





# From the Director



**Carolyn Fredricks**

Well, we just about made it through the first month of construction. I understand there has been some inconvenience, especially for the Meals on Wheels drivers (God bless them all!), but only a few months (possible September) and we will have a beautiful new entrance!

There will be a two-day shutdown to reconnect the new electric service to the city electric and that will probably be some time around mid-June. We will make the announcement and post to social media, once we know for sure when that shut down will occur.

I hope you all have purchased tickets for the All-American Beach Party - June 25 & 26. No need to dress up for this fun show - after all we are at the beach! I'm pretty sure you will know most, if not all, of the songs. Of course, there will be room for dancing. All of that and fried chicken too! A real bargain at \$40. Call Member Services, 302-734-1200 x167, to purchase your tickets.

My gardening is almost finished, just a few more plants to put in. My bird has completely left me alone this year. I can hear, by his evil chirp, that he is around, but not bothering me.

My son purchased and mounted one of those owls that are supposed to keep birds away - so far, Success!

It's hard to believe in May that we are already planning for the October Gala. We have an awesome committee working on the best Gala ever. Music, dancing, great food, Ms. Ida, and auction items - something for everyone. Put October 11 on your calendar, You don't want to miss this fun event.

I hope all of you mothers had

a great day. Now we look forward to Father's Day and the important role fathers play in the lives of their children.

I know I have shared with you that I was raised by a single, hard-working mother, but I had a deep desire to locate and get to know my father. I was relentless in my search and finally located him in Myrtle Beach. Being a father is really about the relationship one has with their children. I never really had that relationship with mine, but I have seen how powerful that relationship can be. I look at my own son, Phil, and thank God every day for the relationship he has with his children.

So, remember your father this month, and thank them for the influence they have played in your life.

Don't forget to purchase your tickets for the show!



**A look at my gardens - my little oasis! And no bird!**

*Photos by Carolyn Fredricks*



# Captain Social Security

## SOCIAL SECURITY OVERPAYMENTS & YOUR RIGHTS

by Benjamin Shamburger, MSW

### Background:

Social Security overpayments occur for a variety of reasons. Most often, it's because an individual is receiving benefits (retirement, disability or survivor) under "full retirement age" (FRA) and also working. If you are receiving benefits in this situation, it is your responsibility to inform Social Security of your earnings to avoid overpayments. However, in some cases, overpayment may be the result of an administrative error on the part of the agency. In the past, the agency was very accommodating and worked with beneficiaries to establish repayment plans that did not create financial hardships. Unfortunately, that has recently changed. In the past, the agency would withhold 10% or 10 dollars, whichever was greater, from the monthly benefit. Under a new Department



of Government Efficiency (DOGE) initiative, a recent policy change in April, requires that the agency will now withhold 50% of the monthly benefit until the debt is repaid!

Recently, thousands of Americans received notices that their Social Security benefit is being reduced by 50% due to an overpayment. Even if you had a repayment agreement and were making monthly payments as promised, this new policy changed everything. In my opinion, this new policy is very cruel and unfair. If you have an overpayment and receive a notice, read it carefully as it tells you what your options are. Here are your legal rights if you disagree with the overpayment and/or cannot afford to have 50% of your benefits withheld.

**Your Rights:** Ask for a waiver — You can ask SSA to waive SOME or ALL of the overpayment. To request a waiver, you must complete SSA Form 632 (Request for Waiver of Overpayment). You should complete this

form if either of the following statements are true:

1. You think that you are not at fault with the overpayment and you cannot afford to pay the money back.
2. You think that you are not at fault and think the overpayment is unfair for some other reason.

You have 60 days to request a waiver. If you wait past 60 days, you will have to justify the late request. If the overpayment is less than \$1000 dollars, the agency suggests that you call (800) 772-1213 or the local office as it may be waived over the phone. To be honest, you can expect to wait up to several hours to speak with a live person.

You could also ask the agency to withhold a lesser amount if you cannot afford to be without 50% of your benefit.

You also have the right to request that the overpayment be suspended until a decision is made on your waiver request.

Overpayments will always occur in a program that pays benefits to more than 70 million people per month, but it should not create an undue financial hardship for people that rely on those

earned entitlements to live and survive. If you should experience problems that go unresolved by the agency, you should contact your congressional representatives. After all, they were elected to represent you!

*Benjamin Shamburger MSW, also known as "Captain Social Security," joined the Social Security Administration in 1998 and was promoted throughout all levels of the organization until his retirement in 2011 following a 21-year military career with the USAF. During his Field Office assignments throughout the state of Delaware, Ben served as Operations Supervisor, overseeing all facets of Social Security services to the public. He was selected as the region's Public Affairs Officer in 2004, providing and overseeing community outreach and education for the entire state of Delaware plus Maryland and Virginia. Join Ben each month as he offers upcoming articles and "free" seminars sharing with you his "insider's secrets" and help you navigate the complex waters of Federal entitlement programs.*

*Visit [ssa.gov](http://ssa.gov) to learn more about benefits and services available to you!*



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# Look whats fun and free at MMC

**MMC Activities are only available for members with memberships current as of September 1, 2024.**

## **\*\* IMPORTANT PROGRAM INFORMATION \*\***

The Modern Maturity Center has to provide the State of Delaware the number of members who attend every program we have here at the Center. It is extremely important that we count everyone who attends each and every program. Therefore, we need **everyone** to scan their membership card when they enter the facility to show which program or programs they are attending for that day. If there is a sign-in sheet for that program or activity, **please sign it!** This will have an impact on the amount of funding we receive from the Grant-in-Aid, which is why it is extremely important that our numbers are exact when we submit them.

**Please take the time to scan in and sign in so we can keep these programs, your programs, available to everyone!**

**Everyone who participates in any activities or programs must be a member of MMC. All memberships must be up to date!**

## **Extreme Beginners Line Dance Step Class**

DAY: Fridays  
TIME: 1 to 2 p.m.”Untangle Your Feet” for those needing help with class steps.  
2 to 3 p.m. First Timer - those who need to learn grapevines, jazz boxes, etc.

ROOM: Palmer Room  
INSTRUCTOR: Jacci Kenny

Are you struggling in your various line dance classes and not able to understand the dance sequence? Join us to “untangle your feet” from 1 to 2 p.m. If you’re new to line dancing, join in from 2 to 3 p.m. to learn the basic line dance steps. This class will get you ready to join the Monday beginner class with Rick Todd at 10 a.m. Free to members.

## **Get Up and Move!**

DAY: Tuesday  
TIME: 8 to 8:40 a.m.  
ROOM: Palmer Room  
INSTRUCTOR: Ida Kirkendoll

Ida, owner of “Forever Active Lifestyle” wants everyone to get up and

move! She will get your heart pumpin’ and the joint jumpin’! This class is an intermediate class where you will be standing while she has you kickboxing, doing aerobics, as well as Zumba and so much more. Free to members.

## **Advanced Line Dancing**

DAY: Tuesday & Thursday  
TIME: 10 to 11:30 a.m.  
ROOM: Palmer Room  
INSTRUCTOR: Diane Mosie

Join the “Steppin’ Seniors” line dance group as they practice and perform for various charity events throughout Kent County. This level of dance uses steps, patterns and dance styles to fit any type of music. Free to members.

## **Beginner Line Dancing**

DAY: Monday  
TIME: 10 to 11 a.m.  
DAY: Wednesday  
TIME: 9:30 to 11 a.m.  
ROOM: Palmer Room  
INSTRUCTOR: Rick Todd

Learning to line dance can be both fun and terrifying. Don’t worry, it will all work out once you learn the basic steps. In no time you will be dancing with the best of them. Make sure you let the instructor know at the beginning of class that you are new. Free to members.

## **Broadway 1**

DAY: Mondays  
TIME: 1:30 to 3:30 p.m.  
ROOM: Palmer Room  
INSTRUCTOR: Nancy Coleman

Broadway 1 is back and better than ever. This class combines dance moves with expressive stage movement to help interpret music. Students also learn to use facial expressions and body language to help tell a story. Come on out and be prepared to have fun and be silly! Free to members.

## **Broadway 2**

DAY: Tuesdays  
TIME: 1:15 to 2:45 p.m.  
ROOM: Palmer Room  
INSTRUCTOR: Nancy Coleman

This class combines dance and

stage movements to create fun and entertaining numbers for upcoming shows at the MMC. They are working on steps for the numbers that will be in the June show! Free to members.

## **Couples Line Dancing**

DAY: Monday  
TIME: 11:15 a.m. to 12:15 p.m.  
ROOM: Palmer Room  
INSTRUCTOR: Ken & Sue Ellers

Grab a partner and become a line dancing duo. This class requires knowledge of basic line dance steps. At times, you and your partner will be dancing the same steps, at other times dancing different steps. Free to members.

## **Dancing In Your Chair**

DAY: Tuesday  
TIME: 9 to 9:40 a.m.  
DAY: Friday  
TIME: 10:15 to 11 a.m.  
ROOM: Palmer Room  
INSTRUCTOR: Ida Kirkendoll

In this class you will exercise safely while sitting in your chair and singing along to all of your favorite songs. You can exercise at your own fitness level while laughing and having lots of fun. You may even catch yourself smiling uncontrollably. Free to members.

## **Contemporary Line Dancing**

DAY: Tuesday  
TIME: 11:30 a.m. to 1 p.m.  
DAY: Thursday  
TIME: 11:30 a.m. to 12:30 p.m.

ROOM: Palmer Room  
INSTRUCTOR: Diane Mosie

This class gets your heart pumping and your blood flowing. Learn line dances that are for beginners, intermediate or advanced. Diane teaches and performs with the Dinamite Dancers for jamborees as well as shows at the MMC. Free to members.

## **Intermediate Line Dancing**

DAY: Thursday  
TIME: 9 to 10 a.m.  
ROOM: Palmer Room  
INSTRUCTOR: Ken & Sue Ellers

Once you’ve got the basic line dance steps down, join the intermediate group for the next level in learning. The dance steps may be a bit more complex, but they are combined with a wide variety of challenging steps, patterns and turns. Routines at this level may also be longer. Free to members.

## **Low Impact Aerobics**

DAY: Monday  
TIME: 8:45 to 9:45 a.m.  
DAY: Friday  
TIME: 9 to 10 a.m.  
ROOM: Palmer Room  
INSTRUCTOR: Kathy Long & Cheryl Stranger

Low impact aerobics put little or no strain on your joints and can help you stay active and protect your health while minimizing wear and tear. In short: it’s all gain with no pain. Burn calories and strengthen your metabolism-supporting muscles. Take that first step to a healthier life. Free for members!

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**Soulsations**

DAY: Monday  
 TIME: 12:30 to 1:30 p.m.  
 DAY: Wednesday  
 TIME: 11:15 a.m. to 12:15 p.m.  
 ROOM: Palmer Room  
 INSTRUCTOR: Dee Blackman

Dance with the Soulsations to the soul and R&B music you have always loved. Free to members.

**MMC Tappers**

DAY: Thursdays  
 TIME: 2 to 4 p.m.  
 ROOM: Palmer Room  
 INSTRUCTOR: Darlene Meyer

Darlene teaches tap - Broadway

**MMC Bulletin**

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The Modern Maturity Center's *Bulletin* is published for the information and enjoyment of older Americans. MMC serves as an information broker only and is not liable for any negotiations or events that may occur. The Editor will consider material which is of particular interest to this group of readers. Opinions expressed are not necessarily those of the Modern Maturity Center and its staff. The *Bulletin* supports the governing bodies of the City, County, State and Federal Governments. Abusive language is not permitted. Printed by Delaware Printing Co., Dover, DE.

NO PERSON in the United States shall, on the ground of race, color, or national origin, be excluded from participating in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance.

The Board of Directors of the Modern Maturity Center has determined that the possession of a deadly weapon, as defined by 11 Delaware Code, Section 222 (5), as amended, on the premises and/or its vehicles is detrimental to the safety and welfare of members, staff, and visitors. It is prohibited. Violation of this policy may result in immediate expulsion of the offender and the matter may be reported to law enforcement officials.

Carolyn Fredricks..... Executive Editor  
 Cate Lyons ..... Managing Editor  
 Shannon Davis ..... Composition

**Directors :**

Mark Biddle, Chair; Justin Strickland, 1st Vice Chair; Dr. Lindsay Rhodeenbaugh 2nd Vice Chair; Troy Adams, Secretary; Renee Slaughter, Treasurer; Bill Holmes, Heather Pepper, David Lawson, Adam Gerber, Nancy Wagner, Anu Kasat, Lisa Marino, Ryan Bowman, Ryan Kelly, Dr. Beatrice Gaynor, Dr. Bobby Jones, Bethany Lewis, Nancy McCoy, Valerie Cortes, Joyce Breasure-Herrick,



style! Learn choreography to tap techniques while exercising your body & brain. Darlene graduated from Juilliard School of Music and Dance and studied at the June Taylor School of Dance where she eventually became a Radio City Music Hall Rockette. Come out and learn from one of the best. Not for the weak at heart. Free to members.

**Conversations with Carolyn**

DAY: Thursday, June 26  
 TIME: 9 to 10 a.m.  
 ROOM: Activity Room #3

Join Carolyn Fredricks, President and CEO of MMC for a relaxed conversation about our center. This is a great opportunity to get connected with everything about the center. Come prepared with any questions, comments, concerns, or ideas you may have. Everyone is welcome! Sign up with the Program Director to reserve your spot. Light refreshments are provided. Meetings are NOT held if there are less than 10 participants, so make sure you get your name on the list. Free to members.

**Needlework Group**

DAY: Fridays  
 TIME: 10 a.m. to 3 p.m.  
 ROOM: Activity Room #3  
 INSTRUCTOR: Nanka Pearce

Needlework is a crafting technique where you create decorative or functional pieces from materials like yarn, thread and fabric. It includes various forms of work such as embroidery, knitting, crocheting, cross-stitching, crewel and so much more. Come by and join Nanka, a previous Delaware State Fair purple-ribbon winner as she shares her ideas while you learn with the other group members. Please bring a project that you are already working on. Free to members.

**Forrest Ave. Quilters**

DAY: Wednesday  
 TIME: 9 a.m. to noon  
 ROOM: Activity Room #1  
 INSTRUCTOR: Carolyn Porter

The Forrest Ave Quilters work on charitable projects each year and submit as a group a quilt to the

Delaware State Fair each year. This is an independent class. Free to members.

**Twisted Stitchers**

DAY: Wednesday  
 TIME: noon to 3 p.m.  
 ROOM: Activity Room #8  
 INSTRUCTOR: Edie Hobbs

Looking for a fun, friendly and social group to hang around with? We help local charitable organizations within our community while having fun learning and creating beautiful items. All levels of experience are welcome. We look forward to having you join our group of "Twisted Stitchers." Free to members.

