

MM Bulletin

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

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February 2026

CELEBRATING

**BLACK
HISTORY
MONTH**

FEBRUARY

**100 YEARS 1926 - 2026
MMC Black History Celebration**

Thursday, Feb. 19, 2026 East Wing Ballrooms

10 a.m. - doors open Noon - Lunch 1-2:30 p.m. - Entertainment

\$25 per person tickets on sale at MMC Member Services **NO TICKETS SOLD AT DOOR! NO REFUNDS!**

Estate Planning Questions?

"If you have questions about setting up a trust, updating your will or any other estate planning issue, I can help answer your questions and let you choose the options that are right for you."

Barros, McNamara, Malkiewicz & Taylor, P.A. | Dover - Seaford - Lewes



**Call Attorney
David J. Bever**

to schedule a consultation
734-8400

From the Director



Carolyn Fredricks

Well, they predicted snow and boy, did we get it. Not exactly what they initially called for, but still paralyzing with the ice and extreme cold weather.

Today as I write this, the Center is closed to participants. I'm sure some are asking why. The main reason is safety. Our parking lot is a sheet of ice and no matter how much salt and sand we put out, if the temperatures stay as low as predicted, that ice is going to stay there. Our concern is for the clients. Today our staff are checking on Daybreak clients and homebound clients to make sure they are OK.

I know when we are unable to deliver the meals people are concerned, but each homebound client receives three shelf stable meals and additional frozen meals for emergencies, just like this one.

After the calls today, if anyone needs emergency food, staff will attempt to deliver it.

Possibility of snow this weekend - the beginning of February? NO! We need to thaw out. No more snow.

Even with all this cold and snow, February's schedule of events looks pretty full. Feb. 4 is the MMC Line Dance Jamboree. This event always draws a great crowd and Feb. 10 is the monthly Dinner Dance.

Other important events in February are the Valentine Line Dance Blast, Feb. 14 and the Black History Month Celebration Feb. 19.

Tickets for all of these events are available at MMC Member Services, 302-734-1200 x167.

It may be frigid outside, but it is nice and warm here at the Center, so plan to join in the activities before another snow storm hits!

I just want to share with you some of the MMC successes in 2025.

- Opening of the Welcome Center (still experiencing some issues with

heat in there, but we are working on the situation)

- Expansion of the fitness center

- new kitchen equipment

- plans completed for renovation of the East Wing Entrance

- Two new buses

- and money to help stroke patients through our fitness center

We had great fundraising events in 2025 and tremendous community support for Meals on Wheels and the Center.

Just a few more stats for you:

- More than 661,000 meals served

- 2,426 homebound clients served

- and volunteers traveled more than 247,000 miles to deliver those meals.

Approximately 89 new people join the Center each month and there are over 50 new requests for Meals on Wheels each month. Whew! Our staff has been busy.

What does 2026 look like for MMC? I think it promises to be a very exciting year.

Starting next month, we are going to recognize staff who have been here more than 10 years. We will do that for several months, because we have more than 29 employees to recognize. On this page you will see the photo of the Board of Directors. The Board Officers for 2026 are:

Lindsay Rhodenbaugh-Chair;
Justin Strickland - 1st Vice Chair;
Ryan Bowman - 2nd Vice Chair;
Renee Slaughter - Treasurer;
Troy Adams - Secretary.

Stay warm and safe!



2026 MMC Board of Directors: Back row, L-R: Chair Lindsay Rhodenbaugh; Mark Biddle, Secretary Troy Adams; Ryan Kelly, 2nd Vice Chair Ryan Bowman; 1st Vice Chair Justin Strickland, Adam Gerber. Front row, L-R: Bobby Jones, TaQuina Warren, Heather Pepper, Nichole Anderson, Nancy Wagner, Valerie Cortes, Beatrice Gaynor, Linda Paradee. Not present: David Lawson, Lisa Marino, Robert Johnson, Bill Holmes, and Nancy McCoy. Photo by Cate Lyons



● WEATHER ALERT ●

WINTER WEATHER ANNOUNCEMENTS STAY INFORMED!

With winter officially upon us, we want to ensure our members are well-informed about any closures or late openings due to inclement weather. When the Center needs to close or if there are changes to our programming or events, you can easily find updates through the following:

- **Facebook Page:** Stay connected for real-time updates and announcements.
- **Website:** Visit us at www.modern-maturity.org for detailed information.
- **Phone:** You can also call the Center directly at (302) 734-1200 for the latest updates.

Please use your best judgement on deciding whether to come to the Center. We appreciate your understanding and encourage everyone to stay safe during the winter months!

The Power of Connection: Enhancing Memory and Cognitive Health at The Front Porch

by Faith Hahn, MMC Care Manager

The Front Porch Program is an early memory loss program for people with early stages of Dementia & Alzheimer's Disease. The program focuses on engaging and encouraging people who need social, perceptive and physical stimulation in a warm, and welcoming environment. The program schedule includes a wide range of activities such as memory enhancement activities, games, education, exercise, field trips, gardening, cooking, and more. The program includes lunch and transportation.

The program is the first of its kind in the State of Delaware, opening in 2011, which was created to bridge the gap in programming between those who are fully functioning and able to attend regular MMC programs and those who are functionally impaired to the degree that they are candidates for the adult-day program. The Front Porch

continues to offer skills and activities that allow the client to maintain their independence at home while increasing their sense of purpose and belonging.

Evidence has identified that mental and cognitive stimulation activities for older adults with memory loss have increased benefits. According to the National Library of Medicine, cognitive stimulation offers a non-pharmacological benefit which slows cognitive decline, maintains cognitive function, improves mood, and a boost in well-being and quality of life. Additionally, cognitive activities and mental stimulation reduce feelings of isolation and help foster connections with friends and family.

Staff and volunteers have observed when clients first enter a new program setting like The Front Porch, they exhibit shyness, fear, and are timid. However, after attending for more than

a week, the benefits of the program maximize; they feel secure in expressing themselves spiritually, physically, verbally and emotionally. They exude a sense of confidence and become more comfortable in completing activities and are more open to sharing their life experiences, and they create new friendships with others in the program while encouraging each other when in need.

For more information or to find out if your loved one is a candidate for the Front Porch, contact Faith Hahn at 302 734-1200 Ext. 173.

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Front Porch members enjoy a variety of activities like painting and crafts. File photo



Questions about Medicare?

We can help with expert advice & service at no cost to you!

Call Delaware
Medicare Assistance Bureau (DMAB)

302-674-7364

we provide **FREE**,
unbiased & confidential counseling

Trinidad Navarro, Insurance Commissioner
www.insurance.delaware.gov/DMAB



Volunteers WE Need YOU!

Look what's fun and free at MMC

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

**** IMPORTANT PROGRAM INFORMATION ****

ATTENTION ALL MEMBERS!

If you are attending a program or class, please remember to scan your membership card upon entering the facility and indicate which program(s) you will be participating in for the day.

If you do not scan your card, please make sure to use the sign-in sheet located in each room for that specific program or activity.

Your cooperation is essential! Taking the time to scan or sign in helps us keep your programs available and running smoothly.

Please note that all participants in any activities or programs must be a member of the Modern Maturity Center!

Thank you for your understanding!

Extreme Beginners Line Dance Step Class

DAY: Friday
TIME: 1 to 2 p.m. "Untangle Your Feet"
2 to 2:45 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 2:45 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: Tuesdays
TIME: 11 to 11:45 a.m.

DAY: Thursdays
TIME: 10 to 11:15 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 have 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 10:45 a.m.

DAY: Wednesday

TIME: 9:30 to 10:45 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.

Couple's Partner Dancing

DAY: Monday

TIME: 11 to 11:45 a.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: noon to 12:45 p.m.

DAY: Thursday

TIME: 11:30 a.m. to 12:15 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 9:45 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 3:15 p.m.

ROOM: Palmer Room

INSTRUCTOR: Nancy Coleman

This advanced Broadway class is ideal for members who have a passion for Broadway and wish to perform

with confidence. Designed to explore and integrate advanced techniques, style and artistry, this class offers a vibrant environment where you can dance, sweat and embrace your inner Broadway star. Participants will enhance their strength, stamina, balance and technique while enjoying the process of learning. This class is tailored for experienced dancers who can demonstrate a comprehensive understanding of dance techniques and terminology, making it a multi-disciplinary session that encourages growth and creativity. Join us and take your performance skills to the next level. Free to members.

Broadway Too

DAY: Tuesdays

TIME: 1:15 to 2:45 p.m.

ROOM: Palmer Room

INSTRUCTOR: Nancy Coleman

In this class, you won't just learn more steps; you'll discover how to transform those steps into dynamic movements that showcase your style and artistry. You'll learn to connect with the music and express your emotions through your dance. Get ready to dance, sweat, laugh, and embrace your inner performer while building strength, stamina, balance, and technique. This class is designed for individuals with some basic dance or music experience, a strong desire to learn, and a willingness to be part of a team.

Join us for an exciting journey as this class will also have the opportunity to perform in the MMC shows in June and November! Free to members.

Dancing In Your Chair

DAY: Tuesday

TIME: 9 to 9:40 a.m.

DAY: Friday

TIME: 10:15 to 11 a.m.

ROOM: Palmer Room

INSTRUCTOR: Ida Kirkendoll

Exercise safely while sitting in your chair and singing along to all of your favorite songs. You can exercise at your own fitness level. Free to members.

Soulsations

DAY: Monday
TIME: 12:30 to 1:15 p.m.

DAY: Wednesday

TIME: 11:15 a.m. to noon

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: Mondays & Fridays

TIME: 8:45 to 9:45 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!

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 10:45 a.m.

DAY: Fridays

TIME: 11 to 11:45 a.m.

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. Free for members!

Needlework Group

DAY: Fridays

TIME: 9 a.m. to 2:45 p.m.

ROOM: Activity Room #3

INSTRUCTOR: Nanka Pearce

Are you looking for a creative outlet and a chance to connect with fellow craft enthusiasts? Our Needlework Group is the perfect opportunity for you to do so! Whether you’re a seasoned needleworker or just starting out, this welcoming group invites you to explore the art of needlework in a friendly and supportive environment. Participants can engage in various needlework techniques, including embroidery, cross-stitch, knitting, crewel and crochet. Bring your own projects or start something new with guidance from experienced members. This program not only allows you to show off your skills but also provides a great way to socialize and share tips and ideas with others who share your passion. Free to members.

Forrest Ave. Quilters

DAY: Wednesdays

TIME: 9 to 11:45 a.m.

