

M & M *Bulletin*

A monthly publication of The Modern Maturity Center Inc. 1121 Forrest Ave., Dover, DE 19904

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FREE!

December 2025

The Modern Maturity Center

A New Years Eve Celebration

Wednesday, December 31, 2025

Music by

***Kenny & the New York Funk Band
Plus Line Dancing with Ida Kirkendoll!***

Doors open 6:45

Dinner at 7 p.m.

Dancing 8 p.m. - midnight

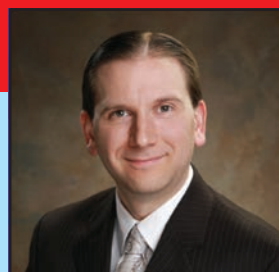
Tickets: \$55 per person includes dinner, dancing,
party favors & champagne toast at midnight

Tickets on sale MMC Member Services 302-734-1200 x167



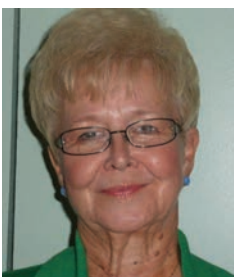
Estate Planning Questions?

"If you have questions about setting up a trust, updating your will or any other estate planning issue, I can help answer your questions and let you choose the options that are right for you."
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Call Attorney
David J. Bever
to schedule a consultation
734-8400

From the Director



Carolyn Fredricks

D o n ' t you just love the Christmas season? I know I certainly do. I love all the lights, trees and decorations - and of course - giving to others.

My house has a Christmas tree in every room! And look at how beautiful the Center is now all decorated for the holidays and our holiday production. Our decorating team here at the Center Gloria, Barbara and Joyce have made every centerpiece for our holiday show and Gloria and her team have certainly outdone themselves decorating the Longwood Room.

Our cast is ready to help you kick off your holiday season. Dancing, singing and a few laughs, too. All designed to lift your holiday spirit. The show is a sell out on all three nights, which tells me everyone needs a little Christmas this year.

This production will focus on family, friends and the precious memories that we have made through the years. We will share photos of the children who have participated in our

productions, with a video appearance from four of them.

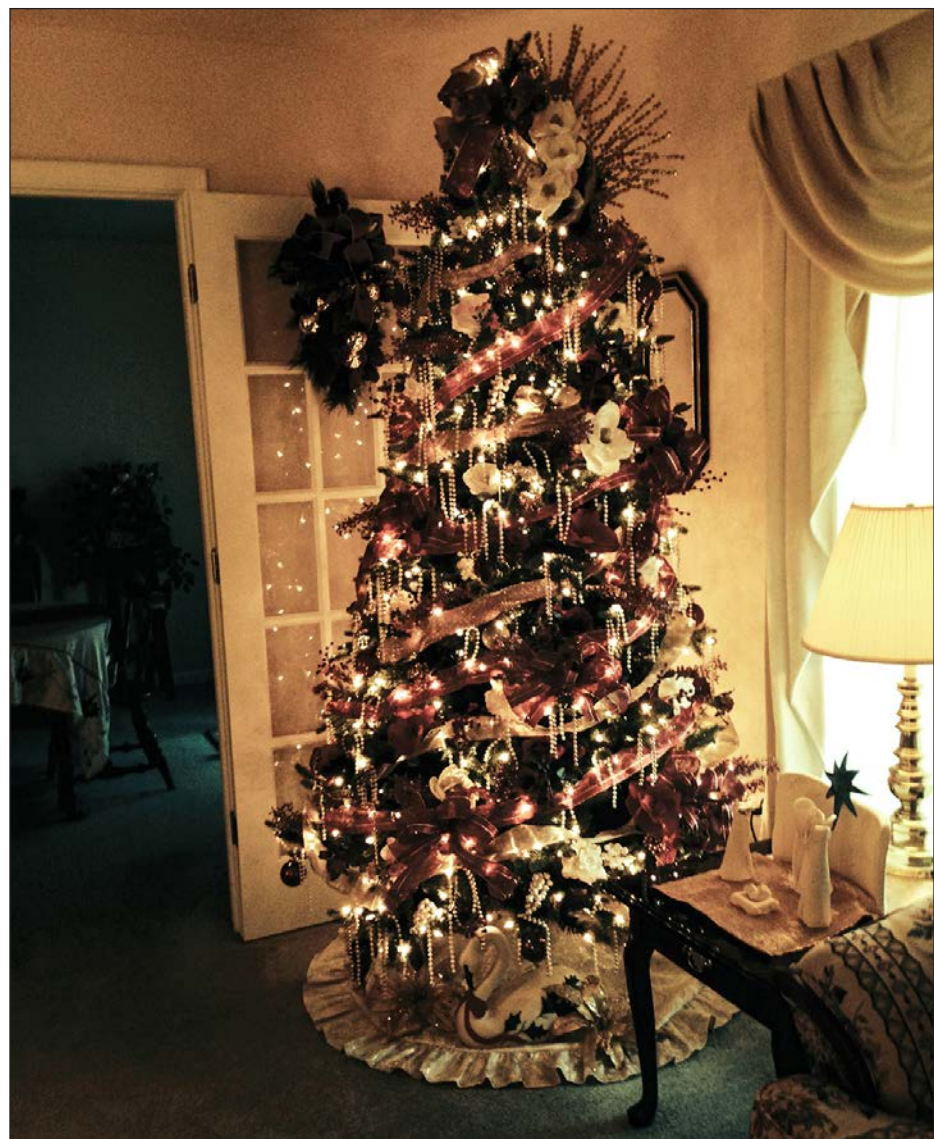
We will also focus on the importance of friends and our MMC family. It will be an evening of great food and good times. Thank you all so much for supporting our fund-raising efforts here at the Center and a HUGE thank you to the volunteer cast!

There is a song recorded by several artists, but my favorite is Elvis. He asks the very important question - Why can't every day be like Christmas? While we may not want the hustle and bustle of Christmas every day, I think rather we should have the attitude of Christmas every day - Kindness, gratitude and generosity.

Our closing song in the production is "Love Can Build a Bridge." And while this is not a Christmas song, it does reflect the attitude of Christmas. Love and caring for others makes this world a better place for everyone. It can start with you and me!

I pledge to all of you to work hard to have the attitude of Christmas every day this next year. My prayer is that you all will work on that too!

From my family to yours, a very Merry Christmas and a healthy, and happy New Year!



Above and below left: Several of Carolyn's home Christmas trees light the season. *Courtesy photos*



The MMC holiday show "Home for the Holidays - Where Are They Now" opens for three nights Dec. 2, 3, 4 to sold out performances. Left: Ronnie Taylor performs "The Christmas Song" with wife Wendy and son Trip, during rehearsal, Nov. 25. The show is performed by an all volunteer cast and this year features a look back at some of the children who were part of past shows over the years. *Photo by Karen Poterfield*

DEMA, Office of Highway Safety, DelDOT, & i.g. Burton Auto Group present Winter Weather Safety Campaign

SMYRNA, Del. – The Delaware Emergency Management Agency (DEMA), the Office of Highway Safety (OHS), State of Delaware Department of Transportation (DelDOT) and i.g. Burton Auto Group are teaming up to observe Winter Weather Awareness Week from December 1 to 5, with a special focus on car safety. i.g. Burton dealerships across Kent, New Castle and Sussex Counties will each be giving away 100 free Car Safety Packs during their winter auto sales events. Each dealership will feature displays with information to help drive home the key messages of winter road safety.

Participating Dealerships:

i.g. Burton Chrysler Dodge Jeep Ram of Newark, 244 E Cleveland Ave, Newark, DE 19711

i.g. Burton Toyota of Dover, 1536 N Dupont Hwy, Dover, DE 1990

i.g. Burton Lewes Automall Chevrolet Buick GMC, 17861 Coastal Hwy, Lewes, DE 19958

“As temperatures drop and winter weather makes driving more dangerous, we’re reminding Delawareans to be prepared, slow down, and stay safe,” said Governor Matt Meyer. “Winter Weather Awareness Week is an important collaboration between state agencies and local partners to raise public awareness, share safety tips, and provide emergency resources to families so that we can keep Delawareans safe.”

Along with cold temperatures, winter delivers increasingly dangerous travel conditions from snow and ice to high winds and diminished visibility. DEMA, OHS and DelDOT remind residents to Drive Safe, Be Prepared by taking steps to ensure road safety during inclement weather.

Residents can visit preparedede.org/winterweather to download a helpful check list of essential items (blankets, shelf-stable snacks, jumper cables, flashlights, windshield scrapers, flares or glowsticks, shovels) to winterize your Vehicle Emergency Kit.

“We always strongly recommend that people prepare an Emergency Kit of essential items. We encourage people to winterize their Vehicle Emergency Kits in case drivers are held up by hazardous weather conditions,” advised DEMA Director, A.J. Schall. “This type of automotive readiness helps keep drivers safe through the worst of winter weather.”

“Safety is key. If stranded for any reason, stay in your vehicle and wait for help,” added OHS Director Sharon Bryson. “Taking time now to prepare your vehicle can mitigate the impact of severe weather to keep Delawareans safe this winter season and beyond.”

Severe weather conditions can contribute greatly to dangerous road conditions which is why it is important to ensure vehicle maintenance such as checking the condition of tires, wiper blades and brake lights, along with maintaining proper antifreeze levels and sufficient gas for longer trips. Along with that, having essential items such as water, shelf-stable snacks, blankets, phone charging cords, and glow sticks can ensure passenger safety even in the worst weather situations.

“We are delighted to promote winter weather awareness to ensure that motorists are well-prepared to weather any storm, shared Charles Burton, President, i.g. Burton Auto Group. “Passenger enjoyment and safety is paramount.”

“Safety on the roads is our top priority, and it’s important for drivers

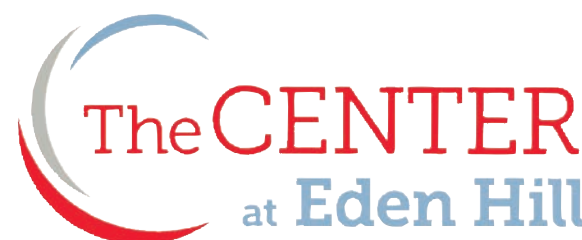
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Look whats fun and free at MMC

MMC Activities are only available for members with memberships current as of September 1, 2025.

**** IMPORTANT PROGRAM INFORMATION ****

The Modern Maturity Center must 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 please scan your membership card when you enter the facility and mark which program or programs you will be participating in for that day.

If there is a sign-in sheet for that program or activity, please sign your name so we can continue to keep your programs available! This is what will impact the amount of funding we receive from the Grant-In-Aid, and why it is extremely important that the numbers we submit are exact!

Everyone who participates in any activities or programs must be a member of the Modern Maturity Center. All memberships must be up to date! If you require a new barcode, please stop by our Member Services desk for assistance. Membership cards are checked periodically to ensure that all memberships are valid and up to date.

Thank you for your cooperation in helping us maintain a vibrant and organized community at the Modern Maturity Center.

