

M & M Bulletin

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

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FREE!

October 2025

MMC's 21st Annual Gala

Presented by



& Scott & Terri Brown



Co-Chairs: Lyndon and Janice Yearick
Saturday, Oct. 11, 2025
6:30 - 11 p.m.

\$85 per person

Music by

Dale Teat & The Glass Onion

SOLD OUT!

\$5,000
Diamond
Sponsors:



**Atlantic
Concrete**



Table Game Sponsors, \$3,000: Smith & Associates, Dover Federal Credit Union
Gold Sponsors \$2,500: Highmark BC/BS, Joyce Breasure-Herrick, McDonalds, Savant Wealth Management, RYJ Construction, Del-One Federal Credit Union, Chesapeake Utilities, Delaware Electric Co-Op, Carolyn Fredricks, Kent County Republicans, Willis Chevrolet/Willis Ford, First State Oral and Maxillofacial Surgery
Silver Sponsors \$1,500: Vickie Marquez, Advantech, Don & Dolores Blakey, Rebecca & Scott Kidner, Sovereign Property Management, Cate Lyons, List Refrigeration, Wilmington University, Karen Porterfield and Bambie Wise, Delaware Contractors Association, Del Tech, Delaware State Univ., Delaware State News, 1st State Orthopedics
Copper Sponsors \$1000: Mark Biddle, Dover Pools, Edward Don, H&A Electric, The Center at Eden Hill, Kent County Motor Sales, Brockstedt/Mandalas/Federico, Atlantic Apothecary, Home2Suites, Futureworks, Tidewater Utilities, CSC Global, Nancy Wagner, Bill Holmes/Sen. Dave Lawson, Matt Basile State Farm, Milford Wellness Village, Becker Morgan Group, John & Linda Paradee, John Tribbitt, Whisman Giordano Associates

MMC Dinner Theater

HOME for the *Holidays* - *Where are they now?*

Dec. 2, 3, 4, 2025

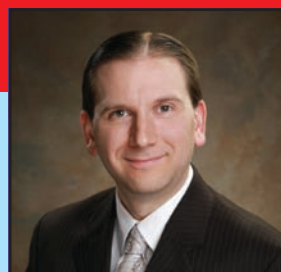
Dinner & Show

Tickets on sale at MMC Member Services

Oct. 20 - \$45 per person

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

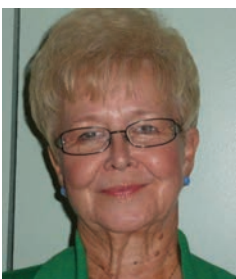


Call Attorney
David J. Bever

to schedule a consultation

734-8400

From the Director



Carolyn Fredricks

Wow - what a rush of activity with the opening of the Welcome Center and membership renewal! Everyone seems to really like the Welcome Center, but not everyone understands MMC's Membership Rules. Because the nutrition program (meals) is a federal program you do not need to be a member to eat, but if you participate in ANY activity here, you MUST be a paid member. 11 cents a day is all it costs to join the Center and that's a bargain!

I was recently talking with someone who joined a senior center here in Delaware. Their membership was more than MMC and if they wanted to line dance, that was an additional fee. There will be random membership checks so make sure you bring your card when you attend the Center.

The other issue that a lot of people do not understand - checking in when you arrive and indicating which programs you will be attending that day. While this may not seem important to you, it is extremely important to the funding for the Center. Each year, we must provide detailed information on all Center's programs and the number of people who attend those programs. We then must provide two weeks' sampling of how many people are in each area of the Center at 10 a.m., noon and 2 p.m. After all that we then have a surprise random visit where Delaware staff come in to count as well. They want to be make sure we are conducting the services as indicated in our Grant-in-Aid budget request. So it is very important to badge in and put your name on the sign up sheets. We have to prove what we do here at MMC. Your help is greatly appreciated.

Last month I wrote about the changes coming in the nutrition program - especially with Grab and Go. These steps must be followed:

1. You must call us for Grab and Go by 10 a.m. If you see on the menu that you want a Grab and Go on Thursday, for instance, you can call in advance and your name will be put on the list for the day you want.
2. Please do not knock on the switchboard operator's door on the day of and expect to be put on the list. The operator is busy covering calls. Calling in prior to 10 a.m. applies to everyone.
3. Starting Oct. 1 there will be a scanner located where the Grab and Go meals are distributed. There will be one meal provided for each scanned card. If you do not have a scan card, please see Member Services.

Whew! Now that we have talked about all the rules, let's talk about some fun stuff. The MMC Gala, which is sold out, is Saturday, Oct. 11. Our

co-chairs Rep. Lyndon and Janet Yearick have done an outstanding job and brought in many new supporters. See the list of all our sponsors on the front page of the Bulletin. We truly appreciate all the community support and the time and energy Lyndon and Janet invested in the gala.

The pool will be closed Oct. 6-11 for repairs and the Center will be closed Monday, Oct. 13 for the holiday.

We are making preparations now for our holiday production. This year's theme "Home for the Holidays" will have you remembering and reminiscing about prior productions here at MMC.

The production this year is Dec. 2, 3, and 4. The show and the meal will be in the West Longwood Room. Tickets go on sale Oct. 20 at 9 a.m. These tickets go fast!

Trunk or Treat is coming Friday, Oct. 24. This is a fun, community event. Get out your costume, bring your grandkids and join us at MMC at 5:30 p.m.

A Big Thank You to Henry Greene and the cast of "Ebony Movie Soundtracks." Their volunteer efforts raised \$9,400 for MMC programs, including Meals on Wheels.

Fall always brings many new activities and programs to the Center. Plan to stop by and get involved. If you are looking for some volunteer activity, we are always looking for Meals on Wheels delivery volunteers. Call Trudie Clay, 302-734-1200 x119, if you have some time to help in this very important program.

That's all for now. Remember, I have an open door policy. Stop in to share your concerns or just to say hello!



American Heart Association.
Healthy for Good™

Get Healthy for Good™

DISCOVER WHAT HEALTHY FOOD CAN DO FOR YOU.

Join us in fun, hands-on group experiences that will teach you how to:





Be well:
learn your health numbers and goals

Eat well:
practice easy, budget-friendly healthy cooking

Shop well:
be a fearless, smart grocery shopper

Oct. 15, 22, 29 & Nov. 4, 2025
10-11:30 a.m.

Modern Maturity Center
West Conference Room

Sign up in person by Oct. 9 with Nimi Bhagawan, Dietitian
302-734-1200 x144

Participants must commit to attend all classes. Topics are Globally Inspired Cooking, Smart Fearless Shopping, Weekly Meal Planning Made Easy, and Your Wellbeing

Date/Time

Location

Sign Up

Additional Details



MMC Staff Spotlight



Above: Caregiver Resource Center Staff, Jennifer Mogle and Dawn Morris. The Modern Maturity Center has a staffed Caregiver Resource Center (CRC) and a Relative as Parent Resource Center. The center is a community access point for information on a variety of caregiver issues. The CRC is located on the second floor in the Medical Services Building at the back of the MMC parking lot. An elevator is available at the Pivot Physical Therapy entrance. The Caregiver Resource Center understands the challenges that caregivers face and can provide information, assistance and support. Support groups include: Caregiver Support, Parkinson's, Relative as Parent "Second Time Around", Alzheimer's (Day and Night groups available). Photo by Karen Porterfield




Day Break is a structured and supervised program for functionally impaired persons, age 60 years or older. Founded in 1982, we strive to provide an enriching daytime program for older adults who need special care, while offering respite for their caregivers.

Day Break Goals Are:

- To avoid or forestall institutional placement;
- To support social, mental, and physical levels of functioning;
- To enhance the daily quality of life and;
- To provide respite for family caregivers

Above: Front Row, L-R: Sharon Charles, Valerie Jenkins, Director Nina O'Bryan, Theresa Bryan, Sam Spradley, Jennifer Mogle. Back Row, L-R: Tonya Matthews, Angela Foraker, Tyree Hicks

Photo by Karen Porterfield




A SALUTE TO OUR VETERANS


NOV. 10, 2025

HONORING ALL WHO SERVED

We are pleased to announce that we will once again honor all of our veterans with a special luncheon on Monday, November 10, 2025. If you are an MMC member who has served in the military, or if you wish to honor a veteran spouse or loved one, we warmly invite you to participate in our annual MMC Veterans Day Recognition event, which will begin at 12:30 PM.

To take part, please visit the office of the Program Director to obtain a Veteran's Bio form. After completing the form, kindly return it along with a photograph by October 29th, 2025. Please note that all photographs will be scanned and returned to you.

We look forward to celebrating and honoring our veterans together!





Join us on the First Friday of each month

Enjoy Coffee and Donuts

RECEIVE \$1.00 OFF UP TO 3 MACHINES




Don't forget about our pickup & delivery!

Let Emerald City do the dirty work

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

www.emeraldcitywashworld.com

Look whats fun and free at MMC

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

**** IMPORTANT PROGRAM INFORMATION ****

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

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

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

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

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

Extreme Beginners Line Dance Step Class

DAY: Friday
TIME: 1 to 2 p.m. "Untangle Your Feet"
2 to 3 p.m. First Timer
ROOM: Palmer Room
INSTRUCTOR: Jacci Kenny

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

Get Up and Move!

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

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

Improver Line Dance

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

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

Beginner Line Dancing

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

Learning to line dance can be

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

Couples Line Dancing

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

Grab a partner and step into the rhythm of our dance class designed for those who may already have a basic understanding of line dance steps. Members will enjoy a dynamic experience, while they dance in unison and explore different steps at other moments, fostering both collaboration and individual expression. Don't miss out on the fun – become a part of our vibrant dance community today! Free to members.

Contemporary Line Dancing

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

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

Intermediate Line Dancing

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

Once you've got the basic line dance steps down, join the intermediate group for the next level in learning. The dance steps may be a bit more complex, but they are combined with a wide variety of

challenging steps, patterns and turns. Routines at this level may also be longer. Free to members.

Broadway Advanced

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

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

Broadway Too

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

In this class, you won't just learn more steps; you'll discover how to transform those steps into dynamic movements that showcase your style and artistry. You'll learn to connect with the music and express your emotions through dance. Get ready to dance, sweat, laugh, and embrace your inner performer while building strength, stamina, balance, and technique. This class is designed for individuals with some basic dance or music experience, a strong desire to learn, and a willingness to be part of a team. Join us for an exciting journey as this class will also have the opportunity to perform in the MMC shows in June and November! Free to members.

Dancing In Your Chair

DAY: Tuesday

TIME: 9 to 9:40 a.m.

DAY: Friday

TIME: 10:15 to 11 a.m.

ROOM: Palmer Room

INSTRUCTOR: Ida Kirkendoll

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. **Please note note that classes start Sept. 5.** Free to members.

