

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?

"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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to schedule a consultation
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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 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 airfare, 1 night hotel accommodation in San Juan, guided tour of San Juan, shipboard meals, transfers to

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

The Heart of Ireland

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

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

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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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.



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.



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

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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MMC Monthly Programs

MMC PROGRAMS AT A GLANCE!

YOU MUST BE A MEMBER OF THE MMC TO PARTICIPATE!

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

Food - Friends - Fun

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

July Schedule

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

Wed., July 2: Monthly Planning Meeting, WCR Room

Thurs., July 3: Bob Evans (Camden), 4574 S. DuPont Hwy., Camden

Tues., July 8: McGlynn's Pub, 800 N. State St., Dover

Thurs., July 10: Porta Bella (Rodney Village), 1618 S. Governor's Ave., Dover

Mon., July 14: Red Lobster, 271 N. DuPont Hwy., Dover

Wed., July 16: Mike & Mel's Family Restaurant, 108 N. Railroad Ave., Wyoming

Mon., July 21: Pat's Select Pizza/Grill, 41 E. Glenwood Ave., Smyrna

Thurs., July 24: Delicious Fusion, 50 N. DuPont Hwy., Unit 14 & 15, Dover

Mon., July 28: La Hacienda, 1294 Forrest Ave., Dover

Thurs., July 31 @ 4:30: Boondocks, 825 Lighthouse Rd., Smyrna

Longwood Room Events

July 1 - Randy Chang on the piano, noon

July 2 - Food Bank, noon

July 3 - Farmer's Market, 11 a.m.

- Broadway Dancers Perform, noon

July 4 - Center Closed

July 10 - Birthday Day!

- Farmer's Market, 11 a.m.

- Dept. of Justice (Alan Rachko), 11:30 a.m.

- Free Ice Cream! - Bryan Realty Group, noon

- Steppin' Seniors Perform, noon

July 15 - Randy Chang on the piano, noon

July 17 - Farmer's Market, 11 a.m.

- Angela Scott - "Sherrod's Organic Stevia: (S.O.S.), 11:30 a.m.

- Dinomite Dancers Perform on Stage, 12:15 p.m.

July 24 - Farmer's Market, 11 a.m.

July 31 - Farmer's Market, 11 a.m.



Garden Talk

by **Maggie L. Moor**

*Delaware Cooperative Extension
Delaware State University*

For the First Week of July:

- o Control the weeds in vegetable and flower gardens. I like to use black and white (5-7) sheets of newspapers between rows and cover with straw, mulch or dried grass clippings. May have to wet the newspapers down as you place them.
- o Feed roses.
- o Watch for mites on roses, shrubs, trees, and ground covers.
- o Control Japanese beetles on roses, crepe myrtle, grapes, and other host plants. Keep in mind, traps attract beetle, so hang them away from the plant you want to protect.
- o Harvest and hang herbs before they go to bloom. Tie in little bunches and hang in a ventilated warm space to cure.

After thoroughly dried, put in sealed jars for winter use. Be sure to label the jars.

- o Take cuttings from shrubs.

For the Second Week of July:

- o Pinch back chrysanthemums for the last time.
- o Remove faded blossoms on annuals and perennials.
- o Deadhead rhododendrons to increase next year's flowers. Remember to only remove spent flower heads. Do not damage newly expanded leaves.
- o Keep all newly planted trees and shrubs watered; soak thoroughly once a week, either mornings or early evenings.
- o Increase the mowing heights on your lawn mower during dry, hot summer days.
- o Prepare to harvest onions. When seedpods start to form, turn tops down and allow another two weeks for the onions to ripen before

harvesting. Dry harvested onions in the shade before storing.

- o Harvest and hang herbs before they flower.
- o Check vegetables for pests and diseases.
- o Don't forget to walk through your gardens and make notes in your garden journal; make notes on how new varieties are growing, are they growing as described on the seed pack or catalog, any pests problems, or are they the best plant in your garden?
- o Didn't plant a vegetable garden this year. No problem, visit one of the many Delaware farmers markets. Support your local farmer!

For the Third Week of July:

- o Remove faded blossoms on annuals and perennials.
- o Stake tall perennials.
- o Check tomatoes for late blight and fruit for horn worms. Treat with a product labeled for this. Hand pick horn worms and

destroy them.

- o Water shrubs and trees planted this year if necessary.
- o Control weeds in vegetable and flower gardens.
- o Harvest vine-ripened fruits.
- o Harvest and hang herbs.
- o Visit the Delaware State Fair Master Gardener Booth.

For the Last Week of July:

- o Continue efforts to control Japanese beetles and other garden pests.
- o Divide bearded iris when clumps are too large.
- o Stake perennials.
- o Continue watering trees and plants as necessary in dry weather. Conserve water by using soaker hoses or trickle irrigation.
- o Harvest home-grown produce.
- o Harvest and hang herbs before they go to bloom. Tie in little bunches and hang in a well ventilated, warm space for drying. Store in airtight containers for future use



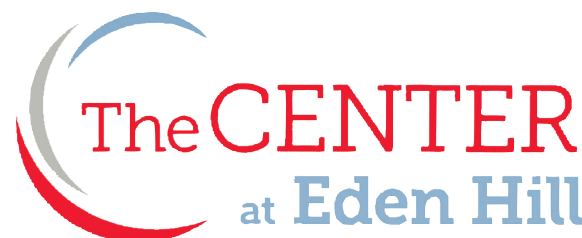
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Nutrition Corner

Metabolic Syndrome & Healthy Aging

by Nimi Bhagawan MS, RDN,
LD & Abigail A. Armah- Dietetic
Intern

Did you know that about 1 in 3 American adults meet the criteria for metabolic syndrome? Metabolic syndrome is a cluster of factors that increase the risk of heart disease, stroke and type 2 diabetes. It refers to the presence of at least three of the following conditions in one person: abdominal obesity (high belly fat), high blood pressure, high blood sugar, high triglycerides, or low good cholesterol (high density lipoprotein or HDL). As we age, our chances of having this condition increase. This is such a high number that it could be far less if everyone focused on being physically active and adopting healthy eating habits.