Extreme Beginners Line Dance Step Class

DAY: Friday
TIME: 1 to 2 p.m. "Untangle Your Feet"
2 to 3 p.m. First Timer
ROOM: Palmer Room
INSTRUCTOR: Jacci Kenny

Are you struggling in your various line dance classes and not able to understand the dance sequence? Join this class 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 gets 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! 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.

Improver Line Dance

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

Are you seeking to elevate your line dancing abilities? Join this "Improver Line Dance" class, where you build on your foundational dancing skills in a lively and engaging environment. Formerly known as Advanced Line Dancing, this class is designed for individuals who possess a basic understanding of line dancing and are eager to refine their technique and learn new choreography. Participants will the opportunity to explore a diverse range of dance styles while enhancing their coordination and rhythm. Under the guidance of Diane, you are led through each step, ensuring a thorough and enjoyable learning experience accompanied by great music and the chance to make new friends. Members are invited to participate in this enriching session that promotes both skill development and social interaction. 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.

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 step into the rhythm of our dance class designed for those who may already have a basic understanding of line dance steps. Members will enjoy a dynamic experience, while they dance in unison and explore different steps at other moments, fostering both collaboration and individual expression. Don't miss out on the fun – become a part of our vibrant dance community today! 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.

Broadway Advanced

DAY: Mondays
TIME: 1:30 to 3:30 p.m.
ROOM: Palmer Room
INSTRUCTOR: Nancy Coleman
This class is on hiatus until January 13, 2026.

Broadway Too

DAY: Tuesdays
TIME: 1:15 to 2:45 p.m.
ROOM: Palmer Room
INSTRUCTOR: Nancy Coleman
This class is on hiatus until January 14, 2026.

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. You may even catch yourself smiling uncontrollably. Free to members.

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

Get ready to move and groove as the Soulsations bring their infectious energy to the dance floor! A unique fitness experience that combines the joy of dancing with the soulful rhythms and classic R&B music. This class offers members a fun and engaging way to stay active while enjoying the sounds that have defined generations. Dancing is not only a fantastic workout, but it also boosts your mood and enhances overall well-being. 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!

MMC *Bulletin*

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www.modern-maturity.org

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

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Mark Biddle, Chair; Justin Strickland, 1st Vice Chair; Dr. Lindsay Rhodenbaugh 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,



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 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.

BINGOCIZE!

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

MMC 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!

Needlework Group

DAY: Fridays
TIME: 9 a.m. to 3 p.m.
ROOM: Activity Room #3
INSTRUCTOR: Nanka Pearce

Needlework is a distinguished crafting technique that involves the creation of decorative or functional items using materials such as yarn, thread and fabric. This art form encompasses a range of practices, including embroidery, knitting, crocheting and crewel work. Participate in a workshop led by Nanka, a previous winner of the

Delaware State Fair purple ribbon. During this session, Nanka shares her insights, and creative approaches. Participants are encouraged to bring any ongoing or completed projects to share and discuss. This workshop presents a valuable opportunity to enhance your skills and connect with fellow needlework enthusiasts. Free to members.

Forrest Ave. Quilters

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

The "Forrest Ave. Quilters" are dedicated to supporting charitable initiatives through their annual quilting projects. Each year, the group collaborates to create a quilt that is submitted to the Delaware State Fair, showcasing craftsmanship and commitment to community service. The initiative operates as an independent class, welcoming individuals who are passionate about quilting and eager to contribute to meaningful causes. Join the "Forrest Ave. Quilters" in making a difference while honoring your quilting skills! Free to members.

Twisted Stitchers

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

Looking for a fun, friendly social group to hang around with? Are you interested in joining a supportive and engaging group focused on community service? The "Twisted Stitchers" invite you to participate in our efforts

to assist local charitable organizations while honoring your skills in knotting and crocheting. Our group is dedicated to creating high-quality handmade items, and we welcome individuals of all experience levels. Whether you are an experienced crafter or new to the art, this is an excellent opportunity to learn, create, and connect with others who share your passion for crafting. We look forward to welcoming you to the "Twisted Stitchers", where you can contribute to meaningful causes while developing your crafting abilities. Free to members.

Conversations with Carolyn

This program is on hiatus until January 2026. Keep in mind that Carolyn does have an open-door policy for you to share your concerns or to just say hello!

Let's Learn to Quilt

DAY: Wednesdays
TIME: 9:30 a.m. to noon
ROOM: Activity Room #1
INSTRUCTOR: Patty Wysong

The Forrest Avenue Quilters are excited to offer a basic "Learn to Quilt" class exclusively for a limited number of MMC members! This course is perfect for those with basic sewing skills. Participants need to bring their own sewing machine, quilting tools, supplies, and fabric. Don't worry—a list of all necessary items is provided before the first class. By the end of the course, attendees will have completed twelve quilt blocks to create a personal-sized quilt! To register or if you have any questions, please contact Patty Wysong 609-351-9225. Free to members.

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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 :

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.

Hosts: Carol Taylor & Tommie Moore 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, motorcoach transportation to and from the airport, Port of Spain, 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*

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

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. *PML Tours*

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: Kathy Becker . Includes deluxe motorcoach transportation, 6 nights hotel accommodations, 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.*

Scenic Historic Virginia

3 days/2 nights, July 14-16, 2026, starting at \$629 per person, double occupancy.

Travel Protection is available and strongly encouraged. *Host: Kim Hazzard. Includes 2 nights hotel accommodations, 2 breakfasts at your hotel, one dinner, lunch at Michie Tavern. Tour James Monroe's home "Highland", tour Thomas Jefferson's Monticello, explore Luray Caverns,*

enjoy scenic ride along Skyline Drive, visit Arlington National Cemetery.

Canadian Rockies & Glacier National Park

7 Days/6 nights, July 26 - Aug. 1, 2026, starting at \$4,784 per person, double occupancy.

Travel Protection is available and strongly encouraged. *Host: Carol Taylor. Includes round trip airfare from Philadelphia, hotel accommodations, visit Calgary, Waterton Lakes National Park, Glacier National Park, Banff, Lake Louise and more.* Deposit of \$698 required to hold your reservation. Insurance available and strongly recommended. *Collette Tours*

NEW! Yellowstone & Wild West

7 days/6 nights, Aug. 23-29 2026, starting at \$3,899 per person, double occupancy.

Travel Protection is available and strongly encouraged. *Host: TBA . Includes 6 nights hotel accommodations, 6 breakfasts & 4 dinners including one dinner show at the Cody Cattle Company; two full days of guided touring in Yellowstone National Park; admission to Cody Nite Rodeo; visit to the Buffalo Bill Center of the West; explore Old Trail Town & Museum; visit Grand Teton National Park; visit Salt Lake City, Utah; and more.* *PML Tours*

NEW! Cape Cod, Martha's Vineyard & Provincetown

4 days/3 nights, Sept. 13-16 2026, starting at \$1,099 per person, double occupancy.

Travel Protection is available and strongly encouraged. *Host: TBA . Includes 3 nights hotel accommodations, 3 breakfasts & 3 dinners including a lobster dinner; an evening of entertainment; scenic ferry ride to and tour of Martha's Vineyard; tour Provincetown; travel along Cape Cod National Seashore; tour Hyannis (including JFK Memorial, Korean War Memorial and more)* *PML*

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 cruise and shipboard meals, one night post cruise accommodations, port charges and taxes, motor 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!

Outer Banks, NC

4 Days/3 nights, Oct. 19-22, 2026, starting at \$799 per person, double occupancy.
Travel Protection is available and strongly encouraged. *Host: TBA* Includes 3 nights hotel accommodations, 3 breakfasts, 2 dinners. Visit iconic lighthouses of the outer banks: Cape Hatteras, Bodie Island and Currituck. Plus Currituck Heritage Park, the Whalehead Club, Outer Banks Center for Wildlife; tour historic Corolla; take a dolphin cruise, climb aboard the Elizabeth II, a 16th century ship; visit Roanoke Island Festival Park and the Elizabethan Gardens; visit the Wright Brothers Memorial, and the Graveyard of the Atlantic Museum. *PML Tours*

New Orleans

5 days/4 nights, Nov. 9-13, 2026, starting at \$2,199 per person, double occupancy.
 Includes roundtrip airfare, 4 nights hotel accommodations, 4 breakfasts and evening receptions at your hotel, including the New Orleans School of Cooking and one with New Orleans style entertainment; Mississippi Jazz Riverboat Cruise, guided tour of New Orleans, visit to the French Quarter, admission to

World War II Museum, plus free time on your own. *PML Tours*

Christmas in Branson, Missouri

5 days/4 nights, Dec. 6-10, 2026, starting at \$2,499 per person, double occupancy.
 Includes roundtrip airfare, 4 nights hotel accommodations, 4 breakfasts and one lunch, three dinners. 5 shows (subject to change): Branson's Christmas Wonderland, Sight & Sound "Miracle of Christmas," Legends in Concert at Pepsi Legend Theater, Branson's Baldknobbers Christmas Show, and The Hughes Brothers. Plus visit IMAX Entertainment Complex and Branson Landing. *PML Tours*

NEW DATES NYC & Radio City Christmas

2 days/1 nights, Dec. 15-16, 2026 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.

9 Day/8 Night Cruise Vacation w. 8 Day/7 Night Mexican Riviera Cruise on Norwegian's "Encore"

Feb. 20-28, 2027, starting at \$2999 per person, double occupancy, inside cabin.

Travel Protection is available and strongly encouraged

Host: TBA. Price includes round trip airfare, 1 night hotel accommodation in Los Angeles, cruise, shipboard meals, port charges, taxes & transfers in LA, Bus transportation to and from the airport, bus driver & porter tips. Port calls in Cabo San Lucas, Mexico, Maxatlan, Mexico, Puerto Vallarta, Mexico. \$250 deposit to hold your reservation (\$100 penalty upon deposit for cancellation).



Join MMC in Branson, MO next year for the Christmas season, Dec. 6-10, 2026. Fabulous shows, Christmas lights and more. Stop by MMC Trips and Tours to find out more.



DAY TRIPS

Sight & Sound - "Joshua"

Lancaster, PA

Thursday March 19, 2026

\$185 per person, transportation, driver's tip, show and lunch at Hershey Farm Restaurant. Depart MMC 7:30 a.m.; return approx. 5:30 p.m. Journey alongside the people of Israel as they navigate their new-found freedom in an unforgiving wilderness. Experience one of the most redemptive stories of the Bible as it comes to life in this brand-new original stage production from Sight & Sound Theatres. Depart MMC 7:30 a.m.; show 11 a.m.; Lunch 2 p.m. Return to MMC approx. 5:30 p.m.

2nd Trip Added!

Sight & Sound - "Joshua"

Lancaster, PA

Tuesday, June 2, 2026

\$185 per person, transportation, driver's tip, show and lunch at Hershey Farm Restaurant. Depart MMC 7:30 a.m.; return approx. 5:30 p.m. Journey alongside the people of Israel as they navigate their new-found freedom in an unforgiving wilderness. Experience one of the most redemptive stories of the Bible as it comes to life in this brand-new original stage production from Sight & Sound Theatres. Depart MMC 7:30 a.m.; show 11 a.m.; Lunch 2 p.m. Return to MMC approx. 5:30 p.m.

