.m. Beginners are always welcome. Just let the instructor know at the beginning of class that you are new. You’ll be dancing with the best of them in no time.

Intermediate line dance
Intermediate line dance meets Thursdays from 9 to 10 a.m. Join other intermediate level students for this class.

High Impact line dance
High impact line dance meets Tuesdays and Thursdays from 11:30 a.m. to 12:30 p.m. Get your heart pumping and your blood flowing in this high impact class.

Advanced line dance
Advanced line dance meets Tuesdays and Thursdays from 10 to 11:30 a.m. This “Steppin’ Seniors” line dance group learns and practices advanced level line dance and performs for charity throughout Kent County.

Couple’s line dance
Couple’s line dance meets Mondays from 11:15 a.m. to 12:15 p.m. Grab a partner and become a line dancing duo. This class is designed for beginner and intermediate level students.

Soul line dance
Soul line dance meets Wednesdays from 11:15 a.m. to 12:15 p.m. Dance with the Soulsations to the soul and R&B music you have always loved.

Dancing in your chair
Join instructor Ida Kirkendall for her class, Dancing In Your Chair. This fun, low impact class will get you moving in your seat to great music. Everything is done from the safety of a chair with no standing required. Class time will include aerobic exercises, stretching, Latin dancing, line dancing and more! Let’s get those bodies moving! The December-January schedule is as follows (no classes on Dec. dates not listed): Friday, Dec. 3, 11:30 a.m. to 1:30 p.m., DuPont Ballroom, Exercise party. Tuesday, Dec. 14, 9 to 9:40 a.m.

Ballroom Dancing
Ballroom Dancing Lessons with Ted and Yoshi – Fred and Ginger have nothing on them! Learn dances such as the Waltz, American Tango, Rumba and more at the MMCs ballroom dancing lessons! Glide and spin to burn calories. After all, dancing isn’t just about the steps and music but the perfect combination of physical activity, social interaction, and mental stimulation.

This class is led by Ted and Yoshi Briggs. All skill levels are welcome. Classes are $5 for members and $10 for non-members (pay at the door). The last class of the year is Tuesday, Dec. 7 from 7 to 9 p.m. in the Palmer Room.

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December is upon us. There are so many more things to do at holiday time. We remember friends and relatives with cards and gifts, we decorate, we make special foods, we may entertain at home, or go out for special celebrations. There is only so much time in a day. It may be easy to get stressed out.

What exactly happens in the body during stress? As the body perceives stress, the adrenal glands make and release the hormone cortisol into the bloodstream. This mobilizes us for action. During a short term injury or physical illness it alerts the body's immune system to increase production of white blood cells to fight the disease. Cortisol is also released in response to sudden problems such as job loss or death of a loved one. Once the threat is over, the immune system returns to baseline. Chronic stress causes the immune system to stay at the higher stimulated level.

**Effects of Chronic Stress** - The overstimulated immune system may result in:

- Anxiety or panic attacks
- Exaggerated responses to minor stressors
- Depression
- Sleep disturbance
- Cardiovascular disease due to increased blood pressure. (If coupled with smoking, overeating or drinking this will increase the risk of cardiovascular disease)
- Weight Gain from eating high fat or high sugar comfort foods, and cortisol causes the body to hang onto fat tissue, and increase the size of fat cells.
- Weight loss from depression and not eating, or not eating enough healthy food.
- **Negative Effects on the brain.** Lack of sleep, poor diet, anxiety and depression lead to memory problems, poor decision making and difficulty learning new information.
- Heartburn, digestive issues. Cortisol initiates the secretion of gastric acid
- Affects Reproductive organs. High levels of stress hormones may lead to more infections in women and erectile disfunction in men. Decreased libido may occur in both men and women.
- Increased Physical illness. Since the hormones are constantly in use for stress, less infection fighting cells are available for combating the common cold and flu.
- Fatigue When the brain is stressed, it is going non-stop. It releases stress hormones into the blood which uses a lot of energy.

