

# M & Bulletin

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

Presorted Standard  
US Postage

**PAID**  
Dover, Delaware  
Permit No. 309

**FREE!**  
January 2026

## Home for the Holidays raises nearly \$25,000 with sell-out crowds



Cheryl and Punky Harrington played hosts for Home for the Holiday show. Cast members performed old favorites and took a look back at children who performed in the holiday shows for years, with several "where are they now" videos for audiences to catch up on those now grown up young people.



One of MMC's oldest cast members, Ann Knight, is always up for a little fun as she glides across the stage in "Sleigh Ride". Photos by Cate Lyons



The MMC Broadway Dancers perform to "That Christmas Morning Feeling"

Right: Terry Gregg and the newest and youngest cast member, Tanner Whitehead, perform "Let There Be Peace on Earth." photos by Cate Lyons



## 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



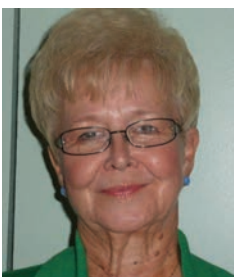
Call Attorney  
**David J. Bever**

to schedule a consultation

**734-8400**



# From the Director



**Carolyn Fredricks**

As we say goodbye to 2025, we'll look forward to 2026 with expectations. I am confident the New Year will offer many great things for MMC!

I always have a few mixed feelings in January. It is a month of saying goodbye to Board members who have served; but also, welcoming new members. This year, we say goodbye to Bethany Lewis and Anu Kasat, who were dedicated to MMC and the clients we serve.

This year, we welcome three new members to the MMC Board of Directors: Robert Johnson, Dr. TaQuina Warren and Nicole Anderson. All are anxious to get to work - and we will have committees and projects for all of them. Thank you to those who have served and welcome to those who are coming on board!

Wow! What an awesome crowd for New Year's Eve - 500!! Of course I'm writing this before the event, but I know everyone will have a great time. It is actually hard to believe, but we have all the special events and activities planned for 2026. There are some very exciting things planned and I will highlight many of them in this column.

The first one I need to tell you about would be Jan. 14 & 15.

Those are the dates the Delaware Association of Nurserymen have a two-day conference here. Of course the conference will be in the East Wing, but there will be many large trucks in the parking lot, so make sure to put those dates on your calendar.

The Center will be closed on Monday, Jan. 19 for Martin Luther King Jr. Day.

February special events include the MMC Jamboree, Feb. 4; the Valentine Line Dance Blast with Ms. Ida, Feb. 14; and the Black History Month Celebration scheduled for Feb. 19. You can inquire about ticket sales at MMC Member Services or by calling 302-734-1200x 167.

Usually, we can expect some inclement weather during the month of January and February. For any Center closings due to weather conditions, please call the main number 302-734-1200. A message there will indicate if we are closing.

Looking forward to the summer months, we have booked two musical groups: July 18 - Anthony Capella and the WTF Band and Aug. 22 we are bringing back Motor City Fever and the sounds of Motown. More will follow about these events as we get closer. In fact, we have special events planned for every month, so be sure to read the Bulletin. You can find everything there.

I wish all of you a very healthy and prosperous 2026. I can hardly wait to see what the year holds for MMC!

## Give your Holiday Tree a second life at TreeCycle Jan. 10

***DNREC encourages Delawareans to choose additional eco-friendly tree disposal and organic reuse options***



Holiday trees, with the adornments removed, take on a great second life as mulch and wood chips / **Delaware DNREC photo**

The Department of Natural Resources and Environmental Control is sponsoring the Delaware Center for Horticulture's (DCH) TreeCycle event again in 2026. TreeCycle, where holiday trees are turned into mulch and wood chips, is a family-friendly recycling event to be held from 9 a.m. to 2 p.m., Saturday, Jan. 10, at the DCH parking lot, 1810 North Dupont Street, Wilmington, Del.

The Davey Tree Expert Company will operate a commercial chipper/grinder on site, producing organic material to be used in DCH gardens, the Shearman Street community garden and public landscapes throughout the city of Wilmington. All ornaments, garland, flocking, lights and stands must be removed before trees can be recycled. No artificial trees are accepted. A suggested donation of \$20 per tree will support DCH's community forestry efforts.

DNREC continues to encourage Delawareans to recycle their holiday trees through curbside pickup or drop-off program when available. Residents who pay for curbside collection service or live in certain municipalities should contact their waste hauler to ask whether holiday tree pickup is offered and whether it

is included.

If pickup is unavailable from haulers, Delawareans can use yard waste drop-off sites statewide. DNREC's by-county listings of yard waste drop-off sites can be found on the [de.gov/yardwaste](https://de.gov/yardwaste) webpage. Some of these sites accept trees at no cost, while others charge a fee. Holiday trees are accepted as early as Dec. 26 at some facilities for recycling, but each company operates on a different schedule. Residents should call ahead to confirm hours, rules and pricing.

Delawareans also are reminded that Jan. 18, 2026 is the last day to drop off yard waste materials – to include holiday trees – at the Polly Drummond Hill Road yard waste site in northern New Castle County. The DNREC-administered site will close at sundown Sunday, Jan. 18.

More than 156,600 tons of yard waste were recycled in 2024 in Delaware – including lawn and landscaping materials, and holiday trees. Prior to the state's yard waste ban, many of these materials – now considered reusable resources – were sent to landfills, taking up space rather than being handled through local markets for mulch and composting.







Tickets go on sale Jan. 5 at MMC Member Services for the Annual Line Dance Jamboree Feb. 6. Cost is \$15 per person and includes a continental breakfast and lunch. DJ is Joanne Brady. There is also a silent auction and raffle. Get your tickets early for your group, this is always a popular event. MMC Member Services is open for ticket sales from 9 a.m. - 3 p.m. Monday through Thursday and 9 a.m. - 2:30 p.m. on Fridays. *File photo*

## Dedicated to Excellence. Committed to Dover.



Since 1997, we have been proudly serving the Kent County community, delivering the highest levels of in-patient occupational, physical and speech therapies. Our center is equipped with one of the largest rehabilitation gyms in Central Delaware, features 54 shared suites and 12 private rooms, Low-Level Laser (3LT) Technology, and offers expanded rehab services seven days a week. At Cadia Rehabilitation Capitol, our skilled healthcare professionals combine the best in rehabilitation programming with excellent nursing and support services right here in the heart of Dover.



**Cadia Rehabilitation  
Capitol**

*Better Rehab Better Results.*

Cadia Rehabilitation Capitol  
1225 Walker Road, Dover DE 19904  
(302) 734-1199 | [www.cadiarehab.com](http://www.cadiarehab.com)



## 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](http://www.insurance.delaware.gov/DMAB)



**Volunteers WE Need YOU!**



# Look whats fun and free at MMC

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

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

The Modern Maturity Center must provide for the State of Delaware the number of members who attend every program we have here at the Center.

It is extremely important that we count everyone who attends each and every program. Therefore, we need everyone to please scan your membership card when you enter the facility and mark which program or programs you will be participating in for that day.

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

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

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

## Extreme Beginners Line Dance Step Class

DAY: Friday  
TIME: 1 to 2 p.m. "Untangle Your Feet"  
2 to 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 3 p.m. to learn the basic line dance steps. This class gets you ready to join the Monday beginner class

with Rick Todd at 10 a.m. Free to members.

## Get Up and Move!

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

Ida, owner of "Forever Active Lifestyle", wants everyone to get up and move! This class is an intermediate class where you will be standing while she has you kickboxing, doing aerobics, as well as Zumba and so much more. Free to members.

## Improver Line Dance

DAY: 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 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

**MMC Bulletin**

Published Monthly by

The Modern Maturity Center, Inc.

1121 Forrest St. Dover, DE 19904

302 734-1200 \* FAX 674-1265

cate.lyons@modern-maturity.org

www.modern-maturity.org

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

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

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

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

**Directors :**

Dr. Lindsay Rhodenbaugh, Chair; Justin Strickland, 1st Vice Chair; Ryan Bowman, 2nd Vice Chair; Troy Adams, Secretary; Renee Slaughter, Treasurer; Bill Holmes, Heather Pepper, Sen. David Lawson, Adam Gerber, Nancy Wagner, Lisa Marino, Ryan Kelly, Dr. Beatrice Gaynor, Dr. Bobby Jones, Nancy McCoy, Valerie Cortes, Robert Johnson, Dr. Taquina Warren, Nichole Anderson, Joyce Breasure-Herrick,



United Way of Delaware

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 &amp; Fridays

TIME: 8:45 to 9:45 a.m.

ROOM: Palmer Room

INSTRUCTOR: Kathy Long &amp;

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 &amp;

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. There is a class limit of 40 on Tuesdays only. Free for members!

**Needlework Group**

DAY: Fridays

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

ROOM: Activity Room #3

INSTRUCTOR: Nanka Pearce

Needlework is a distinguished crafting technique that involves the creation of decorative or functional items using materials such as yarn, thread and fabric. This art form encompasses a range of practices, including embroidery, knitting, crocheting and crewel work. Participate in a workshop led by Nanka, a previous winner of the Delaware State Fair purple ribbon. During this session, Nanka shares her insights, and creative approaches. Participants are encouraged to bring any ongoing or completed projects to share and discuss. This workshop presents a valuable opportunity to enhance your skills and connect with fellow needlework enthusiasts. Free to members.

**Forrest Ave. Quilters**

DAY: Wednesdays

TIME: 9 to 11:45 a.m.

ROOM: Activity Room #1

INSTRUCTOR: Carolyn Porter

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

**Twisted Stitchers**

DAY: Wednesdays

TIME: noon to 2:45 p.m.