MMC Bulletin

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www.modern-maturity.org

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

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

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

Carolyn Fredricks..... Executive Editor

Cate Lyons Managing Editor

Shannon Davis Composition

Directors :

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



United Way of Delaware

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

Get ready to move and groove as the Soulsations bring their infectious energy to the dance floor! A unique fitness experience that combines the joy of dancing with the soulful rhythms and classic R&B music. This class offers members a fun and engaging way to stay active while enjoying the sounds that have defined generations. Dancing is not only a fantastic workout, but it also boosts your mood and enhances overall well-being. Free to members.

Low Impact Aerobics

DAY: 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!

Double Dutch Therapy

DAY: Thursdays

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

ROOM: Palmer Room

INSTRUCTOR: Denise R. Taylor & Evelyn Gadsden

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

*Please wear comfortable clothes and running sneakers. Also, if you can, please bring a hula hoop and single jump rope. Free to members.

BINGOCIZE!

DAY: Tuesdays

TIME: 10 to 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!

Needlework Group

DAY: Fridays

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

ROOM: Activity Room #3

INSTRUCTOR: Nanka Pearce

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

Forrest Ave. Quilters

DAY: Wednesdays

TIME: 9 a.m. to noon

ROOM: Activity Room #1

INSTRUCTOR: Carolyn Porter

The "Forrest Ave. Quilters" are dedicated to supporting charitable initiatives through their annual quilting projects. Each year, the group collaborates to create a quilt that is submitted to the Delaware State Fair, showcasing craftsmanship

and commitment to community service. The initiative operates as an independent class, welcoming individuals who are passionate about quilting and eager to contribute to meaningful causes. Join the "Forrest Ave. Quilters" in making a difference while honoring your quilting skills! Free to members.

Twisted Stitchers

DAY: Wednesdays

TIME: noon to 3 p.m.

ROOM: Activity Room #8

INSTRUCTOR: Edie Hobbs

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

Conversations with Carolyn

DAY: Thursday, October 16

TIME: 9 to 10 a.m.

ROOM: Activity Room #3

Members are invited to participate in an informative discussion with Carolyn Fredricks, President and CEO of the Modern Maturity Center. This is a fantastic opportunity to gain insights into the Center's initiatives and offerings. Members are encouraged to come with questions, comments, concerns or ideas they wish to share. To reserve your spot, please sign up with the Program Director. Light refreshments will be provided for all attendees. Please note that the meeting will be cancelled if fewer than 10 participants register. Don't miss out on this chance to connect and share your thoughts! Free for members!

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 :

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, meal and entertainment at Category 10, 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: Tommie*

Moore & Theresa Nicolai. 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.

Hosts: Carol Taylor & Tommie Moore Price includes round trip airfare, 1 night hotel accommodation in San Juan, guided tour of San Juan, shipboard meals, transfers to and from San Juan Cruise Pier, motorcoach transportation to and from the airport. Port calls: Willemstad, 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

African American Washington DC Tour

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

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

The Heart of Ireland

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

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

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

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

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

Mackinac Island, MI

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

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

Scenic Historic Virginia

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

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

Canadian Rockies & Glacier National Park

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

Travel Protection is available and strongly encouraged. *Host: Carol Taylor. Includes round trip airfare from*

Philadelphia, hotel accommodations, visit Calgary, Waterton Lakes National Park, Glacier National Park, Banff, Lake Louise and more. Deposit of \$698 required to hold your reservation. Insurance available and strongly recommended. *Collette Tours*

NEW! Yellowstone & Wild West

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

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

NEW! Cape Cod, Martha's Vineyard & Provincetown

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

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

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

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

Host: Kathy Becker. Price includes cruise and shipboard meals, one night post cruise accommodations, port charges and taxes, motor coach transportation, bonus cruise amenities. Departs from Philadelphia Cruise

Pier. Port calls: Boston MA; Bar Harbor, ME; Saint John Bay of Fundy, NB; Halifax, NS; Sydney, NS; Charlottetown, PEI; La Baie Saguenay River, Canada; Quebec City, Canada. Return by motorcoach through scenic New England in the fall!

Outer Banks, NC

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

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

New Orleans

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

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

Christmas in Branson, MO

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

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

NEW DATES NYC & Radio City Christmas

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

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

DAY TRIPS

NEW! Peddler's Village

Oktoberfest

Lahaska, PA

Sunday, October 12, 2025, 1 p.m.

\$55 per person, transportation, driver's tip ONLY. Lunch is on your own. Enjoy an autumn Sunday featuring food trucks, beer garden, live entertainment, and family activities. Plus - check out the larger than life scarecrows as part of the 45th Annual Scarecrows in the Village. Admission is free. Explore the many quaint shops in Peddlers Village. Depart MMC 8 a.m.; return approximately 5:30 p.m.

AMT Christmas Show "Deck the Halls"

American Music Theater, Lancaster, PA

Thursday, Nov. 13, 2025

\$130 per person, transportation, driver's tip, show and lunch at Yoder's Restaurant. Check in at the decked-out St. Nicholas Hotel

where we find our dashing dancers and merry musicians ready to "Deck the Halls!" 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.

Christmas by Candlelight

Candlelight Dinner Theater, Arden, DE

Sunday Matinee, Dec. 21, 2025, 1 p.m.

\$115 per person, transportation, driver's tip, show and lunch A heartwarming celebration of the yuletide season back by popular demand. Featuring some of your favorite seasonal and sacred tunes, as well as some new surprises, brought to life by some of your favorite 'Candlelighters,' Leave MMC 11:30 a.m., Lunch 1 p.m.; Show 3 p.m.; Return to MMC approx.. 6:30 p.m.

Sight & Sound - "Joshua"

Lancaster, PA

Thursday March 19, 2026

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

**Join MMC Trips and Tours for a presentation on two of our fabulous 2026 & 2027 trips with Collette Tours
Oct. 22, 2025 - 11 a.m. - MMC West Conference Rm.**



**Costa Rica
March 8 - 16, 2027**

**Canadian Rockies
July 26 - Aug. 1, 2026**



Legislative News

by George
"Jody"

Sweeney

Kent County

Levy Court

Commissioner,

5th District



And so it continues.....

As the bills for 2025 Property Taxes are sent out for all three counties, the misinformation about how reassessment occurred continues. One of the most absurd is that Tyler Technologies somehow chose little Delaware to start assessing properties of prominent citizens and businesses lower than regular residential properties. I am not here to do an ad for Tyler Tech, but they were chosen for the expertise in assessing properties. They have completed assessment of more than 34M properties globally. After being in business for 85 years, it is very unlikely that they would put their entire business at risk by doing something so illegal.

Another rash of misinformation and conspiracy theories was about how one party received preferential treatment in their assessments. From wars to tax increases, whomever the majority party was in charge at the time receives the blame. In the case of reassessment, neither Democrats nor Republicans had any decision-making responsibilities. For this reassessment, more than 65% of county, state, and statewide elected officials saw increases in their property taxes. A study of more than 300 properties in just my district showed the exact same fact, regardless of status or position: 65% saw increases in their property taxes.

In fact, the Legislative branch of government, which includes the State House of Representatives, the

State Senate, County Councils and Kent County Levy Court, did not decide to perform a reassessment. The judicial branch, in an attempt to solve inequities in school funding across districts, imposed this reassessment. We have yet to see how that will play out.

Another conspiracy theory, or at least some comments by those who project demise when they disagree with government actions, is that many people were going to lose their homes due to the property tax increase. Here in Kent County, as I am sure we will see in the other two counties, we have not experienced an increase in collections of people who can't pay their taxes, nor the loss of one's home. Kent County, and the other two counties, will work with any property owner to settle their taxes over time.

Along with that, another conspiracy theory is that this is a land-grab by the counties. The counties are not interested in owning real estate. Do we own land? Sure! But it is used for the good of all residents, such as the Wastewater Treatment Facility in Frederica, or vacant land we hope to be resold for economic development, but in no way are we interested in a homeowner's property.

Without a doubt, property values have increased since the last full assessment was done in any county in Delaware. But over the decades, assessment was still fair and equitable. After this reassessment, it will continue to be fair and equitable. None of us likes taxes, whether it is an income tax, property tax, tariff, gas tax, or gross receipts tax, but in order for government to be successful in caring for the needs of every person, they are necessary.

City of Dover Update

by **Brian Sylvester**, *Dover Public Library Director*

In an increasingly fast-paced and digital world, the Dover Public Library stands as a welcoming beacon for our senior community, offering a rich tapestry of free programs, services, and resources designed to foster connection, spark creativity, and support lifelong learning. More than just a repository for books, the library is a vibrant hub where you can explore new interests, connect with fellow community members, and enrich your life in countless ways.

A Place for Lifelong Learners

The pursuit of knowledge knows no age limit, and the Dover Public Library is committed to providing a stimulating environment for lifelong learning. Our diverse selection of programs offers a wonderful opportunity to delve into captivating stories, engage in lively discussions, and share your perspectives with fellow book lovers. We also host a variety of author talks and educational workshops throughout the year, providing unique opportunities to learn from experts on a wide range of topics, from local history to global affairs. Visit the library's calendar of events at doverpubliclibrary.org, or grab one of our fliers next time you are in the building. The fliers are updated monthly and are color coded – programs for adults and seniors are marked in red and purple.

Unleash Your Creative Spirit

The library is a place where creativity flourishes. Our popular craft programs provide a warm and supportive setting to learn new projects, share tips and techniques, and enjoy the camaraderie of fellow crafters. Whether you're a seasoned pro or a curious beginner, you'll find a welcoming community of makers eager to share their knowledge and passion. These gatherings are not just about creating beautiful things; they're about the joy of making, the satisfaction of learning a new skill, and the pleasure of connecting with others who share your creative spirit.

Navigating the Digital World with Confidence

In today's interconnected world, digital literacy is more important than ever. The library is here to help you

navigate the digital landscape with confidence and ease. Our friendly and knowledgeable staff offers classes on technology assistance to help you with everything from setting up a new device to mastering new software. Whether you want to learn how to video chat with your grandchildren, manage your email, or explore the vast resources of the internet, we're here to help you every step of the way. Tech classes are held on alternating Wednesday afternoons and Tuesday evenings – check our calendar for precise dates.

A Hub for Community and Connection

At its heart, the Dover Public Library is a place for community. It's a place where neighbors become friends, where shared interests spark new conversations, and where everyone feels a sense of belonging. Our comfortable and inviting spaces are perfect for reading, relaxing, and connecting with others. We also host a variety of social events and gatherings throughout the year, providing even more opportunities to meet new people and strengthen your community ties. Join us for weekly film screenings, volunteer to help in the Friends of the Library Bookshop, or check out our puzzle swap and community puzzle on the second floor.

Your Partner in Health and Wellness

The library is also a valuable resource for your health and wellness. We regularly partner with local organizations to offer informative workshops on a variety of health-related topics, such as Medicare, nutrition, and healthy aging. Our collection includes a wide range of books, magazines, and online resources to help you stay informed and make empowered decisions about your health. Additionally, we have social workers and teleservice specialists available to provide confidential assistance with employment, health, and other social support needs.