So cortisol is not just "a bad guy." It is a steroid hormone made by our adrenal glands. It manages our anti-inflammatory processes, immune system, regulates blood pressure and along with insulin to regulate blood sugar levels. It is just when there is an abundance of stress or prolonged stress that creates a continued faucet of cortisol in our body and the undesirable effects outlined above.

Too much cortisol also damages the receptor sites of our neurotransmitters, lowering our serotonin and dopamine levels. We need these to send messages between the nerve cells.

We need serotonin for mood, appetite control and sleep and dopamine for our drive and desire to get going and do things.

So let's take some steps to keep our stress in check so we do not bring on too much cortisol and drive away the good neurotransmitters.

**Tips for Less Stress and Brain Health:**

1. Keep it simple
2. Don't overspend
3. Remember someone with a text or a phone call
4. Limit caffeine. 4 cups of coffee is a good goal if you are an avid coffee drinker. Try to cut off the coffee 6 hours before your bedtime. (Too much caffeine raises cortisol)
5. Get adequate sleep. The national sleep foundation recommends 7-9 hours per night.
6. Meditate - Remember you cannot have a negative thought at the same time as a positive thought. Keep the good thoughts in mind.
7. Practice Yoga
8. Practice Tai Chi (helps improve brain function and neural pathways)
9. Listen to Music
10. Exercise

Make time for these self-care tips to keep cortisol from overtaking your body and mind will give you more time of feeling better.

Healthful Blessings to all! See you on Monday for Yoga, Wednesday for Tai Chi and at your convenience at the MMC pool!
Christmas with Mark Twain
Modern Maturity Center

Take some time away from the hustle and bustle of Christmas and go back to the late 1800’s with America’s beloved humorist sharing heartwarming tales of Christmas with the Twain family. Twain brings to life the magical time of the season in the family’s Hartford, Connecticut house.

One-man performer Paul Mast assumes the character of Mark Twain as a Santa Claus with trademark white hair and mustache. The Twain family’s holiday traditions will leave a soft spot for Christmas in the hearts of those who share the enjoyment of this 70-minute performance. The show concludes with the humorist’s own version of the Twelve Days of Christmas. Fun for the whole family! Lite refreshments will be served. The show is Tuesday, Dec. 21 at 7 p.m. in the MMC Palmer Room. Tickets are $10 for general admission and $5 for students and seniors. Tickets on sale now. All are welcome. Please contact Member Services for tickets at 302-734-1200 ext. 167. No tickets will be sold at the door.
Pump Up Your Brain

Pump up your brain is an exciting brain exercise group designed to keep older adult’s brains sharp and healthy. Participants engage in brain teasers, puzzles, and visual illusions. Take home hand-outs are available to continue exercising your brain at home! **This group meets on Fridays from 1 to 2:30 p.m. in Activity Room #1 - FREE for MMC Members.** There is a nominal printing fee charged in class to cover the cost of printing materials. Please note this class is designed for members who can engage in independent learning.

Conversational Italian - on hiatus

Conversational Italian will return in the new year. Check back in January to find out when their Wednesday, 11 a.m. to noon meetings will resume. Giuliano “G” Gregoretti teaches this fun and free class on conversational Italian. Learn the basics of Italian and get to know other Italian enthusiasts at the MMC.

**Check us out!**

[Visit our website!](www.modern-maturity.org)

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[www.modern-maturity.org](http://www.modern-maturity.org)
Soft Touch Massage Therapy
Lisa is a licensed massage therapist. She offers a gentler alternative to a traditional massage with her “soft touch” massages. This style of massage is ideal for individuals who bruise easily, suffer from arthritis, are fragile or cannot tolerate traditional massages. Massages are offered while fully clothed and can be performed on a table or chair. Benefits of soft touch massages are improved circulation and relief for stressed or tired muscles.

Lisa offers 30-minute soft touch massages in Activity Room #7 on Wednesdays. The cost is $15 for members and $30 for non-members. Sign up for an appointment with Member Services at 302-734-1200 ext. 167 or by e-mail at member.services@modern-maturity.org. Advance payment is required. Refunds will not be issued with less than 24-hour cancellation notice.