Staying safe this holiday season: A guide for seniors to avoid email & phone scams

by Councilman Andre Boggerty,
Safety, Advisory and Transportation
Chairman
City of Dover

The holiday season is a time of joy, generosity, and connection. Unfortunately, it is also one of the busiest seasons for scammers targeting older adults. Senior citizens are often viewed as “high-value targets” because they tend to be more trusting, may live alone, and are more likely to answer unknown calls or open unexpected emails. As celebrations approach, it is crucial to stay informed and stay vigilant.

The Rising Threat of Holiday Scams

Scam activity consistently spikes between November and January. The Federal Trade Commission (FTC) reports that Americans lost over \$10 billion to fraud in 2023, with adults over 60 experiencing the highest median losses, often more than \$500 per scam, compared to \$300 for younger adults.

According to the FBI’s Internet Crime Complaint Center (IC3):

- In 2023, adults over 60 reported \$3.4 billion in losses to online and phone scams.

- That number grew by 11% in 2024, with holiday-season scams accounting for a substantial increase.

- The most common scams targeting seniors during the holidays include phishing, gift-card scams, grandparent emergencies, fake charities, and package-delivery scams.

Common Scams Seniors Should Watch For

1. Fake Charity Appeals

Scammers know seniors are generous givers. They often create fake charities with names similar to well-known organizations.

Red flags:

- Urgent pressure to donate immediately
- Requests for payment via gift card or wire transfer
- Poor grammar or vague descriptions of how donations are used

2. Package Delivery or “Missed Delivery” Scams

With holiday shipping at its peak, scammers send fake notices claiming a package couldn’t be delivered.

Red flags:

- Emails or texts asking you to “verify your address”
- Links requesting credit card information for a “small redelivery fee”
- Phone calls pretending to be UPS, FedEx, or USPS

3. Gift Card Payment Scams

A common tactic: “You owe money,” “Your account is locked,” or “Your grandchild is in trouble”, and you must pay using a gift card.

Reminder: No legitimate business or government agency will ever ask for payment by gift card.

4. “Grandparent Scam”

Scammers pretend to be a grandchild or relative in immediate danger—needing bail money, medical help, or travel funds.

Red flags:

- Calls in the middle of the night
- The caller says, “Don’t tell anyone”
- Urgency and emotional distress

5. Email Phishing and Malware Links

Criminals design emails that look like Amazon, Social Security, Medicare, or your bank.

Red flags:

- Unexpected attachments
- Slightly misspelled sender names
- Messages urging you to click quickly or confirm details

How to Protect Yourself This Holiday Season

1. Slow Down and Verify

Scammers rely on urgency. If something feels rushed or alarming, pause.

- Call the company or family member directly.
- Look up phone numbers—do not use the number provided in a suspicious message.
- Talk to a trusted family member, neighbor, or church leader before responding.

- cont. on page 9

*Making Moves Merry & Bright –
With Guidance You Can Trust*

Your home is one of your greatest assets — and your next move should feel right for you -
Whether you are thinking about selling, downsizing, or exploring mortgage and equity options, we are here to help you make confident, informed decisions

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Branch Manager
Primary Residential Mortgage, Inc.
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Cell 302.242.7522
acontant@primeres.com
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Crystal Calderon
Realtor® | SRES®
Bryan Realty Group
742 S Governors Ave., Dover, DE 19904
Cell 302.222.3349
Office 302.734.4414
crystal@homes4uandme.com



Scams - cont. from page 8**2. Never Share Personal Information**

Social Security numbers, Medicare numbers, bank details, and birthdates should never be given over the phone or email unless you initiated the contact.

3. Don't Click Unknown Links

Hover your mouse over a link to preview the real destination. If the site looks odd, delete the email.

4. Hang Up on Unknown Callers

If the caller pressures you or asks for payment, hang up. You can always call back through an official number.

5. Use Strong Passwords and Two-Step Verification

This makes it much harder for scammers to access email or banking accounts—even if one password is stolen.

6. Check Bank and Credit Card Statements Weekly

Early detection minimizes loss. Many banks offer free fraud alerts through text or email.

7. Register Your Number on the National Do-Not-Call Registry

While it won't stop all scam calls, it reduces legitimate telemarketing calls and helps identify suspicious activity.

Visit: DoNotCall.gov

8. Report Scams Immediately

Reporting helps authorities protect others.

- Federal Trade Commission (FTC): reportfraud.ftc.gov
 - FBI Internet Crime Complaint Center (IC3): ic3.gov
 - Delaware Department of Justice Consumer Protection Unit
- According to AARP:
- Seniors who receive education about scams are 47% less likely to fall victim.
 - Community alerts and church announcements reduce scam attempts by up to 30% during holiday months.
 - When seniors talk to family or trusted community leaders before making decisions, losses drop by 70%.

This holiday season, stay alert, stay connected, and don't hesitate to ask questions. Scammers prey on isolation—but community defeats deception. If something seems suspicious, report it, speak up, and protect your friends and loved ones by sharing this information. Together, we can keep our seniors—and our entire community—safe this holiday season.



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VOLUNTEERS NEEDED



MEALS ON WHEELS DRIVERS NEEDED!

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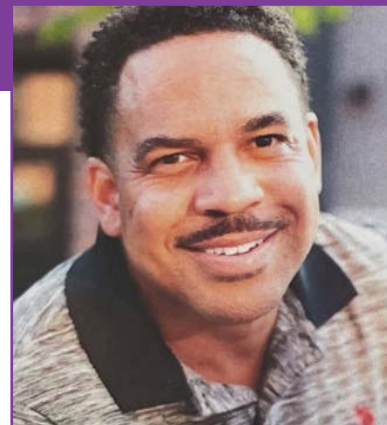
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Contact Us
(302) 734-1200
EXT: 164

Could your friends and family use my help with Medicare plans?



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Medicare Sales
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ChisolmC1@Aetna.com



aetna
medicare solutions

The agent listed is a licensed agent/broker.

Caregiver Resource Center

December is recognized for cold air starting to visit us. We also celebrate the holidays approaching. Remember to dress warmly. It is also recognized as National influenza month. Check with your Dr about getting the flu shot. Always look out for your family, friends, and neighbors. The dates below are for our Support groups. Nov. 3 - Alzheimer's Day Support Group, noon, CRC program room

- **Dec. 1** - Alzheimer's Day Support Group, noon, CRC program room
- **Dec. 4** - Parkinson's Support Group, 5 p.m., CRC program room
- **Dec. 9** - Second Time Around Grandparents Support Group, 9 a.m., CRC office
- **Dec. 16** - Alzheimer's Night Support Group, 6 p.m., CRC program room
- **Jan. 5** - Alzheimer's Day Support Group, noon, CRC program room

- **Jan. 8** - Parkinson's Support Group, 5 p.m., CRC program room
- **Jan. 13** - Second Time Around Grandparents Support Group, 9 a.m., CRC office
- **Jan. 20** - Alzheimer's Night Support Group, 6 p.m., CRC program room

*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

Senior Community Service Employment Program

by Michael O'Leary

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.

As of this date, there are no openings in the SCSEP program. The SCSEP program also currently has a waiting list. However, applications are being accepted should openings become available. If eligibility requirements for the program are met and an opening becomes 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.

SCSEP for Kent County is sponsored by the Modern Maturity Center. The MMC does a lot of hiring for various positions. Job openings are listed on Indeed.com. All jobs must be applied for online. Check Indeed.com frequently for Modern Maturity Center job postings.

If you would like to learn more about the SCSEP program, call the SCSEP office (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."

Winners

Right: George Dale was the birthday winner Nov. 13 at MMC. Birthday Winners receive a \$25 VISA gift card from Del-One Federal Credit Union. Each month one winner is drawn from all registered birthday celebrants. In order to be eligible for the drawing and your free birthday lunch, you must have a current MMC membership card and proof of birth date. The next birthday celebration is Thursday, Dec.11.



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**NEW
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More Fun and Excitement!

MMC Book Club

DAY: Last Thursday of the Month
TIME: noon to 1 p.m.
ROOM: Activity Room #1

Join the MMC Book Club, a welcoming space for individuals who share a passion for reading. If you enjoy discussing your thoughts, reactions, and opinions on various books, this club offers an excellent opportunity to connect with fellow literature enthusiasts. Participating in the book club also allows you to discover new titles, engage in thoughtful discussions, and foster friendships while remaining 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 the list of books the club is reading for the remainder of 2025:

Dec. 27 - "Christmas With Book" by Heather Woodhaven

Here is a list of the books that the club will be reading for 2026:

Jan. 29 - "None Of This Is True" by Lisa Jewell

Feb. 26 - "Murder By Invitation Only" by Colleen Cambridge

March 26 - "Watchers" by Dean Koontz

April 30 - "Anxious People" by Fredrik Blackman

May 28 - "Demon Copperhead" by Barbara Kingsolver

June 25 - "Next Year In Havana" by Chanel Cleeton

July 30 - "Sister With A Side Of Greens" by Michelle Stimpson

Aug. 27 - "Sycamore Row" by John Grisham

Sept. 24 - "Tumbling" by Diane McKinney-Whetstone

Oct. 29 - "A Summer For The Books" by Michelle Lindo-Rice

Nov. 19 - "The Filling Station" by Vanessa Miller

Dec. 31 - "Twice" by Mitch Albom

Delaware Train Gang

DATE: Dec. 9, 16

TIME: 11:30 a.m. to 1:30 p.m.

ROOM: Longwood Room

FACILITATOR: Charles "Buzz" Matthews

The Delaware Train Gang is a community of individuals who share a passion for the hobby of model railroading. Whether you are just starting out or have been involved in the hobby for years, the "Gang" is the perfect place to learn and grow your knowledge. They are equipped to answer most questions you may have regarding bench work construction, layout landscaping, building structures, troubleshooting electrical issues, maintaining and repairing trains, and much more. you are welcome to stop by and join in as they run trains, create scenery, and engage in discussions about the hobby. If MMC gatherings do not fit into your schedule, they meet weekly at 9 a.m. on Wednesdays at Magnolia Diner for breakfast, except for the second Wednesday of the month, when they gather at 1 p.m. at Smyrna Diner for lunch.



Have you thought about volunteering your time to teach a class or program? This is a great opportunity to share what you love and make a positive impact on our center! Whether you're skilled in a hobby, have a knack for a specific subject, or just want to share your passion, teaching can be a fun and rewarding way to connect with others and to promote learning. We'd love for you to consider this chance to inspire and educate! If you're interested or would like more information, reach out to Program Director, Karen Porterfield, at (302) 734-1200, extension 129 or email her at karen.porterfield@modern-maturity.org. You must be a member of MMC to teach a class, program, or workshop. "The heart of a volunteer is not measured in size, but the depth of the commitment to make a difference in the lives of others." (DeAnn Hollis)

Planters Run

Active Adult Living in Dover

Come join your friends at Planters Run Apartments. Enjoy everything this active adult community has to offer! Large luxurious apartments, oversized closets and hallways, 24-hour maintenance.