**Double Dutch Therapy**

DAY: Thursdays  
 TIME: 12:30 to 1:45 p.m.  
 ROOM: Palmer Room  
 INSTRUCTOR: Denise R. Taylor & Evelyn Gadsden

"Rediscover Healing Through Childhood Play." Double Dutch traditionally has always been a children's game where players jump over two jump ropes that are twirling in opposite directions. This class will have you reliving your childhood where the rhythm of jump ropes provides not only physical health benefits but also therapeutic support. DD Therapy offers a fun and engaging way for all individuals to stay active, socialize and enjoy the benefits of exercise, whether you're a seasoned jump roper or a complete beginner. \*Please wear comfortable clothes and running sneakers. Also, if you can, please bring a hula hoop and single jump rope. Free to members.

**MMC Gospel Singing Workshop**

DAY: Tuesdays  
 TIME: 10 to 11 a.m.  
 ROOM: AR #3  
 INSTRUCTOR: Carl Barefoot

Have you ever wanted to sing with a gospel group? Take your voice to the next level while you confidently sing praise while meeting others who share the same passion. It is Carl's great delight to help singers find the voice that was uniquely gifted to them. Free to members.

**BINGOCIZE!**

DAY: Tuesdays  
 TIME: 10 to 11 a.m.  
 ROOM: Activity Room #8  
 DAY: Fridays  
 TIME: 11 a.m. to noon  
 ROOM: Palmer Room

The Modern Maturity Center is partnering with WECARE Services to offer Bingocize! This class combines exercise and health information with the familiar game of bingo, which is a great and fun way to get seniors moving and socializing. It is meant to be played twice a week on nonconsecutive days. There is a class limit of 40 on Tuesdays only. Free for members!

**Building Tours**

DAY: Monday – Friday  
 TIME: 9 a.m. to 12:30 p.m.

Have you been thinking about joining MMC but not sure about what the center has to offer? Would you like a tour of our facility? Stop by our Hostess stand and one of our Hostesses will gladly walk around with you and answer any questions you may have about all the programs and benefits we offer. You can even stay for lunch.

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# MMC Trips & Tours

***Modern Maturity Center tours are open to all. Non-MMC members pay \$30 extra per trip. Deposits are required to sign up for a trip. Cancellation penalties in effect for all trips and may vary. Please ask for specific penalty dates at time of booking. Day trips must be paid in full at time of sign-up.***

*If you would like information on a trip or tour, 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.*

## Ask about :

**West Virginia Train Adventure**  
4 days/3 nights, Aug. 13-16, 2025 starting at \$979 per person, double occupancy.

Travel Protection is available and strongly encouraged. Host: Carol Taylor Includes Motorcoach transportation, 3 nights hotel accommodations, 3 breakfasts at your hotel, & 2 lunches on the train; 2 dinner shows - Premier and Tribute of Musical Legends; scenic railway journey onboard the New Greenbrier Express; scenic railway journey of New Tygart Flyer.

**Canada & New England**  
**Cruise on RC Liberty of the Seas**

10 days/9 nights, Sept. 4-13, 2025 starting at \$1,399 per person, inside cabin, double occupancy.

Travel Protection is available and strongly encouraged. Host: TBA. Includes motorcoach transportation,

10 day/9 night cruise, cabin, shipboard meals, port charges, taxes, Port calls in Boston, MA; Portland ME; Sydney, Nova Scotia; Saint John, New Brunswick; Sails from Cape Liberty, NJ. PML Tours

## Niagara Falls

4 days/3 nights, Sept. 22-25, 2025 starting at \$939 per person, double occupancy.

Travel Protection is available and strongly encouraged. Host: TBA. Includes Motorcoach transportation, 3 nights hotel accommodations, 3 breakfasts at your hotel, 3 dinners including one at Skylon Tower, guided tour of Niagara Falls, IMAX presentation "Niagara: Miracles, Myths & Magic", Hornblower Noagara Cruise, visit Niagara-on-the-Lake, wine tasting at local winery, explore Clifton Hill, evening view of illuminated Falls, visit Fallsview or Seneca Casino (on your own after touring), visit to Corning Glass Museum Gift Shop. PML Tours

**Balloon Fiesta - Albuquerque, NM**

8 days/7 nights, Oct. 3-10, 2025 starting at \$3455 per person, double occupancy.

Travel Protection is available and strongly encouraged. Host: Kathy Becker Includes roundtrip airfare, 7 nights hotel accommodations, 7 breakfasts, 2 dinners including one dinner & entertainment at Black Bart's Steakhouse Saloon and Musical Review, guide service every day, exclusive VIP experience for ascension of balloons, admission to the Balloon Fiesta, admission to the International Balloon Museum, train ride to the Grand Canyon, Native American jewelry shopping, tour White Sands National Park, visit Red Rocks, explore Las Cruces, NM.

## Sunny Portugal

10 days, 13 meals, Oct. 26 - Nov. 4, 2025 starting at \$4443

per person, double occupancy. Call for availability. Travel Protection is available and strongly encouraged.

Host: Carol Taylor and Kim Hazzard. Includes round trip airfare, hotel accommodations, airport transfers. Highlights: Lisbon, Evora, Lagos, Portimao, Monchique, Setubal, Cascais, Obidoes, Sintra. NOTE- this trip involves walking on hills and cobbled streets.

## Nashville, TN

4 days/3 nights, Nov. 10-13, 2025 starting at \$1699 per person, double occupancy.

Travel Protection is available and strongly encouraged. Host: Kathy Becker. Includes round trip airfare, 3 nights hotel accommodations, 3 breakfasts at your hotel, 3 evening receptions at your hotel. Also: 1 dinner show at the Nashville Nightlife Theater, an evening at the Grand Ole Opry, a luncheon cruise on the General Jackson Showboat, guided tour of Nashville, Grand ole Opry backstage tour, visit to Opryland Resort, explore downtown Nashville & honky-tonks., plus standard taxes, meal and driver gratuities and hotel baggage handling, motorcoach transportation in Nashville.

## NYC & Radio City Christmas

2 days/1 nights, Dec. 4-5, 2025 starting at \$499 per person, double occupancy.

Travel Protection is available and strongly encouraged. Host: TBA. Includes motorcoach transportation, 1 night hotel accommodation, 1 dinner at a New York restaurant, orchestra seating for Radio City Music Hall Christmas Spectacular, guided tour of NYC, time to explore and do holiday shopping in NYC.

## Biltmore Christmas

4 days/3 nights, Dec. 8-11, 2025 starting at \$899 per person, double occupancy.

Travel Protection is available and strongly encouraged. Host: Carol Taylor Includes motorcoach transportation, 3 nights hotel accommodations, 3 breakfasts at your hotel, one holiday dinner at the Biltmore Estate and one holiday dinner at the Omni Grove Park Inn, view entries to National Gingerbread House Competition, self-guided tour

of Biltmore House, guided tour of Asheville NC, admission to Biltmore Estate Gardens and Grounds, wine tasting at Biltmore Estate Winery.

PML Tours

**Southern Caribbean & San Juan Puerto Rico - RC**  
**Brilliance of the Seas**

9 days, 8 nights, Feb. 28 - March 8, 2026 **BALCONY SPECIAL \$3299 per person, double occupancy.**

Price includes round trip airfare, 1 night hotel accommodation in San Juan, guided tour of San Juan, shipboard meals, transfers to and from San Juan Cruise Pier, motocoach transportation to and from the airport. Port calls: Willemstad, Curacao; Oranjestad, Aruba; Tortola, B.V.I.; San Juan, Puerto Rico. \$250 per person deposit due to hold reservation (\$100 per person penalty upon deposit). First payment due Aug. 1, 2025 (\$1250 per person penalty); Final payment due Nov. 1, 2025 (100% penalty if cancelled after this date. Travel insurance is available and strongly encouraged. PML Tours

## The Heart of Ireland

April 18-25, 2026 starting at \$4399 per person, double occupancy.

Travel Protection is available and strongly encouraged. Host: Carol Taylor and Theresa Nicolai. Includes round trip airfare, 6 nights hotel accommodations (including 2 nights in an authentic 18th century castle), transport by luxury coach in Ireland, Airport transfers, full breakfasts every morning, 4 dinners (including farewell dinner and special dinner with Irish entertainment); sightseeing in Dublin, admission to Book of Kells at Trinity College, pan, century castle), transport by luxury coach in Ireland, Airport transfers, full breakfasts every morning, 4 dinners (including farewell dinner and special dinner with Irish entertainment); sightseeing in Dublin, admission to Book of Kells at Trinity College, sightseeing tour of Galway, visit to Blarney Castle, scenic tours of Connemara, the Dingle Peninsula and more, photo ops at Kylemore Abbey and Rock of Cashel, travel to Cliffs of Moher, visits to Celtic Crystal Factory a



nd Guinness Storehouse, explore Blarney Woolen Mills and singing pubs of Killarney; travel by Tipperary and Cashel. *PML Tours*

**NEW! Mackinac Island, MI**  
**7 days/6 nights, June 7-13, 2026, starting at \$1699 per person, double occupancy.**

**Travel Protection is available and strongly encouraged.** *Host: TBA . Includes* deluxe motorcoach transportation, 6 nights hotel accommodation, 6 breakfasts at your hotel, 3 dinners including one at the Bavarian Inn, buffet lunch at the Grand Hotel, hydro jet ferry ride to Mackinac Island, carriage tour of Mackinac Island, Soo Locks Boat Tour, Jack Pine Lumberjack Show, Tour and free time in Frankenmuth, and visit to Bronner's Christmas Wonderland, plus standard taxes, meal gratuities and baggage handling..

**NEW! 13 Day/12 Night**  
**Canada New England**  
**Cruise aboard Norwegian**  
**Cruise Line's Norwegian**  
**Jewel.**

**Sept. 26-Oct. 8, 2026, starting at \$2499 per person, double occupancy, inside cabin.**

*Host: Kathy Becker.* Price includes round trip airfare, cruise and shipboard meals, one night post cruise accommodations, port charges and taxes, moto coach transportation, bonus cruise amenities. Departs from Philadelphia Cruise Pier. Port calls: Boston MA.; Bar Harbor, ME; Saint John Bay of Fundy, NB; Halifax, NS; Sydney, NS; Charlottetown, PEI; La Baie Saguenay River, Canada; Quebec City, Canada. Return by motorcoach through scenic New England in the fall!

**NEW! 8 Day/7 Night Alaska**  
**aboard Royal Caribbean's**  
**Voyager of the Seas.**

**May 14-22, 2026, starting at \$2899 per person, double occupancy, inside cabin.**

*Host: Theresa Nicolai* Price includes round trip airfare, pre-cruise experience including 1 night hotel in Seattle; cruise, cabin, shipboard meals, port

charges, taxes, transfers to and from airport. Port calls in Juneau, Skagway, Sitka, Victoria B.C.

**NEW! African American**  
**Washington DC Tour**

**2 days/1 nights, Feb. 23-24, 2026, starting at \$355 per person, double occupancy.**

**Travel Protection is available and strongly encouraged.** *Host: TBA . Includes* one night hotel accommodation, one breakfast at your hotel, one dinner. Visit Arlington National Cemetery, explore the National Museum of African American History & Culture; guided African American Tour of Washington DC, visit the Marine Corps War Memorial, tour Fredrick Douglass Historic Site, visit the Martin Luther King Memorial, take a guided riding tour of Washington DC. Also included are standard taxes, meal gratuities & baggage handling and motorcoach transportation.

**Coming in 2026:**

**Scenic Virginia, July 14-16, 2026,** \$629 pp, double occupancy

**Yellowstone & the Wild West, Aug. 23-29, 2026,** \$3899 per person double occupancy

**Cape Cod, Martha's Vineyard & Provincetown, Sept. 13-16, 2026,** \$1099 per person, double occupancy

**Outer Banks, NC, Oct. 19-23, 2026,** \$799 pp double occupancy

**New Orleans, Nov. 9-13, 2026,** \$2199 per person Double occupancy

**Plus Canadian Rockies in July 2026 - check out the presentation June 12 at 11 a.m. to find out more.**

**DAY TRIPS**

**NEW! 2nd Show added**  
**Sight & Sound - "Noah"**

*Lancaster, PA*

**Wednesday, September 24, 2025**

\$165 per person, transportation, driver's tip, show and lunch at Hershey Farm Restaurant. With a catastrophic storm on its way, Noah is given a monumental task: build a boat big enough to save his family from a flood that will cover the entire earth. Returning for one season only, this landmark production takes you on board one of the world's best known voyages

as live animals fill the stage and aisles. Set sail inside the enormous ark as this extraordinary story comes to life in this special 30th anniversary season! Depart MMC 7:30 a.m.; return approx. 5:30 p.m.

**River Lady Lunch Cruise**

*Tom's River, NJ*

**Wednesday, Aug. 13, 2025**

\$120 per person, transportation, driver's tip, and luncheon cruise. Come sail with us for a relaxing, elegant lunch, as we cruise on the magnificent Toms River and Barnegat Bay for 3 hours. The captain will present a fascinating narration of the interesting history of this lovely area, as we pass elegant waterfront homes, beautiful properties, docks, yacht clubs and often even sailboat races. Enjoy a delicious meal, which features your choice of 6 entrees, complete from salad to dessert. Depart MMC 7:30 a.m.; return approx. 5 p.m.

**"Escape to Margaritaville**

*Candlelight Dinner Theater*

**Sunday, Aug. 24, 2025**

\$120 per person, transportation, driver's tip, lunch and show. Set your mind to island time and ESCAPE to MARGARITAVILLE! Featuring your favorite Jimmy Buffet classics with book by Greg Gatzert and Mike O'Malley, Margaritaville tells the story of Tully, a smooth-talking singer/bartender whose laidback, no-strings-attached lifestyle is turned upside down when he falls for Rachel, an environmental scientist visiting the island. This hilarious, heartwarming

musical is the party you've been waiting for! Depart MMC 11:30 a.m.; return approx. 6 p.m.

**Suicide Bridge Luncheon**  
**Cruise**

*Hurlock, MD*

**Wednesday, Sept. 10, 2025**

\$95 per person, transportation, driver's tip, and luncheon cruise. Come sail with us for a two-hour cruise on the Choptank River aboard a reproduction of an authentic 80 foot turn-of-the-century paddle wheeler. Lunch consists of fried chicken & crab cake platter, with a vegetable, potato and dessert. Depart MMC 10:30 a.m., lunch cruise 12:30 - 2:30 p.m. Return to MMC approx. 4:30 p.m.

**AMT Christmas Show**  
**"Deck the Halls"**

*American Music Theater, Lancaster, PA*

**Thursday, Nov. 13, 2025**

\$130 per person, transportation, driver's tip, show and lunch at Yoder's Restaurant. Check in at the decked-out St. Nicholas Hotel where we find our dashing dancers and merry musicians ready to "Deck the Halls!" Bubby Bubbly bellhops and glittery guests make merriment in preparation for a visit from Old Saint Nick. This musical holiday adventure brings together friends old and new to celebrate the season with awe-inspiring performances designed to capture the hearts of the entire family. Depart MMC 7:30 a.m.; return approx. 5:30 p.m.