We invite you to visit the Dover Public Library and discover all that we have to offer. Come browse our collection, join a program, or simply relax in our welcoming space. To see a full list of our upcoming events and programs, we encourage you to visit our website at doverpubliclibrary.org. We look forward to welcoming you to your community library!

AURICH

Pool & Fitness Center

at MMC

302-734-1200 x175

Build a better, healthier you!

Combo Fitness & Pool

Punch cards available

at Member Services

\$96 for 24 visits

We are a Silver Sneakers and Silver & Fit Facility



Great news for those with unpaid medical debt! Recently, Governor Matt Meyer announced a partnership between the State of Delaware and nonprofit Undue Medical Debt, using \$500,000 in state funds to purchase and eliminate up to \$50 million in medical debt for an estimated 17,000 or more Delawareans.

Undue Medical Debt will purchase bundled medical debt portfolios from providers like hospitals and commercial debt buyers to then settle that debt at pennies on the dollar.

There is no application process!

Qualifying residents will receive a letter from Undue Medical Debt notifying them that their debt has been relieved.

In order to qualify for debt relief, Delaware residents must have an annual household income at or below 400% of the federal poverty level or have medical debt that equals 5% or more of their annual household income.

Medical debt relief will be announced in waves in the coming months.

If you are having problems with medical bills, past or present, a Stand By Me Financial Coach can help.

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

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

Family Size	Gross Annual Income Limit	Gross Monthly Income Limit
1	\$62,604	\$5,217
2	\$84,600	\$7,050
3	\$106,608	\$8,884
4	\$128,604	\$10,717
5	\$150,600	\$12,550
6	\$172,608	\$14,384
7	\$194,604	\$16,217
8	\$216,600	\$18,500

MMC's 5th Annual TRUNK OR TREAT

Friday

Oct. 24, 2025

5-6:30 p.m.

**MMC Parking Lot
1121 Forrest Ave.
Dover, DE**

**Open to the
community!**



FREE ADMISSION!

FREE PARKING!

Bring your kids, grandkids & great grandkids to this fun, safe event

If you or your business want to provide a "Trunk" -

Call 302-734-1200 x129 or email karen.porterfield@modern-maturity.org or stop in to see Karen Porterfield, Program Director by Oct. 13

Candy donations also accepted

- wrapped candy only.

Drop off at MMC Member Services.

We need LOTS of candy!

**Trophies for
Funniest,
Scariest
and
Most Creative**



GRAND OPENING

OCTOBER 22ND | 4-7 PM



DOVER PLACE

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SENIOR LIVING
COMMUNITY

**We are thrilled to announce the
Grand Opening of our newly renovated
Senior Living community!**

Join us in celebrating this exciting milestone, as we unveil our beautifully updated building and showcase the enhanced amenities and living spaces that have been thoughtfully designed to enrich the lives of our senior residents.

EVENT HIGHLIGHTS

- **Ribbon Cutting Ceremony**
officiated by the local chamber of commerce
- **Exclusive Tours**
of our upgraded facilities
- **Networking Opportunities**
with partners and referral sources
- **Special raffle of exciting items**
- **Refreshments**



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Caregiver Resource Center

Hello Caregivers! October brings us cooler weather with autumn leaves as well as Mental Health Awareness week October 5-11. We talk about mental health a lot in support groups as it is a very important topic. Being a caregiver to anyone can be mentally stressful. We recommend being aware of your feelings and reaching out to a trusted friend or professional if you feel overwhelmed. The National Mental Health Hotline is 1-866-903-3787 its free and available 24/7. Please take a look at upcoming support groups at the Caregiver Resource Center.

- **Nov. 6** - Parkinson's Support Group, 5 p.m., CRC program room
- **Nov. 11** - Veterans Day - MMC Closed
- **Nov. 18** - Second Time Around Grandparents Support Group, 9 a.m., CRC office
- **Nov. 18** - Alzheimer's Night Support Group, 6 p.m., CRC program room

*All are welcome regardless of diagnosis.

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



Winners

Right: Margaret Gacon was the birthday winner Sept. 11 at MMC. Birthday Winners receive a \$25 VISA gift card from Del-One Federal Credit Union. Each month one winner is drawn from all registered birthday celebrants. In order to be eligible for the drawing and your free birthday lunch, you must have a current MMC membership card and proof of birth date. The next birthday celebration is Thursday, Oct. 9.



Left: MMC Ambassador Bill Hufnal and Site Manager Jessica Kerr present to Clara Attix Gravatt and Donna Lowles their cash winnings at the monthly dinner dance on Sept 16. The Jones Boys provided the dancing music to 175 guests. The October Dinner Dance is Oct. 21 with music by Sky Brady.
Photo by Amie Knighting



Senior Community Service Employment Program

by Michael O'Leary

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

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

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

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

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

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

At a recent SCSEP Workshop, Ms. Renee Bailey, HR Director for Modern Maturity Center offered the following tips for Senior Job Seekers: Arrive at the interview at least 15 minutes early. Dress professionally. During the interview, do not "bash" your previous employers. Also, don't tell all your personal business during the interview.

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

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Captain Social Security

HOW TO AVOID SOCIAL SECURITY OTHER SCAMS

by Benjamin Shamburger, MSW

Thousands of people are victims of scams, fraud and ID Theft every day in the US. And unfortunately, seniors are often easy targets. If you or someone you know has been a victim of identity theft or some other type of scam, you know how painful it can be. Most often, the money stolen is almost never recovered. So, who do you turn to in our government when it comes to this issue? Guess what, it's Not Social Security! It's the FTC (Federal Trade Commission). Now that you know that, let me pass on to you some of the information from their website.

This problem affects seniors so much that the US Senate has established a "Special Committee on Aging" with a Fraud Hotline 1-855-303-9470. They have also published a free "Fighting Fraud Book" to educate consumers on common scams, red flags to watch for,



and tips to protect against bad actors. It can be accessed at www.aging.senate.gov. Scams, Fraud and Identity Theft are very hard targets to hit because they are always moving and changing quickly. Here are some of the new and emerging terms and issues to keep you up to date:

Artificial Intelligence (AI) is a new use of computers that has made scams and fraud much more difficult to detect. Every time we use our cellphones, home computers, or even "smart" televisions, a computer is involved and is probably collecting personal information. Here are some "red flags" that may help keep you safe from that next scam call that you receive.

Chatbots - A chatbot is a computer program that may use AI to simulate human conversation and could be used maliciously to obtain, store, or manipulate your personal data.

Voice Cloning Technology - Voice cloning uses AI to mimic the voice of someone you may know.

Deepfakes: A deepfake is an authentic looking AI-generated video or image. Remember when we used to say "a picture never lies," well, we can't say that's true anymore!

Government imposters may call to "verify your Social Security number," or say your Social Security Number or Medicare benefits have been "suspended" due to a mix-up. Scammers may say your tax returns must be done differently because of a name change - and they need your Social Security Number to fix it. For recently married people, or a trans person who recently changed their name, the excuses scammers use might make sense. But wait right there. Scammers are just phishing for personal information they can use to steal your identity or take your money.

So how do you spot it and stop it? Here's what to know:

Scammers call, email, or text you for money or information. But the government won't. Anyone who calls, emails, or texts, asks for money or personal information and claims to be from the government is a scammer. Hang up and don't respond to messages.

Scammers tell you how to pay - usually by wiring money, cryptocurrency, or gift card. Nobody legit will ever tell you to pay in any of those ways. If they call, hang up the phone. If they email, text, or message you, don't click on any links. It's a scam!

Even if your caller ID says it's from the government, it could be a scam. Caller ID can be faked. Even if it shows the government agency's real phone number, or even if it says something like "Social Security Administration," it could be anyone calling from anywhere in the world. Don't trust it. If you don't have an appointment or some other reason to expect a call, the "government" is not likely to call you out of the blue.

Do not transfer or send money to unknown locations.

Do not share sensitive information via phone, email, text, or social media.

Consider designating a "safe word" for your family that is only shared with family members and close contacts.

For more information on How to Protect Yourself and Others: visit the Federal Trade Commission (FTC) at <https://www.consumer.ftc.gov/scams>.

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Halloween

Costume Contest

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October 31st **Longwood Room**
12:00pm

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More Fun and Excitement!

MMC Book Club

DAY: Thursday, October 30

TIME: noon to 1 p.m.

ROOM: Activity Room #1

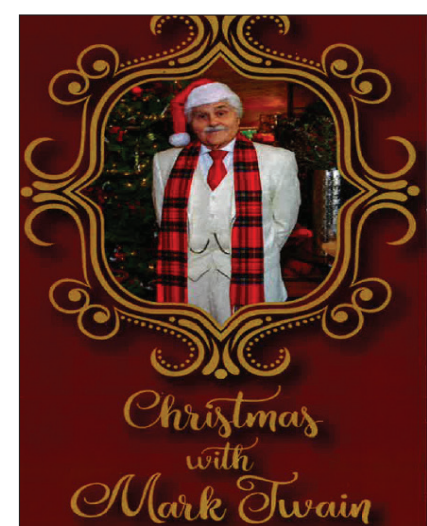
We invite you to become a member of the MMC Book Club, a welcoming space for individuals who share a passion for reading. If you enjoy discussing your thoughts, reactions, and opinions on various books, this club offers an excellent opportunity to connect with fellow literature enthusiasts. Participating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

Here is the list of books the club will be reading for the remainder of 2025:

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

Nov. 27 - "Bring on the Blessings" by Beverly Jenkins

Dec. - "Christmas With Book" by Heather Woodhaven



Christmas with Mark Twain

Christmas with Mark Twain takes you back to the late 1800's with America's beloved humorist sharing heartwarming tales of Christmas with the Twain family. Twain brings to life the magical time of the season in the family's Hartford, Connecticut house, brimmed with love, laughter and surprises, woven into profound heartbreaks of life.

One man performer, Paul Mast,

assumes the character of Mark Twain as a Santa Claus with his trademark white hair and mustache. Audiences will be treated to the famous satirist fascinations from a gifted elephant, to a personal letter written to burglars, to the family's devotion to their pet cats. The Twain family's holiday traditions will leave a soft spot for Christmas in the hearts of those who share the enjoyment of this 70-minute performance. It concludes with the one-man performer singing his humorist version of the 12 Days of Christmas.

ONE NIGHT ONLY: Wednesday, Dec. 17, 2025

TIME: 7 to 8 p.m.

PLACE: Longwood Room

COST: \$10 Per Person

\$5 / Seniors & Students

Stop by Member Services for tickets.
(302) 734-1200 Extension 167.