ROOM: Activity Room #1

INSTRUCTOR: Edie Hobbs

Looking for a fun, friendly social group to hang around with? Are you interested in joining a supportive and engaging group focused on community service? The "Twisted Stitchers" invite you to participate in our efforts to assist local charitable organizations while honoring your skills in knotting and crocheting. Our group is dedicated to creating high-quality handmade items, and we welcome individuals of all experience levels. Whether you are an experienced crafter or new to the art, this is an excellent opportunity to learn, create, and connect with others who share your passion for crafting. We look forward to welcoming you to the "Twisted Stitchers", where you can contribute to meaningful causes while developing your crafting abilities. Free to members.

**Conversations with Carolyn**

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

**Let's Learn to Quilt**

DAY: Wednesdays

TIME: 9:30 to 11:45 a.m.

ROOM: Activity Room #1

INSTRUCTOR: Patty Wysong

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



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

**African American Washington DC Tour**

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

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

**The Heart of Ireland**

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

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

Moher, visits to Celtic Crystal Factory and Guinness Storehouse, explore Blarney Woolen Mills and singing pubs of Killarney; travel by Tipperary and Cashel. PML Tours

**Hilton Head & Savannah**

**5 days/4 nights, April 26 - 30, 2026, starting at \$899 per person, double occupancy.**

Travel Protection is available and strongly encouraged. Host: TBA . Includes deluxe motorcoach transportation, 4 nights hotel accommodation, 4 breakfasts at your hotel, 2 dinners, guided tour of Hilton Head, Savannah River Sightseeing Cruise, guided tour of Beaufort, performance at the Savannah Historic Theater and a visit to the National Museum of the Mighty Eighth Air Force.

**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 Sea, Locks Boat Tour, Jack Pine Lumberjack Show, Tour and free time in Frankenmuth, and visit to Bronner's Christmas Wonderland, plus standard taxes, meal gratuities and baggage handling.

**Scenic Historic Virginia**

**3 days/2 nights, July 14-16, 2026, starting at \$629 per**

**person, double occupancy. Travel Protection is available and strongly encouraged. Host: Kim Hazzard. Includes 2 nights hotel accommodations, 2 breakfasts at your hotel, one dinner, lunch at Michie Tavern. Tour James Monroe's home "Highland", tour Thomas Jefferson's Monticello, explore Luray Caverns, enjoy scenic ride along Skyline Drive, visit Arlington National Cemetery.**

**Canadian Rockies & Glacier National Park**

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

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

**NEW! Yellowstone & Wild West**

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

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

**NEW! Cape Cod, Martha's Vineyard & Provincetown**

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

Travel Protection is available and strongly encouraged. Host: TBA . Includes 3 nights hotel accommodations, 3 breakfasts &



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*

**13 Day/12 Night Canada New England Cruise aboard Norwegian Cruise Line's Norwegian Jewel.**  
**Sept. 26-Oct. 8, 2026, starting at \$2499 per person, double occupancy, inside cabin.**

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

**Outer Banks, NC**

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

**New Orleans**

**5 days/4 nights, Nov. 9-13, 2026, starting at \$2,199 per person, double occupancy.** Includes roundtrip airfare, 4 nights

hotel accommodations, 4 breakfasts and evening receptions at your hotel, including the New Orleans School of Cooking and one with New Orleans style entertainment; Mississippi Jazz Riverboat Cruise, guided tour of New Orleans, visit to the French Quarter, admission to World War II Museum, plus free time on your own. *PML Tours*

**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 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



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

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).



**DAY TRIPS**

**Sight & Sound - "Joshua"**  
*Lancaster, PA*

**Thursday March 19, 2026**

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

**2nd Trip Added!**

**Sight & Sound - "Joshua"**  
*Lancaster, PA*

**Tuesday, June 2, 2026**

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



# Cold Weather Preparation with The City of Dover

by **Mark Nowak**,  
Public Works Director  
City of Dover

We are in the time of year when winter can bring arctic blasts, snowstorms, ice and sleet. Being prepared for these conditions is essential for a safe winter. This article will outline ways to protect yourself and describe how the City of Dover is prepared for what winter brings.

During cold weather, dressing in layers is one of the most important ways you can protect yourself from falling temperatures. In addition to dressing for the weather, maintaining a warm home, and doing what you can to keep the heat indoors are important. Close blinds, curtains and doors of unused rooms. When you have to open doors to the outside, closing them as quickly as possible will help to prevent unnecessarily losing heat.

When outside, preventing falling is extremely important. This can be accomplished by wearing slip-resistant footwear and limiting the items you carry. Avoiding looking at your phone

while walking is something you should do all year but is particularly essential in the winter. Another outside danger for some people could be clearing snow, so be sure to check with your doctor before trying to clean your driveway or sidewalk to avoid a heart attack brought on by the exertion.

Finally, it is crucial to stay connected with others. Ask family, friends, or neighbors to check in with you regularly by phone or in person.

The City's crews are prepared for winter weather by being armed with 11 plow trucks, 5 spreaders, 3 loaders and 3 backhoes. The City is stocked up on salt and sand and will have brine ready ahead of predicted snow or ice events. In addition to our staff's preparedness, if necessary, the City will bring in a contractor for assistance. The best thing for citizens to do while plowing operations are taking place is to stay off the roads. This aids in the City's snow management efforts.

Stay safe this winter by staying indoors, dressing warmly and don't overexert yourself. Spring will be here before you know it.



● **WEATHER ALERT** ●

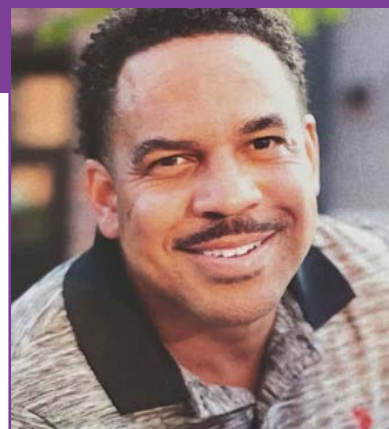
## WINTER WEATHER ANNOUNCEMENTS STAY INFORMED!

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](http://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!

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



**CORY  
CHISOLM**  
Medicare Sales  
Representative

Please tell them about me  
Licensed agent

**302 598 7417**  
[ChisolmC1@Aetna.com](mailto:ChisolmC1@Aetna.com)



♥ **aetna**™  
medicare solutions

The agent listed is a licensed agent/broker.

## 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.

You can also enjoy everything Dover has to offer. You will be within walking distance to fantastic shopping and restaurants. Enjoy a stroll and take a break at our magnificent outdoor gazebo.

**Call 302-697-0378** or  
Email at [office@plantersrunapt.com](mailto:office@plantersrunapt.com)  
[www.plantersrunapt.com](http://www.plantersrunapt.com)





# Nutrition Corner

## Shake the **SALT** Habit!

by Nimi Bhagawan MS, RDN, LD  
New Year 2026 is here! Let's make changes to our diet and lifestyles!

While salt is essential in small quantities, excessive consumption can lead to various health issues, including:

**High blood pressure:** Excessive sodium intake can increase blood pressure, putting a strain on the cardiovascular system.

**Heart disease:** High blood pressure can lead to heart disease, stroke, and other cardiovascular conditions.

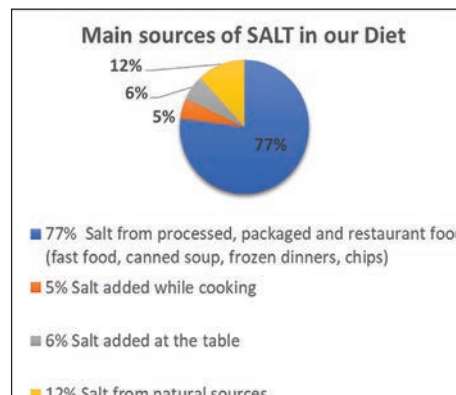
**Kidney disease:** A high-sodium diet can put a strain on the kidneys, increasing the risk of kidney disease.

**How Much Sodium(salt) Should I Eat Every Day?**

Most people need to eat less sodium than they are eating. Research indicates that the average person consumes approximately 3,500 milligrams(mg) of sodium (salt) each day. The recommended daily amount of sodium for most people is less than 2,300 mg, (about 1 teaspoon)

of salt each day.

**Main sources of salt in our Diet:**



Much of the sodium you eat does not come from salt that you add to your food when it is at the table. Salt is added to the prepared foods you buy at the supermarket or at restaurants.

**How Do I Lower the Salt in My Diet?**

- Always read the Nutrition Facts label to compare foods. Choose foods with the lowest Percent Daily Value (%DV) for sodium. The %DV lets you see if a food is high or low in

sodium. 5% or less is low and 20% or more is high.

- Eat more fresh foods prepared from scratch.
- Fill up on fruits, vegetables, and cooked dry beans.
- Keep salt off the dinner table and kitchen counter.
- Look for foods labeled “low sodium”, “reduced sodium” and “no salt added.”
- Rinse high sodium canned foods such as beans, vegetables, and tuna fish in a colander under running water.
- Eliminate or reduce salt in recipes such as soup, rice dishes and casseroles.
- Don't salt the water before cooking

potatoes, pasta, or vegetables.

