

M & B Bulletin

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

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FREE!
July 2025

Guests beat the heat at the "All-American Beach Party"



Above: The cast of All-American Beach Party salutes the military. Photo by Cate Lyons



Right: Ann Knight wears an "Itsy, Bitsy, Teenie Weenie, Yellow Polka Dot Bikini"



Top: Niki Hodgson, Karen Porterfield and Amanda Lapp are Walking on Sunshine. Bottom: Donna, Dolores and Don Blakey perform "Under the Boardwalk"



Above, Diana and Mike Littell perform to "Sway."

Right: Crowd favorite, Dion, gets the audience going with "Uptown Funk"

Photos by Shannon Davis



Estate Planning Questions?

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From the Director



Carolyn Fredricks

Finally! As you can see by the photos, we have some progress on the construction! We are still waiting to hear when there will be the two-day shutdown for the electric hook-up to the city, but it looks like that will happen towards the end of July. We will make announcements when we have the definite dates.

It has been so hot, but the construction crews have worked every day - all day. According to the contractors at this morning's construction meeting, the new Welcome Center should be completed by Sept. 5!

I hope you were one of the people who came to our awesome summer show. The cast knocked it out of the park on this one. What a fun show. The June 25 audience was engaged and seemed to have a really great time.

There are many people who contribute to the success of the show that you never see on the stage. Special thanks to Barbara Hogan, who wrote the script and made I don't know how many changes; and Gloria Johnson, who totally decorated the stage and room. These two dedicated ladies also made all the centerpieces. Thanks to my deputy, Cate Lyons for finding all the music for the show - even when I come up with some obscure ones. Thanks also to all my production assistants, the A.V. team, and even the flood light operators. They all played a part in the production.

Of course, we had to do it a little differently this year with the construction going on. I just would like to get a little feedback. Did you like being in two different rooms or do you prefer the dinner in the same room as the show? Let me know.

Now that the show is over, we will concentrate on our other fundraisers. Henry Greene's show "Ebony's Movie Soundtracks" is

Sept. 12. Tickets for this show go on sale Aug. 4 at Member Services. Our gala is Oct. 11. Tickets go on sale for the gala Aug. 25.

I consider it such a privilege to work with all the volunteer cast members and even though sometimes what I want them to do may be a little out of their comfort zone, they always come through. One night, I was backstage when Dolores Blakey was singing "America." We were preparing for the presentation of the service branch flags to recognize those in the audience who have served. I was overwhelmed with love and pride to be be an American - The land of the Brave - there is no other country like the good ol' USA!

Have a safe and happy 4th. Be safe - Stay cool.



The cast of "All-American Beach Party." photo by Cate Lyons

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!

July Dinner Dance

**Tuesday, July 15, 2025
6- 9 p.m.**

**Music by
DJ Jen Cox**

\$20 per person for those 60 & older

\$21 for under 60

**Ticket sales end Friday, July 11-
no tickets sold at the door.**

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Look whats fun and free at MMC

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

**** IMPORTANT PROGRAM INFORMATION ****

The Modern Maturity Center will be providing the State of Delaware with the attendance numbers of members participating in each program and class offered at the Center. It is crucial that we accurately count all attendees for every program and class.

To facilitate this process, we kindly request that all members scan their membership cards upon entering the facility. This will help us track which program or class each member is attending on that day. If a sign-in sheet is available for a specific program or activity, please ensure that you sign it if you did not scan in.

Accurate attendance reporting is essential, as it directly impacts the funding we receive from Grant-in-Aid. Therefore, it is imperative that our attendance numbers are precise when submitted.

Thank you for your cooperation in this important matter.

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

Extreme Beginners Line Dance Step Class

DAY: Fridays
TIME: 1 to 2 p.m."Untangle Your Feet" for those needing help with class steps.

2 to 3 p.m. First Timer - those who need to learn grapevines, jazz boxes, etc.

ROOM: Palmer Room
INSTRUCTOR: Jacci Kenny

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

Get Up and Move!

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

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

Advanced Line Dancing

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

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

Beginner Line Dancing

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

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

Couples Line Dancing

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

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

Dancing In Your Chair

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

In this class you will exercise safely

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

Soulsations

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

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

Contemporary Line Dancing

DAY: Tuesday
TIME: 11:30 a.m. to 1 p.m.
DAY: Thursday
TIME: 11:30 a.m. to 12:30 p.m.
ROOM: Palmer Room
INSTRUCTOR: Diane Mosie

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

Intermediate Line Dancing

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

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

Low Impact Aerobics

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

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

MMC Tappers

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

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

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Conversations with Carolyn

DAY: Thursday, July 17

TIME: 9 to 10 a.m.

ROOM: Activity Room #3

Members are invited to participate in an informative discussion with Carolyn Fredricks, President and CEO of the Modern Maturity Center. This is a fantastic opportunity to gain insights into the Center's initiatives and offerings. Members are encouraged to come with questions, comments, concerns or ideas they wish to share. To reserve your spot, please sign up with the Program Director. Light refreshments will be provided

MMC Bulletin

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

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

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

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

Directors :

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



United Way of Delaware

for all attendees. Please note that the meeting will be cancelled if fewer than 10 participants register. Don't miss out on this chance to connect and share your thoughts! Free for members!

Needlework Group

DAY: Fridays

TIME: 9 a.m. to 3 p.m.

ROOM: Activity Room #3

INSTRUCTOR: Nanka Pearce

Needlework is a distinguished crafting technique that involves the creation of decorative or functional items using materials such as yarn, thread and fabric. This art form encompasses a range of practices, including embroidery, knitting, crocheting and crewel work. We invite you to participate in a workshop led by Nanka, a previous winner of the Delaware State Fair purple ribbon. During this session, Nanka will share her insights, and creative approaches with attending members. 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. We look forward to your participation in this enriching experience. Free to members.

Forrest Ave. Quilters

DAY: Wednesday

TIME: 9 a.m. to noon

ROOM: Activity Room #1

INSTRUCTOR: Carolyn Porter

The "Forrest Ave. Quilters" 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: Wednesday

TIME: noon to 3 p.m.

ROOM: Activity Room #8

INSTRUCTOR: Edie Hobbs

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.

Double Dutch Therapy

DAY: Thursdays

TIME: 12:30 to 1:45 p.m.

ROOM: Palmer Room

INSTRUCTOR: Denise R. Taylor & Evelyn Gadsden

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

MMC Gospel Singing Workshop

DAY: Tuesdays

TIME: 10 to 11 a.m.

ROOM: AR #3

INSTRUCTOR: Carl Barefoot

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

BINGOCIZE!

DAY: Tuesdays

TIME: 10 to 11 a.m.

ROOM: Activity Room #8

DAY: Fridays

TIME: 11 a.m. to noon

ROOM: Palmer Room

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

Building Tours

DAY: Monday – Friday

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

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

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MMC Trips & Tours

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

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

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

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

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

Ask about :

Canada & New England Cruise on RC Liberty of the Seas

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

Travel Protection is available and strongly encouraged. *Host: Carol Taylor & Tommie Moore. Includes motorcoach transportation, 10 day/9 night cruise, cabin, shipboard meals, port charges, taxes, Port calls in Boston, MA; Portland ME; Sydney, Nova Scotia; Saint John, New Brunswick; Sails from Cape Liberty, NJ. PML Tours*

Niagara Falls

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

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

at your hotel, 3 dinners including one at Skylon Tower, guided tour of Niagara Falls, IMAX presentation “Niagara: Miracles, Myths & Magic” Hornblower Noagara Cruise, visit Niagara-on-the-Lake, wine tasting at local winery, explore Clifton NY, evening view of illuminated Falls, visit Fallsview or Seneca Casino (on your own after touring), visit to Corning Glass Museum Gift Shop. PML Tours

Balloon Fiesta - Albuquerque, NM

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

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

Sunny Portugal

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

Call for availability. Travel Protection is available and strongly encouraged.

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

Nashville, TN

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

person, double occupancy.

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

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

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

Biltmore Christmas

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

Travel Protection is available and strongly encouraged. *Host: Carol Taylor Includes motorcoach transportation, 3 nights hotel accommodations, 3 breakfasts at your hotel, one holiday dinner at the Biltmore Estate and one holiday dinner at the Omni Grove Park Inn, view entries to National Gingerbread House Competition, self-guided tour of Biltmore House, guided tour of Asheville NC, admission to Biltmore Estate Gardens and Grounds, wine tasting at Biltmore Estate Winery. PML Tours*

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

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

Price includes round trip airfar, 1 night hotel accommodation in San Juan, guided tour of San Juan, shipboard meals, transfers to

and from San Juan Cruise Pier, motocoach transportation to an from the airport. Port calls: Willemstad, Curacao; Oranjestad, Aruba; Tortola, B.V.I.; San Juan, Puerto Rico. \$250 per person deposit due to hold reservation (\$100 per peron 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 availbale and strongly encouraged. PML Tours

The Heart of Ireland

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

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

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

Travel Protection is available and strongly encouraged. *Host: TBA . Includes deluxe motorcoach transportation, 6 nights hotel accommodation, 6 breakfasts at your hotel, 3 dinners including one at the Bavarian Inn, buffet lunch at the Grand Hotel, hydro jet ferry ride to Mackinac Island, carriage tour of Mackinac Island*

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

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

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.