Why does Metabolic Syndrome matter as we age?

Aging has a bidirectional relationship with metabolic syndrome. The presence of metabolic syndrome accelerates the aging process and increases the risk of serious health problems such as type 2 diabetes and cardiovascular disease. Some age-related changes on the hand increase the risk of metabolic syndrome. The body's metabolism slows down as we age. This may cause extra weight gain, obesity and insulin resistance if calorie intake increases or remains the same with aging. Aging also affects the body's composition resulting in muscle loss, and increased belly fat. This change in body composition increases the risk of metabolic syndrome. Furthermore, aging related hormonal changes may increase belly fat (too much fat around the stomach, often referred to as apple-shaped body type) and

glucose intolerance, increasing the chance of metabolic syndrome.

Symptoms

Although metabolic syndrome has no specific symptoms, people with metabolic syndrome usually have at least three of the following: increased belly fat (apple-shaped body type), high blood pressure, high blood sugar, high triglyceride levels and low HDL or good cholesterol.

Unchangeable risk factors

Various factors including age (older adults have higher risk), race (African American women and Mexican Americans have higher risk), family history of metabolic syndrome or its related conditions such as type 2 diabetes contribute to a person's risk for metabolic syndrome.

Changeable risk factors

There are several changes you can make to prevent or manage metabolic syndrome. Some changes include increasing physical activity if you are inactive (walking, dancing, swimming, cycling, squats, weight machines). This can help maintain healthy weight and reduce obesity. If you have Body Mass Index (BMI) above 25, it is helpful to lose some weight. Reduce unhealthy diets such as foods high in added sugars (e.g. Sugary snacks, sugar-sweetened beverages), saturated fats (e.g. red meat and too many baked goods) and high sodium (e.g. cured meat such as hotdogs, deli meat and bacon). Nutrition information can be found on the nutrition fact label on foods. In addition to these, you should stop smoking and drinking alcohol if you do. Have enough rest and engage in activities to relief stress (socializing, engage in group exercise, meditation, breathing exercise, seeking support etc.).

Diet changes to make

Do you remember the rainbow of fruits and vegetables! A healthy eating pattern consists of a variety of nutritious foods including different colors of fruits and vegetables, whole grains, low fat dairy, lean protein foods and healthy fats. These are nutrient dense foods which provide your body with vitamins, minerals, fiber, antioxidants and energy. A healthy balanced diet consists of vegetables such as salad greens, broccoli; fruits such as raspberries, orange, pears, grapes, whole grains such as oats and barley, and omega-3-fatty acid rich foods including nuts and seeds such as flaxseed, walnuts and fatty fish such as salmon.

Physical activity changes to make

Apart from improving your diet, exercise plays an important role in improving your health and can help you stay strong and independent. Of course, it's never

too late to start adding exercise into your daily routine. Aim to get at least 150 minutes (two and a half hours) per week of moderate exercise that gets your heart beating faster and at least 2 days a week of muscle strengthening activities. If you are just getting started on exercise, you can start slow and build up to more activity over time. Aerobic exercises such as brisk walking and swimming; muscle strengthening activities such as squats, weightlifting and arm circles; and balance exercises all go a long way. Dancing, stretches and parking a little further to walk to your destination all count. If you feel extra motivated, sign up for gym membership!

As summer approaches, it is a good idea to make a personal commitment to improve your diet and get more physically active. Talk to your dietitian/ nutritionist Nimi Bhagawan and take control of your health! Call 302-734-1200 extension 144 for an appointment.

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DMV Scam Alert

The Delaware Division of Motor Vehicles (DMV) is urging Delawareans not to click on links in suspicious text messages.

This latest reminder comes after a new Short Message Service (SMS) phishing scam has surfaced referencing the Delaware Division of Motor Vehicles. The scam alert states the recipient has an outstanding traffic violation and needs to “click on a link” to pay the amount due by a specific date to avoid the suspension of their vehicle registration and driving privileges.

These text message alerts are a scam designed to trick recipients into paying an undisclosed amount, while also gaining access to their personal, private, and financial data. The DMV urges all residents and customers not to click on any links soliciting money for unpaid traffic violations, toll violations, or account replenishment. The Delaware DMV and E-ZPass Delaware will not contact you via email or text demanding payment for

a violation.

“Please, no matter who the message is from, don’t click on a link to initiate a payment of any type unless you are confident the message is legit,” shares DMV Director Amy Anthony. “When we see something like this our initial reaction is to panic and do whatever the message is asking of us. These scammers know that. They are counting on it. My best advice is if it looks suspicious, it probably is. If you are unsure, take a moment and then reread the message. Typically, you will see the red flags the second time around,” continued Anthony.

Anyone who receives a suspicious text or email can report it to the Federal Trade Commission or the Internet Crime Complaint Center (IC3) at ic3.gov. When reporting, please include the phone number from where the text originated and the website listed within the text.

Anyone who clicks on a suspicious link or has provided



sensitive information to an unknown source should secure their personal information, and financial accounts and dispute any unfamiliar charges with their financial institutions and credit card companies.

For information about your license or registration, log on to your MyDMV account at MyDMV Account Services

– Division of Motor Vehicles or dmv.de.gov. You may also call 302-744-2500 or email DMVCustomerService@delaware.gov.