Foot care appointments available at MMC
Foot care appointments are available with Dr. Robert J. Gemignani, Jr., DPM each month at the MMC. Dr. Gemignani provides foot health assessments, clips toenails and buffs feet. Each appointment is scheduled for 15 minutes and is held in Activity Room #6. The cost of the appointments is $35 for members and $40 for non-members.

Neither private insurance nor Medicare are accepted for this service. Dr. G. will be at MMC for foot care appointments on Friday, December 3 from 9 a.m. to noon. Contact Member Services for an appointment at 302-734-1200 ext. 167 or by e-mail at member.services@modern-maturity.org. Advance payment is required. Refunds will not be issued with less than 24-hour cancellation notice.

Computer lab available at MMC
Stop into the computer lab on Mondays, Thursdays, and Fridays from 9 a.m. to 3 p.m. to use the computers in the lab. Lab visitors are limited to 30-minute sessions when there is a wait for a computer. There is no fee to use the computers if you are a current MMC member or an MMC member caregiver. Membership IDs will be checked periodically to ensure memberships are current. The computer lab is made possible by the generous donations from UnitedHealthcare.

MMC seeking computer tutors
The MMC is looking for additional volunteers who can teach the basics (what type of computer to purchase, general orientation, internet use, antivirus), communication programs (email, Skype, Facebook) and help members set up and operate an eBay or Craigslist account. If you are interested, please contact Lori Christiansen, Program Director at 302-734-1200 ext. 129 or via e-mail at lori.christiansen@modern-maturity.org.

Foot care appointments available at MMC

Computer lab available at MMC

MMC seeking computer tutors

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Travel Trending Orlando - cont. from page 8

Is Retirement Just Around the Corner?

We’ve got good news. So are we.

Harmony at Kent is a senior living community conveniently located right here in Dover that offers independent living, assisted living and memory care. Mention this ad when you make a deposit to receive a $4,000 credit towards your first year’s rent.

Call 302-496-3102 to get started.
Special holiday basket class!

Learn how to make a holiday basket at MMC! Instructor Susan Freese teaches you how to hand make a holiday basket. The class is Monday, Dec. 6 in AR #1 from 8:30 a.m. to 1 p.m. The cost is $20 (which includes instruction and materials). Advance payment is required. Class is limited to 6 students. Register at Member Services and pick up the supply list. Refunds will not be issued with less than 24-hour cancellation notice.

Twisted Stitchers Knit/Crochet Group

Looking for a fun activity that gives back to the community at the same time? The Twisted Stitchers are a charity knit and crochet group. They meet every Wednesday from 1 to 3:00 p.m. in Activity Room #8 to work and learn together. The group connects projects with various charities in the community including Bayhealth, The Veterans Home and Code Purple. You can receive volunteer hours for the work you do! This group is FREE to members of the MMC.

Affordable senior transportation is essential for maintaining independence and health.

Without a reliable way to get to doctor's appointments, buying food, and household supplies, seniors cannot realistically survive in their homes alone.

Access to affordable transportation keeps older adults connected with family, friends, and their community.

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K & J Private Transportation
Everything You Need to Know

Did you know? By 2030, an estimated 20 percent of U.S. residents will be aged 65+

Social isolation is a big problem for seniors who don’t drive. It can lead to poor quality of life and loneliness.

Email: KJTransit@gmail.com     (302)670-4524
Krafty Korner by Karen

by Karen Porterfield

Can you believe that the holidays are here already? And everyone knows what that means. Not only is it time to start holiday shopping, although I’m sure most of you are already finished, but it’s also time to get your cards in the mail, wrap the gifts you’ve already bought, begin baking cookies, decorate your tree and of course you can’t forget to decorate the house, inside as well as outside.

But fear not — that doesn’t mean you have to tape up paper snowflakes or make popcorn garlands, although eating the popcorn is the best part. Thanks to so many online crafting sites, there is an endless supply of holiday decorating ideas that look expensive but can be made for a fraction of the price. I still kick myself when I see an idea and wonder “why didn’t I think of that?”