African American Washington DC Tour

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

Travel Protection is available and strongly encouraged. *Host: TBA . Includes* one night hotel accommodation, one breakfast at your hotel, one dinner. Visit Arlington National Cemetery, explore the National Museum of African American History & Culture; guided African American Tour of Washington DC, visit the Marine Corps War Memorial, tour Fredrick Douglass Historic Site, visit the Martin Luther

King Memorial, take a guided riding tour of Washington DC. Also included are standard taxes, meal gratuities & baggage handling and motorcoach transportation.

NEW! 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.

NEW! Yellowstone & Wild West

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

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

NEW! Cape Cod, Martha's Vineyard & Provincetown

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

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

DAY TRIPS **River Lady Lunch Cruise**

Tom's River, NJ

Wednesday, Aug. 13, 2025

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

"Escape to Margaritaville

Candlelight Dinner Theater

Sunday, Aug. 24, 2025

\$120 per person, transportation, driver's tip, lunch and show. Set your mind to island time and ESCAPE to MARGARITAVILLE! Featuring your favorite Jimmy Buffet classics with book by Greg Garcia and Mike O'Malley, Margaritaville tells the story of Tully, a smooth-talking singer/bartender whose laidback, no-strings-attached lifestyle is turned upside down when he falls for Rachel, an environmental scientist visiting the island. This hilarious, heartwarming musical is the party you've been waiting for! Depart MMC 11:30 a.m.; return approx. 6 p.m.

Suicide Bridge Luncheon Cruise

Hurlock, MD

Wednesday, Sept. 10, 2025

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

Sight & Sound - "Noah"

Lancaster, PA

Wednesday, September 24, 2025

\$165 per person, transportation, driver's tip, show and lunch at Hershey Farm Restaurant. With a catastrophic storm on its way, Noah is given a monumental

task: build a boat big enough to save his family from a flood that will cover the entire earth. Returning for one season only, this landmark production takes you on board one of the world's best known voyages as live animals fill the stage and aisles. Set sail inside the enormous ark as this extraordinary story comes to life in this special 30th anniversary season! Depart MMC 7:30 a.m.; return approx. 5:30 p.m.

AMT Christmas Show "Deck the Halls"

American Music Theater, Lancaster, PA

Thursday, Nov. 13, 2025

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

Coming in 2026:

Canadian Rockies, July 26 - Aug. 1, 2026, \$4,784 per person, double occupancy. Highlights: Head-Sn=mashed Buffalo Jump, Waterton Lakes Natioanl Park, Glacier National Park, Going-To-The-Sun Road, Banff, Athabasca Glacier, Lake Louise, Heritage Park Historic Village

Outer Banks, NC, Oct. 19-23, 2026, \$799 pp double occupancy. Highlights: iconic lighthouses, Currituck Heritage Park, Whalehead, Dolphin CruiseRoanoke Fesdtival Park, Elizabethan Gardesn, Wright Brothers Memorial and Visitor Center, Graveyard of the Atlantic Museum.

New Orleans, Nov. 9-13, 2026, \$2199

per person Double occupancy. Highlights: a dinner at the New Orleans School of Cooking, Mississippi River Cruise, guided tour of New Orleans, visit to the French Quarter, admission to World War II Museum, plus free time on your own.

City of Dover update

by Fred Neil, *Dover City President*

By some minor miracle, and deep digging by the Dover City financial wizards, and a lot of soul searching, the Dover City Council has approved a budget for the Fiscal year that starts on July 1st with NO increase in the property tax rate. It was essential to increase electric and water rates because the cost to deliver those services have gone up just as our groceries have increased. Electric and Water rates remain among the lowest in Delaware.

You deserve to see how that financial jigsaw puzzle came together, because you are footing the Bill to run this city. It all starts on the way the city collects money to pay for what it has to buy and pay for salaries and the services provided.

How the City Pays its Bills

The biggest chunk of money comes from Property Taxes, which represents 31.9% of the General fund revenue. Every property owner and renter is affected when property taxes are raised. The renter feels the increase as their annual rents rise.

Since more than 30% of all properties in Dover are owned by non-profits the burden for a whole array of services from police, fire, emergency medical services including ambulances, street cleaning, infrastructure, etc, falls on property owners and their renters. The 2nd largest amount comes from Interfund Service transfers such as the Electric and Water fund. Smaller amounts come from grants, Transfer Taxes on the sale of property, Chancery Court fees, and other miscellaneous receipts.

That money goes into the General Fund as the operating fund of the City. It is used to account for all financial resources except those required to be accounted for in another fund. These Interfund Service money transfers have restrictions to how much money can be transferred.

The Fairness Equation

Each year, the members of the

City Council must consider should the Dover taxpayers and renters provide free services to the non-taxpayers by raising the tax rate 10¢ to 15¢ per \$100 of assessed value? Is that fair?

We thought not! To remedy this we have instituted additional service fees similar to the Electric and Water Funds, which are called “Enterprise Funds”, and Service Fees.

The “Enterprise Funds consist of two parts. One part is a fixed amount that pays for infrastructure that gets the utility to you and the man or people power to keep it running. The second part that you control is based on how much electricity or water, etc you use.

The service fees you see on your city monthly invoices are paid by all property owners based on what it actually cost the city. These are trash collection, and emergency medical fees. We tried to remove the cost of storm water from the property tax rate last year, but the formula went haywire and taxpayers still bear the whole burden paid via the General Fund. By doing this, the not-for-profits are paying a share and preventing the property tax rate to rise.

The Not So Good News

You still face an increase in the Electric and Water Rates. The reason is the cost to the city has jumped. The most severe increase is cost of buying power from the grid to send to you. This is a serious national problem. When the cost of power from the grid goes up, we either pay the cost or you have no electricity.

What you don’t pay are the profits that go to investors of private systems. Usage of electricity is seasonal, and Dover’s rates have been the lowest or the second lowest in the entire State of Delaware. Even with the rate increase, your cost will be among the lowest in the State. The same goes for water even though the cost of materials to get the water to you has risen 124%

Legislative News

by George “Jody”

Sweeney
*Kent County
Levy Court
Commissioner,
5th District*



G r o w t h .

Housing growth. The lack of independent restaurants. Traffic. School student count. Healthcare services. Boy oh boy, where are we?

Kent County is experiencing a growth spurt in housing. Whether this is tr or not, really is immaterial. The truth is that it “feels” like growth is happening everywhere.

Back in 2004-2008, Levy Court approved more than 60,000 new lots in subdivisions. Sixty thousand new homes equates to about 36,000 new students, 120,000 more people, and about 360,000 more trips per day. Fortunately, it didn’t all work out. In 2008, the housing market crashed, and many of those approved lots have since dropped off. The County has a rule that if an approved property does not have any improvements in five years, the permit is pulled. I don’t know the exact number that have been dropped, but it is significant. The beauty of this rule is that any new development in the same space will have to follow any new rules that are put in place.

Just in the Caesar Rodney School District, a recent inventory indicated about 4,000 lots approved. Some people assume 4 persons per home. The industry, the Governments, and professionals assume 2.6 people per home, based on the fact that many retirees without children are relocating to Delaware. 4,000 homes results in about 2,400 more students, spread across 19 schools and 13 grades, from pre-school to twelfth grade. It is still a

since 2021.

To help every electric user, Dover is launching a Smart Energy program to help you save electricity in your home or business. You will be hearing more about that later. You will save money two ways. One, by cutting the usage you pay for and by dropping the city’s cost

growth factor that needs to be considered.

Four thousand homes also calculates into about 24,000 trips per day in the CR school district. Anyone who has to travel Rt 13 between Rodney Village and Woodside knows how bad the traffic is, especially between 3pm and 6pm.

With both traffic and school issues, the problem is how they are resolved. Roads are not improved until AFTER traffic or accident data has already proven that the road needs improving. Schools Districts cannot expand until AFTER they are well past capacity. Then, their expansion is just enough to manage the capacity they have, and not any growth that may be coming.

There is a group that is currently reviewing things like population growth out to 2050. That is the Dover Kent Metropolitan Planning Organization. Their Innovations 2050 details focuses on growth over the next 25 years, especially as it pertains to traffic. This is a tool that school districts, Bayhealth Medical, independent doctor offices, and many commercial entities should be following. It details demographics of age, sex, job growth, and much, much more. You can see this information at:

<https://doverkentmpo.delaware.gov/innovations2050/>

But, more than anything, you need to be involved. Be involved in understanding your State Legislators’ stance on growth. Be involved in understanding your Kent County Commissioners’ stance on growth. Understand their relationships with developers, the Real Estate community, and builders. Be involved in understanding school board members stance on school growth. Ask all of these if they are aware of Innovations 2050, and have they read it.

You have a voice. No government in Kent County or Delaware denies the public an opportunity to speak.

Get Involved!

of delivering that electricity to you. You will be able to invite an expert to your home to advise you.

