

MMC Bulletin

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

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May 2025

MMC celebrates Older Americans Month

Every May, the Administration for Community Living (ACL) leads the nation's observance of Older Americans Month (OAM), a time

to recognize older Americans' contributions, highlight aging trends, and reaffirm our commitment to serving older adults.

The 2025 theme, Flip the Script on Aging, focuses on transforming how society perceives, talks about, and approaches aging. It encourages individuals and communities to challenge stereotypes and dispel misconceptions. This year, join us in honoring older adults' contributions, exploring the many opportunities for

staying active and engaged as we age, and highlighting the opportunities for purpose, exploration, and connection that come with aging.

Get your tickets now for MMC's celebration May 22. Tickets are \$5 per person in advance (not sold at the door.) Stop by Member Services today!

FLIP
the
SCRIPT
on aging



4th Annual International Festival

EXPO

Living your best life!

Thursday, May 22, 2025

11 a.m. to 2 p.m.

Modern Maturity Center 1121 Forrest Ave., Dover DE

Food - Vendors - And More!

\$5 per person - Open to the Public

Advance tickets ONLY - No Tickets sold at the door

MORE THAN 30 Participating Organizations

Call Nimi -302-734 1200 x 144 for more information

Vendor fee \$25 - limited spaces available

Estate Planning Questions?

"If you have questions about setting up a trust, updating your will or any other estate planning issue, I can help answer your questions and let you choose the options that are right for you."
Barros, McNamara, Malkiewicz & Taylor, P.A. | Dover - Seaford - Lewes



Call Attorney
David J. Bever
to schedule a consultation
734-8400

From the Director



Carolyn Fredricks

Well, it is finally here - we have been planning for several years - on May 5 construction begins. Will there be growing pains? Absolutely, but just find a little extra patience and everything will be fine. We are working to make improvements to enhance the services and facilities we provide. New floors and painting in the front activity rooms, relocating the computer lab, and soon opening a food pantry. We want to make MMC a place for clients to love and take care of.

Speaking of that, I hope you are all aware that we do have a

membership code of conduct. Everyone receives a copy when they join MMC. As our family grows, we certainly need to abide by some rules or there will be complete chaos!

One of the first rules is to treat others with kindness, courtesy and respect. If we all did this, we would not need any other rules, but there are others, so I suggest you might want to stop by Member Services and request a copy so you can be in the know.

*Room usage MUST BE scheduled. And during the time of renovation and painting, the room you normally use may not be available. Karen Porterfield schedules ALL activity rooms and she will let you know when the room you normally use is not available.

I have recently heard of some



Rep. Lyndon Yearick and his wife, Janice, have been announced as the co-chairs of this year's MMC gala - Vintage Vegas Casino Night. *Courtesy photo.*

unkind and inappropriate behavior towards some of my staff. Please be courteous to the staff. They are only trying to do their jobs.

The first show practice is under our belt and I can say the cast had a great time and knew ALL the songs. I am pretty sure you will too. Tickets go on sale May 12. Make sure to purchase yours early.

On the day of the Spring Feast, I was surprised by WBOC when they presented me with the Jefferson Award. Those who receive the award are recognized for their service to the community and others. I was totally blown away. I might be the face of MMC, or as the saying goes - "the buck stops here," but I could not do or have accomplished anything without my team and family. I also have a Board of Directors who keep me straight! I have always said that

I have the best staff any organization could have. They are a testament and major contribution to any success I may have. They are all award winners in my book!

We are always planning the next big event around here and the one we are working on now is our Gala. I am very pleased to announce that Rep. Lyndon Yearick and his wife, Janice, have agreed to be our co-chairs for this year. This event, which is the Center's largest fundraiser, is October 11. Watch for more details about this event.

For my gardening friends, yes, I have started planting all my flowers. Don't you just love Spring?! Photos next month.

Happy Mother's Day to all the mothers, grandmothers and future mothers out there. Have a wonderful May!



Powered by the State of Delaware
& United Way of Delaware

Miller Trusts

Do you have aging parents or loved ones in Delaware that will need help paying for their nursing care? If so, Medicaid will pay for their nursing care costs but you must qualify. If your income is too high for the state limits to traditionally qualify for Medicaid, this will help.

Delaware is an “income cap” state and in order to qualify for Medicaid in Delaware, you must have no more than a set amount of total monthly GROSS income. If your monthly gross income is above the state limit {currently at \$2,417.50 for 2025}, then in order to qualify for Medicaid benefits, you must set up an Irrevocable Income Trust also known as a “Miller Trust”.

A “Miller Trust” is a special purpose trust set up and used in conjunction with a bank account to hold the excess

monthly income that a person earns over and above the state limit or “cap”. Miller Trusts allow individuals to receive Medicaid benefits for long term care services, like nursing care, if their incomes are above the Medicaid eligibility limit.

When a Miller Trust is established, the person’s income is deposited into the trust which is used to pay for the cost of their care.

What Will a Delaware Miller Trust Pay For?

The income deposited into the trust will be used to determine the individual’s Patient Pay Liability, which is the amount they are required to pay towards the cost of their care. However, before paying the Patient Pay Liability, the income can be used for other things such as:

- Community Spouse – if the individual is married, the funds from the Miller Trust can be used towards the amount of money their spouse requires for monthly expenses, also known as a Minimum Monthly Maintenance Needs Allowance. If the spouse’s income is less than their monthly bills, than the amount they

fall short can be deducted from this trust account each month. Example – Mike enters a nursing home, his income is \$2,500 as is entered into the Miller Trust. His wife Pat has an income of \$700 but her monthly expenses are \$1,400. They can use \$700 each month from this income to make up the shortfall of income for Pat.

- Medicare Premiums.
- Medical costs NOT covered by Medicaid.

Upon the person’s death, funds remaining in the Miller Trust are used to

reimburse the State’s Medicaid program for the cost of the care that the person received.

Specific rules apply to the establishment and use of the Miller Trusts. Anyone interested in setting up a trust should consult with an elder law attorney. Stand By Me cannot help to open a Miller Trust, but can help you to plan your budget while using a Miller Trust.

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

Call 211 or visit STANDBYMEDE.ORG to schedule an appointment.



Let’s plant the seeds for your next
adventure—your new home
awaits, and we’re the team to help
you get there!



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Look whats fun and free at MMC

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

** IMPORTANT PROGRAM INFORMATION **

The Modern Maturity Center has to provide the State of Delaware the number of members who attend every program we have here at the Center. It is extremely important that we count everyone who attends each and every program. Therefore, we need **everyone** to scan their membership card when they enter the facility to show which program or programs they are attending for that day. If there is a sign-in sheet for that program or activity, **please sign it!** This will have an impact on the amount of funding we receive from the Grant-in-Aid, which is why it is extremely important that our numbers are exact when we submit them.

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

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

Extreme Beginners Line Dance Step Class

DAY: Fridays
TIME: 1 to 2 p.m. "Untangle Your Feet" for those needing help with class steps.
2 to 3 p.m. First Timer - those who need to learn grapevines, jazz boxes, etc.
ROOM: Palmer Room
INSTRUCTOR: Jacci Kenny
Are you struggling in your various line dance classes and not able to understand the dance sequence? Join us to "untangle your feet" from 1 to 2 p.m. If you're new to line dancing, join in from 2 to 3 p.m. to learn the basic line dance steps. This class will get you ready to join the Monday beginner class with Rick Todd at 10 a.m. Free to Members!

Get Up and Move!

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

Ida, owner of "Forever Active Lifestyle" wants everyone to get up and

move! She will get your heart pumpin' and the joint jumpin'! This class is an intermediate class where you will be standing while she has you kickboxing, doing aerobics, as well as Zumba and so much more. Free for members!

Advanced Line Dancing

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

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

Beginner Line Dancing

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

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

Broadway 1

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

Broadway 1 is back and better than ever. This class combines dance moves with expressive stage movement to help interpret music. Students also learn to use facial expressions and body language to help tell a story. Come on out and be prepared to have fun and be silly! Free for members!

Broadway 2

DAY: Tuesdays
TIME: 1:15 to 2:45 p.m.
ROOM: Palmer Room
INSTRUCTOR: Nancy Coleman

This class combines dance and stage movements to create fun and entertaining numbers for upcoming

shows at the MMC. They are working on steps for the numbers that will be in the June show! Free for members!

Couples Line Dancing

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

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

Dancing In Your Chair

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

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

Contemporary Line Dancing

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

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

Intermediate Line Dancing

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

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

Low Impact Aerobics

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

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

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Readers' Choice 2024

FAVORITE

MMB

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Mon.-Fri. 8am-5:30pm; Sat. 8am-5pm; Sun. 8am-4pm

Soulsations

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

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

MMC Tappers

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

Darlene teaches tap - Broadway

MMC Bulletin

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

NO PERSON in the United States shall, on the ground of race, color, or 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
Rian Davis..... Composition
Shannon Davis Composition

Directors :

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



United Way of Delaware

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

Conversations with Carolyn

DAY: Thursday, May 15
TIME: 9 to 10 a.m.
ROOM: Activity Room #3

Join Carolyn Fredricks, President and CEO of MMC for a relaxed conversation about our center. This is a great opportunity to get connected with everything about the center. Come prepared with any questions, comments, concerns, or ideas you may have. Everyone is welcome! Sign up with the Program Director to reserve your spot. Light refreshments are provided. Meetings are NOT held if there are less than 10 participants, so make sure you get your name on the list. Free for members!

Needlework Group

DAY: Fridays
TIME: 10 a.m. to 3 p.m.
ROOM: Activity Room #3
INSTRUCTOR: Nanka Pearce

Needlework is a crafting technique where you create decorative or functional pieces from materials like yarn, thread and fabric. It includes various forms of work such as embroidery, knitting, crocheting, cross-stitching, crewel and so much more. Come by and join Nanka, a previous Delaware State Fair purple-ribbon winner as she shares ideas while you learn with the other group members. You may want to bring a project that you are already working on. Free for members!

Forrest Ave. Quilters

DAY: Wednesday
TIME: 9 a.m. to noon
ROOM: Activity Room #1
INSTRUCTOR: Carolyn Porter

The Forrest Ave Quilters work on charitable projects each year and submit a group quilt to the Delaware State Fair each year. This is an independent class. Free for members!

Twisted Stitchers

DAY: Wednesday
TIME: noon to 3 p.m.
ROOM: Activity Room #8
INSTRUCTOR: Edie Hobbs

Looking for a fun, friendly and social group to hang around with? Help local charitable organizations within the community while having fun learning and creating beautiful items. All levels of experience are welcome. 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 all individuals to stay active, socialize and enjoy the benefits of exercise, whether you're a seasoned jump roper or a complete beginner. *Please wear comfortable clothes and running sneakers. Also, if you can, please bring a hula hoop and single jump rope. Free for members!