Have you thought about volunteering your time to teach a class or program? This is a great opportunity to share what you love and make a positive impact on our center! Whether you're skilled in a hobby, have a knack for a specific subject, or just want to share your passion, teaching can be a fun and rewarding way to connect with others and to promote learning. We'd love for you to consider this chance to inspire and educate! If you're interested or would like more information, reach out to Program Director, Karen Porterfield, at (302) 734-1200, extension 129 or email her at karen.porterfield@modern-maturity.org. You must be a member of MMC to teach a class, program, or workshop. "The heart of a volunteer is not measured in size, but the depth of the commitment to make a difference in the lives of others." (DeAnn Hollis)

Conversational Italian

DAY: Wednesdays

TIME: 11 a.m. to noon

ROOM: Activity Room #8

INSTRUCTOR: Giuliano "G" Gregoretti

If you've ever wanted to learn Italian, now is the perfect opportunity! Our conversational Italian class is designed

for enthusiasts who want to grasp the basics while engaging in natural discussions with others who share their passion for the language. Being conversational in Italian means feeling at ease and confident when speaking, allowing you to express yourself without the constant search for the right words. This class focuses on building that comfort level, making it easier and more enjoyable to communicate in Italian. The best part? This class is completely free! There's no need to register in advance, just come along and join us for a fun and interactive learning experience. Don't miss out on this exciting chance to enhance your Italian skills while making new friends. We look forward to seeing you there! Classes run from Oct. 1 to Nov. 19. Please note that participation requires MMC membership, so be sure your membership is current for the new year.

Writing a "Living Obituary"

DATE: Tuesday, October 14

TIME: 9 to 10:30 a.m.

ROOM: Activity Room #1

FACILITATOR: Paul Mast

Understanding the significance of our life journey is essential, as we all know our date of birth, typically celebrated with gatherings and festivities. However, the date of death remains uncertain for most individuals, with insights often provided only in the context of terminal illness. In this context, Clayton author Paul Mast presents his latest work, "Jumpstarting Your Legacy: Writing a Living Obituary Now." This book addresses the critical question: Is there life before death? Paul facilitates a comprehensive book discussion and a 90-minute workshop focused on conducting a life review, an integral component of writing a Living Obituary. This innovative document provides a meaningful way for individuals to reflect on their life experiences, highlighting that the wisdom gained throughout the years is as valuable as material accomplishments. Don't miss this opportunity to say goodbye in a new and creative way. The cost is \$5. There are no refunds unless the workshop is cancelled. Call Member Services at 302-734-1200, extension 167. Reserve your spot today.

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buy, sell, rent or relocate?*

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Fitness News

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

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



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

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

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

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

Aqua Aerobics with Betsy
Tuesdays and Fridays from 9:30 - 10:30 a.m. and Thursdays, 11:15 a.m.-12:15 p.m. Warm water exercise program

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

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

Tai Chi with Ran
 Day: Wednesday
 Time: 1:30 – 2:30 p.m.
 Cost: \$20 MMC Member
 \$10 MMC Staff
 Class runs October 8 - 29
 Room: Palmer
 Instructor: Ran Griem, RN
 Shiatsu Practitioner. A minimum of 10 paid participants is required. Registration for November runs until Oct. 31.

Tai Chi with Donna
 Day: Wednesday
 Time: 2:30 – 3:30 p.m.
 Cost: \$20 MMC Member
 \$10 MMC Staff
 Class runs October 8 - 29
 Room: Palmer
 Instructor: Donna DeSimone
 Class led by Donna, a Black Sash certified instructor. A minimum of 10 paid participants is required. Registration for November runs until Oct. 31.

Body Sculpting with Donna
 Day: Wednesday
 Time: 4 – 5 p.m.
 Cost: \$20 MMC Member
 \$10 MMC Staff
 Class runs October 8 - 29
 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 November runs until Oct. 31.

Yoga with Donna -
 Day: Tuesday
 Time: 4 – 5 p.m.
 Cost: \$20 MMC Member
 \$10 MMC Staff
 Class runs October 7 - 28
 Room: Room 3
 Instructor: Donna DeSimone
 Yoga engages participants at a slower pace with controlled movements and stretching. The class is led by Donna who is certified 500 RYT. Please bring a Mat, Towel and water. A minimum of 10 paid participants is required. Registration for November runs until Oct. 31.

Beginner Tai Chi with Donna
 Day: Tuesday
 Time: 3 – 4 p.m.
 Cost: \$20 MMC Member
 \$10 MMC Staff
 Class runs October 7 - 28
 Room: Palmer
 Instructor: Donna DeSimone
 This class is designed to take you through step-by-step movements that are not intimidating or frustrating, so you can learn Tai Chi without feeling

overwhelmed. Tai Chi helps improve memory, balance, coordination, and strength. Come learn to relieve stress through meditative movements and enjoy this ancient practice. Be sure to wear comfortable loose clothing and non-slippery shoes. Instructor Donna DeSimone is a certified trainer and fitness instructor with over 25 years of experience. She trained several years with a Chinese Master and has been awarded a Black Sash in 2018. Registration for November runs until Oct.31.

NEW October Fitness Challenge
 There will be 4 Columns of letters, each column spelling out a Halloween word. Each day that you exercise, do an exercise from one of the columns and put an X through it. At the end of October, you must complete 3 exercises from each column. \$2 to enter. Those who complete the challenge win a Halloween themed prize. You must be a member of the Fitness Center or Pool to enter.

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

Personal Training

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

Results you can count on:

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

60-MINUTE SESSIONS:

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

30-MINUTE SESSIONS:

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

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

Aqua Aerobic Class Schedule in MMC Pool

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

PALMER ROOM CLASSES

YOU MUST BE A MEMBER OF THE MMC TO PARTICIPATE!

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 Advanced	1:30pm - 3:30pm
TUESDAY	Get Up and Move	8:00am - 8:45am
	Dancing In Your Chair	9:00am - 9:45am
	Improver Line Dance	10:00am - 11:30am
	Contemporary Line Dancing	11:30am - 1:00pm
	Broadway Too!	1:15pm - 2:45pm
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
	Body Sculpting (Wellness)	4:00pm - 5:00pm
THURSDAY	Intermediate Line Dancing	9:00am - 10:00am
	Improver Line Dance	10:00am - 11:30am
	Contemporary Line Dancing	11:30am - 12:30pm
	Double Dutch Therapy	12:30pm - 1:45pm
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

GAME ON AT MMC!

YOU MUST BE A MEMBER OF THE MMC TO PARTICIPATE!

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

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(302) 734-1199 | www.cadiarehab.com

OCG1037

Menus for

October

Did you know?

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

Suggested Donation:

\$6 for ages 60 & up All others must pay - \$10.50

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

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

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

Menu subject to change without notice.

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

**Effective Oct. 1 - only ONE
Grab & Go per day - per person.
You MUST have your scan card.**

1
Tuna Salad Platter w/
Lettuce/Tomato/
Cole Slaw
Roll/Milk
Fruited Jello

2
Chicken Parmesan
Linguini
Buttered Veg. Medley
Italian Bread/Milk
Tapioca Pudding

3
Cheeseburger on Bun
Ketchup/Mayo/Mustard
Sidewinder Fries
Lettuce/Tomato
Milk
Fruit

6
Spaghetti w. Meatsauce
Mixed Veg.
Italian Bread/Milk
Applesauce

7 **OKTOBERFEST**
German Sauerbraten
Sauerkraut
Red Potatoes
Roll/Milk
German Choc. Cake

8
Cream of Cauliflower
Soup
Chicken Salad on Bun
Lettuce & Tomato
Pasta Salad/Milk
Fruit

9 **Birthday Day**
Roast Turkey w. Gravy
Stuffing
Buttered Broccoli
Dinner Roll/Milk
Cake

10
Swedish Meatballs
Wild Rice
Buttered Carrots
Wheat Bread/Milk
Fruit

13
**COLUMBUS DAY
CENTER CLOSED**

14
Salisbury Steak
w. Gravy
Mashed Potatoes
Seasoned Peas & Carrots
Wheat Bread/Milk
Fruit

15
Sliced LS Ham
Sweet Potatoes
Seasoned Veg. Blend
Wheat Bread/Milk
Tropical Fruit

16
Liver & Onions w/ Gravy
Mashed Potatoes
Buttered Green Beans
Roll/Milk
Bread Pudding

17
Sloppy Joe on Bun
Mexican Corn
Potato Wedges
Milk
Pudding

20
Baked Zit w. Meatsauce
Buttered Winter Blend
Vegetables
Italian Bread/Milk
Tropical Blend

21
Chicken Marsala
Buttered Rice
Chef's Blend Veg.
Wheat Bread/Milk
Fruit

22
Navy Bean Soup
Turkey & Cheese on Bun
w. Mayo & Mustard
Lettuce/Tomato
Milk
Applesauce

23 **Nutrition Class**
Boneless Pork Chop with
Gravy
Mashed Potatoes
Buttered Peas
Wheat Bread/Milk
Yogurt

24
Fried Chicken
Macaroni & Cheese
Mixed Greens
Corn Bread/Milk
Apple Crisp

27
Beef Hot Dog
on Bun
Relish/Ketchup/Mustard
Baked Beans
Milk
Fruit

28
Beef Stew
Broccoli
Dinner Roll/Milk
Tropical Fruit

29
Meatball Sub
Potato Wedges
Buttered Carrots
Milk
Brownie

30
Baked Chickien w. Gravy
Mashed Potatoes
Mixed Vegetables
Wheat Bread/Milk
Pudding

31 **HALLOWEEN**
Fried Fish
Au Gratin Potatoes
Stewed Tomatoes
Biscuit/Milk
Cake w. Orange Icing

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

If you've been putting off prearranging because of the expense, we have good news...

Prearrangement doesn't *have* to cost anything.

What many people don't know is that you need not prepay when you prearrange. We're happy to record your wishes and hold them on file at no charge. Call our funeral home for details.

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MMC Monthly Programs

MMC PROGRAMS AT A GLANCE!

YOU MUST BE A MEMBER OF THE MMC TO PARTICIPATE!

DAY	PROGRAM	TIME	ROOM
TUESDAY	Bible Study	9:30AM - 10:30AM	AR #7
	Bingocize	10:00am - 11:00am	AR #8
	Medicare Counseling (By Appointment Only)	10:00am -2:00pm	AR #6
	Gospel Singing Workshop	10:00am - 11:00am	AR #3
	Visually Impaired Support Group (3rd Tuesday)	12:00pm - 3:00pm	AR #3
	Hearing Loss Circle Chats (1st Tuesday)	1:00pm - 2:00pm	AR #7
WEDNESDAY	Quilters	9:00am - 12:00pm	AR #1
	Social Security Assistance	9:00am - 9:30am	AR #6
	Meditation	10:00am - 11:00am	AR #8
	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
	Book Club (Last Thurs)	12:00pm - 1:00pm	AR #1
FRIDAY	Foot Dr. (Appointment Only)	8:30am - 12:00pm	AR #6
	P.U.S.H.	9:00am - 10:00am	WCR
	Needlework	9:00am - 3:00pm	AR #3
	Pump Up Your Brain	1:00pm - 2:30pm	AR #1

Longwood Room Events

Oct. 1 - Food Bank

Oct. 2 - Farmer's Market, 11 a.m.