A note about Council President Neil: According to the National League of Cities, at 91 years of age he is the oldest elected local official in the United States. His Bio can be found on the City of Dover Website.

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: Sue Ford getting her hands messy making popcorn balls at the Front Porch. Photo taken by Roylene Marvel



Above: Ginger Wingard planting flowers in the Front Porch Garden. Photo by Faith Hahn

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Caregiver Resource Center

The Caregiver Resource Center at Modern Maturity would like to remind all our superhero caregivers to keep cool as the summer months heat up. It is important for you and your loved one to stay hydrated and cool. As we age, we lose some ability to feel heat, as you know many older people feel cold due to reduced blood circulation. Remind them of the season as temperatures heat up and remove heavy winter clothing. Offer frequent fluids, encourage cool desserts like Jello and freezer pops in between meals. Stay informed of the weather and reduce outside activities between 10a-2pm, which is often the hottest time of day. Please see the following list of our upcoming support groups offered.

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

*July Parkinson's Support group originally scheduled for July 3 will be cancelled due to Holiday closing of MMC. If you need support or services to providers, please contact the CRC

prior to 1 p.m. Thursday, July 3, on the number listed below.

- **August 4** - Alzheimer's Day Support Group, noon, CRC program room
- **August 7** - Parkinson's Support Group, 5 p.m., CRC program room
- **August 12** - Second Time Around Grandparents Support Group, 9 a.m., CRC office
- **August 19** - 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.



Winners

Right: Mary Whitney was the birthday winner June 12 at MMC. Birthday Winners receive a \$25 VISA gift card from Del-One Federal Credit Union. Each month one winner is drawn from all registered birthday celebrants. In order to be eligible for the drawing and your free birthday lunch, you must have a current MMC membership card and proof of birth date. The next birthday celebration is Thurs., July 10.



Left: MMC Ambassador Bill Hufnal and Site Manager Jessica Kerr present the cash winnings to John Bonsall and Maria Tess Weiss. DJ Sky Brady provided the music enjoyed by 150 guests. The next dinner dance will have DJ Jen Cox to entertain and provide favorite dancing music on July 15.



Senior Community Service Employment Program

by Michael O'Leary

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

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

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

In addition to on-site job training Kent County SCSEP encourages participants to take advantage of community resources. One resource is the Department of Labor's Employment & Training (DET) which

offers a multitude of career services including Basic Computer Training, Interview Strategies, and Career Planning Workshops. Additionally DET can help cover the cost of a degree, license, and certificate programs for low-income adults and dislocated workers. Programs such as Automotive Technician, Billing and Coding, Certified Nursing Assistant, Dental Assistant, Diesel, EKG Technician, GED - High School Equivalency, Heavy Equipment Maintenance, Medical Assistant, Medical Billing and Coding, Ophthalmic Assistant, Phlebotomy Technician, Practical Nursing, Warehousing/Forklift and more. The steps to accessing DET's training services can be found online at

<https://labor.delaware.gov/divisions/employment-training/job-seeker-services/> or by calling 302-739-5473 and speaking with an Employment Service Specialist.

As I mentioned last month, I spent 3 ½ years as the Director of the Retired Seniors Volunteer Program here at MMC. At a recent workshop I told SCSEP participants about the power of volunteering, both in doing good and in adding something extra to their resume. If you would like to learn more about the SCSEP program, call me at the SCSEP office at (302) 734 - 1200 x145.

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More Fun and Excitement!

MMC Book Club

DAY: Thursday, July 31

TIME: noon to 1 p.m.

ROOM: Activity Room #1

Do you love to read? Are you a bookworm? Would you like to discuss your thoughts, reactions, and opinions of books with other book lovers? If you answered "yes" to any of these then the MMC book club has a place for you! This is a great way to make friends, discover new books, and stay socially active. The book club meets the last Thursday of each month. Free for members! You must be a member of MMC to participate.

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

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

August 28 - "The Women" by Kristin Hannah

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

October 30 - "My Father's List"

by Laura Carney (not on Amazon)
November 27 - "Bring on the Blessings" by Beverly Jenkins
December - "Christmas With Book" by Heather Woodhaven

Consumer Protection Program

DAY: Thursday, July 10

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

ROOM: Longwood Room

The Delaware Department of Justice's Consumer Protection Unit will be available in the Longwood Room to speak to you about fraud and scams that are preying on our senior citizen population. They will provide important information on how to avoid falling victim to the various scammers and to give you valuable brochures to take home as reminders. Chief Investigator Alan Rachko and Special Investigator LaVincent Harris will also be available to answer any questions or concerns you may have.

Volunteer

Have you contemplated the opportunity to teach a class or program? This presents a valuable chance to impart your knowledge and passion while contributing positively to the community. Whether you possess expertise in a particular skill, hobby, or academic subject, teaching can serve as a rewarding endeavor that promotes learning and engagement among members. We encourage individuals to

reflect on this opportunity to inspire and educate others.

For more information regarding involvement, contact our Program Director, Karen Porterfield at (302) 734-1200, extension 129 for more information. Or you can email her at karen.porterfield@modern-maturity.org. Please note that you MUST be a member of the Modern Maturity Center to conduct any type of class or program. "It is the supreme art of the teacher to awaken joy in creative expression and knowledge" (Albert Einstein)



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Estimates

GAME ON AT MMC!

YOU MUST BE A MEMBER OF THE MMC TO PARTICIPATE!

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

PALMER ROOM CLASSES

YOU MUST BE A MEMBER OF THE MMC TO PARTICIPATE!

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



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Captain Social Security

Working While Receiving Social Security Benefits

by Benjamin Shamburger, MSW

Millions of people still work while receiving Social Security benefits. If you are receiving benefits and still working, it's very important that you know and understand the rules to avoid overpayment. The following information was extracted from Social Security pamphlet EN 05-10069 "How Work Affects Your Benefits." You can get Social Security retirement or survivors' benefits and work at the same time. But, if you're younger than full retirement age, and earn more than certain amounts, your benefits will be reduced. The amount that your benefits are reduced, however, isn't lost. Your benefit will increase at your full retirement age to account for benefits withheld due to earlier earnings. Spouses and survivors who receive benefits because they have minor children or children with disabilities in their care, don't receive increased benefits at full retirement age if benefits are withheld because of work.

NOTE: Different rules apply if you receive Social Security disability benefits or Supplemental Security Income payments. Then you must report all your earnings to us

How much can you earn and still get benefits?

If you were born January 2, 1960, or later, then your full retirement age for retirement insurance benefits is 67. If you work, and are at full retirement age or older, you may keep all of your benefits, no matter how much you earn. If you're younger than full retirement age, there is a limit to how much you can earn and still receive full Social Security benefits. If you're younger than full retirement age during all of 2025, we must deduct \$1 from your benefits for each \$2 you earn above \$23,400. If you reach full retirement age in



2025, we must deduct \$1 from your benefits for every \$3 you earn above \$62,160 until the month you reach full retirement age.

What income counts...and when do we count it?

If you work for someone else, only your wages count toward Social Security's earnings limits. If you're self-employed, we count only your net earnings from self-employment. For the earnings limits, we don't count income such as other government benefits, investment earnings, interest, pensions, annuities, and capital gains. However, we do count on an employee's contribution to a pension or retirement plan if the contribution amount is included in the employee's gross wages. If you work for wages, income counts when it's earned, not when it's paid.

A special rule for the first year you retire.

Sometimes people who retire mid-year already have earned more than the annual earnings limit. That's why there is a special rule that applies to earnings for 1 year, usually the first year of retirement. Under this rule, you can get a full Social Security check for any whole month you're retired, regardless of your yearly earnings. Also, if you're self-employed, we will consider how much work you do in your business to determine whether you're retired. One way is by looking at the amount of time that you spend working. In general, if you work more than 45 hours a month in self-employment, you're not retired. If you work less than 15 hours a month, you're retired. If you work between 15 and 45 hours a month, you won't be considered retired if it's in a job that requires a lot of skill, or you're managing a sizable business.

You should report changes in your earnings.

We adjust the amount of your Social Security benefits in 2025 based on what you told us you would earn in 2025. If you think your

earnings for 2025 will be different from what you originally told us, let us know right away. If other family members get benefits based on your work, your earnings from work you do after you start getting retirement benefits could reduce their benefits, too.

Will you receive higher monthly benefits later if benefits are withheld because of work?

Yes! If some of your retirement benefits are withheld because of your earnings, your monthly benefit will increase starting at your full retirement age. This takes into account those months in which benefits were withheld.

Are there other ways that work can increase your benefits?

Yes. Each year we review the records for all Social Security beneficiaries who work. If your latest year of earnings turns out to be 1 of your highest years, we refigure your benefit and pay you any increase due. This is an automatic process, and benefits are paid in December of the following year.

Keep in mind that these rules are subject to change and will be adjusted each year as the earnings limit is increased.