**Come find out more about our  
trip to the Canadian Rockies  
July 2026**

**Special FREE Presentation by Collette Tours  
June 12, 2025 11 a.m. in the MMC West Conference Room**



# Legislative News

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



Kent

County is currently in the middle of it's budget season. This budget will be for the fiscal year from July 1, 2025 through June 30, 2026. Just as a recap, last year we had a reassessment, that resulted in zero increase in tax revenue for Kent County government. Yes, I understand that taxes increased, and I have explained many times that nearly every increase was a direct result of increases in the School Tax portion of the annual property tax bill.

Last year's budget, which was millions in expenses over revenues, was balanced with a transfer from our Reserve Funds. By the end of the year, that actual transfer was not needed due to increases in revenue over the year. Our built-up Reserve Fund is designed for this type of budget smoothing.

This year, we are faced with the same situation of increased expenses over revenue. We are experiencing increases in healthcare for our employees; increases in retiree benefits, and the same increases in stuff we buy from pencils to dump trucks. Our intention, which has NOT been voted on as of the writing of this article, is to balance

the budget this year with a mix of a VERY modest tax increase and a transfer of a few million from the Reserve Fund. Hopefully, at this end of the year, with all of the construction that is occurring in our County, we will realize a natural increase in revenue, and not require as much of a transfer, if any at all.

County Staff has deferred capital projects, such as a roof replacement for our 25-year old building, and the use of ARPA funds for Paramedic Offices and Stations. Contracts for Healthcare were renegotiated to ensure we are receiving the best value for our health services.

But we are trying to help.

During the 2024 fiscal year, we raised the Income Exemption amount from \$25,000 to \$50,000. This allowed seniors to double the deduction in their assessment. This year, we will again double the deduction to \$100,000 of the assessed value of their home. So, if your home is currently tax assessed at \$325,000, this deduction will reduce the assessed value to \$225,000. If you will be turning 65 before June 30, 2026, you must apply before April 1, 2026. If you have already applied and received the reduction of taxes, you need not apply again.

If you are a disabled veteran of any Armed Service, you also receive an additional \$20,000 in tax assessed deduction. This has been increased from last year's \$10,000.

We are NOT raising taxes.

# Dover Update

by David Anderson, 4th District Dover City Councilman

Your city is vibrant, growing and changing. Each month, we will keep you up to date on the challenges, opportunities and successes of Dover, Delaware.

May and June are consumed by the budget and related issues. The prices of everything have gone up over the last four years, everyone wants to know will they get bad news from the city as well. The short answer is the city has a stable budget planned with minimal increases in water and electric that reflect inflation we will remain one of the lowest cost providers in the state. No tax increase is in the basic draft budget this year. Budget hearings will have occurred in May and will determine the exact parameters of the budget that will be considered in June. A public hearing on electric rates will occur on June 9th at 6:30 pm in City Hall. Everything is online at [cityofdover.com](http://cityofdover.com).

The city will not reassess property values this year. It will adopt the county values next year. There is no need to pay to have one's property assessed by the same people by two different governments. It is a waste of money. People need to adjust to the first county assessment in 38 years. The city keeps current by assessing approximately every 5 years so changes in valuation are not dramatic. The city is committed to the reassessment being revenue neutral.

The city is seeking partnerships. Senator Trey Paradee has championed money for university cities to receive public safety grants which will help with our fire department and police department. The approximately 1.5 million dollars helped last year and we hope it is made permanent. Representative Kerri Evelyn Harris is working with us on a fair deal on adjusting what it costs the city to take care of state stormwater

infrastructure. The astronomical costs of new regulations resulted in the short-lived stormwater fee that Council repealed after its first month. Those costs are still real. Senator Eric Buckson is championing a Hope Center style comprehensive approach to homelessness in Dover and Kent County, like now Governor Meyer brought to New Castle County. Senator Buckson is also working with us on addiction treatment solutions.

The city is advocating a uniform local marijuana tax that would be small, but dedicated to local governments, both county and municipal, who bear the costs of legalization. Currently, all taxation goes solely to the state.

The Garrison Oak Business Park and Energy Center has sold out. The jobs and hundreds of millions of investments into the city is very positive and with downtown and other initiatives, will provide needed revenue in a few years. We received a multi-million dollar assist from our Congressional delegation.

Public safety is a priority, even in an austere budget. The Dover Police Department will have its highest number of officers employed, ever. A new dispatcher will be added. The fire department has begun a stipend program to keep the volunteer department viable for years to come.

Your City government is prioritizing your safety, prosperity and keeping your city bills as low as possible. We value your input. You can email city council at [cityclerk@dover.de.us](mailto:cityclerk@dover.de.us) or call 302-736-7006. You can also leave a message at the City of Dover-city hall Facebook page. Please go to our website [cityofdover.com](http://cityofdover.com) and sign up for our weekly e-newsletter. My opinions are my own and not official city policy.

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## Front Porch 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 Monday through Friday from 10 a.m. to 2 p.m. The cost is \$32 per day, which includes lunch

and transportation. 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, please contact Faith Hahn at (302) 734-1200 ext. 173.

### The Front Porch is in high need of volunteers!

Are you looking for a rewarding volunteer opportunity? The Front Porch requires a minimum volunteer commitment of 1 day per week from 9:30 a.m. to 2 p.m. Volunteers will have the opportunity to befriend and assist with different fun activities during the day. For more information, contact the Front Porch Program Director, Faith Hahn at (302) 734-1200 Ext. 173.

### Emergency Support available for Kent County women 55+

If you are a female, over the age of 55, single, 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 for utilities or to overcome a crisis. For more information on the application process, please contact the MMC Care Manager, Faith Hahn, at 302-734-1200 Ext. 173.

### DDWC Program and Breakfast set for June 10

The Dover Delaware Women's Connection hosts a program and breakfast buffet, June 10, 9:30 - 11:30 a.m. at Maple Dale Country Club in Dover. The Program by Linda Filler is "Summer Salads and Homemade dressings - The Good, The Bad and the Yummy". Guest speaker is Cathy Hopper "Your Past Does Not Have to Determine Your Future." Music is provided by Jim Tucker. Cost is \$22 per person (cash or check). Reservations are strongly encouraged by June 6, 2025. Contact Donna 530-921-8936 or Diane 302-697-6020. The Dover Delaware Women's Connection is affiliated with Stonecroft Ministries.

### Did You Know...

June 14, 1922 - Warren G. Harding became the first U.S. President to broadcast a message over the radio. The event was the dedication of the Francis Scott Key Memorial in Baltimore.



Above: Lynda is having a great day at the Front Porch. Photo taken by Roylene Marvel

## I Am Your Seniors Real Estate Specialist.

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# Senior Community Service Employment Program

At the Modern Maturity Center, we help older adults find work, develop new skills and talents, and build their financial security by sponsoring the Kent County Senior Community Service Employment Program (SCSEP). SCSEP is an on-the-job training and employment program designed to help those unemployed, age 55 and older, update their jobs skills, build work experience and confidence, and continue to have economic security and well-being.

If eligible and as openings become available, participants are placed in a part-time community service assignment with a nonprofit or government agency. These include the Capital School District, Delaware State University, and the Smyrna State Service Center to gain experience and training. Additional training is offered through workshops and/or classes. There are a variety of training assignments including receptionist, maintenance trainee and food service worker. Currently participants can train up to 20 hours per week and are paid \$15 an hour.

SCSEP services receive funding from the DHSS Division of Services for Aging and Adults with Physical Disabilities and the US Department of Labor. There is no fee charged for these services.

In addition to on-site job training Kent County SCSEP encourages participants to take advantage of community resources. One resource is the Department of Labor's Employment & Training (DET) which offers a multitude of career services including Basic Computer Training,

Interview Strategies, and Career Planning Workshops. Additionally, DET can help cover the cost of a degree, license, and certificate programs for low-income adults and dislocated workers. Programs such as Automotive Technician, Billing and Coding, Certified Nursing Assistant, Dental Assistant, Diesel, EKG Technician, GED - High School Equivalency, Heavy Equipment Maintenance, Medical Assistant, Medical Billing and Coding, Ophthalmic Assistant, Phlebotomy Technician, Practical Nursing, Warehousing/Forklift and more. The steps to accessing DET's training services can be found online at <https://labor.delaware.gov/divisions/employment-training/job-seeker-services/> or by calling 302-739-5473 and speaking with an Employment Service Specialist.

The SCSEP Director for the last two years was Dawn Bunyon. A tip of the hat to Ms. Bunyon for her hard and compassionate work. She was also very kind in training me to be her successor. I am Michael O'Leary Jr. Sharp eyed readers of the Bulletin will recognize me as the former Director of the RSVP Program for the last 3 ½ years.

If you would like to learn more about the SCSEP program, call me at the SCSEP office at (302) 734 – 1200 x145.

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

# Caregiver Resource Center

June is Alzheimer's and Brain Awareness month as well as Men's Health Awareness Month. The Caregiver Resource Center wishes a Happy Father's Day to all the men out there.

- **June 2-** Alzheimer's Day Support Group, noon, CRC program room
- **June 5-** Parkinson's Support Group, 5 p.m., CRC program room
- **June 10-** Second Time Around Grandparents Support Group, 9 a.m., CRC office
- **June 17-** Alzheimer's Night Support Group, 6 p.m., CRC program room
- **July 7-** Alzheimer's Day Support Group, noon, CRC program room
- **July 8-** Second Time Around Grandparents Support Group, 9 a.m., CRC office
- **July 15-** Alzheimer's Night Support Group, 6 p.m., CRC program room

\*July Parkinson's Support group originally scheduled for July 3 will be cancelled due to Holiday closing of MMC. If you need support or services to providers, please contact the CRC prior to 1 p.m. Thursday, July 3, on the number listed below.

\*All are welcome regardless of diagnosis.

*The Caregiver Resource Center (CRC) is here to help with your needs as a caregiver to an older adult or if you are caring for a related child or children. Call us on 302-734-1200 ext. 186/192 Dawn Morris and Jenn Mogle, CRC Coordinators. The Caregiver Resource Center at Modern Maturity Center is partially funded by DHSS (Department of Health & Social Services) Division of Aging and Adults with Disabilities through the National Family Caregiver Support Group Program. Title III-3 of Older American Act.*



DELAWARE HEALTH AND SOCIAL SERVICES  
Division of Aging and Adults with Physical Disabilities

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[www.plantersrunapt.com](http://www.plantersrunapt.com)





# June 14th is Flag Day

by State Rep. William J. "Bill" Carson  
Delaware House of Representatives,  
28th District

It was a June day in Philadelphia, perhaps much like today, when the delegates to the Second Continental Congress voted on a simple motion that created the most recognizable, enduring, and powerful symbol of freedom and democracy the world has ever known.

The motion read as follows: "Resolved, That the flag of the thirteen United States be thirteen stripes, alternate red and white; that the union be thirteen stars, white in a blue field, representing a new constellation."

That "new constellation" has grown in the 247 years since our forefathers made the Stars and Stripes our flag. The constellation is brighter, and just as we look at the stars above for inspiration, guidance and direction, the world can look

to our 50 stars for hope and the promise of freedom.

The same flag that flies over us today also flies across the globe, most recognizably on the uniforms of our military service members. They carry our flag on missions of peace, providing aid to those stricken by disaster and hardship. And when necessary, they carry our flag into battle against those who seek to exploit the innocent and undermine the values of equality and justice.

With our banner on their shoulders, the men and women of our armed forces embody the "new constellation" that was envisioned when the flag was designed. At home and abroad, our soldiers, sailors, airmen and Marines display the same unity, strength and honor that the Stars and Stripes represent.

To veterans and the hundreds of Delawareans like them, the flag of our country also represents a promise to our military veterans: a

promise that their fellow citizens will not forget them or the sacrifices they made in our name; a promise to treat them with respect and appreciation and to ensure that they are cared for in their times of need.

Unfortunately, we have not always lived up to that promise. For this, we can only beg their forgiveness and pledge to them, in the words of the Vietnam Veterans of America, "Never again will one generation of veterans abandon another."

Today, we have a new generation of heroes carrying our flag on foreign shores and returning home with wounds from the battles they have fought, both physical and psychological. We must dedicate just as much effort to keeping our promises to these young veterans as well.

For Americans who serve in various capacities, the flag symbolizes their commitment to making their state, county, city, or town a safer and more peaceful place to live. Sewn on the sleeves

of our police officers, firefighters, and other first responders, the flag inspires trust in their commitment to being there whenever we call for them.

When the founders of our nation sat down to create the flag that would stand as a symbol of this new nation, it's hard to believe they could have known just how powerful that symbol would become. Yet, they had hope. They hoped that their "new constellation" of shining white stars on a deep blue field, flanked by those bold stripes, would inspire not only future generations of Americans but also billions of people across the world. We thank them for the hope they embodied, for the inspiration they sparked, and we salute them for the flag they gave us.

*Editor's note: State Rep. William J. "Bill" Carson, a Democrat, is a veteran who serves the 28th District in the Delaware House of Representatives. District 28 includes Smyrna and surrounding communities.*



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# More Fun and Excitement!

## MMC Book Club

DAY: Thursday, June 26

TIME: noon to 1 p.m.

ROOM: Activity Room #1

Do you love to read? Are you 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! This is a great way to make friends, discover new books, and stay socially active. The book club meets the last Thursday of each month. Free for members! You must be a member of MMC to participate.

Here is a list of the books the club is reading in 2025:

**June 26** - "The Heaven and Earth Grocery Store" by James McBride

**July 31** - "Someone Else's Shoes" by JoJo Moyes

**August 28** - "The Women" by Kristin Hannah

**September 25** - "Where Wild Peaches Grow" by Cade Bentley

**October 30** - "My Father's List" by Laura Carney (not on Amazon)

**November 27** - "Bring on the Blessings" by Beverly Jenkins

**December** - "Christmas With Book" by Heather Woodhaven



The Mother's Day Tea on Friday, May 16, featured volunteers who played hostesses, serving tea and scones to the 80 guests attending. L-R: Barbara Rapsavage, Lynn Chidester, Jaime Hall, Gloria Johnson, Mike Littell, Deb Renton, Venetta Keller, Diane Littell. Photo by Karen Porterfield

## Happy First Day of Summer!



## Did You Know...

June 10, 1652 - In Massachusetts, silversmith John Hull opened the first mint in America, in defiance of English colonial law. The first coin issued was the Pine Tree Shilling, designed by Hull.



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# 5 Simple Steps to Create a Budget After 50 — and Stick to It

## *Keeping your spending under control as you get older doesn't have to be difficult*

By Cameron Huddleston, AARP

Until the age of 51, Wendy Walker-Wilson lived without a budget. The New York City public school teacher also had more than \$40,000 in credit card debt and no retirement savings. It wasn't until she attended a meeting of Dream Catchers, a group for women looking to improve their finances, that she started documenting her income and expenditures.

