

MM Bulletin

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

Presorted Standard
US Postage

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Dover, Delaware
Permit No. 309

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March 2026

Annual celebration commemorates the anniversary of the Senior Nutrition Program in the Older Americans Act and invites influential figures to witness the transformative effect of Meals on Wheels firsthand

Meals on Wheels is dedicated to addressing senior isolation and hunger, and will celebrate Community Champions Day at MMC, Friday, March 27. Each year in March, Meals on Wheels invites all state and local officials, and prominent community influencers and celebrities to engage through visits and “ride-alongs” with volunteers, experiencing firsthand the life-changing impact of these essential services.

Community Champions Day marks the anniversary of the establishment of the Older Americans Act (OAA) Nutrition Program on March 22, 1972, which laid the foundation for the expansion of the Meals on Wheels network that now collectively serves more than 2 million seniors nationwide each year. As the primary federal funding source for senior nutrition programs, the OAA has been critical to the success of the Meals on Wheels network in improving the health and well-being of our senior neighbors.

During Community Champions Day, MMC is encouraging both current and potential champions to support Meals on Wheels, which will ensure every senior receives

the nutritious meals, moments of connection and vital services they need to live healthy lives with independence and dignity.

For more than 50 years, Meals on Wheels has been a successful and proven public-private partnership, which has garnered strong bipartisan support at the federal, state and local level. With important decisions about the federal budget and spending being made now, Congress must protect the OAA Nutrition Program and increase funding for Meals on Wheels



providers nationwide.

Older Americans are depending on all of us to speak out and demand action. Contact your senators and representatives today. You can also find volunteer opportunities at MMC and throughout Kent County at our five other nutrition sites (Milford Senior Center, Harrington Senior Center, Lillian Smith Senior Center, Mamie Warren Senior Center and Luther Towers.) by calling 302-734-1200 ext. 142.

If you would like to participate in

Community Champions Day and find out more about this vital program, contact Carolyn Fredricks, MMC President/CEO, 302-734-1200 x113 or email director @modern-maturity.org.



Above: Last year, DSAAPD Director Shekela Hines packing homebound meals.

Left: DSAAPD Deputy Director Joe Bryant and Senator Eric Buckson assist MMC staff packing meals.

Photos by Cate Lyons

Estate Planning Questions?

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

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From the Director



Carolyn Fredricks

Well, obviously Mother Nature wasn't listening when I said no more snow. Boy, did we get A LOT of snow. As of today, Feb. 24, some of

our staff are still without electric and water.

I apologize for the confusion about opening the Center Feb. 24. We do have to follow the Governor's directives as far as State of Emergency and Travel restrictions. After the parking lot was cleared Monday. (John Tribbitt and his crew did a fabulous job), I thought we were good to go, except for one small thing, the Governor did not change his directives. SO after making numerous phone calls for opening Tuesday, including the main phone message, we had to, once again make plans to close. I never like to close the Center because I know the number of people who depend on our services every day.

Then last night (Feb. 23) around 9 p.m. I received a message that the travel restrictions were going to be lifted on Tuesday morning (Feb. 24). So we had to start the opening process all over. If it was confusing for all

of you, it was extremely frustrating for our staff here! Hopefully that is it for inclement weather. We have had enough. I am so ready to work in my garden.

The beautiful new kitchen equipment has been installed. (see photo). The equipment was made possible because of money received from Meals on Wheels Delaware and the state Community Reinvestment Fund - a great big Thank You for making this improvement possible.

The final phase of construction will be the new East Wing Entrance. That will begin the first week of March. During that time, (4-6 weeks), entrance to the East Wing ballroom will need to be through Door #7 or the main Longwood entrance to enter and exit the facility

In March we celebrate March for Meals - Community Champions Day. This month we show the importance of the Meals on Wheels program and those in the community who help support the program either with finances or volunteer services. Our celebration will be Friday, March 27 at 9 a.m. If you want to find out more about this important program, help pack meals, or deliver meals, please stop in around 9 a.m.

Stay safe and remember Spring is just around the corner!



Ida's Valentine Line Dance Blast drew a record crowd this year, Feb. 14.
Photo by Bambie Wise

Home Delivery of the Bulletin is available for just \$12 a year. Stop by MMC Member Services or call 302-734-1200 x167

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Fee Season to Begin March 1, Kicking off Year-Long 75th Anniversary Celebration at Delaware State Park

The 2026 annual pass, which is affixed to the lower left front window of a vehicle, provides access to 17 state parks in Delaware.

An annual pass is a cost-effective way to access 17 Delaware State Parks for 75th Anniversary celebrations. DNREC Division of Parks and Recreation photo

To celebrate the 75th Anniversary of the award-winning Delaware State Parks system, the 2026 parks fee season, which begins March 1, will be packed with special events, activities and opportunities, the Department of Natural Resources and Environmental Control announced today. This year's celebration will include many events that are free with paid park entrance, making an annual pass the key to a year of exciting and affordable recreational opportunities.

With the start of fee season, daily entrance fees for vehicles registered

in Delaware are \$5 for inland parks and \$10 for beach parks. Fees for out-of-state vehicles are \$10 at inland parks and \$20 at ocean parks. Annual parks passes are \$50 for residents, and \$100 for non-residents. Daily fees for Deauville Beach are \$15 for weekdays and \$20 for weekends, and an annual pass is \$115. Entrance fees for Delaware state parks will remain in effect through Nov. 30.

An annual pass is a convenient and cost-effective way to access all 17 Delaware State Parks for the entire fee season and can pay for itself in 10 visits or less. Discount annual passes are available for active-duty military and veterans and may also be available to qualifying individuals, groups or athletic teams. For a complete list of discount programs and to purchase annual passes, visit the dstateparks.com/passes-permits-and-fees webpage. All who purchase

annual passes online will receive a virtual pass that can be used up to 30 days from the date of purchase until the actual pass is received via mail.

In response to visitor feedback collected throughout the year, the DNREC Division of Parks and Recreation is incorporating more convenient payment opportunities for daily entrance this summer. Outside of traditional cash and credit card payment stations, mobile pay will be available through QR codes at select locations. Another convenience for the upcoming season is a planned routine validation of parking for visitors through daily entrance payment, annual pass, lifetime pass or other pass and permit types. Lifetime pass holders are required to be present in the vehicle and show identification when asked, similar to the National Park Service.

Additionally, one- and two-year



surf fishing permits and off-peak fishing permits are currently on sale for residents and non-residents online, with discounts for seniors. These permits allow anglers to both surf fish and visit all parks an unlimited number of times. Off-peak allows the permit holder to surf fish anytime except weekend and holidays Monday through Friday. Holidays for 2026 include Memorial Day, Juneteenth, July 4th and Labor Day.

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THE NEWS JOURNAL



Look whats fun and free at MMC

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

** IMPORTANT PROGRAM INFORMATION **

ATTENTION ALL MEMBERS!

If you are attending a program or class, please remember to scan your membership card upon entering the facility and indicate which program(s) you will be participating in for the day. If you do not scan your card, please make sure to use the sign-in sheet located in each room for that specific program or activity.

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

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

Thank you for your understanding!

Extreme Beginners Line Dance Step Class

DAY: Friday
TIME: 1 to 2 p.m. "Untangle Your Feet"
2 to 2:45 p.m. First Timer
ROOM: Palmer Room
INSTRUCTOR: Jacci Kenny

Are you struggling in your various line dance classes and not able to understand the dance sequence? Join this class to "untangle your feet" from 1 to 2 p.m. If you're new to line dancing, join in from 2 to 2:45 p.m. to learn the basic line dance steps. This class gets you ready to join the Monday beginner class with Rick Todd at 10 a.m. Free to members.

Get Up and Move!

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

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

Improver Line Dance

DAY: Tuesdays

TIME: 11 to 11:45 a.m.
DAY: Thursdays
TIME: 10 to 11:15 a.m.
ROOM: Palmer Room
INSTRUCTOR: Diane Mosie

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

Beginner Line Dancing

DAY: Monday
TIME: 10 to 10:45 a.m.
DAY: Wednesday
TIME: 9:30 to 10:45 a.m.
ROOM: Palmer Room
INSTRUCTOR: Rick Todd

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

Couple's Partner Dancing

DAY: Monday
TIME: 11 to 11:45 a.m.
ROOM: Palmer Room
INSTRUCTOR: Ken & Sue Ellers

Grab a partner and step into the rhythm of our dance class designed for those who may already have a basic understanding of line dance

steps. Members will enjoy a dynamic experience, while they dance in unison and explore different steps at other moments, fostering both collaboration and individual expression. Don't miss out on the fun – become a part of our vibrant dance community today! Free to members.

Contemporary Line Dancing

DAY: Tuesday
TIME: noon to 12:45 p.m.
DAY: Thursday
TIME: 11:30 a.m. to 12:15 p.m.
ROOM: Palmer Room
INSTRUCTOR: Diane Mosie

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

Intermediate Line Dancing

DAY: Thursday
TIME: 9 to 9:45 a.m.
ROOM: Palmer Room
INSTRUCTOR: Ken & Sue Ellers

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

Broadway Advanced

DAY: Mondays
TIME: 1:30 to 3:15 p.m.
ROOM: Palmer Room
INSTRUCTOR: Nancy Coleman

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

Dancing In Your Chair with Ida

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

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

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Soulsations

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

DAY: Wednesday
TIME: 11:15 a.m. to noon
ROOM: Palmer Room
INSTRUCTOR: Dee Blackman

Get ready to move and groove as the Soulsations bring their infectious energy to the dance floor! A unique fitness experience that combines the joy of dancing with the soulful rhythms and classic R&B music. This class offers members a fun and engaging way to stay active while enjoying the sounds that have defined generations. Dancing is not only a

MMC *Bulletin*

Published Monthly by

The Modern Maturity Center, Inc.
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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 national origin, be excluded from participating in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance.

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

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

Directors :

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



United Way of Delaware

fantastic workout, but it also boosts your mood and enhances overall well-being. Free to members.

Low Impact Aerobics

DAY: Mondays & Fridays
TIME: 8:45 to 9:45 a.m.
ROOM: Palmer Room
INSTRUCTOR: Kathy Long & Cheryl Stranger

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

Double Dutch Therapy

DAY: Thursdays
TIME: 12:30 to 1:45 p.m.
ROOM: Palmer Room
INSTRUCTOR: Denise R. Taylor & Evelyn Gadsden

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

BINGOCIZE!