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

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



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Fitness News

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

Silver Sneakers & Silver and Fit Programs

MMC is proud to be a participating center for Silver Sneakers, Silver and Fit, and United Health Care-Renew Active programs. If your health plan offers this benefit, you can use our fitness center and pool for FREE. Your insurance plan pays us directly on your behalf for each time you use our facility. *Note you must register with the fitness center staff to use your insurance benefit. It is not automatic.*



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

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

Aquacise with Ray

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

Aqua Mobility with Mindy

Monday and Wednesday from noon to 1 p.m. Warm water exercise

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

program for gentle whole-body movement. This class is great for individuals with arthritis, fibromyalgia, diabetes, high blood pressure and pre/post-surgery.

Aqua Aerobics with Betsy

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

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

Tai Chi with Ran

Day: Wednesday
Time: 1:30 – 2:30 p.m.
Cost: \$20 MMC Member
\$10 MMC Staff
Class runs from July 9 - 30
Room: Palmer
Instructor: Ran Griem, RN
Shiatsu Practitioner. A minimum of 10 paid participants is required. Registration for August runs until August 1.

Tai Chi with Donna

Day: Wednesday
Time: 2:30 – 3:30 p.m.
Cost: \$20 MMC Member
\$10 MMC Staff
Class runs July 9 - 30
Room: Palmer
Instructor: Donna DeSimone
Class led by Donna, a Black Sash certified instructor. A minimum of

10 paid participants is required. Registration for August runs until August 1.

Body Sculpting with Donna

Day: Wednesday
Time: 4 – 5 p.m.
Cost: \$20 MMC Member
\$10 MMC Staff
Class runs July 9 - 30
Room: Palmer
Instructor: Donna DeSimone
This class is designed to help participants to get lean, build strength and tone muscles with motivating music. Bring a 5lb dumbbell (lighter dumbbells are provided), mat, towel and water. Donna is an ACE Certified Personal Trainer and Group Fitness Instructor with over 24 yrs of experience. A minimum of 10 paid participants is required. Registration for August runs until August 1.

Yoga with Donna *Paused until October*

Beginner Tai Chi with Donna *Paused until October*

Adult Swim Lessons

Four (45-minute) private swimming lessons for \$120. Contact Al Wyllie 302-734-1200 ext. 188 for more information.

Pool Birthday Parties and Pool Baptisms

Contact Al Wyllie 302-734-1200 ext. 188 for more information.



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

Delaware's Senior-Friendly Summer Fun: Sunshine, Socializing, and a Splash of Sass

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.



Summer in the First State isn't just for kids and beachgoers - it's the perfect season for us older adults to get out, stay active, and soak up the fun. From gentle walks in the shade to lively festivals and breezy beach days, Delaware offers plenty of senior-friendly ways to enjoy the season without melting like a popsicle on a dashboard.

If you're craving fresh air and a

change of scenery, Delaware's parks are calling - and they're not asking you to hike a mountain. Cape Henlopen State Park in Lewes is a favorite with its shady walking paths, accessible beach mats, and plenty of benches to take a break (or let someone else chase the grandkids). Trap Pond State Park in Laurel offers peaceful pontoon boat rides through towering bald cypress trees - it's like cruising through a nature postcard. Up north, Brandywine Creek State Park has easy walking trails and guided strolls that don't require hiking boots or a compass. And good news: if you're 62 or older, the Delaware State Parks Senior Pass gives you discounted or free access all year long. Not bad for someone who still remembers when gas was under a dollar.

If ocean air is more your style, Rehoboth Beach's boardwalk is perfect for a leisurely walk, with shaded benches and live music at the bandstand. Bethany Beach hosts summer movies and bonfires - great for grandkid visits - and historic Lewes offers shopping, ferry rides, and a quieter pace. Many beach towns even have beach wheelchair rentals.

Delaware's summer calendar

is bursting with events that are both entertaining and easy on the knees. The Delaware State Fair in Harrington (July 18-27) is a must, especially on Senior Day, where the food is delicious, the music is nostalgic, and the only thing you need to wrangle is your appetite. Over in Rehoboth, the Outdoor Fine Art & Craft Show at the Art League (August 3-4 and 10-11) lets you wander among the trees, chat with artists, and maybe even find that perfect piece for your living room wall. Lewes' Antique & Vintage Market gives you a chance to spot something older than you - and that's saying something.

When the sun starts to sizzle, it's time to take the fun indoors. The Delaware Art Museum in Wilmington offers cool galleries, senior discounts, and guided tours that are both interesting and air-conditioned (a win-win). The Milton Theatre has afternoon performances full of toe-tapping tunes, lighthearted comedy, and - most importantly - comfy seats. And if shopping is your cardio, Christiana Mall and the Tanger Outlets in Rehoboth offer air-conditioned bliss and plenty of dining options with senior deals (and soft chairs

for when your feet start filing complaints).

Of course, while summer is full of sunshine and smiles, safety still comes first. Drink plenty of water, slap on some sunscreen, and avoid going out during the peak heat hours between 10 a.m. and 4 p.m. (Unless your idea of fun is melting into a lawn chair.) Many local senior centers offer transportation to events and attractions - so there's really no excuse to stay cooped up unless you want to.

Whether you're listening to live music by the beach, trailing through a state park, or just enjoying a scoop of ice cream on a shady bench, summer in Delaware is yours for the taking. You've earned it.

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

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WISHING YOU ALL A SAFE
AND HAPPY HOLIDAY

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

Menus for

July

Suggested Donation:

\$6 for ages 60 & up All others must pay - \$9

Lunch served 11:30 a.m. - 1:30 p.m.

Grab and Go lunch 11 a.m. - 1 p.m.

Call 302-734-1200 by 10 a.m. to reserve your Grab & Go meal

Menu subject to change without notice.

Visit us on line: www.modern-maturity.org

	1 Chicken Paremsan Spaghetti Buttered Peas & Carrots Italian Bread/Milk Yogurt	2 Fried Fish Au Gratin Potatoes Stewed Tomatoes Corn Bread/Milk Lemon Pudding	3 <u>July 4th Celebration</u> Cheeseburger on Bun Ketchup, Mayo, Mustard Pickles Sidewinder Fries Lettuce & Tomato Cole Slaw Milk Sherbet	4 July 4th Holiday CENTER CLOSED
7 Meat Loaf w. Gravy Mashed Potatoes Seasoned Green Beans Wheat Bread/Milk Fruit	8 BBQ Pulled Pork on Bun Potato Wedges Buttered Broccoli Milk Applesauce	9 Chicken Caesar Salad w. Dressing (Romaine Lettuce, Tomato) Dinner Roll/Milk Vanilla Pudding	10 <u>Birthday Day</u> Roast Turkey w. Gravy Mashed Potatoes Peas w. Pearl Onions Roll/Milk Cake w. Icing	11 Jumbo Beef Hot Dog on Bun Ketchup, Relish Baked Beans Cole Slaw Milk Fruit
14 Spaghetti w. Meatsauce Chef's Blend Veg. Itqalian Bread/Milk Fruit	15 Liver & Onions w/Gravy Mashed Potatoes Green Beans Roll/Milk Brownie	16 Tuna Salad on Bun Lettuce & Tomato Macaroni Salad Roll/Milk Fruit	17 Fried Chicken Macaroni & Cheese Mixed Greens Corn Bread/Milk Bread Pudding	18 Swedish Meatballs Egg Noodles Buttered Peas Wheat Bread/Milk Fruit
21 Beef-A-Roni Casserole Oriental Mixed Vegetables Italian Bread/Milk Fruit	22 Boneless Pork Chop with Gravy Mashed Potatoes Buttered Carrots Roll/Milk Yogurt	23 Chef Salad w. HC Egg, Turkey & Cheese w. Dressing (Lettuce, Tomato, & Grated Carrots) Dinner Roll/Milk Mandarin Oranges	24 LS Ham w. Mustard Sauce Boiled Red Potatoes Seasoned Cabbage Wheat Bread/Milk Cookies	25 Baked Chicken w. Gravy Yellow Rice Oriental Blend Veg. Wheat Bread/Milk Applesauce
28 Chicken Tetrzzini w/Noodles Buttered Broccoli Roll/Milk Peaches	29 Chili w/ Red Beans Rice Chef's Blend Veg. Wheat Bread/Milk Tropical Fruit	30 Fried Cod Fish Sidewinder Fries Cole Slaw Biscuit/Milk Vanilla Mousse	31 Open Face Turkey Sandwich with Gravy Mashed Potatoes Buttered Broccoli Roll/Milk Pudding	

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

After all, you “shop” for other things.

We apologize for using the word “shop,” but the fact is, for most people a funeral service is a major purchase and families want to prevent overspending. Preplanning is the best thing a family can do to avoid spending too much. Let us answer any questions you may have.

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M & B Bulletin

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FREE!
July 2025

Guests beat the heat at the "All-American Beach Party"



Above: The cast of All-American Beach Party salutes the military. Photo by Cate Lyons



Right: Ann Knight wears an "Itsy, Bitsy, Teenie Weenie, Yellow Polka Dot Bikini"



Top: Niki Hodgson, Karen Porterfield and Amanda Lapp are Walking on Sunshine. Bottom: Donna, Dolores and Don Blakey perform "Under the Boardwalk"



Above, Diana and Mike Littell perform to "Sway."
Right: Crowd favorite, Dion, gets the audience going with "Uptown Funk"

Photos by Shannon Davis



Estate Planning Questions?