ROOM: Activity Room #1

INSTRUCTOR: Carolyn Porter

Are you interested in the art of quilting or looking to enhance your skills? This group welcomes quilters of all levels, from beginners eager to learn the basics to seasoned experts looking to share their knowledge. Participants can work on individual projects or collaborate on group quilts while enjoying the camaraderie of fellow quilting enthusiasts. Whether you’re creating beautiful quilts for your home, gifts for loved ones, or community projects, you’ll find inspiration and support in this friendly environment. Our experienced members are always ready to share tips, techniques, and patterns, making it easy for you to tackle new challenges and refine your craft. Plus, it’s a wonderful chance to socialize, exchange ideas, and make lasting friendships with others who share your passion for quilting. Join

us for a fun and creative experience as we quilt together! We can’t wait to see what you’ll create! Free to members.

Twisted Stitchers

DAY: Wednesdays

TIME: noon to 2:45 p.m.

ROOM: Activity Room #1

INSTRUCTOR: Edie Hobbs

Are you passionate about knitting or crocheting? This welcoming group caters to all skill levels, from beginners eager to learn the basics to experienced crafters looking to refine their techniques. In our sessions, participants can work on individual projects or collaborate on group creations while enjoying the company of fellow enthusiasts. Whether you’re making cozy blankets, stylish scarves, or unique gifts, you’ll find inspiration and support in this friendly environment. Our experienced members are always happy to share tips, tricks, and patterns, making it easy to enhance your skills and tackle new challenges. Plus, it’s a wonderful opportunity to socialize, share ideas, and make lasting friendships with others who share your passion for yarn crafts. Join the “Twisted Stitchers” for a fun and relaxing time as we knit and crochet together! Free to members.

Theater 101 – Unleash Your Inner Star

DAY: Thursdays

TIME: 2 to 3:15 p.m.

ROOM: Palmer Room

FACILITATOR: Nancy Coleman

Participants will learn the essential acting techniques, including voice modulation, body language, character interpretation and behind-the-scenes aspects of theater. Through various exercises and improvisational activities, participants will build confidence in the performance skills. This class is not just about learning to act, it’s about discovering the “star” within you and celebrating the joy of performance in a fun and engaging atmosphere. Free to members.



United Way of Delaware

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 calls: Willemstad, Curacao, Oranjestad, Aruba; Tortola, B.V.I.; San Juan, Puerto Rico. \$250 per person deposit due to hold reservation (\$100 per person penalty upon deposit). First payment due Aug. 1, 2025 (\$1250 per person penalty); Final payment due Nov. 1, 2025 (**100% penalty if cancelled after this date.**) Travel insurance is available and strongly encouraged. *PML Tours*

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*

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 with 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*

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

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 accommodation, 6 breakfasts at your hotel, 3 dinners including one at the Bavarian Inn, buffet lunch at the Grand Hotel, hydro jet ferry ride to Mackinac Island, carriage tour of Mackinac Island Soo Locks Boat Tour, Jack Pine Lumberjack Show, Tour and free time in Frankenmuth, and visit to Bronner's Christmas Wonderland, plus standard taxes, meal gratuities and baggage handling.

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,

SOLD OUT
Wait List Only

SOLD OUT
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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 accommodation, 4 breakfasts and evening receptions at your hotel, tours 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*

NEW 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*

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.

NEW 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).

NEW Spain Vacation

10 days/9 nights, April 7-16, 2027, starting at \$4989 per person, double occupancy.

Includes roundtrip airfare (prices may fluctuate due to fuel costs-this will could affect overall cost of trip) and airpoir

transfers; 8 nights hotel (including 2 in Barcelona and 2 in Madrid), 8 breakfasts at your hotel, 4 dinners including a Flamenco Dinner; dedicated tour director in Spain; guided tours of Barcelona, Madrid, Seville, Granada, and Valencia. Admissions and tours of: Sagrada Familia Basilica, Seville Cathedral, Alhambra Palace & Generalife, La Mezquita/Mosque of Cordoba, La Lonja de la Seda, Plaza de Espana, Holy Grail in Valencia, Prado Museum, Retiro Park; deluxe motorcoach transportation in Spain. *PML*

DAY TRIPS

NEW 2026 Phila. Flower Show

Philadelphia, PA
Thursday, March 5, 2026

\$95 per person, transportation, driver's tip, and admission to flower show. Lunch on your own. Leave MMC 8:15 a.m., leave Philly 3:30 p.m. return to MMC approx. 5:30 p.m.

NEW A Day in St. Michaels

St. Michaels Maryland

Thursday, May 14, 2026

\$140 per person, transportation, driver's tip, admission to Chesapeake Bay Maritime Museum, lunch at the Crab Claw, Patriot river cruise, plus free time in St. Michaels. Bus leaves MMC 7:30 a.m., museum tour 10 a.m., lunch 11:30 a.m. cruise 2:30 p.m., free time from 3:30-4:45 p.m. return to MMC approximately 7 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.

SOLD OUT
Wait List Only

Return to MMC approx. 5:30 p.m.

NEW River Lady Lunch

Cruise Tom's River, NJ

Wednesday, June 17, 2026

\$115 per person, transportation, driv-

er's tip, and 3 hour lunch cruise on Tom's River and Barnegat Bay. Depart MMC 7 .m. lunch cruise 11 a.m. - 2 p.m., return to MMC approximately 5 p.m.

3rd Trip Added!

Sight & Sound - "Joshua"

Lancaster, PA

Tuesday, Aug. 25, 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.

NEW Suicide Bridge Crab Feast Cruise

Hurlock, MD

Wednesday, Sept. 9, 2026

\$120 per person, transportation, driver's tip, and 3-hour cruise on the Choptank River aboard a reproduction of an authentic 80-foot turn-of-the-century paddle wheeler. with a Crab Feast lunch (Steamed crabs, crab soup, fried chicken, clam strips, local corn, cole slaw, dessert and non-alcoholic beverages). Leave MMC 10:45 a.m., board cruise 12:15 p.m. lunch cruise, 12:30 - 3:30 p.m., return to MMC approximately 5:30 p.m.

NEW AMT 2026

Christmas Show

Lancaster, PA

Wednesday, Nov. 11, 2026

\$140 per person, transportation, driver's tip, show and lunch at Miller's Smorgasbord. Step into the magic of the season with "Winter Wonderland." From a charming Bavarian Village to the festive North Pole, this dazzling production features live performances of your favorite sacred and secular holiday songs. Leave MMC 7 a.m., show 10:30 a.m., lunch 1:30 p.m. return to MMC approximately 6 p.m.

MMC Nutrition Program fundraiser hoagie sale



Place your order for the Nutrition Program Hoagie Sale fundraiser by Feb. 5. Fill out order form and drop off with payment by Thursday, Feb. 5 to MMC Dietitian Nimi Bhagawan. All orders must be prepaid. Orders are nonrefundable. Pick up between 10 a.m. and 1 p.m. Thursday, Feb. 12.

Choose Italian, Turkey (\$9 each) or Roast Beef (\$10 each). Circle choices of toppings and dressings on order form. Be sure to put your name and phone number on the form.

Pick up ONLY - no delivery. Proceeds benefit the nutrition program at MMC.

Please submit order form with payment to Nimi Bhagawan no later than Feb. 5. Pick up is Feb. 12 from 10 a.m. - 1 p.m. at MMC.

CIRCLE toppings wanted

9" Italian Sub - Salami, Spicy Ham, Provolone Cheese, mayo, oil, vinegar & regular mustard, lettuce, tomato, onions, hot cherry peppers on the side. **\$9 each**

9" Turkey Sub - Turkey, American or Provolone Cheese, mayo, mustard, lettuce, tomatoes, onions, sweet & hot peppers, pickles, oregano, salt & pepper. **\$9 each**

9" Roast Beef Sub - Roast Beef, American or Provolone cheese, mayo, mustard, lettuce, tomatoes, onions, sweet & hot peppers, pickles, oregano, salt & pepper. **\$10 each**

Name _____

Phone _____

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SENIOR FEUD

Front Porch - cont. from page 3

Testimonials

The opportunity for our mom to get out of the house and interact with others in a safe and caring environment. The staff & volunteers at Front Porch are wonderful. The arts & crafts activities and music related activities are mom's favorites. The little "road trips" are a wonderful bonus! To the petting zoo, Delaware State Police Museum and ice cream at Byler's just to name a few. We all LOVE Front Porch and the great staff. – Lisa & Mary Beth

My mom has been attending the MMC Front Porch for about 3 years now. I am lucky that I am still able to keep her in her home with help. One of the help options is the Front Porch. This allows mom to get out of her house 2 days a week. This does not only give me a break but it is a great social benefit for my mother. I greatly believe in the necessity of socialization for dementia patients. The activities planned keep her mind moving and just having different people to talk to is enlightening for her. She will come



home and tell me about the different people she has talked to that day. I also want to stress the care that they give... my mother has limited eye site so they spend extra time with her during activities so she can also participate with the others. I highly recommend this program for any individual with dementia. – Donna W.

I'm truly grateful to the Front Porch at MMC. Now, three days per week, my father has a reason to go out and enjoy interaction with others. It has done him a world of good. – Allison H.

Client testimonial:

I like the social aspects of it. It gives me a chance to get out of the house and be with others. There is a variety of activities I enjoy such as helping others with arts & crafts. – Betty



In addition to crafts, Front Porch clients also take part in games, do a bit of gardening, socialize and receive special guest visitors.

Elle photos



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February Dinner Dance

Tuesday, Feb. 10, 2026

Music by

DJ Jen Cox

\$20 per person for those
60 and older

\$21 for under 60

Ticket sales end Friday Feb. 6
no tickets sold at the door.

Caregiver Resource Center

Welcome to the month of February and HAPPY BIRTHDAY to those this month. February birthstone is Amethyst. The zodiac signs are both Aquarius and Pisces. This month is known to be national Heart Awareness Month. Some important dates are Valentines the 14th and Presidents Day the 16th. Also this month is Black history month.

Last month's scrambled answer was

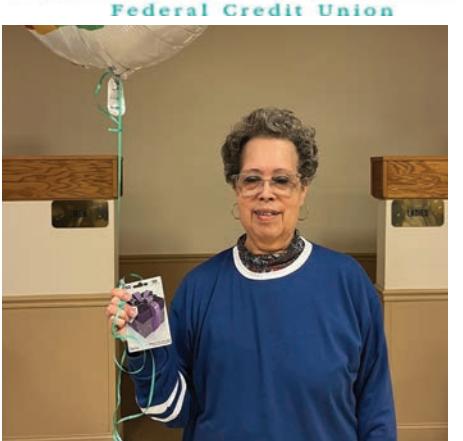
ALZEHEIMERS

This month scrambled is “
ENPTRCEII”

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

Winners

Right: Tina Baker was the birthday winner Jan. 8 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, Feb. 12.