DAY: Tuesdays
TIME: 10 to 10:50 a.m.
DAY: Fridays
TIME: 11 to noon
ROOM: Palmer Room
INSTRUCTORS: Lon Keifer

(Executive Director) & Barbara Doles
MMC is partnering with WECARE Services to offer Bingocize! This class combines exercise and health information with the familiar game of bingo, which is a great and fun way to get seniors moving and socializing.

It is meant to be played twice a week on nonconsecutive days. Free for members!

Needlework Group

DAY: Fridays
TIME: 9 a.m. to 2:45 p.m.
ROOM: Activity Room #3
INSTRUCTOR: Nanka Pearce

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

Forrest Ave. Quilters

DAY: Wednesdays
TIME: 9 to 11:45 a.m.
ROOM: Activity Room #1
INSTRUCTOR: Christine Glenn

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

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

Twisted Stitchers

DAY: Wednesdays
TIME: noon to 2:45 p.m.
ROOM: Activity Room #1
INSTRUCTOR: Edie Hobbs

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

Theater 101 - Unleash Your Inner Star

DAY: Thursdays
TIME: 2 to 3:15 p.m.
ROOM: Palmer Room
FACILITATOR: Nancy Coleman

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

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 :

8 Day/7 Night Alaska aboard Royal Caribbean's Voyager of the Seas.

May 14-22, 2026, starting at \$2899 per person, double occupancy, inside cabin.

Host: Theresa Nicolai Price includes round trip airfare, pre-cruise experience including 1 night hotel in Seattle; cruise, cabin, shipboard meals, port charges, taxes, transfers to and from airport. Port calls in Juneau, Skagway, Sitka, Victoria B.C. PML Tours

Mackinac Island, MI

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

Travel Protection is available and strongly encouraged. Host: Kathy Becker. Includes deluxe motorcoach transportation, 6 nights hotel accommodation, 6 breakfasts at your hotel, 3 dinners including one at the Bavarian

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

Scenic Historic Virginia

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

Travel Protection is available and strongly encouraged. Host: Kim Hazzard. Includes 2 nights hotel accommodations, 2 breakfasts at your hotel, one dinner, lunch at Michie Tavern. Tour James Monroe's home "Highland", tour Thomas Jefferson's Monticello, explore Luray Caverns, enjoy scenic ride along Skyline Drive, 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 National Seashore; tour Hyannis (including JFK Memorial, Korean War Memorial and more) PML

13 Day/12 Night Canada New England Cruise aboard Norwegian Cruise Line's Norwegian Jewel.

Sept. 26-Oct. 8, 2026, starting at \$2499 per person, double occupancy, inside cabin.

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

Outer Banks, NC

4 Days/3 nights, Oct. 19-22, 2026, starting at \$799 per person, double occupancy.

Travel Protection is available and strongly encouraged. Host: TBA. Includes 3 nights hotel accommodations, 3 breakfasts, 2 dinners. Visit iconic lighthouses of the Outer Banks - Cape Hatteras, Bodie Island and Currituck. Plus Currituck Heritage Park, the Whalehead Club, Outer Banks Center for Wildlife; tour historic Corolla; take a dolphin cruise, climb aboard the Elizabeth II, a 16th century ship; visit Roanoke Island Festival Park and the Elizabethan Gardens; visit the Wright Brothers Memorial, and the Graveyard of the Atlantic Museum. PML Tours

New Orleans

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

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

NEW Christmas in Branson, Missouri

5 days/4 nights, Dec. 6-10, 2026, starting at \$2,499 per person, double occupancy.

Includes roundtrip airfare, 4 nights hotel accommodations, 4 breakfasts and one lunch, three dinners. 5 shows (subject to change): Branson's Christmas Wonderland, Sight & Sound "Miracle of Christmas," Legends in Concert at Pepsi Legend Theater, Branson's Baldknobbers Christmas Show, and The Hughes Brothers. Plus visit IMAX Entertainment Complex and Branson Landing. PML Tours

NYC & Radio City Christmas

2 days/1 nights, Dec. 15-16, 2026 starting at \$499 per person, double occupancy.

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

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

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

Travel Protection is available and strongly encouraged

Host: TBA. Price includes round trip airfare, 1 night hotel accommodation in Los Angeles, cruise, shipboard meals, port charges, taxes & transfers in LA, Bus transportation to and from the airport, bus driver & porter tips. Port calls in Cabo

San Lucas, Mexico, Maxatlan, Mexico, Puerto Vallarta, Mexico. \$250 deposit to hold your reservation (\$100 penalty upon deposit for cancellation).

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

Includes roundtrip airfare (prices may fluctuate due to fuel costs-this will could affect overall cost of trip) and airport transfers; 8 nights hotel (including 2 in Barcelona and 2 in Madrid), 8 breakfasts at your hotel, 4 dinners including a Flamenco Dinner; dedicated tour director in Spain; guided tours of Barcelona, Madrid, Seville, Granada, and Valencia. Admissions and tours of: Sagrada Familia Basilica, Seville Cathedral, Alhambra Palace & Generalife Gardens, La Mezquita/Mosque of Cordoba, La Lonja de la Seda (Silk Exchange), Plaze de Espana, Holy Grail in Valencia, Prado Museum and Retiro Park.

DAY TRIPS

NEW A Day in St. Michaels

St. Michaels Maryland

Thursday, May 14, 2026

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

2nd Trip Added!

Sight & Sound - "Joshua"

Lancaster, PA

Tuesday, June 2, 2026

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

NEW River Lady Lunch

Cruise *Tom's River, NJ*

Wednesday, June 17, 2026

\$115 per person, transportation, driver's tip, and 3 hour lunch cruise on Tom's River and Barnegat Bay. Depart MMC 7 .m. lunch cruise 11 a.m. - 2 p.m., return to MMC approximately 5 p.m.

3rd Trip Added!

Sight & Sound - "Joshua"

Lancaster, PA

Tuesday, Aug. 25, 2026

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

NEW Suicide Bridge Crab

Feast Cruise

Hurlock, MD

Wednesday, Sept. 9, 2026

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

NEW Fiddler on the Roof

Candlelight Dinner Theater

Sunday, Oct. 25, 2026

\$115 per person, transportation, meal, performance, and driver's tip included. Fiddler on the Roof is the award-winning tale of Tevye the Dairyman and his family's struggles in a changing Russia. This musical score, beloved by theater-goers for generations, includes songs such as "If I Were a Rich Man," "Matchmaker," and "Sunrise Sunset." Winner of nine Tony Awards when it debuted in 1964, Fiddler on the Roof is the brainchild of Broadway legends



Fiddler on the Roof

Oct. 25, 2026

Candlelight Theater

Jerome Robbins and Harold Prince; with book by Joseph Stein and score by Jerry Bock and Sheldon Harnick. Leave MMC 11:30 am., lunch served 1-3 p.m., show 3 p.m., return to MMC approx. 6 p.m.

NEW AMT 2026

Christmas Show

Lancaster, PA

Wednesday, Nov. 11, 2026

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

March Dinner Dance

Tuesday, March 10, 2026 6- 9 p.m.



Music by The Jones Boys

\$20 per person for those 60 & older \$21 for under 60

Ticket sales end Friday March 6 -

no tickets sold at the door.

Captain Social Security

Social Security Disability Two Programs – Very Different Rules

by Benjamin Shamburger, MSW



Social Security administers two disability programs, Social Security Disability (SSD) and Supplemental Security Income (SSI). While both programs provide disability benefits, they have very different rules that can be confusing. This article will provide the basic rules of each program as well as the differences. Currently, Social Security provides disability benefits to over 8 million people. Here are the basic eligibility requirements for each program:

Social Security Disability (SSD) is an “entitlement” program that must be earned by work and earning Social Security credits. The number of credits needed is determined by age, so the younger the person is,

the fewer credits they need to be considered “insured” for disability. SSD benefits are paid out of the Social Security Disability Trust Funds. If an SSD beneficiary has a family, they may also be entitled benefits on the disabled person’s record. On the other hand, SSI is not an entitlement and does not require any work credits. It is paid from general tax revenues, not the Social Security Trust Funds. To be eligible for SSI, a person must be “disabled, blind or aged” and have limited income and resources. They must also be US citizens or lawfully admitted aliens. For Social Security purposes, anyone 65 or older, is considered “aged.” Here are some basic questions and answers to help explain the program differences.

Q: Do both programs use the same rules to determine if a person is disabled?

A: Yes, although there are

different rules for adults and children. For example, childhood disability is based on “developmental milestones” whereas adult disability is based on “ability to work.”

Q: Can you work while receiving benefits from both programs?

A: Yes, but how the income is counted is different for each program. For example, every dollar earned can reduce the SSI benefit. This also includes any money received from gambling. For SSD, you may work and still receive disability benefits if your earnings are below what SSA calls “Substantial Gainful Activity – SGA.” SGA for 2026 is \$1,690 per month.

Q: Can program benefits change from month to month?

A: Yes, each program can change benefit amounts. However, SSD benefits are much more consistent unless work earnings are involved. SSI, on the other hand can change much more frequently based not only on income but also from “living arrangements.” For example, if a person on SSI gets incarcerated or

goes into the hospital, it can affect their benefits.

Q: Can someone receive both SSI and SSD at the same time?

A: Yes. This is based on the amount of SSD benefit the person is entitled to receive. The SSD benefit must be paid first because it is an “entitlement.” If the person’s SSD benefit is less than the SSI maximum benefit, the person would receive an SSI payment to bring them up to the SSI maximum. For example, let’s say Joe is entitled to \$500 in SSD based on his work history, the SSI maximum is currently \$994 per month for an individual. In this case, Joe would receive \$500 in SSD and \$494 in SSI to bring him up to the SSI maximum.

Q: Do both programs provide health insurance benefits?

A: Yes, but the rules are very different. When a person receives SSD for 24 months, they become entitled to Medicare regardless of their age. When a person receives SSI, even one dollar, they become eligible for Medicaid.

- continued on page 30



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MMC FITNESS & POOL SCHEDULE

YOU MUST BE A MEMBER OF THE MMC TO PARTICIPATE!

