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

September 2025

## MMC's 21st Annual Gala

Presented by Bally's & Scott & Terri Brown



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# Construction projects -Stage 2 begins Sept. 2



The renovation to the MMC fitness center begins Sept 2. Again, entrance to the facility will change.

These are the major changes:

- 1. The Fitness Center will be closed the first week of September.
- 2. Entrance to the Longwood Room will be through the new Welcome Center. Although that area will be completed, we will not have the finishing touches finalized. Entry and exit of the Longwood Room, including Meals on Wheels, will be through the new entrance.
- 3. Entrance to the pool will be through the rear door of the pool. There will be signage indicating

where that rear entrance is located.

#### Just to recap

Starting Sept. 2 -

- 1. Fitness Center closed for one week (Sept. 2-5).
- 2. Entrance to West Longwood Room through the new area.
- 3. MOW drivers will park outside the West Longwood Room and take meals out through the MOW door.
- 4. Entrance to the pool (during the fitness construction, will be through the rear pool door, which will be marked.

Thank you for your patience while we complete these improvements to the Center.

Don't forget! September is Membership Renewal Month!

# 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 guestions and let you choose the options that are right for you." Barros, McNamara, Malkiewicz & Taylor, P.A. I Dover - Seaford - Lewes



Call Attorney David J. Bever

to schedule a consultation

734-8400

## From the Director



Carolyn Fredricks

Welcome
Fall - and all
the wonderful
things it brings.
Especially here
at the Center.
New programs,
opening of
the Welcome
Center and

construction beginning on the fitness center expansion. It's just a busy time.

A very special thank you to Henry Greene and his crew for the awesome presentation of *Ebony Movie Soundtracks*. That show was sold out in one day. Totally amazing!

Starting Sept. 2, you will be able to access the dining room through the new entrance although,

we will not have everything completed by that date. We will have an official grand re-opening at a later date, probably sometime in October when the fitness center renovation is complete.

During the fitness center renovation, Door #7 will not be available for entry to the pool.

There is a back door to the pool area and that is the door which must be used. That door is located to the left of the fence surrounding the air conditioning unit. There will be signage and the entrance flag will be moved to help direct people to the appropriate entrance.

October begins the new budget year for the nutrition program and while the program is growing and the cost of food and other supplies continue to rise, there was NO INCREASE in funding.

This means we must closely monitor all the attendance and expenses of the program.

The biggest change will be in the Grab & Go meals. According to section 1.1.3.1 of our contract "Grab & Go participants are limited to one meal per mealtime. (i.e. a Grab & Go participant may not pick up 3 bulk lunches to go)". Because of this contract stipulation, beginning Oct. 1, there will be a scanner at Grab & Go. Everyone will need to scan their cards or scan tag when picking up a meal. If you do not have a scan bar code on the back of your membership card or do not have a scan card, please see member services.

You will still need to call in, so we will know how many Grab & Go meals we need to prepare.

The nutrition program provides meals for those who are age 60 and older or married to someone 60 years of age or older.

Beginning in October, those under the age of 60 will need to pay the full cost of the meal - \$10.50.

Also coming in October is our gala - Oct. 11. This is the fundraiser that supports all of our programs. If you are unable to attend, perhaps you would consider donating a new item for our silent auction.

I know this is a lot of confusing information - what doors to use, scanning, changing of the Grab & Go process, but I do have an open door policy and will be glad to answer any questions you may have

Enjoy the beautiful fall weather and remember construction will be





**EXT. 167** 

# SEPTEMBER MEMBERSHIP RENEWAL MONTH

ANNUAL MEMBERSHIP DUES

\$30 PER PERSON \$55 PER COUPLE\*

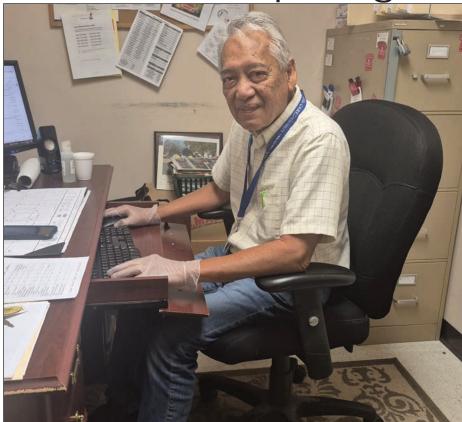
\*COUPLES MUST RESIDE IN THE SAME HOUSEHOLD

+++ MEMBER SERVICES HOURS +++

MONDAY-THURSDAY 9AM - 3PM FRIDAY 9AM - 2:30PM

> (302) 734-1200 **EXT. 167**

# MMC Staff Spotlight



Above: Oscar Sebastian, SNAP Outreach Coordinator. Oscar helps seniors throughout Kent County apply Photo

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# Look whats fun and free at MMC

MMC Activities are only available for members with memberships current as of September 1, 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 to 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!