For information about your E-ZPass account, visit ezpassde.com, stop by the E-ZPassDE Customer Service Center in Downtown Dover, or call 1-888-397-2773.



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Delaware issues tick safety tips as peak season arrives

June marks the beginning of peak tick season in Delaware. The Delaware Division of Public Health (DPH) and the Department of Natural Resources and Environmental Control (DNREC) remind Delawareans to take proactive steps to protect themselves, their families, and pets this summer.

With warmer weather increasing outdoor activities, the risk of tick bites and tick-borne illnesses rises significantly. According to the latest Delaware Vector-Borne Disease Surveillance Report from DPH, 344 cases of Lyme disease, the most common tick-borne disease in Delaware, were reported in the state in 2024. Lyme disease is spread by blacklegged ticks (also known as deer ticks) in the Mid-Atlantic region, and symptoms can range from fever and fatigue to severe joint pain and neurological issues if left untreated. In some cases, a rash

resembling a bullseye will appear near the site of the bite. Due to an increase in testing reports in the last year Alpha-gal Syndrome (AGS), another tick-borne illness, was made reportable in Delaware beginning December 2024. More than 100 cases of AGS were reported to DPH from June to December 2024.

The most common tick species in Delaware is the lone star tick. While this species does not carry the bacteria that cause Lyme disease, they can be infected with bacteria that cause yet another tick-borne disease, ehrlichiosis. Lone star ticks are also the main species associated with AGS. Another tick species commonly encountered in Delaware during the summer months is the American dog tick, which can carry bacteria that cause spotted fever rickettsiosis.

"Earlier this year, the DNREC Tick Program published a study in the Journal of Medical Entomology

detailing each tick species that has been reported in Delaware," said State Tick Biologist Dr. Ashley Kennedy of the DNREC Mosquito Control Section. "The last such report was published in 1945 and there have been a lot of changes since then – new tick introductions and new tick-borne pathogens discovered. Now we know that Delaware is home to at least 15 different tick species, possibly as many as 19 species. With all these changes, tick awareness year-round is more important than ever."

To avoid tick bites:

Dress smart: When entering wooded or grassy areas, wear long pants, long sleeves, and tuck your pants into socks to minimize exposed skin. Light-colored clothing makes ticks easier to spot.

Avoid tick habitats: Avoid walking in tall grass, leaf litter, or in wooded or brushy areas. Walk in the center of trails

Tick repellent: Use insect repellents containing at least 20% DEET*, picaridin, or oil of lemon eucalyptus on your skin and clothing. This simple step creates an extra layer of protection.

Tick checks: After enjoying the outdoors, check yourself, your kids, and pets for ticks and immediately take a bath or shower. Ticks like to hide in warm, hidden areas, so inspect armpits, groins, and behind the knees. If you find a tick, remove it promptly using fine-tipped tweezers. Grasp the tick as close to your skin as possible and pull it out gently.

Yard care: Keep your yard tick-free by mowing the lawn regularly, removing leaf piles, and creating a buffer zone with gravel or wood chips between your lawn and wooded areas.

*When applying insect repellents, always follow the instructions on the product's label, which provides application

instructions. It is generally recommended to avoid applying repellents on a child's face, hands, and areas that may come into contact with eyes or mouth.

"Defending yourself from ticks is not just about comfort, it's about health," said DPH Director Steven Blessing. "By following these simple, effective steps, you can protect yourself and your loved ones from tick bites and tick-borne illnesses, ensuring a safe and enjoyable summer."

In case you find a tick on your person, child, or pet

In case you find a tick on yourself, your child, or your pet, you should remove it as soon as possible and seek medical treatment if you develop a fever, rash, or flu-like symptoms within 30 days of the bite. To dispose of a live tick found on the body, the Centers for Disease Control recommends flushing it down the toilet. Do not crush the tick with your fingers. After removing the tick, thoroughly clean the bite area and your hands with soap and water, rubbing alcohol, or hand sanitizer.

If you would like to bring the tick to your health care provider for identification, place it in a sealed container or put it in a capped container of rubbing alcohol. Knowing the type of tick involved in the bite can help determine which diseases you may be at risk for. Additional DNREC guidance is to save ticks in a zip-seal bag in case they are needed for future medical reference. State Tick Biologist Dr. Kennedy also suggests Delawareans take a photo of the tick after it has been removed and include it when submitting a Tick Interaction Report at de.gov/ticks to learn more about the risks associated with a tick encounter.

For tick-borne disease information, visit dhss.delaware.gov/dhss/dph/epi/tick.html. Report tick interactions at dnrec.delaware.gov/fish-wildlife/ticks/reporting/.