Oct. 7 - Randy Chang on the piano, noon

Oct. 9 - Birthday Day!

- Vaccination Clinic, 10:30 a.m.

- Farmer's Market, 11 a.m.

- Open Enrollment - United Healthcare, 11:30 a.m.

- Free Ice Cream! - Bryan Realty Group, noon

- Steppin' Seniors Perform, noon

Oct. 13 - Center Closed

Oct. 14 - Mary Helen Wallace on Keyboard, noon

Oct. 15 - SNAP - Oscar Sebastian (Back Table), 11:30 a.m.

Oct.16 - Farmer's Market, 11 a.m.

- Open Enrollment - United Healthcare, 11:30 a.m.

- Open Enrollment - Aetna, 11:30 a.m.

Oct. 20 - Holiday Show Tickets on Sale, 9 a.m.

Oct. 21 - Randy Chang on the piano, noon

Food - Friends - Fun

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

October 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!**

Wednesday, Oct. 1: Monthly Planning Meeting, WCR Room

Friday, Oct. 3: Pho Saigon, 1651 E. Lebanon Rd., Dover

Monday, Oct. 6: Grotto Pizza, 1159 N. DuPont Hwy., Dover

Thursday, Oct. 9: Pizzeria DiMeo, 2499 S. DuPont Blvd., Smyrna

Tuesday, Oct. 14: La Hacienda, 1294 Forrest Ave., Dover

Thursday, Oct. 16: Rice Fusion, 45 Greentree Dr., Dover

Monday, Oct. 20: Hollywood Diner, 123 N. DuPont Hwy., Dover

Thursday, Oct. 23: Panera Bread, 545 N. Dupont Hwy., Dover

Tuesday, Oct. 28: Green Stinger, 9996 S. DuPont Hwy., Felton

Thursday, Oct. 30: Season's Pizza, 1211 N. Dupont Hwy., Dover

Oct. 23 - Farmer's Market, 11 a.m.

- Open Enrollment - United Healthcare, 11:30 a.m.

- Open Enrollment - Aetna, 11:30 a.m.

Oct. 28 - Open Enrollment - Aetna, 11:30 a.m.

- Mary Helen Wallace on Keyboard, noon

Oct. 30 - Farmer's Market, 11 a.m.

- Open Enrollment - United Healthcare, 11:30 a.m.

- Dynamite Dancers Perform, noon

Oct. 16 -Halloween Costume Contest, noon

Garden Talk

by Maggie L. Moor

Delaware Cooperative Extension
Delaware State University

For the First Week of October:

- o Dig gladiolus, dahlias, tubers and other tender bulbs.
- o Plant blooming chrysanthemums to add color to fall landscapes.



- o Continue to mow the lawn so that it will not be matted down under heavy snow (if we have any).
- o Plant spring flowering bulbs



- o Water evergreens if needed.
- o Seed or sod the lawn if the mild weather continues.
- o Take a soil sample of the gardens, so that the results are available in time to add fertilizer or lime which will improve or adjust soil fertility.
- o Consider using shredded white pine needles as mulch around azaleas, rhododendrons, camellias and andromedas.

For the Second Week of October:

- o Dig up and pot an herb plant or two from the herb garden. Parsley, chives, sage, thyme, or scented geraniums do well all winter if watered and set in a warm sunny window.
- o Rake deciduous tree leaves and add them to the compost pile.
- o Pick and destroy bagworms from the evergreens and shrubs. This will abolish the spring hatching of overwintering eggs.
- o Plant shrubs and divide crowded perennials.
- o Prune leaves and stems of herbaceous perennials as they turn brown.

For the Third Week of October:

- (tulips, daffodils, etc.).
- o Protect broadleaf evergreens from winter damage caused by wind and sun.
- o Rake and clean up rose gardens to prevent black spot and other diseases.
- o Keep an eye open for reduced prices on end-of-the-season gardening tools and equipment to be used next year or given as gifts.

For the Last Week of October:

- o Transplant small trees after leaves have fallen.
- o Secure vines to their support systems.
- o Clean up garden debris and add to the compost pile.



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to homebound seniors in Kent County

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

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Contact us today for opportunities:
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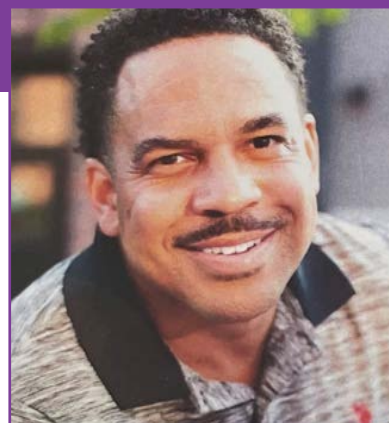
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Let's Talk: Delaware's Senior School Property Tax Credit

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 Seniors Real Estate Specialist, I often hear questions from my fellow seniors about how to save money on property taxes here in Delaware. One of the most helpful programs available is the Delaware Senior School Property Tax Credit. If you're a homeowner age 65 or older, this credit could reduce your property tax bill and help stretch your

retirement dollars further. Let's walk through the ins and outs of how it works, who qualifies, and how to apply.

The way it works is simple. The credit covers up to 50 percent of your school property taxes, capped at \$500. Since school taxes usually make up the largest portion of our property tax bills, this credit can make a meaningful difference. To qualify, you need to be at least 65 years old on or before June 30 of the year you apply, and you must own and live in your Delaware home as your primary residence. There's also a residency requirement. Most of us need to have lived in Delaware for at least ten years, but if you moved here between January 1, 2018, and December 31, 2024, the state has lowered that requirement to just three years.

Applying is not as intimidating as it might sound. You can pick up the application from your county's assessment office or download it online. In New Castle County, it's handled by the Office of Finance; in Kent County, the Assessment Office; and in Sussex County,

the Assessment Division. When you apply, you'll need something like your driver's license, state ID, or birth certificate—as well as documentation that shows you've lived in Delaware for the required number of years. The key detail to remember is timing. The application is generally due by April 30 for the upcoming tax year. I always remind people not to wait until the last minute; if you miss the deadline, you'll have to wait another year to benefit.

The credit automatically renews each year, so you don't have to go through the process again. The only time you'll need to reapply is if you sell your home and buy another one here in Delaware. And while this credit is limited to school property taxes—it won't reduce county or municipal taxes—it still provides a significant break where it matters most.

This program is just one more reason Delaware is considered such a senior-friendly state. Between our lack of a sales tax, no state tax on Social Security income, and some of the lowest property taxes in the country, retiring here already has its financial perks.

The Senior School Property Tax Credit simply adds to that peace of mind and makes it just a little easier to enjoy the homes we've worked hard to keep.

If you qualify, don't let this opportunity pass you by. The process is straightforward, the savings are real, and it's well worth the effort. And if you're unsure about how to get started, that's where I come in. Part of my role as a Seniors Real Estate Specialist is making sure folks like us understand the programs available and feel comfortable navigating them. I'm always happy to point you in the right direction!

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.

Medicare Open Enrollment

October 15 - December 7, 2025

Did you know?

Delaware Medicare Assistance Bureau (DMAB) can help you:

-  Understand Medicare benefits
-  Sort options to find the best for your situation
-  Complete the enrollment process



NEED HELP?

Contact DMAB Today!

302-674-7364



Trinidad Navarro, Insurance Commissioner • insurance.delaware.gov/dmab

MODERN MATURITY CENTER
WELCOMES

FOCUS PHARMACY
DR. TAQUINA (TEE) WARREN
SMYRNA, DE

**LET'S GET
VACCINATED!**

**THURSDAY
OCTOBER 9, 2025
10:30am - 1:30pm**

Focus pharmacy will be at the Modern Maturity Center to provide the best customer service experience you would expect from a locally owned store.

At Focus Pharmacy, they believe that prevention is the best medicine, and immunizations play a crucial role in safeguarding against a range of illnesses, from the seasonal flu to serious diseases like pneumonia and COVID-19.

- ID and Insurance card required.

Immunizations that will be offered:

- Flu Shots
- Covid
- Pneumonia
- RSV
- Tetanus



MODERN MATURITY CENTER
**2025 HOLIDAY
CRAFT & VENDOR
FESTIVAL**

**NOVEMBER 29, 2025
9:00AM - 2:00PM**

Get into the holiday spirit and find the perfect gifts for everyone on your list at our Holiday Festival!

Admission is \$5 or 5 Canned Goods!

WHAT TO EXPECT

- Over 150 Artisans & Crafters
- Delicious Baked Goods
- Food Trucks On Site
- Photos with Santa & Mrs. Claus!

For more details, please call (302) 734-1200, ext. 129
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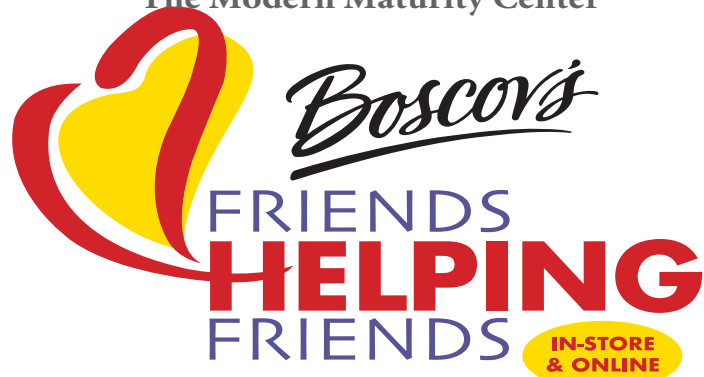
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The Modern Maturity Center



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SHOP 8AM - 11PM

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MMC Member Services 302-734-1200

*Exclusions apply. For more details visit boscovs.com/friendshelpingfriends

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Front Porch Program is accepting new members!

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

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

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

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

The Front Porch is in high need of volunteers!