Walker-Wilson recorded every purchase she made and every cent she spent to figure out expenses she could cut. She dropped her cable TV subscription and the gym membership she wasn't using, stopped eating out on a daily basis, and even got a side hustle as a yoga instructor to bring in more money.

Within five years, Walker-Wilson paid off all of her credit card debt. Now, at 60, she has an emergency fund with enough to cover three months of expenses. She contributes \$2,000 a month to a workplace retirement savings account and kicks another \$200 a month into a vacation fund.

"I can't believe how much money I have," she says. "Sometimes I kick myself, because I could have been a millionaire if I started in my 20s or 30s."

Whether you've never budgeted or have tried and failed, it's not too late to put a system in place to help you reach your financial goals. The key to success, financial professionals say, is taking the right approach to budgeting.

"If you are using a method that makes you anxious or feel overwhelmed, it's not going to work," says Michele Cagan, a certified public accountant in Baltimore and author of *Budgeting 101*. "You have to pick something that feels easy to you."

Following these five simple steps can help you create a budget after 50 and stick to it.

**Step 1: Figure out where your money is going**

Don't try to estimate or simply guess how much money you have coming in and going out.

"Look at the numbers. A lot of

people are scared to do that," says Allison Baggerly, host of the Inspired Budget podcast and author of *Money Made Easy: How to Budget, Pay Off Debt and Save Money*. "You can only write a budget once you know where your money is going."

Review your bank and credit card statements to assess how much you're spending on essentials such as housing, utilities, food, transportation and insurance, and how much goes to things you want but don't need.

Baggerly recommends limiting discretionary spending to 20 percent to 30 percent of your take-home pay. "But if you're working toward a big goal, like paying off credit card debt, trimming that percentage can make a big difference," she says. "The less you spend on non-essentials, the more you can put toward paying down that balance faster."

**Step 2: Determine your priorities**

Cagan says people tend to look at budgeting backward: They start by asking themselves what they should cut, when they should be asking how they want to prioritize where their money goes. "When you change that mindset," she says, "it doesn't feel like you're depriving yourself."

When building a budget from scratch, start with the amount of money you need to cover necessities, including any recurring debt payments you have to make. Then factor in an amount you can afford to put in an emergency fund, if you don't already have one. Plan on setting aside smaller amounts for other future goals until you've reached your emergency fund target; once you do, you can direct more money in your budget to your other savings goals, Cagan says.

Put everything in writing to account for where each dollar that comes in should go. Baggerly says she hangs her budget on the refrigerator right next to her weekly meal plan. "This keeps everyone in the family in the know on what our finances look like," she says.

**Step 3: Find ways to balance your budget**

If there isn't room in your budget

to cover all of your bills and reach your financial goals, you have two options: spend less or earn more.

When looking for ways to dial down your spending, don't assume your bills are set in stone. Tiffany Aliche, a financial educator and author of *Get Good With Money*, recommends carving out a day to cancel subscriptions you're not using and to negotiate better rates or shop for deals on services you wish to keep.

This could save you thousands of dollars a year, she says. For example, Walker-Wilson, who is a member of Aliche's Dream Catchers group, says she cut nearly \$300 a month from her spending by dropping cable TV.

Still, Baggerly cautions against making drastic cuts. For example, slashing your dining-out budget by half or more could set you up for failure. You're better off taking a gradual, more achievable approach so that you don't get frustrated and give up.

"Acknowledge your habits and slowly scale back," she says. "It adds up to savings over the long run and prevents yo-yo budgeting."

**Step 4: Automate your savings**

Once you've created a budget, Aliche suggests a simple trick for ensuring you stick to it: "Automation is the new discipline." By that, she means having your money automatically deposited into various accounts to align with your budgeting goals.

"Contributions to a retirement account should ideally come before anything else," Aliche says, and they can be automatically deducted from

your wages.

Aim to contribute 10 percent to 15 percent of your gross income to a 401(k) or similar workplace retirement account, she recommends. Deposit the rest of your take-home pay into four accounts: a checking account for spending, a checking account for bills, a high-yield savings account for an emergency fund and a high-yield savings account for other savings goals.

If having multiple accounts feels too overwhelming, at least have a portion of your paycheck deposited or automatically transferred into a savings account to ensure that money isn't spent. "Separating your money makes it inconvenient, and inconvenient money gets saved," Aliche says.

**Step 5: Hold yourself accountable**

Although automation makes it easier to be disciplined, don't just set a budget and forget it. "That is where a lot of people go wrong," Baggerly says. "It has to be top of mind."

Every Saturday morning, Baggerly sits down with a cup of coffee and calming music to compare how much she has spent so far that month in various categories versus how much she has budgeted for those expenses. That way, she knows whether she is on track or has to reduce her spending.

Finding someone who can hold you accountable can help you stay on track. Walker-Wilson says that having an accountability partner she met through the Dream Catchers group has been the key to her budgeting success. "If I feel like I'm going to spend, I'll call her," she says.

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# Fitness News

**MMC Wellness Center Hours of Operation: Mon.-Fri. 7 a.m. - 3 p.m.;**  
**Pool: Mon.& Fri. 6 a.m. - 5 p.m.; Wed. 6 a.m. - 4 p.m.; Tues. & Thurs. 6**  
**a.m. - 6 p.m. Sat. 8 a.m. - noon**

## Silver Sneakers & Silver and Fit Programs

MMC is proud to be a participating center for Silver Sneakers, Silver and Fit, and United Health Care-Renew Active programs. 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. *Note you must register with the fitness center staff to use your insurance benefit. It is not automatic.*



## How Do I Take an Instructor-Led Aqua Aerobic Class in the MMC Pool

1. Register in the MMC Fitness Center
2. Become a member of the MMC.
3. After registering in the MMC Fitness Center, purchase a (Blue) Aqua-Aerobic Punch Card (\$60) from the MMC Member Services Desk

## Aquacise with Ray

*Tuesday and Thursday from 2 to 3 p.m.* Warm water exercise program for gentle whole-body movement. This class is great for individuals with arthritis, fibromyalgia, diabetes, high blood pressure and pre/post-surgery.

## Aqua Mobility with Mindy

*Monday and Wednesday from noon to 1 p.m.* Warm water exercise program for gentle whole-body movement. This class is great for individuals with arthritis, fibromyalgia, diabetes, high blood pressure and pre/post-surgery.

## Aqua Aerobics with Betsy

**NOTE: You MUST register with the Fitness Center staff to use your insurance benefit. It is not automatic. Thank you!**

*Tuesdays and Fridays from 9:30 - 10:30 a.m. and Thursdays, 11:15 a.m.-12:15 p.m.* Warm water exercise program for gentle whole-body movement. This class is great for individuals with arthritis, fibromyalgia, diabetes, high blood pressure and pre/post-surgery.

*Fitness classes are offered with a minimum of 10 fully paying participants, two staff member enrollments are equal to one full paying participant. Classes registration is monthly (4 weeks, unless otherwise noted) and the registration cut-off will be 6 days prior to the first class, when no other registrations will be accepted.*

## Tai Chi with Ran

Day: Wednesday  
Time: 1:30 – 2:30 p.m.  
Cost: \$20 MMC Member  
\$10 MMC Staff  
Class runs from June 4 - 25  
Room: Palmer  
Instructor: Ran Griem, RN  
Shiatsu Practitioner. A minimum of 10 paid participants is required.  
Registration for July runs until June 27

## Tai Chi with Donna

Day: Wednesday  
Time: 2:30 – 3:30 p.m.  
Cost: \$20 MMC Member  
\$10 MMC Staff  
Class runs June 4 - 25  
Room: Palmer  
Instructor: Donna DeSimone  
Class led by Donna, a Black Sash certified instructor. A minimum of 10 paid participants is required.  
Registration for July runs until June 27

## Body Sculpting with Donna

Day: Tuesday  
Time: 4 – 5 p.m.  
Cost: \$20 MMC Member  
\$10 MMC Staff  
Class runs June 3 - 24  
Room: Palmer  
Instructor: Donna DeSimone

This class is designed to help participants to get lean, build strength and tone muscles with motivating music. Bring a 5lb dumbbell (lighter dumbbells are provided), mat, towel and water. Donna is an ACE Certified Personal Trainer and Group Fitness Instructor with over 24 yrs of experience. A minimum of 10 paid participants is required.

Registration for July runs until June 27

## Yoga with Donna

Day: Wednesday  
Time: 4 – 5 p.m.  
Cost: \$20 MMC Member  
\$10 MMC Staff  
Class runs June 4 - 25  
Room: Palmer  
Instructor: Donna DeSimone  
Hatha Yoga engages participants at a slower pace with controlled movements and stretching. The class is led by Donna is certified 500 RYT. Please bring a Mat, Towel and water. A minimum of 10 paid participants is required.  
Registration for July runs until June 27

## Beginner Tai Chi with Donna

Day: Tuesday  
Time: 3 – 4 p.m.  
Cost: \$20 MMC Member  
\$10 MMC Staff  
Class runs June 3 - 24  
Room: Palmer  
Instructor: Donna DeSimone  
This class is designed to take you through step-by-step movements that are not

intimidating or frustrating so you can learn Tai Chi without feeling overwhelmed. Tai Chi helps improve memory, balance, coordination and strength. Come learn to relieve stress through meditative movements and enjoy this ancient practice. Be sure to wear comfortable loose clothing and non-slippery shoes. Instructor Donna DeSimone is a certified trainer and fitness instructor with over 25 years of experience. She is trained several years with a Chinese Master and has been awarded a Black Sash in 2018.

Registration for July runs until June 27

## Horseshoe Crab Tri

In June we will be running a competition, the Horseshoe Crab Triathlon. Unlike a traditional Triathlon, it will take place here at the Modern Maturity Center and you have all month to get your Olympic distances:

Swim - 1500m (.93 miles)  
Bike - 40KM (24.8 miles)  
RUN - 10KM (6.2 miles)

Understanding that not all of you run or swim, you may walk your swim in the pool and walk your run on the treadmill. To add to the fun, you can register as a team (one person doing a particular event or sharing in the load of each event. I will provide a chart to log your distance and time get in each day. There will be an entry fee (similar to any Triathlon) and those who finish will receive a medal. Good luck and the more who participate, the more fun it is! Mark it on your calendar! Registration begins at the end of May.

## Aqua Aerobic Class Schedule in MMC Pool

Day	Time	Class
Monday	12:00 - 1:00pm	Aqua Mobility with Mindy
Tuesday	9:30 - 10:30am	Aqua Aerobics with Betsy
Tuesday	2:00 - 3:00pm	Aquacise with Ray
Wednesday	12:00 - 1:00pm	Aqua Mobility with Mindy
Thursday	11:15am - 12:15pm	Aqua Aerobics with Betsy
Thursday	2:00 - 3:00pm	Aquacise with Ray
Friday	9:30 - 10:30am	Aqua Aerobics with Betsy
Friday	2:00 - 4:00pm	Water Volleyball



**GAME ON AT MMC!**

**YOU MUST BE A MEMBER OF THE MMC TO PARTICIPATE!**

DAY	GAME	TIME	ROOM #
MONDAY	Duplicate Bridge	9:30am - 2:00pm	AR #8
	Pinochle	12:00pm - 6:00pm	AR #4
	Scrabble	12:30pm - 3:00pm	AR #4
	Bid Whist	3:30pm - 6:00pm	AR #8
TUESDAY	Pinochle	12:00pm - 6:00pm	AR #4
	Mahjong	11:30am - 3:00pm	AR #8
	Bid Whist	3:30pm - 6:00pm	AR #8
WEDNESDAY	Scrabble / Dominoes / Canasta	12:00pm - 3:00pm	AR #3
	Pinochle	12:00pm - 6:00pm	AR #4
	Bid Whist	3:30pm - 6:00pm	AR #8
THURSDAY	Chess	9:00am - 12:00pm	AR #4
	Bridge	12:00pm - 3:00pm	AR #3
	Pinochle	12:00pm - 6:00pm	AR #4
	Mahjong	12:15pm - 3:15pm	AR #8
	Bid Whist	3:30pm - 6:00pm	AR #8
FRIDAY	Duplicate Bridge	10:30am - 3:00pm	AR #8
	Pinochle	12:00pm - 6:00pm	AR #4
	Bid Whist	3:30pm - 6:00pm	AR #8

**PALMER ROOM CLASSES**

**YOU MUST BE A MEMBER OF THE MMC TO PARTICIPATE!**

DAY	CLASS	TIME
MONDAY	Low Impact Senior Aerobics	8:45am - 9:45am
	Beginner Line Dance	10:00am - 11:00am
	Couples Line Dance	11:15am - 12:15pm
	Soulsations	12:30pm - 1:30pm
	Broadway 1	1:30pm - 3:30pm
TUESDAY	Get Up and Move	8:00am - 8:45am
	Dancing In Your Chair	9:00am - 9:45am
	Advanced Line Dancing	10:00am - 11:30am
	Contemporary Line Dancing	11:30am - 1:00pm
	Broadway Dance 2	1:15pm - 2:45pm
	Chair Yoga \$ (Wellness)	3:00pm - 4:00pm
	Body Sculpting \$ (Wellness)	4:00pm - 5:00pm
WEDNESDAY	Beginner Line Dance	9:30am - 11:00am
	Soulsations	11:15am - 12:15pm
	Ran's Tai Chi \$ (Wellness)	1:30pm - 2:30pm
	Tai Chi with Donna \$ (Wellness)	2:30pm - 3:30pm
	YOGA \$ (Wellness)	4:00pm - 5:00pm
THURSDAY	Intermediate Line Dancing	9:00am - 10:00am
	Advanced Line Dancing	10:00am - 11:30am
	Contemporary Line Dancing	11:30am - 12:30pm
	Double Dutch Therapy	12:30pm - 1:45pm
	MMC Tappers	2:00pm - 4:00pm
	Body Sculpting (Wellness)	4:00pm - 5:00pm
FRIDAY	Low Impact Senior Aerobics	9:00am - 10:00am
	Dancing In Your Chair	10:15am - 11:00am
	Bingocize	11:00am - 12:00pm
	Extreme Beginners Line Dancing	1:00pm - 3:00pm



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# MMC Monthly Programs

## MMC PROGRAMS AT A GLANCE!

**YOU MUST BE A MEMBER OF THE MMC TO PARTICIPATE!**

DAY	PROGRAM	TIME	ROOM
TUESDAY	Bible Study	9:30AM - 10:30AM	AR #7
	Bingocize	10:00am - 11:00am	AR #8
	Gospel Singing Workshop	10:00am - 11:00am	AR #3
	Visually Impaired Support Group (3rd Tuesday)	12:00pm - 3:00pm	AR #3
	Hearing Loss Circle Chats (1st Tuesday)	1:00pm - 2:00pm	AR #7
WEDNESDAY	Quilters	9:00am - 12:00pm	AR #1
	Social Security Assistance	9:00am - 9:30am	AR #6
	Meditation	10:00am - 11:00am	AR #6
	Massage Therapy	10:30am - 3:00pm	AR #7
	Bible Study	11:00am - 12:00pm	AR #3
	Bereavement Support (2nd Wed)	12:30pm - 2:00pm	AR #1
	Twisted Stitchers	12:00pm - 3:00pm	AR #8
	Food, Fun, Friends (1st Wed)	1:00pm - 3:00pm	WCR
THURSDAY	Conversations with Carolyn (3rd Thursday)	9:00am - 10:00am	AR #3
	Visually Impaired Self Defense	10:00am - 12:00pm	AR #3
	Book Club (Last Thurs)	12:00pm - 1:00pm	AR #1
FRIDAY	Foot Dr. (Appointment Only)	8:30am - 12:00pm	AR #6
	P.U.S.H.	9:00am - 10:00am	WCR
	Needlework	10:00am - 3:00pm	AR #3
	Pump Up Your Brain	1:00pm - 2:30pm	AR #1

## Food - Friends - Fun

Is a wonderful way to get active make new friends and socialize. The group, which is a group for singles, meets the first Wednesday of the month, from 1 to 3 p.m.in the West Conference Room. Drop in or call Dianne Anderson, Coordinator, at (302) 220-0780 (cell). You must be a member of the Modern Maturity Center to participate. FREE for MMC members and is a group for singles.