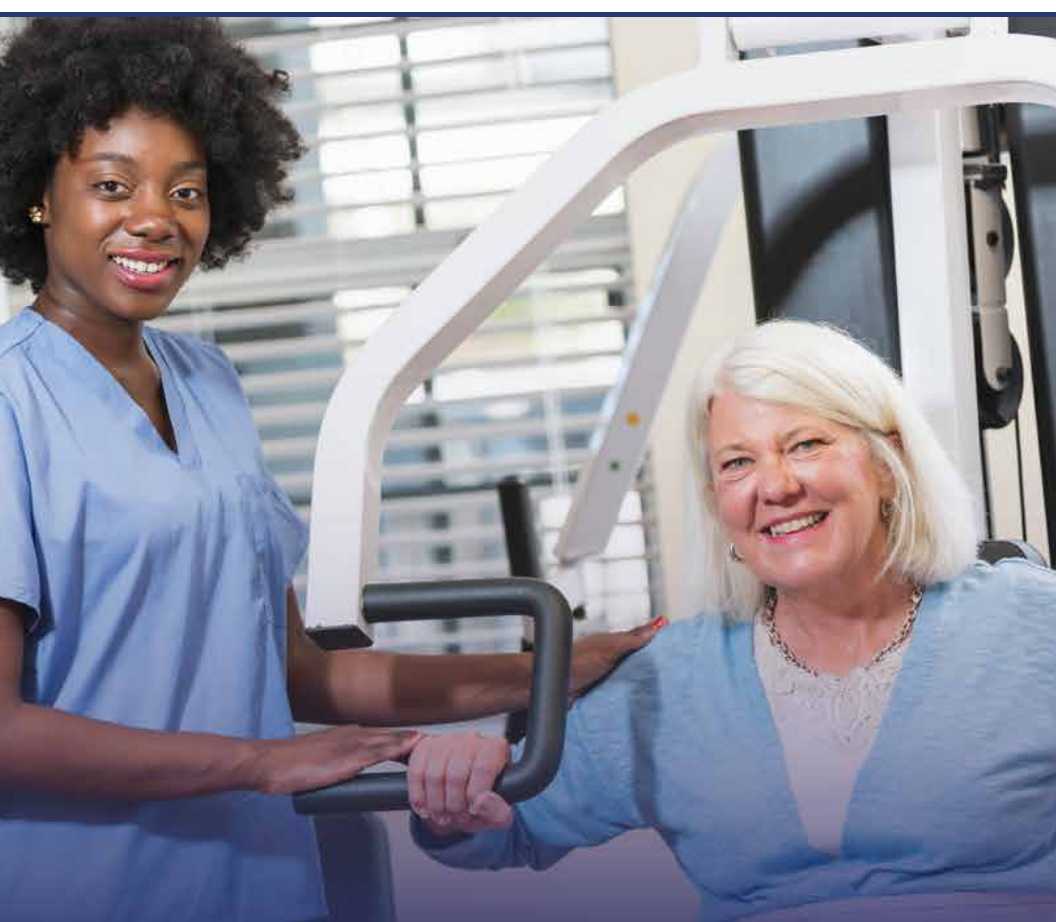
- Use spices, herbs, and sodium free seasonings instead of salt.
- Try lemon juice or lime juice on salads instead of salad dressing.

**Healthier Choices!**

Individuals should have no more than 2,300 mg of sodium in one day, not one meal! Simple tips!!!

Try McCormick or Lawry's products that suit your taste, if you can make your combination of spices that you like. Blends can be made differently for meat, fish, chicken or any vegetables you cook. Talk to your dietitian if you need help with it. Share your ideas!!!

Foods High in Sodium	Healthier Option
Canned vegetables, soups, chili, and tomatoes	Fresh food or canned foods with no-salt added
Boxed rice and pasta mixes	Plain rice or pasta; Add herbs and spices to season
Onion or garlic salt	Onion or garlic powder
Frozen dinners	Frozen veggies with fresh meat and plain rice
Salty chips	Unsalted or low salt chips
Cured meats such as bacon, sausage, lunch meats	Fresh or canned chicken
Bread, crackers and cereals	Lower salt varieties or unsalted
Salad dressing, ketchup, mustard, relish	Lemon juice, vinegar, zest, or fresh herbs



**PAM HEALTH**

**Acute Rehab Hospital  
specializing in  
Stroke • Orthopedics  
Neurological • Cardiac  
Brain Injuries**

**Georgetown • Milford • Dover**

**Admissions: 302-672-5800**

**Fax: 302-672-5815**

**PAMhealth.com**





# Caregiver Resource Center

Welcome to the year 2026. January stone is the Garnet and astronomical signs are split between Capricorn and Aquarius. January is part of the winter cycle for us. It is National blood donor month and Poverty in America awareness. We celebrate Martain Luthur King birthday. Medically we also have cervical, thyroid and glaucoma awareness month. Remember to take care of each other and check on your loved ones and neighbors.

Starting this month, we will have a word to unscramble. Answer will be posted next month.

REHLMZEIAS

Below you will find our upcoming support groups offered here at the Caregiver Resource Center for anyone caring for a loved one with cognitive loss because of Alzheimer's Disease or another form of dementia.

- **Jan. 20** - Alzheimer's Night Support Group, 6 p.m., CRC program room
- **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

\*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



# Winners

**Right: Bessie Rain was he birthday winner Dec. 11 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, Jan. 8.**



**Left: MMC Ambassador Bill Hufnal and Site Manager Jessica Kerr presented to Ann Richardson and Christine Raynor their raffle big cash winnings at the Dec 16 dinner dance. Ida Kirkendoll played the music to 460 guests. Photo by Amie Knighting**

# Senior Community Service Employment Program

by Michael O'Leary

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

As of this date, there are no openings in the SCSEP program. The SCSEP program also currently has a waiting list. However, applications are being accepted should openings become available. If eligibility requirements for the program are met and an opening becomes available, participants are placed in a part-time community service assignment with a nonprofit or government agency. These include the Capital School District, Delaware State University, and the Smyrna State Service Center to gain experience and training. Additional training is offered through workshops and/or classes. There are a variety of training assignments including receptionist, maintenance trainee, and food service worker. Currently participants can train up to 20 hours per week and are paid \$15 an hour.

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

In addition to on-site job training Kent County SCSEP encourages participants to take advantage of community resources.

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

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.

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

# Let Us Floor You!

*Paul Edwards, the Name You Know & Trust*

**Sales | Installation | Binding | Area Rug Cleaning  
Carpet | Tile | Hardwood | Laminate**

*Visit our Showroom Today!*

**Paul Edwards Carpet**

547 Otis Drive (Tudor Industrial Park) Dover

**302-672-7847**





# Krafty Korner by Karen

Happy New Year, everyone! Welcome to January 2026, where the resolutions are fresh, the gym is packed, and the leftover holiday cookies are still calling your name. As we dive into this shiny new month, let's embrace the chaos and laughter that comes with trying to be better versions of ourselves.

It's that magical time of year when we all pretend, we're going to be super productive and organized—at least until February rolls around and the only resolution we can stick to is "finish the leftover holiday cookies." But fear not! This month is also the perfect excuse to dive into some crafty adventures that may or may not involve glitter explosions.

Before we leap into our ambitious goals, let's take a moment to reflect on 2025. What did we accomplish? Did we finally learn how to fold a fitted sheet? (Spoiler: No one has.) Grab your journal and jot down your triumphs, like surviving another year of Zoom calls in pajama pants.

And then there are the resolutions! You know, those promises we make while feeling all motivated and inspired, only to forget them by the next morning. This year, let's make them fun and achievable:

- **Be Specific:** Instead of "I want to get fit," try "I will walk to the fridge and back at least twice a day." It counts, right?
  - **Make It Measurable:** "I will read one book a month," try "I will read the back of the cereal box every morning."
  - **Stay Realistic:** Choose goals that fit your lifestyle. "I will run a marathon" is nice, but "I will run to the couch during commercials" is more my speed.
- This year, step out of your

comfort zone—dedicate some time each week to a crafty project. Crafting is not just a fun way to pass the time; it's also a fantastic stress reliever! You could start small, like making homemade greeting cards for upcoming birthdays (just don't forget to spell the names right!). Just remember, if you sign up for a pottery class, you might end up with a lopsided bowl that's more abstract art than functional dishware. Embrace the chaos!

In the midst of all this ambition, don't forget to take care of yourself. January is the perfect time to establish a self-care routine that includes:

- **Healthy Eating:** Start the year with nutritious meals—right after you finish the holiday leftovers. Balance is key, after all!
- **Physical Activity:** Find an exercise routine you actually enjoy. If running isn't your thing, consider a competitive game of "who can avoid the gym the longest."

Keeping a gratitude journal is great, but let's be real—sometimes, just being thankful for elastic waistbands. Grab your planner and start setting out your goals.

As we embark on this new journey, let's remember to be grateful. Let the season inspire your crafting! Think about making warm, cozy items like knitted scarves that will probably end up as a fashion statement for your cat.

In conclusion, let's embrace the chaos of new beginnings, the hilarity of crafting, and the joy of connecting with fellow crafters. Whether you're setting goals or just trying to keep your glitter contained, remember that the journey is what really matters (and the snacks, of course). So, grab your supplies, unleash your imagination, and let's make this year the most creatively ridiculous



one yet! Happy crafting and Happy New Year!

## Snowflake Luminary

### Supplies:

- Mason Jar - Clear (any size)
- Mod Podge or Craft Glue

- Foam Paint Brush
- Epsom Salt or Fake Snow
- Tea light candles or fairy lights
- Snowflake Sticker

### INSTRUCTIONS:

- Start by washing and drying your mason jar(s).
- Place your snowflake sticker firmly on the front of each jar. (You can also use several snowflake stickers on one mason jar)
- Using a foam brush, coat the entire outside of the jar with a layer of graft glue or you can use mod podge.
- While it is still wet, roll the jar in Epsom salt or fake snow until it is completely covered.
- Allow the jars to dry completely, then carefully peel off the snowflake sticker to reveal the "window."
- Add a tea light candle or a string of fairy lights inside the jar for a "frosty glow."