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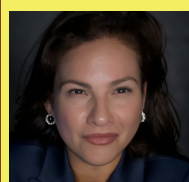
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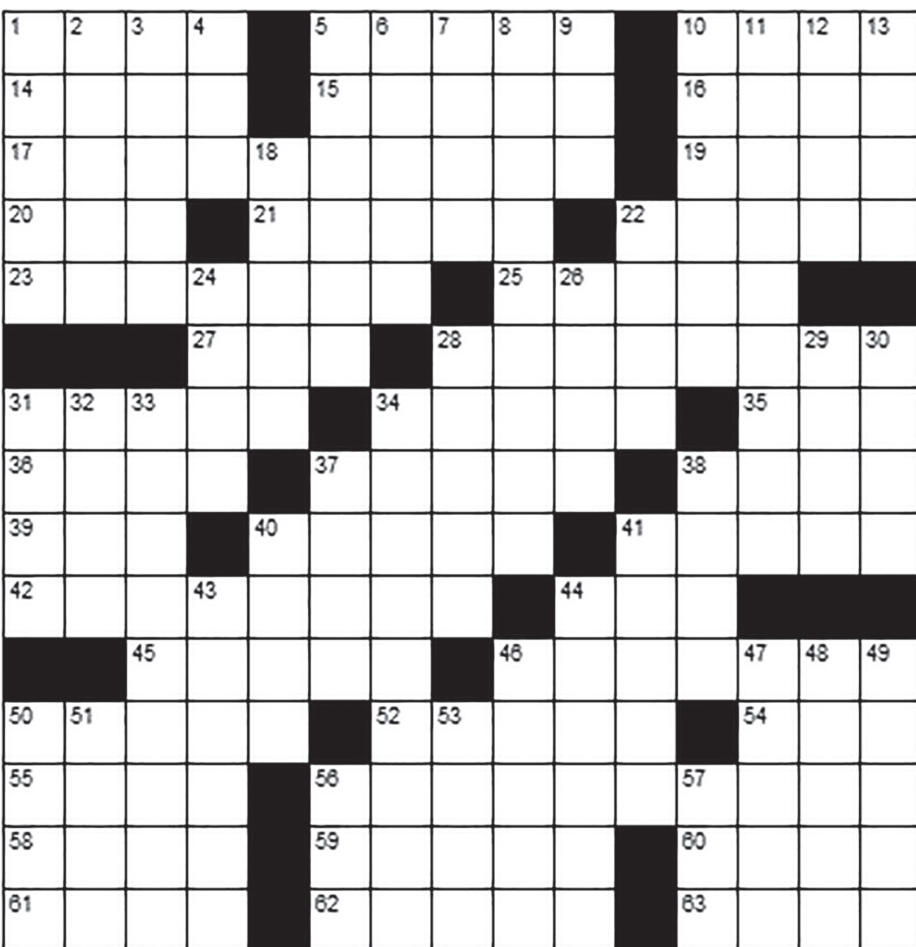
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Crossword Puzzle



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ACROSS

1. Play parts
5. Breathe noisily while asleep
10. Small songbird
14. Watercraft
15. Wood strips
16. Overhaul
17. Meddlers
19. Nights before
20. Play a role
21. Kick out
22. Showery
23. Pettifogger
25. Leaves out
27. Female chicken
28. Impacting
31. Nickel or steel
34. Quick and energetic
35. Craggy peak
36. Mormon state
37. Kind of nut
38. Visored cap
39. Mongrel
40. Fables
41. Allied
42. The rank of a king
44. Relative
45. Angered

DOWN

46. Panes of glass
50. Kind of beam
52. Contrariwise
54. Used in baseball
55. Dull pain
56. Factiously
58. Comportment
59. Come together
60. Small island
61. Combines
62. Looked amorously
63. Clutter
1. Old Jewish scholars
2. Sofa
3. Savory
4. Hog's home
5. Being untidy
6. Low point
7. Ear-related
8. Blusters
9. S
10. Garland
11. Returned
12. Anagram of "Need"
13. Prying
18. Kind of nut

22. Hazard
24. Monarch of Iran
26. Pulp
28. Move furtively
29. No
30. Electrical distribution system
31. Mud
32. Decorative case
33. Stained
34. Expecting
37. Thai currency
38. Warm-hearted
40. Russian emperor

41. Red Sea peninsula
43. Putting surfaces in golf
44. Smooched
46. Compose
47. Overweight
48. Room dividers
49. Eye infections
50. Holy man
51. Caustic
53. Wicked
56. Twosome
57. Get-up-and-go

- Solution found on page 30

Did You Know...

July 2, 1776 - The Continental Congress in Philadelphia adopted the following resolution, originally introduced on June 7, by Richard Henry Lee of Virginia: "Resolved, That these United Colonies are, and of right ought to be, free and independent States, that they are absolved from all allegiance to the British Crown, and that all political connection between them and the State of Great Britain is, and ought to be, totally dissolved. That it is expedient forthwith to take the most effectual measures for forming foreign Alliances. That a plan of confederation be prepared and transmitted to the respective Colonies for their consideration and approbation."

July 8, 1776 - The first public reading of the Declaration of Independence occurred as Colonel John Nixon read it to an assembled crowd in Philadelphia.

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 ~ Mother Teresa ~

Krafty Korner by Karen

Hello fellow crafters and Happy 4th! By July, midsummer has already begun, and the summer's heat is at its peak. The temperatures are perfect for a dip in the pool and BBQ's while most people will be going to beaches and parks. July is also full of picnics, farmers' markets, parades, concerts and of course fireworks. The 4th of July has long been a time for families and friends to get together, celebrating while enjoying all the festivities and fireworks displays.

By now everyone who will be hosting a party has already picked out their decorations, menu and guest list.

While some make plans for a theme party, you can always be sure that red, white and blue, representing the American flag, will be somewhere in the decorating process.

For me, I love picking a theme for a party and then go into full overload on preparing. Beach themes are the most popular with beach towels, flip flops and sunglasses as part of the décor.

While at some point in time, someone, somewhere decided that July would be "Hot Dog Month", don't forget about pulled pork and BBQ ribs. But why break tradition? Keep in simple. Ask your guests to bring a covered dish or dessert while you take care of the main course. If you don't have a pool, there are always outdoor games to keep everyone entertained. Who doesn't like a good game of cornhole or badminton?

As we prepare to celebrate the Fourth of July with all its vibrant colors, let's pause and remember the profound

significance this day holds in our nation's history. Independence Day is more than just a festive occasion filled with fireworks and barbeques; it's a time to reflect upon the fundamental values that define America and to also honor the courageous individuals who have sacrificed for our freedoms.