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HOLIDAY
Bake Sale

DECEMBER 11
10:00AM - 1:00PM
LONGWOOD ROOM

All Proceeds Benefit the MMC Front Porch Program

Nutrition Corner

Nutrition to help Brain Fog

by Nimi Bhagawan MS, RDN, LD

Age and stress are often blamed for memory loss, but nutrient deficiencies (especially vitamin B12) play a significant role. Knowing the signs of a nutrient deficiency and addressing it immediately can help you prevent memory loss and associated issues.

Nutrient Deficiencies That Can Contribute to Memory Loss

Various nutrients can interfere with normal brain and cognitive function, such as:

Vitamin D: Low vitamin D levels are linked to slower cognitive processing and a higher risk of depression and memory loss. This vitamin supports brain cell growth and helps regulate neurotransmitters that influence mood and memory, like dopamine and serotonin.

Thiamine (vitamin B1): Thiamine is critical for turning the food you eat into energy that your brain can use. Vitamin B1 deficiencies can cause fatigue, irritability, and, in severe cases, Wernicke-Korsakoff syndrome, a serious memory disorder often seen with alcohol use disorder.

Omega-3 fatty acids: Though not a vitamin, omega-3s are vital for maintaining flexible, healthy membranes that allow your brain cells to communicate. Low omega-3 intake is associated with lower brain volume and an increased risk of age-related memory loss.

Vitamin B12 Deficiency and Memory Loss

One nutrient that deserves to be highlighted is vitamin B12, which plays a central role in the health and function of your nervous system. A vitamin B12 deficiency can present as:

- Brain fog
- Confusion
- Difficulty staying focused
- Memory loss

Because these symptoms develop gradually, they're often mistaken for normal aging or just being under

stress. However, if a B12 deficiency is not addressed, it can ultimately lead to irreversible nerve damage.

Who Is at Risk?

B12 is one of the most critical nutrients for preventing deficiency-related memory loss. Groups who are at risk for developing a B12 deficiency include:

Older adults, as the gastrointestinal absorption of B12 becomes less efficient with age

Those who follow a strict plant-based diet, because B12 comes primarily from animal-based foods

Individuals with absorption issues due to digestive conditions like Celiac disease or Crohn's disease.

People who use certain medications, including metformin for diabetes control and drugs that reduce or neutralize stomach acid, like proton pump inhibitors and H2 antagonists, for acid reflux.

People who use nitrous oxide recreationally may experience acute B12 depletion, leading to a very rapid onset of cognitive change, weakness, and sensory loss.

Early Signs of Vitamin B12 Deficiency

Early signs of B12 deficiency can be subtle and easy to shrug off or confuse with other conditions, but they can eventually cause significant disruption in your everyday life.

Some signs that your nerve health and/or energy metabolism is being negatively affected include:

- Brain fog
- Short-term memory loss
- Unusual fatigue, often due to anemia
- Mood changes
- Tingling in your hands or feet

If you notice any of these symptoms or are otherwise concerned about your health, it's always best to consult your healthcare provider for a closer look.

B12-Related Memory Loss May Be Reversible

Because memory loss related

to vitamin B12 deficiency is often reversible when caught early, it's important to contact your provider as soon as you experience any concerning symptoms. They can do a blood test to confirm a deficiency and recommend additional testing or supplementation to optimize brain and neurological health.

How Nutrient Deficiencies Affect Memory

The human brain is an incredible organ that requires a significant supply of nutrients to work properly.

Vitamins, minerals, and healthy fats act as cofactors ("helpers") for enzymes that make neurotransmitters—chemical messengers responsible for learning, focus, mood, and memory formation.

Nutrient deficiencies can make it harder for brain cells to grow and communicate properly.

Eventually, inadequate nutrition promotes oxidative stress and inflammation in the brain and body. Left unaddressed, this can lead to cognitive decline, including lapses in memory, trouble concentrating, or

dementia-like symptoms in severe cases.

Prevention Tips

Genetics and aging play a role in how your memory changes over time, but that doesn't mean there aren't other factors you can control. Strategies to prevent nutrient deficiency-related memory loss include:

Eat a nutrient-dense diet: Prioritize a wide variety of whole and minimally processed foods. Supplement appropriately: Vitamin B12 supplements are especially important for those who eat a vegan diet, older adults, and anyone with absorption challenges.

Support absorption: To improve absorption, focus on supporting gut health, limiting alcohol intake, and working with a provider to manage conditions or medications affecting nutrient absorption.

Make an appointment with your doctor and make an appointment with a Registered /Licensed Dietitian Nimi Bhagawan at Modern Maturity 302-734-1200 X 144.



IMPORTANT!

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OUR GAME ROOMS ARE FOR
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December Real Estate Update for Delaware Seniors

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.



Being a Seniors Real Estate Specialist isn't just about putting up "For Sale" signs or handing over keys. It's about relationships. It's about trust, education, and walking beside my clients every step of the way—whether you're thinking of

downsizing, relocating, or simply curious about what your home is worth. I believe knowledge is power, and I take great pride in helping you understand the process, so you feel in control, not overwhelmed.

As we head into December, I want to take a moment to share what's really happening in Delaware's housing market. The good news is that home values here in Delaware are holding strong. If you've been in your house for ten years or more, you probably have quite a bit of equity built up, and that's a wonderful position to be in.

Interest rates have been the hot topic for the past year, climbing higher than what most of us remember seeing. Lately though, they've dipped a little. They're still higher than the "good old days," but this small shift has been enough to bring more buyers back into the market. If you plan to sell and then purchase something smaller, it's helpful to know that while financing costs more than it used to, buyers are definitely showing

up again.

Another thing to keep in mind is that there aren't a ton of homes for sale right now. That means if you do decide to sell, your home has a better chance of standing out and drawing strong offers. I've noticed that homes with features like single-level living or convenient locations are especially popular—things many of you already have. And if you're curious about the 55+ or active adult communities around Delaware, this is a great time to start visiting them. There's a wide variety of choices out there, each with different amenities and monthly fees, and it's smart to compare them before you're ready to make a move.

Even if moving isn't in your immediate plans, it never hurts to stay in the loop. I always remind folks that you don't have to wait until spring to sell a house. Buyers who are house hunting around the holidays are usually very serious, and homes tend to look warm and welcoming this time of year. But, my goal is to

keep you informed so when the time comes to make a decision, you'll feel confident about the steps ahead.

As we head into the holiday season, I wish you a safe, happy, and healthy time with family and friends. Thank you for letting me be part of your community this year. I look forward to another wonderful year ahead—new goals, new memories, and maybe even a few new "SOLD" signs along the way! Warmest wishes for a blessed holiday season!

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. I'm here to make sure that our senior community has valuable news they can use.

Count on an SRES® to guide you through the process of buying or selling your home, making the transaction less stressful and more successful.





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TO SCHEDULE YOUR
TOUR TODAY!**



SHARE OUR SPIRIT
Celebrate the Season

TOURS AVAILABLE
daily

This holiday season, join us in celebrating 10 years of community, compassion, and connection with our **Share Our Spirit** campaign.

We're collecting donations for local food banks from November 1 – December 31. Please stop in to make your non-perishable food donation **and help Dover families put food on their table this holiday season.**



ASSISTED LIVING • MEMORY CARE • RESPITE CARE

Dover Place | 1203 Walker Road | Dover, DE 19904 | InspiritSeniorLiving.com/Doverplace

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 MMC 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

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. Class registration is monthly (4 weeks, unless otherwise noted) and the registration cut-off is 6 days prior to the first class, when no other registrations are accepted.

Tai Chi with Ran

Day: Wednesday
 Time: 1:30 – 2:30 p.m.
 Cost: Price for December class is \$10
 **Only 2 Classes in December, 12/10 and 12/17 **
 Room: Palmer
 Instructor: Ran Griem, RN
 Shiatsu Practitioner. A minimum of 10 paid participants is required. Registration for January runs until January 2.

Tai Chi with Donna

Day: Wednesday
 Time: 2:30 – 3:30 p.m.
 Cost: \$20 MMC Member
 \$10 MMC Staff
 Class runs December 10 - 31
 Room: Palmer
 Instructor: Donna DeSimone
 Class led by Donna, a Black Sash certified instructor. A minimum of 10 paid participants is required. Registration for January runs until January 2.

Beginner Tai Chi with Donna

Day: Tuesday
 Time: 3 – 4 p.m.
 Cost: \$20 MMC Member
 \$10 MMC Staff
 Class runs December 9 - 30

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 trained several years with a Chinese Master and has been awarded a Black Sash in 2018. Registration for January runs until January 2.

Adult Swim Lessons

Four (45-minute) private swimming lessons for \$120. Contact Al Wyllie 302-734-1200 ext. 188 or allen.wyllie@modern-maturity.org for more information.

Pool Birthday Parties and Pool Baptisms

Contact Al Wyllie 302-734-1200 ext. 188 for details.

New Wheel Chair Accessible Training Equipment Added to Fitness Center

During the last week of November, we had two new pieces of equipment delivered and installed in the newly remodeled fitness center. We now have a SciFit Pro1 UBE (upper body ergometer), or an arm bike in layman's terms and a SciFit StepOne Recumbent Stepper, both pieces of equipment are fully Wheelchair accessible. Come in and check them out, they will be in the Functional Training Room.



Personal Training

Our Ace (American Council on Exercise) Certified Personal Trainers have specialized training to assist you in your journey to maintaining your health and improving your physical condition. We will personally assess your physical condition and develop an individualized fitness plan based on your needs.

Results you can count on:

- Improve Your Health •Tone • Reduce Stress • Improve Balance and Strength • Develop Active Aging Habits • Stay Motivated • Lose Inches • Plus Much More!!!

60-MINUTE SESSIONS:

4 Pack	12 Pack	24 Pack
\$200	\$525	\$1,000
(\$50 per session)	(\$44 per session)	(\$42 per session)

30-MINUTE SESSIONS:

4 Pack	12 Pack	24 Pack
\$140	\$400	\$750
(\$35 per session)	(\$34 per session)	(\$32 per session)

For more information please contact Al Wyllie 302-734-1200 x188.

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.



Above: New Front Porch client, Carol, enjoying Arts and Crafts at the program. Photo by Faith Hahn

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Menus for

December

Did you know?