## 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!

## SPECIALIZING IN ROOFING!

With a Roofing Guarantee  
You Can Trust  
All Phases of Home Improvement.  
Serving the Dover Middletown area.  
Free Estimates



**BIDDLE'S CONTRACTING, LLC**

Mike C. Biddle

**302-423-9318**



# Front Porch Program is accepting new members!

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

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

The program schedule includes games, trivia, arts and crafts, education, exercise, community outings, cooking, gardening, social club, current events and more! If you are concerned about memory, life changes, and you desire opportunity for personal and peer support – this is your program. It is designed to include your input, strengths, and abilities. Join with affirming, receptive staff and volunteers who will focus on your well-being, comfort, and enjoyment.

For more information, please contact Faith Hahn at (302) 734-1200 ext. 173.

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

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

## Emergency Support available for Kent County women 55+

If you are a female, over the age of 55, single, and living in Kent County, the Modern Maturity Center may be able to provide you with emergency assistance. Qualifying Mary Rawlin's Trust Fund applicants

may use funds for paying for utilities or to overcome a crisis. For more information on the application process, please contact the MMC Care Manager, Faith Hahn, at 302-734-1200 Ext. 173.



Above: Front Porch members huddle for a holiday group picture. Photo by Pam Lopez



## Strategies for Managing Your Finances This Season

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

## Making the Best of the Holidays

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

## What to Think About Looking to 2026

- Set a goal.
- Invest in yourself - develop


new skills, learn budgeting and investing.

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

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

Call 211 or visit [STANDBYMEDE.ORG](http://STANDBYMEDE.ORG) to schedule an appointment.






# TORBERT

FUNERAL CHAPELS AND CREMATORIES


## Our Family Serving Your Family For Over 100 Years

Traditional & Cremation Chapel Services • Services For All Faiths & Price Ranges  
Pre-Need & Trust Insurance • Available Large Well-Lit Parking Area • Military Services

Original Downtown Funeral Chapel Seats 120  
Lebanon Road Chapel (Rt. 10) Seats Over 250 and has a Large Parking Lot



Downtown  
61 Bradford St, Dover



Main Office  
1145 E Lebanon Rd, Dover

*Funeral Chapels & Crematory*

302.734.3341

*Pet Crematory (Friends Forever)*

302.734.9802

TorbertFuneral.com • TorbertFC@yahoo.com • Licensed in MD & DE



# 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

	Quantity	Total
<b>9" Italian Sub</b> - Salami, Spicy Ham, Provolone Cheese, mayo, oil, vinegar & regular mustard, lettuce, tomato, onions, hot cherry peppers on the side. <b>\$9 each</b>	_____	_____
<b>9" Turkey Sub</b> - Turkey, American or Provolone Cheese, mayo, mustard, lettuce, tomatoes, onions, sweet & hot peppers, pickles, oregano, salt & pepper. <b>\$9 each</b>	_____	_____
<b>9" Roast Beef Sub</b> - Roast Beef, American or Provolone cheese, mayo, mustard, lettuce, tomatoes, onions, sweet & hot peppers, pickles, oregano, salt & pepper.. <b>\$10 each</b>	_____	_____

Name \_\_\_\_\_

Phone \_\_\_\_\_

## BIG GOALS THIS YEAR?

*Schedule some time to talk about them!*

**WE WORK** FOR YOU & WITH YOU

TO ACCOMPLISH THE SAME GOAL

BUYING ► SELLING ► REFINANCING



2026

**CRYSTAL CALDERON**  
REALTOR® | SRES®  
302-222-3349 | 302-734-4414  
CRYSTAL@HOMES4UANDME.COM

**Bryan REALTY GROUP**  
*Your Go-To for All Things Real Estate*

**PRMI**  
Primary Residential Mortgage, Inc.

**ALEX CONTANT**  
BRANCH MANAGER  
NMLS ID 728777 | 302-242-7522  
ACONTANT@PRIMERES.COM



# 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.

## POP-UP Aqua Aerobics Class

*Tuesday, January 13, 7:30 – 8:30 p.m.,* Warm water exercise program for gentle whole-body movement. This class is great for individuals with arthritis, fibromyalgia, diabetes, high blood pressure and pre/post-surgery.

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

## Tai Chi with Ran

Day: Wednesday  
 Time: 1:30 – 2:30 p.m.  
 Cost: \$20 MMC Member  
 \$10 MMC Staff  
 Class runs January 7 - 28  
 Room: Palmer  
 Instructor: Ran Griem, RN  
 Shiatsu Practitioner. A minimum of 10 paid participants is required. Registration for February runs until Feb. 2. Registration for March Classes runs until March 2.

## Tai Chi with Donna

Day: Wednesday  
 Time: 2:30 – 3:30 p.m.  
 Cost: \$20 MMC Member

\$10 MMC Staff

Class runs January 7 - 28

Room: Palmer

Instructor: Donna DeSimone

Class led by Donna, a Black Sash certified instructor. A minimum of 10 paid participants is required. Registration for February runs until Feb. 2. Registration for March Classes runs until March 2.

## Beginner Tai Chi with Donna

Day: Tuesday

Time: 3 – 4 p.m.

Cost: \$20 MMC Member

\$10 MMC Staff

Class runs Jan. 6 - 27

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 February runs until Feb. 2. Registration for March Classes runs until March 2.

## Adult Swim Lessons

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

## January Fitness Challenge

Keeping it simple – workout 3 times a week (12 times in the month – Jan. 5-30 in the fitness center or pool) and get a prize, Fee is \$1 to enter. So, make those resolutions work out more and make them come true. See the Fitness Center Staff register.



## Personal Training

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

Results you can count on:

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

### 60-MINUTE SESSIONS:

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

### 30-MINUTE SESSIONS:

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

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



# What Health Care Consumers Need to Know About ACA Marketplace Coverage for 2026

Time is running out – enroll for 2026 now. January 15 is the final deadline to enroll in an ACA Marketplace plan for 2026. Individuals who don't act by Jan. 15, 2026, may not get coverage for 2026 unless they qualify for a Special Enrollment Period based on circumstances such as a loss of qualifying health coverage, change of income, becoming a parent, or other qualifying factors. Insurance Commissioner Trinidad Navarro and the Department of Insurance are sharing insights with consumers in need of comprehensive health coverage.

Many small business owners, older adults, and self-employed individuals find themselves in a difficult moment, as Congress has thus far failed to deliver an extension of the enhanced premium tax credits that help more than 24 million Americans, and 42,000 Delawareans, afford health coverage. While most Marketplace consumers will still receive some level of tax credits to help pay for their coverage in 2026, the tax credits will be far less generous should Congress fail to act.

If your annual income is less than \$62,600 for an individual, \$84,600 for a family of two, or \$128,600 for a family of four, you may still be eligible to receive tax credits that assist in paying for your coverage next year.

Plans on the Marketplace are spread among metal-level categories – bronze, silver, gold, platinum and catastrophic – and are based on how enrollees choose to split the costs of care with their insurance company. Bronze plans have low monthly premiums but higher costs when you need care; gold plans have high premiums but lower costs when you need care. In a silver plan, the insurer pays about 70% of medical costs and the consumer pays about 30%.

Depending on your income, you and your family may be eligible for extra savings called, “cost-sharing

reductions” with a silver plan, that will lower your deductible and copays. Talk to a navigator or assister or learn more about cost-sharing reductions.

All plans on the Marketplace offer essential health benefits such as coverage of pre-existing conditions, outpatient care, emergency services, hospitalization, prescription drugs, mental health and substance use disorder services, lab services, pediatric care, reproductive health coverage. In addition, coverage cannot be terminated due to a change in health status.

Regardless of your situation, the Marketplace remains the best place to enroll in individual health plans that include legitimate, comprehensive coverage. Here's what you need to know as you shop for coverage:

1. It's better to have reliable coverage than to face unpredictable costs down the line. Even if you can only afford a bronze plan right now, enrolling in Marketplace coverage is still worthwhile. Short-term Limited Duration Plans, Healthcare Sharing Ministries, and other non-comprehensive coverage is risky.

2. If you're a current Marketplace customer and you have yet to make a decision about your 2026 coverage, you should log into HealthCare.gov or CuidadodeSalud.gov and evaluate your potential options immediately.

If you do wish to re-enroll in ACA Marketplace coverage in 2026, sign in and ensure you're enrolled in the right plan for your family in light of potential cost increases as a result of the expiring enhanced premium tax credits.

If you don't plan to enroll in ACA Marketplace coverage in 2026, sign back in and notify your current plan to avoid potential automatic re-enrollment and billing.

3. If you're already enrolled in a plan that will take effect on January 1, 2026, you still have until January 15, 2026, to change plans, should you decide to do so. If Congress does

pass an extension of the enhanced premium tax credits, consumer costs may change, and the Marketplace may reopen.

4. If you aren't a current Marketplace customer, and you don't have an affordable offer of coverage through an employer or through Medicaid or Medicare, consider enrolling. You can get started with an application now and talk to a navigator or assister about your best options. Don't miss this open enrollment opportunity — after January 15, you may not have the option to enroll in a Marketplace plan for the year.

Insurance Commissioner Trinidad Navarro urges Delawareans to work with the state's official navigators, or a verified insurance broker to find the best coverage for their needs and budget. “Buying health insurance can already feel overwhelming, especially with the wide range of plans and companies out there. We've developed a Smart Buyer's Guide

to Individual Health Insurance Open this document with ReadSpeaker docReader to help you simplify the process and spot deceptive tactics or misleading language.”

The Department of Insurance has noted a rise in predatory and deceptive activity around ACA Open Enrollment, including scammers enrolling residents in coverage without their knowledge to obtain commissions, and the use of lead generators to bombard residents with efforts to sell non-comprehensive coverage. The guide assists consumers in verifying if coverage is comprehensive, if contact is from a legitimate entity and offers questions to consider during the process.

Delawareans who need help enrolling in coverage will have access to free in-person assistance from trained specialists at Westside Family Healthcare locations statewide. Enroll in Marketplace coverage at HealthCare.gov or by calling 1-800-318-2596 (TTY: 1-855-889-4325).