Conversational Italian

DAY: Wednesdays
TIME: 11 a.m. to noon
ROOM: Activity Room #8
INST: Giuliano "G" Gregoretti

Learn the basics of Italian and

get to know other Italian enthusiasts at MMC. Conversational Italian is the ability to engage in a fluid and natural conversation. It goes beyond just knowing the basic vocabulary and grammar, and focuses on participating and keeping the conversation going. Registration is not necessary. Last class is May 14. Free for members!

MMC Gospel Singing Workshop

DAY: Tuesdays
TIME: 10 to 11 a.m.
ROOM: AR #3
INSTRUCTOR: Carl Barefoot

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

BINGOCIZE!

DAY: Tuesdays
TIME: 10 to 11 a.m.
ROOM: Activity Room #8
DAY: Fridays
TIME: 11 a.m. to noon
ROOM: Palmer Room

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

Jeff,

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MMC Trips & Tours

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

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

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

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

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

Ask about :

Springtime in Charleston

5 days/4 nights, June 1-5, 2025 starting at \$999 per person, double occupancy.

Travel Protection is available and strongly encouraged. Host: Tommie Moore Includes Motorcoach transportation, 4 nights hotel accommodations, 4 breakfasts at your hotel, Dinner in Charleston, lowcountry meal at Fripp Point Plantation. Also included: guided tour of Charleston, admission and nature train tour of Magnolia Plantation & Gardens; visit to International African American Museum; explore SC low country and St. Helena Island; guided Gullah tour; visit to historic City Market.

West Virginia Train Adventure

4 days/3 nights, Aug. 13-16, 2025 starting at \$979 per person, double occupancy.

Travel Protection is available and strongly encouraged. Host: Carol Taylor Includes Motorcoach transportation,

3 nights hotel accommodations, 3 breakfasts at your hotel; & 2 lunches on the trains; 2 dinner shows - Premier and Tribute of Musical Legends; scenic railway journey onboard the New Greenbrier Express; scenic railway journey of New Tygart Flyer.

Canada & New England Cruise on RC Liberty of the Seas

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

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

Niagara Falls

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

Travel Protection is available and strongly encouraged. Host: TBA. Includes Motorcoach transportation, 3 nights hotel accommodations, 3 breakfasts at your hotel, 3 dinners including one at Skylon Tower, guided tour of Niagara Falls, IMAX presentation ““Niagara: Miracles, Myths & Magic”, Hornblower Noagara Cruise, visit Niagara-on-the-Lake, wine tasting at local winery, explore Clifton Hill, evening view of illuminated Falls, visit Fallsview or Seneca Casino (on your own after touring), visit to Corning Glass Museum Gift Shop. PML Tours

Balloon Fiesta -

Albuquerque, NM

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

double occupancy.

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

Sunny Portugal

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

Call for availability. Travel Protection is available and strongly encouraged. Host: Carol Taylor and Kim Hazzard. Includes round trip airfare, hotel accommodations, airport transfers. Highlights: Lisbon, Evora, Lagos, Portimao, Monchique, Setubal, Cascais, Obidos, Sintra. NOTE- this trip involves walking on hills and cobbled streets.

Nashville, TN

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

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

NYC & Radio City Christmas

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

Travel Protection is available and strongly encouraged. Host: TBA. Includes motorcoach transportation, 1

night hotel accommodation, 1 dinner at a New York Restaurant, orchestra seating for Radio City Music Hall Christmas Spectacular, guided tour of NYC, time to explore and do holiday shopping in NYC.

Biltmore Christmas

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

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

PML Tours

Southern Caribbean & San

Juan Puerto Rico - RC

Brilliance of the Seas

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

Price includes round trip airfare, 1 night hotel accommodation in San Juan, guided tour of San Juan, shipboard meals, transfers to and from San Juan Cruise Pier, motocoach transportation to and from the airport. Port calls: Willemstad, Curacao; Oranjestad, Aruba; Tortola, B.V.I.; San Juan, Puerto Rico. \$250 per person deposit due to hold reservation (\$100 per person penalty upon deposit). First payment due Aug. 1, 2025 (\$1250 per person penalty); Final payment due Nov. 1, 2025 (100% penalty if cancelled after this date. Travel insurance is available and strongly encouraged. PML Tours

The Heart of Ireland

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

Travel Protection is available and strongly encouraged. Host: Carol Taylor and Theresa Nicolai. Includes round trip airfare, 6 nights hotel accommodations (including 2 nights in an authentic 18th

century castle), transport by luxury coach in Ireland, Airport transfers, full breakfasts every morning, 4 dinners (including farewell dinner and special dinner with Irish entertainment); sightseeing in Dublin, admission to Book of Kells at Trinity College, sightseeing tour of Galway, visit to Blarney Castle, scenic tours of Connemara, the Dingle Peninsula and more, photo ops at Kylemore Abbey and Rock of Cashel, travel to Cliffs of Moher, visits to Celtic Crystal Factory and Guinness Storehouse, explore Blarney Woolen Mills and singing pubs of Killarney; travel by Tipperary and Cashel.

PML Tours

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

Travel Protection is available and strongly encouraged. Host: TBA. Includes deluxe motorcoach transportation, 6 nights hotel accommodation, 6 breakfasts at your hotel, 3 dinners including one at the Bavarian Inn, buffet lunch at the Grand Hotel, hydro jet ferry ride to Mackinac Island, carriage tour of Mackinac Island, Soo Locks Boat Tour, Jack Pine Lumberjack Show, Tour and free time in Frankenmuth, and visit to Bronner's Christmas Wonderland, plus standard taxes, meal gratuities and baggage handling..

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

NEW! 8 Day/7 Night Canada
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.

Coming in 2026:
Washington DC, Feb. 23-24, 2026, \$355 pp, double occupancy
Scenic Virginia, July 14-16, 2026, \$629 pp, double occupancy
Yellowstone & the Wild West, Aug. 23-29, 2026, \$3899 per person double occupancy
Outer Banks, NC, Oct. 19-23, 2026, \$799 pp double occupancy
New Orleans, Nov. 9-13, 2026, \$2199

DAY TRIPS
Sight & Sound - "Noah"
Lancaster, PA

Wednesday, July 16, 2025
\$165 per person, transportation, driver's tip, show and lunch at Hershey Farm Restaurant. With a catastrophic storm on its way, Noah is given a monumental task: build a boat big enough to save his family from a flood that will cover the entire earth. Returning for one season only, this landmark production takes you on board one of the world's best known voyages as live animals fill the stage and aisles. Set sail inside the enormous ark as this extraordinary story comes to life in this special 30th anniversary season! Depart MMC 7:30 a.m.; return approx. 5:30 p.m.

NEW! 2nd Show added
Sight & Sound - "Noah"
Lancaster, PA

Wednesday, September 24, 2025
\$165 per person, transportation, driver's tip, show and lunch at Hershey Farm Restaurant. With a catastrophic storm on its way, Noah is given a monumental task: build a boat big enough to save his family from a flood that will cover the entire earth. Returning for one season only, this landmark production takes you on board one of the world's best known voyages

as live animals fill the stage and aisles. Set sail inside the enormous ark as this extraordinary story comes to life in this special 30th anniversary season! Depart MMC 7:30 a.m.; return approx. 5:30 p.m.

River Lady Lunch Cruise
Tom's River, NJ

Wednesday, Aug. 13, 2025
\$120 per person, transportation, driver's tip, and luncheon cruise. Come sail with us for a relaxing, elegant lunch, as we cruise on the magnificent Toms River and Barnegat Bay for 3 hours. The captain will present a fascinating narration of the interesting history of this lovely area, as we pass elegant waterfront homes, beautiful properties, docks, yacht clubs and often even sailboat races. Enjoy a delicious meal, which features your choice of 6 entrees, complete from salad to dessert. Depart MMC 7:30 a.m.; return approx. 5 p.m.

"Escape to Margaritaville
Candlelight Dinner Theater

Sunday, Aug. 24, 2025
\$120 per person, transportation, driver's tip, lunch and show. Set your mind to island time and ESCAPE to MARGARITAVILLE! Featuring your favorite Jimmy Buffet classics with book by Greg Garcia and Mike O'Malley, Margaritaville tells the story of Tully, a smooth-talking singer/bartender whose laidback, no-strings-attached lifestyle is turned upside down when he falls for Rachel, an environmental scientist visiting the island. This hilarious, heartwarming

musical is the party you've been waiting for! Depart MMC 11:30 a.m.; return approx. 6 p.m.

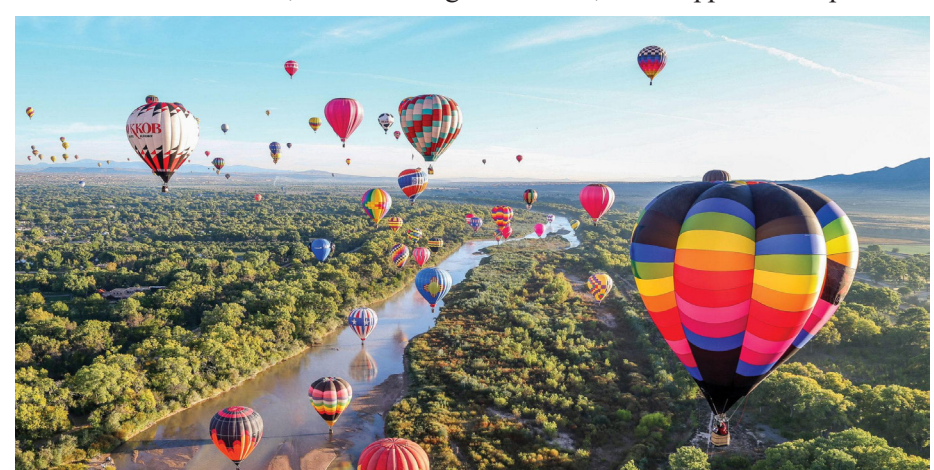
Suicide Bridge Luncheon
Cruise

Hurlock, MD

Wednesday, Sept. 10, 2025
\$95 per person, transportation, driver's tip, and luncheon cruise. Come sail with us for a two-hour cruise on the Choptank River aboard a reproduction of an authentic 80 foot turn-of-the-century paddle wheeler. Lunch consists of fried chicken & crab cake platter, with a vegetable, potato and dessert. Depart MMC 10:30 a.m., lunch cruise 12:30 - 2:30 p.m. Return to MMC approx. 4:30 p.m.

AMT Christmas Show
"Deck the Halls"

American Music Theater, Lancaster, PA
Thursday, Nov. 13, 2025
\$130 per person, transportation, driver's tip, show and lunch at Yoder's Restaurant. Check in at the decked-out St. Nicholas Hotel where we find our dashing dancers and merry musicians ready to "Deck the Halls!" Bubby Bubby bellhops and glittery guests make merriment in preparation for a visit from Old Saint Nick. This musical holiday adventure brings together friends old and new to celebrate the season with awe-inspiring performances designed to capture the hearts of the entire family. Depart MMC 7:30 a.m.; return approx. 5:30 p.m.