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

Suggested Donation:

\$6 for ages 60 & up All others must pay - \$10.50
Lunch served 11:30 a.m. - 1:30 p.m.
Grab and Go lunch 11 a.m. - 1 p.m.
Call 302-734-1200 by 10 a.m. to reserve your Grab & Go meal
Menu subject to change without notice.
Visit us on line: www.modern-maturity.org

1 Swedish Meatballs Buttered Noodles Buttered Broccoli Wheat Bread/Milk Yogurt	2 Boneless Pork Chops w. Gravy Mashed Potatoes Buttered Peas Wheat Bread/Milk Tropical Fruit	3 Cream of Broccoli Soup with Crackers Turkey & Cheese Sandwich* w. Mayo Potato Chips Milk/Fruit	4 Fried Fish Au Gratin Potatoes* Stewed Tomatoes Roll/Milk Yogurt	5 BBQ Pulled Pork on Bun Baked Beans Cole Slaw Milk Fruit
8 Sloppy Joe on Bun Potato Wedges Vegetable Blend Milk Pudding	9 Breaded Chicken w. Gravy Mashed Potatoes Mixed Veg. Dinner Roll/Milk Pudding	10 Tuna Salad on Bun Pasta Salad Baked Chips Milk Tropical Fruit	11 <i>Birthday Day</i> Fried Chicken Macaroni & Cheese Mixed Greens Corn Bread/Milk Cake	12 Chicken Tetrazzini Buttered Green Beans Wheat Bread/Milk Fruit
15 Spaghetti w. Meatsauce Chef's Blend Veg. Italian Bread/Milk Applesauce	16 <i>Hanukkah Celebration</i> Beef Stroganoff Buttered Noodles Baby Carrots Dinner Roll/Milk Ice Cream	17 Cheeseburger on Bun* Ketchup/Mustard/Mayo Lettuce & Tomato French Fries Milk Fruit	18 <i>Holiday Feast**</i> Roast Turkey w. Gravy Cranberry Sauce Herb Dressing Candied Sweet Potatoes Green Beans w. Bacon Roll/Milk Sweet Potato Pie/Apple Pie	19 Salisbury Steak w/Gravy Mashed Potatoes Harvard Beets Bread/Milk Fruit
22 Italian Meatball Sub* Sweet Potato Fries Chef's Choice Veg. Milk Pudding	23 Chicken & Dumplings Vegetable Blend Roll/Milk Fruit	24 Hot Dog on Bun Ketchup/Relish/Mustard Potato Wedges Corn Milk Brownie	25 CENTER CLOSED CHRISTMAS HOLIDAY	26 CENTER CLOSED
29 Meat Loaf w. Gravy Scalloped Potatoes Steamed Broccoli Wheat Bread/Milk Pudding	30 <i>Kwanzaa Celebration</i> Baked Chicken Rice & Beans Cabbage Corn Bread/Milk Assorted Pies	31 Low Sodium Ham w. Mustard Sauce Parslied Potatoes Seasoned Carrots Wheat Bread/Milk Pudding	Jan 1 NEW YEARS- CENTER CLOSED	Jan 2 Chili W. Beans Buttered Rice Buttered Chef's Blend Italian Bread/Milk Applesauce

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

**** Holiday meal cost is \$7 for age 60+, \$11.50 for under 60**

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

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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
	Medicare Counseling (By Appointment Only)	10:00am -2:00pm	AR #1
	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
	Learn to Quilt	9:30am - 12:00pm	AR #1
	Social Security Assistance	9:00am - 9:30am	AR #6
	Meditation	10:00am - 11:00am	AR #8
	Massage Therapy	10:30am - 3:00pm	AR #7
	Bible Study	11:00am - 12:00pm	AR #3
	Conversational Italian	11:00am - 12:00pm	AR #8
	Twisted Stitchers	12:00pm - 3:00pm	AR #8
	Food, Fun, Friends (1st Wed)	1:00pm - 3:00pm	WCR
THURSDAY	Visually Impaired Support Group	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	9:00am - 3:00pm	AR #3
	Pump Up Your Brain	1:00pm - 2:30pm	AR #1

Food - Friends - Fun

Currently our group is unable to accept new members at this time. If you are interested in joining, please reach out to Dianne Anderson at 302-220-0780 to be added to the waiting list as we have reached a 40-member class limit. You will be notified as soon as openings become available. Thank you for your understanding!

“Food, Friends, Fun” is a fantastic opportunity to get active, make new friends, and enjoy socializing in a relaxed environment. While this group is designed for singles, it is important to note that this is not a dating group. Instead, it welcomes singles, widows and widowers who are looking to connect and share experiences. **To participate, you must be a member of MMC.** For additional information, contact Coordinator Dianne Anderson, at 302-220-0780. Join in for an enjoyable afternoon filled with camaraderie, laughter, and a chance to build friendships!

December 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!**

Wednesday, Dec 3: Monthly Planning Meeting, WCR Room

Thursday, Dec. 4: Magnolia Restaurant, 3 South Main St., Magnolia

Thursday, Dec. 11: Bella Villa Italian Restaurant & Pizzeria, 110 E. Glenwood Ave. #3, Smyrna

Tuesday, Dec. 16: Delicious Fusion, 50 N. Dupont Hwy. Unit 14 & 15, Dover

Friday, Dec. 19: TGI Friday’s, 222 S. Dupont Hwy., Dover

Monday, Dec. 22: Applebee’s, 4110 S. DuPont Hwy., Camden

Monday, Dec. 29: El Azteca - Camden, 511 S. Red Haven Lane, Dover

MMC Monthly Programs

Longwood Room Events

Dec. 2 - Randy Chang on the piano, noon

- “Holiday Show” Night #1

Dec. 3 - Food Bank

- “Holiday Show” Night #2

Dec. 4 - Open Enrollment: United Health Care

- Open Enrollment: Aetna (Cory Chisolm)

- “Holiday Show” Night #3

Dec. 11 - Birthday Day!

- Bake Sale - All proceeds go to MMC Front Porch Program

- Free Ice Cream! - Bryan Realty Group, noon

Dec. 16 - Randy Chang on the piano, noon

Dec. 18 - Christmas Feast - Banquet Hall

Dec. 24 - Center Closes at 3:00 p.m.

Dec. 25 - Center Closed

Dec. 26 - Center Closed

Dec. 31 - Center Closes at 3:00 p.m.

Did You Know...

- An almanac prediction states that if snow falls on Christmas Day, Easter will be warm, green and sunny.
- The first artificial Christmas tree was made in Germany, fashioned out of goose feathers that were dyed green.
- “Jingle bells” was composed in 1857, and not for Christmas – it was meant to be a Thanksgiving song.
- Spiders and spider webs are considered good luck on Christmas.
- December 12 is Poinsettia Day.

Garden Talk

by Maggie L. Moor

Delaware Cooperative Extension
Delaware State University

For the First Week of December:

- o Collect pine cones, old bird nests, any remaining seed heads, etc. to be used in making wreaths and other holiday decorations.
- o Spray seed heads and dried flowers with hair spray to keep them intact.
- o Clean and sanitize (mixture of bleach and water can be used) emptied seed flats before storing so that they will be ready when needed in the early spring.
- o The holidays are just about three weeks away and there is still time to make herbal presents like herb vinegars and/or potpourri.
- o Visit your local Christmas tree farm; make your tree selection early and tag it.
- o Change the oil and do routine maintenance on your outdoor power equipment, such as rotary tillers and lawn mowers that use

oil in their engines. Remember to recycle this used oil.

For the Second Week of December:

- o Order new plant and seed catalogs.
- o Have you done a soil test from your vegetable garden? Now is a great time for the results to come back and get an early start on next year's garden planning.
- o Check stored dahlia tubers and gladiolus corms; if sprouting, move to a cooler location. If they appear to be shriveling, rewrap them using a ventilated plastic bag. If there are signs of molding, change their environment; this is usually a result of moisture conditions.
- o After the ground freezes thoroughly, mulch azaleas, rhododendrons and camellias. These acid-loving plants prefer acid-loving materials like oak leaves or pine needles. If you do not have either of these, any

mixture of dried leaves will do.

- o Scout your landscape for the small, buff or yellowish velvet gypsy moth egg cases attached to trees, stones, walls, logs and other outdoor objects, including outdoor household articles. Pick off and destroy them.
- o Remember, if you are going to feed birds this winter, once you start, try not to stop until winter is over. Birds need feed, water and cover (discarded Christmas trees are great for providing bird shelter).

For the Third Week of December:

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

on the tree if the temperature is 45 degrees or above.

For the Last Week of December:

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



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Volunteers WE Need YOU!

Krafty Korner by Karen

Hello fellow crafters! Ah, December! The time of year when we all have to decide that wearing ugly sweaters and consuming our body weight in cookies is a perfectly acceptable way to celebrate. It's a month filled with holiday cheer, family gatherings, and the inevitable "who forgot to defrost the turkey?" panic. Buckle up, folks, because December is here, and it's ready to jingle all the way!

December is often dubbed the season of giving, but let's be real—it's also the season of what on earth do I get Aunt Mildred who collects ceramic frogs?

And then there is the inevitable sending out holiday cards - nothing says "I care" like a card that took you three hours to write because you couldn't remember who the heck half the people were on your list.

Christmas is like the Super Bowl of holidays, complete with decorations, food, and family drama. It is also packed with traditions, and every family has their own special way of celebrating.

For instance, decorating the tree - nothing says "I love you, family" like arguing over who gets to hang the star while you're tangled in lights that seem to have a vendetta against you.

Exchanging gifts - remember, it's the thought that counts—unless you accidentally regift your mother-in-law something she gave you last year. Then it's just awkward silence.

The infamous family meal - Gather around the table and pray that Aunt Edna's famous fruitcake doesn't make an appearance. It's the gift that keeps on giving... for all the wrong reasons.

December also marks the official start of winter, which means snow, cold, and the constant battle of "do I really need to go outside?" Ice skating, skiing, or just slipping and falling on ice are all great ways to engage with winter. Bonus points if you can do it without breaking a bone!

When it's too cold to function, grab a blanket, a hot drink, and binge-watch the Hallmark channel. Remember,

calories don't count in December!

Get crafty and decorate your home but be prepared for the inevitable "why is there glitter everywhere?" fallout.

So, in conclusion, December is a month of joy, chaos, and questionable decisions. Whether you're dodging family drama, trying to remember where you hid the gifts, or simply enjoying the festive spirit, embrace the hilarity that this month brings. So go ahead, deck the halls, eat that extra cookie, and remember it's all about having fun and making memories, preferably the kind you can laugh about later! Happy holidays everyone!

Paper Christmas Ornaments

Supplies:

- Scrapbook paper (any solid color or holiday design)
- Scissors
- Glue Stick (or Glue Gun)
- Ribbon
- 3" Circle Craft Punch

INSTRUCTIONS:

- Punch out 10 to 12 circles with your circle craft punch. If you do not want to invest in a punch, you can use a small glass to trace around)



- Fold the circles in half - pattern side down - using your fingers to create a neat crease down the middle. **Make sure the fold is equal, as you do not want to see the plain underside of the paper once they are all assembled.



- Using a good quality glue stick (or your glue gun), glue one entire side of a semi-circle and attach it to another. Repeat this procedure until you have at least 6 semi-circles neatly glued to one another.



- Cut off a small loop of ribbon and glue it near the center (spine) of the ornament.



- Continue adding the rest of your semi-circles until your ornament is full and almost completes a full circle, then glue together the two remaining edges.