- How Do You Take an Instructor-Led Aqua Class?** 1.
- You MUST register in the Fitness Center.**
 - You MUST be a member of the MMC.**
 - After registering, you will purchase a (Blue) Aqua Aerobics Punch Card for \$60 from the Member Services desk.**

DAY	PROGRAM	INSTRUCTOR	TIME	ROOM
MONDAY	Aqua Mobility with Mindy	Mindy Beck	12:00pm-1:00pm	Pool
TUESDAY	NEW! Early Risers Aqua Aerobics	Mindy Beck	7:30am-8:30am	Pool
	Aqua Aerobics with Betsy	Betsy Gustafson	9:30am-10:30am	Pool
	Aquacise with Ray	Ray Denson	2:00pm-3:00pm	Pool
	Beginner Tai Chi with Donna	Donna Desimone	3:00pm-4:00pm	Palmer Room
WEDNESDAY	Aqua Mobility with Mindy	Mindy Beck	12:00pm-1:00pm	Pool
	Tai Chi with Ran	Ran Greim	1:30pm-2:30pm	Palmer Room
	Tai Chi with Donna	Donna Desimone	2:30pm-3:30pm	Palmer Room
THURSDAY	Aqua Aerobics with Betsy	Betsy Gustafson	11:15am-12:15pm	Pool
	Aquacise with Ray	Ray Denson	2:00pm-3:00pm	Pool
FRIDAY	Aqua Aerobics with Betsy	Betsy Gustafson	9:30am-10:30am	Pool
	Water Volleyball	X	2:00pm-4:00pm	Pool

PALMER ROOM CLASSES

YOU MUST BE A MEMBER OF THE MMC TO PARTICIPATE!

PLEASE NOTE TIME AND ROOM CHANGES

DAY	CLASS	INSTRUCTOR	TIME
MONDAY	Low Impact Senior Aerobics	Kathy Long	8:45am - 9:45am
	Beginner Line Dance	Rick Todd	10:00am - 10:45am
	Couples Partner Dancing	Ken & Sue Ellers	11:00am - 11:45am
	Soulsations	Dee Blackman	12:30pm - 1:15pm
	Broadway Advanced	Nancy Coleman	1:30pm - 3:15pm
TUESDAY	Get Up and Move	Ida Kirkendoll	8:00am - 8:40am
	Dancing In Your Chair	Ida Kirkendoll	9:00am - 9:40am
	Bingocize	Barbara Doles	10:00am - 10:50am
	Improver Line Dance	Diane Mosie	11:00am - 11:45am
	Contemporary Line Dancing	Diane Mosie	12:00pm to 12:45pm
	Broadway Too!	Nancy Coleman	1:00pm - 2:45pm
WEDNESDAY	Beginner Line Dance	Rick Todd	9:30am - 10:45am
	Soulsations	Dee Blackman	11:15am - 12:00pm
THURSDAY	Intermediate Line Dancing	Ken & Sue Ellers	9:00am - 9:45am
	Improver Line Dance	Diane Mosie	10:00am - 11:15am
	Contemporary Line Dancing	Diane Mosie	11:30am - 12:15pm
	Double Dutch Therapy	Denise Taylor	12:30pm - 1:45pm
	Intro to Theater 101	Nancy Coleman	2:00pm - 3:15pm
FRIDAY	Low Impact Senior Aerobics	Cheryl Stranger	8:45am - 9:45am
	Dancing In Your Chair	Ida Kirkendoll	10:15am - 11:00am
	Bingocize	Lon Kieffer	11:15am - 12:15pm
	Extreme Beginners Line Dancing	Jacci Kenny	1:00pm - 2:45pm

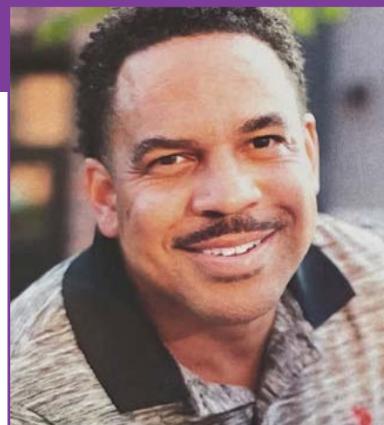
GAME ON AT MMC!

YOU MUST BE A MEMBER OF THE MMC TO PARTICIPATE!

PLEASE NOTE TIME AND ROOM CHANGES

DAY	GAME	FACILITATOR	TIME	ROOM #
MONDAY	Duplicate Bridge	Clare O'Brien	9:30am - 2:00pm	AR #4
	Pinochle	Henry Greene	12:00pm - 5:00pm	AR #8
	Scrabble		12:00pm - 3:00pm	AR #8
	Rummikub		12:30pm-2:45pm	AR #3
	Bid Whist	Henry Greene	3:00pm - 5:00pm	AR #8
TUESDAY	Pinochle	Henry Greene	12:00pm - 5:00pm	AR #8
	Mahjong	Nancibeth Villetta	11:30am - 2:45pm	AR #4
	Chicken Foot	Gwedolyn Lloyd	11:30am - 2:45pm	AR #4
	Bid Whist	Henry Greene	3:00pm - 5:00pm	AR #8
WEDNESDAY	Scrabble		12:00pm - 3:00pm	AR #8
	Pinochle	Henry Greene	12:00pm - 5:00pm	AR #8
	Dominoes	Kay Worrall	12:30pm-2:45pm	AR #3
THURSDAY	Bid Whist	Henry Greene	3:00pm - 5:00pm	AR #8
	Chess		9:00am - 11:45am	AR #4
	Bridge	Elaine Lawson	12:00pm - 2:45pm	AR #3
	Chicken Foot	Gwedolyn Lloyd	12:00pm - 2:45pm	AR #4
	Pinochle	Henry Greene	12:00pm - 5:00pm	AR #8
	Mahjong	Nancibeth Villetta	12:00pm - 2:45pm	AR #4
	Bid Whist	Henry Greene	3:00pm - 5:00pm	AR #8
FRIDAY	Duplicate Bridge	Clare O'Brien	10:30am - 2:45pm	AR #4
	Chicken Foot	Gwedolyn Lloyd	12:00pm - 3:00pm	AR #8
	Pinochle	Henry Greene	12:00pm - 5:00pm	AR #8
	Scrabble		12:00pm - 3:00pm	AR #8
	Bid Whist	Henry Greene	3:00pm - 5:00pm	AR #8

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Caregiver Resource Center

Welcome to the month of March and HAPPY BIRTHDAY to those this month. March's birthstone is Aquamarine. The zodiac sign is Pisces. March 20 Spring begins. Sunday March 8, 2026, is Daylight Savings Time. March 9, 2026, is Palm Sunday. March is also known as National Nutritional, Kidney and Cholesterol awareness month.

- **Apr. 9** - Parkinson's Support Group, 5 p.m., CRC program room
- **Apr. 14** - Second Time Around Grandparents Support Group, 9 a.m., CRC office
- **Apr. 21** - 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 Nichole Graves, 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.



Last month's scrambled answer was RECIPIENT

This month scrambled is "EERGCAIVR"

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

Winners

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

Right: MMC Ambassador Bill Hufnal and (title) Kathy (last name) present to Melissa Campalone and Deborah Hopkins their cash winnings at the Feb 10 monthly dinner-dance. DJ Jen Cox provided the dancing music.

Photo by Amie Knighting



Senior Community Service Employment Program

by Michael O'Leary

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

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

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

In addition to on-site job training Kent County SCSEP encourages participants to

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

Resumes have changed. As recently as 10-15 years ago, a two-page resume packed with good career information was the norm. Now, a one-page resume with your last 10 years of experience is the ticket. Tailor the resume to the job you are applying for. Use words from the job description. Remember, the resume is your ticket to the interview!

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

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Front Porch Program is accepting new clients!

Early intervention can help. The Front Porch program at Modern Maturity Center is a non-medical, early-memory loss program specifically designed for individuals with Early Alzheimer's Disease, Dementia, and Mild Cognitive Impairment. 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, and 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, field trips, cooking, gardening, socialization, 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, enjoyment.

For more information, 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 female, over the age of 55, single, and living in Kent County, the Modern Maturity Center may be able to provide emergency assistance. Qualifying Mary Rawlins 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

DENIM DAY

Denim Day for Dementia Awareness

Join us on Friday, March 6 by wearing your denim to MMC to raise awareness for Dementia. Trivia will be provided during lunch.



Above: Front Porch members enjoy a variety of activities. Photo by Roylene Marvel

I Am Your Seniors Real Estate Specialist.

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Financial Peace of Mind: Finding Your Pot of Gold

My name is Crystal Calderon, and I am excited to help guide you on a journey to connect with the valuable resources that can



enhance the quality of our lives. Having a deep appreciation for the wisdom and experiences that each of you brings to our community, I've dedicated myself to ensuring that you have access to the support and assistance you deserve. Navigating the vast array of resources available can sometimes be a challenge, and that's where I come in. Let's explore the avenues that lead to fulfillment, connection, and well-being.

March tends to bring out four-leaf clovers, pots of gold and sometimes- a stroke of good luck. But, after a certain number of birthdays, most of us know very few things in life come down to luck alone. What does make a difference is knowing your options!

Financial peace of mind is about protecting what you've built and making

sure it continues to serve you well. For many of us, the home sits right at the center of that conversation. And as a senior myself- and a Seniors Real Estate Specialist - I've learned there's no one "right" path. There are simply informed options.

Refinancing is one of those options worth understanding. If you've owned your home for years, chances are interest rates have changed since you signed on the dotted line (and maybe your eyesight has too). Refinancing can mean lower monthly payments, a shorter loan term, or switching to a fixed rate for stability. Predictable housing costs bring real peace of mind, especially on a fixed income. Of course, it's not for everyone- closing costs, remaining loan balance, and how long you plan to stay put all matter.

Wisdom beats impulse every time.

Another option that sometimes comes up is a reverse mortgage. It's often misunderstood and occasionally gets a bad rap. Used carefully and with the right guidance, it can be a tool—not a trap—allowing access to home equity without

monthly mortgage payments. This isn't something to leap into, it deserves careful thought, discussions, and trusted advice.

Smart saving in retirement also plays a role. No, no... not living on peanut butter sandwiches, unless you like them. It's more about intention. Review your subscriptions, insurance policies, and utility costs. This could uncover hidden savings you didn't even realize were there. Many seniors are surprised how much they save simply by tightening what's already there. A small emergency fund can also help keep small surprises from turning into big headaches.

Then there's downsizing - one of the most emotional (and practical) conversations I have with my clients. A larger home may hold decades of memories, but it can also come with higher taxes, more upkeep, and rooms that no one uses anymore. Moving to a smaller, more manageable home can free up equity, reduce monthly expenses, and make everyday living easier. Selling a home isn't about giving something up, it's about gaining flexibility, comfort, and

sometimes even a little freedom.

Maybe the path forward includes buying again- perhaps a one-level home, a condo, or a community that better fits today's lifestyle. Buying later in life isn't starting over; it's choosing comfort, convenience, and peace of mind.

Bottom line is your money should support your lifestyle, your health, and your sense of security.

You've earned the right to enjoy the gold you've worked so hard to build. Whether that means selling, buying, or simply exploring your options, thoughtful guidance can help you make choices that feel just as lucky as they are smart. Feel free to reach out if you'd like to discuss your options. Lucky for you, I'm happy to help!