Come find out more about our
spectacular Balloon Fiesta trip to Albuquerque NM
Oct. 3-10, 2025
Special FREE Presentation by PML Tours
May 15, 2025 11 a.m. in the MMC West Conference Room
FREE Refreshments.

Financial Freedom in Retirement: Smart Tips for Seniors

My name is Crystal Calderon, and I am excited to help guide you on a journey to connect with the valuable resources that can enhance the quality of our lives. Having a deep appreciation for the wisdom and experiences that each of you brings to our community, I've dedicated myself to ensuring that you have access to the support and assistance you deserve. Navigating the vast array of resources available can sometimes be a challenge, and that's where I come in. Let's explore the avenues that lead to fulfillment, connection, and well-being.



As a fellow senior and Seniors Real Estate Specialist, I can tell you that retirement can sometimes feel like you're stepping into an unfamiliar financial landscape.

But don't worry — with a little planning (and maybe some humor), you can navigate these years with confidence.

Many seniors rely on Social Security, pensions, and retirement savings to get by. However, it's important to look at all the ways you can supplement that income. A part-time job or freelance work can provide some extra cash if you want to stay busy and earn. Alternatively, consider downsizing to a smaller home that reduces your living expenses and offers the freedom to travel or spend more time with family.

With fewer daily responsibilities, it's easy to let spending get away from you. Whether it's spending more on hobbies or planning a big vacation, try to stick to a budget. Financial mindfulness — keeping track of where your money goes — is an important way to ensure your nest egg lasts. Keep in

mind that while Medicare covers many health expenses, it doesn't include everything, such as dental care or hearing aids. Look into supplemental insurance or long-term care plans to protect your health and finances.

As you begin tapping into your retirement accounts or decide to sell your home, taxes could catch you off guard. Seniors often qualify for certain tax breaks, so make sure to take full advantage. If taxes seem daunting, it's worth consulting a professional to help manage the complexities of withdrawing retirement savings and minimizing liabilities.

If you're financially able, giving back can bring just as much joy as spending on yourself. Whether you're helping family members or donating to charity, not only will you be spreading kindness, but you may also benefit from tax deductions.

The key to financial security

in retirement is staying involved and making decisions that will help you feel at ease. You've worked hard for this time, so make sure to enjoy it without letting money control you. With the right planning, you can enjoy your golden years with financial peace of mind.

And remember — the only thing that should be taxing you is a crossword puzzle, not your finances!

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.

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



Questions about Medicare?

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

Call Delaware
Medicare Assistance Bureau (DMAB)

302-674-7364

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

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





Above: The Easter Bunny with MMC member Rosemary Young.
Below: Easter Bunny with MMC Member Diane Thomas.



Above: MMC Member Winnie White with the Easter Bunny



Easter 2025 at MMC

The Easter Bunny paid a visit to the Modern Maturity Center, April 15, to spread some cheer and candy.

Above: MMC Trips and Tours Volunteer Carol Taylor and Driver Maxie Moses.
Left: MMC MANNA staff Satonia Armstrong and Latanya Henderson.

Right: MMC Program Director Karen Porterfield.

Courtesy photos

Caregiver Resource Center

Hello and Happy Mother's Day to all moms from the Caregiver Resource Center! May is recognized as Mental Health Awareness month as well as Older Americans Month. This year's theme is "Flip the Script on Aging". How can you help or participate? You can promote resources like MMC and the CRC to others who may need help or support while caring for a loved one. This month aims to highlight the importance of community engagement and connections for all older adults. Please see the upcoming list of support groups offered here at MMC.

- **May 1-** Parkinson's Support Group, 5 p.m., CRC program room
- **May 5-** Alzheimer's Day Support Group, noon, CRC program room
- **May 13-** Second Time Around Grandparents Support Group, 9 a.m., CRC office
- **May 20-** Alzheimer's Night Support Group, 6 p.m., CRC program room
- **June 2-** Alzheimer's Day Support Group, noon, CRC program room

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

*All are welcome regardless of diagnosis.

The Caregiver Resource Center (CRC) is here to help with your needs as a caregiver to an older adult or if you are caring for a related child or children. Call us on 302-734-1200 ext. 186/192 Dawn Morris and Jenn Mogle, CRC Coordinators. The Caregiver Resource Center at Modern Maturity Center is partially funded by DHSS (Department of Health & Social Services) Division of Aging and Adults with Disabilities through the National Family Caregiver Support Group Program. Title III-3 of Older American Act.

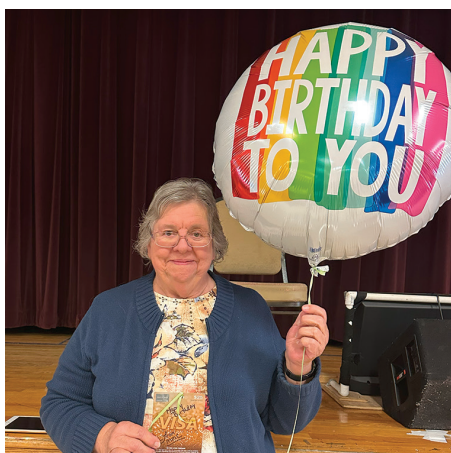


DELAWARE HEALTH AND SOCIAL SERVICES
Division of Aging and Adults with Physical Disabilities



Winners

Right: Janet Harper-Wooley was the birthday winner April 10 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, May 8.



Left: MMC Ambassador Bill A Hufnal and Amie L Knighting present to Violet Bauer and Eddie Freeman their cash winnings at the April 15 dinner-dance: The Jones Boys provided the entertainment to 200 guests who enjoyed dancing. Vernell and Mike Abella had a wonderful anniversary evening. The May 13 dinner dance will have Dale Teat to play favorite dance music. Photo by Donna Diaz.

Senior Community Service Employment Program

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 low-income, unemployed individuals, age 55 and older update their jobs skills, build work experience and confidence, and continue to have economic security and well-being.

If eligible, and as openings become available, participants are placed in a part-time community service assignment with nonprofit or government agency such as 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

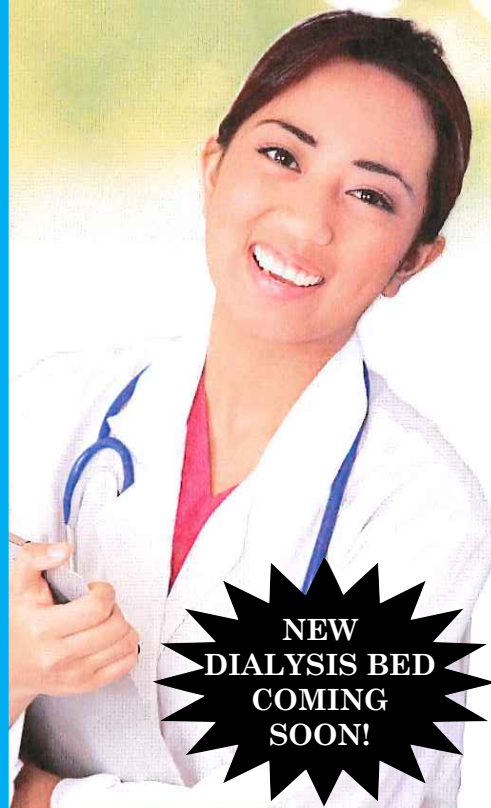
a variety of training assignments including: receptionist, office clerk, administrative assistant, custodial worker, maintenance trainee, and food service worker. Currently, participants can train up to 20 hours per week and are paid \$15 an hour.

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.

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

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

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



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**NEW
DIALYSIS BED
COMING
SOON!**

Front Porch Program is accepting new members!

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

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

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

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

The Front Porch is in high need of volunteers!

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

FREE Medicare counseling

In person appointments are not available at this time. If you would still like to speak with Nancy about your current coverage with Medicare, your Medicare Supplement or Advantage pricing, call the Modern Maturity Center at (302) 734-1200,

ext. 167 and they will relay the message for a phone consultation.



Emergency Support available for Kent County women 55+

If you are a female, over the age of 55, single, and living in Kent County, the Modern Maturity Center may be able to provide you with emergency assistance. Qualifying Mary Rawlin's Trust Fund applicants may use funds for paying for utilities or to overcome a crisis. For more information on the application process, please contact the MMC Care Manager, Faith Hahn, at 302-734-1200 Ext. 173.

Did You Know...

May 10, 1869 - The newly constructed tracks of the Union Pacific and Central Pacific railways were first linked at Promontory Point, Utah. A golden spike was driven by Leland Stanford, president of the Central Pacific, to celebrate the linkage. It is said that he missed the spike on his first swing which brought roars of laughter from men who had driven thousands upon thousands of spikes themselves.



Above: Front Porch members enjoying painting. Photo taken by Eartha Carroll

Planters Run

Active Adult Living in Dover

Come join your friends at Planters Run Apartments. Enjoy everything this active adult community has to offer! Large luxurious apartments, oversized closets and hallways, 24-hour maintenance.

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

Call 302-697-0378 or

Email at office@plantersrunapt.com

www.plantersrunapt.com



Krafty Korner by Karen

Hello fellow crafters! I suppose what they say is true: “April showers bring May flowers.” April certainly had a lot of showers. Now I think we are all ready for that springtime feeling. I know I am. It’s time to go outside and enjoy what Mother Nature has given us.

Spring is a season of renewal and growth, bringing longer days, warmer temperatures, and a vibrant array of colors. The sun starts hanging around longer, and the temperatures begin to rise.

Spring often symbolizes new beginnings, hope, growth, and fresh starts. People tend to spend more time outdoors gardening, hiking, or just soaking up the sunshine.

Spring cleaning is a common tradition, a way to refresh your living space, just like nature is doing outside. Everything is blooming and coming back to life. This is the perfect time to go for walks or grab a blanket and go on a picnic and relax while you enjoy a lazy afternoon outdoors while listening to music or daydreaming under a tree.

Then, of course, there is always gardening. Whether it’s a backyard garden or a few potted plants, it’s a great way to grow something. Cherry blossoms, tulips, daffodils, and wildflowers burst into color everywhere. Just make sure when you’re in your garden, keep your head up, or down, for when the birds start attacking you.

Use the energy of the season to start a new project. Maybe journaling, painting or photography. This is also the perfect time for some fun crafting, especially with all the color and natural inspiration around.

There are so many creative ideas to do. You can make pressed flower bookmarks, paint flowerpots for your plants, decorate mason jars with paint or twine, and place votive candles in them to add to your front porch or deck. You could also paint rocks to place around your garden or give them out as kindness rocks. Make a simple birdfeeder using pinecones, peanut butter, and birdseed.

Crafting is something anyone can learn, and it’s all about experimenting

and enjoying the process, and letting your creativity flow.