- Move the ribbon to make it in a more central position so your ornament does not hang at an angle. (Optional: add small sprigs of greenery to the bottom of the ribbon or a bow)



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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

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 Advanced	1:30pm - 3:30pm
TUESDAY	Get Up and Move	8:00am - 8:45am
	Dancing In Your Chair	9:00am - 9:45am
	Improver Line Dance	10:00am - 11:30am
	Contemporary Line Dancing	11:30am - 1:00pm
	Broadway Too!	1:15pm - 2:45pm
	Beginner Tai Chi w/Donna	3:00pm - 4:00 pm
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
	Body Sculpting (Wellness)	4:00pm - 5:00pm
THURSDAY	Intermediate Line Dancing	9:00am - 10:00am
	Improver Line Dance	10:00am - 11:30am
	Contemporary Line Dancing	11:30am - 12:30pm
	Double Dutch Therapy	12:30pm - 1:45pm
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

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	12:00pm - 3:00pm	AR #4
	Rummikub	12:30pm-3:00pm	AR #3
	Bid Whist	3:30pm - 6:00pm	AR #8
TUESDAY	Pinochle	12:00pm - 6:00pm	AR #4
	Mahjong	11:30am - 3:00pm	AR #8
	Chicken Foot	12:00pm - 3:00pm	AR #4
	Bid Whist	3:30pm - 6:00pm	AR #8
WEDNESDAY	Scrabble	12:00pm - 3:00pm	AR #4
	Pinochle	12:00pm - 6:00pm	AR #4
	Dominoes	12:30pm-3:00pm	AR #3
	Bid Whist	3:30pm - 6:00pm	AR #8
THURSDAY	Chess	9:00am - 12:00pm	AR #4
	Bridge	12:00pm - 3:00pm	AR #3
	Chicken Foot	12:00pm - 3:00pm	AR #4
	Pinochle	12:00pm - 6:00pm	AR #4
	Mahjong	11:30am - 3:00pm	AR #8
	Bid Whist	3:30pm - 6:00pm	AR #8
FRIDAY	Duplicate Bridge	10:30am - 3:00pm	AR #8
	Chicken Foot	12:00pm - 3:00pm	AR #4
	Pinochle	12:00pm - 6:00pm	AR #4
	Scrabble	12:00pm - 3:00pm	AR #4
	Bid Whist	3:30pm - 6:00pm	AR #8



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Winter weather safety - cont. from page 3

to be prepared and adapt their driving to the conditions especially during winter storm events,” said Secretary of Transportation Shanté Hastings. “Please slow down and stay several car lengths behind our snowplow operators, for their safety and yours!”

Snow totals from winter storms last year forced the temporary closure of state offices in Kent and New Castle Counties. While the National Oceanic and Atmospheric Administration (NOAA) predicted the presence of La Niña in October of this year, suggesting the possibility of a warmer winter than last year, Delawareans should still be prepared for the seasonal winter weather mix of freezing rain with the potential for snow and ice. DEMA always recommends that everyone Make a Plan, Build a Kit, and Stay Informed on the latest conditions. Visit PrepareDE.org for more resources. Taking

time now to prepare can help residents mitigate the impacts of winter weather hazards whenever they occur.

Winter Driving Safety Tips:

1. Stay informed about current weather, winter storm forecasts, travel advisories, and warnings.

2. Register your mobile numbers with the Delaware Emergency Notification System (DENS) at de.gov/dens for updates on hazardous conditions in Delaware.

3. Follow DelDOT’s traffic advisory radio stations, WTMC, for streaming updates from WTMC Radio 1380AM and 98.5 FM. Listen to WTMC through the DelDOT app, which provides real-time updates on roadway and transit conditions.

4. In inclement weather, stay off roads if at all possible. If trapped in your car, then stay inside.

5. For disabled vehicles on Delaware roads, call 302-659-4600 or 800-324-8379 to reach the Delaware

Department of Transportation (DELDOT) Transportation Management Center (TMC). For general information, call 302-760-2080 or 800-652-5600.

Automotive Safety:

1. Check your tires and windshield wipers and replace if needed.

2. Make sure that windshields are completely clear of snow and clear snow from the tops of vehicles and the beds of pickup trucks.

3. Once on the road, take it slowly. Travel at or below the posted speed limit.

4. Leave plenty of space between you and the car in front of you. If you’re too close, there will not be enough time to react if that person loses control of their vehicle.

5. Turn on your headlights so other drivers can see you. Delaware law requires headlights in conditions of poor visibility. Low beams provide better visibility than high beams.

6. Apply brakes carefully, especially on hills and exit/entrance ramps. Allow for more stopping distance.

7. Bridges and overpasses freeze

faster than other road surfaces. There might be ice you cannot see. Reduce your speed.

8. Pay extra attention when approaching intersections. Watch for cars that don’t have the right of way. Take precautions such as allowing for extra reaction time in case other drivers go through a stop sign or traffic light.

9. Never pass a snowplow.

10. Always wear your seatbelt.

Winter Preparedness:

1. Build a basic emergency kit and vehicle emergency kit. Learn how at PrepareDE.org.

2. Dress in layers appropriate for the conditions and learn the signs of hypothermia and frostbite.

3. Prepare your home and car for extreme cold temperatures, such as weatherproofing your house and winterizing your vehicle by checking or replacing lights, tires, wiper blades, and other items. <https://preparede.org/emergency-types/natural-hazards/#winter-storms>

4. Bring pets or animals in during winter storms and freezing temperatures and stock pet supplies.

5. Preparedness takes a team: “buddy up” to help those with access and functional needs.

The National Weather Service-Mount Holly (NWS) issues the latest weather conditions and forecasts for Delaware as well as official winter storm watches, warnings, and advisories. NWS also has a Winter Weather Dashboard that shows the short-term forecast for winter weather conditions in the three-state region that includes Delaware. Download the FEMA Mobile App and set a location to receive NWS alerts for that area. Learn more: ArriveAliveDE.com | PrepareDE.org

The Delaware Emergency Management Agency (DEMA) is the lead state agency for coordination of comprehensive emergency preparedness, training, response, recovery, and mitigation services to save lives, protect Delaware’s economic base and reduce the impact of emergencies. DEMA is a division within the Department of Safety and Homeland Security (DSHS) and authorized by Delaware Code.

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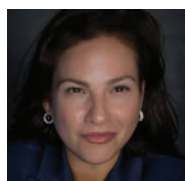
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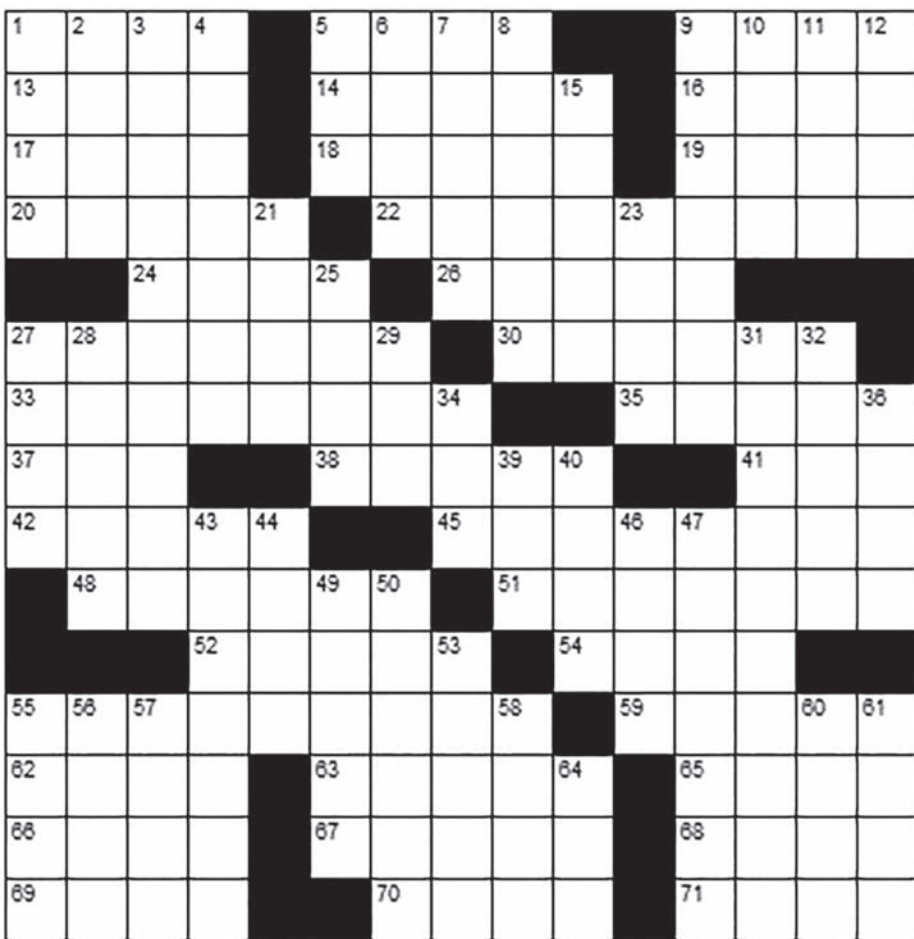
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Crossword Puzzle



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ACROSS

1. Spheres
5. Anagram of “Stag”
9. Stepped
13. Boyfriend
14. Made a mistake
16. All-night party
17. Paddles
18. Make amends
19. Curved molding
20. Run off to wed
22. Wetland
24. Nothing more than
26. Milker’s seat
27. Unique
30. Bury
33. Talked idly
35. Gush
37. Arrange (abbrev.)
38. Holy person
41. Fifty-two in Roman numerals
42. Ways to walk
45. Guided
48. Malt whiskey
51. Ne’er-do-well
52. Dominates
54. Cry
55. Coin machines

59. The business of selling goods
62. Whale
63. Flowing garments
65. Egyptian river
66. Marsh plant
67. Entwines
68. Burn the surface of
69. Birdbrain
70. Lack of difficulty
71. Slave

DOWN

1. Double-reed woodwind
2. Genuine
3. Relating to atmospheric pressure
4. Questionable
5. Sri Lanka export
6. Cultural doings
7. Expands
8. Upper legislative chamber
9. Slattern
10. Indian music
11. You bake with it
12. Exploit
15. Evil spirit
21. A Great Lake
23. Flower holders
25. Hearing organs
27. Catch

28. Monetary units of Serbia
 29. Grassland
 31. Not divides
 32. Succinct
 34. Accomplished
 36. Ocean motion
 39. Zero
 40. Think or believe (archaic)
 43. Twister
 44. Ticket part you keep
 46. Flock members
 47. Sanitize
 49. Timepiece
 50. Hydrocarbon in gasoline
 53. Brown shade
 55. 128 cubic feet
 56. Black-and-white cookie
 57. Decorated, as a cake
 58. Adjusts
 60. Distinctive flair
 61. Arid
 64. South southeast
- Solution found on page 30

MMC Holiday Feast

Dec. 18, 2025

10:30 - 1:30 p.m.

\$7 per person (over 60)

\$11.50 (under 60)

East Wing Ballrooms

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DR. TAQUINA (TEE) WARREN
SMYRNA, DE

**LET'S GET
VACCINATED!**

**THURSDAY
DECEMBER 11, 2025
10:00am - 1:30pm**

Focus pharmacy will be at the Modern Maturity Center to provide the best customer service experience you would expect from a locally owned store. At Focus Pharmacy, they believe that prevention is the best medicine, and immunizations play a crucial role in safeguarding against a range of illnesses, from the seasonal flu to serious diseases like pneumonia and COVID-19.