There are so many easy crafts to make that use very minimal supplies to display in your home or give as gifts that your friends and family will be asking “where did you get that from”? Recently, okay maybe more frequently, I went shopping in our local craft stores and saw so many great ideas, that yes, I confess, I took pictures of them so I could go home and recreate them. Today’s technology is wonderful! With crafting techniques changing all the time, it’s hard to keep up with what’s in and what’s going out. This year is once again the rustic farmhouse look and I admit, this is one look I absolutely love with the use of burlap, wood, tin, and the buffalo plaid print.

This month’s craft is so super easy that the next time you’re out shopping and see this on a shelf for sale, just remember that your version was made by you for next to nothing in cost.

Look at this holiday season in a new way this year. The joy and peace you receive from others will last all year as you look to family and friends for all your needs to be met.

Here’s wishing each of you a blessed holiday season this year. I’m hoping that you all will get together around a great celebration table with your family and friends while keeping safe. I look forward to starting off the new year in 2022 with new and exciting crafting ideas to share with all of you.

So, bring on the holiday decorations, Christmas carols, except the song with the dogs barking jingle bells, a cup or two of hot chocolate and of course the Hallmark channel. But most importantly don’t forget to bring on glue guns and paint brushes. Happy Crafting and Happy Holiday!

Project: Merry Moss

Christmas Tree

Supplies:
- Styrofoam or cardboard
- Green paint (if using white styrofoam)
- Green moss sheet

**Am I eligible for a booster dose?**

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<th>Pfizer</th>
<th>Moderna</th>
<th>J&amp;J</th>
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<td><strong>Six months after completion of series</strong></td>
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<td><strong>Who</strong></td>
<td>18+ and it has been at least six months since the second dose of the vaccine, if immunocompromised, six months after your third dose.</td>
<td>18+ and it has been at least six months since the second dose of the vaccine, if immunocompromised, six months after your third dose.</td>
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<tr>
<td><strong>Booster Options</strong></td>
<td>Pfizer or J&amp;J, or 1/2 dose of Moderna</td>
<td>Pfizer or J&amp;J, or 1/2 dose of Moderna</td>
</tr>
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[de.gov/covidvaccine](http://de.gov/covidvaccine)

**Directions:**
1. Glue the moss onto your cone
2. Wrap the twine starting at the bottom
3. Glue berries and pinecones randomly around the
4. Use other items you may have, fabric, colored twine to decorate them as well.

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- Doug Ferris, Managing Partner
- Michael Redmond, Financial Advisor
- Chad Campbell, Financial Advisor
- Chana Weeks, Director of Admin
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Military Day - Mon.  
Senior Day- Tues.  
Ladies Day- Wed.  
Men's Day- Thurs.  

$1.00 off any service on these 4 days

OPEN 7 DAYS (weather permitting)

805 Forest St., Dover  
734-8234
Social security survivors benefits explained
by Carolyn Nichols, Social Security District Manager in Dover, DE

We are here for surviving family members when a worker dies. In the event of your death, certain members of your family may be eligible for survivors benefits. These include widows and widowers, divorced widows and widowers, children, and dependent parents.

The amount of benefits your survivors receive depends on your lifetime earnings. The higher your earnings, the higher their benefits. That’s why it’s important to make sure your earnings history is correct in our records. That starts with creating a my Social Security account at www.ssa.gov/myaccount. A my Social Security account is secure and gives you immediate access to your earnings records, Social Security benefit estimates, and a printable Social Security Statement. The Statement will let you see an estimate of the survivors benefits we could pay your family.

You may also want to visit our Benefits Planner for Survivors to help you better understand Social Security protections for you and your family as you plan for your financial future at www.ssa.gov/planners/survivors.

Please visit www.ssa.gov or read our publication Survivors Benefits at www.ssa.gov/pubs/EN-05-10084.pdf for more information. You can also help us spread the word by sharing this information with your family and friends.

Winners!
Ryoko Trover was the birthday winner Nov. 10 at MMC. Birthday Winners receive a $25 VISA gift card from Del-One Federal Credit Union. Each month one winner is drawn from all registered birthday celebrants. In order to be eligible for the drawing and your free birthday lunch, you must have a current MMC membership card and proof of birth date. The next birthday celebration is Thursday, Dec. 9.