So, as we all gather to celebrate the spirit of this great nation, let's take a moment to appreciate the freedom we enjoy. Let's honor the men and women who made it possible for us to live in a free and independent country and take pride in our nation's history and look forward to a bright future. Here's wishing you all a wonderful and safe 4th of July!

Mason Jar Centerpieces

MATERIALS NEEDED:

- **Mason Jars (any size will do)**
- **Acrylic Paint: Red, White, Blue**
- **Paintbrushes**
- **Painters Tape**

INSTRUCTIONS:

- Taking your mason jars, wrap painters' tape around for a crisp and clean line when you paint. (You can also do freehand if you want)
- Start with one color and paint until you get the consistency you want. Two coats should give you the coverage you want.
- After the first color is completely dry, add tape to paint your next layer, by overlapping the tape onto the first color. You do not have to measure that each row is the same.
- Repeat until you have all the colors added to the jar.
- When jars are dry, you can add flowers to fill.

Add your filled jars to your tables and enjoy.



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MoneySense

The one secret to creating a smarter wealth transfer plan

Holding a family meeting to share your intentions is a critical step too often skipped. Here are some tips from Bank of America for getting the conversation started.

When you set up an estate plan, signing the paperwork is the easy part. What comes before that — making often-difficult decisions about who gets what when and sharing your plans with your family — can be an emotional minefield. After all, you are talking about your mortality. No wonder many people keep their plans under wraps.

But the price of silence can be steep: Not sharing your estate plans can create family quarrels later or make it harder for your heirs to manage their inheritance. Hosting a family meeting to communicate your plans is crucial to successful wealth planning.

Your financial advisor and estate attorney or tax professional can help you think through how to structure your estate. Then your advisor can attend your family meeting — having an objective advisor present to lead the conversation and answer questions can help family members talk freely about their feelings.

These four tips can help you have a productive conversation:

Come prepared. Before you involve family members in an estate planning discussion, you and your spouse, if you are married, need to agree on what you hope to leave to your kids and other family members and what you would like those assets to help them achieve.

Gather information about your account balances and other assets — your advisor can help. Having those numbers in mind can help your family members understand how an inheritance might affect their own financial plans. Think,



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

too, about whether you want to pass on your legacy while you are still living or after you are gone.

Finally, sharing an agenda in advance will allow family members to prepare for a thoughtful and open conversation and not get caught off guard.

Share the ground rules. For a matter as important and potentially fraught as your estate plan, it can be a good idea to set up a series of discussions. They do not have to take place face to face. Virtual meetings can be easier to schedule, and the physical distance can help remove some of the emotion.

Make clear that you want people to be candid but respectful. The idea is to forge consensus. Instead of talking about numbers for the first meeting or two, start by sharing your thoughts about what the assets you have accumulated have meant to you. Then you can talk about the impact you hope your money can have on the next generation.

Set a positive tone. Emphasize a “we are all in this together” approach. Estate planning is a collective responsibility requiring a collective solution. To encourage feedback, offer discussion points as questions, such as “Do you feel the estate plan gives you the help you

may need?”

Explain that your heirs will be better able to manage their financial plans based on realistic expectations and point out that everyone in the family might feel more at ease knowing where to find your estate planning paperwork and which advisors or estate attorneys they should turn to in the event of your passing.

Leave with an action plan.

As you work together to create an estate plan, your advisor can help with practical strategies for many complex situations. These may involve financial documents such as wills, trusts and life insurance policies. Say you are considering passing on part of your estate while you are alive but wonder whether your children are prepared to handle it. Your advisor can help you implement a “test drive” approach in which you periodically give financial gifts through a trust.

Then there is the question of estate taxes. During your family meeting, your advisor can help make sure everyone understands the implications of their inheritances and can work with your estate attorney or tax professional to see whether there might be ways to lessen their potential tax burden.

Even after all the paperwork is done, think of this as an ongoing conversation. As your family’s needs change — through divorce, marriage or a new grandchild, for instance — you will want to revisit your plan. And each time you do, it should come closer to capturing your vision for empowering the next generation.

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The Farmer's Market returns to MMC for the fourth year

The Farmers Market is back at MMC until the end of November. Modern Maturity Center has fresh produce available every Thursday 11 a.m. to 1 p.m., inside the Longwood Room. You can redeem the Seniors Farmer Market coupons or buy the vegetables with cash.

Dettwiller Farm, an Amish owned farmer, specializing in honey, eggs and vegetables locally grown and picked that morning without pesticides brings his products right to MMC.

If you have any questions, please contact the Dietitian Nimi Bhagawan at MMC 302-734-1200, Ext 144.

Right: L-R - Representatives of Dettwiller Farm with MMC Dietitian, Nimi Bhagawan, Kathy Jackson for the DE Dept. of Ag, and Oscar Sebastian, MMC SNAP Coordinator at the June 26 Farmer's Market.

Courtesy photo.



The Office of the State Fire Marshal reminds all Delawareans and visitors to the State of Delaware that the safest way to enjoy fireworks for the 4th of July is to attend one of the many professional displays throughout the State.

As a reminder, ground based, non-explosive, non-airborne fireworks and sparklers are permitted to be used only on July 4th.



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Check out wellness opportunities at MMC

** 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.

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

Bereavement Support

DAY: Wednesday, July 9
TIME: 12:30 p.m. to 2 p.m.
ROOM: Activity Room #1

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

Foot Care Appointments

Podiatry Specialist Dr. Gemignani will be available to provide foot health assessments, clip toenails and buff feet. Appointments are scheduled for 15 minutes and will be held in Activity Room #6. The cost of each appointment is \$35 for Members and \$40 for Non-Members. Contact Member Services

to schedule your appointment at (302) 734-1200, ext. 167. Advance payment is required. Refunds will not be issued with less than a 24-hour cancellation notice. Private insurance nor Medicare are accepted for this service.