- ID and Insurance card required.

Immunizations that will be offered:

- Flu Shots
- Covid
- Pneumonia
- RSV
- Tetanus

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MoneySense

5 rules for investing in retirement

Managing your portfolio with new risks and priorities in mind takes careful planning and regular monitoring. Here are tips from Merrill on how to get started.

Heads up: Investing in retirement is not the same as investing for retirement. All the smart strategies you used to accumulate enough for retirement will likely need adjusting as you enter the next chapter of your life.

Think of it as a shift in perspective from investing for the really long term to being much more prepared for shorter-term risks. “If anything, investing in retirement is a bit more complex, given the variety of potential risks and uncertainties,” says Anil Suri, a managing director in the Chief Investment Office (CIO) for Merrill and Bank of America Private Bank.

So where do you begin? It can start with a thorough portfolio review with your advisor, ideally at least three years before you retire. After you retire, plan to revisit your portfolio quarterly and keep these five investing guidelines in mind.

1. Review your asset allocation with new risks in mind.

In mid-career, you could afford to be aggressive with your portfolio. When you are drawing down those assets after you retire and have less time to recover from market drops, a more conservative approach may make sense. Still, being too conservative heightens the risks of outliving your money and failing to keep pace with cost-of-living increases. Consider that even a modest annual inflation rate of 2.5% would erode the spending power of a dollar by 46% over a 25-year period, according to calculations by the CIO.

Ask your advisor whether your current fixed income and dividend stock investments are sufficient to supply you with the income you will need, given the potential for



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

inflation and market volatility. Will your current asset allocation provide enough potential growth to cover another 20 years or more? Finding the right balance for your personal situation is key.

2. Prioritize your immediate cash needs.

If your noninvestment income (Social Security, a pension, income from a part-time job) covers all or most of your essential expenses — healthcare, housing and so on — you can take on more investing risk. If not, you may want to have more of your investments in lower-risk assets, such as U.S. Treasuries, high-grade corporate bonds or annuities.

“You want a high level of certainty around the investments that are supporting your essential lifestyle,” Suri says. “Beyond that, you need to pursue more growth.” Keep in mind that you may end up spending more than you anticipated in retirement. Some 45% of retirees report spending more than they had expected, according to the 2025 Retirement Confidence Survey from the Employee Benefits Research Institute and Greenwald Research.

3. Do not abandon stocks.

While stocks are susceptible to short-term price swings, they also give you the best chance of staying ahead of inflation and helping your

money last. While you may have previously felt comfortable with an aggressive equity allocation, you and your advisor could now find that a more balanced allocation, say 50% to stocks and 50% to bonds, offers the greatest likelihood of providing you with the growth you need, according to the CIO. An all-cash portfolio leaves you at greater risk of running out of money.

4. Prepare for volatility, especially early in your retirement.

Volatility can be especially damaging early in retirement. When you are investing for retirement, you are likely contributing regularly to your retirement plan. Once you retire, however, you are not only withdrawing funds, but you are also no longer making fresh contributions.

You need to guard against what is called sequence of returns risk. It is what happens when a steep market drop in the first few years of retirement forces you to draw down stocks at depressed prices. Withdrawing more than you had intended could have an outsized impact on your remaining wealth. Having cash and short-term bonds on hand can help you navigate down markets, says Nevenka Vrdoljak, a managing director in the CIO. “Adding more guaranteed income could also help minimize sequence of returns risk,” she adds.

5. Stick to your plan — and review it regularly.

Creating a solid retirement investment strategy is one thing. Sticking to it is another, and our emotions can sometimes cause us to act too hastily when markets get volatile, particularly in retirement. In fact, because investors tend to buy and sell at inappropriate times, their actual returns often lag the overall market.

An advisor can help you avoid emotional mistakes, and reviewing your plan regularly with your advisor can also help you feel more in control. “One of the greatest threats to a secure retirement is the failure to have a plan,” Vrdoljak says. Developing a retirement investing plan — and sticking to it — may be the most important rule there is.

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

Investing involves risk. There is always the potential of losing money when you invest in securities.

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If you offer support, you're a caregiver.

**You can get support too.
Find it here.**

If you help and support an older adult or someone with a disability, you're a caregiver — even if you don't think of yourself that way. Anything from giving rides to making meals to helping with daily living is caregiving. It's hard work, but you don't have to go it alone. We'll help you find reliable services and support. Because your needs matter too.



DELAWARE HEALTH
AND SOCIAL SERVICES

To find FREE resources, visit DelawareADRC.com or call 1-800-223-9074.

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 please scan your membership card when you enter the facility and mark which program or programs you will be participating in for that day.

If there is a sign-in sheet for that program or activity, please sign your name so we can continue to keep your programs available! This is what will impact the amount of funding we receive from the Grant-In-Aid, and why it is extremely important that the numbers we submit are exact!

Everyone who participates in any activities or programs must be a member of the Modern Maturity Center. All memberships must be up to date! If you require a new barcode, please stop by our Member Services desk for assistance. Membership cards will be checked periodically to ensure that all memberships are valid and up to date.

Thank you for your cooperation in helping us maintain a vibrant and organized community at the Modern Maturity Center.

Foot Care Appointments

Podiatry Specialist Dr. Robert Gemignani is available to provide **limited foot care services**, such as foot health assessments, toenail clipping, and foot buffing. Each appointment is structured to last 15 minutes, allowing for focused and efficient care. Fees: \$35 for members or \$40 for non-members

Please note that advance payment is required at the time of booking. Refunds are not issued for cancellations made with less than 24 hours' notice. Additionally, private insurance and Medicare are not accepted for these services.

To schedule your appointment today, contact Member Services!

Dec. 19 - 8:30 a.m. to noon

Jan. 23 - 8:30 a.m. to noon

Feb. 20 - 8:30 a.m. to noon

Mar. 13 - 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

Rejuvenate your body and mind with a 30-minute relaxing massage and escape the everyday stress. Treat yourself to a moment of tranquility and relaxation with a soothing massage. Whether you're looking to melt away tension, ease some aches, or just kick back and relax, Lisa has got you covered! Each massage is tailored to what you need, so you get the best experience possible. Regular massages can help reduce stress, improve circulation, relieve muscle tension and enhance overall well-being. Lisa offers a unique style of massage therapy that's perfect for individuals who may bruise easily or suffer from arthritis. Each session is offered to you fully clothed, whether on a massage table or chair – whichever suits you best. The benefits of soft touch massages include improved circulation and relief for stressed or fatigued muscles. Each appointment lasts for 30 minutes, with fees set at \$20 for members and \$35 for non-members. Please note that advance payment is required at the time of booking, and refunds will not be issued for cancellations made with less than 24 hours' notice. To schedule your appointment, please contact Member Services today and experience the soothing benefits of this gentle massage technique.

Pump Up Your Brain

DAY: Fridays

TIME: 1 to 2:30 p.m.

ROOM: Activity Room #1

FACILITATOR: Betty Mann

We are pleased to announce a cognitive enhancement program specifically designed for older adults, aimed at promoting mental acuity and

overall brain health. This program engages members in a series of stimulating activities, including brain teasers, puzzles and visual illusions. In addition, members receive take-home materials to facilitate continued cognitive engagement in the comfort of their own homes. Please note that this program is intended for individuals who are capable of engaging in independent learning. Come join us for a great time and give your brain a workout! 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

Daryl Garner serves as the facilitator for a monthly support group meeting dedicated to individuals with visual impairments. This group offers members a valuable opportunity to share their experiences, seek guidance and build connections within the community. We encourage individuals to join this supportive environment, where meaningful discussions and mutual encouragement can enhance the quality of life for all members. Free for members! You must be a member of MMC to participate.

Meditation Class

DAY: Wednesdays

TIME: 10 to 11 a.m.

ROOM: Activity Room #8

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. **Please note room change.** Free for members! You must be a member of MMC to participate.

Bible Study

DAY: Tuesdays

TIME: 9:30 to 10:30 a.m.

ROOM: Activity Room #7

FACILITATOR: Glenn Johnson

You are invited to participate in a comprehensive Bible study session facilitated by Glenn Johnson. This program features expository teaching, complemented by opportunities for questions and answers, allowing members to deepen their understanding of biblical texts. This session is open to members of all backgrounds who are interested in exploring the teachings and insights of the Bible in a structured and supportive environment. Free for members! You must be a member of MMC to participate.

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Bible Study

DAY: Wednesdays

TIME: 11 a.m. to noon

ROOM: Activity Room #3

FACILITATOR: Rev. Jerome Carey

We invite you to attend a session led by Rev. Jerome Carey of the Second Baptist Church of Dover, focusing on the benefits of embracing a Christian life and understanding Bible doctrine in its fundamental simplicity. This discussion aims to provide members with valuable insights into Christian principles and practical applications in daily living. Members are welcome to participate in this opportunity for spiritual growth and community connection. 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

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.

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. Free for members! You must be a member of MMC to participate.

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.

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.

Hearing Loss Circle Chats

DAY: Dec. 2

TIME: 1 to 2 p.m.

ROOM: Activity Room #7

The Hearing Loss Association of Delaware (HLADE) is dedicated to providing support and resources for individuals who are experiencing hearing loss or have concerns regarding their hearing. We invite members to participate in this informative session, where attendees can ask questions and learn about various topics related to hearing loss, including hearing aids, cochlear implants and assistive devices such as phone and alerting systems, tailored for those who are deaf or hard of hearing. This group meets the first Tuesday of every month, so if you are unable to attend this month, we encourage you to join in next month. Individuals with hearing loss, professionals, friends and family members of individuals with hearing loss are welcome, to stay informed about the latest developments in hearing health.

For further information, please visit www.hlade.org or contact Russ Zehnacker at (302) 530-0102 or via email at rzeznacker@proton.me.

Free Medicare Counseling Available at MMC

DAY: Tuesdays

TIME: 10 a.m. to 2 p.m.

ROOM: Activity Room #1

The Modern Maturity Center is proud to host the Delaware Medicare Assistance Bureau and Senior Medicare Patrol, providing valuable resources for individuals navigating Medicare. We have a trained volunteer on-site who is ready to assist you with Medicare counseling. Whether you are approaching your 65th birthday and need information on Medicare Supplement and Advantage pricing, have questions about your current coverage, or require assistance with any other Medicare-related inquiries, our volunteer is here to help. To schedule an appointment, please contact Nancy at (302) 382-5935. (Do not call the MMC to schedule

appointments). Please note that participation in this program requires membership in the MMC, and your membership must be current for 2026.