**MMC celebrated Hannukah with a special lunch meal and a skit: L-R: Laurie Willet, Faith Hahn, Nimi Bhagawan, Jannet Rennie, Mindy Beck, Carolyn Fredricks, Newton Rennie and Lucy Mehl. Courtesy photo.**



# Menus for

# January

## Did you know?

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

## Suggested Donation:

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

			1 NEW YEARS DAY- CENTER CLOSED	2 Chili W. Beans Buttered Rice Buttered Chef's Blend Italian Bread/Milk Applesauce
5 Spaghetti w. Meatsauce* Chef's Blend Veg. Italian Bread/Milk Applesauce	6 Baked Chicken w. Gravy Mashed Potatoes Mixed Veg. Dinner Roll/Milk Pudding	7 Tuna Salad on Bun Minestrone Soup Beet Salad Milk Tropical Fruit	8 <i>Birthday Day &amp; MLK Day</i> BBQ Chicken Macaroni & Cheese* Mixed Greens Dinner Roll/Milk Cake	9 Salisbury Steak w/Gravy Mashed Potatoes Succotash Bread/Milk Fruit
12 Chicken Tetrzzini Buttered Green Beans Wheat Bread/Milk Fruit	13 Beef Tips over Buttered Noodles Carrots & Peas Wheat Bread/Milk Ice Cream	14 Vegetable Soup with Crackers Turkey & Cheese Sandwich* w. Mayo/Mustard Chips Milk/Tapioca Pudding	15 Boneless Pork Chops w. Gravy Mashed Potatoes Buttered Peas Wheat Bread/Milk Tropical Fruit	16 Swedish Meatballs Egg Noodles Buttered Carrots Wheat Bread/Milk Fruit
19 MLK Jr. Day CENTER CLOSED	20 Chicken & Dumplings Vegetable Blend Roll/Milk Fruit	21 Chili Dog on Bun Ketchup/Relish/Mustard Baked Beans Milk Fruit	22 Sliced Ham w. Mustard Sauce Parslied Potatoes Seasoned Carrots Dinner Roll/Milk Pudding	23 Williamsburg Chicken Wild Rice Mixed Veg. Wheat Bread/Milk Tropical Fruit
26 Meat Loaf w. Gravy Scalloped Potatoes* Steamed Broccoli Wheat Bread/Milk Fruit	27 Fried Chicken Mashed Potatoes Collard Greens Dinner Roll/Milk Vanilla Pudding	28 Cheeseburger on Bun* Ketchup/Mustard/Mayo French Fries Cole Slaw Milk Fruit	29 Pepper Steak Buttered Rice Buttered Broccoli Wheat Bread/Milk Yogurt	30 Chicken Parmesan* Spaghetti Buttered Green Beans Italian Bread/Milk Applesauce

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



*Time has a way of changing things...*

**PIPPIN**  
FUNERAL HOME  
& CREMATORIUM

KENT COUNTY'S FIRST  
ON-SITE CREMATORIUM

119 W. Camden-Wyoming Ave.  
Wyoming, DE 19934  
(302) 697-7002

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

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
	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

## Dates to Remember - January

- 1 - Center Closed
- 5 - Jamboree tickets on sale, 9 a.m.
- 6 - Dinner Dance, 6 p.m., East Wing Banquet Hall
- Randy Chang on the Piano, noon, Longwood Room
- 7 - Food Bank, 9 a.m. to noon
- 8 - Birthday Day!
- Free Ice Cream! - Bryan Realty Group, noon

- Steppin' Seniors Perform, noon, Longwood Room
- 12 - Valentine Line Dance tickets on sale, 9 a.m.
- 14 - Large Banquet - Limited Parking
- 15 - Large Banquet - Limited Parking
- 16 - Large Banquet - Limited Parking
- 19 - Center Closed!
- 20 - Randy Chang on the Piano, noon, 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!

### January 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, Jan. 6:** Celtic Pub, 699 Jimmy Dr. Suites 6&7, Smyrna

**Wednesday, Jan. 7:** Monthly Planning Meeting, WCR Room

**Thursday, Jan. 8:** The Brick-Wood Fired Eats, 150 Gateway South Blvd., Dover

**Tuesday, Jan. 13:** Outback Steakhouse, 1574 N. Dupont Hwy. Ste. 800, Dover

**Friday, Jan. 16:** Romano’s Restaurant, 768 Walker Road, Dover

**Tuesday, Jan. 20:** Olive Garden, 263 N. Dupont Hwy., Dover

**Thursday, Jan. 22:** Bob Evans, 4574 S. DuPont Hwy., Camden

**Tuesday, Jan. 27:** Yukon Korean BBQ & Sushi, 865 N. Dupont Hwy., Ste 2, Dover

**Thursday, Jan. 29:** La Hacienda West Dover, 1294 Forrest Ave., Dover

### **Did You Know...**

In medieval Europe, Christian leaders replaced January 1 as the first of the year with days carrying more religious significance, such as December 25 (the anniversary of Jesus’ birth) and March 25 (the Feast of the Annunciation). Pope Gregory XIII reestablished January 1 as New Year’s Day in 1582. (from: <https://www.history.com/articles/new-years-history-festive-facts>)



# Garden Talk

by Maggie L. Moor

*Delaware Cooperative Extension  
Delaware State University*

## For the First Half of January:

- o On warm days, go outside and check your perennials and bulbs to see if they have been heaved out of the ground by freezing and thawing of the soil if we've had freezing temperatures. If any heaving out of the ground is evident, press down firmly and cover with at least two inches of organic mulch.
- o It is a great time to walk around your landscape and check deciduous trees and shrubs for broken and/or injured branches. Remove these on sunny days to prevent fungal diseases entering fresh cuts.
- o Thoroughly check your house plants for pests. If you find any, treat immediately before populations get too high.
- o Another common problem of house plants this time of year is the low humidity that is in most homes during the winter. One way to increase the humidity is to place plants over, but not in, trays which have water in them.
- o In addition, low light levels in your home may be causing some problems and need to be adjusted. Plants that normally do best on the north side of the house move to an east window. For those plants which are ordinarily in the east windows, move to a south location.
- o Review your vegetable garden plot plan from last year and compare it with the plan for the upcoming season.
- o If you bought a live-ball rooted Christmas tree, remember to water it, and it can be planted outside as long as the soil can be worked.
- o Planning on starting your own seeds? Get your seed starting trays out of storage to clean and sanitize they will be ready when you are.
- o On mild days it is a great time to build or repair a cold frame.

## For the Second Half of January:

- o Sit down on cold, snowy or rainy days with newly received garden seed catalogs. Compare new varieties. An important consideration is improved pest and disease resistance over old varieties.
- o Pull out and check your notes from last year's garden journal. Re-order the varieties that you had success with and order new ones you may want to try.
- o While looking through catalogs I make charts listing new and older varieties I want to grow, include cost, number of seeds in each packet; be sure to write catalog name, early bird discounts and shipping cost. Keep this with your garden journal.
- o Start yourself a pot of shamrocks to have ready by St. Patrick's Day in March.
- o Start pansy plants from seeds indoors. They should be ready to transplant outdoors in mid-March to bloom with spring tulips and daffodils.
- o Begin bringing in the pots of bulbs you prepared for forcing last fall. Place in a warm 60-65 degree shaded location. Move to a sunny spot when green leaves appear.
- o Begin dormant pruning of fruit trees and grape vines now and try to finish them before March. For more information on pruning, call the Extension Office at 730-4000 in Kent County and 856-7303 in Sussex County.
- o Winter is the ideal time to apply horticultural oil sprays to kill over-wintering mites, aphids, and scale. Use this oil on deciduous plants and hardy evergreens, but not on needle-leaved species. Spray horticultural oils when temperatures are above 40 degrees but not within 24 hours of a freeze (watch the local weather stations for this information). Read and follow all label directions.

# VOLUNTEERS NEEDED



**MEALS ON WHEELS DRIVERS NEEDED!**

**MAMIE WARREN SENIOR CENTER - SMYRNA**  
**LILLIAN SMITH SENIOR CENTER - CLAYTON**  
**MILFORD SENIOR CENTER - MILFORD**



**Contact Us**  
 (302) 734-1200  
 EXT: 164

**Join us on the  
First Friday of each month  
Enjoy Coffee & Donuts**



**Don't forget about our  
pickup & delivery!**

**RECEIVE  
\$1.00 OFF  
UP TO 3  
MACHINES**

**NOW  
OFFERING  
CURBSIDE  
SERVICE**

**Let Emerald City do the dirty work!**



**Scan for  
details!**



**730 W. Division St. • Dover  
302-734-1230**

**[www.emeraldcitywashworld.com](http://www.emeraldcitywashworld.com)**





## Aqua Aerobic Class Schedule in MMC Pool

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

### PALMER ROOM CLASSES

YOU MUST BE A MEMBER OF THE MMC TO PARTICIPATE!