Start simple and focus on one craft at a time. Refurbish things you may have around the house, including supplies, such as glue, scissors, tape, buttons, etc.

Then, of course, there are also so many tutorials that show step-by-step instructions. Look for online sites that teach crafts or look for local crafting clubs or workshops.

Don’t worry if your first attempts aren’t perfect; that’s part of the learning process. Try different techniques, materials, and styles until you find what you enjoy the most.

I know from experience; it took me a long time to finally get the hang of something. And once I did, it made what I wanted to do next that much easier.

So, for this month’s crafting project, let’s keep it simple but fun! So, take a minute and grab your glue gun. Don’t forget your favorite beverage, too! Happy crafting!

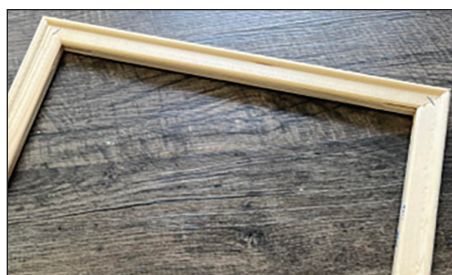
HANGING BASKET WREATH

MATERIALS NEEDED:

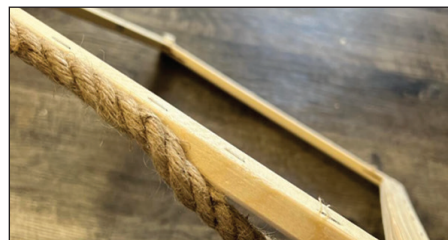
- 16 X 20 Canvas
- 3 Ply Jute Rope (98 feet)
- Glue gun / glue sticks
- Scissors

INSTRUCTIONS:

- The first step is to remove the canvas from the frame.



- Once the canvas is removed from the frame, it is time to start adding the jute. You’ll want to start at the bottom of the frame.



- Using your glue gun, wrap your jute moving up the frame.



- Come up about 10 inches from the bottom, then begin wrapping around the sides of the frame.



- Once you get to the top of the frame, you will wrap the corner at a slant to continue across the top.
- You will continue across the top and repeat the process at the other corner.



- When you finish wrapping the frame, you will cut the jute leaving a few inches.



- You will tuck the tail inside the pocket of the frame and glue to hold.



- You can now fill with your choice of greenery and flowers.



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1064 Forrest Avenue
Dover

2175 S. New Street
Dover

227 Stadium Street
Smyrna

More Fun and Excitement!

MMC Book Club

DAY: Thursday, April 24

TIME: noon to 1 p.m.

ROOM: Activity Room #1

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

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

May 29 - "Colored Sugar Water" by Venise Berry

June 26 - "The Heaven and Earth Grocery Store" by James McBride

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

August 28 - "The Women" by Kristin Hannah

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

October 30 - "My Father's List" by Laura Carney (not on Amazon)

November 27 - "Bring on the Blessings" by Beverly Jenkins

December - "Christmas With Book" by Heather Woodhaven

Green Thumb Garden Club -

DAY: Friday

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

ROOM: Activity Room #1

FACILITATOR: Cheryl Fisher

The Green Thumb Garden Club is ready to grow! 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. The Green Thumb Garden Club is a 12-week series of classes on gardening for MMC members. The classes run until Memorial Day. Each class is led by volunteer master gardeners on various topics. The topics include subjects

such as "Small Space Gardening and Raised Beds," to "Native Plants for Birds and Bees." The two goals are: 1) provide the knowledge a new gardener needs to get started, and 2) provide interesting topics to keep students coming back in subsequent years. No gardening experience is required. ****Please note that this class is full.**

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.

Green Thumb Garden Club

Tomato Plant Sale – May 8 - 9:30-11:30

- Beautiful tomato plants grown from seeds
- \$1 per plant
- Other garden vegetables & plants may be available



Contact Cheryl Fisher at 301-332-3715 for more information.



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FREE
Estimates

Fitness News

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

Silver Sneakers & Silver and Fit Programs

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



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

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

Aquacise with Ray

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

Aqua Mobility with Mindy

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

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

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

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

Tai Chi with Ran

Day: Wednesday
Time: 1:30 – 2:30 p.m.
Cost: \$20 MMC Member (for 4 classes)
\$10 MMC Staff
Class runs from May 7 - 28
Room: Palmer
Instructor: Ran Griem, RN
Shiatsu Practitioner. A minimum of 10 paid participants is required.
Registration for June runs until May 30

Tai Chi with Donna

Day: Wednesday
Time: 2:30 – 3:30 p.m.
Cost: \$20 MMC Member (for 4 classes)
\$10 MMC Staff
Class runs May 7 - 28
Room: Palmer
Instructor: Donna DeSimone
Class led by Donna, a Black Sash certified instructor. A minimum of 10 paid participants is required.
Registration for June runs until May 30

Body Sculpting with Donna

Day: Tuesday
Time: 4 – 5 p.m.
Cost: \$20 MMC Member (for 4 classes)
\$10 MMC Staff
Class runs May 6 - 27
Room: Palmer
Instructor: Donna DeSimone

This class is designed to help participants to get lean, build strength and tone muscles with motivating music. Bring a 5lb dumbbell (lighter dumbbells are provided), mat, towel and water. Donna is an ACE Certified Personal Trainer and Group Fitness Instructor with over 24 yrs of experience. A minimum of 10 paid participants is required.

Registration for June runs until May 30

Yoga with Donna

Day: Wednesday
Time: 4 – 5 p.m.
Cost: \$20 MMC Member (for 4 classes)
\$10 MMC Staff
Class runs May 7 - 28
Room: Palmer
Instructor: Donna DeSimone
Hatha Yoga engages participants at a slower pace with controlled movements and stretching. The class is led by Donna is certified 500 RYT. Please bring a Mat, Towel and water. A minimum of 10 paid participants is required.
Registration for June runs until May 30

Beginner Tai Chi with Donna

Day: Tuesday
Time: 3 – 4 p.m.
Cost: \$20 MMC Member (for 4 classes)
\$10 MMC Staff
Class runs May 6 - 27
Room: Palmer
Instructor: Donna DeSimone
This class is designed to take you through step-by-step movements that are not

intimidating or frustrating so you can learn Tai Chi without feeling overwhelmed. Tai Chi helps improve memory, balance, coordination and strength. Come learn to relieve stress through meditative movements and enjoy this ancient practice. Be sure to wear comfortable loose clothing and non-slippery shoes. Instructor Donna DeSimone is a certified trainer and fitness instructor with over 25 years of experience. She is trained several years with a Chinese Master and has been awarded a Black Sash in 2018.

Registration for June runs until May 30

Horseshoe Crab Tri

In June we will be running a competition, the Horseshoe Crab Triathlon. Unlike a traditional Triathlon, it will take place here at the Modern Maturity Center and you have all month to get your Olympic distances:

Swim - 1500m (.93 miles)
Bike - 40KM (24.8 miles)
RUN - 10KM (6.2 miles)

Understanding that not all of you run or swim, you may walk your swim in the pool and walk your run on the treadmill. To add to the fun, you can register as a team (one person doing a particular event or sharing in the load of each event. I will provide a chart to log your distance and time get in each day. There will be an entry fee (similar to any Triathlon) and those who finish will receive a medal. Good luck and the more who participate, the more fun it is! Mark it on your calendar! Registration begins at the end of May.

Aqua Aerobic Class Schedule in MMC Pool

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

MMC President/CEO, Carolyn Fredricks awarded the WBOC Jefferson Award

The Jefferson Awards are America's gold standard for honoring outstanding community service, recognizing individuals who go above and beyond to make a difference.

WBOC is proud to team up with T&G Builders and Gateway Subaru to present the WBOC Jefferson Awards.

These awards honor the incredible, everyday heroes of Delmarva—the neighbors, friends, and family members quietly making a powerful impact through their extraordinary public service.

MMC President Carolyn Fredricks was recently surprised with the award April 17 during the MMC Spring Feast. In addition to staff, members, and family, the MMC Board of Directors was also represented.

Far right: Carolyn with MMC Board Chair Mark Biddle and her son Phil Fisher.



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Menus for



Did you know?

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

Suggested Donation:

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

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

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

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

Menu subject to change without notice.

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

			1 BBQ Chicken Potato Au Gratin Mixed Greens Roll/Milk Fruit	2 Jumbo Beef Hot Dog on Bun Potato Wedges Cole Slaw Milk Fruit
5 <i>Cinco de Mayo</i> Taco Chili Rice Chef's Blend Veg. Tortilla Chips/Salsa Milk Pudding	6 Chicken Parmesan Spaghetti Chef's Blend Veg. Italian Bread/Milk Yogurt	7 Meat Loaf w. Gravy Mashed Potatoes Mixed Veg. Wheat Bread/Milk Lemon Pudding	8 <i>Birthday Day & Mother's Day</i> Roast Pork w. Gravy Mashed Potatoes Sauerkraut Roll/Milk Cake	9 Chicken Pot Pie Buttered Zucchini Wheat Bread/Milk Mousse
12 Sloppy Joe on Bun Potato Wedges Mexican Corn Milk Fruit	13 <i>Asian/Pacific Islander Day</i> Boneless Chicken Breast w. Mango Salsa Buttered Rice Steamed Broccoli Roll/Milk Mandarin Oranges	14 Meatball Sub French Fries Broccoli Salad Milk Fruit	15 Fried Chicken Macaroni & Cheese Collard Greens Roll/Milk Ice Cream	16 Swedish Meatballs Buttered Noodles Buttered Green Beans Roll/Milk Fruit
19 Chicken Tetrazzini w/Noodles Buttered Peas Wheat Bread/Milk Fruit	20 Boneless Pork Chop with Gravy Mashed Potatoes Succotash Roll/Milk Tapioca Pudding	21 Beef Stroganoff Egg Noodles Chef's Blend Veg. Wheat Bread/Milk Fruit	22 <i>International Expo</i> Cheeseburger on Bun Ketchup, Mayo, Mustard French Fries Lettuce & Tomato Milk Sherbet	23 <i>Memorial Day Celebration</i> BBQ Chicken Baked Beans Cole Slaw Roll/Milk Mixed Fruit Salad
26 Memorial Day CENTER CLOSED	27 Chicken & Dumplings Buttered Green Beans Biscuit/Milk Applesauce	28 Spaghetti w. Meat Sauce Mixed Vegetables Italian Bread/Milk Jello	29 Fried Fish Au Gratin Potatoes Stewed Tomatoes Corn Bread/Milk Rice Pudding	30 Chili w/ Red Beans Rice Green Beans Wheat Bread/Milk Fruit

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

She's been there since day one.

From kissing boo-boos to making sure you got your homework done... even now, she still tells you to dress warm when it's cold out. This Mother's Day, we give tribute to the one person whose debt can never be repaid.