NEW Stroke Recovery Program

DAY: Monday - Friday

ROOM: Fitness Center

The Modern Maturity Center Wellness Department offers a Healthy Aging and Stroke Recovery Program. The Stroke Recovery Program, is designed to provide exercise programming to assist stroke victims, post physical and occupational therapy, with an exercise routine that develops strength, flexibility, and balance geared towards functioning independently and safely. They also receive guidance in healthy eating habits for healthy aging and stroke prevention. They are lead in cognitive exercises associated to their fitness and nutritional plan. For more info, contact Al Wyllie at 302-734-1200 x188

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- Keep your thermostat low - keeping it at 68 instead of 72 degrees can save \$40/month.
- Use apps like Gas Buddy (gasbuddy.com) to find the lowest gas prices in your area (a recent check saved 40 cents/gallon!)
- Planning a shopping trip? What is your spending limit? Write down a plan.

Making the Best of the Holidays

- Buy discount cards at warehouse stores or senior centers.
- Focus on personalized, inexpensive gifts - photos, baked goods.

What to Think About Looking to 2026

- Set a goal.
- Invest in yourself - develop

new skills, learn budgeting and investing.

- Invest your money.
- Start a Budget Road Map Plan - Determine your Cash Flow.
- Build an emergency fund.
- Take a look at your taxes - if you expect a large refund, adjust your withholding to bring home more take-home pay.
- Schedule a Benefits Check Up with your Stand By Me Financial Coach to see what free or low cost programs you may be eligible for.

Contact a Stand By Me 50+ Financial Coach for FREE Financial Coaching today!

Call 211 or visit STANDBYMEDE.ORG to schedule an appointment.



18 participants recently graduated from the 4 week Heart Healthy course sponsored by the American Heart Association at MMC. Students learned about heart healthy lifestyle changes, recipes and shopping tips. The course was taught by MMC Dietitian Nimi Bhagawan. At the graduation ceremony Nov. 4, participants received certificates and gift bags from the American Heart Association. *Photo by Cate Lyons*

MMC Gift Cards & Certificates make great gifts!

They can be used to for memberships, classes, trips, meals and more!
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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.

Delaware Senior Farmers' Market Nutrition Program (SFMNP)

The program started on June 1 and ends Nov. 30, 2025. Participants can use their gift cards at participating vendors listed on the paperwork given to the recipients. Dettwiller Farms, Amish owned local farmer specializing in vegetables grown without pesticides is again participating in the program. Dettwiller Farms is at MMC every Thursday until Nov. 20.

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 in the chart, 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.

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,

The Income Limits for the new Federal Fiscal Year increased effective October 1, 2025. Below are the income limits for October 1, 2025 through September 30, 2026.

SNAP Income Limits (Effective Oct. 1, 2025 - Sept. 30, 2026) Income limits increased at the start of the Federal Fiscal Year 10/1/25.

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.

	Elderly/Disabled Separate Household	Maximum Gross Monthly Income
Household Size	165% of FPL*	200% of FPL*
1	\$2,152	\$2,610
2	\$2,909	\$3,526
3	\$3,665	\$4,442

Household Size	Maximum gross income for SNAP under 60 years (130% of FPL)
1	\$1,696
2	\$2,292
3	\$2,888

*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.

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: FNCSIVILRIGHTS COMPLAINTS@usda.gov
 This institution is an equal opportunity provider.

This is month in history:

Dec. 1, 1988 - Benazir Bhutto was nominated to become prime minister of Pakistan, the first woman to govern a Muslim nation.

Dec. 1, 1919 - Lady Nancy Astor became the first woman in the British House of Commons.

Dec. 9, 1998 - Swiss politicians elected Interior Minister Ruth Dreifuss as president, making her the first woman to lead the Swiss government.

Dec. 14, 1918 - British women voted for the first time in a general election and were allowed to run for office.

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Delaware Day Trivia goes statewide December 4



DE Day Trivia Contest

Delawareans are invited to put their First State knowledge to the test during a Statewide Delaware Day Trivia Contest on Thursday, December 4, from 7–8 p.m. The virtual trivia game is easy to join from anywhere using a mobile phone — at home or alongside friends at one of several community gathering sites across the state.

A direct link to play will be posted on the Delaware 250 website

before the game starts: <https://delaware250.org/delaware-250-events/statewide-delaware-day-trivia-contest/>.

Six host locations will be open for those who want to celebrate together:

Sussex County

- Del Tech – Georgetown Campus
- Dewey Beer Company – Harbeson

Kent County

- Rail Haus – Dover
- Delaware State University MLK

Student Center, Parlor C – Dover
New Castle County

- Autumn Beer Project – Newark
- University of Delaware STAR Campus, FinTech 301– Newark

In-person gatherings will open at 6:30 p.m., with the trivia game running from 7–8 p.m. for all participants.

The first 50 participants to arrive at each site will receive a Delaware 250 swag bag. College campuses will offer free pizza and soda, while

brewery locations will feature food and drink specials created for the occasion.

Gameplay is simple — participants answer questions individually on their phones or computers, making the contest accessible, fast-paced, and fun. The host sites offer an additional opportunity to connect with neighbors, classmates, and enthusiasts of Delaware history.

Prizes include:

- 1st Place: \$1000
- 2nd Place: \$500
- 3rd Place: \$250

Plus four random \$50 door-prize drawings during the game.

Whether joining from home or gathering in person, Delawareans are encouraged to take part in this statewide celebration of history, community, and Delaware pride.

For more information about Delaware 250 or to learn more about events and other items of interest, visit delaware250.org/.

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Solution to puzzle on page 22

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

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.

7 reusable quilted bed pads, 30" x 50", reusable, \$7 ea.; **Heavy Duty Cane** (for over 300lbs), \$15; **Two XXL knee braces**, \$10 ea., 302-332-8105.

Two dark brown ventilated wood tower shelves, good condition, \$40 each or two for \$75. **14 small collectible planters**, a variety of colors and shapes. All but two are marked. 302-734-1944

Cemetery plot, 2 spaces, Sharon Hills, Prophets, asking \$3,500, 302-632-4604

Hospital bed, elec. foot & head controls \$150; 302-233-1421

Hoyer Advance (battery operated) **Patient Lift**—with rechargeable battery, has been kept charged. Exc. Cond., orig cost \$2493. Will include sling. Can lift from floor to 66" with complete stability. Asking \$1,700. OBO. **Hospital Bed**—with alternating air pressure pad and pump for bed sore prevention. Electric head & foot controls. Exc. Cond. \$350. OBO. **Trapeze**—very sturdy. Makes bed mobility easier for patient. \$300. OBO. **Wheelchair**—light weight but sturdy. Folds down to allow for easier transport in a car. Includes removable leg rests. \$85. OBO. **Tilted Wheelchair**—adjustable for person who is unable to sit up straight, shower chair, and commode. Paid \$1249. Asking \$575. OBO. **Wheelchair**—regular size but heavy duty with extra quality seat and back cushions, removable leg rests, extra padded arm cushions. \$115. OBO. **Homecare supplies**—adult briefs with wings, medium, heavy absorb. Adult pull-up briefs, large, heavy absorb. 3 section plates. Heel protectors—3 kinds, ask me. More supplies, ask me. Please email dee@darserv.com for more info and to see.

Formal Set: set china cabinet & 6' oval

table w. 6 chairs, mahogany, \$900, 302-751-1314

Portable Oxygen Machine - two batteries, good for 3-4 hours; 1-6 liters of oxygen; like new, only used 3 times, comes with case and carry strap, asking \$1,200, call 706-366-5563, ask for Jeanne

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

Firewood stack 4' high x 8' long, \$65 a stack, 302-734-5260

Sofa & Chair - new, unused, 6 mos. old, med. blue, \$600, Call to see, local 706-326-0134

500 lb capacity 50" x 30" aluminum hitch receiver mount cargo carrier, great for motorized scooter or wheelchair asking \$100. Item is brand new, never has been on vehicle. contact if interested cm1_206@yahoo.com. Will email pictures.

Sun Mountain Golf Cart - 3 wheel speed cart design, walk behind, 12" wheels, fully adjustable for play or storage; light weight w/brake; score card, ball and snack holder; umbrella holder w/storage. 4 yrs. old, like new condition. New \$300, selling for \$200. Call 302-736-9975, leave message.

Hospital bed, \$250 with sheets and spread; **Brother Sewing Machine**, \$35; **Bar Stools** (2), \$10 for both, Cash only, 302-734-9608

Very nice ensemble of "Red Hat" outfit & accessories, pin/hat, size 20, \$50 firm; **Keurig coffee maker** & pods, \$50 firm, used a few times; **nice dress jackets** (camel hair & stuff) different prices, \$50 or less. 302-834-4786

Pro-Forth XP400R Bike Exerciser \$100, Like new, 13 presets & SD card, 302-593-3158

Mobility Scooter, Drive Bobcat, 3 wheels, new battery in Feb., weight 65 lbs., comes apart, \$300 cash. Call 302-242-1399, lv. msg.

4K Firestick, new, box unopened, 2

\$25 (3 mon. old); **4K firestick**, new, box unopened, Alexa voice remote enhanced, \$40. Both use 2 AAA batteries, incl. power adapter, cable & HDMI extender cable, need and need hi speed internet with wifi & TV w. HDMI port. - Get both for \$60, 860-869-9400

Powerful upright lift recliner, beige, \$75 OBO, good cond.; **Kenmore white refrig. w. bottom freezer** 68"Hx21"Dx33"W, \$250. Cash, 908-420-9604

SERVICES OFFERED

Caregiver willing to take care of your loved ones in their comfort zone. 25+ yrs. exp. in hospitals and homes. Excellent references. Call Sarah, Cell 267-325-1083 (local)

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

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

Computer Assistant - 302-229-2432 Trustworthy, reliable, 40+ yrs. of experience. Serving Smyrna, Dover & surrounding area.

Example of Services (not all inclusive):

- Basic computer training on your device
- Cell phone training
- Microsoft Word, Excel & PowerPoint training
- Instruction on use of internet
- Set up and troubleshoot computers & printers
- Assist with printing boarding passes & other travel documents
- Create documents & other correspondence
- Teach you how to create online accounts (eBay, Amazon, etc)
- Instruction on how to set up & use personal email account.

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.

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

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

Looking for job as caregiver. 15 years exp. Will take care of your loved one in their home. Call 302-423-6671

Looking for PT work caregiver and/or housekeeping, can work any hours, Call Theresa 302-382-3787

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

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

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

NEEDED

Following items needed: Auto power recliner or lift chair; Air Fryer (like cuisinart Oven); Countertop Microwave; Blender, Food processor or Ninja; sturdy TV trays; clear sound plug in radio; high back desk chair; rollator w. seat; living room end tables; bedroom night stands, call 302-747-6472

Wheelchair accessible van, preferably converted by Braun, 302-382-6666

FOR RENT

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, jkatlantic1@gmail.com

BIGGS

MUSEUM of
AMERICAN ART

KEITH DUNCAN:



BATTLE OF THE BANDS

The HBCU Marching Band Series
September 4, 2025 - January 25, 2026
406 Federal St. Dover, DE

Thursday - Sunday | 10 AM - 5 PM
Free Admission brought to you by
Dover Federal Credit Union



OGDEN MUSEUM
OF SOUTHERN ART

Keith Duncan: Battle of the Bands, The HBCU Marching Band Series
is organized by the Ogden Museum of Southern Art

Art Bridges

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