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

DAY	CLASS	TIME
MONDAY	Low Impact Senior Aerobics	8:45am - 9:45am
	Beginner Line Dance	10:00am - 10:45am
	Couples Partner Dancing	11:00am - 11:45am
	Soulsations	12:30pm - 1:15pm
	Broadway Advanced	1:30pm - 3:15pm
TUESDAY	Get Up and Move	8:00am - 8:45am
	Dancing In Your Chair	9:00am - 9:45am
	Bingocize	10:00am - 10:45am
	Improver Line Dance	11:00am - 11:45am
	Contemporary Line Dancing	12:00pm to 12:45pm
	Broadway Too!	1:00pm - 2:45pm
	Beginner Tai Chi w/Donna	3:00pm - 4:00pm
WEDNESDAY	Beginner Line Dance	9:30am - 10:45am
	Soulsations	11:15am - 12:00pm
	Ran's Tai Chi \$ (Wellness)	1:30pm - 2:30pm
	Tai Chi with Donna \$ (Wellness)	2:30pm - 3:30pm
	Body Sculpting (Wellness)	4:00pm - 5:00pm
THURSDAY	Intermediate Line Dancing	9:00am - 9:45am
	Improver Line Dance	10:00am - 11:15am
	Contemporary Line Dancing	11:30am - 12:15pm
	Double Dutch Therapy	12:30pm - 1:45pm
	Intro to Theater 101	2:00pm - 3:15pm
FRIDAY	Low Impact Senior Aerobics	8:45am - 9:45am
	Dancing In Your Chair	10:15am - 11:00am
	Bingocize	11:15am - 12:15pm
	Extreme Beginners Line Dancing	1:00pm - 2:45pm

### 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 - 1:45pm	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	3:30pm - 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	3:30pm - 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	3:30pm - 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	3:30pm - 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	3:30pm - 5:00pm	AR #8

## I Am Your Seniors Real Estate Specialist.

*Are you planning to buy, sell or relocate?*

As a Seniors Real Estate Specialist,  
I can guide you through the  
lifestyle transitions ahead.  
Whatever you are moving toward,  
I can help.



**Carla Wilson**

REALTOR®, SRES®, PSA  
Patterson-Schwartz Real Estate  
140 Greentree Drive  
Dover, DE 19904  
**302-233-1882 cell**  
**302-672-9400 office**  
cwilson@psre.com  
www.itstimetomoving.com



**PATTERSON  
SCHWARTZ**





# 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:

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

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

**March 26** - "Watchers" by Dean Koontz

**April 30** - "Anxious People" by Fredrik Blackman

**May 28** - "Demon Copperhead" by Barbara Kingsolver

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

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

**Aug. 27** - "Sycamore Row" by John Grisham

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

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

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

**Dec. 31** - "Twice" by Mitch Albom

## MMC Jamboree

DATE: Feb. 6

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 go on sale starting January 5. You can purchase them at our 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 will feature a silent auction and a 50/25/25 raffle, adding even more excitement to the day.

Everyone is invited, so bring your friends and get ready for a fantastic time! We can't wait to see you there!



Have you thought about volunteering your time to teach a class or program? This is a great opportunity to share what you love and make a positive impact on our center! Whether you're skilled in a hobby, have a knack for a specific subject, or just want to share your passion, teaching can be a fun and rewarding way to connect with others and to promote learning. We'd love for you to consider this chance to inspire and educate! If you're interested or would like more information, reach out to Program Director, Karen Porterfield, at (302) 734-1200, extension 129 or email her at [karen.porterfield@modernmaturity.org](mailto:karen.porterfield@modernmaturity.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)

## Bank with a **WINNER!**



Proudly serving members of the  
**MODERN MATURITY CENTER**  
with banking services and accounts  
designed to provide  
financial strength and security.

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





## New! 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. You must be a member of the Modern Maturity Center to participate.

## New! 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.

### Did You Know...

**Jan. 5, 1925** - Nellie Tayloe Ross of Wyoming became the first female governor inaugurated in the U.S.

**Jan. 13, 1990** - Douglas Wilder of Virginia became the first African American governor in the U.S. as he took the oath of office in Richmond.

# MEMBERSHIP

Are you 50 years of age or older?

Have you thought about joining MMC but not sure?

*Stop by for a tour of the Center.*

*We would love to show you what we offer.*

Afterwards stop by our Member Services Desk and talk membership.

It's quick and easy!

• Complete the membership form.

• Pay the dues and you are done!

*Yearly dues are paid every September for the fiscal year.*

### ANNUAL MEMBERSHIP DUES

\$30 per person      \$55 per couple\*

(\*You must reside in the same household)

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

### Member Services Hours

Monday – Thursday 9 a.m. to 3 p.m.

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

*We no longer mail out membership cards.*

*Membership cards can be picked up at the Member Services desk.*

*Membership forms must be updated every year including Lifetime Members!*

## SERVICES DIRECTORY

### GAMBLING PROBLEM?



CALL

1-888-850-8888

24/7

FREE OF CHARGE

[www.DEProblemGambling.org](http://www.DEProblemGambling.org)

DELAWARE COUNCIL

ON GAMBLING PROBLEMS, INC.

email: [dcgcp@dcgcp.org](mailto:dcgcp@dcgcp.org) 302-655-3261

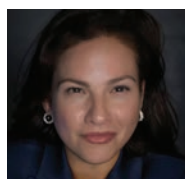
### 1st State Benefit Group

SPECIALIZING IN:

Medicare Health Plans

Life Insurance

Annuities



Pilar Sudler

PO Box 1174

Dover, DE 19903

302-535-4278

[pilarsudler@gmail.com](mailto:pilarsudler@gmail.com)

## AVON

*Janet Lockyer*  
Avon Independent Ambassador  
[jelockyer@outlook.com](mailto:jelockyer@outlook.com)

BUY OR SELL

Happy to give you a book!

Call with any questions!

302-450-8722

[www.avon.com/repstore/JanetL](http://www.avon.com/repstore/JanetL)

**Towles  
ELECTRIC INC.**

RESIDENTIAL  
ELECTRIC  
SERVICE  
EXPERTS

100%  
SATISFACTION  
GUARANTEE

- Straightforward Pricing
- We use floor savers
- 5 year warranty on all repairs
- Safety and Service plans available
- We will respect your time and home

Specializing  
in residential  
electrical  
service  
since 1978

302-674-4984  
621 W. Division St. Bldg 105 • Dover, DE 19904  
[www.towleselectric.com](http://www.towleselectric.com)

## Home Care by Seniors for Seniors

We're Expanding  
to Kent County!

### Trusted Care from Those Who Understand.

We know the challenges of aging – and we know the joys too. That's why Seniors Helping Seniors® pairs seniors who want to help with seniors who need a little extra support. From light housekeeping and meal prep to transportation and friendly companionship, we're here for you.



*"Not all of us can do great things.  
But we can do small things with  
great love." ~ Mother Teresa*

### Retired & Looking for Part-Time Work?

If you're retired and want flexible, part-time work  
that's rewarding, join our caring team today!

Contact us today for opportunities:

302-858-7330

Email: [info@shsdelaware.com](mailto:info@shsdelaware.com)

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

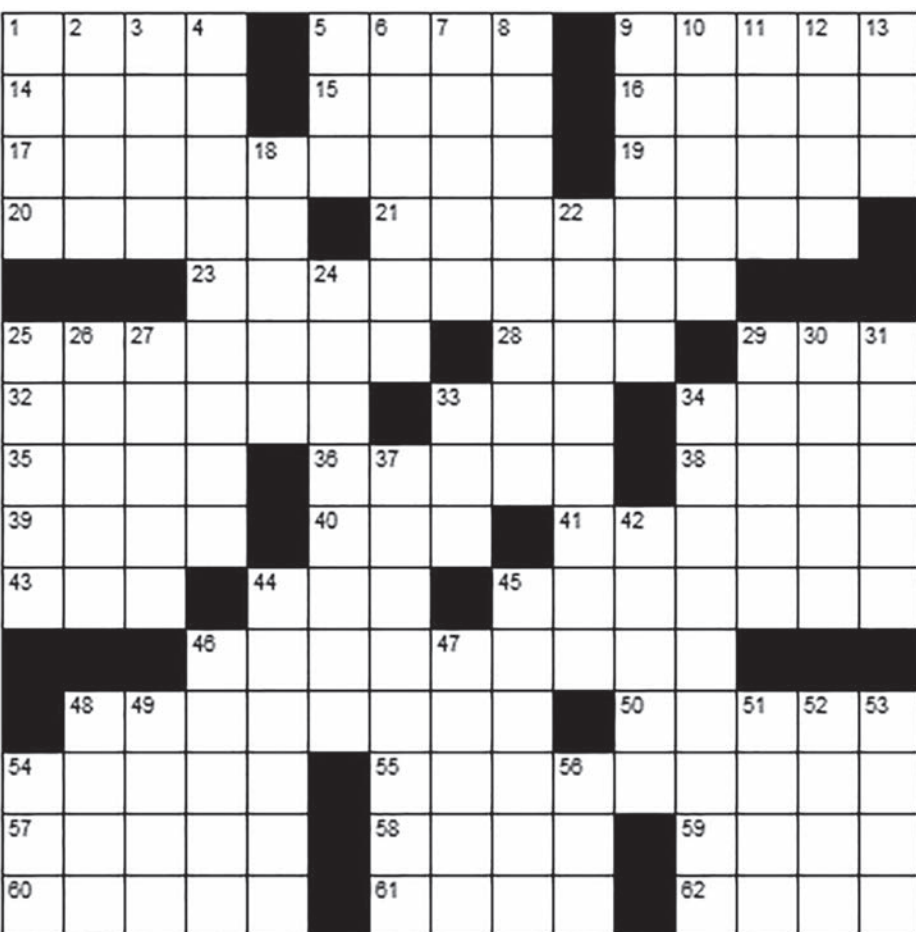


**Seniors  
Helping  
Seniors®**

...a way to give and receive®



# Crossword Puzzle



Copyright 2025 Mirroreyes Internet Services Corporation.