### June Schedule

**\*Lunch is at 1 p.m. unless noted. Please arrive by 12:45 p.m. for luncheons so we can be seated as a group. Call Dianne Anderson (302) 220-0780 to add your name. Enjoy dining with us!**

**Tues., June 3:** Outback Steakhouse, 1574 N. DuPont Hwy., Ste. 800, Dover

**Wed., June 4:** Monthly Planning Meeting, WCR Room

**Fri., June 6:** Countrie Eatery, 950 N. State St., Dover

**Tues., June 10:** Mission BBQ, 365 N. DuPont Hwy., Dover

**Fri., June 13:** Applebee's Grill (Camden), 4110 S. DuPont Hwy, Camden

**Tues., June 17:** Olive Garden, 263 N. DuPont Hwy., Dover

**Fri., June 20:** King Buffet, 293 N. DuPont Hwy., Dover

**Mon., June 23:** Hollywood Diner, 123 N. DuPont Hwy., Dover

**Wed., June 25:** US Grill, 1115 S. Governor's Ave., Dover

**Mon., June 30:** Cheddar's Scratch Kitchen, 4590 S. DuPont Hwy., Camden

### Longwood Room Events

**June 3** - Randy Chang on the piano, noon

**June 4** - Soulsations Perform on Stage, noon

**June 10 - Dinner Dance (Banquet Hall)**

- Speaker: Fruits & Vegetables

**June 12 - Birthday Day!**

- Free Ice Cream! - Bryan Realty Group, noon

- Christiana Care Mobile Van, 11 a.m.

- Steppin' Seniors Perform, noon

**June 17** - Randy Chang on the piano, noon

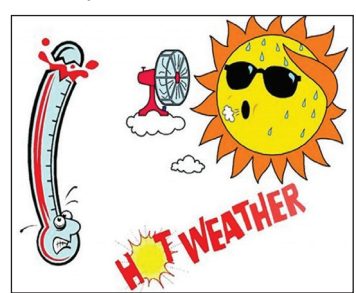
**June 19** - Center Closed

**June 26** - Farmer's Market, 11 a.m.

## Fans For Friends

Warmer weather be here before you know it and The Modern Maturity Center is asking for your help for donations of new or gently used fans to distribute to our homebound clients in need!

If you would like to help out, please drop off your donation(s) to the office of the Program Director.



We greatly appreciate your help and generosity!

## Have you thought about teaching a class?

Members here at the Modern Maturity Center are looking for classes that teach wreath making, painting, card making and other fun creative ideas. This is the time to share your experience while everyone learns together. Even social interaction can be fun and rewarding. So, if you have the time to share your talent with others, contact Karen Porterfield, Program Director, to set up an appointment. You can call her at 302-734-1200 ext. 129. or e-mail karen.porterfield@modern-maturity.org. You must be a member of the MMC to conduct a class or program. "People learn the most when teaching others."



# Garden Talk

by **Maggie L. Moor**

*Delaware Cooperative Extension  
Delaware State University*

For the First Week of June:

- o Check your bedding plants; remove old flower heads to prolong the blooming period. Also, pinch mums for bushier plants.
- o May have to begin to stake or cage your tomato plants. If you have many plants stake and use twine to do the Florida weave to support and keep the foliage off of the soil.
- o Make another planting of vegetables, such as sweet corn and snap beans.
- o Continue to thin out vegetable plantings, for instance, beets and lettuce.
- o The flower of June is the Rose continue to feed your roses every month until early August with 1/4 cup of 10-10-

10 per plant.

- o A second pruning of new growth on your evergreens may be made to maintain shape and size.
- o Continue your fruit tree sprays as scheduled.
- o Do not allow children to ride or drive riding lawn mowers. These mowers are much more dangerous than they appear. Always disengage the mower blades and set the brake before getting off for any reason.

For the Second Week of June:

- o Prune spring flowering shrubs after blooming is finished.
- o Spray your mimosa and honey locust for web worms. Look for small clumps of leaves tied together with silk threads scattered over the tree. Upon closer examination, the upper surface of the leaves are skeletonized. The leaves turn

brown and die, which will make the tree look as if it has been scorched by a fire.

- o Take care of your newly planted trees and shrubs. They should receive a thorough soaking each week. Mulch to conserve moisture.

For the Third Week of June:

- o Control aphids and other pests on vegetables by removing, spraying or washing.
- o Place cages or stakes to support growing tomato plants. Cages or trellises work well for growing cucumbers, too.
- o Be careful trimming grass around young trees and shrubs when using weed eaters. The young tender bark on these plants can be easily broken, resulting in injury to the water-transporting tissue and creating openings for insects and disease to enter.

For the Last Week of June:

- o Continue spraying your roses and fruit trees.

- o Thin out flowers where they are growing too close.
- o Check your ornamentals for scale insects; these need to be treated if present.
- o The ideal time to harvest herbs is just before flowering. This is when their leaves contain the maximum essential oils. Cut your herbs early on a sunny day. Hang in small bundles to dry.
- o During the hot summer months, mulch can be especially useful for conserving water. Dried grass clippings are an excellent mulch material.
- o Mid to late June is a great time to start new plants from soft wood cuttings of shrubs, such as azalea, spirea, boxwood, camellia, hydrangea, etc.
- o Keep an eye on your small fruits as they begin to mature birds are also waiting for them to ripen.
- o Mow and fertilize strawberries after fruiting.



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# SNAP Outreach Program at MMC



MMC is a Community Partner with the Division of Social Services. As a partner, it accepts applications for SNAP (Food Stamps) 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 not yet eligible for Medicare may be eligible for Adult Medicaid which has higher income limits. The income limits are 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.

SNAP Recipients who need help with their EBT card can contact 800-526-9099.

Applications for SNAP can be submitted to the MMC SNAP Outreach Coordinator 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.

The Dover MMC SNAP Program coordinator can also help with Renewals and Periodic Reports.

Any person 50 years or older living in Delaware can contact Oscar Sebastian 302-734-1200 ext.

174 or 302-943-5154 (Cell) for an appointment.

**These are frequently asked questions by new SNAP applicants :**

**Q: Am I eligible?**

A: Qualification for food benefits is based on income, family relationships and expenses. If you meet the income levels above, it's likely that you would be eligible to receive food benefits.

**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 do I need?**

A: In order to apply you will need a photo ID or other official document verifying your identity and date of birth as well as those of all the members of your household. You will also need your social security number, and proof of income such as social security award letter and pension statement. Always be sure to provide a valid phone number.

**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: - Breads and cereals - Fruits and vegetables - Meats, fish, and poultry - Dairy products - Seeds and plants which produce food for the household to eat. Households CANNOT use SNAP benefits to buy: - Beer, wine, liquor, cigarettes or tobacco - Any non-food items such as: - Pet foods - Soaps and paper products - Household supplies - 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.

The Income Limits for the new Federal Fiscal Year increased effective October 1, 2024. Below are the income limits for October 1, 2024 through September 30, 2025.

## SNAP Income Limits (Effective Oct. 1, 2024 - Sept. 30, 2025) Income limits increased at the start of the Federal Fiscal Year 10/1/24.

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:

Household Size	Elderly/Disabled Separate Household 165% of FPL*	Maximum Gross Monthly Income 200% of FPL*
1	\$2,071	\$2,510
2	\$2,811	\$3,408
3	\$3,551	\$4,304

Household Size	Maximum gross income for SNAP under 60 years (130% of FPL)
1	\$1,632
2	\$2,215
3	\$2,798

Household Size	Income Limits for Adult Medicaid (Not eligible for Medicare yet) Adult & Children 6-18 (133% of FPL*)
1	\$1,669
2	\$2,265
3	\$2,862

\*FPL= Federal Poverty Level

When comparing the household's income with the chart, applicants must be aware that gross income and not the net income is used in calculating the benefits. As an example, during the application process, many seniors are only reporting their net Social Security income and not including what is being deducted towards their Medicare Premium. This premium and other out of pocket supplemental medical insurance premiums and other medical expenses not covered by health insurance are also allowable deductions used in determining SNAP benefits.

In accordance with federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, this institution is prohibited from discriminating on the basis of race, color, national origin, sex (including gender identity and sexual orientation), religious creed, disability, age, political beliefs, or reprisal or retaliation for prior civil rights activity.

Program information may be made available in languages other than English. Persons with disabilities who require alternative means of communication to obtain program information (e.g., Braille, large print, audiotope, American Sign Language), should contact the agency (state or local) where they applied for benefits. Individuals who are deaf, hard of hearing or have speech disabilities may contact USDA through the Federal Relay Service at (800) 877-8339.

To file a program discrimination complaint, a Complainant should complete a Form AD-3027,

USDA Program Discrimination Complaint Form which can be obtained online at: <https://www.usda.gov/sites/default/files/documents/ad-3027.pdf>, from any USDA office, by calling (833) 620-1071, or by writing a letter addressed to USDA. The letter must contain the complainant's name, address, telephone number, and a written description of the alleged discriminatory action in sufficient detail to inform the Assistant Secretary for Civil Rights (ASCR) about the nature and date of an alleged civil rights violation. The completed AD-3027 form or letter must be submitted to:

1. mail:  
Food and Nutrition Service, USDA  
1320 Braddock Place, Room 334  
Alexandria, VA 22314; or  
2. fax: (833) 256-1665 or (202) 690-7442; or  
3. email:  
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# Retirement Redefined: Smart Moves for Seniors in Delaware

*My name is Crystal Calderon, and I am excited to help guide you on a journey to connect with the valuable resources that can enhance the quality of our lives. Having a deep appreciation for the wisdom and experiences that each of you brings to our community, I've dedicated myself to ensuring that you have access to the support and assistance you deserve. Navigating the vast array of resources available can sometimes be a challenge, and that's where I come in. Let's explore the avenues that lead to fulfillment, connection, and well-being.*



Let's be honest—when we were younger, “retirement” sounded like a far-off dream filled with golf, gardening, and grandkids. Now that we're here, it turns out retirement comes with a bit more paperwork—and a few more decisions—than we expected. But don't worry, friend. You're not navigating this alone. As a local Seniors Real Estate Specialist, I'm

here to share some heartfelt advice and timely tips about making the most of your retirement years right here in Delaware.

Whether you've got a tidy nest egg or you're still eyeing your 401(k) with suspicion, now is the perfect time to assess your retirement finances. Delaware is one of the most tax-friendly states for retirees, with no state sales tax and no taxes on Social Security benefits. But even so, it's wise to sit down with a financial planner who specializes in retirement income. A good one can help stretch your savings and avoid the dreaded “too much month at the end of the money” syndrome. And ask your bank or local credit union about senior financial checkups—they're often free and surprisingly helpful.

Many retirees don't realize refinancing can still be an option—even on a fixed income. If you're sitting on a high-interest mortgage or looking to tap into your home's equity with a reverse mortgage, it's worth a conversation. Just be sure to work with a lender who understands senior borrowers. And yes, read the fine print—your reading glasses

will come in handy.

I know, I know—deciding to leave the family home can feel emotional. But I promise you, downsizing isn't about giving up space - it's about gaining freedom. Less yard work, fewer stairs, and lower utility bills can be downright liberating. Delaware has some wonderful, low-maintenance communities tailored to seniors who want comfort, convenience, and connection. Some are full of social events, walking trails, clubhouses, and even pickleball.

If you or a loved one needs a little more help than an occasional handyman and a good neighbor, it might be time to explore assisted living. These communities provide meals, housekeeping, medication management, and peace of mind. On the other hand, retirement communities are for seniors who are still fiercely independent but enjoy having a social network and planned activities. Think cruise ship living, but without the sea legs. Delaware has a little of everything—coastal charm, quiet towns, and even a few spots that feel like you've stepped into a Hallmark movie.

Planning your next chapter isn't always easy, but it's a chance to create a lifestyle that suits the wiser, funnier, and frankly more fabulous version of yourself. Whether you're refinancing, downsizing, or just exploring what's next, the key is to start the conversation early and surround yourself with trusted professionals who truly get where you're coming from.

If you ever want to chat about options, share a cup of coffee (decaf is fine), or take a no-pressure look at what's out there, I'm always here to help—no pushy sales talk, I promise. Just one senior helping another find the path that feels right. And remember, life after 55 isn't the end of the road - it's the scenic route.

*If there's a particular resource you're looking for or if you have any questions, please feel free to reach out to Crystal Calderon at Bryan Realty Group at 302-222-3349 or by email [crystal@homes4uandme.com](mailto:crystal@homes4uandme.com). I'm here to make sure that our senior community has valuable news they can use.*

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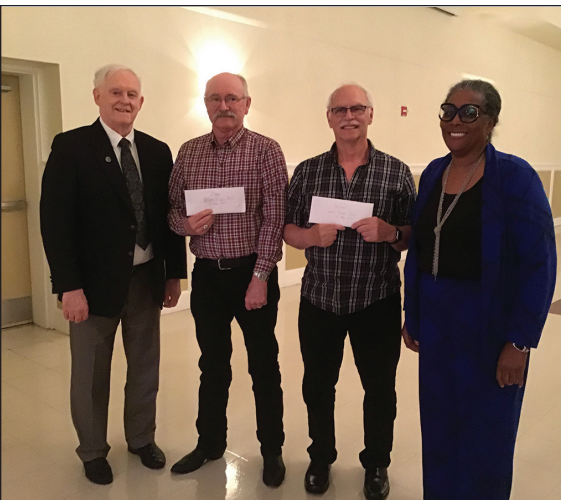
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# Winners



Right: Liz Parker was the birthday winner May 12 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, June 12.