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

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A Helpful Reminder: What Not to Flush

As homeowners and longtime community members, we all take pride in protecting our homes, our neighborhood, and our environment. One simple habit—being mindful of what goes down our toilets and drains—can prevent costly plumbing problems and protect our city’s wastewater system.

The image below is a wig that was flushed down the toilet and caused a malfunction at the downstream pump station.

Please dispose of these items in the trash.



Personal Care Products and Diapers

Items such as cotton swabs, feminine products, incontinence pads, tissues, and diapers absorb water and expand. When flushed, they clog plumbing lines and jam mechanical systems at a downstream pump station.

These items should always be placed in the trash.

Dental Floss, Hair, and Fibers

Floss and hair behave like string in the sewer—they wrap around machinery and contribute to pump malfunction. Over time, they form large wads mixed with wipes and grease, which must be removed by hand.

Collect and throw them away instead of flushing.

Why This Matters

When blockages occur, homeowners may experience sewer backups, and the city must spend time and money repairing pumps and cleaning pipes. In severe cases, spills can reach streams and harm wildlife.

By helping keep drains clear, you:

- reduce the risk of plumbing problems at home
- save public repair costs
- protect the water environment for generations to come

A Simple Rule to Remember

Only **toilet paper and human waste** should be flushed. Everything else belongs in the trash.

Thank you for taking care of our City of Dover wastewater system. Your cooperation truly makes a difference.

Submitted by – Jason Lyon, Water and Wastewater Director, City of Dover.

Grease, Oils and Cooking Fats

When poured down the drain, grease from cooking—such as meat drippings, butter, or oil—hardens as it cools. Over time, this buildup narrows pipes and causes sewage to back up, as indicated below.

A better option: Let grease cool, place it in a container or wrapped



paper towel, and put it in the trash.

Wipes and Paper Towels

Even products labeled “flushable” do not break down like toilet paper. Baby wipes, cleaning wipes, and paper towels stay intact and often get caught in pumps, causing breakdowns like the one shown in the photo to the right.

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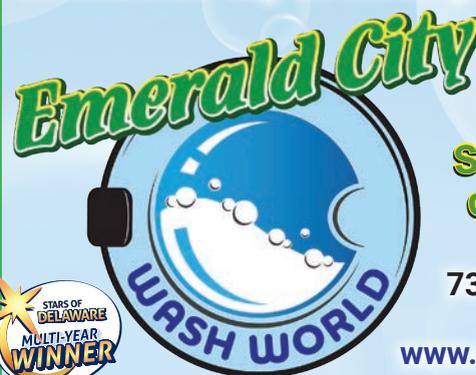


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Fitness News

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

Silver Sneakers & Silver and Fit Programs

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



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

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

Aquacise with Ray

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

Aqua Mobility with Mindy

Monday and Wednesday from noon to 1 p.m. Warm water exercise program for gentle whole-body movement. This class is great for individuals with arthritis, fibromyalgia, diabetes, high blood pressure and pre/post-surgery.

Aqua Aerobics with Betsy

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

New Aqua Aerobics Class - Aqua Cardio Strength

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

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

Tai Chi with Ran

Day: Wednesday
 Time: 1:30 – 2:30 p.m.
 Cost: \$20 MMC Member
 \$10 MMC Staff
 Class runs March 4-25
 Room: Palmer
 Instructor: Ran Griem, RN
 Shiatsu Practitioner. A minimum of 10 paid participants is required. Registration for March runs until March 4. Registration for April Classes runs until April 7.

Tai Chi with Donna

Day: Wednesday
 Time: 2:30 – 3:30 p.m.
 Cost: \$20 MMC Member
 \$10 MMC Staff

Class runs March 4-25
 Room: Palmer
 Instructor: Donna DeSimone
 Class led by Donna, a Black Sash certified instructor. A minimum of 10 paid participants is required. Registration for April Classes runs until April 1. Registration for May runs through May 5

Beginner Tai Chi with Donna

Day: Tuesday
 Time: 3 – 4 p.m.
 Cost: \$20 MMC Member
 \$10 MMC Staff
 Class runs March 3-24
 Room: Palmer
 Instructor: Donna DeSimone
 This class is designed to take you



through step-by-step movements that are not intimidating or frustrating, so you can learn Tai Chi without feeling overwhelmed. Tai Chi helps improve memory, balance, coordination, and strength. Come learn to relieve stress through meditative movements and enjoy this ancient practice. Be sure to wear comfortable loose clothing and non-slippery shoes. Instructor Donna DeSimone is a certified trainer and fitness instructor with over 25 years of experience. She trained several years with a Chinese Master and has been awarded a Black Sash in 2018. Registration for April Classes runs until April 7. Registration for May runs until May 5.

Adult Swim Lessons

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

Left: Wellness Director Al Wyllie presents Rosa Smith with her award. Rosa was the winner of the January Fitness Challenge by completing the Challenge the quickest, logging in 12 workouts by Jan. 21. Mr. Dixon came in second, completing the challenge by Jan. 22, and Mr. Bowe came in third completing the challenge by the Feb. 23. Thanks to all those who participated. Courtesy photo

Personal Training

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

Results you can count on:

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

60-MINUTE SESSIONS:

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

30-MINUTE SESSIONS:

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

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



Above: A fundraiser for the nutrition program was conducted by Nimi Bhagawan, dietitian at Modern Maturity Center. Byler's deli staff provided the hoagies, and close to 200 of them were sold. Nimi's assistants Anita, Trudie, Mariah and Vera are pictured here. The event was received very well. Thanks to everyone who supported the cause. *Photo by Nimi Bhagawan*



Right: Line dance groups from around the state participated in the Annual MMC Line Dance Jamboree. Groups performed a line dance and then taught the entire crowd the choreography for the dance. Guest also enjoyed a continental breakfast, lunch, a silent auction, and a 50/50 raffle.

DJ services were provided by Joanne Brady
Photos by Cate Lyons



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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 *March*

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

2 Spaghetti w. Meatsauce* Mixed Veg. Italian Bread/Milk Pudding	3 Pepper Steak White Rice Buttered Broccoli Dinner Roll/Milk Pudding	4 Chicken Noodle Soup Tuna Salad on Bun Broccoli Raisin Salad Milk Fruit	5 Liver & Onions w. Gravy Mashed Potatoes Green Beans Wheat Bread/Milk Fruit	6 Meatball Subs Potato Wedges Buttered Carrots Milk Mandarin Oranges
9 Chicken Trazzini Buttered Mixed Veg. Wheat Bread/Milk Pudding	10 Taco Chili Salad* w. Lettuce & Tomato Salsa/Tortilla Chips/Sour Cream Milk Fruit	11 Chicken Patty on Bun with Mayo French Fries Cole Slaw Milk Fruit	12 Birthday Day Boneless Pork Chop w/ Onion Gravy Mashed Potatoes Buttered Peas Dinner Roll/Milk Cake	13 Sloppy Joe on Bun Baked Potato w. Sour Cream Buttered Broccoli Milk Fruit
16 Chicken Parmesan* Spaghetti Buttered Green Beans Italian Bread/Milk Cookies	17 Corned Beef** Parslied Potatoes Seasoned Cabbage Dinner Roll/Milk Pistachio Pudding **congregate only Homebound meals - ham	18 Fried Fish Au Gratin Potatoes* Stewed Tomatoes Corn Bread/Milk Peaches	19 <i>National Nutrition Month Celebration</i> Beef Stroganoff Buttered Noodles Buttered Peas & Carrots Dinner Roll/Milk Tropical Fruit	20 Baked Ziti w. Meat Sauce* Mixed Veg. Italian Bread/Milk Applesauce
23 Meat Loaf w. Gravy Mashed Potatoes Buttered Green Beans Dinner Roll/Milk Applesauce	24 Chicken Marsala Wild Rice Chef's Blend Veg. Wheat Bread/Milk Fruited Jello	25 Cheeseburger on Bun* w Ketchup/Mayo/ Mustard French Fries Lettuce, Tomato Milk Cookies	26 Braised Beef Tips Buttered Noodles Key Largo Vegetables Roll/Milk Brownie	27 Baked Chicken w. Gravy Seasoned Yellow Rice Green Beans Wheat Bread/Milk Bread Pudding
30 Chicken & Dumplings Buttered Peas Biscuit/Milk Fruit	31 Salisbury Steak w. Gravy Mashed Potatoes Mixed Veg. Wheat Bread/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. * Contains Cheese

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MMC Monthly Programs

Food - Friends - Fun

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

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

March 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!**

Monday, Mar. 2: Yukon, 865 N. Dupont Hwy., Dover

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

Friday, Mar. 6: Chili's - Middletown, 501 Merrimac Ave., Middletown

Tuesday, Mar. 10: Pizzeria DiMeo - Smyrna, 2499 S. Dupont Blvd., Smyrna

Thursday, Mar. 12: Hollywood Diner, 123 N. DuPont Hwy., Dover

Monday, Mar 16: Surf & Turf - Milford, 947 N. Dupont Blvd., Milford

Friday, Mar. 20: Panera Bread, 545 N. Dupont Hwy., Dover

Tuesday, Mar. 24: La Hacienda, 1294 Forrest Ave., Dover

Friday, Mar. 27: Season's Pizza, 1211 N. Dupont Hwy., Dover

Monday, Mar. 30: Touchdown, 1666 S. Dupont Hwy., Dover

Did You Know...

In the early Roman calendar, March (or Martius) was the first month of the calendar year. As March brought the first day of spring with the vernal equinox, it was the start of new beginnings. (from: <https://www.almanac.com/content/month-march-holidays-jun-facts-folklore>)

MMC PROGRAMS AT A GLANCE!

YOU MUST BE A MEMBER OF THE MMC TO PARTICIPATE!