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MMC Monthly Programs

MMC PROGRAMS AT A GLANCE!			
YOU MUST BE A MEMBER OF THE MMC TO PARTICIPATE!			
DAY	PROGRAM	TIME	ROOM
MONDAY	Social Security Assistance	9:30am - 10:00am	AR #6
TUESDAY	Bible Study	9:30AM - 10:30AM	AR #7
	Bingocize	10:00am - 11:00am	AR #8
	Gospel Singing Workshop	10:00am - 11:00am	AR #6
	Tappin' To The Beat	11:15am - 12:00pm	AR #8
	Visually Impaired Support Group (3rd Tuesday)	12:00pm - 3:00pm	AR #3
	Hearing Loss Circle Chats (1st Tuesday)	1:00pm - 2:00pm	AR #7
WEDNESDAY	Quilters	9:00am - 12:00pm	AR #1
	Meditation	10:00am - 11:00am	AR #6
	Massage Therapy	10:30am - 3:00pm	AR #7
	Bible Study	11:00am - 12:00pm	AR #3
	Conversational Italian	11:00am - 12:00pm	AR #8
	Bereavement Support (2nd Wed)	12:30pm - 2:00pm	AR #1
	Twisted Stitchers	12:00pm - 3:00pm	AR #8
	Food, Fun, Friends (1st Wed)	1:00pm - 3:00pm	WCR
THURSDAY	Conversations with Carolyn (3rd Thursday)	9:00am - 10:00am	AR #3
	Living The Word	10:00am - 11:00am	AR #7
	Visually Impaired Self Defense	10:00am - 11:00am	AR #3
	Visually Impaired Support Group	10:00am - 12:00am	AR #3
	Book Club (Last Thurs)	12:00pm - 1:00pm	AR #1
FRIDAY	Foot Dr. (Appointment Only)	8:30am - 12:00pm	AR #6
	P.U.S.H.	9:00am - 10:00am	WCR
	Green Thumb Garden Club	9:30am-11:30am	AR #1
	Needlework	10:00am - 3:00pm	AR #3
	Pump Up Your Brain	1:00pm - 2:30pm	AR #1

Longwood Room Events

May 6 - Randy Chang on the piano, noon

May 7 - Food Bank

May 8 - Birthday Day!

- Free Ice Cream! - Bryan Realty Group, noon

- Dance Party, 12:30 a.m.

- Christiana Care Mobile Van, 11 a.m.

- Garden Club Plant Sale, 9:30 a.m.

May 9 - “Kentucky Derby” Hat Decorating Contest Judging, 12:30 p.m.

May 12 - Summer Show Tickets on Sale, 9

a.m.

May 13 - Dinner Dance (Banquet Hall)

May 16 - Tea Party (Banquet Hall), 12:30 p.m.

May 20 - Randy Chang on the piano, noon

May 22 - International Food Expo (Banquet Hall), 11 a.m.

May 26 - “Spring Cha-Ching” Raffle Drawing, 12:30 p.m.

May 26 - Center Closed

May 27 - Mary Helen Wallace on Keyboard, noon

Food - Friends - Fun

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

May 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!**

Tues., May 6: Romano’s Restaurant, 768 Walker Rd., Dover

Wed., May 7: Monthly Planning Meeting, WCR Room

Fri., May 9: Magnolia Restaurant, 3S. Main St., Magnolia

Mon.,May 12: Season’s Pizza, 1211 N. DuPont Hwy., Dover

Thurs., May 15: Picnic @ Brecknock Park, 80 Old Camden Rd., Camden ***Bring Your Own Lunch & Beverage*** Weather Permitting

Mon., May 19: Texas Roadhouse, 4568 S. DuPont Hwy., Camden at 4 p.m. - arrive by 3:45 p.m.

Thurs., May 22: Umi Sushi & Seafood Restaurant, 1071 N. DuPont Hwy., Dover

Wed., May 28: Chili’s Grill & Bar, 501 Merrimac Ave., Middletown

Have you thought about teaching a class?

Members here at the Modern Maturity Center are looking for classes that teach wreath making, painting, card making and other fun creative ideas. This is the time to share your experience while everyone learns together. Even social interaction can be fun and rewarding. So, if you have the time to share your talent with others, contact Karen Porterfield, Program Director, to set up an appointment. You can call her at 302-734-1200 ext. 129. or e-mail karen.porterfield@modern-maturity.org. You must be a member of the MMC to conduct a class or program. “People learn the most when teaching others.”

Garden Talk

by Maggie L. Moor

*Delaware Cooperative Extension
Delaware State University*

For the First Week of May:

- o Prune your spring flowering shrubs (lilacs, forsythias, spireas, etc.) after they have finished blooming. Actually, you want to thin these out by removing up to one-third of the older branches at or near ground level.
- o Plant vegetables such as snap beans, tomato plants, sweet corn, summer squash, cucumbers and a second crop of radishes.
- o Don't forget to plant a row of flowers for the pollinators, I like to plant a few rows of Buckwheat and Zinnias.
- o Check your trees, especially wild cherry, for tent caterpillars: remove and destroy tents (they look like a white cotton candy mass on branches).

For the Second Week of May:

- o Continue your fruit tree spray

schedule to control disease and pest problems.

- o Keep newly planted trees and shrubs watered (unless it's a rainy month). Do not let the soil dry out.
- o Plant gladiolus, dahlias, and other summer bulbs.
- o Another vegetable gardening chore that can be done now is thinning. Thinning is done to beets, carrots, lettuces, turnips and other vegetable seedlings that were sowed too close in late March. Check the seed pack to determine how much space is required between plants.
- o Moles feed on white grubs and can ruin your lawn by tunneling for them. They can be eliminated by killing their food source. For a fact sheet on moles, call your local extension office.

For the Third Week of May:

- o Stay out of your garden when

plant foliage is wet. Walking through a wet garden spreads disease from one plant to another.

- o If you are having a problem with earwigs and sow bugs, try trapping them with rolled up newspapers which have been moistened with water. The insects will hide in the paper by day. Gather up the traps and dispose of them frequently.
- o Spray roses regularly (every ten days using a fungicide and insecticide). Read and follow all label directions.
- o Closely examine your ornamental plantings for disease and pests. Check your dogwoods for borers; boxwood, holly and birch for leaf miners; evergreens for spider mites and aphids.

For the Last Week of May:

- o Mulch flowers, established vegetables, and evergreen shrubs. Grass clippings are great and easier to handle if allowed to dry first. Remember,

never use clippings from a lawn that has been treated with an herbicide (weed killer).

- o Allow leaves on tulips and daffodils to mature; do not cut off until brown. Fill in spaces in your flower beds with annual flowers.
- o Move your house plants outdoors when night temperatures stay above 50°F. You can avoid sunburning the foliage by moving the plants gradually from the relative darkness of the house to their bright summer locations. Begin by putting them in a well-shaded location and progress to increasingly lighted areas.
- o Pinch annuals when four – six inches high to promote bushy growth, for example, zinnias, petunias and salvia. Don't forget to pinch back your chrysanthemums for a bushier plant and not become top heavy in September and fall over hitting the ground continue until July 4th.



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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 above, it's likely that you would be eligible to receive food benefits.

Q: Why should I apply?

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

Q: What do I need?

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

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

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

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

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

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

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

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

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

*FPL= Federal Poverty Level

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

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

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

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

1. mail:
Food and Nutrition Service, USDA
1320 Braddock Place, Room 334
Alexandria, VA 22314; or
2. fax: (833) 256-1665 or (202) 690-7442; or
3. email:
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Annual community water and nature event to be held at James Farm Ecological Preserve

The Delaware Department of Natural Resources and Environmental Control and the Center for the Inland Bays (CIB) are partnering again to host Water Family Fest and Native Plant Sale. The family-friendly, free admission event will be held from 10 a.m. to 2 p.m. Saturday, May 3 at James Farm Ecological Preserve, located at 30048 Cedar Neck Road, Ocean View.

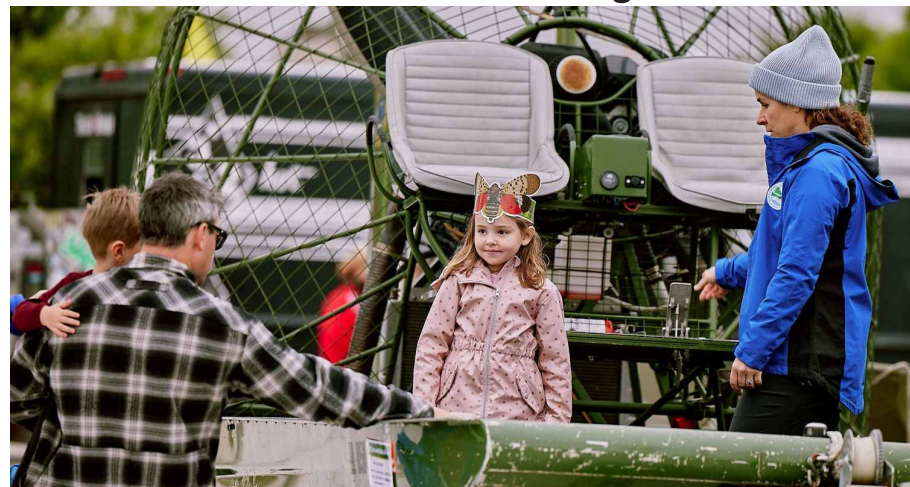
Since 2019, Water Family Fest highlights the work done by DNREC Division of Watershed Stewardship and CIB toward benefiting Delaware's natural resources and environment – including managing and monitoring wetlands, improving water quality, engaging community members, and overseeing, protecting and enhancing recreational shorelines and other natural resources.

Water Family Fest visitors can enjoy exhibits from more than 35 nature-based organizations and non-profits while participating in outdoor recreational and educational fun activities. Exhibitors offer a variety of environmental topics to explore, including shellfish, buffers,

beaches, wetlands, beekeeping, local authors, rain gardens and native plants, which will be sold at the event by local nurseries. Family and children's activities such as clay crafts, nature games, insect identification, a reading nook are other attractions for the event.

For the second year, Water Family Fest will include a "touch-a-boat" area, a kid-friendly experience where families can view from up close and board several DNREC boats used in field work. An airboat from the Division of Fish and Wildlife, a shallow-drive boat and a larger Shoreline and Waterway Management Section boat from the Division of Watershed Stewardship, along with a US Coast Guard rescue boat (tentative), all are expected at the event. DNREC staff will be circulating within the area to answer questions and explain what the boats are used for within DNREC programs.