Left: MMC Ambassador Bill Hufnall and Site Manager Jessica Kerr present to Bessie Crain and Patricia Douty their cash winnings at the Jan 6 dinner dance. Dale Teat played favorite dance music and he also accommodated requested songs to the enjoyment of the guests. Photo by Amie Knighting



- **Mar. 5** - Parkinson's Support Group, 5 p.m., CRC program room
- **Mar. 10** - Second Time Around Grandparents Support Group, 9 a.m., CRC office
- **Mar. 17** - 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

Del-One
Federal Credit Union



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 job 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.

Attention Job Seekers! I have been in your shoes! Take my advice and develop a Job History Chronology. I developed mine during a layoff and have kept it updated. Not only do you rediscover some skills and experiences you forgot you had, but it will also bring back some memories of your personal life as well. My work history began in 1971. How about yours??

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

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MMC POOL CLASS SCHEDULE

How Do You Take an Instructor-Led Aqua Class?

1. You **MUST** register in the Fitness Center.
2. You must be a member of the MMC.
3. After registering, you will purchase a (Blue) **Aqua Aerobics Punch Card** for \$60 from the Member Services desk.

DAY	CLASS	TIME
MONDAY	Aqua Mobility with Mindy	12:00pm - 1:00pm
TUESDAY	Early Risers Aqua Aerobics	7:30am - 8:30am
	Aqua Aerobics with Betsy	9:30am - 10:30am
	Aquacise with Ray	2:00pm - 3:00pm
WEDNESDAY	Aqua Mobility with Mindy	12:00pm - 1:00pm
THURSDAY	Aqua Aerobics with Betsy	11:15am - 12:15pm
	Aquacise with Ray	2:00pm - 3:00pm
FRIDAY	Aqua Aerobics with Betsy	9:30am - 10:30am
	Water Volleyball	2:00pm - 4:00pm

MMC PROGRAMS AT A GLANCE!

YOU MUST BE A MEMBER OF THE MMC TO PARTICIPATE!

****PLEASE NOTE: NEW TIME AND ROOM CHANGES
BEGINNING JANUARY 5, 2026**

DAY	PROGRAM	TIME	ROOM
MONDAY	Budget Bootcamp (2nd & 4th Monday of each month)	10:15am - 11:15am	AR #1
TUESDAY	Bible Study	9:30AM - 10:15AM	AR #7
	Medicare Counseling (By Appointment Only)	10:00am - 2:00pm	AR #1
	Gospel Singing Workshop	10:00am - 10:45am	AR #3
	Visually Impaired Support Group (3rd Tuesday)	12:00pm - 2:45pm	AR #3
	Hearing Loss Circle Chats (1st Tuesday)	1:00pm - 2:00pm	AR #7
	Yoga with Donna (Wellness)	4:00pm - 5:00pm	AR #3
WEDNESDAY	Forrest Ave. Quilters	9:00am - 11:45am	AR #1
	Learn to Quilt	9:30am - 11:45am	AR #1
	Meditation	10:00am - 11:00am	AR #8
	Massage Therapy	10:30am - 3:00pm	AR #7
	Bible Study	11:00am - 11:45am	AR #3
	Twisted Stitchers	12:00pm - 2:45pm	AR #1
	Food, Fun, Friends (1st Wed)	1:00pm - 3:00pm	WCR
THURSDAY	Visually Impaired Support Group	10:00am - 11:45am	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 - 2:45pm	AR #3
	Pump Up Your Brain	1:00pm - 2:15pm	AR #1

GAME ON AT MMC!

YOU MUST BE A MEMBER OF THE MMC TO PARTICIPATE!

****PLEASE NOTE NEW TIME AND ROOM CHANGES BEGINNING JANUARY 5, 2026**

DAY	GAME	TIME	ROOM #
MONDAY	Duplicate Bridge	9:30am - 2:00pm	AR #4
	Pinochle	12:00pm - 5:00pm	AR #8
	Scrabble	12:00pm - 3:00pm	AR #8
	Rummikub	12:30pm-2:45pm	AR #3
	Bid Whist	3:00pm - 5:00pm	AR #8
TUESDAY	Pinochle	12:00pm - 5:00pm	AR #8
	Mahjong	11:30am - 2:45pm	AR #4
	Chicken Foot	12:00pm - 3:00pm	AR #8
	Bid Whist	3:00pm - 5:00pm	AR #8
WEDNESDAY	Scrabble	12:00pm - 3:00pm	AR #8
	Pinochle	12:00pm - 5:00pm	AR #8
	Dominoes	12:30pm-2:45pm	AR #3
	Bid Whist	3:00pm - 5:00pm	AR #8
THURSDAY	Chess	9:00am - 11:45am	AR #4
	Bridge	12:00pm - 2:45pm	AR #3
	Chicken Foot	12:00pm - 3:00pm	AR #8
	Pinochle	12:00pm - 5:00pm	AR #8
	Mahjong	12:00pm - 2:45pm	AR #4
	Bid Whist	3:00pm - 5:00pm	AR #8
FRIDAY	Duplicate Bridge	10:30am - 2:45pm	AR #4
	Chicken Foot	12:00pm - 3:00pm	AR #8
	Pinochle	12:00pm - 5:00pm	AR #8
	Scrabble	12:00pm - 3:00pm	AR #8
	Bid Whist	3:00pm - 5:00pm	AR #8

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

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

MMC Jamboree

DATE: Feb. 4
TIME: Doors open at 8:30 a.m.
COST: \$15 Per Person

The Modern Maturity Center is gearing up for the highly anticipated 2026 Jamboree! Join us for a day filled with fun, music, and dancing, featuring DJ services provided by the talented Joanne Brady.

For just \$15 per person, your ticket includes a delicious continental breakfast

and lunch. Doors will open at 8:30 a.m., with dancing kicking off at 9:15 a.m. The dances will vary in difficulty, catering mostly to beginner and intermediate levels, so everyone can join in the fun!

Tickets on sale now at Member Services desk from 9 a.m. to 3 p.m., Monday through Thursday, and from 9 a.m. to 2:30 p.m. on Fridays. Please note that **no tickets will be mailed**. If you're coming with a group and want to sit together, we recommend having one person buy tickets for the entire group.

In addition to dancing, the Jamboree features a silent auction and a 50/25 raffle, adding even more excitement to the day.

Everyone is invited, so bring your friends and get ready for a fantastic time!

MMC Gospel Singing

Workshop

DAY: Tuesdays
TIME: 10 to 10:45 a.m.
ROOM: Activity Room #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.

Budget Bootcamp

DAY: 2nd & 4th Monday of Month
TIME: 10:15 to 11:15 a.m.
ROOM: Activity Room #1
FACILITATOR: Gloria Harrison

Welcome to "Budget Bootcamp" – your ultimate guide to mastering the art of budgeting and taking control of your finances! This engaging and interactive class is designed for individuals looking to reduce their bills, save money, and create a sustainable financial plan. Whether you're a budgeting novice or looking to refine your financial skills, Budget Bootcamp offers a supportive environment where you can share experiences, ask questions, and gain valuable insights. Join us for this transformative journey toward financial empowerment and start your path to a more secure financial future! You must be a member of the Modern Maturity Center to participate.

Coversational Italian

DAY: Wednesdays
TIME: 11 a.m. to noon
ROOM: Activity Room #4
INSTRUCTOR: Giuliano "G" Gregoretti

Embark on a journey to learn the beautiful Italian language in our engaging Italian class! This program is designed for all skill levels, from complete beginners to those looking to brush up on their language skills. Our experienced instructor will guide you through essential vocabulary, grammar, and conversational phrases, all while immersing you in the rich culture of Italy.

Classes are interactive and fun, offering a supportive environment where you can practice speaking, listening, reading, and writing in Italian. You'll also have the opportunity to connect with fellow language enthusiasts and make new friends along the way.

Whether you're preparing for a trip to Italy, looking to enhance your resume, or simply interested in learning a new language, our Italian class is the perfect

place to start. Join us and discover the joy of speaking Italian! Free for members!

New! Signs & Wonders

DAY: Tuesdays
TIME: 3:30 to 4:30 p.m.
ROOM: Activity Room #3
INSTRUCTOR: Sincearay Vereen

Join Sincearay for a fully immersive in-person, activity-based Sign Language Class where you will learn the fundamentals of American Sign Language (ASL) in a friendly and supportive environment! This class is designed for beginners and will cover essential vocabulary, grammar and conversational skills. You will engage in interactive activities, games and visual aids that help to make learning natural and unforgettable while signing with peers. Whether you're looking to communicate with friends, family, or colleagues, this class will equip you with valuable skills to connect with the deaf and hard-of-hearing community. Classes begin March 10. Free for members! You must be a member of the Modern Maturity Center to participate.

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Captain Social Security

Planning For Social Security Retirement In 2026 - What You Need to Know

If you are one of the thousands of Baby Boomers that will start to collect Social Security this year, there are some things you need to know. In this article, I will go over the latest rules, discuss the pros and cons of filing early or waiting until full retirement age, and offer some personal insights from my own journey. I am now 67 and have reached what Social Security calls "Full Retirement Age" or "FRA." I have now officially "retired" three times, so I can speak from experience. Let's begin with a review of the current rules for 2026.

Early retirement at age 62 – if you are 62 or planning to start benefits at age 62, Social Security considers this "early" retirement and has a



number of penalties and restrictions in place to discourage you from doing so. Keep in mind, these rules not only affect you, but also anyone else that may be entitled to benefits on your record to include a spouse and children. First, your benefit is "reduced" because you are collecting it early. If you want benefits to start the month you turn 62, you can file up to 3 months before your birth month. The rules say you must be 62 for a full calendar month before you're entitled to your benefit. For example, if your birthday is February 15, 1959, you are 62 for a full month on March 15, 2026. March becomes your first month of entitlement. Social Security benefits are always paid the month after the month of entitlement so your first payment would come in April for the month of March. There is also a limit to how much you can earn if you continue

to work. Here is the limit for 2026: You are allowed to earn up to \$24,480 this year before your benefit is reduced. Earnings only include W2 or 1099 taxable gross wages. Therefore, income from things like investments, rental income, alimony, or pensions do not count. The rule says, "for every \$2 over the limit, \$1 is withheld from benefits." Here's how the rule is applied. If your earnings are over the limit by 2 or more dollars, that month's entire check is withheld! That would apply for every month over the limit. At the end of the year, when your wage data is received from the IRS, if you have an "underpayment" due to those withholdings, you will be paid at the start of the new year. This is a good point to explain "why" the rules are set up the way they are. Social Security wants everyone to wait until their full retirement age to collect benefits. That's why they set up "penalties" and "restrictions" for collecting early. If there were no penalties or restrictions for collecting early or continuing to work, everyone would collect at 62! So, why do they want everyone to wait? Here's the truth, they have the data and they know 2 facts for sure...1 – they know some of the people who wait to collect, will DIE before they ever receive a check. 2 – they know for everyone else, without exception, the longer you wait, the less time you have left to collect your benefit! You may never read that fact anywhere else but in this article. When I worked as the "Official Spokesperson -Public Affairs Specialist" for the agency, I could have never said that in a public presentation, but it is the truth.