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

From the Director



Carolyn Fredricks

Finally! As you can see by the photos, we have some progress on the construction! We are still waiting to hear when there will be the two-day shutdown for the electric hook-up to the city, but it looks like that will happen towards the end of July. We will make announcements when we have the definite dates.

It has been so hot, but the construction crews have worked every day - all day. According to the contractors at this morning's construction meeting, the new Welcome Center should be completed by Sept. 5!

I hope you were one of the people who came to our awesome summer show. The cast knocked it out of the park on this one. What a fun show. The June 25 audience was engaged and seemed to have a really great time.

There are many people who contribute to the success of the show that you never see on the stage. Special thanks to Barbara Hogan, who wrote the script and made I don't know how many changes; and Gloria Johnson, who totally decorated the stage and room. These two dedicated ladies also made all the centerpieces. Thanks to my deputy, Cate Lyons for finding all the music for the show - even when I come up with some obscure ones. Thanks also to all my production assistants, the A.V. team, and even the flood light operators. They all played a part in the production.

Of course, we had to do it a little differently this year with the construction going on. I just would like to get a little feedback. Did you like being in two different rooms or do you prefer the dinner in the same room as the show? Let me know.

Now that the show is over, we will concentrate on our other fundraisers. Henry Greene's show "Ebony's Movie Soundtracks" is

Sept. 12. Tickets for this show go on sale Aug. 4 at Member Services. Our gala is Oct. 11. Tickets go on sale for the gala Aug. 25.

I consider it such a privilege to work with all the volunteer cast members and even though sometimes what I want them to do may be a little out of their comfort zone, they always come through. One night, I was backstage when Dolores Blakey was singing "America." We were preparing for the presentation of the service branch flags to recognize those in the audience who have served. I was overwhelmed with love and pride to be be an American - The land of the Brave - there is no other country like the good ol' USA!

Have a safe and happy 4th. Be safe - Stay cool.



The cast of "All-American Beach Party." photo by Cate Lyons

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!

July Dinner Dance

**Tuesday, July 15, 2025
6- 9 p.m.**

**Music by
DJ Jen Cox**

\$20 per person for those 60 & older

\$21 for under 60

**Ticket sales end Friday, July 11-
no tickets sold at the door.**

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Look whats fun and free at MMC

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

**** IMPORTANT PROGRAM INFORMATION ****

The Modern Maturity Center will be providing the State of Delaware with the attendance numbers of members participating in each program and class offered at the Center. It is crucial that we accurately count all attendees for every program and class.

To facilitate this process, we kindly request that all members scan their membership cards upon entering the facility. This will help us track which program or class each member is attending on that day. If a sign-in sheet is available for a specific program or activity, please ensure that you sign it if you did not scan in.

Accurate attendance reporting is essential, as it directly impacts the funding we receive from Grant-in-Aid. Therefore, it is imperative that our attendance numbers are precise when submitted.

Thank you for your cooperation in this important matter.

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

Extreme Beginners Line Dance Step Class

DAY: Fridays
TIME: 1 to 2 p.m."Untangle Your Feet" for those needing help with class steps.

2 to 3 p.m. First Timer - those who need to learn grapevines, jazz boxes, etc.

ROOM: Palmer Room
INSTRUCTOR: Jacci Kenny

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

Get Up and Move!

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

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

Advanced Line Dancing

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

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

Beginner Line Dancing

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

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

Couples Line Dancing

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

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

Dancing In Your Chair

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

In this class you will exercise safely

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

Soulsations

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

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

Contemporary Line Dancing

DAY: Tuesday
TIME: 11:30 a.m. to 1 p.m.
DAY: Thursday
TIME: 11:30 a.m. to 12:30 p.m.
ROOM: Palmer Room
INSTRUCTOR: Diane Mosie

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

Intermediate Line Dancing

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

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

Low Impact Aerobics

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

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

MMC Tappers

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

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

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Conversations with Carolyn

DAY: Thursday, July 17

TIME: 9 to 10 a.m.

ROOM: Activity Room #3

Members are invited to participate in an informative discussion with Carolyn Fredricks, President and CEO of the Modern Maturity Center. This is a fantastic opportunity to gain insights into the Center's initiatives and offerings. Members are encouraged to come with questions, comments, concerns or ideas they wish to share. To reserve your spot, please sign up with the Program Director. Light refreshments will be provided

MMC Bulletin

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302 734-1200 * FAX 674-1265

marketing@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 nationals origin, be excluded from participating in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance.

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

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

Directors :

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



United Way of Delaware

for all attendees. Please note that the meeting will be cancelled if fewer than 10 participants register. Don't miss out on this chance to connect and share your thoughts! Free for members!

Needlework Group

DAY: Fridays

TIME: 9 a.m. to 3 p.m.

ROOM: Activity Room #3

INSTRUCTOR: Nanka Pearce

Needlework is a distinguished crafting technique that involves the creation of decorative or functional items using materials such as yarn, thread and fabric. This art form encompasses a range of practices, including embroidery, knitting, crocheting and crewel work. We invite you to participate in a workshop led by Nanka, a previous winner of the Delaware State Fair purple ribbon. During this session, Nanka will share her insights, and creative approaches with attending members. 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. We look forward to your participation in this enriching experience. Free to members.

Forrest Ave. Quilters

DAY: Wednesday

TIME: 9 a.m. to noon

ROOM: Activity Room #1

INSTRUCTOR: Carolyn Porter

The "Forrest Ave. Quilters" 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: Wednesday

TIME: noon to 3 p.m.

ROOM: Activity Room #8

INSTRUCTOR: Edie Hobbs

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.

Double Dutch Therapy

DAY: Thursdays

TIME: 12:30 to 1:45 p.m.

ROOM: Palmer Room

INSTRUCTOR: Denise R. Taylor & Evelyn Gadsden

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

MMC Gospel Singing Workshop

DAY: Tuesdays

TIME: 10 to 11 a.m.

ROOM: AR #3

INSTRUCTOR: Carl Barefoot

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

BINGOCIZE!

DAY: Tuesdays

TIME: 10 to 11 a.m.

ROOM: Activity Room #8

DAY: Fridays

TIME: 11 a.m. to noon

ROOM: Palmer Room

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

Building Tours

DAY: Monday – Friday

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

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

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MMC Trips & Tours

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

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

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

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

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

Ask about :

Canada & New England Cruise on RC Liberty of the Seas

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

Travel Protection is available and strongly encouraged. *Host: Carol Taylor & Tommie Moore. Includes motorcoach transportation, 10 day/9 night cruise, cabin, shipboard meals, port charges, taxes, Port calls in Boston, MA; Portland ME; Sydney, Nova Scotia; Saint John, New Brunswick; Sails from Cape Liberty, NJ. PML Tours*

Niagara Falls

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

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

at your hotel, 3 dinners including one at Skylon Tower, guided tour of Niagara Falls, IMAX presentation “Niagara: Miracles, Myths & Magic” Hornblower Noagara Cruise, visit Niagara-on-the-Lake, wine tasting at local winery, explore Clifton NY, evening view of illuminated Falls, visit Fallsview or Seneca Casino (on your own after touring), visit to Corning Glass Museum Gift Shop. PML Tours

Balloon Fiesta - Albuquerque, NM

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

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

Sunny Portugal

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

Call for availability. **Travel Protection is available and strongly encouraged.**

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

Nashville, TN

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

person, double occupancy.

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

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

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

Biltmore Christmas

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

Travel Protection is available and strongly encouraged. *Host: Carol Taylor Includes motorcoach transportation, 3 nights hotel accommodations, 3 breakfasts at your hotel, one holiday dinner at the Biltmore Estate and one holiday dinner at the Omni Grove Park Inn, view entries to National Gingerbread House Competition, self-guided tour of Biltmore House, guided tour of Asheville NC, admission to Biltmore Estate Gardens and Grounds, wine tasting at Biltmore Estate Winery. PML Tours*

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

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

Price includes round trip airfar, 1 night hotel accommodation in San Juan, guided tour of San Juan, shipboard meals, transfers to

and from San Juan Cruise Pier, motocoach transportation to an from the airport. Port calls: Willemstad, Curacao; Oranjestad, Aruba; Tortola, B.V.I.; San Juan, Puerto Rico. \$250 per person deposit due to hold reservation (\$100 per peron 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 availbale and strongly encouraged.

PML Tours

The Heart of Ireland

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

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

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

Travel Protection is available and strongly encouraged. *Host: TBA . Includes deluxe motorcoach transportation, 6 nights hotel accommodation, 6 breakfasts at your hotel, 3 dinners including one at the Bavarian Inn, buffet lunch at the Grand Hotel, hydro jet ferry ride to Mackinac Island, carriage tour of Mackinac Island*

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

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

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.