Food vendors to be at the event are Grotto Pizza, Bountiful Bowls, and Bethany Brewing. The Dragonfly Trinity band will also be playing at the event's



A youngster boards a DNREC airboat in the touch-a-boat area at the 2024 Water Family Fest at James Farm Ecological Preserve in Ocean View. Touch-a-boat and other attractions including rain garden development, wetlands exploration, a beekeeping demonstration, and a native plant sale again highlight the annual event co-sponsored by DNREC and the Delaware Center for the Inland Bays / DNREC photo.

main stage. Nurseries participating in the festival are Inland Bays Garden Center, Coastal Tributaries, and East View Farms. Sponsors of the event are Freeman Institute, Annie Powell Coldwell Banker Realty, Sussex Conservation District, Del-Coast Design & Build, and Ashton Pools.

Water Family Fest and Native Plant Sale is held as a rain or shine event. Parking for attendees is located across the street from the James Farm Ecological Preserve's main entrance. Overflow parking will be available at G&E Hardware (30264 Cedar Neck Rd. Ocean View).

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Letter from MMC client to Meals on Wheels “Hero”

Thank you, Meals on Wheels Hero! Volunteer Rob MacKnight from the Mamie Warren Senior Center saved my life one day back in January. I took a bad fall in my bathroom. My leg was terribly twisted and wedged under the vanity. My head went through the bathroom drywall. I was trapped ... unable to telephone for help or even move. After over an hour of struggling on the floor, Rob arrived to deliver my meal. He found me sweaty and hoarse. I had no voice left from screaming. I couldn't even call out to him. Fortunately, he heard me straining and came to the rescue. Rob did his best to do the impossible-get my body free. Then he called 911 and comforted me until the paramedics arrived. The

ambulance crew of three worked together to untangle me. After that, it was straight to the ER, followed by three weeks in the hospital.

Then I was in a Rehab facility over a month to recover and regain my strength. The road to recovery has been long. Without Rob stepping in, I would not be where I am now: Home Sweet Home!

All the volunteers from Meals On Wheels are not just delivering warm lunches. They bring friendship and kindness with every visit. Sometimes they get to be a hero. I'm forever grateful for Rob stepping up that day!

Sincerely,
Cynthia 'Cindi' Goodman

Right: MMC Meals on Wheels
volunteer Rob MacKnight



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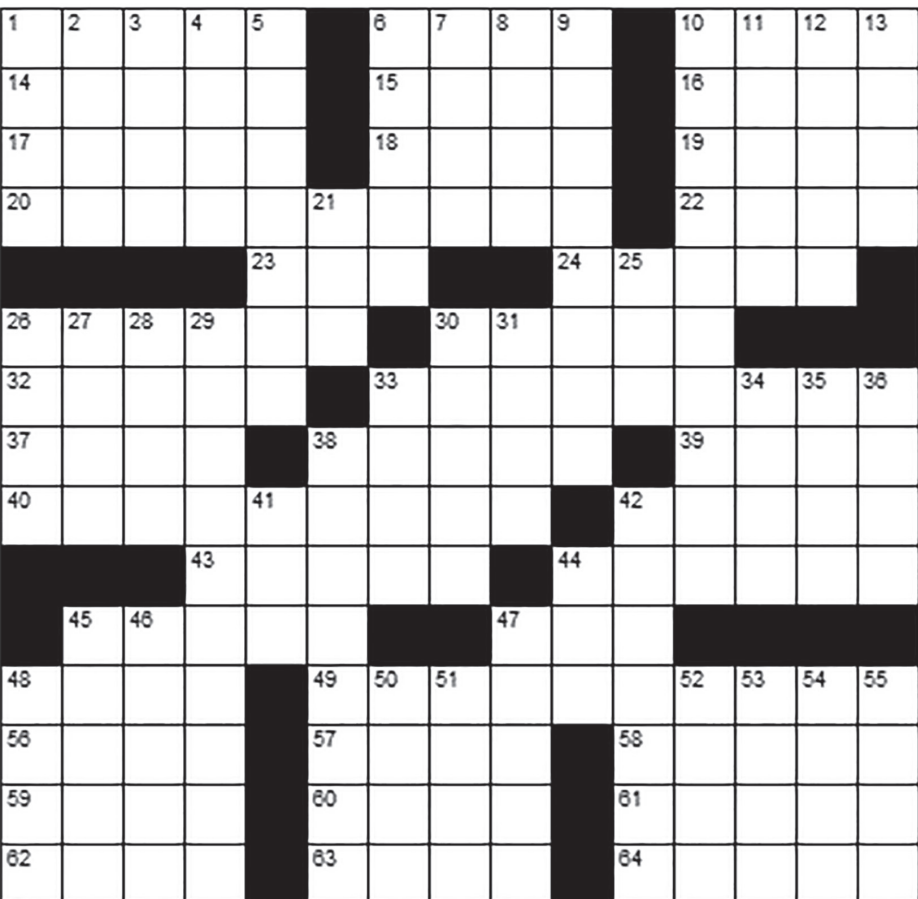
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Crossword Puzzle



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ACROSS

1. An essay
6. Blend
10. In weaving, warp and ____
14. Mindful
15. Double-reed woodwind
16. Blue shade
17. Sharp end
18. Documents
19. Ivory source
20. Relating to an allergen
22. Lack of difficulty
23. Snake-like fish
24. Not late
26. Oleoresin
30. Jeans material
32. Give or take
33. Western carryall
37. Baby's bed
38. Fables
39. A rounded projection
40. Female relatives
42. Australian "bear"
43. Pens
44. A powdered material used in concrete

45. Get together
47. Male child
48. Indian dress
49. Photocell
56. Complain
57. Angelic headgear
58. Muse of poetry
59. Rear end
60. Always
61. Floral leaf
62. Not the original color
63. Break
64. Flavor

DOWN

1. Daddy
2. Absent without leave
3. Bucket
4. Coastal raptor
5. Withdrawal
6. Example
7. Black, in poetry
8. Hubs
9. Comes down
10. Picnic dessert
11. Match
12. Fastidious

13. Plunder
21. Jewel
25. Be bedridden
26. Spine
27. Dugout shelter
28. A certain cut of meat
29. Signed
30. Valleys
31. Biblical garden
33. Identical
34. Watercraft
35. Capable
36. Equipment
38. Assembled in one place
41. Action of a dog's tail
42. Most compassionate
44. Mayday
45. Wed
46. Delete
47. Haughty response
48. Cigarfish
50. All-night party
51. Anagram of "Sale"
52. Fertilizer component
53. Hats
54. French for "State"
55. Part portrayed

- Solution found on page 30

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GAME ON AT MMC!**YOU MUST BE A MEMBER OF THE MMC TO PARTICIPATE!**

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

PALMER ROOM CLASSES**YOU MUST BE A MEMBER OF THE MMC TO PARTICIPATE!**

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

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MoneySense

Do you have a retirement spending plan?

Saving and investing are just the first steps in retirement planning — creating a strategy to draw down that money is the next challenge. These tips from Bank of America can help.

You have worked hard, saved and invested — all with the goal of having enough to live the retirement life you want. As the day approaches, you may be thinking, “Now what?” How much of your savings can you afford to spend if you want that money to last as long as you live? Which accounts should you consider drawing from first: your 401(k), IRA or your taxable accounts?

You may have heard broad guidelines about the “right” amount to withdraw each year and the optimal order for tapping your accounts. While these rules of thumb contain kernels of truth, they generally gloss over the fact that everybody’s retirement is different — and much too important to be guided by a formula. “You need to come up with a plan for drawing down your income that is based on your own unique priorities and goals,” says Ben Storey, director, Retirement Research & Insights, Bank of America.

As you consider how you will create a retirement income, start with these questions:

1. How much can I spend each year?

According to one oft-quoted rule of thumb, retirees should tap 4% of their savings annually. But that rough guideline does not consider variables such as the age at which you retire and how your income needs will change. “The younger you are when you retire, the lower the percentage you will be able to spend each year if you want your savings to last,” Storey says.



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

Your withdrawal rate is in some ways a reflection of your confidence that your investments will continue to grow. If you are comfortable investing more aggressively, you might decide to take a little more income each year. If you prefer less risk, you might opt for a lower withdrawal rate. It is important to remember that investing involves risk. There is the potential for losing money when investing in securities.

Other factors may come into play. Some years you might withdraw more for a long-cherished goal like travel. Or you might have healthcare needs that dictate a higher spending rate. Your plans should be flexible enough to accommodate a variety of needs.

2. What’s the order in which I should tap into my retirement accounts?

The conventional wisdom goes that you should withdraw from your taxable accounts first, then tax-deferred, then tax-free. That is because the money you take from a taxable account (such as a brokerage account) is likely to be taxed at the rate for capital gains or qualified dividends, which varies depending on your tax bracket. It is generally a lower

rate than what you would pay on ordinary income from 401(k) plans, traditional IRAs and other tax-deferred savings. “Tapping taxable accounts first gives the other accounts the potential to continue growing, shielded from current taxes,” Storey says.

Even if you are not ready to start withdrawing funds from your traditional IRAs and qualified retirement plans, the government generally requires you to do so once you reach age 73. The amounts of these required minimum distributions, or RMDs, will vary from year to year, depending on your retirement account value and your age. Failing to take an RMD, or taking too little, can result in costly additional taxes. An exception may apply if you are still working. Review your employer’s plan highlights and talk with your tax advisor about your situation. Roth IRAs and, as of 2024, Roth 401(k)s do not have RMDs, so you can keep money in your account for your lifetime.

While these guidelines offer a starting point, Storey says, “it is helpful to have some flexibility in the way your income might be taxed.” For example, if you fall in a higher-than-usual tax bracket one year — you sold a business at a profit, say — you might like to have the option to draw federal (and potentially state and local) tax-free income from a Roth account.

3. When should I claim Social Security benefits?

You can begin receiving Social Security retirement benefits as early as age 62 but waiting to claim until your full retirement age (66 or 67, depending on the year you were born) or even age 70 will give you a larger monthly payment and future survivor benefits for your spouse may be greater. But, Storey notes, “after considering all of their options, some people might decide not to wait.” If you have a health condition that could limit your life span, for instance, it could make sense to

start collecting Social Security income immediately after carefully considering how spousal survivor benefits may be impacted

As you work out a retirement income plan, “it is important to work with your financial advisor and your tax advisor to know all your options,” Storey says. “You can get a general idea from rules of thumb, but you are different from anyone else, and your personal situation needs to be factored into any thoughtful decision.”

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

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

This material should be regarded as educational information on Social Security and is not intended to provide specific advice. If you have questions regarding your particular situation, you should contact the Social Security Administration and/or your legal advisors.

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

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Nutrition Corner

Osteoporosis & Bone Health

by Nimi Bhagawan MS, RDN

Did you know 2 million elderly Americans get fractures because of weak bones each year. By 2025 the number will be around 3 million. This is such a high number that could be far less if everyone focused on bone loss prevention.

Symptoms

Normally there are no symptoms, but if you are in the later stages of osteoporosis or bone loss, possible symptoms include back pain, loss of height, stooped posture, and easy bone breaks.