## ACROSS

1. Big bash
5. Plateau
9. Wan
13. Anagram of "Sale"
14. Alter
16. Dry
17. Tatters
18. The southern states
19. Uncouth
20. A very prickly woody vine
22. Abatement
24. A set of garments
26. Lustrous fabric
27. Roars
30. Words to a song
33. Slaughterhouse
35. Uttered
37. Decay
38. Malicious
41. Soviet space station
42. What we walk on
45. Fragrances
48. Sets out
51. Expunction
52. Occurrence
54. Render senseless

55. Of a financial plan
59. Muse of poetry
62. Component used as fertilizer
63. More aloof
65. Stopper
66. Comportment
67. Glide over ice
68. Otherwise
69. Toadfish
70. Slipped
71. Weir

## DOWN

1. Clothes
2. Winglike
3. Lawmaker
4. Violent attack
5. Angry
6. Arab ruler
7. Genders
8. Beast
9. Whitish edible root
10. African sheep
11. Adriatic resort
12. Biblical garden
15. Divinity
21. Violent disturbance
23. Knights

25. 2 2 2
27. Vomit
28. Deadly virus
29. Transgression
31. Done by a community
32. Downhill racer
34. Tear
36. Celtic language
39. D
40. Makes a mistake
43. Marjoram
44. All-night party
46. Destiny

47. Seized
49. Abominable snowmen
50. Informal meals
53. Courtroom event
55. Backsides
56. Murres
57. Profound
58. Abominable Snowman
60. Ivory source
61. Curved molding
64. Scarlet

- Solution found on page 30

## DOVER COMMUNITY PHARMACY

**FREE Prescription Delivery**

**DON'T WAIT!** Prescriptions Filled In 10 Minutes Or Less

*Your Health is Our Priority*

- ✓ Multi-Dose Blister Packs
- ✓ Smoking Cessation Services
- ✓ All Major Insurance Accepted
- ✓ Courtesy Refills
- ✓ Medical Supplies/Wound Care
- ✓ Vaccinations

"Great pharmacy and fast service."

"They have the friendliest people working there."

Hours: Mon-Fri-9am-6pm • Sat 9am-2pm

**302-724-9323**

1035 South Governors Avenue, Dover

## Live Grand at . . .

# THE GRANDE APARTMENTS

A 55+ Community adjacent to the Modern Maturity Center

### APARTMENT & COMMUNITY AMENITIES

- Washer/Dryer in Apartment
- Microwave Oven
- Dishwasher
- Refrigerator
- Blinds Included Throughout
- Garbage Disposal
- Private Balconies/Patios

- Spacious 1, 2, & 3 Bedrooms Homes
- Pets Welcome
- Clubhouse
- Salt Water Pool
- Dog Park

- Elevator Buildings
- Secured Entry
- 24 Hour Emergency Service
- Handicap Units Available
- Walk to Pharmacy
- BBB Rating A+

90 Saulsbury Rd., Dover, DE 19904  
302-734-8344 - [www.liveatthegrande.com](http://www.liveatthegrande.com)



# Welcoming 2026 Together

*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.*



As we turn the page to 2026, it feels right to pause for a moment and look at the road we've walked together. Over the past year, our conversations have circled around the things that matter most: the meaning of home, the value of good health, the

strength of community, the importance of financial stability, and the everyday vigilance that keeps us safe. These aren't just topics on a page—they're the pillars that hold up a life well-lived, and they deserve our continued attention as we step into a new year.

Home has always been more than four walls. It's where traditions are carried forward, where families gather, and where we rest from the world. Our discussions over the past months reminded us that the right home should serve us—not the other way around. That's why, moving into 2026, we're doubling down on making sure every member of our community feels informed and supported in their housing choices.

Good health, too, is something we never take for granted. We talked candidly about staying active, staying aware, and staying connected. Nothing flashy—just the tried-and-true habits that help us live with strength and confidence. Community remains our anchor. The Modern Maturity Center

continues to prove that when we show up for each other, everything else becomes a little easier. That sense of belonging is something we intend to nurture even more in the year ahead.

Finances and senior safety—both necessary, both sometimes uncomfortable topics—have been part of our shared conversations as well. Smart planning and informed decisions give us the stability we deserve, and staying alert to today's tricks and scams keeps our hard-earned resources protected. These will remain ongoing priorities as we look to the future.

Now, with a fresh year in front of us, we're excited to offer something practical and meaningful: free consultations dedicated to the unique needs of adults 55 and better. Whether you're thinking about buying, selling, relocating, downsizing, or simply exploring the many 55+ communities across Delaware, you won't be navigating those decisions alone. Every conversation is tailored to you—your lifestyle, your health needs, your financial comfort, and your long-term

goals.

There's no rush, no pressure, and no one-size-fits-all approach. Just honest guidance rooted in respect for the lives you've built and the futures you're planning.

The new year brings its usual mix of hope, duty, and possibility. I aim to meet it head-on—steady, prepared, and with a sense of purpose. Here's to making thoughtful choices, protecting what matters, and celebrating the resilience that has carried us this far.

2026 is here. Let's make it count, together.

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

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

## A Post-Acute Care & Rehabilitation Facility

- ★ Delaware's Highest Rated Post-Acute Rehabilitation Facility
- ★ Five star rated by Medicare
- ★ 100% Private suites
- ★ Unlimited Rehabilitation  
Physical Therapy  
Occupational Therapy  
Speech Therapy



**300 Banning Street • Dover**  
**302.677.7100 • [centeratedenhill.com](http://centeratedenhill.com)**





# MoneySense

## Are you saving enough for your dream retirement? Four steps to figuring it out

*Use this framework from Merrill to help you build a comfortable nest egg before you retire.*

Ask three financial experts how much you need to save for retirement, and you might get three different answers: a specific number, say \$3 million; a figure based on future spending, such as enough to draw down 80% to 90% of your preretirement income every year; or a simple formula, like saving 12 times your preretirement salary.

The real answer is more complicated. To get an idea of how much you may need for retirement, consider the many factors that could affect your future spending power, such as inflation, rising healthcare costs and a potential reduction in Social Security benefits if Congress does not act to keep the program solvent. The good news is that provisions of the SECURE Act 2.0 offer powerful new ways to save.

Even amid these uncertainties and new opportunities, it is important to have a ballpark estimate of how much money you will ultimately need. To identify a target that fits your goals and priorities, work through these four steps with your advisor.

### 1. Picture your perfect retirement.

Having a clear idea of the lifestyle you want in retirement will help you estimate how much it could cost. Start by thinking about your essential expenses, such as a roof over your head, food on the table and healthcare. Then consider important expenses, like dining out or traveling. Offering financial support to aging parents or adult children might also be a priority.

Finally, consider any aspirational goals, like purchasing a second home. Keep in mind that some essential



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

expenses — such as healthcare — may increase in retirement, while your retirement lifestyle may shift as you age. According to a Retirement Confidence Survey from the Employee Benefits Research Institute and Greenwald Research, 45% of retirees say their expenses are higher than they predicted.

Once you estimate your future spending, revisit it as your plans change.

### 2. Ask yourself: Could I outlive my money?

“There are multiple personal variables to weigh when starting to think about how much you will need to save for retirement,” says Lauren Galvin, sales manager, Personal Retirement, Bank of America. Your current age may be among the most important but also consider how long you expect to live. In a survey by Corebridge Financial and the Longevity Project, 54% of Americans say they aim to live to 100. In that case, retirement may last 30 years or more.

You also may find that you end up retiring earlier (or later) than expected based on unforeseen circumstances. To help ensure that your money lasts in retirement, it is important to plan for all possibilities.

### 3. Review how much you already

have saved.

With a target annual budget in mind, you and your advisor can look over your anticipated sources of retirement income (retirement accounts, Social Security, pensions, annuities, rental income, an inheritance or sale of a business). Your retirement accounts may be one of your biggest sources, and you could be surprised by how much — or how little — even a large balance could provide over a long retirement.

Your advisor can estimate how your assets might look in the future, given your savings rate and investment allocation, factoring in the risk of inflation and market performance.

### 4. Plan ahead to close the gap.

You and your advisor can talk about any adjustments you might need to make. If you are in your mid-30s, you may have 30 years to build assets, but if you are relatively close to retirement, a first step may be figuring out what you are spending today and calculating whether you are on track to support that in retirement.

Do not get discouraged if you find that you are behind. There are ways you can catch up. Be sure to max out tax-advantaged retirement plans, such as a 401(k) or IRA, and take advantage of any employer match. If you are 50 or over, you may be eligible for additional catch-up contributions. A provision of the SECURE 2.0 Act that went into effect in 2025 allows those who are 60 to 63 to save even more.

With a high-deductible health insurance plan, you are eligible to contribute pre-tax dollars to a health

savings account, which can be rolled over for retirement expenses.

An advisor may also suggest revisiting your investment strategy. “Asset allocation and thoughtful, goals-based portfolio management are two things that can potentially steer you to a better retirement outcome,” notes Galvin.

Remember: Retirement is a journey. You can change course if you need to. But by planning ahead, you will have a far better chance of living the life you truly want.

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.*

Merrill Lynch, Pierce, Fenner & Smith Incorporated (also referred to as “MLPF&S” or “Merrill”) makes available certain investment products sponsored, managed, distributed or provided by companies that are affiliates of Bank of America Corporation (“BoFA Corp.”).

MLPF&S is a registered broker-dealer, registered investment adviser, Member SIPC, and a wholly owned subsidiary of BoFA Corp.

Merrill, its affiliates, and financial advisors do not provide legal, tax or accounting advice. You should consult your legal and/or tax advisors before making any financial decisions.

Investment products are Not FDIC Insured, are not bank guaranteed, may lose value.

© 2025 Bank of America Corporation. All rights reserved.

# Jeff,

# THE HANDYMAN

**“Small  
Job  
Specialist”**

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

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

## 302-450-2954



# 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.

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

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

\*FPL= Federal Poverty Level

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

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: [FNCSIVILRIGHTSCOMPLAINTS@usda.gov](mailto:FNCSIVILRIGHTSCOMPLAINTS@usda.gov)  
This institution is an equal opportunity provider.