If you are reaching "full retirement age" this year it means you were born in 1959. Your full-retirement age is 66 and 10 months. There are two very important rules you need to know. First, in the year you reach full retirement age, the earning limit goes up – a lot! For 2026, the limit is \$65,160 in gross earnings. So, if your birthday is in June for example, you could earn \$65,160 between January and May 31st. Starting the first day of

the month of your birth month, the earning limit goes away! Here's the other rule that you need to know. When you first retire, you get the option to tell Social Security which earning test rule you want them to use – the monthly test, or the annual test. Here's how it works. If they use the "monthly test" they will ignore all your earnings up to the month you start to collect. So even if you have earned more than \$65,160, it won't matter because they will not count what you have already made for the year. They will instead use the "monthly test" rule to count what you earn each month for the rest of the year. The monthly limit is \$5,430 per month in gross earnings. If you chose to file online, be very careful as the question may not appear clearly on the online application. If they use the "annual test" rather than the "monthly test" it could mean that you are considered "over paid" which could result in a huge "overpayment."

If you have reached "full retirement age" you can file anytime. If you are still working, you have no limit to the amount you can earn and still collect your full Social Security benefit. In addition, if you are working and still paying FICA tax, the agency will automatically do a "re computation" each year to determine if you are entitled to a higher benefit. For each month you wait past your full retirement age, you earn "delayed retirement credits" (DRC's) that will also increase your benefit. You may also be entitled to collect up to 6 months "retroactive" benefits when you file. Lastly, as long as you are working and covered by an "employer" health insurance plan, both you and your spouse (if covered) can delay signing up for Medicare until you stop working. However, I recommend that you sign up for Medicare Part A, which covers inpatient hospital care and has no monthly charge. If you have any questions, feel free to contact me at "CaptainSS28@aol.com".

Visit SSA.gov to learn more about benefits and services available to you!

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Fitness News

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

Silver Sneakers & Silver and Fit Programs

MMC is proud to be a participating center for Silver Sneakers, Silver and Fit, and United Health Care-Renew Active programs. If your health plan offers this benefit, you can use our fitness center and pool for FREE. Your insurance plan pays 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.

New Aqua Aerobics Class - Aqua Cardio Strength

Tuesdays, 7:30 - 8:30 p.m. Wakeup and Have Fun with your exercise buddies in the Pool for a whole-body workout using various types of resistance equipment. This is a cardio, strength training, stretching and balance training class using exercises endorsed by the Arthritis Foundation. Bring your friends, punch cards are not required for this event. Blue punch card required to take this class, if you don't have one, it is \$60 for the 12 punch card.

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: \$20 MMC Member
\$10 MMC Staff
Class runs February 4 - 25
Room: Palmer
Instructor: Ran Griem, RN
Shiatsu Practitioner. A minimum

of 10 paid participants is required. Registration for March runs until March 2. Registration for April Classes runs until April 1.

Tai Chi with Donna

Day: Wednesday
Time: 2:30 - 3:30 p.m.
Cost: \$20 MMC Member
\$10 MMC Staff
Class runs February 4 - 25
Room: Palmer
Instructor: Donna DeSimone
Class led by Donna, a Black Sash certified instructor. A minimum of 10 paid participants is required. Registration for March runs until 2. Registration for April Classes runs until April 1.

Beginner Tai Chi with Donna

Day: Tuesday
Time: 3 - 4 p.m.
Cost: \$20 MMC Member
\$10 MMC Staff
Class runs February 3 - 24
Room: Palmer
Instructor: Donna DeSimone
This class is designed to take you through step-by-step movements that are not intimidating or frustrating, so you can learn Tai Chi without feeling overwhelmed.

Tai Chi helps improve memory, balance, coordination, and strength. Come learn to relieve stress through meditative movements and enjoy this ancient practice. Be sure to wear comfortable loose clothing and non-slippery shoes. Instructor Donna DeSimone is a certified trainer and fitness instructor with over 25 years of experience. She trained several years with a Chinese Master and has been awarded a Black Sash in 2018. Registration for March runs until March 2. Registration for April Classes runs until April 1.

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.



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30-MINUTE SESSIONS:

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

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

Nutrition Corner

Keeping A Healthy Heart

by Nimi Bhagawan MS, RDN, LD

February is dedicated as a "Heart Month". Let us focus and learn more about cardiovascular disease and understand it to better take care of ourselves.

Heart disease stands as the leading cause of death across all age groups and ethnicities, underscoring the critical importance of prioritizing heart health.

This widespread health issue calls for a better grasp of cardiovascular well-being and preventive strategies. Exploring the roots of heart health awareness, understanding the importance of cardiovascular health, and discovering practical ways to enhance it can be empowered to proactively embrace a heart-healthy lifestyle.

What Is Cardiovascular Health?

Cardiovascular health encompasses the well-being of the heart and blood vessels, crucial components of the circulatory system. A healthy cardiovascular system efficiently pumps blood, oxygen, and nutrients throughout the body. Key indicators of cardiovascular health include normal blood pressure, optimal cholesterol levels, and a well-functioning heart. The preservation of cardiovascular health is crucial to avoid the risk of heart diseases, contributing to longevity, and facilitating an active lifestyle.

Additionally, cardiovascular health plays a role in overall well-being and life quality. It is interconnected with mental health, where stress, anxiety, and insufficient sleep can negatively impact the cardiovascular system. Monitoring key indicators and understanding the interconnected nature of cardiovascular and mental health are vital aspects of promoting a comprehensive understanding of overall well-being.

How to Improve Cardiovascular Health?

Improving cardiovascular health involves adopting lifestyle practices that support heart well-being. Regular physical activity, maintaining a

balanced diet, and managing stress are paramount. Avoiding tobacco and limiting alcohol intake also contribute to a heart-healthy lifestyle. Regular health check-ups and consultations with healthcare professionals further aid in tailoring individualized strategies for improved cardiovascular well-being.

In addition to lifestyle practices, understanding and identifying genetic predispositions, monitoring blood pressure, and keeping cholesterol levels in check play key roles in preventive measures. Awareness of family history and engaging in routine screenings contribute to a proactive approach, allowing for early detection and intervention if necessary. Individuals can take a proactive role in maintaining and improving their cardiovascular well-being.

Ultimately, a comprehensive approach to cardiovascular health involves a combination of lifestyle practices, risk factor management, regular check-ups, and staying informed about advancements in the field. This multifaceted strategy ensures a well-rounded approach to promoting heart well-being and reducing the risk of cardiovascular diseases.

Nutrition Essentials for Heart Health

A crucial component of promoting heart health lies in the choices we make in our daily diets. Incorporating nutrient-dense foods such as fruits, vegetables, whole grains, and lean proteins provides the essential building blocks for a healthy heart. Additionally, omega-3 fatty acids, found in fish and certain nuts, contribute to heart health by reducing inflammation and improving cholesterol levels. High-Density Lipoprotein (HDL), often referred to as "good" cholesterol, plays a protective role by transporting excess cholesterol from the blood vessels to the liver for excretion. On the other hand, Low-Density Lipoprotein (LDL), known as "bad" cholesterol, can accumulate in the arteries, leading to plaque formation and increasing the risk of heart disease. It's crucial to aim

for higher levels of HDL and lower levels of LDL to maintain optimal cholesterol balance and support cardiovascular health.

Furthermore, maintaining heart health through nutrition involves being mindful of portion sizes and managing overall caloric intake. Consuming excessive calories, particularly from saturated and trans fats, can contribute to weight gain and negatively impact cardiovascular health. Therefore, emphasizing a balanced and varied diet, rich in fiber and low in processed foods, contributes to both weight management and heart well-being.

In addition to specific nutrients, hydration is a fundamental aspect of heart health. Staying adequately hydrated supports overall cardiovascular function, aiding in the efficient transport of nutrients and oxygen throughout the body. Limiting the intake of sugary beverages and opting for water as the primary source of hydration further enhances the benefits for heart health.

Some individuals may benefit from specific dietary modifications based on factors such as food allergies, intolerances, or underlying health conditions. Consulting with a registered dietitian or healthcare professional can provide personalized guidance to tailor dietary choices to individual circumstances, ensuring optimal support for heart health.

In summary, while nutrient-dense foods and specific nutrients like omega-3 fatty acids are crucial for heart health, understanding the roles of HDL and LDL, considering overall dietary patterns, portion control, hydration, and individualized needs enhances the comprehensive approach to nutrition for cardiovascular well-being.

Special Considerations:

For seniors and individuals with existing health conditions, special considerations come into play. Potential interactions between medications and certain nutrients need careful attention, as certain medications may impact nutrient absorption or necessitate dietary adjustments. Additionally, factors affecting nutrient absorption, such as age-related changes in metabolism, should be considered. Aging can sometimes lead to reduced

absorption of certain vitamins and minerals, emphasizing the importance of adapting dietary choices to address these changes.

Moreover, individuals with chronic conditions such as diabetes, hypertension, or cardiovascular diseases may require specific dietary modifications to manage their health effectively. For example, those with diabetes may need to monitor carbohydrate intake, while individuals with hypertension may benefit from reducing sodium intake. In such cases, working with a registered dietitian, is essential to develop personalized dietary plans that align with individual health needs and treatment goals.

Common Heart-Healthy Myths and Misconceptions:

It is very important to understand what is real and what is not. Fats are very important to our body; however, saturated and trans fats should be limited. Unsaturated fats, especially those found in avocados, nuts, and olive oil, can contribute to a healthy heart.

Another myth pertains to the belief that only intense, strenuous exercise is beneficial for cardiovascular health. In truth, even moderate physical activity, such as brisk walking or gardening, swimming can significantly contribute to heart well-being.

Furthermore, the myth that heart issues only affect older individuals can lead to complacency among younger populations. Heart health is relevant at every age, and adopting preventive measures early on can significantly reduce the risk of cardiovascular problems later in life.

Separating fact from fiction empowers individuals to make informed decisions about their heart health. By debunking these myths, people can embrace evidence-based approaches to diet, exercise, and lifestyle choices, promoting positive long-term outcomes for their cardiovascular well-being.

Any questions about your heart see a health care provider. Get into shape and get on a healthy diet/lifestyle talk to your dietitian, Start the New Year right!!!!!! Call today 302-734-1200 Ext 144.