July 25 - 8:30 a.m. to noon
August 22 - 8:30 a.m. to noon
September 26 - 8:30 a.m. to noon

Soft Touch Massage Therapy

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

Lisa offers a gentler alternative to a traditional massage with her "soft touch" massages. This style of massage is ideal for individuals who bruise easily, suffer from arthritis, are fragile or cannot tolerate traditional massages. Massages are offered while fully clothed and can be performed on a table or chair. Benefits of soft touch massages are improved circulation and relief for stressed or tired muscles. The cost for each appointment is \$20 for Members and \$35 Non-Members. All appointments are 30 minutes. Schedule your appointment today with Member Services at (302) 734-1200 ext. 167. Advance payment is required. Refunds will not be issued with less than a 24-hour cancellation notice.

Pump Up Your Brain

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

We are pleased to announce a cognitive enhancement program specifically designed for older adults, aimed at promoting mental acuity and overall brain health. This program will engage members in a series of stimulating activities, including brain teasers, puzzles and visual illusions.

In addition, members will receive take-home materials to facilitate

continued cognitive engagement in the comfort of their own homes. Please note that this program is intended for individuals who are capable of engaging in independent learning.

Come join us for a great time and give your brain a workout! You must be a member of MMC to participate.

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

DAY: 3rd Tuesday of the Month
TIME: noon to 3 p.m.
ROOM: Activity Room #3
FACILITATOR: Darryl Garner

Daryl Garner serves as the facilitator for a monthly support group meeting dedicated to individuals with visual impairments. This group offers members a valuable opportunity to share their experiences, seek guidance and build connections within the community.

We encourage individuals to join this supportive environment, where meaningful discussions and mutual encouragement can enhance the quality of life for all members. Free for members! You must be a member of MMC to participate.

Meditation Class

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

MEDITATOR: Mr. Kim Palmer

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

Social Security Benefits Assistance

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

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



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Bible Study

DAY: Tuesdays

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

ROOM: Activity Room #7

FACILITATOR: Glenn Johnson

You are invited to participate in a comprehensive Bible study session facilitated by Glenn Johnson. This program will feature expository teaching, complemented by opportunities for questions and answers, allowing members to deepen their understanding of biblical texts.

This session is open to members of all backgrounds who are interested in exploring the teachings and insights of the Bible in a structured and supportive environment. Free for members! You must be a member of MMC to participate.

Bible Study

DAY: Wednesdays

TIME: 11 a.m. to noon

ROOM: Activity Room #3

FACILITATOR: Rev. Jerome Carey

We invite you to attend a session led by Rev. Jerome Carey of the Second Baptist Church of Dover, focusing on the benefits of embracing a Christian

life and understanding Bible doctrine in its fundamental simplicity.

This discussion aims to provide members with valuable insights into Christian principles and practical applications in daily living.

Members are welcome to participate in this opportunity for spiritual growth and community connection.

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

Pray Until Something Happens

DAY: Fridays

TIME: 9 to 10 a.m.

ROOM: West Conference Room

FACILITATOR: Myra McNair

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

**Have you received an email like this from Xfinity or another company?**

"Hello samplecustomer@yahoo.com, Please check your card info and make a payment?"

We wanted to remind you that your Xfinity services will be suspended soon, and to say thank you for your time with us. It's been a pleasure to serve you.

As a reminder, here's a quick summary of your service suspension:

Last day of service: Tuesday, 1 July, 2025

We were unable to process your recent payment of \$98.83 with the card on file. Please update your payment information or make a one-time payment today to avoid a service downgrade. If you don't make a payment within 1 day, your service will be suspended. You can update your service, just visit My Account."

Scary, right?

How can you tell if an email is a scam?

- Look carefully at the email itself. This email DOES NOT address anyone by name, which Xfinity would CERTAINLY do.
- On this sample, you will find a space between the email address and comma, where a space doesn't belong.
- Note how the date is written. In America, we DO NOT write the day before the month.
- Additionally, is the amount owed, the amount you usually pay?

This is a good example of a very good scam email. If you receive an email like this NEVER click on the link in the email. The safest way to check your account is to call the company or log onto the website on a new tab. If you have any questions, feel free to reach out to a Stand By Me Financial Coach.

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Insurers pledge to fix controversial pre-authorization process

Major companies that oversee health plans, including Medicare Advantage plans, said they will reform a common practice that can result in delayed care and denied services

by **Tony Pugh, AARP**

A group of major health insurers, including those that provide private Medicare and Medicaid managed care plans, have pledged to implement six new voluntary changes designed to streamline, standardize and reduce the burden of the “prior authorization” process, where health plans must approve certain medical services before they are performed.

The commitments of nearly 50 leading health insurers, announced June 23, are expected to help reduce administrative delays and simplify care for some 257 million individuals — about 75 percent of Americans with health coverage, said Mehmet Oz, administrator of the Centers for Medicare & Medicaid Services (CMS), during a press briefing. Among them are nearly 35 million older Americans enrolled in Medicare Advantage plans and an estimated 75 percent of Medicaid recipients who are covered through private managed care organizations.

If fully adopted, the proposed changes could be the most sweeping industrywide effort to address complaints about prior authorization, which is designed to contain costs by reducing unnecessary care. But regulators, consumers, lawmakers and providers have raised concerns that insurers use prior authorization to save money and improperly deny care that would otherwise be provided.