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

Emergency Support available for Kent County women 55+

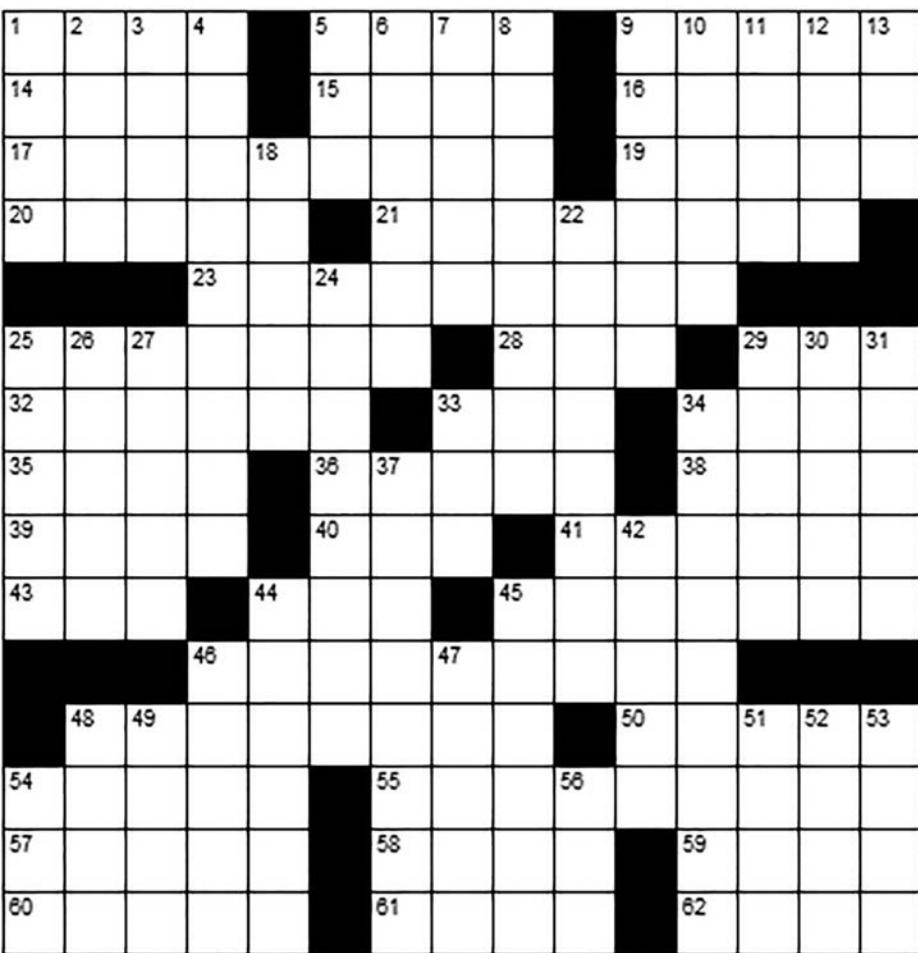
If you are a female, over the age of 55, single, and living in Kent County, the Modern Maturity Center may be able to provide you with emergency assistance. Qualifying Mary Rawlin's

Trust Fund applicants may use funds for paying for utilities or to overcome a crisis. For more information on the application process, please contact the MMC Care Manager, Faith Hahn, at



Above: Front Porch client enjoying arts and crafts. Picture taken by Faith Hahn

Crossword Puzzle



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ACROSS

1. Friends
5. Probabilities
9. Grassy areas
14. Leave out
15. Naked
16. Farewell
17. Living off others
19. Spoken for
20. Ending in a piercing point
21. Fearless
23. Awkwardest
25. Handsome
28. Type of cereal grass
29. Prohibit
32. Arouse
33. Finish
34. Enclosure
35. King of the jungle
36. Shad
38. Employ
39. Zest
40. Hurry on foot
41. Trumpeted
43. Beer

44. N N N
45. Utter nonsense
46. Most attractive
48. Lampoons
50. Blow up
54. Shy
55. Exalts
57. Battery terminal
58. Achy
59. Pig sound
60. Feinted
61. "Iliad" city
62. Tiny flowerless plants

DOWN

1. Bursts
2. Asian nurse
3. Former Italian currency
4. Stiffening
5. Sash
6. Seeing socially
7. Beverage
8. Segments
9. Most recent
10. Adjust
11. User-edited website

12. Require
13. Our star
18. Divided
22. Interesting
24. Not gained by merit
25. Triangular formation
26. Lengthwise
27. British biscuit
29. Child
30. Acquiesce
31. Destitute
33. Anagram of "One"
34. Map room
37. Most passionate

42. Kind of beam
44. Worn away
45. Casual eatery
46. Group of lions
47. Above a baritone
48. Durable wood
49. Crazily
51. Freshwater mussel
52. Writing styluses
53. Sounds of disapproval
54. Small amount
56. "Yo!"

- Solution found on page 30



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www.plantersrunapt.com



Krafty Korner by Karen

Hello, fellow crafters! Get ready to embrace October, the month where the air is getting crisp, the leaves are beginning to turn into vibrant confetti colors, and everything suddenly smells like pumpkin spice. Seriously, even your neighbor's cat probably smells like pumpkin spice right now. So let's dive into what makes this month a delightful mix of fun, frights, and fabulous fall festivities!

October is nature's way of showing off. Trees transform into a kaleidoscope of reds, oranges, and yellows, making you question if you should take up painting or just stick to Instagram filters. It's the perfect time for outdoor activities! Whether you're hiking, visiting pumpkin patches, or just trying to figure out how to keep your scarf from getting tangled in the wind, there's plenty to do. Just remember: if you get lost in a corn maze, it's not a sign you should take up competitive farming.

Ah, Halloween! The one day a year when it's socially acceptable to dress like a giant banana or a zombie without anyone batting an eye. October is packed with spooky fun, from decorating your home to carving pumpkins, the possibilities are endless and here are some ideas to help you celebrate in style:

- **Costume Parties:** Throw a costume party where everyone can unleash their inner weirdo. Just remember, the more outrageous the costume, the better the stories for next year's gatherings!
- **Haunted House Adventures:** Check out local haunted attractions. Just remember, if you scream louder than the people in the haunted house, you might need to rethink your life choices.
- **Pumpkin Carving:** Spend an afternoon carving pumpkins. Just be careful—those little spheres of orange delight can be more slippery than they look.

October is all about harvest time, and many communities celebrate with festivals that highlight local produce. Don't be surprised if you end up in a pumpkin patch trying to find the "perfect" pumpkin, only

to realize they all look like they've been through a rough breakup. And don't forget to pick up some local produce for some delicious seasonal recipes:

- **Pumpkin Soup:** Warm yourself up with a creamy pumpkin soup. Just don't mention that it's made from the same pumpkins you were trying to carve last week.
- **Apple Cider:** Enjoy a glass of freshly pressed apple cider. It's like a hug in a mug, and if you add a splash of something stronger, it becomes a party!
- **Fall Salads:** Whip up a salad with roasted squash, cranberries, and nuts. It's healthy, and you can pretend you're being responsible while secretly eyeing that stash of Halloween candy.

October is also the perfect time to let your creativity shine (or at least flicker like a candle in a drafty room). It's the perfect season for crafting, writing, and other fun projects. Here are some creative ideas to get you started:

- **Journaling:** Take a moment to reflect on your year so far. Write down your thoughts, goals, and how many times you've eaten your weight in Halloween candy.
- **Crafting:** Dive into seasonal crafts like making wreaths, decorating for Halloween, or creating art that would make even Picasso raise an eyebrow.
- **Photography:** Capture the magic of fall by snapping photos of the changing leaves, your ridiculous costumes, or that one friend who always manages to get pumpkin spice all over their shirt.

October is a month filled with laughter, spooky shenanigans, and a whole lot of pumpkin-flavored everything. It's the time to slow down, appreciate the beauty around us, and connect with your fellow weirdos. Whether you're indulging in seasonal treats, getting your scare on, or unleashing your inner artist, there's no shortage of fun to be had this month. So grab your favorite fall drink (extra pumpkin spice, please), enjoy the crisp air, and make the most of all the hilarity October has to offer! Happy crafting, you fabulous creatures!

TWINE PUMPKINS

Supplies:

- Toilet paper rolls or paper towel rolls
- Colored Twine
- Scissors
- Tape
- Twig or Cinnamon Stick

INSTRUCTIONS:

- Holding the end of the twine with your thumb, begin wrapping the twine around the roll. (You can also hold one end using tape)
- Wrap from one side of the roll to the other, trying not to overlap the twine too much. The more times you wrap the twine, the thicker and fuller your pumpkin will be.
- Cut the twine once you get to the end



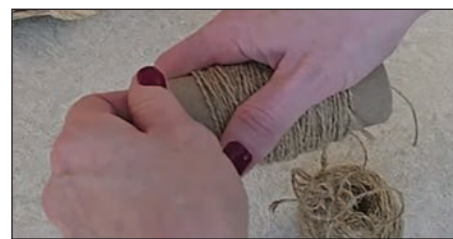
of the toilet paper roll. Make sure the twine doesn't start unraveling.

- Find the end of your spool of twine and feed it through the toilet paper roll. This second piece of twine will be used to tie the first, wrapped, piece of



twine together to form the pumpkin.

- Cut a second piece of twine so that about an inch hangs out on either end of the toilet paper roll.
- Hold onto the toilet paper roll with one hand and pull the wrapped twine off with the other hand. Make sure the second piece of twine stays on the inside of the wrapped twine.



- Find the two ends of the second piece of twine and tie them together. When you pull the knot tightly, the wrapped twine will form a semicircle shape.



- Gather all 4 loose ends of the twine and cut them. Don't cut them too close to the knot.



- Next, we'll form the pumpkin shape. Hold the pumpkin in one hand and use your other hand to pull the edges of the pumpkin around into a circle shape. Take your time fluffing out the pumpkin and making it look symmetrical.



- The last step is to put the twig or cinnamon stick into the pumpkin! This step is super easy. Just wiggle the twig or stick into the center of the pumpkin. I found that twisting it helped.

And there you go, you've got a super cute twine pumpkin to use for fall!



MoneySense

Four considerations as you save for college

There are several savings options as you and your future college student prepare for the costs of college.

WHEN YOU ADD UP THE COSTS of raising a child, education looms large. “Four years at a public in-state college is projected to cost \$47,152 today,” says Richard Polimeni, head of Education Savings Programs at Merrill. At a private college, that total could hit nearly \$169,000, and at the most elite schools you could spend far more. “You can expect tuition costs to rise by about five percent each year,” he adds. That’s why it’s important to start saving as early as you can. “Ideally, you want your savings to pay for a larger portion of the costs, so you or your child can borrow less.”

“Start by setting up automatic monthly contributions to an account earmarked for college,” Polimeni suggests. Then, as freshman year approaches, you can look for ways to fill in the gaps. Contribution limits, tax benefits, and other factors differ across the four major college savings options, including a 529 savings plan, a 529 prepaid tuition plan, a Coverdell Education Savings Account, and UTMA/UGMA custodial accounts created under the Uniform Gifts to Minors Act/Uniform Transfers to Minors Act. Consider a conversation with your advisor about which options best align to your family’s overall financial plan.

Make the most of tax benefits

“There are various federal income tax provisions that not only encourage people to set aside funds to pay for higher education costs but could also help offset some of those expenses,” says the Chief Investment Office (“CIO”) National Wealth Strategies Team for Merrill and Bank of America Private Bank. Those include tax credits for higher education expenses and a deduction for student loan interest. What’s more, you can withdraw funds



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

from individual retirement accounts to cover eligible college costs without incurring additional taxes for early withdrawals, but it’s better to leave those funds invested for your long-term goals, the CIO notes. For more on these tax rules, ask your advisor for the CIO’s Wealth Strategy Report: Tax Provisions Related to Higher Education Expenses, June 2023.