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Because We Care
MMC Craft & Vendor Festival raises $5,000 and more than 1,000 lbs of food

Above: Wayne Rickrode was the winner of $227.50 in the 50/50 raffle. *Photos by Lori Christiansen*

Left: Vendor Sherry Wilson with hand-sewn bags & gift items

Right: Volunteer Judy Montanez sells raffle tickets

Above: vendor Cynthia Patterson. The show raised more than $5,000 for programs for older adults. *Courtesy Photo*

Left: Volunteers John Maraist & Chuck Helwig from a local food bank, pick up the more than 1,000 lbs. of canned goods donated as admission to the craft show.

Right: Susan Simpson sells her handmade crafts.
Bayhealth offers a program called PACE — which stands for Promoting Active Community Engagement.

This unique program includes monthly clinics with individualized counseling from a registered nurse based on each participant’s health issues, medications, and blood pressure, as well as quarterly lectures.

PACE is free, registration is not required, and participants may invite others to join them. Clinics are held monthly.

For specific dates and locations call 302-744-7135 or visit: BAYHEALTH.ORG/CLASSES

Legislative News: Kent County Redistricting

by George “Jody” Sweeney
Kent County Levy Court Commissioner, 5th District

Every ten years, the United States completes a census of Americans. This census identifies where people live, the types of jobs they have, what their income is, how many children they have, and many other things.

Here in Delaware and in Kent County, that information is used to divide up the population into census tracts. These tracts are then put together into Election Districts, and Election Districts are then combined to make up Representative Districts, Senatorial Districts, and County Districts. The idea is to create fair representation of those living here in our elected governments.

Levy Courts were created by King George in the 1600’s. They levied taxes on the colonists, hence the name Levy. Over the years, as America stood independent, these Levy Courts gradually changed to a more council form of government, in which the public servants, Presidents of the Council, and Administrators were elected by the public. Kent County Levy Court stands as the only elected body that still retains most of the original intent of the Levy Court idea.

Kent County is divided into six Levy Court Districts. The First Levy Court District includes Smyrna and surrounding areas and is represented by Commissioner Joanne Masten. The Second Levy Court District includes south and west Dover areas and is represented by Commissioner Jeff Hall. The Third Levy Court District includes north and east Dover and Cheswold areas and is represented by Commissioner Alan Angel. The Fourth Levy Court District includes Milford and point north to the Dover Air Force Base and is represented by Commissioner Eric Buckson. The Fifth Levy Court District includes Camden, Wyoming, and the Dover Air Force Base and is represented by myself. The Sixth Levy Court District includes areas from Harrington to Hartley and is represented by Commissioner Glen Howell. The At-Large Levy Court Commissioner is Terry Pepper, and he represents the entire county. Levy Court Commissioners serve a four-year term, with three elected in one election cycle and four in the next to provide some continuity.

Each of the six Levy Court Districts contains about 30,000 residents. It is important to note that this is residents, not voters, because it is a measure of the population, and all are represented, whether they vote or not. This represents an average of about 6,000 more residents per district than the 2010 census and is also an indication of just how much Kent County is growing.

The seven Commissioner are elected by those who live in their districts. Amongst the Commissioners, a President and Vice President of Levy Court are chosen. Terry Pepper currently serves as President and Alan Angel serves as Vice President. In addition, the County Administrator is chosen by Levy Court Commissioners, and is currently served by Michael Petit de Mange. The County Administrator runs day-to-day business for the County government, as well as planning for the future based on the direction set by the elected body.

Being a Commissioner is not a full-time job, but Commissioners can devote a lot of time to doing it right. Meetings are nearly every Tuesday throughout the year, with many other commitments to meet with constituents, government organizations, homeowner associations, advisory boards, or government departments they
MMC Classifieds

The classified section is provided as a service to members of the Modern Maturity Center only, active membership number required. There is no fee for members to place an ad. Items will run one issue, unless otherwise requested. Call 302-734-1200 ext 142 to place a classified ad. MMC serves as an information broker and is not liable for any negotiations or events that may occur. Ad due by 15th of prior month.