Changes could reduce hurdles for those with Medicare Advantage

Much of the debate over prior authorization has centered on Medicare Advantage (MA) plans. Unlike original Medicare, which pays for each medical service provided, MA plans receive a flat monthly payment to cover each enrollee’s cost of care. They use utilization management tools, like prior authorization, to provide care more

efficiently. The health policy nonprofit KFF reports that virtually all MA enrollees are required to obtain prior authorization for some services.

However, studies have found that these plans often deny care that original Medicare typically covers. This can include requests for diagnostic imaging, pain injections and the transfer of patients from hospitals to nursing homes. A KFF report found that roughly 82 percent of MA plans’ prior authorization denials were overturned on appeal in 2021.

A closer look at the proposed changes

A host of leading insurers, known as the “Industry Leadership Initiative on Prior Authorization,” have committed to six policy changes that they claim will lead to “faster, more direct access to appropriate treatments and medical services with fewer challenges navigating the health system,” said a press release from AHIP, the leading health insurance trade group.

Participating carriers that have committed to the policy changes include: Centene, the Cigna Group, CVS Health Aetna, Elevance Health, Humana, Kaiser Permanente, SCAN Health Plan, UnitedHealthCare and more than 20 Blue Cross and Blue Shield providers.

The proposed changes, scheduled to take effect in 2026 and 2027, include reducing the number of services that require pre-authorization, developing a standardized request process, and responding to at least 80 percent of pre-authorization requests “in real time.”

The insurers are also planning to honor existing prior authorization determinations when a patient changes insurance carriers during a course of treatment, and to provide clear explanations for pre-authorization determinations, including steps patients can take to appeal a decision.

“For providers, these commitments will streamline prior authorization workflows, allowing for a more efficient and transparent process overall, while ensuring evidence-based care for their patients,” the AHIP release said.

Actor Eric Dane, who starred on Grey’s Anatomy, joined health officials at the press briefing and spoke about his battle with ALS, also known as Lou Gehrig’s disease.

“Your life becomes filled with great uncertainty” when someone finds out they’re sick, Dane said. “And the worst thing that we can do is add even more uncertainty for patients and their loved ones with unnecessary prior authorization. Anything we can do to give patients more certainty with fewer delays is a worthwhile endeavor.”

Rep. Greg Murphy (R-North Carolina), who’s a physician, said that he’s glad to hear “insurance companies have now understood what they’ve been doing is not right” and that they’re trying to “fix some of those errors.”

But “being a surgeon, I’m a skeptic,” Murphy added. “The proof is going to be in the pudding. Are they really going to step up and do things? Or are

they doing something to placate an audience? We’re going to hold them to the fire continually, to make sure they’re doing what they say they’re going to do.”

Other providers expressed similar sentiments. “While this commitment is a step in the right direction, we will ultimately measure its impact by real changes in the day-to-day experiences of patients and the physicians who care for them,” said a statement from Shawn Martin, executive vice president and CEO of the American Academy of Family Physicians.

Though the proposed changes are voluntary, Oz noted in the June 23 briefing that legislation is pending to codify some of the industry’s voluntary proposals, if necessary. “We’re going to deal with this issue one way or another,” he said in the briefing. “The administration has made it clear, we’re not going to tolerate it anymore. So either you fix it, or we’re going to fix it.”



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SNAP Outreach Program at MMC



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

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

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

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

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

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

Any person 50 years or older living in Delaware can contact Oscar Sebastian 302-734-1200 ext. 174 or 302-943-5154 (Cell) for an appointment.

Delaware Senior Farmers' Market Nutrition Program (SFMNP)

The program starts on June 1 and ends on November 30. The participants can use

their gift cards at participating vendors listed on the paperwork given to the recipients. Dettwiller Farms, Amish owned local farmer specializing in vegetables grown without pesticides will again participate in the program. Every Thursday, beginning June 26, the farmer is at MMC.

These are frequently asked questions by new SNAP applicants:

Q: Am I eligible?

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

Q: Why should I apply?

A: SNAP can relieve the need to sacrifice healthy food choices in order to pay for other essentials. If you receive SNAP benefits you will be given an Electronic Benefit Transfer (EBT) card that functions like a debit card to help pay for groceries.

Q: What do I need?

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

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

A: Households CAN use SNAP benefits to buy: - Foods for the household to eat such as: - Breads and cereals - Fruits and vegetables - Meats, fish, and poultry - Dairy products - Seeds and plants which produce food for the household to eat. Households CANNOT use SNAP benefits to buy: - Beer, wine, liquor, cigarettes or tobacco - Any non-food items such as: - Pet foods - Soaps and paper products - Household supplies - Hot foods Additional information: - Soft drinks, candy, cookies, snack crackers and ice cream are food items and are, therefore, eligible items. - Energy drinks with nutrition facts are eligible, energy drinks with supplement facts are not eligible.

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

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

To qualify for the SNAP Program as elderly, a person must be at least 60 yrs. old (disabled persons also have the same income limits). Household income limits for persons under 60 yrs. old are slightly lower:

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

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

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

*FPL= Federal Poverty Level

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

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

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

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

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

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

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All Phases of Home Improvement.
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Refill Your Cup!

15th Annual Easterseals Caregiver Conference

Free to attend
Continental breakfast & lunch

Keynote speaker
Daphne Johnston
Respite for All Foundation

Wednesday, August 27
8:30am - 2:30pm

The Rollins Center at Bally's Hotel Resort
1131 N Dupont Hwy US Route 13, Dover, DE

Virtual option
Exhibitors & Caregiver panel



Registration Required
bit.ly/caregiverconference25
Contact: 302-221-2087
resources@esdel.org



Coming in July to MMC - Emergency Food Pantry

MMC, in cooperation with the Food Bank of Delaware, is opening an emergency food pantry July 14, 2025

The Pantry is available Mondays, Tuesdays and Fridays

9:30 a.m. - 1:30 p.m.