**Decks, Siding, Remodeling, Additions  
Window & Door Coil Wrapping**

**FREE ESTIMATES**

**5728 Pearson's Corner  
Dover, DE 19904**

**Rudy Byler  
302-678-2449**



# Check out wellness opportunities at MMC

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

The Modern Maturity Center will have to provide for the State of Delaware the number of members who attend every program we have here at the Center.

It is extremely important that we count everyone who attends each and every program. Therefore, we need everyone to please scan your membership card when you enter the facility and mark which program or programs you will be participating in for that day.

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

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

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

## Foot Care Appointments

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

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

To schedule your appointment today, contact Member Services!

Jan. 23 - 8:30 a.m. to noon  
Feb. 20 - 8:30 a.m. to noon  
Mar. 13 - 8:30 a.m. to noon

## Soft Touch Massage Therapy

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

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

## Pump Up Your Brain

DAY: Fridays  
TIME: 1 to 2:15 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.



## CAPITOL CLEANERS

### Senior Discount Available

We specialize in wedding gowns and fine wools. Visit our website to find a location near you. Our courteous staff is happy to assist you.

**Stop in to receive a senior discount card.**

### GREATER DOVER LOCATIONS

1064 Forrest Avenue  
Dover

2175 S. New Street  
Dover

227 Stadium Street  
Smyrna



## 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.

## 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.

## Social Security

### Benefits Assistance

DAY: Wednesdays

TIME: 9 to 9:30 a.m.

ROOM: Activity Room #6

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

## MMC Gospel Singing Workshop

DAY: Tuesdays

TIME: 10 to 10:45 a.m.

ROOM: AR #3

INSTRUCTOR: Carl Barefoot

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

## Building Tours

DAY: Monday – Friday

TIME: 9 a.m. to 12:30 p.m.

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

## Hearing Loss Circle Chats

DAY: January 6

TIME: 1 to 2 p.m.

ROOM: Activity Room #7

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

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

## Free Medicare Counseling Available at MMC

DAY: Tuesdays

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

ROOM: Activity Room #1

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

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

## NEW Stroke Recovery Program

DAY: Monday - Friday

ROOM: Fitness Center

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



wellcare

**You & more of the Medicare Advantage you want.**

### Medicare Advantage benefits & more daily support.

With a Wellcare plan you can get more. More support, more answers from real people, & more of your everyday health needs met.

### The coverage you need & more

**Call to speak with a licensed representative today.**

**Pilar Sudler**

1128247

Licensed Representative

302-535-4278

[WellcareRep.com/7530539](http://WellcareRep.com/7530539)

Benefits and allowance amounts vary by plan. Please call for more details. "Wellcare" is issued by Coordinated Care of Washington, Inc. Washington residents: "Wellcare" is issued by Wellcare of Washington, Inc. Washington residents: Health Net Life Insurance Company is contracted with Medicare for PPO plans. "Wellcare" is issued by Health Net Life Insurance Company. Washington residents: "Wellcare" is issued by WellCare Health Insurance Company of Washington, Inc.



# Captain Social Security

## “Extra Help” A Christmas Gift From Social Security

by Benjamin Shamburger, MSW

If you are like many seniors with high prescription drug cost, the “Extra Help” program from Social Security may be a great Christmas gift for you! It is likely that the “Affordable Care Act” tax subsidies may expire next year for millions of seniors and disabled people. If that happens, health care and prescription costs will increase dramatically. If you need help paying for your prescriptions, the Extra Help program may be the best gift you receive this year for Christmas. According to SSA and Medicare websites, here are the rules and what you need to know.

### Who Is Eligible:

To qualify for extra help with Medicare prescription drug plan costs in 2026, your annual income must be



less than \$23,475 for an individual (\$31,725 for a married couple living together).

Even if your annual income is higher, you still may be able to get some help. Some examples where your income may be higher are if you or your spouse:

- Support other family members who live with you.
- Have earnings from work; or
- Live in Alaska or Hawaii.

Not all cash payments count as income. For example,

- we don't count:
  - Supplemental Nutrition Assistance Program (food stamps).
  - Housing assistance.
  - Home energy assistance.
  - Medical treatment and drugs.
  - Disaster assistance.
  - Earned income tax credit payments.
  - Assistance from others to pay

your household expenses.

- Victim's compensation payments.
- Scholarships and education grants.

You should contact Social Security for other income exclusions.

### What you'll pay under Extra Help in 2026:

Plan premium: \$0

Plan deductible: \$0

Prescriptions you have filled at one of your plan's participating pharmacies:

Up to \$5.10 for each generic drug

Up to \$12.65 for each brand-name drug

Once your total prescription costs (including certain payments made on your behalf, like through the Extra Help program) reach \$2,100, you'll pay \$0 for each covered drug.

If you also get full Medicaid coverage and are in the Qualified Medicare Beneficiary (QMB) program, you'll pay no more than \$4.90 for each covered drug. Find out if you may qualify for QMB or other Medicare Savings Programs.

Keep in mind, to receive “Extra Help” you MUST be enrolled in a Medicare Part D prescription drug plan. If you would like to apply for Extra Help, you can do so online at [www.socialsecurity.gov](http://www.socialsecurity.gov) or contact Social Security for an application.

### Other ways to lower your prescription drug costs:

Join Medicare drug coverage (Part D):

Compare Medicare drug plans to find a plan with lower drug costs.

Check if the company that makes your prescription will offer to help pay for it.

Find out if your state offers help with drug costs.

Ask your doctor if you can take a generic drug, or a cheaper brand-name drug (if one's available).

Check costs for mail-order pharmacies. Sometimes using a mail-order pharmacy is cheaper.

Learn if the Medicare Prescription Payment Plan might be able to help you manage your costs.

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

## We have a Medicare plan with your name on it

### UnitedHealthcare® offers Medicare plans for a variety of health and budget needs

At UnitedHealthcare, we have Medicare Advantage plans for many kinds of people, including people who also qualify for Medicaid. Plan benefits and features may include:

- Provider and Specialist Coverage
- Hospital Coverage
- Out-of-pocket maximum
- \$0 copay for preventive care
- \$0 copay for virtual visits



### Call today to find the plan that's right for you

Susan Dixon, Licensed Sales Agent

302-593-9482, TTY 711

[sssmigs@comcast.net](mailto:sssmigs@comcast.net)



**Medicare Advantage**  
from **UnitedHealthcare**





The cast for the MMC holiday show "Home for the Holidays-Where Are They Now?" The cast is composed entirely of volunteers who give their time to help raise funds for MMC programs for older adults. This year's holiday show raised nearly \$25,000. More photos on page 1 and 30. Videos of performances are available to view on the MMC Facebook page Modern Maturity Center, Inc.

# January Dinner Dance

Tuesday, January 6, 2026  
6- 9 p.m.

**Music by Dale Teat**

\$20 per person for those 60 & older

\$21 for under 60

*Ticket sales end Friday, Jan. 2*  
*no tickets sold at the door.*

## Winter Weather ANNOUNCEMENT

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 any 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](http://www.modern-maturity.org)
- **PHONE:** You can also call the Center 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!





Above: Phil Fisher performs "I'll Be Home for Christmas" accompanied by dancers Mike and Diana Littell. Photos by Cate Lyons



Solution to puzzle on page 22

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



More scenes from the Home for the Holidays show Dec. 2, 3, 4, 2025. Above: Lori Jones sings "Christmas Party" with the cast. Left: Cast members Wendy and Ronnie Taylor. Far left: "The Andrew Sisters" portrayed by Terri Layton, Punky and Cheryl Harrington do a skit to "Bei Mir Bist du Shon."



Above: Avon Barbour sings "Happy Xmas (War is Over)."

Thanks for Voting Us Best Car Wash

**\$4.00 off**

(Full Service Deluxe)

Regularly \$28  
\*Not valid with any other offer

Expires 1/31/26

MMB

805 Forest St. • Dover • **734-8234**  
Mon.-Fri. 8am-5:30pm; Sat. 8am-5pm; Sun. 8am-4pm

Voted Best Carwash  
21 Years in a Row!

Largest Selection of Air Fresheners on the East Coast

STARS OF DELAWARE  
MULTI-YEAR WINNER

Westside Car Wash



# MMC Classifieds

The classified section is provided as a service to members of the Modern Maturity Center only, active membership number required. There is no fee for members to place an ad. **Items will run one issue, unless otherwise requested.** Call 302-734-1200 ext 148 to place a classified ad. **MMC serves as an information broker only and is not liable for any negotiations or events that may occur.** Ads due by 15th of prior month.

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

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

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

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

**Hoyer Advance** (battery operated) **Patient Lift**—with rechargeable battery, has been kept charged. Exc. Cond., orig cost \$2493. Will include sling. Can lift from floor to 66" with complete stability. Asking \$1,700. OBO. **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@darserv.com for more info and to see.

**Formal Set:** set china cabinet & 6' oval table w. 6 chairs, mahogany, \$900, 302-751-1314

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

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

**B&T Coins** - buying all types of coins; attic and garage clean out, 302-423-9318

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

**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 cml\_206@yahoo.com. Will email pictures.

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

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

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

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

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

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

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

**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

## SERVICES OFFERED

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

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

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

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

Example of Services (not all inclusive):

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

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

**Compassionate counselor for grief, trauma, and depression**, email

debfitzy234@gmail.com or 302-359-9764, message or text.

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

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

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

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

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

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

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

## NEEDED

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

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

**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



# Valentine

## Line Dance Blast



*Led by  
Ida Kirkendoll*

**Saturday,  
Feb. 14, 2026**

**1-4 p.m.  
MMC Longwood  
Dining Room**

**\$15 per person- open to the public  
DON'T FORGET TO WEAR RED!**

**Tickets on sale at MMC Member Services until Feb. 11  
No tickets sold at door**

**Proceeds benefit programs for older adults - NO REFUNDS**