Menus for

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

February

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

2	3	4	5	6
Chicken & Dumplings Buttered Carrots Biscuit/Milk Fruit	Chili Dog on Roll French Fries Milk Applesauce	Fried Chicken Mashed Potatoes/Gravy Collard Greens Cron Bread/Milk Assorted Pies	Beef Burgundy Buttered Rice Broccoli Roll/Milk Yogurt	SUPER BOWL PARTY Wing Dings** Meatballs** Chicken Patty Potato Wedges Colosalw Milk/Fruit **MMC Site Only
9	10	11	12	13
Spaghetti w. Meatsauce* Mixed Veg. Italian Bread/Milk Brownie	Beef Stew Buttered Broccoli Biscuit/Milk Peaches	Baked Ziti* Vegetable Medley Italian Bread/Milk Mixed Fruit	Birthday Day Roast Ham w. Mustard Sauce Boiled Potatoes Seasoned Cabbage Roll/Milk Cake	Valentines Day Fried Shrimp Hush Puppies Colesalw Roll/Milk Cake
16	17	18	19	20
Presidents Day CENTER CLOSED	Chicken Tetrazzini with Noodles Green Beans Wheat Bread/Milk Pudding	Beef Tips over Noodles Key Largo Vegetables Wheat Bread/Milk Fruit	Black History Celebration Fried Chicken Macaroni & Cheese* Mixed Greens Cornbread/Milk Pie	Chili con Carne Seasoned Rice Mixed Vegetables Cornbread/Milk Cookies
23	24	25	26	27
Meat Loaf w. Gravy Mashed Potatoes Buttered Peas Wheat Bread/Milk Mandarin Oranges	Chicken Marsala Wild Rice Chef's Blend Veg. Wheat Bread/Milk Fruited Jello	Sloppy Joe Baked Potato w. Sour Cream Chuck Wagon Veg. Dinner Roll/Milk Tapioca Pudding	Heart Healthy Day Exercise/Nutrition Class Baked Salmon w. Lemon Butter Buttered Rice Chef's Blend Veg. Dinner Roll/Milk Tropical Fruit	Baked Chicken w. Gravy Mashed Potatoes Succotash Wheat Bread/Milk Applesauce
			<p><i>Order deadline for Hoagie Sale - Feb. 5 Pick Day is Feb. 12, 10 a.m. - 1 p.m. at MMC Order forms available at Member Services or from Nimi Bhagawan</i></p>	

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



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With the passing of another year, we reflect on the events that changed our lives—some of them good, but for some, there have been better years. Fortunately, time has a way of healing, and letting us go forward—a promise of better years to come. Whatever last year brought you, we want you to know our family's thoughts are with you for a healthy and happy new year.

MMC Monthly Programs

MMC PROGRAMS AT A GLANCE!

YOU MUST BE A MEMBER OF THE MMC TO PARTICIPATE!

****PLEASE NOTE: *NEW TIME AND ROOM CHANGES*
BEGINNING JANUARY 5, 2026**

DAY	PROGRAM	TIME	ROOM
MONDAY	Budget Bootcamp (2nd & 4th Monday of each month)	10:15am - 11:15am	AR #1
TUESDAY	Bible Study	9:30AM - 10:15AM	AR #7
	Gospel Singing Workshop	10:00am - 10:45am	AR #3
	Visually Impaired Support Group (3rd Tuesday)	12:00pm - 2:45pm	AR #3
	Hearing Loss Circle Chats (1st Tuesday)	1:00pm - 2:00pm	AR #7
	Yoga with Donna (Wellness)	4:00pm - 5:00pm	AR #3
WEDNESDAY	Forrest Ave. Quilters	9:00am - 11:45am	AR #1
	Learn to Quilt	9:30am - 11:45am	AR #1
	Meditation	10:00am - 11:00am	AR #8
	Massage Therapy	10:30am - 3:00pm	AR #7
	Bible Study	11:00am - 11:45am	AR #3
	Conversational Italian	11:00am - 12:00pm	AR #4
	Twisted Stitchers	12:00pm - 2:45pm	AR #1
	Food, Fun, Friends (1st Wed)	1:00pm - 3:00pm	WCR
THURSDAY	Visually Impaired Support Group	10:00am - 11:45am	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 - 2:45pm	AR #3
	Green Thumb Garden Club	9:30am - 11:30am	AR #1
	Pump Up Your Brain	1:00pm - 2:15pm	AR #1

Dates to Remember February

Feb 3 - Randy Chang on the Piano, noon, Longwood Room

Feb 4 - Food Bank, 9 a.m. to noon

- Jamboree, 8:30 a.m., East Wing Ballrooms

Feb. 10 - Dinner Dance, 6 p.m., East Wing Ballrooms

Feb. 12 - Birthday Day!

-Free Ice Cream! - Bryan Realty Group, noon

- Dinomite Dancers Perform, noon, Longwood

Room

Feb 13 - Valentine Luncheon - Wear Red!, 11:30 a.m. - 1:30 p.m.

- "Love Connection" Game, noon

Feb 16 - Center Closed!

Feb 17 - Randy Chang on the Piano, noon, Longwood Room

Feb 19 - Black History Celebration, 10 a.m., East Wing Ballrooms

Feb 20 - Heart Healthy Day, 11:30 a.m., Longwood Room

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!

February 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!**

Tuesday, Feb. 3: Chili's - Middletown, 501 Merrimac Ave., Middletown

Wednesday, Feb. 4: Monthly Planning Meeting, WCR Room

Friday, Feb. 6: Cheddar's - Camden, 4590 S. DuPont Hwy., Camden

Monday, Feb. 9: Wolfie's Grille, 510 Jefferic Blvd., Dover

Thursday, Feb. 12: King Buffet, 293 N. DuPont Hwy., Dover

Tuesday, Feb 17: Red Lobster, 271 N. Dupont Hwy., Dover

Friday, Feb. 20: Franco's, 1708 E. Lebanon Rd., Dover

Monday, Feb. 23: Green Turtle, 391 N. Dupont Hwy., Dover

Thursday, Feb. 26: Buffalo Wild Wings, 680 S. Bay Rd., Dover

Did You Know...

The celebration of Black History Month began as "Negro History Week," which was created in 1926 by Carter G. Woodson, a noted African American historian, scholar, educator and publisher. It became a month-long celebration in 1976. The month of February was chosen to coincide with the birthdays of Frederick Douglass and Abraham Lincoln.

(from: <https://www.history.com/articles/black-history-facts>)

Garden Talk

by Maggie L. Moor

Delaware Cooperative Extension
Delaware State University

For the first half of February:

- o Take advantage of early-bird discounts and order seeds through catalogs or on line.
- o Continue to leave mulch on perennials; unfortunately, there are probably more cold days ahead.
- o Prune ornamental plants like oak, yew, pine, juniper, and arborvitae to shape. Remove dead or unattractive parts of the tree such as branches and crotches that have crossed and sprouts or suckers growing at or near the base of the trunk. Also, remove branches broken due to winter wind and storms.
- o Remove honeysuckle and other weedy vines from deciduous landscape plants.
- o Watch for signs of growth from early spring bulbs and when foliage is one-inch high, remove mulch gradually.
- o Don't start garden plants indoors

Green Thumb Garden Club -

DAY: Fridays Starting Feb. 20

TIME: 9:30 to 11:30 a.m.

ROOM: Activity Room #1

FACILITATOR: Cheryl Fisher & Tobi O'Brien

Have you ever wanted to start a garden but didn't know how to begin? Do you want to grow your own vegetables on the patio? Well, we've got the answers for you. We are happy to announce the Green Thumb Garden Club is ready to bloom! The Green Thumb Garden Club is a 12-week series of classes on gardening for MMC members. The classes start February 20 to May 12 and are led by volunteer master gardeners on various topics. The topics include subjects such as "Small Space Gardening and Raised Beds," and "Native Plants for Birds and Bees." The two goals are to: 1) provide the knowledge a new gardener needs to get started; and 2) provide interesting topics to keep

too early. Read the package for planting instructions.

For the second half of February:

- o Read gardening books to get garden/landscape ideas for spring and early summer.
- o Order shrubs for spring planting.
- o Order perennial plants and bulbs such as shasta daisies, gladiolus, and lilies to be used as cut flowers this summer.
- o Prune grape vines while they are still dormant and use the pruned pieces to make wreaths to decorate your home.
- o Examine house plants. Weak, thin or soft growth may be an indication of insufficient light or high temperatures.
- o Plan vegetable, perennial and herb gardens on paper. Compare last year's notes to make improvements or adjustments in the plot size.
- o If you don't compost yard and garden waste, why not start a compost pile for this gardening season.

students coming back in subsequent years. There is a \$10 fee for MMC members only. You must be a member of the Modern Maturity Center to participate! No gardening experience is required so come join the garden club and watch your garden grow! Some of the highlights of the Green Thumb Garden Club are:

- Lots of easy and fun hands-on exercises
- A special propagation class with Dr. Rose Ongutu from Delaware State University in March
- Transplanting tomato plants in April
- Annual tomato plant sale in May
- Field trip to special location

Spaces for the Green Thumb Garden Club sell out fast so be sure to register today at Member Services. If you have questions, please contact Tobi Hope-O'Brien on 831-254-0510 or email her at trhopeobrien@gmail.com.

SCHEDULE:

Feb. 20 - Welcome & Introductions / Spring Garden Start-Up -Tobi O'Brien

Feb. 27 - Early Vegetables / Starting & Growing Plants Indoors - Verna Thompson

March 6 - Soil Sample Techniques / Integrated Pest Management - Beverly Gemmill

March 13 - Adaptive Gardening & Raised Beds - Verna Thompson
Container Gardening - Valerie Long

March 20 - Planting Tomato Seeds Project - Entire Class & Master Gardeners Native Plants for Birds & Bees - Kathy Doyle

March 27 - Planting Flower Bulbs - Tobi O'Brien
Bringing the Beauty Inside / Nanci Schenkein

April 3 - Field Trip Friday! - Entire

Class & Master Gardeners

April 10 - No Class! (Good Friday)

April 17 - Propagation @ DE State University - Dr. Rose Ongutu

April 24 -Transplanting Tomatoes Project - Entire Class & Master Gardeners

May 1 - Troubleshooting Pollinator Gardens - Rose Wetmore

Fig Tree Propagation - Francesca & Bernard Stasko

May 8 - Honey Bees - Jeanette Hammon

Growing Herbs & Lavender - Zoe Bell

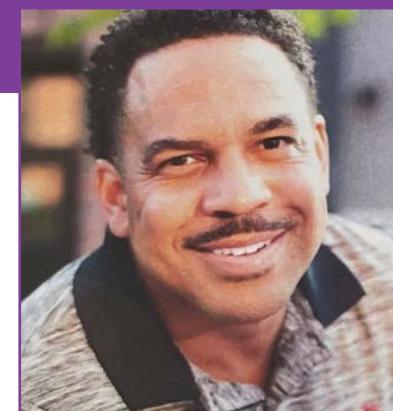
May 14 - Tomato Plant Sale Thursday - Entire Class & Master Gardeners

May 15 - Composting, Mulching, Compost Tea - Verna Thompson
Putting Your Garden to Bed - Verna Thompson

Did You Know...