Unchangeable risk factors

Various factors affect bone health including race (white & Asian Americans have a higher risk), family history of fractures and osteoporosis, hormone levels (too much thyroid hormone), being a female, having a BMI of 19 or less, having a small body frame, menopause, amenorrhea, and low testosterone levels.

Diseases that affect bone health

There are also many conditions that weaken the bones and make fractures more likely. These include anorexia, thyroid diseases, kidney disease, liver disease, cancer, multiple myeloma, celiac disease, inflammatory bowel disease, rheumatoid arthritis, and Cushing syndrome.

Medicines that impact bone health

While most people will be impacted more by the factors and diseases listed above, there are also medicines that affect your bone health. These medicines include those for cancer, seizures, thyroid diseases, and specific ones include glucocorticoid steroids, adrenocorticotrophic hormone, SSRIs, thiazolidinediones, and proton pump inhibitors.

Changeable factors to prevent/delay bone loss and disease

There are several changes you can make to prevent and delay bone issues. While all of these would be ideal, doing at least one of these things can help. Changes you can make include eating more calcium rich foods, getting more Vitamin D from food and the sun, increasing physical activity (squats, walking, dancing, weight machines), stop using tobacco and

nicotine, stop drinking alcohol, and if you have a BMI of <19 it is helpful to gain some weight especially lean muscle mass.

Diet changes to make

Remember calcium and Vitamin D!

These are both important in keeping your bones strong and preventing fractures and osteoporosis. 18–50-year-olds need 1,000 milligrams of calcium each day. Women aged 50+ and men aged 70+ need 1,200 milligrams each day. Sources of calcium include low fat dairy, dark leafy green vegetables, salmon, sardines with bones, soy products like tofu, and calcium fortified products like cereal and orange juice. Vitamin D is important as well as it helps with calcium absorption. Everyone needs at least 600 international units (IU) of Vitamin D each day. At age 70+ this amount increases to 800 IU each day. Sources of Vitamin D include the sun, cod liver oil, trout, salmon, and fortified milk and cereal. Vitamin D is limited in food; therefore, it might be necessary for you to take a supplement, especially in the winter. It is generally safe for most people to take up to 4,000 IU a day. Please consult your doctor and dietitian before taking a new supplement.

Physical activity changes to make

Along with diet, exercise is key for strong bones. It's never too late to start adding exercise into your routine. Strength training, weight bearing, and balance exercises are all important. Start increasing activity any way you can. If you can, try walking the long way to get to a destination, park at a further spot when grocery shopping, stand up every hour to walk around and do a little stretch, or if you're feeling extra motivated sign up for a gym membership. Starting now and signing up is the first step toward maintaining bone health and delaying bone issues in the future.

Let us start the spring/summer focusing on improving our bone health. Talk to your dietitian/nutritionist Nimi Bhagawan and take control of your health.

Call 302-734-1200 extension 144 for an appointment!

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Check out wellness opportunities at MMC

** IMPORTANT PROGRAM INFORMATION **

The Modern Maturity Center will have to provide for the State of Delaware the number of members who attend every program we have here at the Center. It is extremely important that we count everyone who attends each and every program.

Therefore, we need everyone to scan their membership card when they enter the facility to show which program or programs they are attending for that day. If there is a sign-in sheet for that program or activity, please sign it! This will have an impact on the amount of funding we receive from the Grant-in-Aid which is why it is extremely important that our numbers are exact when we submit them.

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

Bereavement Support

DAY: Wednesday, May 14
TIME: 12:30 p.m. to 2 p.m.
ROOM: Activity Room #1

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

Foot Care Appointments

Podiatry Specialist Dr. Gemignani will be available to provide foot health assessments, clip toenails and buff feet. Appointments are scheduled for 15 minutes and will be held in Activity Room #6. The cost of each appointment is \$35 for Members and \$40 for Non-Members. Contact Member Services to schedule your appointment at (302) 734-1200, ext. 167. Advance payment is required. Refunds will not be issued with less than a 24-hour cancellation notice. Private insurance nor Medicare are accepted for this service.

May 2 - 8:30 a.m. to noon
June 27 - 8:30 a.m. to noon

Soft Touch Massage Therapy

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

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

Pump Up Your Brain

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

This exciting brain exercise is designed to keep older adult's brains sharp and healthy. Participants engage in brain teasers, puzzles, and visual illusions. Take home hand-outs are available to exercise your brain at home! *Please note this class is designed for members who can engage in independent learning. You must be a member of MMC to participate.

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

DAY: 3rd Tuesday of the Month

TIME: noon to 3 p.m.
ROOM: Activity Room #3
DAY: Every Thursday
TIME: 10 a.m. to noon.
ROOM: Activity Room #3

Darryl Garner leads this monthly visually impaired support group meeting. Free for members! You must be a member of MMC to participate.

Hearing Loss "Circle Chats!!

DAY: May 6
TIME: 1 to 2 p.m.
ROOM: Activity Room #7

The Hearing Loss Association of Delaware (HLADE) gives help and hope to people who have or think they have a hearing loss or have any questions about hearing loss! We invite area residents to join us and ask questions or learn about hearing loss, hearing aids, cochlear implants or devices such as phone and alerting systems, designed for both deaf and hard of hearing people. The group meets the first Tuesday of every month, so if you can't make it this month, come next month. We would love to see you and help you in any way!!! We welcome consumers, professionals, family, and friends of people with hearing loss to learn the latest news on hearing loss! For further information, contact us: www.hlade.org or rzehnacker@proton.me or by phone at (302) 530-0102.

Meditation Class

DAY: Wednesdays
TIME: 10 to 11 a.m.
ROOM: Activity Room #6
MEDITATOR: Mr. Kim Palmer

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

A Matter of Balance

DAY: Thursdays
TIME: 9 to 11 a.m.
ROOM: East Conference Room
FACILITATOR: Sara Bell

This class emphasizes practical strategies to reduce the fear of falling and increase activity levels. Participants set realistic goals to change their environment to reduce fall risks and learn proper exercise techniques that promote strength and balance. Physical exercise during this class is minimal. Free for members. You must be a member of MMC to participate.

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Social Security Benefits Assistance

DAY: Mondays

TIME: 9:30 to 10 a.m.

ROOM: Activity Room #6

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

Bible Study

DAY: Tuesdays

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

ROOM: Activity Room #7

FACILITATOR: Glenn Johnson

Join Glenn Johnson for in-depth Bible study and expository teaching along with questions and answers. Free for members! You must be a member of MMC to participate.

Bible Study

DAY: Wednesdays

TIME: 11 a.m. to noon

ROOM: Activity Room #3

FACILITATOR: Rev. Jerome Carey

Stop by and join Rev. Jerome Carey of the Second Baptist Church of Dover as he teaches the benefits of a Christian life and Bible doctrine in its simplicity. Free for members! You must be a member of MMC to participate.

Pray Until Something Happens

DAY: Fridays

TIME: 9 to 10 a.m.

ROOM: West Conference Room

FACILITATOR: Myra McNair

When all you have is questions, just P.U.S.H. P.U.S.H. is a christian group that comes together to pray for our community and individual family issues. You need to have prayer all the time not just when you attend church.

Prayer time is preceded with a bible study to focus on how to pray more effectively. all are welcome. Free for members! You must be a member of MMC to participate.

Self-Defense for the Visually Impaired

DAY: Thursdays

TIME: 10 to noon

ROOM: Activity Room #3

INSTRUCTORS: Michael Meinhold;

Willie McDaniels; Mark Harro

“Fight to be Fit Martial Arts” provides top quality self-defense instruction that is specifically designed to be inclusive for visually impaired/blind individuals. This program will coincide with The ACE Visually Impaired Support Group Meeting held on Thursdays. Stop by and see what we do! Free for members! You must be a member of the MMC to participate.

“Living the Word”

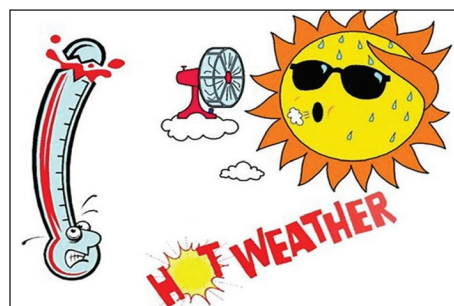
DAY: Thursdays

TIME: 10 to 11 a.m.

ROOM: Activity Room #7

FACILITATOR: Cornelia Verkem

Revealing what the Word says about – Who You Are, What Your Purpose Is, And Your Destiny! A non-denominational teaching about God’s Kingdom. Free for members! You must be a member of MMC to participate.



Fans for Friends

Warmer weather be here before you know it and The Modern Maturity Center is asking for your help for donations of new or gently used fans to distribute to our homebound clients in need! If you would like to help out, please drop off your donation(s) to the office of the Program Director. We greatly appreciate your help and generosity!



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DelDOT reminds motorists to respect work zones

Secretary of Transportation Shanté Hastings was joined by Representative Lyndon Yearick, Delaware State Police Lieutenants India Sturgis, Mark Dawson, and several DelDOT employees at the East Camden Bypass project in observation of National Work Zone Awareness Week.

National Work Zone Awareness Week is held each April at the traditional start of construction season when the number of workers on our nation's roadways increases. The theme of this year's work zone awareness campaign is, "Respect the zone, so we all get home." The campaign features DelDOT workers who put their lives on the line daily while working within active traffic maintaining Delaware roads.

"Over the past three years, 65 DelDOT employees have been injured in work zone crashes and of those 65, 13 were seriously injured," stated Secretary Hastings. "When you see the signs, when you see the flashing lights, when you see the barrels and cones,

slow down, eliminate distractions, stay alert, and be extra cautious. By doing these things, motorists can help reduce work zone crashes on our roadways. Please keep our employees safe so they can go home to their families, too," continued Secretary Hastings.

Although highway workers are often among the victims of such crashes, drivers must understand that four out of five victims of work zone crashes are drivers or their passengers. Generally, crashes occur when drivers speed through a work zone or do not pay attention to the changing road conditions and run into other vehicles, highway equipment, or safety barriers, or drive off the roadway completely. In a typical five-day work week, an average of seven motorists and one worker are killed nationwide. The primary causes of work zone crashes are following too closely and inattentive driving.

The National Work Zone Awareness Week began in 1999, when the Federal Highway Administration

(FHWA), the American Traffic Safety Services Association (ATSSA), and the American Association of State Highway and Transportation Officials (AASHTO) signed a Memorandum of Agreement pledging to increase public awareness of work zone safety issues through a national media campaign. Since then, awareness has continued to grow, with state agencies and other organizations sponsoring high-visibility education and outreach initiatives.

Some simple tips for improving work zone safety include:

- * When you see the "orange and black," be extra cautious.
- * Warning signs will let you know what to expect.
- * Barrels or cones will delineate your path of travel.
- * Flag persons will help direct you along the way.
- * Avoid distractions.
- * Don't tailgate.
- * Don't change lanes.
- * Slow down and expect the unexpected.
- * Reduce speed when approaching toll booths.