Left: MMC Ambassador Bill Hufnal and Brenda Shields, Director of Nutrition, present to Kevin Hartley and John Bonsall their cash winnings at the May 13 dinner dance. Dance entertainment was by Dale Teat attended by 170 guests. The June 10 dinner dance will have Sky Brady to provide favorite dancing music. Photo by Peter Fong.

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## MMC Horseshoe Crab Triathlon

The Horseshoe Crab Triathlon. Unlike a traditional Triathlon, it will take place here at the Modern Maturity Center and you have all month to log your Olympic distances:

**SWIM - 1500M (.93 MILES)**

**BIKE - 40KM (24.8 MILES)**

**RUN - 10KM (6.2 MILES)**

We understand that not all of you run or swim, you may walk your swim portion in the pool and walk your run on the treadmill. To add to the fun, you can register as a team (one person doing a particular event or sharing in the load of each event. I will provide a chart to log your distance and time get in each day. There will be an entry fee (similar to any Triathlon) and those who finish will receive a medal. Good luck and the more who participate, the more fun it is! Mark it on your calendar! Registra-



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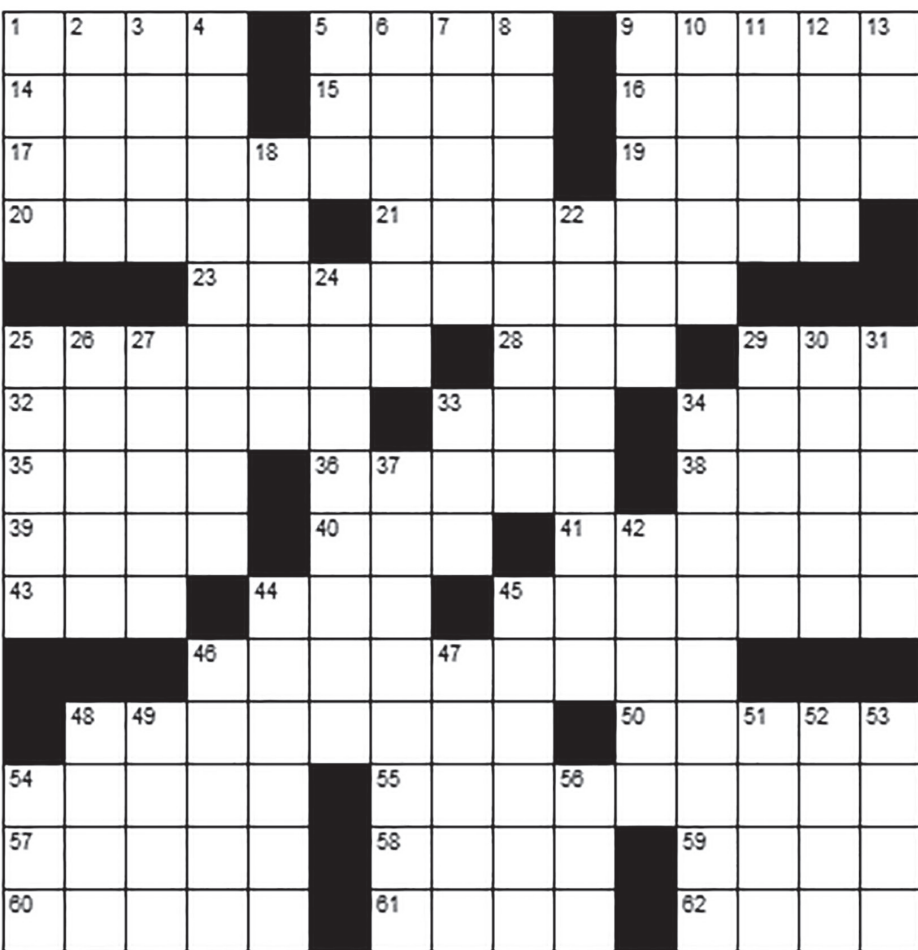


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~ Mother Teresa ~*



# Crossword Puzzle



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## ACROSS

- 1. Pinnacle
- 5. Food thickener
- 9. Ancient Roman magistrate
- 14. Colored part of the eye
- 15. Magistrate of old Venice
- 16. Type of body fluid
- 17. Pub sight
- 19. Duplicate
- 20. Primitive weapon
- 21. Instructing
- 23. Petitions
- 25. Set apart
- 28. Pull
- 29. A spider's home
- 32. Work stoppage
- 33. On behalf of
- 34. Draw near
- 35. Droops
- 36. Ready for anything
- 38. By mouth
- 39. Mormon state
- 40. Central
- 41. High-protein bean
- 43. Evening (poetic)
- 44. Permit
- 45. To an extreme degree
- 46. Ruffed grouse

## DOWN

- 48. Supervises
- 50. Empower
- 54. Object
- 55. A collection of works
- 57. Daughter of a sibling
- 58. Nights before
- 59. A Great Lake
- 60. Castle component
- 61. Expunge
- 62. Pair
- 1. Assists
- 2. Obscene term for feces
- 3. Bog
- 4. Set up
- 5. Big fuss
- 6. A small chin beard
- 7. Concur
- 8. Editor
- 9. Shun
- 10. Salami shops
- 11. Metal used in steel
- 12. Breathing organ
- 13. An uncle
- 18. Snap
- 22. Laughed gleefully
- 24. Paddle-wheelers

- 25. Put out
- 26. Condition
- 27. Musical instrument
- 29. Value
- 30. Electronic letter
- 31. Stomach
- 33. Provided with food
- 34. Feeling satisfied
- 37. Scattered
- 42. Keen
- 44. Bigger

- 45. Get rid of
- 46. British penny
- 47. Pass a rope through
- 48. Buckeye State
- 49. Scene
- 51. Small boat
- 52. Murres
- 53. Got a good look at
- 54. Explosive
- 56. East southeast

- Solution found on page 29



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# Krafty Korner by Karen

Hello fellow crafters! Ahhhhh, June is finally here, with warm sunny days and the end of another school year. For a lot of us that means it is time to start planning pool parties, BBQs, day trips and showing off with our warm weather fashion. People always seem to be more active during the summer period.

And speaking of active, if you happen to be a crafter, this may be the time that you plan ahead. After all, Christmas is only 6 months from now. I know, I know, some of you think I'm losing it. But in actuality, this is the time to start getting ready for those holiday craft shows. Besides, have you been in some of the local craft stores lately? I was in one of my favorite places a few weeks ago, and lo and behold, it has started. Shelves and shelves of Fall items. Now for us crafters who start way in advance to prepare for those holiday craft shows, this is a plus that the stores are putting fall (and soon) Christmas things out so we can start our projects to have them ready well in advance.

But for right now I am concentrating on summer craft ideas. After all, with all those BBQs and pool parties, you do want your home to look the "season". I have noticed that flowers seem to be the trend wherever you look. Whether it's clothing, or home décor, flowers seem to be everywhere. So, sticking with that flower theme, this month's craft is not only easy, but fun, oh yeah and soooooo cute! Let's grab our supplies and a glass of iced tea.

## Coffee Filter Hydrangeas

### MATERIALS NEEDED:

- 12 Coffee Filters
- Green Pipe Cleaners
- Liquid Watercolor Paint (your color choice)
- Pencil
- Scissors
- Baking Sheet
- Small Bowls

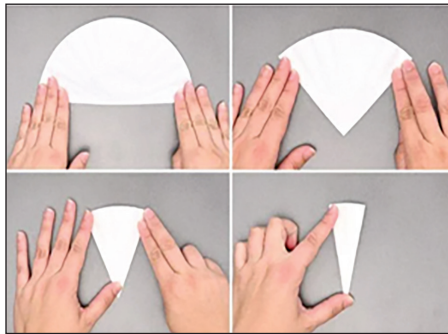
- Eye Dropper
- Glue Gun / Glue Sticks

### INSTRUCTIONS:

- Make a stack of 2 coffee filters.



- Fold the coffee filters in half, and then in half again. Then fold them in half two more times.



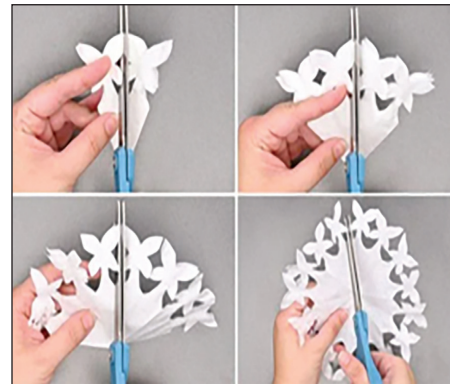
- Draw petal shapes on the top (open) part of the folded coffee filter. Your drawing should look like a butterfly shape with a tree trunk coming out from the bottom center.



- Cut out the petal shapes.



- Unfold the coffee filters and snip in between the two petals to separate them. Keep unfolding and snipping until all petals are separated.



- Repeat this process until all 12 coffee filters are cut and separated.
- Once all the filters are cut, place 4 coffee filters on top of each other on a baking sheet.



- Add 10 drops of liquid watercolor paint to a small bowl with about 2 tablespoons of water. If you are using 2 different colors, you will need to use 2 separate bowls for each color.
- Use your eyedropper to add the first color to the coffee filters starting in the center.



- Add your second color around the outside petals of the coffee filters, using a separate eye dropper.



- Taking your first color, drop paint around different parts of the petals. Fill in any white spaces with your second color. Repeat this process until all 12 filters are colored.



-cont. on page 27

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# Nutrition Corner

## *Drug interaction with caffeine*

by Nimi Bhagawan MS, RDN, LD

Most of us love our morning coffee!!!! Your morning cup of coffee can interact with medications you may be taking and alter how fast those are absorbed into your bloodstream. Medications not to mix with coffee include those that treat asthma, colds, diabetes, and thyroid disorders.

Drinking coffee at the same time you take your medication may affect how well it works for you. One study reviewed several medications and how coffee affects them. They reported that coffee changed how the body absorbs, distributes, and metabolizes several medications.

### 1. Thyroid Medicine

If you have hypothyroidism, your thyroid gland (a butterfly-shaped gland at the front of your neck) is not producing enough thyroid hormone. It can cause weight gain, dry skin, joint pain, and hair loss.

Many people are prescribed levothyroxine or other thyroid medications to balance their hormones. Drinking coffee at the same time as taking your thyroid medication can reduce how much your body absorbs the medication, which can make it less effective for you. Studies have shown that coffee can reduce the absorption of thyroid medications by more than half.

### 2. Cold or Allergy Medication

Millions of people use medications for colds or allergies, which often contain central nervous system stimulants like pseudoephedrine. Coffee is also a stimulant, so mixing it with these medications may increase symptoms like restlessness and the inability to sleep.

You should not take some allergy medications, like fexofenadine, with coffee. It can overstimulate your central nervous system and increase the symptoms of restlessness.<sup>5</sup> It's always a good idea to ask a healthcare provider for advice before you

combine coffee and cold or allergy medications.

### 3. Diabetes Medication

If you mix your coffee with sugar or milk, it could lead to a spike in blood sugar and impact how well your diabetes medication works. Caffeine may worsen symptoms for people with diabetes.

Drinking anything with caffeine, like coffee, could raise your insulin and blood sugar levels. Drinking too much caffeine may make it hard to manage blood sugar and raise the risk of diabetes complications.

Diabetes and prediabetes are very common in the United States. According to the Centers for Disease Control and Prevention (CDC), over 38 million people in the U.S. have diabetes, and more than 97 million have prediabetes. Most people do not know they have prediabetes.

### 4. Alzheimer's Medicine

Alzheimer's disease is the seventh leading cause of death in the U.S. and mostly affects people older than 65 years. It's a disorder of the brain that results in a loss of cognitive function, which makes it hard to think, remember, or go about your daily tasks. Millions of people in the U.S. have Alzheimer's disease and take medication for it.

Caffeine can affect Alzheimer's medications, like donepezil, rivastigmine, and galantamine. The caffeine in coffee tightens up the blood-brain barrier and can decrease how much of the drug makes it to your brain. Alzheimer's medications protect the chemical messenger acetylcholine. Drinking high amounts of coffee has been shown to impair this protective effect.

### 5. Asthma Medication

Asthma affects your lungs and makes your airways inflamed and irritated. This results in difficulty breathing, coughing and wheezing, and a tight feeling in your chest. Millions of people in the U.S., both adults and children, have asthma and

take medications for it.

Many people with asthma take bronchodilators, like aminophylline or theophylline. Bronchodilators relax your airways, which makes it easier to breathe. They come with side effects like headache, restlessness, stomach pain, and irritability. Drinking coffee or other drinks high in caffeine can increase your risk of these side effects. Coffee can also reduce how much of the medication is absorbed and useful to your body.

### 6. Osteoporosis Medication

Osteoporosis makes your bones thin and fragile, which increases your risk of bone fracture. Millions of people have osteoporosis, which is most common in women who have gone through menopause.

Drugs like risedronate or ibandronate prevent and treat osteoporosis. You should not take them at the same time as coffee because it makes the drug less effective. It's recommended that you take these medications before eating or drinking anything and only wash them down with plain water. This will allow your body to maximize the full amount. When you drink coffee with these medications, their effectiveness can be reduced by more than half.

### 7. Antidepressants

Antidepressants can help with depression, or a mood disorder that affects how you feel and function. Coffee can affect how your body uses antidepressant medications. Your body can metabolize drugs, like fluvoxamine, amitriptyline, escitalopram, and imipramine, differently if you drink coffee at the same time, especially in large amounts. Coffee can reduce the amount of the medicine your body absorbs.

Fluvoxamine has been found to enhance the usual side effects of caffeine. This can cause symptoms like insomnia and heart palpitations. It's best to take your medication and hold off on the coffee for a while.

### 8. Antipsychotic Medicine

Antipsychotic drugs are helpful for people who have schizophrenia, mania, major depressive disorder, and other mental health concerns.

Nearly four million people in the U.S. use these medications each year. Antipsychotic drugs inhibit certain chemical messengers or block receptors in your brain.

Medications that treat psychosis include phenothiazine, clozapine, haloperidol, and olanzapine. Coffee can make your body absorb less of these medications if you drink coffee right away. Your body metabolizes and breaks down these medications differently in the presence of coffee. Take it with water instead of coffee to get the full effect.

### 9. Blood Pressure Medicine

Tens of millions of people in the U.S. have hypertension (high blood pressure). Hypertension increases your risk for heart disease and stroke. It's a common but silent disease since it rarely shows symptoms.

Centers for Disease Control and Prevention. High blood pressure.

Many people take blood pressure medications, like verapamil or propranolol, which slow down your heart rate. This means your heart does not have to work as hard to pump blood to all your body's cells.