Feb. 2, 1848 - The war between the U.S. and Mexico ended with the signing of the Treaty of Guadalupe Hidalgo. In exchange for \$15 million, the U.S. acquired the areas encompassing parts or all of present day California, Nevada, Utah, Arizona, New Mexico, Colorado, Wyoming, and Texas. The treaty was ratified on March 10, 1848. (from: <https://www.historyplace.com/specials/calendar/february.htm>)

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February: A Good Month to Show Ourselves a Little Love

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.



February has a reputation for hearts, flowers and candy boxes that mysteriously get smaller every year. But at this stage of life, love looks a little different—and honestly, a little better. It's quieter. Deeper. Less

about grand gestures and more about taking good care of what (and who) truly matters. For many of us, love now means checking in on a friend who hasn't been out much, making that doctor's appointment we've been putting off, or finally giving ourselves permission to slow down without guilt. That's not giving up—that's wisdom earned the hard way.

Health, too, takes on a new meaning as the years add up. We learn pretty quickly that ignoring small things doesn't make them go away. The body keeps score, as they say. February is a good reminder to listen—to rest when we need it, to move when we can, and to ask questions instead of brushing concerns aside. There's no prize for being tough and silent. Strength these days looks like staying informed and proactive.

Self-care gets talked about a lot, usually by people who think it means spa days and green smoothies. For us, it's more practical. It's getting

enough sleep. Drinking water even when coffee sounds better. Saying "no" without a long explanation. Keeping routines that anchor us and letting go of the ones that no longer serve us.

And let's not forget emotional health. Life has handed most of us our share of loss, change, and uncertainty. That can make February feel heavy instead of sweet. It's okay to admit that. Love includes compassion for ourselves on the hard days, not just the good ones. A phone call, a walk, a good laugh, or even a quiet afternoon with nothing on the calendar can be exactly what's needed.

One thing I've learned over the years is this: community matters more as time goes on. We don't have to do everything alone, and we shouldn't. Whether it's sharing resources, swapping recommendations, or just being a familiar face, staying connected keeps us grounded and supported.

If you ever need a sounding

board, a resource, or someone to help you think through life changes—big or small—I'm always happy to be that person. We all do better when we look out for one another.

So this February, let's redefine love. Let it be steady, practical, and kind. Let it show up in how we care for ourselves and how we show up for each other. That kind of love lasts a whole lot longer than chocolate anyway—and it's much better for your health.

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.

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First Saturday Program Explores Black Family History at the Delaware Public Archives

Join the Delaware Public Archives in Dover Saturday, Feb. 7, at 10:30 a.m. for the next First Saturday Program, *Tracing Black Family Histories at the Delaware Public Archives*, presented by archivist Leah Greer.

Researching Black family history can present unique challenges, particularly when tracing ancestors into the 19th century and earlier, before the passage of the 13th Amendment. This presentation will introduce resources available at the Delaware Public Archives for researching Black family history in Delaware, from the present day through the state's earliest records. Attendees will learn strategies for uncovering information about formerly enslaved individuals, free Black communities, and family



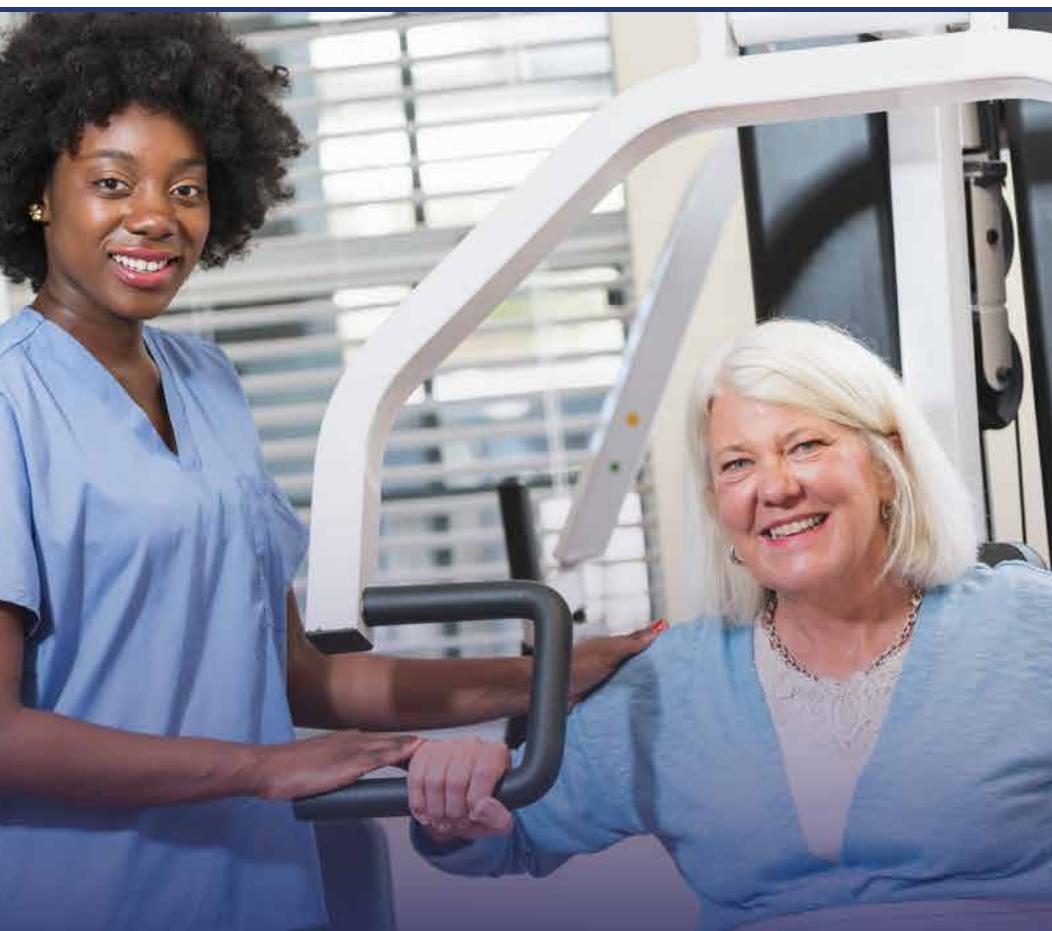
connections that may not appear in traditional genealogical sources.

This free program will take place at the Delaware Public

Archives, 121 Martin Luther King Jr. Blvd. North, Dover.

For more information about the Delaware Public Archives or to

learn more about events and other items of interest at the Archives, visit archives.delaware.gov.



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Second Annual DNREC Photo Contest Open

Photographers of all ages and skill levels welcome to enter

The second annual Delaware photo contest sponsored by the Department of Natural Resources and Environmental Control is now open, inviting photographers of all skills to share their best shots of Delaware's outdoors for a chance to win prizes and statewide recognition.

DNREC launched the photo contest in 2025 after consolidating it from a number of smaller competitions held throughout the year by various DNREC divisions and environmental programs.

For the 2026 contest, DNREC invites contestants to submit their best Delaware photos across four categories:

Hunting and Fishing

People Enjoying Nature

Watersheds: Landscapes and Waterways

Wildlife and Aquatic Life

A panel of DNREC experts, including photographers, educators and environmental scientists, will judge the entries and select one adult winner from each category. One contest winner will be chosen from entries submitted by those under 18 years of age whose winning photo may be chosen by the judges from any of the aforementioned categories.

The contest is open for entries. All entries must be submitted by 4:30 p.m. Wednesday, April 15. Late

or incomplete entries, or entries that have not followed the official contest rules, will not be accepted.

Photographers may submit up to three photos total, in any combination of categories. The first entry is free. The second and third entries are \$10 each, which supports the contest's costs.

The winning photographers will receive a prize pack consisting of a \$500 Visa gift card, a gift bag and a signed certificate. Winners also will be recognized at the annual DNREC Awards ceremony on Governor's Day in July at the Delaware State Fair. Additionally, winning photos will be featured in an illustrative article in Outdoor Delaware online magazine, giving the winning photographers a platform to share their work with a wider audience.

To enter the DNREC Photo Contest, participants should fill out the online submission form, which includes providing a description of the photo with the entrant's name,



2026 DNREC Photo Contest

Winners from the inaugural 2025 DNREC photo contest focused their work on showing Delaware's natural beauty /Delaware DNREC graphic

phone number, address, email address, and the Delaware location where the image was taken. In the case of the "Watersheds: Landscapes and Waterways" category, entrants will be asked to pinpoint the photograph's location using the DNREC "Find Your Watershed" tool linked in the form.

A legal parent or guardian must complete the form for contestants

under the age of 18. Images must be at least 1650 by 2100 pixels (but no larger than 10MB) resolution, and the digital image must be submitted in .jpeg or .png format. Only photos that meet the criteria, along with a completed entry form, will be accepted.

Full contest rules and entry forms are available at the de.gov/outdoorphotography webpage.