Final stretch? Fill in the gaps ...

On average, families cover only 54% of college costs with savings and the parents’ and student’s income. Another 26% comes from scholarships and grants, with loans covering 18% (friends and relatives kick in the rest).² That means that in the final run-up to college, you may want to look into one or more of these options:

Apply for federal student aid

Start by filling out the Free Application for Federal Student Aid (FAFSA), which you can do beginning October 1 of your child’s senior year in high school. “Everyone should apply for federal student loans and grants, even if you think you won’t qualify,” says Polimeni. Your aid eligibility doesn’t hinge on your income alone, although it is a significant factor. Financial aid awards, which often take the form of student loans, take into account the size of your family

(are you sending more than one child to college?), the cost of the college and your child’s year in school. If necessary, students should consider using federal direct subsidized loans before other types of loans as they generally have lower interest rates and more favorable repayment terms.

Borrow against your investments

A Loan Management Account® (LMA® account) from Bank of America is a line of credit that allows you to use the value of your eligible investments as collateral. “You can borrow against your account without disrupting your long-term investment plan, and your interest rate will be lower than most other borrowing options,” says Patrick Bitter, a credit and banking product executive at Bank of America. Plus, you can get access to a loan quickly. “When you’re borrowing against your investments, you can set that up within a couple of days,” says Bitter. The LMA also offers flexibility; it can be used as needed, with no defined repayment time frame. Just keep in mind that if the value of your investments drops sharply, you may have to repay the loan, move more money into your account or sell some of your stocks or bonds, Bitter adds.

“Your financial advisor can help you evaluate all of these options and determine which might make the most sense for you,” says Polimeni. One more tip: “Involve your child in the process,” he adds. “It’s a great way to kickstart their financial education and it will help them understand the financial impact of considering one school over another.”

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

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

Asset allocation, diversification, and rebalancing do not ensure a profit or protect against loss in declining markets.

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MMC Dinner Theater presents

H O M E

for the

Holidays

Where are they now?

Dec. 2, 3, 4, 2025

Dinner 6 p.m.

Show 7 p.m.

Tickets on sale Oct. 20 at Member Services

\$45 per person



Henry Greene's fundraising production of "Ebony Movie Soundtracks" was a huge success. After selling out in less than a week, the show raised more than \$9,400 for MMC programs and services including Meals on Wheels. Check the MMC Facebook page for videos and photos from the evening. Right: Ruth Shelton performs a Billie Holiday tune.

Photos by Cate Lyons



FALL HOME Maintenance



Don't risk falling! Use trusted professionals for gutter cleaning, roof checks and yard work.



Plan for safe walkways. Stock up on pet-safe ice melt and ensure those railings are sturdy.



Seal out drafts. Have a handyman add weather stripping or caulk to keep heating costs low.



Schedule a furnace or boiler tune up *before* it gets cold. Don't forget to ask about senior discounts!



Winterize outdoor spaces. Drain hoses, cover outdoor faucets, and bring in patio furniture.



Test smoke and carbon monoxide detectors. Replace batteries or ask a family member or neighbor to help.



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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 please scan your membership card when you enter the facility and mark which program or programs you will be participating in for that day.

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

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

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

Foot Care Appointments

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

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

To schedule your appointment today,

contact Member Services!

Oct. 24 - 8:30 a.m. to noon

Nov. 21 - 8:30 a.m. to noon

Dec. 19 - 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 traditional massage therapy with her innovative "soft touch" massages. This unique style is particularly beneficial for individuals who bruise easily, suffer from arthritis, or are more fragile and cannot tolerate conventional massages. Sessions are conducted while clients remain fully clothed and can be performed on either a massage table or chair, providing flexibility and comfort. The benefits of soft touch massages include improved circulation and relief for stressed or fatigued muscles. Each appointment lasts for 30 minutes, with fees set at \$20 for members and \$35 for non-members. Please note that advance payment is required at the time of booking, and refunds will not be issued for cancellations made with less than 24 hours' notice. To schedule your appointment, please contact Member Services today and experience the soothing benefits of this gentle massage technique.

Pump Up Your Brain

DAY: Fridays

TIME: 1 to 2:30 p.m.

ROOM: Activity Room #1

FACILITATOR: Betty Mann

We are pleased to announce a cognitive enhancement program specifically designed for older adults, aimed at promoting mental acuity and overall brain health. This program engages members in a series of stimulating activities, including brain teasers, puzzles and visual illusions. In addition, members receive take-home materials to facilitate continued cognitive engagement in the comfort of their own homes. Please note

that this program is intended for individuals who are capable of engaging in independent learning. Come join us for a great time and give your brain a workout! You must be a member of MMC to participate.

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

DAY: 3rd Tuesday of the Month

TIME: noon to 3 p.m.

ROOM: Activity Room #3

FACILITATOR: Darryl Garner

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

MMC Farmer's Market continues through Nov.

The weekly farmer's market at MMC continues until the end of November.

When: Every Thursday from 11 am to 1 pm

Location: MMC Longwood Room

You can redeem your Seniors Farmer Market coupons or purchase vegetables with cash. This year we are proud to feature Dettwiller Farm,

the quality of life for all members. Free for members! You must be a member of MMC to participate.

Meditation Class

DAY: Wednesdays

TIME: 10 to 11 a.m.

ROOM: Activity Room #8

MEDITATOR: Mr. Kim Palmer

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

an Amish-owned farm specializing in locally grown vegetables that are picked fresh that morning and free from pesticides. They also have fresh eggs, honey, and fresh flowers, when available.

As Fall approaches pumpkins will also be available.

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



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Dover

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Dover

227 Stadium Street
Smyrna

Bible Study

DAY: Tuesdays

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

ROOM: Activity Room #7

FACILITATOR: Glenn Johnson

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

Bible Study

DAY: Wednesdays

TIME: 11 a.m. to noon

ROOM: Activity Room #3

FACILITATOR: Rev. Jerome Carey

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

Pray Until Something Happens

DAY: Fridays

TIME: 9 to 10 a.m.

ROOM: West Conference Room

FACILITATOR: Myra McNair

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

on how to pray more effectively. all are welcome. Free for members! You must be a member of MMC to participate.

Social Security Benefits Assistance

DAY: Wednesdays

TIME: 9 to 9:30 a.m.

ROOM: Activity Room #6

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

MMC Gospel Singing Workshop

DAY: Tuesdays

TIME: 10 to 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.

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.

Nicotine Addiction Workshop

START DATE: Monday, Sept. 22

TIME: 9 to 10:30 a.m.

ROOM: Activity Room #1

FACILITATOR: Paul Mast

Are you ready to take the first step towards a healthier, smoke-free life? We invite you to participate in our comprehensive 8-Step Nicotine Addiction Workshop, designed to support individuals looking to overcome their nicotine dependence. This workshop will be held every Monday for eight consecutive weeks, providing a structured and supportive environment for members to help understand the challenges of quitting nicotine. Members will benefit from a supportive group environment, sharing experiences and strategies with others on the same journey. Don't miss this opportunity to reclaim your health and break free from nicotine addiction. Join us every Monday for eight weeks and take the first step towards a brighter, smoke-free future. Stop by Member Services or call (302) 734-1200, extension 167 to sign up.

Hearing Loss Circle Chats

DAY: October 7

TIME: 1 to 2 p.m.

ROOM: Activity Room #7

The Hearing Loss Association of Delaware (HLADE) is dedicated to providing support and resources for individuals who are experiencing hearing loss or have concerns regarding their hearing. We invite members to participate in this informative session, where attendees can ask questions and learn about various topics related to hearing loss, including hearing aids, cochlear implants and assistive devices such as phone and alerting systems, tailored for those who are deaf or hard of hearing. This group meets on the first Tuesday of every month, so if you are unable to attend this month, we encourage you to join us next month. We welcome individuals with hearing loss, professionals, friends and family members of individuals with hearing loss to stay informed about the latest developments in hearing health. For further information, please visit our website at www.hlade.org or contact Russ Zehnacker at (302) 530-010 or via email at rzeznacker@proton.me.

Free Medicare

Counseling Available at MMC

DAY: Tuesdays

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

ROOM: Activity Room #6

The Modern Maturity Center is proud to host the Delaware Medicare Assistance Bureau and Senior Medicare Patrol, providing valuable resources for individuals navigating Medicare. We have a trained volunteer on-site who is ready to assist you with Medicare counseling. Whether you are approaching your 65th birthday and need information on Medicare Supplement and Advantage pricing, have questions about your current coverage, or require assistance with any other Medicare-related inquiries, our volunteer is here to help. To schedule an appointment, please contact Nancy at (302) 382-5935. (Do not call the Modern Maturity Center to schedule appointments). Please note that participation in this program requires membership in the MMC, and your membership must be current for 2026.

NEW Stroke Recovery Program

DAY: Monday - Friday

ROOM: Fitness Center

Starting in October, The Modern Maturity Center Wellness Department will run a Healthy Aging and Stroke Recovery Program. The Stroke Recovery Program, is designed to provide exercise programming to assist stroke victims, post physical and occupational therapy, with an exercise routine that develops strength, flexibility, and balance geared towards functioning independently and safely. They will also receive guidance in healthy eating habits for healthy aging and stroke prevention. They will be lead in cognitive exercises associated to their fitness and nutritional plan.

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

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.

Delaware Senior Farmers' Market Nutrition Program (SFMNP)

The program started on June 1 and ends Nov. 30, 2025. Participants can use their gift cards at participating vendors listed on the paperwork given to the recipients. Dettwiller Farms, Amish owned local farmer specializing in vegetables grown without pesticides is again participating in the program. Dettwiller Farms is0 at MMC every Thursday until Nov. 20.

These are frequently asked questions by new SNAP applicants:

Q: Am I eligible?

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

Q: Why should I apply?

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

Q: What do I need?

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

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

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

To file a program discrimination complaint,

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

SNAP Income Limits (Effective Oct. 1, 2025 - Sept. 30, 2026) Income limits increased at the start of the Federal Fiscal Year 10/1/24.

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.

	Elderly/Disabled Separate Household	Maximum Gross Monthly Income
Household Size	165% of FPL*	200% of FPL*
1	\$2,152	\$2,610
2	\$2,909	\$3,526
3	\$3,665	\$4,442
Household Size	Maximum gross income for SNAP under 60 years (130% of FPL)	
1	\$1,696	
2	\$2,292	
3	\$2,888	

*FPL= Federal Poverty Level

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

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

alleged civil rights violation. The completed AD-3027 form or letter must be submitted to:
1. mail:
Food and Nutrition Service, USDA
1320 Braddock Place, Room 334
Alexandria, VA 22314; or
2. fax: (833) 256-1665 or (202) 690-7442; or
3. email:
FNSCIVILRIGHTSCOMPLAINTS@usda.gov
This institution is an equal opportunity provider.