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Captain Social Security

Why Social Security is Important for Women

by Benjamin Shamburger, MSW

You might be surprised to know that although women represent well over half of all Social Security beneficiaries, few, if any, received benefits when the program first started in 1935! Why? When the program first began it paid a retirement benefit. And it was only paid to the worker. And it was a one-time only check! Going back to 1935, chances are if that check was paid only to the worker, it was most likely a man. With everything changing, women now represent a larger percentage of the workforce. However, on average, women still lag behind men when it comes to earnings.



Why is Social Security important for women today? It comes down to two very important facts: Not only do women on average still make less than men, but women live longer than men across every racial and ethnic demographic. Therefore, if you are a married woman, you will more than likely outlive your spouse as well as made less than your spouse.

Here are five important topics that I think every woman needs to know about Social Security.

1. Spousal Benefits – Spousal benefits can be paid if the worker retires, becomes disabled or dies. The basic rules state that the worker must have at least 10 years of work and have earned at least 40 quarters or credits to be “insured”. The spouse must be at least 62 unless they are caring for a child of the worker under the age of 18. In order for a current spouse to file for benefits, and the worker must have already filed for benefits. The worker also must be retired at “full retirement age” and the spouse also must be of “full

retirement age” when they apply. (Note: FRA for all people born between 1943 to 1954 is 66. It increases 2 months per year after that. For example, someone born in 1955 has a full retirement age of 66 and 2 months).

2. Child Benefits – Like the spouse, a child is entitled to benefits on the workers’ record if they retire, become disabled or die. The child must have a birth record or adopted record of the worker and must be under the age of 18 and still in high school. The benefit stops when the child graduates from high school and turns 19. If the child is or becomes disabled before the age of 22, they may be entitled to receive benefits on the workers’ record indefinitely as long as they remain disabled.

3. Divorce Spouse Benefits – Many women find themselves in the role of an “ex-spouse”. The rules are very similar to a current spouse with a few exceptions. To be entitled for benefits, you must have been married for at least 10 years and are NOT currently married. They also must not be entitled to a retirement (RIB) or disability (DIB) benefit on their own record which equals or exceeds one-half the benefit of the worker. However, unlike a current spouse, once the worker reaches the minimum age of 62, a divorce spouse can file for benefits on their ex-spouses record whether the ex-spouse has filed or not. Furthermore, the ex-spouse will not be notified and has no right to know that you have filed on their record.

4. Survivor Benefits – The survivor or “widows’ benefit” can be received at age 60, or age 50 if you are disabled under Social Security rules. You can receive survivors benefits at any age if you are caring for a child of the worker under the age of 18 or 19 if they are still in high school. If

the child becomes disabled before the age of 22, the benefits can continue for life. The amount of benefit for a widow is generally higher than that of the spouse.

5. Caregiver Benefits – If you are a caregiver and caring for an older person or relative with a disability who needs help managing their monthly Social Security benefits, you can apply to be their representative payee. Social Security will conduct a careful investigation to determine if you meet the requirements. As a representative payee, you will receive the person’s benefits pay to use on their behalf, knowing their needs so you can decide the best way to use the benefits for their personal care and well-being. You must make sure the beneficiary has food and shelter, then you can use the money for the beneficiaries’ medical and dental bills that are not covered by health insurance. You can also use this money to pay for their personal needs and recreation.

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

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VA health care: A lifeline for Veterans

Veteran-centric care means personalized health care you can trust without compromise.

"VA is one of the unsung heroes," said David Cohen, a Navy Veteran who receives care at the Manhattan VA Medical Center in New York City. Since filing his first medical claim with VA, Cohen has found a community of advocates—from fellow Veterans at the Virginia Department of Veteran Services where he was last stationed to his VA care team in New York City.

"I am very, very grateful... from the day I separated, I went to the New York VA, got my VA ID, and they were willing to see me right away," said Cohen. "I didn't have my disability rated yet, but I was still able to receive all of the care that any Veteran can receive regardless of their disability rating... overall, my experience at VA has been relatively easy."

Care teams get Veterans

At VA, care teams get Veterans. They understand your medical Solution to puzzle on page 22

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A	R	S	E		E	V	E	R		S	E	P	A	L	
D	Y	E	D		R	E	S	T		T	A	S	T	E	

history, your service and your life experiences. Many VA staff are Veterans themselves, and providers are specially trained to deliver care that's tailored to your needs. VA's health care team looks at the full picture of how your military experience and transition back to civilian life impacts your whole health. They work hard to make every VA facility a place where you feel seen, heard and respected.

"One of the first things that I got from VA were my hearing aids, and that was relatively immediate," said Cohen, who brought his dad along to the appointment. Receiving his hearing aids so quickly was one of the best parts of his early VA experience. "I trust my VA providers," he continued, recounting his experience with his VA audiologist who went above and beyond to not only attend to him, but even took time to answer questions from his dad.

"I was a weapons division officer when I was in the military, so [there were] a lot of loud bangs and a lot of machinery noises..." he added. "I looked it up, and my hearing aids are the same as the normal commercial market, which can cost north of \$4,000."

VA's mission is clear: To serve and honor America's Veterans by providing them timely, high-quality care. Through VA facilities, the Veterans Community Care Program and other methods, like virtual care, VA delivers the care you have earned whenever and wherever you need it.

MMC Classifieds

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

FOR SALE

2002 Cadillac El Dorado Coupe - I can't drive anymore. 109K miles, very good condition, 300HPV8 North Star engine; PS, PB, PW, disc player, heated seats. Just tuned - new plugs, oil and filter, chrome wheels. \$7500. Call Cliff Massey, 302-744-8099.

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

Large oil painting by Merv. "Ducks Landing in Marsh", 56" x 32"; **large oil painting by Lee Reynolds,** "Mother and Baby Giraffe" 67" x 41", \$150 each, 410-490-7856

Toro Trimmer w. battery & charger, \$75, 302-287-8504

Craftsman rear-time rototiller, 17", \$300, 302-734-5260

Group 31 AGN Maintenance Free battery, \$50; **Cubii Pedal Exerciser** portable elliptical, \$50, Cash only, lv. message 302-336-8342 or email sargeaf126dll@duck.com

Cuisinart 2qt. Frozen yogurt, sorbet, ice cream maker, as new \$40, 480-255-3925

Men's Bianchi bike, gears and new tires, \$225, 480-255-3925

Raised bed planter, 46x24x10, \$30, 480-255-3925

Selling collection of Hummels, \$10-15 @, no reproductions; **Boxed Barbie Dolls**, mostly holiday, some others,

\$15-20@. Call 302-538-7660 to arrange time to see items.

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

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

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

Coloring Books-13 adult coloringbooks, markers and scrapbookingbook - \$25, 302-761-0808

X-Stitch Books - 6 hardbound and 20 magazine Xstitch pattern books, many are in color. 302-761-0808

X-stitch kits - 10 X-stitch kits \$25, 302-761-0808

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

HD Jack and two jack stand, \$125, 302-538-6971

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

Pub Table with 2 matching stools \$125, 302-653-5713

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

Self-Propelled Push Mower, 22", fully serviced, \$150, 410-920-6858

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

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

NEW FLOORS AND REPAIRS - BATHROOM REMODELING WATER HEATER REPLACEMENT



**ALL HOME
REPAIRS**

CHARLIE'S Home Improvements
HANDYMAN SERVICES

BEAUTIFUL FLOORS AND WINDOWS • SENIOR DISCOUNTS • 40 YEARS EXPERIENCE

Cell Phone **302-382-3121**

Licensed
& Insured

Home Phone **302-335-4423**

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

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

Very sturdy trapeze making bed mobility easier. \$300.00 OBO. Please email dee@darserv.com for more info & to see.

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

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

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

SERVICES OFFERED

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

Pip's Errand Service- 302-359-3602

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

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

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

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

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

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

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

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

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

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

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

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

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

Services:

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

References available upon request - 302-229-2432.

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

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

Edkins, Final Expense Expert, 954-695-3131, richardledkins@gmail.com **Expert Document Services** - get professional help with Affidavit; Tenancy Agreement; Loan Agreement; Employment Application; Notorization Services. Fast, reliable and affordable services with Abraham Anim Asare at 4019 S. DuPont Hwy., Suite B, Dover, DE 19901, 508-579-0234, abrahamanimasare80@gmail.com

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

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

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

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

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

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

NEEDED

62 YO retired woman wants to rent rooms in single family home, has own transportation, clean, no smoking or drugs, 302-287-8082

83 yo man looking for small apartment or room, 302-747-6673

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

Household organizer to help clear, clean and put several rooms

in order. Some work as team with homeowner. References, experience helpful. Text Patricia, 302-670-0048. Leave name, number, brief message, please.

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

FOR RENT

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

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

Home for Rent, \$1700/month. Beautifully furnished, non-smoking, 3 BD/2 BA, home w. enclosed back porch in a small, quiet adult community. Includes water, sewer, trash/recycle & outside storage shed. 302-423-6287

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

Small home for rent, \$1200 a month, nonsmoking, 2BR & 2 BA with back deck. In a small adult community. Includes water, sewer, trash/recycling, and 2 outside storage sheds, 302-423-6287

NOTICE

Local #27

Retirees Club

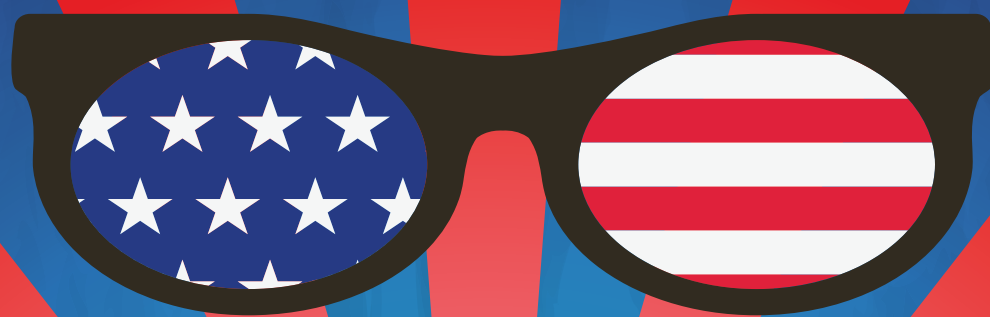
will meet on

Thursday, May 29

at 11:30 a.m.

at Modern Maturity Center
Dover, DE

MMC Dinner Theater presents



**ALL-AMERICAN
BEACH
PARTY**

June 25, 26, 2025

Dinner 6 p.m. Show 7 p.m.

Modern Maturity Center - 1121 Forrest Ave., Dover DE 19904

Tickets on sale at MMC Member Services May 12, 2025

\$40 per person for dinner & show