FOR SALE

Pine Straw Rake, 5 feet wide, pull behind lawn tractor/mower. Like new! $125. 302-943-8339

Tall Chest of Drawers, large bureau, sofa-like new, drop leaf table, mini garage sale, Christmas artificial flowers etc. 302-730-1728

Apt./Dorm. room starter, bedroom/kitchen furnishings, twin bed/box spring, w/covers; 22” TV; Radio/clock/table microwave; toaster; cups/kitchen furnishings, twin bed/box spring; w/covers; 22” TV; Radio/clock/table microwave; toaster; cups/kitchen furnishings, twin bed/box spring; w/covers. Like new! 302-730-4655

Lawn Mower push - fully serviced, $80, 302-538-5022

Recumbant bike, brand new, used twice. $200, can help w/ delivery. Any questions call 302-698-7520

Antique Red Rocking Chair, over 100 years old, will sacrifice at $40. 302-678-2222

Antique Red Rocking Chair, over 100 years old, will sacrifice at $40. 302-678-2222

Sharon Hills Memorial Park, Garden of Honor Lot 166, 2 Burial plots $1400 ea., 2 TryGuard Lined Vaults $3400, 62x16 Granite Base $450 Total: $6,650. There is a $40 Veteran’s credit. Total: $6,250. 302-632-1191 or 302-632-1192

Sharon Hills 3 lots, Garden of the Prophets, Lot 29A 2-3-4, $950 ea. 302-222-8959 or 302-678-0351


Cemetery plots for sale - Sharon Hill, 2 spaces in Garden of Meditation w/ 2 vaults. $4800. 302-734-4481

Delft Vases from Holland - small, $20 ea. 302-678-2222

White Wood nightstand and headboard (twin bed) new, 40 inches long $25. (need to assemble chest) 302-751-1314

Riding Mowers - 2, one Craftsman and Cub Cadet, other misc. items. 302-730-4655

Dogloo for $40. If interested, please call Linda at 302-632-2089

Thomas Kincade. Also, have a large Dogloo for $40. If interested, please call Linda at 302-632-2089


Flotron electric leaf eater - ultimate mulcher, $50. 302-335-1476

Jazzy Mobility Scooter w/ charger $150 302-736-6642, Saturdays by appt.

Oak Dining furniture - Table, china cabinet, buffet, 6 chairs. Call after 3 p.m. 302-734-4495. L.v. message

Zinger Mobility Chair - folds up, easy to transport. Like new, $1800. 302-678-8853


Craftsman 13 HP ten inch bandsaw w/new blade. Lightly used. Model #113-244501. Cash only. $50 302-734-7122


Free seasoned firewood - downed trees, needs to be cut up & removed. 302-559-8676

New toilet & walker. Walker: $50 and toilet: $75, 773-841-1866

1959 Nash Metropolitan, hard top, yellow and white, motor 15cc, mileage 22,287 302-505-4735

SERVICES OFFERED

Cleaning Service we offer a special discount for senior citizens and the disabled. 302-698-7714 after 5 p.m. Please leave message on machine.

Caregiver in search of an in-home patient. Over 40 years of combined experience at home/hospital. Pay rate negotiable. References upon request. Call Sarah, 267-325-1083

Driver “Long Distance Only” Safe driver, clean record, airports, hospitals. Will also groom animals. 302-900-1210

Available anytime to help with errands, travel or Doctor appts. Local, Dover. 706-326-0134

Compassionate Caregiver, 31 yrs. exp., Dr’s appts., shopping, flex., references upon request. Evenings and nights. Betty, 302-399-0544

Experienced Home Caregiver available in Dover to assist you with your needs. Can cook, clean, accompany you to appointments, food shop, etc. Sorry no personal care. References avail. Cathy, 302-698-2103

Caregiver/CNA 30 yrs. exp. Will do light housekeeping/cooking/personal care. Available Monday through Friday after 12 p.m. 302-632-7006

Will do light housekeeping, laundry, cooking or drive to errands, stores, dr. appts. in the greater Dover area. Min. 2 hrs. or Max. 4 hrs. per day. Carol, 302-632-3329