This is month in history:

Oct. 2, 1789 George Washington transmits the proposed constitutional amendments (United States Bill of Rights) to the states for ratification.

Oct. 6, 1882 1st World Series Baseball Game 1: Cincinnati Red Stockings (AA) beat Chicago White Stockings (NL), 4-0 at Bank Street Grounds, Cincinnati

Oct. 19, 1983 US Senate establishes Martin Luther King Jr. Day as a federal holiday, observed on the third Monday in January (on or near his January 15 birthday)

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Nutrition Corner

Mediterranean Diet: A Guide to a Healthy Heart

by Nimi Bhagawan MS, RDN, LD

Lots of you are asking me about “What is a Mediterranean Diet” so here it is!!

The Mediterranean diet is the No. 1 Best Diet Overall. It’s also a top-rated diet for those looking for a heart-healthy diet, a diabetes-friendly diet or to promote bone and joint health. But don’t confuse Americanized Mediterranean menus – which often feature too much refined pasta, beef and cheese – with healthy eating. Learn more about what the Mediterranean diet is, how effective it is for losing weight and what foods to eat in our Mediterranean diet review.

What Is the Mediterranean Diet?

Who hasn’t dreamed of escaping to the Mediterranean? The sea, the culture, the history and the food! Visions of tomatoes, olive oil and wine likely dance in your head. But is it too good to be true? Yes and no.

The food and eating habits of the Mediterranean region, which encompasses not only Greece and Italy but also Croatia, Turkey, Spain and Morocco, are undoubtedly both delicious and healthful. However, the “Americanized” version of Mediterranean food, deep-fried cheese and falafel, heavy pasta dishes and a lot of beef and pork is anything but healthy.

Though people living in the diverse Mediterranean region eat different types of food, their diet primarily consists of plant-based foods – whole grains, beans, nuts and unsaturated fat from extra-virgin olive oil. A small amount of lean poultry and plenty of seafood is also allowed.

The Mediterranean diet focuses on diet quality rather than a single nutrient or food group. Numerous studies have shown that it reduces the risk of chronic health conditions, including heart disease and Type 2 diabetes, while promoting longevity and improving quality of life.

The nutritional value and health benefits of the Mediterranean diet were first documented in the Seven Countries Study, which investigated the relationship between diet and heart diseases among roughly 13,000 men from 1958 to 1999. The seven countries that the participants

hailed from included:

Greece, Italy, Japan, Finland, Croatia and Serbia (Former Yugoslavia), The Netherlands and US.

The study demonstrated that the type of fat – saturated, monounsaturated or polyunsaturated – affects cardiovascular health more than total fat intake does. Although standard nutrition advice calls for a 30% limit on total calories from fat, up to 40% may be heart-friendly, if most of the fats consumed are unsaturated.

How Does the Mediterranean Diet Work?

Fill your plate with a wide range of foods.

Eat fruits, vegetables, whole grains, beans, nuts, legumes, olive oil, herbs and spices daily.

Eat seafood and fish at least twice a week.

Poultry, eggs, cheese and yogurt are OK in moderation.

Red meat and sweets are best reserved as occasional treats.

The occasional glass of red wine is acceptable.

There isn’t a single Mediterranean diet. Greeks eat differently than Italians, and Turks eat differently from the French and Spanish. There’s even a Costa Rican version of the Mediterranean diet. But they share many of the same principles. Mediterranean diet pyramid that offers guidelines on how to fill your plate – and maybe wineglass – the Mediterranean way.

Because the Mediterranean diet focuses on nutrient-dense fruits, vegetables, whole grains, nuts, seeds and healthy fats, it leaves little room for the saturated fat, added sugars and sodium that inundate the standard American diet. As a result, people who eat a Mediterranean-style diet have longer life spans, report a higher quality of life and are less likely to suffer from chronic diseases, such as cancer and heart disease.

There are a lot of misconceptions about the Mediterranean diet – namely that eating piles of refined pasta covered in cheese sauce and sausage meets the requirements of a Mediterranean diet plan. While you can eat whole-wheat

pasta (or even regular pasta) on the Mediterranean eating plan, it would be topped with plenty of fresh vegetables and beans, dressed with olive oil and perhaps sprinkled with a small amount of natural cheese.

Can I Lose Weight on the Mediterranean Diet?

Yes, it’s possible to lose weight on the Mediterranean diet, especially if you’re switching from a standard American diet. But you must make wise choices, pay attention to portion sizes and don’t overdo olive oil, cheese, nuts and other high-calorie foods. For example, overdoing olive oil, cheese and nuts will hinder your weight loss just as ice cream and cookies will.

“One of the most important aspects of the Mediterranean diet in regard to weight loss is that “a traditional Mediterranean diet is 40% carbohydrates, 40% fat and about 20% protein. This combination has been shown to not only be ideal for long-term weight loss but is associated with lower mortality rates. As the diet is rich in vegetables, beans and olive oil, it provides good satiety.” Satiety is a feeling of fullness and satisfaction after eating.

Short-Term Weight Loss

If your goal is to fit into a 10-year-old pair of jeans in two weeks, the Mediterranean diet isn’t a great fit for you. However, health experts recommend losing no more than one or two pounds a week for a sustained length of time, and it isn’t uncommon to lose faster at the beginning of your diet, especially if you have a lot of weight to lose.

People who eat about 40% of their total calories in the form of carbohydrates and emphasize plant-based sources of protein and fat also have the lowest risk of developing Type 2 diabetes, according to an American Heart Association. If you really want to seal the deal and lose weight, add exercise to your Mediterranean lifestyle.

How to Get Started on the Mediterranean Diet?

Think of meat as the side dish and whole grains or vegetables as the main dish.

Learn to enjoy fruit as a sweet finish to your meal – grilling, broiling or baking fruit with a squeeze of citrus juice before serving it with a dollop of vanilla yogurt and a sprinkle of cinnamon is a satisfying and healthful dessert.

Look at recipes online and explore outside the borders of Greece and Italy. Be creative and have fun with it.

Plan some meals and snacks in advance so you don’t have to think about what to prepare when you’re tired and hungry.

What Does the Mediterranean Diet Cost?

The Mediterranean diet can be convenient. You can combine seafood, beans, whole-wheat pasta and whole grains – like farro or quinoa – with an infinite combination of fruit, vegetables, herbs and spices to create easy meals. Purchasing precooked quinoa, brown rice, lentils and beans will make meal prep easy even on the busiest days.

If you eat out while following the Mediterranean diet, share an entree with a friend. Start with a house salad or order extra veggies a la carte so that you aren’t as hungry when the main course arrives. Grilled salmon or tuna, grain bowls and pizza made with a cauliflower or whole-grain crust are good choices.

Hunger shouldn’t be a problem on this diet. Fiber and healthy fats are filling, and you’ll eat lots of fiber-packed produce and whole grains on this diet.

Who Should Not Try the Mediterranean Diet?

The Mediterranean diet is safe for everyone, including older adults, children and pregnant women. If you have kidney disease or any other condition that could lead to electrolyte imbalances, please speak to your doctor before making any diet changes.

Start small by adding a few fruits or vegetables into your menu.

Stock up on the basics, such as whole grains and vegetables, and focus on learning different ways to prepare and incorporate them into your meals.

Don’t be afraid to experiment with herbs and spices.

Flavor your food with citrus zest or juice. Alternatively, try a new type of vinegar – perhaps blueberry or herb-infused.

Spend time learning appropriate portion sizes for everything from cereal to pasta to steak.

If you have any questions please consult/ make an appointment with a registered/Licensed dietitian Nimi Bhagawan MS, RDN, LD at Modern Maturity Center 302-734-1200 Ext 144.

MMC

- Emergency Food Pantry

MMC, in cooperation with the Food Bank of Delaware, now has an emergency food pantry. The Pantry is available Mondays, Tuesdays and Fridays

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

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

Solution to puzzle on page 22

P	A	L	S		O	D	D	S		L	A	W	N	S
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D	E	K	E	D		T	R	O	Y		M	O	S	S



Volunteers Needed
to deliver meals
to homebound seniors in Kent County

Call Meals on Wheels of Kent County
734-1200, ext. 119



MMC Dietitian Nimi Bhagawan recently won five ribbons for her home grown vegetable entries at the Delaware State Fair.

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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.

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

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

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

Harvest Lenox pumpkin train with 3 cars. Call for details. 302-659-1959

Paw Patrol toys from tower to vehicloes and characters. Call to see. \$2 and up. Will make great deal for bundles, 302-270-5575

FOR SALE

Pfaltzgraf "Painted Poppies" pattern, 8 place settings, \$40, 302-284-8019

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

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Hoyer Advance (battery operated) **Patient Lift**—with rechargeable battery, has been kept charged. Exc. Cond., orig cost \$2493. Will include sling. Can lift from floor to 66" with complete stability. Asking \$1,700. OBO. **Hospital Bed**—with alternating air pressure pad and pump for bed sore prevention. Electric head & foot controls. Exc. Cond. \$350. OBO **Trapeze**—very sturdy. Makes bed mobility easier for patient. \$300. OBO. **Wheelchair**—light weight but sturdy. Folds down to allow for easier transport in a car. Includes removable leg rests. \$85. OBO. **Tilted Wheelchair**—adjustable for person who is unable to sit up straight, shower chair, and commode. Paid \$1249. Asking \$575. OBO **Wheelchair**—regular size but heavy duty with extra quality seat and back cushions, removable leg rests, extra padded arm cushions. \$115. OBO

Homecare supplies—adult briefs with wings, medium, heavy absorp. Adult pull-up briefs, large, heavy absorp. 3 section plates. Heel protectors—3 kinds, ask me. More supplies, ask me. Please email dee@darserv.com for more info and to see.

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

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

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

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

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

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

Sofa & Chair - new, unused, 6 mos. old, med. blue, \$600, Call to see, local 706-326-0134

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

COMMUNITY YARD SALE

Townsend Fields
Community Yard Sale

Oct. 25, 2025

8 a.m. - noon

*Community off of Peach
Treer Run and Peach Peddler
Path in Dover*

DDWC

Program & Breakfast Buffet

Tuesday, Oct. 14 9:30 - 11:30

\$22 per person (cash or check)

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180 Maple Dale Dr, Dover

*Jewelry Sale - proceeds to Stonecroft
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Program: Bev Knight Knight's
Jewelry "Getting to Know Your
Jewelry

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Donna - 530-921-8936 or

Diane 302-697-6020

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- Create online accounts (eBay, Amazon)
- Create email accounts

References available upon request - 302-229-2432.

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

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

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

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

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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.

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Southern Delaware Stamp Show

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10 a.m.; - 4 p.m.

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