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. Please note that classes start Sept. 9. Free to members.

#### Advanced Line Dancing

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

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

#### Beginner Line Dancing

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

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

#### Couples Line Dancing

DAY: Monday

TIME: 11:15 a.m. to 12:15 p.m.

ROOM: Palmer Room

INSTRUCTOR: Ken & Sue Ellers

Grab a partner and 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 multidisciplinary 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! (This class replaces Broadway 2). Free to members.



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DAY: Tuesday

#### 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.

#### Soulsations

## MMC Bulletin

Published Monthly by The Modern Maturity Center, Inc. 1121 Forrest St. Dover, DE 19904 302 734-1200 \* FAX 674-1265 marketing@modern-maturity.org www.modern-maturity.org

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

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

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

#### 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,



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 rhyhms 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, and commitment to community please bring a hula hoop and single service. The initiative operates as jump rope. Free to members.

an independent class, welcoming

#### 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 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, September 18

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 accommodates, 3 breakfasts at your 1600 3 evening machtions at your hotel. Also a linker show at the Nashville Nighare Theater, an evening at the Grand Ole Opry, meal and entertainment at Category 10, guided tour of Nashville, Grand oOle 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 actel, one holiday dinner at the Blamore Estate and one holiday dinner at the Omini Grove Park Inn, view addies 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 airfar, 1 night
hotel accommodation in San Juan,
guided tour of San Juan, shipboard
meals, transfers to and from San Juan
Cruise Pier in Doceach transportation
to an from the airpot. Port calls:
WIllandaid, Curacao; Oranjestad,
Aruba; Tortola, B.V.I.; San Juan,
Puerto Rico. \$250 per person deposit
due to hold reservation (\$100 per peron
penalty upon deposit). First payment
due Aug. 1, 2025 (\$1250 per person
penalty); Final payment due Nov. 1,
2025 (100% penalty if cancelled after
this date. Travel insurance is availbale

and strongly encouraged. PML Tours

#### 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 (inclluding 2 nights in an authentic 18th century castle), transport by luxury coach in Ireland, Airport transfers, full breakfgasts every morning, 4 dinners (including farewell dinner and special dinner with Irish entertainment); sightseeing in Dublin, admission to Book of Kells at Trinity College, pan, century castle), transport by luxury coach in Ireland, Airport transfers, full breakfasts every morning, 4 dinners (including farewell dinner and special dinner with Irish entertainment); sightseeing in Dublin, admission to Book of Kells at Trinity College, sightseeing tour of Galway, visit to Blarney Castle, scenic tours of Connemara, the Dingle Peninsula and more, photo ops at Kylemore Abbey and Rock of Cashel, travel to Cliffs of Moher, visits to Celtic Crystal Factory and Guiness 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

#### <u>Mackinac Island, MI</u>

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; asmission to Cody Nite Rodeo; visit to the Buffalo Bill Center of the West; explore Old Trail Town & Museum; visit Grand Teton National Park; visit Salt Lake City, Utah; and

more.PML Tours

NEW! Cape Cod, Martha's Vineyard & Provincetown 4 days/3 nights, Sept. 13-16 2026, starting at \$1,099 per person, double occupancy. Travel Protection is available and strongly encouraged. Host: TBA . Includes 3 nights hotel accommodations, 3 breakfasts & 3 dinners including a lobster dinner; an evening with entertainment; scenic ferry ride to and tour of Martha's Vineyard; tour Provincetown; travel along Cape Cod Natioanl Seashore; tour Hyannis (including JFK Memorial, Korean War Memorial and more) PML

13 Day/12 Night Canada
New England Cruise
aboard Norwegian Cruise
Line's Norwegian Jewel.
Sept. 26-Oct. 8, 2026, starting

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

<u>occupancy, inside cabin.</u>

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 Islandand Currituck. Plus Currituck Heritage Park, the Whalehead Club, Outer Banks Center for Wildlife; tour historic Corolla; take a dolphin cruise, climb abourd 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, rs 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* 

#### NYC & Radio City Christmas 2 days/1 nights, Dec. 9-10, 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! A Day in St. Michaels

St. Michaels, MD

Monday, Sept. 22, 2025, 1 p.m.