African American Washington DC Tour

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

Travel Protection is available and strongly encouraged. *Host: TBA . Includes* one night hotel accommodation, one breakfast at your hotel, one dinner. Visit Arlington National Cemetery, explore the National Museum of African American History & Culture; guided African American Tour of Washington DC, visit the Marine Corps War Memorial, tour Fredrick Douglass Historic Site, visit the Martin Luther

King Memorial, take a guided riding tour of Washington DC. Also included are standard taxes, meal gratuities & baggage handling and motorcoach transportation.

NEW! 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.

NEW! Yellowstone & Wild West

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

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

NEW! Cape Cod, Martha's Vineyard & Provincetown

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

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

DAY TRIPS **River Lady Lunch Cruise**

Tom's River, NJ

Wednesday, Aug. 13, 2025

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

"Escape to Margaritaville

Candlelight Dinner Theater

Sunday, Aug. 24, 2025

\$120 per person, transportation, driver's tip, lunch and show. Set your mind to island time and ESCAPE to MARGARITAVILLE! Featuring your favorite Jimmy Buffet classics with book by Greg Garcia and Mike O'Malley, Margaritaville tells the story of Tully, a smooth-talking singer/bartender whose laidback, no-strings-attached lifestyle is turned upside down when he falls for Rachel, an environmental scientist visiting the island. This hilarious, heartwarming musical is the party you've been waiting for! Depart MMC 11:30 a.m.; return approx. 6 p.m.

Suicide Bridge Luncheon Cruise

Hurlock, MD

Wednesday, Sept. 10, 2025

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

Sight & Sound - "Noah"

Lancaster, PA

Wednesday, September 24, 2025

\$165 per person, transportation, driver's tip, show and lunch at Hershey Farm Restaurant. With a catastrophic storm on its way, Noah is given a monumental

task: build a boat big enough to save his family from a flood that will cover the entire earth. Returning for one season only, this landmark production takes you on board one of the world's best known voyages as live animals fill the stage and aisles. Set sail inside the enormous ark as this extraordinary story comes to life in this special 30th anniversary season! Depart MMC 7:30 a.m.; return approx. 5:30 p.m.

AMT Christmas Show "Deck the Halls"

American Music Theater, Lancaster, PA

Thursday, Nov. 13, 2025

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

Coming in 2026:

Canadian Rockies, July 26 - Aug. 1, 2026, \$4,784 per person, double occupancy. Highlights: Head-Sn=mashed Buffalo Jump, Waterton Lakes Natioanl Park, Glacier National Park, Going-To-The-Sun Road, Banff, Athabasca Glacier, Lake Louise, Heritage Park Historic Village

Outer Banks, NC, Oct. 19-23, 2026, \$799 pp double occupancy. Highlights: iconic lighthouses, Currituck Heritage Park, Whalehead, Dolphin CruiseRoanoke Fesdtival Park, Elizabethan Gardesn, Wright Brothers Memorial and Visitor Center, Graveyard of the Atlantic Museum.

New Orleans, Nov. 9-13, 2026, \$2199

per person Double occupancy. Highlights: a dinner at the New Orleans School of Cooking, Mississippi River Cruise, guided tour of New Orleans, visit to the French Quarter, admission to World War II Museum, plus free time on your own.

City of Dover update

by Fred Neil, *Dover City President*

By some minor miracle, and deep digging by the Dover City financial wizards, and a lot of soul searching, the Dover City Council has approved a budget for the Fiscal year that starts on July 1st with NO increase in the property tax rate. It was essential to increase electric and water rates because the cost to deliver those services have gone up just as our groceries have increased. Electric and Water rates remain among the lowest in Delaware.

You deserve to see how that financial jigsaw puzzle came together, because you are footing the Bill to run this city. It all starts on the way the city collects money to pay for what it has to buy and pay for salaries and the services provided.

How the City Pays its Bills

The biggest chunk of money comes from Property Taxes, which represents 31.9% of the General fund revenue. Every property owner and renter is affected when property taxes are raised. The renter feels the increase as their annual rents rise.

Since more than 30% of all properties in Dover are owned by non-profits the burden for a whole array of services from police, fire, emergency medical services including ambulances, street cleaning, infrastructure, etc, falls on property owners and their renters. The 2nd largest amount comes from Interfund Service transfers such as the Electric and Water fund. Smaller amounts come from grants, Transfer Taxes on the sale of property, Chancery Court fees, and other miscellaneous receipts.

That money goes into the General Fund as the operating fund of the City. It is used to account for all financial resources except those required to be accounted for in another fund. These Interfund Service money transfers have restrictions to how much money can be transferred.

The Fairness Equation

Each year, the members of the

City Council must consider should the Dover taxpayers and renters provide free services to the non-taxpayers by raising the tax rate 10¢ to 15¢ per \$100 of assessed value? Is that fair?

We thought not! To remedy this we have instituted additional service fees similar to the Electric and Water Funds, which are called “Enterprise Funds”, and Service Fees.

The “Enterprise Funds consist of two parts. One part is a fixed amount that pays for infrastructure that gets the utility to you and the man or people power to keep it running. The second part that you control is based on how much electricity or water, etc you use.

The service fees you see on your city monthly invoices are paid by all property owners based on what it actually cost the city. These are trash collection, and emergency medical fees. We tried to remove the cost of storm water from the property tax rate last year, but the formula went haywire and taxpayers still bear the whole burden paid via the General Fund. By doing this, the not-for-profits are paying a share and preventing the property tax rate to rise.

The Not So Good News

You still face an increase in the Electric and Water Rates. The reason is the cost to the city has jumped. The most severe increase is cost of buying power from the grid to send to you. This is a serious national problem. When the cost of power from the grid goes up, we either pay the cost or you have no electricity.

What you don’t pay are the profits that go to investors of private systems. Usage of electricity is seasonal, and Dover’s rates have been the lowest or the second lowest in the entire State of Delaware. Even with the rate increase, your cost will be among the lowest in the State. The same goes for water even though the cost of materials to get the water to you has risen 124%

Legislative News

by George “Jody”

Sweeney
*Kent County
Levy Court
Commissioner,
5th District*



G r o w t h .

Housing growth. The lack of independent restaurants. Traffic. School student count. Healthcare services. Boy oh boy, where are we?

Kent County is experiencing a growth spurt in housing. Whether this is tr or not, really is immaterial. The truth is that it “feels” like growth is happening everywhere.

Back in 2004-2008, Levy Court approved more than 60,000 new lots in subdivisions. Sixty thousand new homes equates to about 36,000 new students, 120,000 more people, and about 360,000 more trips per day. Fortunately, it didn’t all work out. In 2008, the housing market crashed, and many of those approved lots have since dropped off. The County has a rule that if an approved property does not have any improvements in five years, the permit is pulled. I don’t know the exact number that have been dropped, but it is significant. The beauty of this rule is that any new development in the same space will have to follow any new rules that are put in place.

Just in the Caesar Rodney School District, a recent inventory indicated about 4,000 lots approved. Some people assume 4 persons per home. The industry, the Governments, and professionals assume 2.6 people per home, based on the fact that many retirees without children are relocating to Delaware. 4,000 homes results in about 2,400 more students, spread across 19 schools and 13 grades, from pre-school to twelfth grade. It is still a

since 2021.

To help every electric user, Dover is launching a Smart Energy program to help you save electricity in your home or business. You will be hearing more about that later. You will save money two ways. One, by cutting the usage you pay for and by dropping the city’s cost

growth factor that needs to be considered.

Four thousand homes also calculates into about 24,000 trips per day in the CR school district. Anyone who has to travel Rt 13 between Rodney Village and Woodside knows how bad the traffic is, especially between 3pm and 6pm.

With both traffic and school issues, the problem is how they are resolved. Roads are not improved until AFTER traffic or accident data has already proven that the road needs improving. Schools Districts cannot expand until AFTER they are well past capacity. Then, their expansion is just enough to manage the capacity they have, and not any growth that may be coming.

There is a group that is currently reviewing things like population growth out to 2050. That is the Dover Kent Metropolitan Planning Organization. Their Innovations 2050 details focuses on growth over the next 25 years, especially as it pertains to traffic. This is a tool that school districts, Bayhealth Medical, independent doctor offices, and many commercial entities should be following. It details demographics of age, sex, job growth, and much, much more. You can see this information at:

<https://doverkentmpo.delaware.gov/innovations2050/>

But, more than anything, you need to be involved. Be involved in understanding your State Legislators’ stance on growth. Be involved in understanding your Kent County Commissioners’ stance on growth. Understand their relationships with developers, the Real Estate community, and builders. Be involved in understanding school board members stance on school growth. Ask all of these if they are aware of Innovations 2050, and have they read it.

You have a voice. No government in Kent County or Delaware denies the public an opportunity to speak.

Get Involved!

of delivering that electricity to you. You will be able to invite an expert to your home to advise you.

A note about Council President Neil: According to the National League of Cities, at 91 years of age he is the oldest elected local official in the United States. His Bio can be found on the City of Dover Website.