PLEASE NOTE TIME AND ROOM CHANGES

DAY	GAME	FACILITATOR	TIME	ROOM #
MONDAY	Budget Bootcamp (2nd & 4th Monday of each Month)	Gloria Harrison	10:15am-11:15am	AR #1
TUESDAY	Bible Study	Glenn Johnson	9:30aam-10:15am	AR #7
	Gospel Singing Workshop	Carl Barefoot	10:00am-10:45am	AR #3
	NEW! Train Club	Charles "Buzz" Matthews	11:30am-1:30pm	Longwood
	Visually Impaired Support Group (3rd Tuesday of each Month)	Darryl Garner	12:00pm-2:45pm	AR #3
	Hearing Loss Circle Chats (1st Tuesday of each Month)		1:00pm-2:00pm	AR #7
	NEW! Signs & Wonders (American Sign language)	Sincearay Vereen	3:30pm-4:30pm	AR #3
WEDNESDAY	Forrest Ave. Quilters	Christine Glenn	9:00am-11:45am	AR #1
	Meditation	Mr. Kim Palmer	10:00am-11:00am	AR #8
	Massage Therapy \$\$ (By Appointment Only)	Lisa Harshberger	10:30am-3:00pm	AR #7
	Bible Study	Rev. Jerome Carey	11:00am-11:45am	AR #3
	Conversational Italian (Class Ends: May 13th)	"G"	11:00am-12:00pm	AR #4
	Twisted Stitchers	Edie Hobbs	12:00pm-2:45pm	AR #1
	Bereavement Support Group (2nd Wednesday of each Month)	Danielle Brown	12:30pm-2:30pm	AR #4
	Food, Fun, Friends (1st Wednesday) CLASS IS FULL AT THIS TIME	Dianne Anderson	1:00pm-3:00pm	WCR
THURSDAY	Visually Impaired Support Group	Darryl Garner	10:00am-11:45am	AR #3
	Book Club (Last Thursday of each Month)		12:00pm-1:00pm	AR #1
	NEW! Computer & Cell Phone Tutor (By Appointment Only) \$\$	Barbara Doles	12:00pm-3:00pm	AR #6
FRIDAY	Foot Dr. \$\$ (By Appointment Only)	Dr. Robert Gemingnani	8:30am-12:00pm	AR #6
	P.U.S.H.	Myra McNair	9:00am-10:00am	WCR
	Needlework Group	Nanka Pearce	9:00am-2:45pm	AR #3
	NEW! Green Thumb Garden Club (Class Ends: May 15th)	Tobi O'Brien & Cheryl Fisher	9:30am-11:30am	AR #1
	Pump Up Your Brain	Betty Mann	1:00pm-2:15pm	AR #1

Dates to Remember February

Mar. 6 - Randy Chang on the Piano, noon, Longwood Room

Mar. 7 - Food Bank, 9 a.m.

Mar. 9 - Ida's Line Dance Tickets on Sale, 9 a.m.

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

Mar. 12 - Birthday Day!

-Free Ice Cream! - Bryan Realty Group, noon

- Steppin' Seniors Perform, 11:45 a.m., Longwood Room Stage

- Christiana Care Medical Van, 11:30 a.m., Front Parking Lot

Mar. 17 - Randy Chang on the Piano, noon, Longwood Room

- St. Patrick's Day Luncheon, 11:30 a.m.

Mar. 25 - Soulsations Perform, 11:45 a.m., Longwood Room Stage

Mar 27 - David Lowe Entertains, noon, Longwood Room

Garden Talk

by Maggie L. Moor

Delaware Cooperative Extension
Delaware State University

For the first half of March:

- o Finish pruning shrubs and ornamental trees, except spring flowering shrubs before growth starts. Prune spring flowering shrubs (lilac, forsythia, etc.), as soon as they finish flowering.
- o In addition, finish pruning home fruit trees. Do not leave stubs; they usually die and become great entry ways for fungus.
- o To prevent the infection of fungal spores and bacteria into the plant as a result of fresh cuts, do not prune in damp or wet weather.
- o Plan your vegetable garden on paper. Use space efficiently and rotate vegetables to reduce insect and disease problems.
- o Clean off old plant debris from our garden plots and flower beds and add to our compost bin.
- o Turn your compost pile or start one.
- o If soil is dry enough, begin primary soil tillage.
- o Add soil nutrients based on results of soil test.
- o Do you have asparagus, blueberries, and/or brambles growing? Now is the time to apply fertilizer before growth begins. Have a soil test done and apply nutrients according to test results.
- o To support newly transplanted trees from spring winds, use flexible ties between rigid stakes.
- o If weeds are beginning to grow in flower bulb beds, pull them by hand to prevent disturbing the bulbs and roots.
- o Spray home fruit trees (apples and pears) before buds swell with dormant oil and when temperatures are not likely to drop below 40o for twenty-four hours. Read and follow all label directions.
- o Spray peaches with Ferbam or Lime sulfur. No spray is needed for cherries or plums at this time.
- o Fertilize trees, roses, shrubs and evergreens.

For the second half of March:

- o Plant cool-season crops (peas, lettuce, cabbage, onions, kale, broccoli, radishes, and turnips) if weather conditions permit.
- o Harden off young tender plants, even hardy varieties, before transplanting in the garden to reduce the chance of frost damage. Place them outdoors in a protected spot from the cool spring winds. Gradually reduce water and temperature to allow plants to toughen up so they will be able to tolerate their new living environment.
- o If a pre-emergence weed control is going to be used on the lawn, apply it now. Please read and follow all label directions.
- o If we have a warm spring our lawns may be growing. It is the perfect time to go through a lawn mower safety checklist before we mow that first blade of grass.
- o Leave mulch over strawberries until the plants begin to grow. At that time, the mulch must be removed to allow leaves to develop in the light.
- o Prune hedges before new growth begins.
- o Fertilize azaleas and rhododendrons with acid-type fertilizer.

Green Thumb Garden Club -

DAY: Fridays

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

ROOM: Activity Room #1

FACILITATOR: Cheryl Fisher & Tobi O'Brien

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

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

Some of the highlights of the Green Thumb Garden Club are:

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

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

SCHEDULE:

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

March 13 - Adaptive Gardening & Raised Beds – Verna Thompson

Container Gardening - Valerie Long
March 20 - Planting Tomato Seeds Project – Entire Class & Master Gardeners Native Plants for Birds & Bees – Kathy Doyle

March 27 - Planting Flower Bulbs – Tobi O'Brien

Bringing the Beauty Inside / Nanci Schenkein

April 3 - Field Trip Friday! – Entire Class & Master Gardeners

April 10 - No Class! (Good Friday)

April 17 - Propagation @ DE State University – Dr. Rose Ogutu

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

May 1 - Troubleshooting Pollinator Gardens – Rose Wetmore

Fig Tree Propagation – Francesca & Bernard Stasko

May 8 - Honey Bees – Jeanette Hammon

Growing Herbs & Lavender – Zoe Bell

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

May 15 - Composting, Mulching, Compost Tea – Verna Thompson

Putting Your Garden to Bed – Verna Thompson



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More Fun and Excitement!

MMC Book Club

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

Join the MMC Book Club, a welcoming space for individuals who share a passion for reading. If you enjoy discussing your thoughts, reactions, and opinions on various books, this club offers an excellent opportunity to connect with fellow literature enthusiasts. Participating in the book club also allows you to discover new titles, engage in thoughtful discussions, and foster friendships while remaining socially active. The book club meets the last Thursday of each month. Free for members! You must be a member of MMC to participate.

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

March 26 - "Watchers" by Dean Koontz

April 30 - "Anxious People" by Fredrik Blackman

May 28 - "Demon Copperhead" by Barbara Kingsolver

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

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

Aug. 27 - "Sycamore Row" by John Grisham

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

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

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

Dec. 31 - "Twice" by Mitch Albom

MMC Gospel Singing Workshop

DAY: Tuesdays
 TIME: 10 to 10:45 a.m.
 ROOM: Activity Room #3
 INSTRUCTOR: Carl Barefoot

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

Budget Bootcamp

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

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

Coversational Italian

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

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

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

Whether you're preparing for a trip to Italy, looking to enhance your resume, or simply interested in learning a new language, our Italian class is the perfect place to start. Join us and discover the joy of speaking Italian! Free for members!

New! Signs & Wonders (American Sign Language)

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

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

New! Computer & Cell Phone Tutoring

DAY: Thursdays
 TIME: noon to 3 p.m.
 ROOM: Activity Room #6
 INSTRUCTOR: Barbara Doles

These individualized sessions are designed to assist members in enhancing their proficiency and confidence in utilizing their devices. Whether you require guidance with basic functionalities, or exploring advanced applications, our knowledgeable instructor is prepared to provide comprehensive support.

Please note: Sessions are \$10 (non-refundable) for members only and available by appointment only. Each appointment is 30 minutes, allowing for personalized attention. To schedule your session, call (302) 734-1200, extension 129.

Important: Participants are required to furnish their own cell phone and laptop computer for the duration of the session. You must be a member of the Modern Maturity Center to participate.

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NEW Train Club

DAY: Tuesdays, March 10 - April 28
 TIME: 11:30 a.m. to 1:30 p.m.
 ROOM: Longwood Room
 FACILITATOR: Charles "Buzz" Matthews

Join our Train Club and embark on an exciting journey to learn how to create stunning train scenery in just 8 weeks. Whether you're a beginner or an experienced modeler, this hands-on program is designed for enthusiasts of all skill levels. Throughout the course, you will

work alongside fellow train lovers to explore various techniques and materials for building realistic landscapes. Each week you will engage in practical, interactive sessions that allow you to apply what you've learned and bring your creative visions to life. Don't miss this opportunity to enhance your modeling skills, share tips with fellow club members, and create beautiful scenery that will elevate your train layout. Get ready to transform your model experience!



IMPORTANT!

GAME ON AT THE MODERN MATURITY CENTER
 OUR GAME ROOMS ARE FOR
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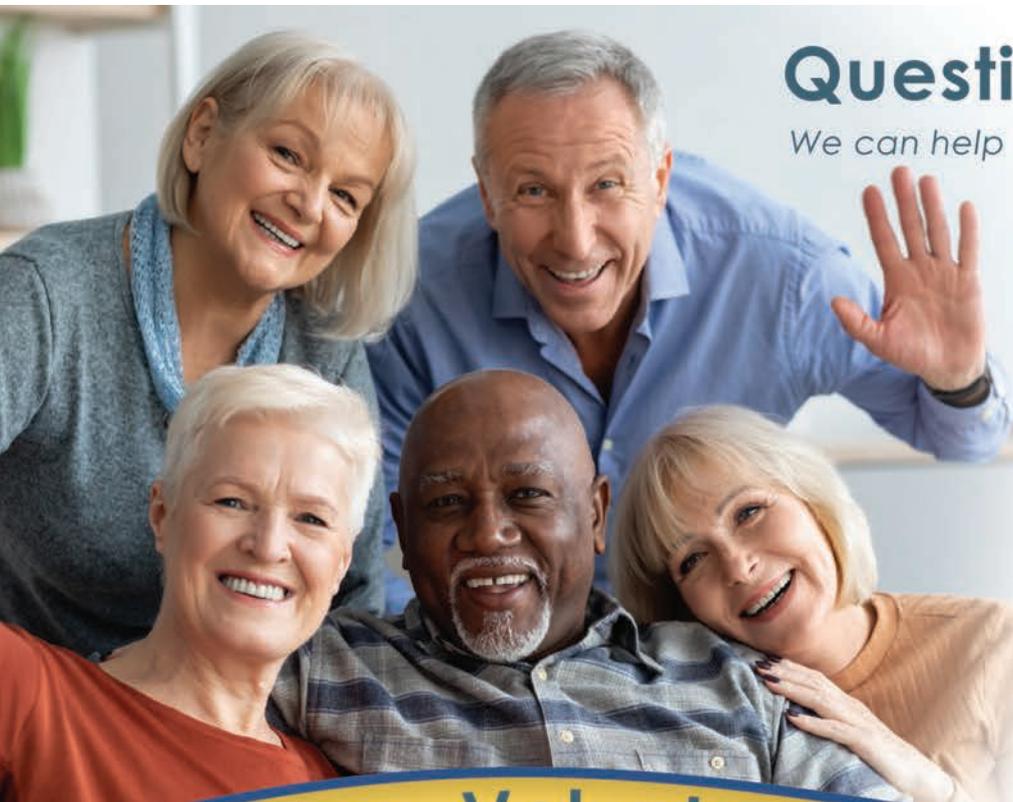


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Volunteers WE Need YOU!