You must have a Delaware ID, sign in and complete an intake form at every visit.



Solution to puzzle on page 22

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

MMC Classifieds

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

FOR SALE

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

Men's Bianchi bike, gears and new tires, \$200, **Guitar Epiphone Proline** in good cond., with a stand, tuner, picks & DVD, \$50; **Large glass cold beverage dispenser with spigot**, never used, \$25, 480-255-3925

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

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

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

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

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

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

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

Self-Propelled Push Mower, 22", fully

served, \$150, 410-920-6858

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

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

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

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

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

Lectric Foldable E-Bike XP 2.0 w. 48V battery, manual & charger. Long range edition (45-65 miles), inc. pedal assist capability, confrot package, & hydraulic Brakes. Exc. Cond., used 1 time, has warranty, \$750; **Vintage Phil. Eagles Bryan Westbrook Football Jersey**, size 3X, \$30; **Vintage Pittsburgh Steelers Letterman's Jacket**, New, Size 2X, \$125. Leave meessage, 302-336-8342 or email sargaf126dll@duck.com

Lenox China, new in boxes, 15-20 pieces. Call for prices, 302-659-1959

Rotomatic Slide Projector with screen & slide trays, \$85, good cond.. Call Chris 302-697-9703

Hoyer Lift - FREE. No straps or sling. Can deliver locally, 610-910-4132

7 reusable quilted bed pads, 30" x50", reusable, \$7 ea.; **Heavy Duty Kane** (for over 300lbs), \$15; **Two XXL knee braces**, \$10 ea., 302-332-8105.

Collector hats - Number Philloies hats (one is Championship hat); past Dover Downs hats; older Phillie's picture.; **Richard Petty miniature car in original package**, internet says worth \$00, Offers considered, 302-538-6971

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

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

Very sturdy trapeze making bed mobility easier. \$300 OBO. Please email dee@darserv.com for more info & to see.

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

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

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

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

SERVICES OFFERED

Medical Caregiver willing to take care of your loved ones in their comfort zone. 40 yrs. exp. in hospitals and homes. Excellent references. Call Sarah, Cell 267-325-1083; Office 302-735-1879

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

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

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

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

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

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

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

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

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

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

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

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

Services:

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

References available upon request - 302-229-2432.

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

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

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

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

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

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

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

Compassionate counselor for grief, trauma, and depression, email debfity234@gmail.com or 302-359-9764, message or text.

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

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

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

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

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

NEEDED

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

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

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

FOR RENT

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

Luxurious small house for rent - 5 minutes from airbase, brand new, secure, more than fully furnished, one bedroom w. attached garage. Includes pots, pans, linens china, washer/dryer, WIFI and most utilities. Just bring your toothbrush. \$1499 a month for one year. 2025 Highland Ave., Dover, DE, 908-433-9776, jkatlantic1@gmail.com

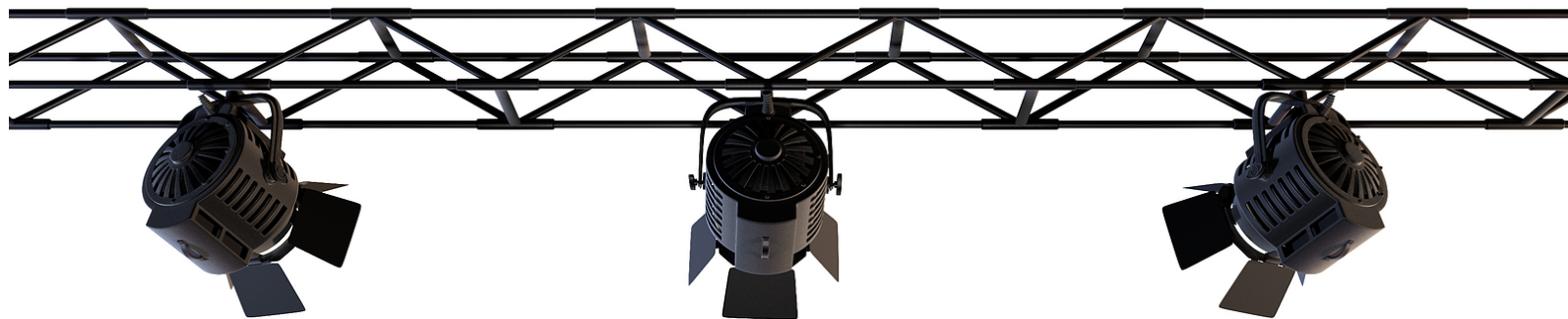
Room for Rent includes private bath, living room and patio. \$800 per month. Rent includes water, sewer, trash, basic cable & internet. Electric split between three tenants. Available 2/15/2025. Contact Marie Payne 302-922-1991

DOVER STAMP CLUB

cordially invites anyone interested in collecting (philately) to attend and join us at our monthly meetings. **Club meets the 4th Tuesday of each month (exc. Dec.) at 7 p.m.**

St. Andrews' Lutheran Church
425 N. DuPont Hwy.
Dover, DE 19901

For additional info call
Woody Fairess
302-335-8199



Elony Movie Soundtracks



Friday, Sept. 12, 2025

Dinner 6 p.m. Show 7:15 p.m.

Modern Maturity Center



Directed by Henry Greene

Tickets on sale August 4 at MMC Member Services

\$40

per person - Dinner & Show

Proceeds benefit programs for older adults