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: Sue Ford getting her hands messy making popcorn balls at the Front Porch. Photo taken by Roylene Marvel



Above: Ginger Wingard planting flowers in the Front Porch Garden. Photo by Faith Hahn

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**NEW
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SOON!**

Caregiver Resource Center

The Caregiver Resource Center at Modern Maturity would like to remind all our superhero caregivers to keep cool as the summer months heat up. It is important for you and your loved one to stay hydrated and cool. As we age, we lose some ability to feel heat, as you know many older people feel cold due to reduced blood circulation. Remind them of the season as temperatures heat up and remove heavy winter clothing. Offer frequent fluids, encourage cool desserts like Jello and freezer pops in between meals. Stay informed of the weather and reduce outside activities between 10a-2pm, which is often the hottest time of day. Please see the following list of our upcoming support groups offered.

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

*July Parkinson's Support group originally scheduled for July 3 will be cancelled due to Holiday closing of MMC. If you need support or services to providers, please contact the CRC

prior to 1 p.m. Thursday, July 3, on the number listed below.

- **August 4** - Alzheimer's Day Support Group, noon, CRC program room
- **August 7** - Parkinson's Support Group, 5 p.m., CRC program room
- **August 12** - Second Time Around Grandparents Support Group, 9 a.m., CRC office
- **August 19** - 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: Mary Whitney was the birthday winner June 12 at MMC. Birthday Winners receive a \$25 VISA gift card from Del-One Federal Credit Union. Each month one winner is drawn from all registered birthday celebrants. In order to be eligible for the drawing and your free birthday lunch, you must have a current MMC membership card and proof of birth date. The next birthday celebration is Thurs., July 10.



Left: MMC Ambassador Bill Hufnal and Site Manager Jessica Kerr present the cash winnings to John Bonsall and Maria Tess Weiss. DJ Sky Brady provided the music enjoyed by 150 guests. The next dinner dance will have DJ Jen Cox to entertain and provide favorite dancing music on July 15.



Senior Community Service Employment Program

by Michael O'Leary

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

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

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

In addition to on-site job training Kent County SCSEP encourages participants to take advantage of community resources. One resource is the Department of Labor's Employment & Training (DET) which

offers a multitude of career services including Basic Computer Training, Interview Strategies, and Career Planning Workshops. Additionally DET can help cover the cost of a degree, license, and certificate programs for low-income adults and dislocated workers. Programs such as Automotive Technician, Billing and Coding, Certified Nursing Assistant, Dental Assistant, Diesel, EKG Technician, GED - High School Equivalency, Heavy Equipment Maintenance, Medical Assistant, Medical Billing and Coding, Ophthalmic Assistant, Phlebotomy Technician, Practical Nursing, Warehousing/Forklift and more. The steps to accessing DET's training services can be found online at

<https://labor.delaware.gov/divisions/employment-training/job-seeker-services/> or by calling 302-739-5473 and speaking with an Employment Service Specialist.

As I mentioned last month, I spent 3 ½ years as the Director of the Retired Seniors Volunteer Program here at MMC. At a recent workshop I told SCSEP participants about the power of volunteering, both in doing good and in adding something extra to their resume. If you would like to learn more about the SCSEP program, call me at the SCSEP office at (302) 734 - 1200 x145.

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More Fun and Excitement!

MMC Book Club

DAY: Thursday, July 31

TIME: noon to 1 p.m.

ROOM: Activity Room #1

Do you love to read? Are you a bookworm? Would you like to discuss your thoughts, reactions, and opinions of books with other book lovers? If you answered "yes" to any of these then the MMC book club has a place for you! This is a great way to make friends, discover new books, and stay socially active. The book club meets the last Thursday of each month. Free for members! You must be a member of MMC to participate.

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

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

August 28 - "The Women" by Kristin Hannah

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

October 30 - "My Father's List"

by Laura Carney (not on Amazon)
November 27 - "Bring on the Blessings" by Beverly Jenkins
December - "Christmas With Book" by Heather Woodhaven

Consumer Protection Program

DAY: Thursday, July 10

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

ROOM: Longwood Room

The Delaware Department of Justice's Consumer Protection Unit will be available in the Longwood Room to speak to you about fraud and scams that are preying on our senior citizen population. They will provide important information on how to avoid falling victim to the various scammers and to give you valuable brochures to take home as reminders. Chief Investigator Alan Rachko and Special Investigator LaVincet Harris will also be available to answer any questions or concerns you may have.

Volunteer

Have you contemplated the opportunity to teach a class or program? This presents a valuable chance to impart your knowledge and passion while contributing positively to the community. Whether you possess expertise in a particular skill, hobby, or academic subject, teaching can serve as a rewarding endeavor that promotes learning and engagement among members. We encourage individuals to

reflect on this opportunity to inspire and educate others.

For more information regarding involvement, contact our Program Director, Karen Porterfield at (302) 734-1200, extension 129 for more information. Or you can email her at karen.porterfield@modern-maturity.org. Please note that you MUST be a member of the Modern Maturity Center to conduct any type of class or program. "It is the supreme art of the teacher to awaken joy in creative expression and knowledge" (Albert Einstein)



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Estimates

GAME ON AT MMC!

YOU MUST BE A MEMBER OF THE MMC TO PARTICIPATE!

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

PALMER ROOM CLASSES

YOU MUST BE A MEMBER OF THE MMC TO PARTICIPATE!

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



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Captain Social Security

Working While Receiving Social Security Benefits

by Benjamin Shamburger, MSW

Millions of people still work while receiving Social Security benefits. If you are receiving benefits and still working, it's very important that you know and understand the rules to avoid overpayment. The following information was extracted from Social Security pamphlet EN 05-10069 "How Work Affects Your Benefits." You can get Social Security retirement or survivors' benefits and work at the same time. But, if you're younger than full retirement age, and earn more than certain amounts, your benefits will be reduced. The amount that your benefits are reduced, however, isn't lost. Your benefit will increase at your full retirement age to account for benefits withheld due to earlier earnings. Spouses and survivors who receive benefits because they have minor children or children with disabilities in their care, don't receive increased benefits at full retirement age if benefits are withheld because of work.

NOTE: Different rules apply if you receive Social Security disability benefits or Supplemental Security Income payments. Then you must report all your earnings to us

How much can you earn and still get benefits?

If you were born January 2, 1960, or later, then your full retirement age for retirement insurance benefits is 67. If you work, and are at full retirement age or older, you may keep all of your benefits, no matter how much you earn. If you're younger than full retirement age, there is a limit to how much you can earn and still receive full Social Security benefits. If you're younger than full retirement age during all of 2025, we must deduct \$1 from your benefits for each \$2 you earn above \$23,400. If you reach full retirement age in



2025, we must deduct \$1 from your benefits for every \$3 you earn above \$62,160 until the month you reach full retirement age.

What income counts...and when do we count it?

If you work for someone else, only your wages count toward Social Security's earnings limits. If you're self-employed, we count only your net earnings from self-employment. For the earnings limits, we don't count income such as other government benefits, investment earnings, interest, pensions, annuities, and capital gains. However, we do count on an employee's contribution to a pension or retirement plan if the contribution amount is included in the employee's gross wages. If you work for wages, income counts when it's earned, not when it's paid.

A special rule for the first year you retire.

Sometimes people who retire mid-year already have earned more than the annual earnings limit. That's why there is a special rule that applies to earnings for 1 year, usually the first year of retirement. Under this rule, you can get a full Social Security check for any whole month you're retired, regardless of your yearly earnings. Also, if you're self-employed, we will consider how much work you do in your business to determine whether you're retired. One way is by looking at the amount of time that you spend working. In general, if you work more than 45 hours a month in self-employment, you're not retired. If you work less than 15 hours a month, you're retired. If you work between 15 and 45 hours a month, you won't be considered retired if it's in a job that requires a lot of skill, or you're managing a sizable business.

You should report changes in your earnings.

We adjust the amount of your Social Security benefits in 2025 based on what you told us you would earn in 2025. If you think your

earnings for 2025 will be different from what you originally told us, let us know right away. If other family members get benefits based on your work, your earnings from work you do after you start getting retirement benefits could reduce their benefits, too.

Will you receive higher monthly benefits later if benefits are withheld because of work?

Yes! If some of your retirement benefits are withheld because of your earnings, your monthly benefit will increase starting at your full retirement age. This takes into account those months in which benefits were withheld.

Are there other ways that work can increase your benefits?

Yes. Each year we review the records for all Social Security beneficiaries who work. If your latest year of earnings turns out to be 1 of your highest years, we refigure your benefit and pay you any increase due. This is an automatic process, and benefits are paid in December of the following year.

Keep in mind that these rules are subject to change and will be adjusted each year as the earnings limit is increased.

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

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



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Fitness News

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

Silver Sneakers & Silver and Fit Programs

MMC is proud to be a participating center for Silver Sneakers, Silver and Fit, and United Health Care-Renew Active programs. If your health plan offers this benefit, you can use our fitness center and pool for FREE. Your insurance plan pays us directly on your behalf for each time you use our facility. *Note you must register with the fitness center staff to use your insurance benefit. It is not automatic.*



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

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

Aquacise with Ray

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

Aqua Mobility with Mindy

Monday and Wednesday from noon to 1 p.m. Warm water exercise

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

program for gentle whole-body movement. This class is great for individuals with arthritis, fibromyalgia, diabetes, high blood pressure and pre/post-surgery.