Drinking coffee at the same time can cause less of the medication to be absorbed. You may not get the full benefit. Talk with a healthcare provider about how to time your pills and your morning coffee.<sup>1</sup>

### 10. Melatonin

Melatonin is a natural hormone that your body makes to help you feel sleepy at night. The sun going down triggers this hormone, which signals it's time to rest. Melatonin is also sold over the counter (OTC) in supplement form as a sleep aid.

Coffee works as a stimulant, which makes you feel more awake. The caffeine in coffee does the exact opposite of what melatonin does. It can make you more alert and can make it hard to fall asleep. Drinking coffee can inhibit melatonin production in your body and make the hormone less effective. Melatonin and coffee could cancel each other out.

### When To Seek Care

Try delaying your first cup of coffee if you take any of these

-cont. on page 26



# MoneySense

## 6 classic examples of elder fraud — and how to help prevent them

*Use these tips from Bank of America to help protect your loved ones from the financial threats that increasingly target older Americans*

Suppose you have a parent or grandparent who lives alone. They hire someone to replace the roof on their aging house, providing half the money up front. And that is the last they see of the roofer. Can you be sure they would let you know what happened? Elder fraud is on the rise, but it remains a vastly underreported crime. Older people are often reluctant to report being duped, perhaps out of fear of appearing foolish or losing their independence.



**Smith & Associates Team: L-R: Carly Setting, Julie Grasso, Stephanie Smith Christiano, and Wendy Rust.**

The elderly are uniquely vulnerable to attempts to cheat them. Luckily, providing an appropriate degree of vigilance can help protect those you love. Here are six examples of elder fraud along with strategies you can use to help.

**1. Pros who are not legit:** Con artists working with older clients often advertise “foolproof” investments. In California, a thief marketed inexpensive will preparation services. After gaining clients’ trust, he talked them into investing with him by promising 12% annual returns. He made off with \$11 million before he was caught.

What you can do: Remind family members that legitimate businesses will happily wait while they check references. When unsure, it is wise to ask for a second opinion from someone they trust.

**2. Unscrupulous billing practices:** After natural disasters, scam artists often go door to door, telling homeowners that their properties have been damaged and offering to make repairs at a discount. They may only pretend to do the work and then demand payment. Similarly, auto mechanics may charge for work they never did.

What you can do: Help older relatives keep their properties and cars in good repair and urge them not to hire anyone who cannot provide clear identification and references.

**3. Internet and phone fraud:** These scam artists play on people’s trusting nature and desire to help others. A caller may ask for a donation to a worthy-sounding cause. Another congratulates you for winning \$1 million — and to claim the prize you must provide your Social Security number to confirm your identity and pay a collection fee.

What you can do: Remind older relatives not to give personal information out over the phone, suggests Debra Greenberg, director and product management executive, Investment Solutions Group at Bank of America. Other best practices: “Before making a pledge to a charity, ask to receive something in writing,” Greenberg says. Ignore internet offers with obscure origins and prizes that require a fee to collect.

**4. Not-so-free lunches:** Older Americans are often targeted by salespeople offering a free meal in return for listening to a sales pitch. When the pitch becomes a very hard sell, they can find themselves being pulled into a dubious purchase before the “free” meal is over.

What you can do: Make sure that family members know not to sign a contract, make an agreement or pay any money unless a trusted friend or family member is involved.

**5. “Friends” with ulterior motives:** Good friends are priceless, but con artists

posing as friends can cost you dearly. Someone who lives nearby may offer to assist with chores and errands — and soon may begin “helping” with financial transactions, gaining access to accounts.

What you can do: Try to get your retired parents or grandparents to talk openly about their finances and offer to review checking accounts for signs of trouble. If you see a lot of checks made out to cash or to someone you do not know, consider that a red flag.

Other clues that something is not right include strange signatures on financial or legal documents, sudden, unexplained changes to powers of attorney, wills or trusts, checks bouncing, bills going unpaid and suspicious ATM activity.

One way for family members to get an early warning is through the Merrill Trusted Contact Person Form, notes Cynthia Hutchins, director of Financial Gerontology at Bank of America. “It authorizes an advisor to reach out to a family member or trusted family friend if they spot unusual financial activity,” she says.

**6. Family fraud:** Perhaps the most distressing form of fraud involves family members. Problems may start innocently, when a son or daughter gains control of a parent’s accounts to help pay bills. After a while, the line between the finances of the parent and the child may become blurred, and the temptation to dip into the funds becomes irresistible.

What you can do: If one sibling helps with a parent’s finances, build transparency into the process, with other family members staying involved through regular conversations. You might also ask your financial advisor to set up a family meeting to discuss financial concerns.

In all of these cases, the best offense is usually a good defense. Criminals look for the path of least resistance. If you make it clear you will not be fooled, chances are they will move on.

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

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## Drug interactions -

*cont. from page 24*

medications, especially if it's recommended that you take them first thing in the morning. Talk to a healthcare provider about how to balance your pills and your coffee if you take more than one. They can also help if you have unpleasant side effects like restlessness, jitteriness, or insomnia.

Coffee is a stimulant because of its high caffeine content. Between the stimulant effects and its effects on your gut, coffee can alter how your body breaks down and absorbs medications. You may just need to change the timing of your coffee break. It's always a good idea to reach out to a healthcare provider if you experience any symptoms.



## The Farmer's Market returns to MMC for the 4th year!

Starting Thursday, June 26, until the end of November, MMC will have fresh produce available for sale, every Thursday from 11 a.m. to 1 p.m. in the Longwood Room. You can redeem Seniors Farmer Market coupons or buy vegetables with cash.

Dettwiller Farm, an Amish owned farm, specializes in honey, eggs, and vegetable locally grown without pesticides and picked that morning. If you have any questions, contact MMC Dietitian Nimi Bhagawan 302-734-1200 x144

Spread the word to your friends and neighbors!

**The All American Beach Party centerpieces will be on sale on Friday, June 27, 2025 in the MMC Longwood Room from 11 am to 1:00 pm. Prices range from \$20 to \$35. Cash only.**

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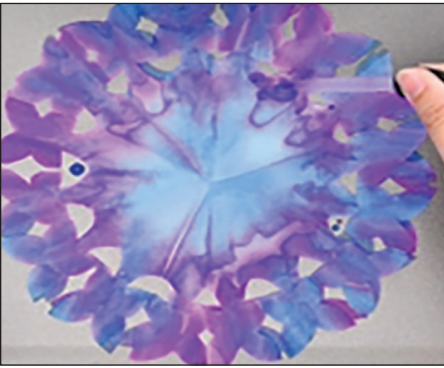
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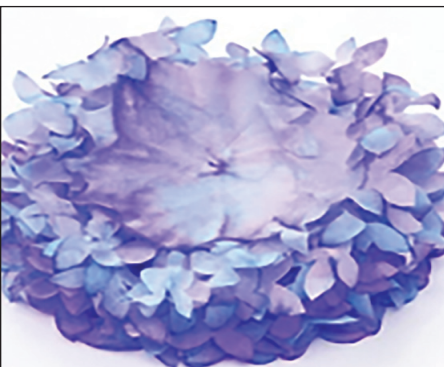


# Krafty Korner -

cont. from page 23



- Dry your petals overnight.
- Once all the filters are dry, separate each filter very carefully.



- Taking your pipe cleaner, bend down the edge, about ¼ of an inch, until you create a “U” shape.



- Cut a very small hole in the center of each petal. Push the end of the pipe cleaner through the center of your first coffee filter. The “U” shape of the pipe cleaner will keep each petal in place. Once you have the pipe cleaner through, add a few dots of hot glue around the pipe cleaner.



- Scrunch up the bottom center of the coffee filter, pushing it so that it forms a “V” shape. Hold the filter until it stays in place.



- Repeat this process with each coffee filter, making sure you glue and scrunch. As you add more coffee filters to the stem, they will become more flat looking. For the last few petals, scrunch the coffee filters DOWN in the opposite direction, making an upside-down “V”.



- Once you have added the last coffee filter, fluff up the flower and separate the petals so they lay naturally. Some of the petals may curl on their own, giving the flower a more realistic look.
- Now you are ready to add them to a vase for display!



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# Check out wellness opportunities at MMC

## \*\* IMPORTANT PROGRAM INFORMATION \*\*

The Modern Maturity Center will have to provide for the State of Delaware the number of members who attend every program we have here at the Center. It is extremely important that we count everyone who attends each and every program.

Therefore, we need everyone to scan their membership card when they enter the facility to show which program or programs they are attending for that day. If there is a sign-in sheet for that program or activity, please sign it! This will have an impact on the amount of funding we receive from the Grant-in-Aid which is why it is extremely important that our numbers are exact when we submit them.

Please take the time to scan in and sign in so we can keep these programs, your programs, available to everyone!

## Bereavement Support

DAY: Wednesday, June 11  
TIME: 12:30 p.m. to 2 p.m.  
ROOM: Activity Room #1

Vitas offers a FREE once a month, drop-in, support session. Sessions are held on the second Wednesday of each month. The facilitator is a trained bereavement specialist. Free for members! You must be a member of MMC to participate.

## Foot Care Appointments

Podiatry Specialist Dr. Gemignani will be available to provide foot health assessments, clip toenails and buff feet. Appointments are scheduled for 15 minutes and will be held in Activity Room #6. The cost of each appointment is \$35 for Members and \$40 for Non-Members. Contact Member Services to schedule your appointment at (302) 734-1200, ext. 167. Advance payment is required. Refunds will not be issued with less than a 24-hour cancellation notice. Private insurance nor Medicare are accepted for this service.

June 27 - 8:30 a.m. to noon

## Soft Touch Massage Therapy

DAY: Wednesdays  
TIME: 10:30 a.m. to 3 p.m.  
ROOM: Activity Room #7  
MASSAGE THERAPIST: Lisa Harshberger

Lisa 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. The cost for each appointment is \$20 for Members and \$35 Non-Members. All appointments are 30 minutes. Schedule your appointment today with Member Services at (302) 734-1200 ext. 167. Advance payment is required. Refunds will not be issued with less than a 24-hour cancellation notice.

## Pump Up Your Brain

DAY: Fridays  
TIME: 1 to 2:30 p.m.  
ROOM: Activity Room #1  
FACILITATOR: Betty Mann

This exciting brain exercise is 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 exercise your brain at home! \*Please note this class is designed for members who can engage in independent learning. You must be a member of MMC to participate.

## The ACE (Advocacy, Consulting and Education) Visually Impaired Support Group

DAY: 3rd Tuesday of the Month  
TIME: noon to 3 p.m.

ROOM: Activity Room #3  
FACILITATOR: Darryl Garner

Darryl Garner leads this monthly visually impaired support group meeting. Free for members! You must be a member of MMC to participate.

## Hearing Loss "Circle Chats!!

DAY: June 3  
TIME: 1 to 2 p.m.  
ROOM: Activity Room #7

The Hearing Loss Association of Delaware (HLADE) gives help and hope to people who have or think they have a hearing loss or have any questions about hearing loss! We invite area residents to join us and ask questions or learn about hearing loss, hearing aids, cochlear implants or devices such as phone and alerting systems, designed for both deaf and hard of hearing people. The group meets the first Tuesday of every month, so if you can't make it this month, come next month. 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 learn the latest news on hearing loss! For further information, contact us: [www.hlade.org](http://www.hlade.org) or [rzehnacker@proton.me](mailto:rzehnacker@proton.me) or by phone at (302) 530-0102.

## Meditation Class

DAY: Wednesdays  
TIME: 10 to 11 a.m.  
ROOM: Activity Room #6

MEDITATOR: Mr. Kim Palmer

Meditation helps with high blood pressure, builds self-confidence, slows heart rate, helps resolve fears and anxiety, helps control unwanted thoughts, decreases muscle tension, increases emotional stability, reduces emotional stress, helps with aging, sickness and death or any other unwanted changes like loss of loved ones or relationships, develops will power, helps with quitting addictions, increases compassion and wisdom, helps learn forgiveness and helps change attitude towards life. Please contact Kim Palmer with any questions at (302) 598-3014. These teachings are given freely. Let Happiness Be! Free for members! You must be a member of MMC to participate.

## Social Security Benefits Assistance

DAY: Wednesdays  
TIME: 9 to 9:30 a.m.  
ROOM: Activity Room #6

Coleman Jackson, a volunteer who has been certified by the Social Security Administration, will be here to answer any questions you may have regarding Social Security. He can also assist you if you need representation during the entire Social Security Administration process, request a review, reconsideration, or a hearing, on your behalf if necessary. *(Please note day and time change.)* Free for members! You must be a member of MMC to participate.

## Jeff, the HANDYMAN

**"Small  
Job  
Specialist"**

- ◆ Light Plumbing & Electrical
- ◆ Painting & Power Washing
- ◆ We Do Windows
- ◆ Garage Clean-Outs
- ◆ Gutter Cleaning
- ◆ Grab Bars

- ◆ 24 Hour Service
- ◆ Senior Discount
- ◆ Excellent References on Request

302-450-2954



## Bible Study

DAY: Tuesdays  
TIME: 9:30 to 10:30 a.m.  
ROOM: Activity Room #7  
FACILITATOR: Glenn Johnson

Join Glenn Johnson for in-depth Bible study and expository teaching along with questions and answers. Free for members! You must be a member of MMC to participate.

## Bible Study

DAY: Wednesdays  
TIME: 11 a.m. to noon  
ROOM: Activity Room #3  
FACILITATOR: Rev. Jerome Carey

Stop by and join Rev. Jerome Carey of the Second Baptist Church of Dover as he teaches the benefits of a Christian life and Bible doctrine in its simplicity. Free for members! You must be a member of MMC to participate.

## Pray Until Something Happens

DAY: Fridays  
TIME: 9 to 10 a.m.  
ROOM: West Conference Room  
FACILITATOR: Myra McNair



## Do You Have A Student Loan In Default?

The Department of Education will resume collections through the Treasury Offset Program which began May 5th, 2025. The Treasury Offset Program includes federal payments such as an IRS Tax Refund, Social Security Benefit payments, and Railroad and Office of Personnel Management (OPM) Retirement benefits. Income based repayment options available!

If you would like to establish a monthly payment schedule and there have been no recent changes to your income or marital status, you will need to send both pages of your most recent Federal 1040 tax return either signed by you or stamped by your tax preparer. All documents must be submitted to the following address:

U.S. Department of Education  
Default Resolution Group

When all you have is questions, just P.U.S.H. P.U.S.H. is a christian group that comes together to pray for our community and individual family issues. You need to have prayer all the time not just when you attend church. Prayer time is preceded with a bible study to focus on how to pray more effectively. all are welcome. Free for members! You must be a member of MMC to participate.

## Self-Defense for the Visually Impaired

DAY: Thursdays  
TIME: 10 to noon  
ROOM: Activity Room #3  
INSTRUCTORS: Michael Meinhold; Willie McDaniels; Mark Harro  
"Fight to be Fit Martial Arts" provides top quality self-defense instruction that is specifically designed to be inclusive for visually impaired/blind individuals. This program will coincide with The ACE Visually Impaired Support Group Meeting held on Thursdays. Stop by and see what we do! Free for members! You must be a member of the MMC to participate.