Kraffy Korner by Karen

Welcome to March! The month that can't decide if it's still winter or if spring is ready to flex its muscles. It's that magical time when you really can't decide whether to wear a winter coat or a t-shirt, all while wondering if you should invest in a personal weather app or just consult the magic eight ball. One day you're dodging snowflakes and scraping ice, and the next you're sneezing from pollen.

March is also famous for St. Patrick's Day - a holiday when everyone suddenly claims to be Irish, drink green beer like it's going out of style and wear a leprechaun hat while dancing on a table. FYI, if you find yourself thinking about how to get to the end of a rainbow, it's probably time to call it a night and sober up!

Let's not forget the crafty side of March! As the days begin to get longer, the flowers start to pop their heads out of the ground while the sun peeks out from behind the clouds, many of us feel the irresistible urge to get our craft on! Whether you're trying to make DIY decorations that would make Martha Stewart proud (or at least mildly impressed) or a Pinterest masterpiece you swore you could nail on the first attempt, crafting is the perfect way to celebrate the season. Just be prepared for

a few glue disasters and glitter explosions, because who doesn't love finding sparkles in weird places for the next six months? And keep in mind that if you're covered in glitter and glue, you're doing it right!

And while you're at it, why not channel your inner artist and whip up some spring-themed projects? You could attempt to make a beautiful wreath for your door that would make even the most seasoned DIYer jealous, or if you're feeling adventurous, a life-sized bunny made entirely of toilet paper rolls that look less like a bunny and more of a confused potato. Hey - we're not judging - art is subjective and creating is about creativity, right?

So, as we navigate the whimsical rollercoaster that is March, looking like a confused squirrel, let's embrace the chaos and madness and enjoy the warmer weather - when it finally decides to show up - and unleash our inner craftiness. Whether you're celebrating St. Patrick's Day, dodging spring showers or simply trying to figure out how to get the glitter out of your hair, remember to have fun and let your creativity run wild!

So go ahead and grab your glue gun, and maybe some of that glitter and let's get our craft on! Happy

March, everyone!

Shamrock Wreath Supplies:

- 1-Yard Green Polka Dot Fabric + ¼ Yard of Additional Polka Dot Fabric
- 1-Yard Shamrock Fabric
- 1-Yard Lime Green Fabric
- 12" Wire Wreath Frame
- Scissors or Rotary Cutter with Mat
- Measuring Tape
- Iron / Ironing Board

Instructions:

- Measure and cut your 3 yards of fabric into 15" x 7" strips.



- Taking your wire wreath frame, tie on strips of fabric in a pattern (green polka dot, shamrock, lime green) one at a time starting on the outer edge and working your way down each wire rung.



- When your wreath is full, cut a piece of fabric that is 34" x 7" from the extra ¼ yard of green polka dot fabric.
- Fold the vertical sides in and iron in place making the fabric look like a strip of 3" wide ribbon.
- Place the ironed strip of fabric through the center of the wreath and tie the ends in a knot. Pull the knot behind the wreath to hide. Now you are ready to hang your wreath!



- Note: You can use any color and patterned fabric of your choice. Change the colors to fit any holiday.

Did You Know...

March 8 is International Women's Day, which is a day that not only celebrates the achievements of women and the progress made toward women's rights but also brings attention to ongoing struggles for equality around the world. (from: <https://www.almanac.com/content/month-march-holidays-fun-facts-folklore>)

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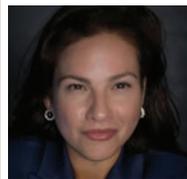
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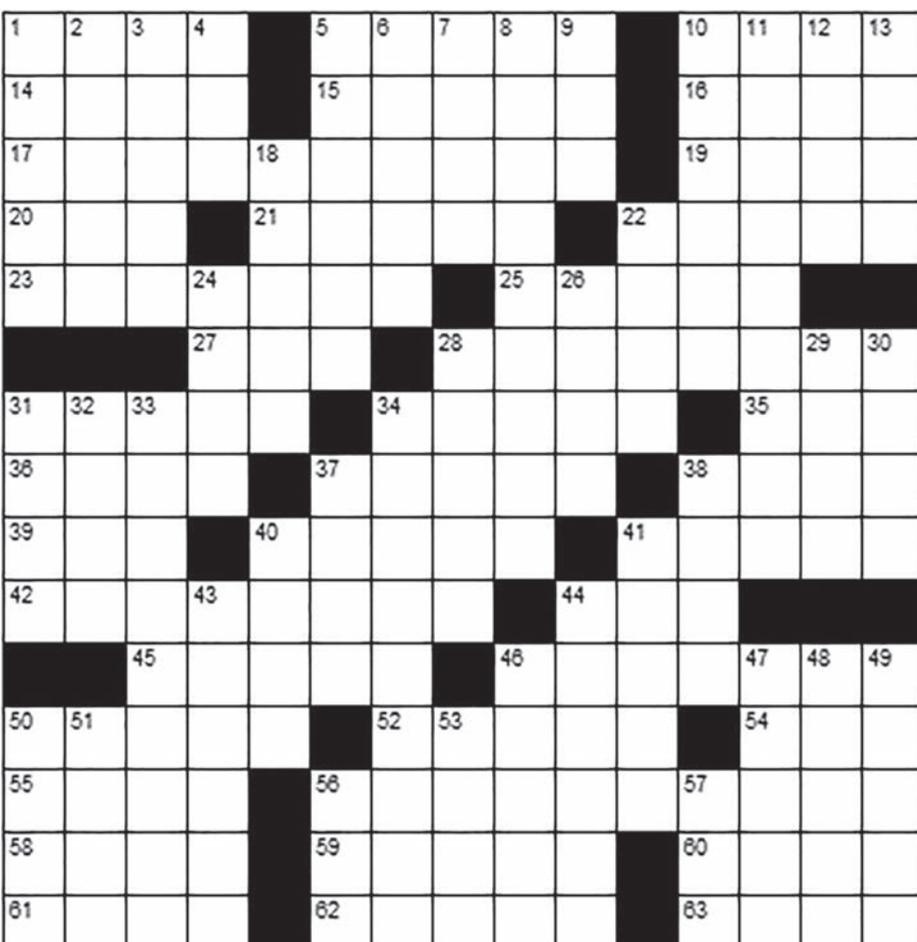
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Crossword Puzzle



13. Foot digits
18. Enlist
22. Oceans
24. Mid-month days
26. Allows
28. Finger or toe
29. Mild expletive
30. Steals
31. Hair care tool
32. Jewish month
33. Relating to metabolism
34. Had its tires renewed
37. Nitpicky to a fault
38. Dispatched
40. Not pretty
41. Red Sea peninsula
43. Docile
44. Finger or toe
46. Genus of goats
47. Bless with oil
48. Speaks
49. Chasm
50. Ammunition
51. Thug
53. Naked
56. French for "Friend"
57. Get-up-and-go



Have you ever thought about volunteering your time to teach a class, program or workshop? This is a wonderful opportunity to share what you love and make a positive impact at our center!

Whether you have a special skill or a hobby you're passionate about, teaching can be a fun and rewarding experience! We'd love for you to consider this chance to inspire and educate our community.

If you're interested or want to know more, feel free to reach out to our Program Director, Karen Porterfield, at (302) 734-1200, extension 129. You can also drop her an email at karen.porterfield@modern-maturity.org.

Please note: You must be a member of the Modern Maturity Center to teach a class, program, or workshop.

"Volunteering is a wonderful way to give back! It's not just about sharing your time; it's about making a difference in someone else's life while bringing joy to your own."

Solution on Page 30

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ACROSS

1. Deep sleep
5. Capture
10. Covered in gold
14. African sheep
15. Hawaiian greeting
16. Freshwater mussel
17. Dancers
19. Small island
20. And more
21. Not at any time
22. Doesn't go
23. Pensioner
25. Goat sound
27. Dung beetle
28. More depressing
31. Humped animal
34. Violent disruptions
35. Earlier
36. Lyric poems
37. Auspices
38. Pierce
39. Thick flat pad
40. Up to
41. Sows
42. Boastful person
44. Cacophony

45. Young lady
46. Choral composition
50. Suffering
52. Manila hemp
54. Catch
55. Shed
56. Capable of adapting
58. Churn
59. Joyous
60. Anagram of "Silk"
61. One single time
62. Utopian
63. Clutter

DOWN

1. Highland Games pole
2. Give a speech
3. Swindle
4. Be bedridden
5. Vocation
6. Not dead
7. Pitch
8. Cook over a charcoal fire
9. Possesses
10. Stringed instrument
11. Impossible to satisfy
12. Easter flower



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Nutrition Corner

Vitamins For Bone & Joint Health

by **Nimi Bhagawan MS, RDN, LD**

Vitamins play a crucial role in maintaining your overall health and well-being. One area where their impact is particularly significant is in the realm of bone and joint health. A proper balance of vitamins helps strengthen bones, maintain flexibility, and support joint function. In this post, you will get an in-depth look into the various vitamins essential for healthy bones and joints, learn about their specific roles, and explore how to ensure that you're getting enough of these vital nutrients.