Buddy no job too big or too small, abandoned cars, buy junk cars and trucks, small storage building, remove trees and yard care. Free Estimates! 302-222-9317

Caregiver experienced compassionate, comfortable w/ Hoyer Lift. Will do personal care, light housekeeping, laundry, meals, Dover and surrounding area. Exc. references. Sherry, 302-242-1920

Tree Trimming and Tree Removal, excavations of all types, reas. rates and free estimates. 302-264-6397

Push Lawnmower tune up/winterize, free pickup & delivery $50. 302-538-5022

We buy houses for cash. Home Provider Solutions LLC, 302-359-1777

I will do light housekeeping, shop or drive you. I have 25 years experience driving a school bus and cleaning. I will also groom animals. 302-900-1210

Caregiver CNA and MedTech with 12 years exp. caring for elderly persons. I can drive, shop, cook, give meds., wash. My goal is to keep your loved ones in their home as long as possible. James, 301-221-3241

Power Washing, Disabled vet. Make your home look new! Bruce, 302-538-5022

Qualified CNA for 40+ years, taking care of elderly, 5 days a week, exp. in nursing home and hospital. Bertha Pruitt, 302-223-9555

Caregiver 24 hr., weekends, private duty, live-in, 20 yrs. exp., exc. ref. Caregiver for elderly, disabled, special needs. Anna 302-363-1848 or 302-480-4584
Hello, any guitar players here at MMC? Looking to learn more and play guitar. Contact Jay 603-726-6974

36" inch deck riding mower in good condition. 302-697-8072

Banquet Server Wanted - MMC
We are looking for an energetic and dedicated Banquet Server to join our growing staff at the MMC. Your responsibilities will include preparing the establishment’s facilities for special events (setting tables etc.), walking the floor with passed appetizers, serving plated meals, assist with post-meal clean up. Candidates must have a friendly and professional demeanor, work well on a team, and be comfortable on their feet for several hours at a time. Available events may vary each month depending on the number of scheduled banquets.

Contact Kathy Becker, MMC Event Coordinator at 302-734-1200 ext. 117

Volunteer needs
adults 60 or older of Modern Maturity’s Day Break, Adult Day Services to shine! Volunteers will assist with serving meals, playing games, and doing exercises. Come on now, help these mature folks at Day Break to shine, shine, shine all around Delaware! If you are interested in volunteering at the Daybreak Program, contact the RSVP Director Mike O’Leary at (302) 734-1200 ext 146 or Volunteer Coordinator Fran Shane at (302) 734-1200, ext 128.

• Blood Bank of Delmarva is transfusion! Volunteer opportunities include Administrative Office Assisting, Donor Reminder Caller, Canteen Refreshments in the Centers and more! Blood is constant. Every two seconds, someone in the U.S. needs a blood donation. Literacy Delaware can help change that. Literacy Delaware offers targeted instruction to adults with limited reading and math skills. Tutors are needed in Kent County for one-to-one tutoring or small group instruction. Tutor orientation is being held on Thursday Dec 21, 2021 at 1:30 PM and 6:30 PM. Training will be held throughout January, with the option of afternoon or evening attendance. Give the gift of reading to an adult today. Contact 302-514-9870 or Kent@literacydelaware.org for more information.
Expert, Caring Partners in Memory Care

As we age, our risk for developing physical and psychological health conditions increases, but help is available.

The Swank Center for Memory Care and Geriatric Consultation at ChristianaCare is Delaware's first and most comprehensive outpatient service for patients with memory disorders and their families.

Located in Wilmington, the Center offers essential support, education and guidance from diagnosis through treatment, together with your primary care provider.

THE SWANK CENTER ALSO OFFERS:
- Medication Reviews
- Cognitive Evaluations
- Caregiver Resources

For more information, visit ChristianaCare.org/ SwankMemoryCare

Most major insurances accepted. If you need help with insurance, please ask!

DON'T WANT TO DRIVE TO WILMINGTON?
Discuss concerns about memory difficulty or other cognitive symptoms in a virtual visit from the Modern Maturity Center. Call 302-428-2400 today.