P.O. Box 5609  
Greenville, TX 75403-5609

If there have been recent changes to your income or marital status, or you would like to hear about other repayment options, please call the Default Resolution Group at 1-800-621-3115.

To learn more about the loan rehabilitation program or consolidation, please visit [StudentAid.gov/manage-loans](http://StudentAid.gov/manage-loans) for mor information.

Contact a Stand By Me 50+ Financial Coach for FREE Financial Coaching today! Call 211 or visit [STANDBYMEDE.ORG](http://STANDBYMEDE.ORG) to schedule an appointment.

### Solution to puzzle on page 22

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



## Did you remember to renew your membership?

Stop by our Member Services desk to renew your membership. It's quick and easy.

### Member Services Hours

Monday – Thursday  
9 a.m. to 3 p.m.

Friday  
9 a.m. to 2:30 p.m.

- Complete the membership form (Must be done every year by everyone even lifetime members!)

- Pay the fee and you are done!
- Annual Membership Fee:

\$30 per person  
\$55 per couple (must reside in the same household).

Please contact Member Services at 302-734-1200 ext. 167.

We no longer mail out membership cards. Membership cards need to be picked up at Member Services.

MAKING YOUR

# Dream

OF HOME OWNERSHIP A

# Reality!

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**Tc843@comcast.net**  
**www.brightmlshomes.com/teresa-davis**

**LAKEVIEW REALTY INC.**

9 E Loockerman ST STE 3C, Dover, DE 19901 Phone: 302-538-5347



# MMC Employee Spotlight

The voices of MMC are our two friendly phone operators - Sylvia Baldwin and Bliss Holcomb. Whenever people call the Center, they are the first voices to greet you and answer your questions regarding menus and to sign up for Grab and Go meals. They help connect customers with other MMC staff and handle outgoing mail as well. Stop and say hello sometime!



## 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 148 to place a classified ad. **MMC serves as an information broker only and is not liable for any negotiations or events that may occur.** Ads due by 15th of prior month.

### FOR SALE

**Lawn (double) Covered Mauseleum** - D-Valor Holl in Clover Leaf Memorial Park, Woodbridge NJ. Valued at \$7680, Call for price, 302-603-3537 or 908-230-7385

**Toro Trimmer** w. battery & charger, \$75, 302-287-8504

**Cuisinart 2qt. Frozen yogurt, sorbet, ice cream maker**, as new \$40, 480-255-3925

**Men's Bianchi bike**, gears and new tires, \$225, 480-255-3925

**Selling collection of Hummels**, \$10-15 @, no rproductions; **Boxed Barbie Dolls**, mostly holiday, some others, \$15-20@. Call 302-538-7660 to arrange time to see items.

**Two electric scooters** w. batteries, fairly new (less than 2 yrs. old) Best offer, 302-736-0316

**Pair of single body crypts**, side by side, located in Sharon Hills Mauseleum, \$8,000 (negotiable), will separate, 302-678-1111.

**Gift cards** - \$25 Amazon gift card for \$20; two iTunes gift cards (\$10, \$15) - \$20 for both, 302-603-3133. Lv. mess.

**Werner Step Ladder**, 10ft., Type 1A, 300 lb load capacity, 14' reach, fiberglass rails with metal treads, seldom used, line new. Seldom used, like new, \$175 OBO. Cash only. Cannot deliver, 302-736-9975. Leave message.

**HD Jack and two jack stand**, \$125, 302-538-6971

**Dining Room Glass Table & Six barstool type high chairs** asking \$150, 609-532-7835

**High Table for games: cards, checkers, etc with 2 matching stools** \$125, 302-653-5713

**Cemetery Plot, Sharon Hills Garden of Prophets** - 1 space Asking \$1,365. 302-734-4481

**Self-Propelled Push Mower**, 22", fully serviced, \$150, 410-920-6858

**Gas Pressure Washer**, very good cond. \$200, 302-538-5022

**Hoyer Advance E Patient Lift** with rechargeable battery. Exc. Cond., orig cost \$2493, rechargeable battery \$300 - has been kept charged. Sling was extra but will be included. Can lift from floor to 66.5" w. complete stability. Asking \$1,700 OBO. Email dee@darserv.com for more info and to see.

**Jason Samuel Smith tap shoes**, 9.5 M, like new, \$100. Call Darlene 540-688-9608

**Troy-Bilt TB30 Riding Lawn Tractor**-30" cut, 6 speed Manual Drive Motor, 5 cut heights with mulch kit, 3YO, Good cond. \$350 **ResMed Airsense 10 autoset CPAP Machine** HumidAir, inc. 2 new tubing hoses, filters, water chamber, hosing tube cover & carrying case, \$200; **SoClean 2 CPAP Cleaner & Sanitizer** w. new filter cartridge inc. \$50; **Soni Comfort Luze personal massager** w. carrying case, \$50; **CASH ONLY**. Lv. message, 302-336-8342 or email sargeaf126dll@duck.com

**Lively cell phone**, \$75, brand new; **Patient Powerlift electric** w. harness, \$950; **DR Power Burn Cage**, \$450, 302-270-5085

**Tempstar 2 ton AC**, installed 4/24, removed 4/25 (upgraded to heat pump). AC cost \$5,180 installed, asking \$2,000 OBO, 302-223-6386. Leave message and talk slow and loud,

**Troy-Bilt 5500 watt portable generator**, \$150, 302-653-5713

## June Dinner Dance

**Tuesday, June 10, 2025**  
**6- 9 p.m.**

**Music by Sky Brady**

**\$20 per person for those 60 & older**

**\$21 for under 60**

**Ticket sales end Friday, June 6-**  
**no tickets sold at the door.**



**Hospital bed**, 1/4 length side rails, hand crank hand bed lift, electric head & foot controls. Exc. cond., \$350 OBO Email dee@darserv.com for more info & to see.

**Home care supplies** such as Ultra Underpads, Ultra Underwear, quilted adult briefs - all have absorbency. Other products available, please ask. All will be 1/2 cost of supplies ordered from medical supply company. Email dee@darserv.com for more info and to see.

**Very sturdy trapeze** making bed mobility easier. \$300.00 OBO. Please email dee@darserv.com for more info & to see.

**Wheelchair**, light weight but sturdy. Folds down to allow for easier transport in a car. Includes removable leg rests. \$85.00 OBO Please email dee@darserv.com for more info and to see.

**Tilted wheelchair**, adjustable for person who is unable to sit up straight, shower chair, and commode. Paid \$1249. Asking \$575.00 OBO. Please email dee@darserv.com for more info & to see.

**2 Stamped Counted Cross Stitch Kits**, includes all thread - Santa & Mrs. Claus Terry Towels (2) \$15; Christmas Wreath Towels (2) \$13. 302-653-2680

## SERVICES OFFERED

**Medical Caregiver** willing to take care of your loved ones in their comfort zone. 40 yrs. exp. in hospitals and homes. Excellent references. Call Sarah, 267-325-1083

**Compassionate Caregiver**, 40 yrs. exp., Dr's appts., shopping, flex., references upon request. Evenings and nights. Betty, 302-399-0544

**Pip's Errand Service**- 302-359-3602

**Would like to care for Alzheimers patient** - 13 years exp., local Dover availability, flexible hours. Call Carol 706-326-0134

**Buddy** - no job too big or too small, clean-outs, abandoned cars, buy junk cars & trucks, small storage building, remove trees & yard care, pressure washing. Free estimates! 302-222-9317

**Biddle's Contracting** - Roofing, & other home improvements. Free estimates, 302-653-2111 or 302-423-9318

**B&T Coins** - buying all types of coins; attic and garage clean out, 302-423-9318 **Home Health Aide** looking for new client, Dover/Camden area, mostly days, 302-241-1467

**Pop-Pops Grass Cutting Service:** I cut your grass like it's mine, I care a lot! Bruce, 302-312-4845

**Gathering ladies 50+ to Chat & Chew Bible** based group monthly meeting, Saturdays, 2-3:30. RSVP at myseasonjer29.11@gmail.com

**Housecleaning**, free est., reas. rates, ref. available, 302-653-7115 lv. mess.

**Caregiver** 24 hr., weekends, private duty, live-in, 20 yrs. exp., exc. ref. Care for elderly, disabled, special needs. Anna 302-363-1848 or 302-480-4584

**PET BIRD OWNERS**, Bird Snugglers will come to your home for vacation bird-sitting and/or cage cleaning. Call Jill, 301-908-2623

**Exp. Auto mechanic** seeks to do repairs at your home, 516-707-1067

**Personal Assistant Service** - Trustworthy, reliable, 40+ yrs. of experience . Serving Smyrna, Dover & surrounding area.

Services:

- Organize & set up files
- Create community portal accounts
- Set up bills to auto pay
- Assist with printing out boarding passes, travel documents
- Type letters & correspondence
- Order from (Amazon) online - shipped to you
- Create online accounts (eBay, Amazon)
- Create email accounts

References available upon request - 302-229-2432.

**Free 9 Things every senior needs to know about funerals** with a FREE "My Final Wishes Guide". Richard Edkins, Final Expense Sales Counselor, 945-695-3131.

**No Medical Exam Life Insurance** - We offer same day coverage, easy qualification, affordable monthly rates, expert price guidance, . Richard

Edkins, Final Expense Expert, 954-695-3131, richardledkins@gmail.com

**Expert Document Services** - get professional help with Affidavit; Tenancy Agreement; Loan Agreement; Employment Application; Notorization Services. Fast, reliable and affordable services with Abraham Anim Asare at 4019 S. DuPont Hwy., Suite B, Dover, DE 19901, 508-579-0234, abrahamanimasare80@gmail.com

**Pablo Auto Repair** - semi-retired, 30 yrs. exp., Labor rate \$45. per hr. 302-480-3191

**Harvey's Window Cleaning Service**, commercial & residential window cleaning, 30 years experience, 302-750-0473

**Choose your own rates for gas, electric, cell phone service, internet, travel & other primary essential services** to fit your household or business budgets remotely on your own. The link to the website will be provided by an ACN Independent Owner at 917-684-1767

**Compassionate counselor for grief, trauma, and depression**, email debfitzy234@gmail.com or 302-359-9764, message or text.

**Medical assistant with 25+ yrs. exp. in family care practice & senior care.** Looking to assist families with senior care assistance. Compassionate, caring & dependable. Understanding of the needs and emotional well being of you or your family member, Call Latanya for questions, 302-480-7864.

**G&K's Cleaning Services**, call 302-592-7379 or email samitasylvain@yahoo.com

**I will take you** grocery shopping, Dr.'s appts., hospitals, casinos. Robert & Jackie: 410-490-5283

**Pet sitting** - during the day, call Carol 706-326-0134

## NEEDED

**62 YO retired woman wants to rent rooms in single family home**, has own transportation, clean, no smoking or drugs, 302-

287-8082

**83 yo man looking for small apartment or room**, 302-747-6673

**Need Dog Walker in Village of West Dover.** Lg. dog. Offering \$13.50/2xweek, 302-734-1511

**Household organizer** to help clear, clean and put several rooms in order. Some work as team with homeowner. References, experience helpful. Text Patricia, 302-670-0048. Leave name, number, brief message, please.

**Musicians** - guitar, keybaord, drums for jam, gospel, R/B, 862-452-6210, leave message.

## FOR RENT

**Garage Apt.** \$1000/mo includes everything. Lg. BR, full bath, comb, Kitchen/living area. You pay electric, Smyrna, 302-670-9097

**Luxurious small house for rent** - 5 minutes from airbase, brand new, secure, more than fully furnished, one bedroom w. attached garage. Includes pots, pans, linens china, washer/dryer, WIFI and most utilities. Just bring your toothbrush. \$1499 a month for one year. 2025 Highland Ave., Dover, DE, 908-433-9776, jkatatlantic1@gmail.com

**Home for Rent**, \$1700/month. Beautifully furnished, non-smoking, 3 BD/2 BA, home w. enclosed back porch in a small, quiet adult community. Includes water, sewer, trash/recycle & outside storage shed. 302-423-6287

**Room for Rent** includes private bath, living room and patio. \$800 per month. Rent includes water, sewer, trash, basic cable & internet. Electric split between three tenants. Available 2/15/2025. Contact Marie Payne 302-922-1991

**Small home for rent**, \$1200 a month, nonsmoking, 2BR & 2 BA with back deck. In a small adult community. Includes water, sewer, trash/recycling, and 2 outside storage sheds, 302-423-6287



# NEW MONTHLY EVENT FOR SENIORS

## BIGGS SENIOR DAY

Join us for Senior Day at The Biggs Museum, a special monthly event designed for adults ages 55+ to explore, engage, and connect in a welcoming and enriching environment.

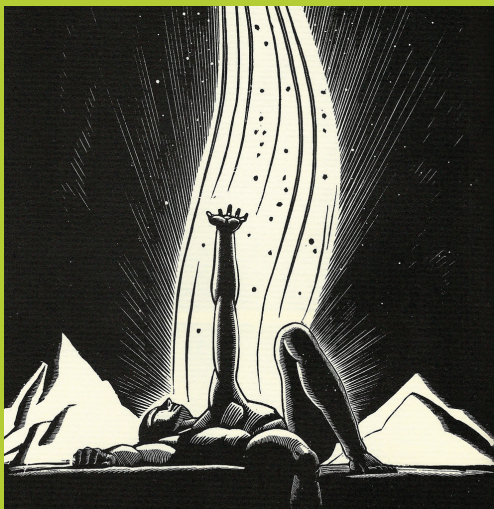
Each month brings a new theme, exclusive programs, and engaging activities that bring history, art, and science to life. Whether you're a lifelong learner, a history buff, or simply looking for a fun and social outing, our Senior Day offers something for everyone.

## WHAT TO EXPECT

- **Special Designed Self-Guided Tours** - Gain expert insights into exhibits and collections.
- **Hands-On Activities** - Engage in art, history, or culture-based experiences.
- **Social Hour with Refreshments** - Meet new friends and share your experiences.
- **Exclusive Senior Discounts** at the Museum Store
- **Free Event with Cash Bar**
- **Repeats Monthly** on the last Friday of each month

**Upcoming Senior Days:** May 30 & June 27 11AM -4 PM

## SPECIAL EXHIBITIONS



**The Prints of Rockwell Kent:**  
Selections from the  
Ralf C. Nemec Collection



**Kinetic Wonders:**  
by Paul Daniel



**Award Winners XXV:**  
DDOA Individual  
Artist Fellows

THURSDAY - SUNDAY 10 AM - 5 PM  
406 FEDERAL ST. DOVER, DE 19977  
[WWW.THEBIGGSMUSEUM.ORG](http://WWW.THEBIGGSMUSEUM.ORG)

Free admission brought to you by