The Role of Vitamins in Bone & Joint Health

Choosing The Right Vitamins for Bone & Joint Health

- Vitamin D
- Vitamin K
- Vitamin C
- B Vitamins
- Vitamin E
- Vitamin A

Lifestyle Tips for Better Absorption of Vitamins

Vitamins are organic compounds that your body needs in small amounts to function optimally. They serve various functions, including supporting metabolism, immune function, and cellular health. Certain vitamins are indispensable for bone and joint health, as they contribute to bone mineralization, calcium absorption, and collagen synthesis. These processes are crucial to maintaining bone density and joint flexibility, which in turn help prevent age-related conditions such as osteoporosis and arthritis.

In fact, vitamin deficiencies can have a profound impact on bone and joint health. Insufficient levels of specific vitamins can lead to weakened bones, reduced bone density, and compromised joint function. Research has shown that vitamin deficiencies are associated with an increased risk of fractures and other bone-related disorders. By understanding the role of vitamins in bone and joint health, you can make informed decisions about your diet and lifestyle to ensure optimal health in these areas.

Choosing The Right Vitamins for Bone & Joint Health

There are several key vitamins that play vital roles in maintaining bone and joint health. Ensuring an adequate intake of these vitamins can help protect against the development of bone and joint conditions and support overall health. In this section, you will get a chance to explore the most important vitamins for bone and joint health, providing an overview of their specific functions and the risks associated with deficiencies.

Vitamin D

Vitamin D is essential for maintaining strong bones and healthy joints. It plays a crucial role in the absorption of calcium, a mineral that contributes to bone density and strength. Without adequate vitamin D levels, the body cannot efficiently absorb calcium, resulting in weakened bones and an increased risk of fractures. Unfortunately, many people do not get enough vitamin D, especially during the winter months when sunlight exposure is limited.

To ensure that you're getting sufficient vitamin D, it's essential to consume foods rich in this nutrient, such as fatty fish, fortified dairy products, and egg yolks. In addition, spending time outdoors in the sun can help your body produce vitamin D naturally. However, balancing sun exposure with proper sun protection is crucial to avoid potential skin damage.

Vitamin K

Vitamin K plays a key role in bone health by contributing to bone mineralization. This process involves the incorporation of minerals like calcium and phosphate into the bone matrix, which is vital for maintaining bone strength and density. Vitamin K also helps to regulate the balance of calcium in the body, which in turn supports the prevention of osteoporosis and other bone-related disorders.

Good sources of vitamin K include leafy green vegetables, such as kale, spinach, and broccoli, as well as certain fermented foods like natto and sauerkraut. Incorporating these foods

into your diet can help ensure that you're getting enough vitamin K to support optimal bone health.

Vitamin C

Vitamin C is an essential nutrient that plays a significant role in joint health. It is required for the synthesis of collagen, a protein that provides structure and flexibility to the joints. By supporting collagen production, vitamin C helps maintain joint integrity and function.

In addition to its role in collagen synthesis, vitamin C also has potent antioxidant properties. This means it can help protect the joints from damage caused by free radicals, which are unstable molecules that can contribute to inflammation and joint disease. Foods rich in vitamin C include citrus fruits, strawberries, bell peppers, and kiwifruit.

B Vitamins

The B vitamins, specifically B12 and B6, also play critical roles in the health of your bones. Vitamin B12, for example, is necessary to produce red blood cells, which supply oxygen to the bone marrow. Without enough B12, bones can become brittle and prone to

fractures.

Vitamin B6, on the other hand, has been shown to have a role in maintaining bone density. It contributes to the metabolism of homocysteine, an amino acid that, when elevated, has been associated with an increased risk of bone fractures. To ensure an adequate intake of B vitamins, consider consuming foods like whole grains, meat, eggs, dairy products, and legumes.

Vitamin E

Vitamin E is a powerful antioxidant that plays a significant role in protecting your body's cells from damage. This includes the cells that make up your bones and joints. It's believed that by reducing oxidative stress, Vitamin E can help maintain the integrity of these cells, thereby supporting overall bone and joint health.

Additionally, some research suggests that Vitamin E may have a role in reducing bone loss, though more studies are needed to fully understand this relationship. Foods rich in vitamin E include nuts and seeds, spinach, broccoli, and fortified cereals. Incorporating these

- cont. on page 29

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MoneySense

Your 65th birthday retirement checklist

With so many critical decisions coming up, these tips from Merrill can help you plan for the next steps in your financial journey.

Turning 65? Congratulations! You are in good company. A record-setting 4.2 million American baby boomers turn 65 in 2025, according to the Retirement Income Institute at the Alliance for Lifetime Income.

Though you may share this milestone with other boomers, the journey ahead will likely be different for each of you. Perhaps you are still working

— a growing number of those over age 65 continue to work. Or maybe you have already retired. Either way, there are many important financial decisions you need to start considering. Because you will be funding a retirement that could last 30 years or more, these decisions take on even more importance.

To help you identify the next steps on your financial journey, check out this 65th birthday checklist. Use it to help you plan discussions with your financial advisor.

1. If you are still working, take advantage of “catch-up” contributions

Now is the time to make a final push to save more in the retirement accounts you will soon turn to for income. Anyone 50 or older can add an extra \$7,500 annually to their employer-sponsored retirement plan and an extra \$1,000 to a traditional or Roth IRA.

2. Visit SocialSecurity.gov to see where you stand

You can find your full retirement age, which can help you decide when to begin claiming benefits. Keep in mind, you do not have to begin claiming benefits as soon as you retire. Waiting until your full retirement age will give you a bigger benefit to help cover essential expenses. You can also calculate your benefit based on



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

your earnings record and ensure that record is accurate.

3. Create a retirement budget — and a plan for covering those expenses

Your financial advisor can help you project essential, important and aspirational expenses in retirement, review potential sources of income, adjust your investment strategies, suggest tax-efficient ways to tap your retirement accounts, and create a realistic, sustainable retirement income plan.

If your guaranteed income sources (such as Social Security and a pension) are not enough to cover essential living expenses, you may want to explore annuities, dividend stocks and bond ladders as ways to augment your income. Or perhaps consider working part time or consulting after you retire. Continuing to work in retirement can provide an important sense of identity and purpose as well.

4. Sign up for Medicare

Your initial enrollment period begins three months before you turn 65 and ends three months after you turn 65. What is at risk if you forget? If you are retired and you do not sign up during that window, your premiums may be higher as a result. For those still working, an eight-month sign-up window begins the

day you stop working (or lose your employer coverage). Explore all the pros and cons of choosing Medigap and Medicare Advantage plans so you can get a better handle on healthcare costs in retirement.

5. Got an HSA? Know the new rules

Money in your health savings account, or HSA, can now be withdrawn for any reason — not just for qualified medical expenses — without incurring any penalties. But you will have to stop making contributions once you sign up for Medicare. Remember you will need to pay ordinary income taxes on withdrawals not used for qualified medical expenses (those include Medicare and long-term care premiums).

6. Start crafting your legacy

If you have not yet set up a will or trust and appointed a durable power of attorney, now is the time to do so. Also review the beneficiary designations on all your accounts and insurance policies to ensure your assets go where you want them to go. Document your entire financial life for your heirs and loved ones.

7. Talk to your family about long-term care

People turning 65 today have almost a 70% chance of requiring some type of long-term care, according to the U.S. Department of Health and Human Services. Now is the time to have a conversation with your family about how you would like to manage that care, if needed, and any financial arrangements you have already made. Select someone as your healthcare proxy to make medical decisions on your behalf if you are unable to.

Medicare will not cover most of the costs. Consider purchasing a long-term care insurance policy or adding a life insurance policy with a long-term care rider. You could also earmark your HSA or additional savings to cover the costs, but you risk depleting your savings.

Remember: The financial decisions you make at 65 are especially important because you will have fewer chances to change course. Seeking professional guidance can be especially valuable.

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

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

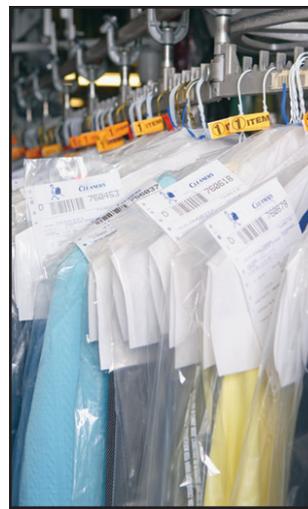
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MMC celebrates 100 years of Black History Month



The MMC Black History Month Celebration was Feb. 19. The theme was “Our Voices, Our Power, Our Vote!”. The event featured entertainment, dramatic readings, speeches and recognition of Living Legacy Honorees.

Left: Master of Ceremonies Larry Friend with Living Legacy Honoree Rev. Rita Michoe Paige. Also honored was Rev. Dr. John G. Moore Sr.

Right: Don and Delores Blakey perform the Kenyon pop song “Jambo Bwana” in Swahili.

Below Right: Denise Taylor does a dramatic reading of the Maya Angelou poem “And Still I Rise.”



Right: The Dover Diamond Double Duch Group did a presentation.



Below: Ruth Shelton performs a musical selection for the crowd.

Photos by Cate Lyons



Dover City Councilman Andre Boggerty speaks on the importance of voting.



Check out wellness opportunities at MMC

** IMPORTANT PROGRAM INFORMATION **

ATTENTION ALL MEMBERS!

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

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

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

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

Thank you for your understanding!

Foot Care Appointments

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

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

To schedule your appointment today, contact Member Services!

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

Apr. 17 - 8:30 a.m. to noon

May 8 - 8:30 a.m. to noon

June 12 - 8:30 a.m. to noon

Massage Therapy with Lisa

DAY: Wednesdays

TIME: 10:30 a.m. to 3 p.m.

ROOM: Activity Room #7

MASSAGE THERAPIST: Lisa Harshberger

Rejuvenate your body and mind with a 30-minute relaxing massage and escape the everyday stress. Treat yourself to a moment of tranquility and relaxation with a soothing massage. Whether you're

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

Pump Up Your Brain

DAY: Fridays

TIME: 1 to 2:15 p.m.

ROOM: Activity Room #1

FACILITATOR: Betty Mann

We are pleased to announce a cognitive enhancement program specifically designed for older adults, aimed at promoting mental acuity and overall brain health. This program engages members in a series of stimulating activities, including brain teasers, puzzles and visual illusions. In addition, members receive take-home materials to facilitate continued cognitive engagement in the comfort of their own homes. Please note that this program is intended for individuals who are capable of engaging in independent learning. Come join us for a great time and give your brain a workout! You must be a member of MMC to participate.

The ACE (Advocacy, Consulting and Education) Visually Impaired Support Group
DAY: 3rd Tuesday of the Month

TIME: noon to 2:45 p.m.

DAY: Thursdays

TIME: 10 to 11:45 a.m.