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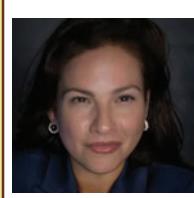
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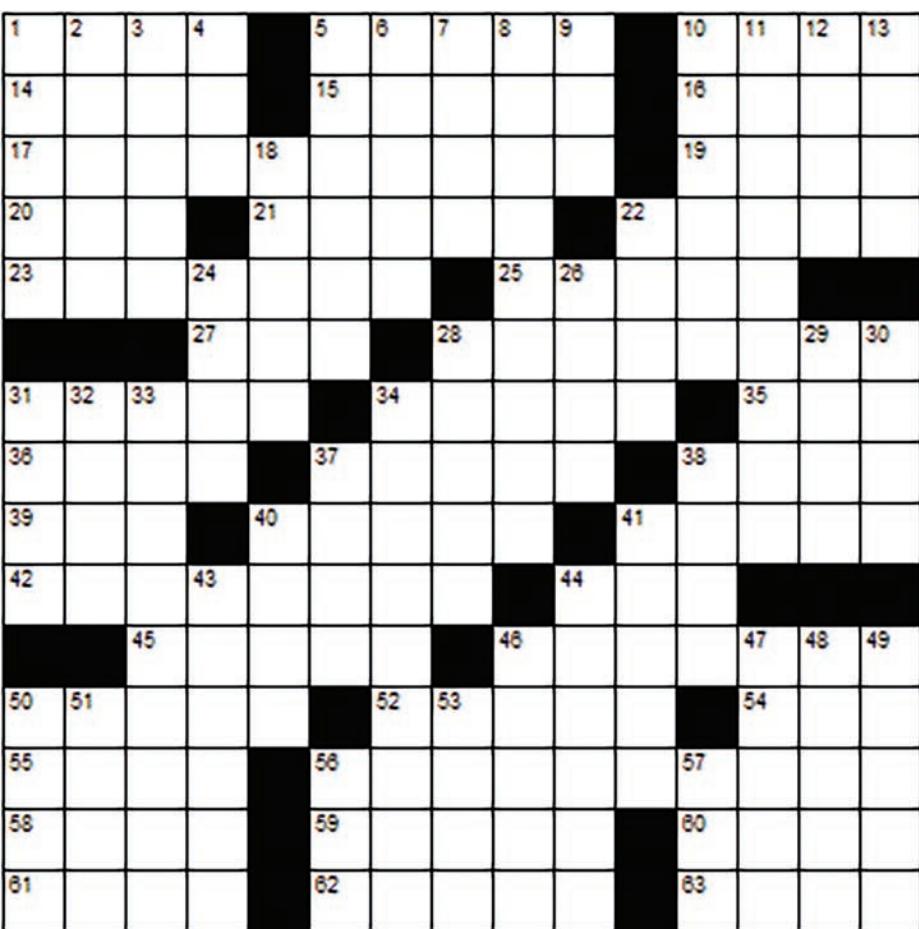
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Crossword Puzzle



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ACROSS

- Extend credit
- Steeple
- Declines
- Blue shade
- Rubber wheels
- Fee for transit
- Directionless
- Social group
- Joke
- Antlered animal
- Feints
- Polished
- Daughter of a sibling
- 18-wheeler
- And so on
- Courtroom event
- Coffee shops
- Greek god of flocks
- Make (one's way)
- Asian aquatic plant
- Advanced
- Unusual
- Humped animal
- Recreational areas
- Keepsake
- Used in baseball
- Above the horizon

- Windshield camera
- Suns
- Sparkle
- 56 in Roman numerals
- Infinitesimal amount
- Stretching out
- Remnant
- Insurrectionist
- Leave out
- Prefix meaning "Within"
- Love intensely
- Slang for communists

DOWN

- Huge
- Match
- Gentle prod
- Father
- Powerful
- Plane driver
- Angers
- Feeling ill will
- S
- Consequence
- Bartender
- Scottish hillside
- Adjusts
- Electronic letter

- D D D
- Alumnus
- Frosts, as a cake
- Consumer of food
- Social status
- Picnic insects
- 2 2 2
- Overhaul
- Hardened
- Combined
- Alley
- Strip of wood
- British tax
- Noodles
- Shrew
- Bauble
- Eatery
- Poetic region
- Evade
- Breath fresheners
- Adjacent
- Ripped
- Timber wolf
- Chapter in history
- Craggy peak



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 our Program Director, Karen Porterfield, at (302) 734-1200, extension 129. You can also 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)

Solution on page 31

David L Thomas LLC Licensed Public Accountant

Phone: 302-423-2460

Email: davidlthomas1@aol.com

- Corporate tax
- S Corporate tax
- Partnership tax
- Personal tax
- Accounting
- Estate & Trust
- Tax Representation
- Small Business Audits

Notary Public
Residential Real Estate
130 Gardenside Dr, Smyrna, DE 19977



David L Thomas

MMC Class Spotlight of the Month



This month, check out the Double Dutch Therapy Class. Lots of fun and games to try. The class meets Thursdays from 12:30 to 1:45 p.m. in the MMC Palmer Room. The lead instructor is Denise Taylor. Beginners are always welcome. The mission is simple: to create a safe, joyful space where women over 39 can rediscover their inner child, reconnect with their community, and embrace life with positivity and purpose.

Register for classes at MMC Member Services
Monday through Friday 9 a.m. to 3 p.m.

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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Call 302-697-0378 or
Email at office@plantersrunapt.com
www.plantersrunapt.com



**\$15 per person- open to the public
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Tickets on sale at MMC Member Services until Feb. 11
No tickets sold at door

Proceeds benefit programs for older adults - NO REFUNDS

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MoneySense

Estate Planning for a Digital World

These tips from Merrill can help you ensure your heirs and executor have access to all the information you have stored online — while protecting your privacy.

Practically every aspect of our lives is inextricably tied to our devices and networks, and the digital assets we have accumulated have become just as critical as anything else we possess. We need to account for these assets in our estate plans, taking all eventualities into account.

What are “digital assets”? The term refers to any electronic record to which an individual has a right or interest. These can be financial assets, including bill pay sites or virtual currencies; business assets, which might include a domain name or client data; personal assets like photos; and social assets like Facebook or LinkedIn accounts.

It is more than simply a matter of making sure your account information is safely stored and your passwords are secure. You also need a plan for how and when the people you trust can gain access. As you develop that plan, consider the following five tips.

Create a legal framework

Why not just give your heir, executor or fiduciary the passwords for your laptop, smartphone and other devices? Unfortunately, this strategy can weaken your personal security. “Many people do not fully appreciate that digital assets are different animals from traditional assets such as bank accounts,” says Colin Korzec, head of Trust and Estate Settlement Services at Bank of America Private Bank. “They are often subject to terms of service agreements as well as state and federal laws.” In other words, others will likely need your explicit permission to go into these accounts.

As you consider granting access to others, be aware of potential trade-offs. Your personal email account, for example, might contain a trove



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

of information that could help in settling your estate. Yet you may want to keep some messages private. Balancing those two needs requires a thoughtful approach. You can grant access to some digital accounts while excluding others or choose different people to receive access to different accounts.

Make an inventory of your digital assets

“Creating a road map of the assets you own could be the most important thing you can do,” says Korzec. Documenting everything you do online will help ensure your heirs will not miss anything. Jot down the key accounts and assets you own and use, organized by type, including:

- Financial: Include bank and brokerage accounts, online payment tools, credit cards, digital wallets and NFTs (non-fungible tokens).
- Business: If you own a business, those digital assets might include tax software, proprietary business software, client data, domain names, patents and more.
- Personal: This long list may cover email accounts, texts, contacts, medical records, photos, digital music, loyalty programs, streaming services,

online shopping accounts and even gaming avatars.

- Social: Some social media sites have settings that let you designate what happens to them if you die. Nonetheless, be sure to make your wishes known.

Keep passwords separate

While the inventory document gives you a place to note usernames, Korzec cautions against including passwords. “Those passwords may have expired by the time the inventory is accessed,” he says. “Plus, the person with your inventory may not be authorized to access those accounts.”

One way of keeping your digital assets inventory and passwords safe is to save them on separate password-protected documents. Tools such as a password vault can serve as a secured central storage location, not only for passwords but also for key account information and documents your heirs and executors may need. Alternately, you can write down passwords and store them in a locked safe or a safe deposit box or keep them with your attorney.

Whichever way you choose, the executor you name in your will should be granted access to both the inventory and your passwords.

Engage experts when you need to

In some cases, it may be worthwhile to call on a digital expert. That third party, for example, can examine a device for any references to a digital wallet or an NFT. “We had one client who had a relatively valuable painting on consignment that no heirs knew about — until a forensic computing expert found a

reference to it stored electronically,” says Korzec. “It turns out it was worth a significant amount.”

Revisit your plan from time to time

Just as you update your estate planning documents every couple of years or if something major changes, like a marriage or the birth of a grandchild, you will want to periodically take another look at your digital asset inventory.

Keeping track of those assets, Korzec says, “will ensure your loved ones and heirs are not spending an already difficult time scrambling for account access — which is probably not the legacy you intended to leave.”

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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Getting It Together: 2026 Financial Goals for People 50+



Powered by the State of Delaware & United Way of Delaware

Maximize Retirement Savings

- Utilize “Catch-Up” Contributions: The IRS allows individuals aged 50 and over to make additional “catch-up” contributions to retirement accounts. For 2026, the limits are:

- Workplace Plans (401(k), 403(b), etc.): The standard limit is \$24,500, plus an additional \$8,000 catch-up, for a potential total of \$32,500.
- IRAs (Traditional/Roth): The standard limit is \$7,500, plus an additional \$1,100 catch-up, for a total of \$8,600.
- “Super” Catch-Up: A higher catch-up limit of \$11,250 is

available for those aged 60-63 in workplace plans in 2026, bringing the maximum contribution to \$35,750.

- Savings Benchmarks: Aim to have saved at least eight times your annual income by age 60

Strategic Planning and Portfolio Management

- Focus on Portfolio Resilience: Work with a financial advisor to ensure your investment portfolio aligns with your long-term goals and risk tolerance. Consider a mix of stocks for growth potential and bonds for stability.
- Assess Required Minimum Distributions (RMDs): If you are age 73 or older, ensure you are evaluating and taking your RMDs from tax-deferred accounts to avoid penalties.
- Plan for Healthcare Costs: Proactively plan for future medical expenses and explore options for

long-term care insurance while you are in your 50s, before health qualifications become more restrictive.

General Financial Health and Protections

- Review and Update Key Documents: The new year is an excellent time to review and update estate planning documents, including wills, powers of attorney, and beneficiary designations on retirement accounts and life insurance policies.
- Manage High-Interest Debt: Develop a concrete strategy, such as the debt avalanche or snowball method, to tackle high-interest debt and free up more cash flow for savings and investments.
- Build/Replenish Emergency Fund: Aim for 3-6 months’ worth of expenses in an emergency fund, using a high-yield savings account

to maximize interest earnings.

- Consult a Professional: Navigating complex decisions around investing and estate planning can be challenging. Consider consulting a professional for personalized guidance.

The key to achieving these goals is creating a clear, actionable plan and consistently tracking your progress throughout 2026. A Financial Coach can help you build and maintain your plan.

Contact a Stand By Me 50+ Financial Coach for FREE Financial Coaching today!
Call 211 or visit STANDBYMEDE.ORG to schedule an appointment.



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Check out wellness opportunities at MMC

IMPORTANT PROGRAM INFORMATION

ATTENTION ALL MEMBERS!
If you are attending a program or class, please remember to scan your membership card upon entering the facility and indicate which program(s) you will be participating in for the day.

If you do not scan your card, please make sure to use the sign-in sheet located in each room for that specific program or activity.

Your cooperation is essential! Taking the time to scan or sign in helps us keep your programs available and running smoothly.

Please note that all participants in any activities or programs must be a member of the Modern Maturity Center!

Thank you for your understanding!

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!

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

Mar. 13 - 8:30 a.m. to noon

Massage Therapy with Lisa

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 2:15 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 2:45 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 10:15 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.

Bible Study

DAY: Wednesdays

TIME: 11 to 11:45 a.m.

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.