Aqua Aerobics with Betsy

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

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

Tai Chi with Ran

Day: Wednesday
Time: 1:30 – 2:30 p.m.
Cost: \$20 MMC Member
\$10 MMC Staff
Class runs from July 9 - 30
Room: Palmer
Instructor: Ran Griem, RN
Shiatsu Practitioner. A minimum of 10 paid participants is required. Registration for August runs until August 1.

Tai Chi with Donna

Day: Wednesday
Time: 2:30 – 3:30 p.m.
Cost: \$20 MMC Member
\$10 MMC Staff
Class runs July 9 - 30
Room: Palmer
Instructor: Donna DeSimone
Class led by Donna, a Black Sash certified instructor. A minimum of

10 paid participants is required. Registration for August runs until August 1.

Body Sculpting with Donna

Day: Wednesday
Time: 4 – 5 p.m.
Cost: \$20 MMC Member
\$10 MMC Staff
Class runs July 9 - 30
Room: Palmer
Instructor: Donna DeSimone
This class is designed to help participants to get lean, build strength and tone muscles with motivating music. Bring a 5lb dumbbell (lighter dumbbells are provided), mat, towel and water. Donna is an ACE Certified Personal Trainer and Group Fitness Instructor with over 24 yrs of experience. A minimum of 10 paid participants is required. Registration for August runs until August 1.

Yoga with Donna *Paused until October*

Beginner Tai Chi with Donna *Paused until October*

Adult Swim Lessons

Four (45-minute) private swimming lessons for \$120. Contact Al Wyllie 302-734-1200 ext. 188 for more information.

Pool Birthday Parties and Pool Baptisms

Contact Al Wyllie 302-734-1200 ext. 188 for more information.



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

Delaware's Senior-Friendly Summer Fun: Sunshine, Socializing, and a Splash of Sass

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.

Summer in the First State isn't just for kids and beachgoers - it's the perfect season for us older adults to get out, stay active, and soak up the fun. From gentle walks in the shade to lively festivals and breezy beach days, Delaware offers plenty of senior-friendly ways to enjoy the season without melting like a popsicle on a dashboard.

If you're craving fresh air and a



change of scenery, Delaware's parks are calling - and they're not asking you to hike a mountain. Cape Henlopen State Park in Lewes is a favorite with its shady walking paths, accessible beach mats, and plenty of benches to take a break (or let someone else chase the grandkids). Trap Pond State Park in Laurel offers peaceful pontoon boat rides through towering bald cypress trees - it's like cruising through a nature postcard. Up north, Brandywine Creek State Park has easy walking trails and guided strolls that don't require hiking boots or a compass. And good news: if you're 62 or older, the Delaware State Parks Senior Pass gives you discounted or free access all year long. Not bad for someone who still remembers when gas was under a dollar.

If ocean air is more your style, Rehoboth Beach's boardwalk is perfect for a leisurely walk, with shaded benches and live music at the bandstand. Bethany Beach hosts summer movies and bonfires - great for grandkid visits - and historic Lewes offers shopping, ferry rides, and a quieter pace. Many beach towns even have beach wheelchair rentals.

Delaware's summer calendar

is bursting with events that are both entertaining and easy on the knees. The Delaware State Fair in Harrington (July 18–27) is a must, especially on Senior Day, where the food is delicious, the music is nostalgic, and the only thing you need to wrangle is your appetite. Over in Rehoboth, the Outdoor Fine Art & Craft Show at the Art League (August 3–4 and 10–11) lets you wander among the trees, chat with artists, and maybe even find that perfect piece for your living room wall. Lewes' Antique & Vintage Market gives you a chance to spot something older than you - and that's saying something.

When the sun starts to sizzle, it's time to take the fun indoors. The Delaware Art Museum in Wilmington offers cool galleries, senior discounts, and guided tours that are both interesting and air-conditioned (a win-win). The Milton Theatre has afternoon performances full of toe-tapping tunes, lighthearted comedy, and - most importantly - comfy seats. And if shopping is your cardio, Christiana Mall and the Tanger Outlets in Rehoboth offer air-conditioned bliss and plenty of dining options with senior deals (and soft chairs

for when your feet start filing complaints).

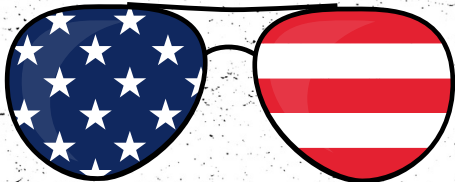
Of course, while summer is full of sunshine and smiles, safety still comes first. Drink plenty of water, slap on some sunscreen, and avoid going out during the peak heat hours between 10 a.m. and 4 p.m. (Unless your idea of fun is melting into a lawn chair.) Many local senior centers offer transportation to events and attractions - so there's really no excuse to stay cooped up unless you want to.

Whether you're listening to live music by the beach, trailing through a state park, or just enjoying a scoop of ice cream on a shady bench, summer in Delaware is yours for the taking. You've earned it.

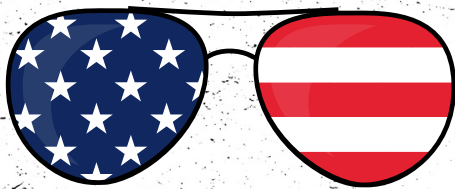
If there's a particular resource you're looking for or if you have any questions, please feel free to reach out to Crystal Calderon at Bryan Realty Group at 302-222-3349 or by email crystal@homes4uandme.com. I'm here to make sure that our senior community has valuable news they can use.

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WISHING YOU ALL A SAFE
AND HAPPY HOLIDAY



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

Menus for

July

Suggested Donation:

\$6 for ages 60 & up All others must pay - \$9

Lunch served 11:30 a.m. - 1:30 p.m.

Grab and Go lunch 11 a.m. - 1 p.m.

Call 302-734-1200 by 10 a.m. to reserve your Grab & Go meal

Menu subject to change without notice.

Visit us on line: www.modern-maturity.org

	1 Chicken Paremsan Spaghetti Buttered Peas & Carrots Italian Bread/Milk Yogurt	2 Fried Fish Au Gratin Potatoes Stewed Tomatoes Corn Bread/Milk Lemon Pudding	3 <u>July 4th Celebration</u> Cheeseburger on Bun Ketchup, Mayo, Mustard Pickles Sidewinder Fries Lettuce & Tomato Cole Slaw Milk Sherbet	4 July 4th Holiday CENTER CLOSED
7 Meat Loaf w. Gravy Mashed Potatoes Seasoned Green Beans Wheat Bread/Milk Fruit	8 BBQ Pulled Pork on Bun Potato Wedges Buttered Broccoli Milk Applesauce	9 Chicken Caesar Salad w. Dressing (Romaine Lettuce, Tomato) Dinner Roll/Milk Vanilla Pudding	10 <u>Birthday Day</u> Roast Turkey w. Gravy Mashed Potatoes Peas w. Pearl Onions Roll/Milk Cake w. Icing	11 Jumbo Beef Hot Dog on Bun Ketchup, Relish Baked Beans Cole Slaw Milk Fruit
14 Spaghetti w. Meatsauce Chef's Blend Veg. Itqalian Bread/Milk Fruit	15 Liver & Onions w/Gravy Mashed Potatoes Green Beans Roll/Milk Brownie	16 Tuna Salad on Bun Lettuce & Tomato Macaroni Salad Roll/Milk Fruit	17 Fried Chicken Macaroni & Cheese Mixed Greens Corn Bread/Milk Bread Pudding	18 Swedish Meatballs Egg Noodles Buttered Peas Wheat Bread/Milk Fruit
21 Beef-A-Roni Casserole Oriental Mixed Vegetables Italian Bread/Milk Fruit	22 Boneless Pork Chop with Gravy Mashed Potatoes Buttered Carrots Roll/Milk Yogurt	23 Chef Salad w. HC Egg, Turkey & Cheese w. Dressing (Lettuce, Tomato, & Grated Carrots) Dinner Roll/Milk Mandarin Oranges	24 LS Ham w. Mustard Sauce Boiled Red Potatoes Seasoned Cabbage Wheat Bread/Milk Cookies	25 Baked Chicken w. Gravy Yellow Rice Oriental Blend Veg. Wheat Bread/Milk Applesauce
28 Chicken Tetrzzini w/Noodles Buttered Broccoli Roll/Milk Peaches	29 Chili w/ Red Beans Rice Chef's Blend Veg. Wheat Bread/Milk Tropical Fruit	30 Fried Cod Fish Sidewinder Fries Cole Slaw Biscuit/Milk Vanilla Mousse	31 Open Face Turkey Sandwich with Gravy Mashed Potatoes Buttered Broccoli Roll/Milk Pudding	

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

After all, you “shop” for other things.

We apologize for using the word “shop,” but the fact is, for most people a funeral service is a major purchase and families want to prevent overspending. Preplanning is the best thing a family can do to avoid spending too much. Let us answer any questions you may have.

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