ROOM: Activity Room #3

FACILITATOR: Darryl Garner

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

Meditation Class

DAY: Wednesdays

TIME: 10 to 11 a.m.

ROOM: Activity Room #8

MEDITATOR: Mr. Kim Palmer

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

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

Bible Study

DAY: Tuesdays

TIME: 9:30 to 10:15 a.m.

ROOM: Activity Room #7

FACILITATOR: Glenn Johnson

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

Bible Study

DAY: Wednesdays

TIME: 11 to 11:45 a.m.

ROOM: Activity Room #3

FACILITATOR: Rev. Jerome Carey

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

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Pray Until Something Happens

DAY: Fridays
 TIME: 9 to 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.

Building Tours

DAY: Monday – Friday
 TIME: 9 a.m. to 12:30 p.m.

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

Hearing Loss Circle Chats

DAY: 1st Tuesday each month
 TIME: 1 to 2 p.m.
 ROOM: Activity Room #7

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

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

Free Medicare Counseling Available at MMC

DAY: Tuesdays
 TIME: 10 a.m. to 2 p.m.
 ROOM: Activity Room #1

The Modern Maturity Center is proud to host the Delaware Medicare Assistance Bureau and Senior Medicare Patrol, providing valuable resources for individuals navigating Medicare. We have a trained volunteer on-site who is ready to assist you with Medicare counseling. Whether you are approaching your 65th birthday and need information on Medicare Supplement and Advantage pricing, have questions about your current coverage, or require assistance with any other Medicare-related inquiries, our volunteer is here to help. To schedule an appointment, please contact Nancy at (302) 382-

5935. (Do not call the MMC to schedule appointments). Please note that participation in this program requires membership in the MMC, and your membership must be current for 2026.

Stroke Recovery Program

DAY: Monday - Friday
 ROOM: Fitness Center

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

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SNAP Outreach Program at MMC



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

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

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

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

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

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

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

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

These are frequently asked questions by new SNAP applicants:

Q: Am I eligible?

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

Q: Why should I apply?

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

Q: What do I need?

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

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

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

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

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

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

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

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

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

*FPL= Federal Poverty Level

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

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

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

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

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

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

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Vitamins (Continued from pg. 23)

into your diet can help ensure you're getting enough of this potent antioxidant.

Vitamin A

Vitamin A is another essential nutrient for bone health. It's necessary for the process of bone remodeling, which is the ongoing replacement of old bone tissue with new. This process can be disrupted without adequate vitamin A, potentially leading to weaker bones and an increased risk of fractures. Furthermore, vitamin A can support joint health by contributing to the health and integrity of the membranes that surround the joints.

Good sources of vitamin A include sweet potatoes, carrots, spinach, and kale. Remember, though, that it's possible to get too much vitamin A, which can be harmful. As such, it's essential to consume this vitamin in moderation and consult with a healthcare professional if you're considering taking supplements.

Lifestyle Tips for Better Absorption of Vitamins

Maintaining a balanced diet rich in

vitamins and minerals is essential for bone and joint health. However, lifestyle factors also play a significant role in the absorption and utilization of these nutrients. Regular exercise, for instance, can help improve bone density and joint flexibility. It also enhances circulation, which aids in nutrient absorption.

Adequate sunlight exposure is also crucial for the natural production of vitamin D. However, one must balance sun exposure with skin protection to avoid potential harm. Lastly, checking your overall health and consulting with a healthcare professional can help ensure that your body is absorbing and utilizing vitamins effectively.

Ensuring an adequate intake of these vitamins, whether through a balanced diet or supplements, can help protect against bone and joint conditions. And as always, remember to consult a Registered Dietitian for personalized advice to ensure optimal health. Call Nimi Bhagawan at 302-734-1200 Ext 144 at Modern Maturity Center and schedule an appointment!!!!



Delaware's Senior Demographics (U.S. Census Bureau, 2024)

- 219,957 seniors (21.3% of population – 4th highest percentage nationally)
- 7.9% live below poverty level
- 30.2% have disabilities
- 88.7% receive Social Security income
- Median age: 72.9 years

If you are:

- Delaware residents aged 60+ with limited income
- Those earning less than 200% of federal poverty level
- Individual income under \$31,200/year
- Couples earning under \$42,480/year

- You may be eligible for:*
- The Diamond State Health Plan (Healthcare Coverage)
 - SNAP / Food Supplement (Food Stamps)
 - LIHEAP / DEAP (Electric & Heating Assistance)
 - Senior Property Tax Relief
 - SSI
 - DPAP (Prescription Help)
 - Section 8 / Income Based Housing
 - Lifespan Waiver (In-Home Care Services)

You can learn about these and other free resources. Contact a Stand By Me 50+ Financial Coach for FREE Financial Coaching today! Call 211 or visit STANDBYMEDE.ORG to schedule an appointment.



A LITTLE HELP CAN FEEL LIKE GOOD LUCK

This St. Patrick's Day, remember—you don't have to navigate housing decisions alone. Whether you're thinking about buying, selling, downsizing, or just have questions about your home, a trusted realtor and mortgage professional can help guide you every step of the way.

Friendly advice. Clear answers. Support you can count on.

WISHING YOU A HAPPY, HEALTHY, AND LUCKY ST. PATRICK'S DAY!

Alex Contant
Branch Manager
Primary Residential Mortgage, Inc.
30 The Green, Dover, DE 19901
Cell 302.242.7522
acountant@primeres.com
NMLS 728777



Crystal Calderon
Realtor® | SRES
Bryan Realty Group
742 S Governors Ave., Dover, DE 19904
Cell 302.222.3349
Office 302.734.4414
crystal@homes4uandme.com



Social Security - cont. from page 8

Q: Do both programs automatically end at some point?

A: Yes, but again the rules are very different. A person on SSD will continue to receive disability benefits if they are disabled until they reach their “full retirement age – FRA.” At that point, they will automatically begin receiving “retirement benefits” without filing a new application. SSI benefits can stop at any time for a variety of reasons such as income is too high, too much money in the bank, living arrangement changes, or if found to be no longer disabled.

Q: Can you have savings or investments for both programs?

A: Yes, but the amounts are different. For SSD, there is no limit to amount of money a person can have in resources. However, the resource limit for SSI is \$2000.

Disability effects millions of Americans and their families. While these programs can be complex, Social Security is available to assist individuals to apply for benefits in both programs.

If you have any questions, feel free to contact me at “CaptanSS28@aol.com

Winners of MMC Love Connection



Thank you to our participating couples in the 2nd Annual Love Connection game at MMC Feb. 13. Two couples competed to see who knew each other the best.

Left: Winners Mike French and Lisa Carlucci. Jen-Mor Florists donated the bouquet of roses to the winners!

Photos by Cate Lyons

Right: Diana and Mike Littell were the runners-up.

Both couples were interviewed and asked questions about how their spouse would answer.

There were a lot of hilarious answers. The program was live streamed and can be viewed on the MMC Facebook page.



DE Parks - cont. from page 3

Surf fishing reservations will be required to access a limited number of multi-use, drive-on beaches on weekends and holidays including Gordons Point, Herring Point, Navy Crossing and Point Crossing in Cape Henlopen State Park; and 3 Rs at Delaware Seashore State Park. Visit the destateparks.com/surf-fishing-permits webpage for information on the reservation process. Reservations are no longer required at the following beaches: Key Box, Conquest and Faithful Steward at Delaware Seashore; York, Middle and South beaches at Fenwick Island and Beach Plum Island north of Lewes.

Park users generate 65% of the revenue utilized to operate and maintain the parks and manage more than 27,000 acres of state park land throughout Delaware. Revenue helps to maintain trails, provide environmental and recreational activities, preserve history, protect natural resources, maintain visitor amenities, guard beaches and offer campgrounds, cabins and more.

Celebrating A Milestone Year

Delaware State Parks is

celebrating 75 years of outdoor adventures and lasting memories. What began in 1951 with three parks has grown into a system that now includes 17 state parks, 22 nature preserves, the Brandywine Zoo and the Indian River Marina — together protecting more than 27,000 acres. In 2026, the division will honor the people, parks and partners who built this legacy and invite visitors to join in inspiring exploration, discovery and a deeper connection to the outdoors for generations to come.

Solution to puzzle on page 22

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

Home Care by Seniors for Seniors

We're Expanding to Kent County!

Trusted Care from Those Who Understand.

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



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

Retired & Looking for Part-Time Work?

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

Contact us today for opportunities:

302-858-7330

Email: info@shsdelaware.com

www.seniorcarerehoboth.com



Seniors Helping Seniors®

...a way to give and receive®

MMC Classifieds

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

FREE Castro Convertible Sofa, full size bed, blue, decent condition. You move - it's on second floor, bring several strong movers. 201-281-2203.

SERVICES OFFERED

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

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

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

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 Independent Business Owner at 917-684-1767

Compassionate counselor for grief, trauma, and depression, email debfitzy234@gmail.com or 302-359-9764, message or text.

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

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

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

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

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

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

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

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

Aboveandbeyondmarketplace.com - home and lighting items drop shipped.

NEEDED

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

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

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

FOR RENT

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

Dover Delaware Women's Connection

(affiliated with Stonecroft Ministries)

Prayer and Coffee Time

March 3 - 9:30 a.m.

April 7, 9:30 a.m.

Bob Evans Restaurant
4574 S. DuPont Hwy.
Camden, DE 19934

Call Deb Fleischer for more info or RSVP
302-734-9011

You will be encouraged & challenged through inspirational thoughts. We pray silently or audible for our nation, families, local group & Stonecroft Ministries. All are welcome

Celebrate March for Meals with MMC

MMC's celebration includes various activities throughout the month of March, including:

Miles for Meals - March 1-31

Aurich Fitness Center & Pool at MMC
Sign up and log your treadmill or bike miles or pool laps to raise money for Meals on Wheels. Log sheets and Sponsor sheets are available in the Fitness Center. Proceeds benefit Meals on Wheels.

Thursday, March 19, 2026

11:30 a.m. – 1:30 p.m. Longwood Room

National Nutrition Month Celebration

Theme - "Healthy Today and Healthier Tomorrow"

Students from Delaware State University will be here for games and education on Diabetes. Mark your calendars to attend!





Friday, March 27 - 9 a.m.

Community Champions Day

local and state community leaders as well as local business leaders are invited to help deliver and pack meals and see the impact the Meals on Wheels program has on older adults in their communities. To participate, call CEO Carolyn Fredricks, 302-734-1200 x113

For more information on how you can volunteer, contribute, or speak out for the seniors in Kent County this March, visit www.modern-maturity.org or call 302-734-1200 x113