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Pray Until Something Happens

DAY: Fridays
TIME: 9 to 9:45 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.

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: 1st Tuesday each month
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.hlaude.org or contact Russ Zehnacker at (302) 530-0102 or via email at rzehnacker@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.

BUILD THE LIFE YOU LOVE

THIS FEBRUARY, LET HOME BE YOUR GREATEST COMFORT.

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New construction in 55+ communities throughout Kent County, Delaware, offers the freedom to enjoy each day without the upkeep that once made sense but no longer serves you.

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SNAP Outreach Program at MMC



MMC is a Community Partner with the Division of Social Services. As a partner, it accepts applications for SNAP (Food Stamps) to help seniors (50 yrs and older) apply for the benefits.

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

When approved for SNAP, an EBT card (Electronic Benefit Transfer card) is sent to the SNAP applicant. EBT cards resemble debit/credit cards.

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

Applications for SNAP can be submitted to the MMC SNAP Outreach Coordinator at several Senior Centers across Kent County. Please check with your local Senior Center for dates when the coordinator is scheduled to visit. When applying for SNAP, the following verifications are necessary: Government issued picture ID, Social Security Card, Medicare Card, Birth Certificate, all current utility bills, out of pocket medical expenses and verification of all income being received. Social Security Award letters must also be submitted.

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

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

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

These are frequently asked questions by new SNAP applicants:

Q: Am I eligible?

A: Qualification for food benefits is based on income, family relationships and expenses. If you meet the income levels 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.

Q: What can/can't be bought with SNAP benefits?

A: Households CAN use SNAP benefits to buy: - Foods for the household to eat such as: - Breads and cereals - Fruits and vegetables - Meats, fish, and poultry - Dairy products - Seeds and plants which produce food for the household to eat.

Households CANNOT use SNAP benefits to buy: - Beer, wine, liquor, cigarettes or tobacco - Any non-food items such as: - Pet foods - Soaps and paper products - Household supplies - Hot foods Additional information: - Soft drinks, candy, cookies, snack crackers and ice cream are food items and are, therefore, eligible items. - Energy drinks with nutrition facts are eligible, energy drinks with supplement facts are not eligible.

The Income Limits for the new Federal Fiscal Year increased effective October 1, 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.

Household Size	Elderly/Disabled Separate Household	Maximum Gross Monthly Income
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.

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, audiotape, American Sign Language), should contact the agency (state or local) where they applied for benefits. Individuals who are deaf, hard of hearing or have speech disabilities may contact USDA through the Federal Relay Service at (800) 877-8339.

To file a program discrimination complaint, a Complainant should complete a Form

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

1. mail:
Food and Nutrition Service, USDA
1320 Braddock Place, Room 334
Alexandria, VA 22314; or
2. fax: (833) 256-1665 or (202) 690-7442; or
3. email:
FNSCIVILRIGHTSCOMPLAINTS@usda.gov

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IMPORTANT!

GAME ON AT THE MODERN MATURITY CENTER

OUR GAME ROOMS ARE FOR
MMC MEMBERS ONLY!

YOU **MUST** BE A MEMBER of THE MODERN MATURITY CENTER TO PARTICIPATE IN ANY OF OUR GAMES / PROGRAMS / CLASSES!

MEMBERSHIP CARDS WILL BE CHECKED RANDOMLY. PLEASE MAKE SURE YOU HAVE YOUR CARD ON YOU AT ALL TIMES!

If anyone is interested in putting a game together, please stop by the Program Director's office BEFORE doing so. All games, programs and events must be approved.



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krafty korner by karen

Ah, February! The month that brings us Valentine's Day, a strange mix of romance and chocolate, all while we're bundled up in layers that could rival an onion. It's the time of year when we celebrate love and affection, but let's be honest: we're mostly just trying to survive the cold while dreaming of warmer days.

Let's talk about Valentine's Day for a hot second. It's that delightful occasion where we either shower our significant others with gifts and affection or sit on the couch with a tub of ice cream, contemplating our life choices. Whether you're planning a romantic dinner or a solo Netflix binge, just remember love is in the air... and so is the smell of frozen pizza.

February is supposed to be a winter wonderland, but this year, it threw us a curveball. We had a strange week of unseasonably warm weather that had everyone scratching their heads. One day, you're shoveling snow and wearing three pairs of socks, and the next, you're questioning if it's time to break out the flip-flops. Seriously, what's going on? Is this winter or a bizarre preview of spring?

During that warm week, we all collectively forgot how to dress. One minute, we're bundled up like we're preparing for an Arctic expedition, and the next, we're sweating through our sweaters like we're in a sauna. It's like Mother Nature decided to play a game of "Guess the Season." Spoiler alert: nobody won.

Now, let's not forget that February is still technically a winter month, and there are plenty of ways to embrace the chill (even if a warm spell pops up). Here are some activities to consider:

- Sledding:** If you're lucky enough to have snow, grab your sled and hit the hills! Just remember to wear a helmet—your head is not meant to collide with

the ground at high speeds. Bonus points if you can convince your friends to join you for a sledding race.

- Building a Snowman:** If you find yourself with snow, channel your inner architect and build a snowman. Just be prepared for the inevitable snowball fight that will ensue. Pro tip: aim for the person who thinks they're too cool for snowballs.

- Indoor Hibernation:** If it's too cold (or warm) outside, embrace your inner bear and hibernate! Grab your favorite blanket, a stack of books, or binge-watch your favorite shows. This is also the perfect time to catch up on all those unfinished crafts you have lying around.

February is also the perfect time to indulge in some comfort food. Here are a few ideas to keep you warm:

- Soup:** Nothing says "I love winter" like a steaming bowl of soup. Just throw in whatever you have lying around and call it "mystery soup." It's a culinary adventure!

- Baking:** Get your bake on! Cookies, cakes, or even a pie—whatever your heart desires. Just remember, calories don't count in February. It's a scientific fact (or at least it should be).

- Hot Chocolate:** Treat yourself to a mug of hot chocolate, topped with marshmallows. It's basically a hug in a cup! Add a splash of peppermint schnapps if you're feeling particularly festive.

So, here we are in February: a month filled with love, confusion, and the great outdoors (or indoors, if you prefer). Whether you're braving the cold, enjoying an unexpected warm spell, or just trying to figure out if it's time to break out the shorts, remember to embrace the quirks of this month. So, grab your hot chocolate, cuddle up, grab a craft or two and enjoy

the wild ride that is February!

Wrapped Yarn Ribbon



wrap 5 loops around the wire frame.

- Lay your ribbon over the 5 loops and wrap 3 loops around the ribbon.



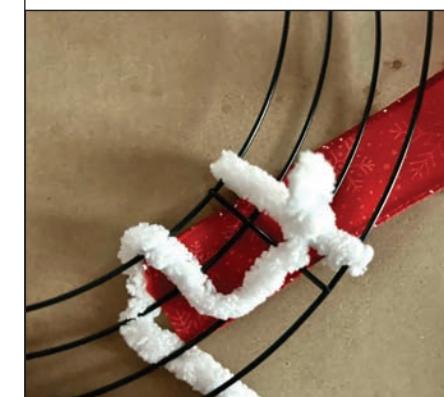
Winter Wreath

Supplies:

- 14" Wired Wreath Frame
- 1 1/2" Ribbon (your choice of pattern)
- 1 skein White Chunky Yarn
- Scissors
- Glue gun & glue sticks

Instructions:

- Flipping your frame over, start by placing your chunky yarn on one of the cross bars, and hold it in place by tying the yarn. Leave a long tail to tie to the ending piece of yarn. (You can also hold it with a bit of glue) Wrap one more time to make 2 rows of wrapped yarn.



- Lay your ribbon on top of the frame and wrap 3 loops around the ribbon.

- Fold the ribbon back and



- Repeat this procedure until the entire wire frame is covered. Make sure the yarn is pulled tight and close to each row.

- KEEP IN MIND TO FOLLOW THE "3 LOOPS OVER THE RIBBON AND 5 LOOPS UNDER THE RIBBON."

- When you get to the end, you can either tuck the extra yarn and hold it with glue, or you can leave a long enough tail on the yarn and tie it to the starting piece to make a loop for easy hanging.

- Depending on the thickness of your yarn, you may have extra loops. That is fine because you will cover it with embellishments.

- For winter, you can use snowflakes to add dimension, or you can make a bow using the same ribbon that you used throughout the wreath.

- Now your wreath is ready to hang.



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.

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. **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 absorp. Adult pull-up briefs, large, heavy absorp. 3 section plates. Heel protectors—3 kinds, ask me. More supplies, ask me. Please email dee@darserve.com for more info and to see.

Formal Set: set china cabinet & 6' oval table w. 6 chairs, mahagony, \$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

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.

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 spded 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"Tx21"Dx33"W, \$250. Cash, 908-420-9604

King Kobra Scooter GT, top of the line. Horn, turn signals, lights, tip and lift seat, barely used, \$7K new, asking \$3500 firm. Need to pay medical bills and Christmas. Call Bob 302-284-0569

2019 Freedom Elite 22' Class C RV Ex. Cond., well maintained. F350 Ford Chassis w. 16,473 miles. Ready to go. photos & details on request. Asking \$59,000 OBO. Text 302-943-9540

Lazy Boy electric recliner, tan fabris, \$50, 302-332-8105

Replica Victorian Chandeliers, one with 2 sconces \$200; one with 4 sconces \$400. Rose pattern, 302-284-8019

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

Registered Nurse available 3 days a week for in-home health care of elderly person. 856-275-4136

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

Oxygen concentrator and treadmill, call Bob, 302-284-0569

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

Solution to puzzle on page 22



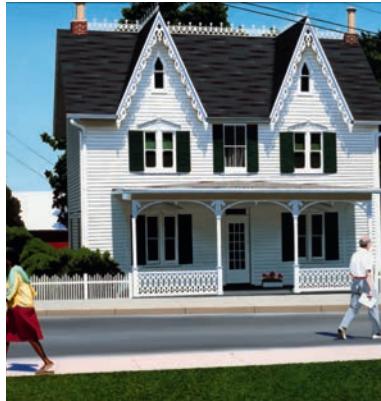


REFLECTIONS: 25 Objects for 250 Years

Discover Delaware's story—told through the objects and voices of our community

As the nation approaches its 250th anniversary, this exhibition invites reflection on Delaware's past—and the values we carry forward for future generations.

Drawn from the museum's permanent collection, this exhibition is curated by Delaware community members representing diverse voices across the state. Each curator selected and interpreted an object that reflects our shared history and speaks to the present moment.



DE250
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Community Curators Include: Aubrey Plaza · Ken Burns · Sen Lisa Blunt Rochester · Col. Jamil I. Musa · Sam & Mariah Calagione · Murray Archibald · And More!

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