\$125 per person, transportation, driver's tip, lunch at Foxy Harbor Grille, admission to the Chesapeake Bay Maritime Museum and time for shopping in St. Michaels. Enjoy a 60-70 minute scenic river cruise aboard a replica of a 1930s steamship called "The Patriot". Depart MMC 9:30 a.m.; lunch 11:30 a.m.; cruise 2 p.m.; Free time 3:30 - 5 p.m.; Return to MMC approx. 7 p.m.

#### NEW! Peddler's Village Oktoberfeast

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 Bubbly 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 together friends old and new together the season with Comparing protein ances 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 four Meedom in an unforaiting 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.

# **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.

# Legislative News

by George "Jody" Sweeney Kent County Levy Court Commissioner, 5th District



Fall, 2025 is

here! There is so much going on in Kent County, good and bad. Let's get the bad out of the way first.

There is a lot of construction either winding up or winding down. This construction impacts traffic flows by rerouting traffic down roads not normally used to seeing the flow, through subdivisions or small towns. Please be aware of these new traffic patterns where kids may be playing, buses are picking up or dropping students, and other drivers may not be aware of the patterns.

Just to name a few of the really big ones:

The Dover-Kenton Rd is probably closed by the time you read this. Traffic is formally being rerouted via College Rd to McKee Rd/Saulsbury Rd/Scarborough Rd. I would offer an alternative to use Chestnut Grove Rd to Rt 8, or to Sharon Hills Rd to head back into Dover or points south. This construction is tentatively scheduled to be completed in the summer of 2026.

The East and West Camden Bypasses are by far the biggest construction projects in Kent County since Rt 1 was finished. So far, the only closing has been Rising Sun Rd at the intersection with Rt 10/Lebanon Rd. This has forced the traffic flow through S. Old Mill Rd, a very established subdivision and my old

stomping grounds. S. Old Mill Rd has no sidewalks to speak of, and walkers, bike riders, and kids playing in yards are rampant. Please slow down, give yourself time to navigate the new route. The connector roads from the traffic light and the Camden Wawa and from the traffic light at Redners are nearly done. Construction will soon begin on the large circle to connect the connector roads to Rising Sun Rd, Rt 10/Lebanon Rd, and the connector to the Camden light at the Dawson Bus Yard. When these are done, construction will begin on the west side of Rt 13 for the connection from the traffic light at Wawa to Rt 10/Willow Grove Rd heading out of the town of Wyoming.

Other projects with impactful traffic rerouting or lane closures are also occurring around Walnut Shade Rd, Irish Hill Road/Peach Tree Run, and the increase of Rt 13 from four to six lanes. Those projects are still in the design phases and start dates are still To Be Determined.

Needless to say, DelDOT is spending a lot of taxpayer dollars in Kent County for these projects. We will all feel the pain for the next ten years, but the end goal will be worth it with improved traffic patterns and flow.

The one area that most homeowners and travelers are begging for changes is the State Street corridor from Rt 13 at Dover Pool to Magnolia. That area is seeing extreme growth in residential, will see increased traffic due to the construction detailed above, and no current plans to improve. All I can ask and advise is that you be aware of the construction rerouting and delays, and plan accordingly.

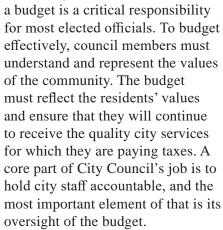
I hope you all had a great summer.

#### CAPITOL CLEANERS Senior Discount Available We specialize in wedding gowns and fine wools. Visit our website to find a location near you. Our courteous staff is happy to assist you. Stop in to receive a senior discount card. GREATER DOVER LOCATIONS 1064 Forrest Avenue 2175 S. New Street 227 Stadium Street Dover **Smyrna** Dover

# City of Dover Update Councilman Explains "Why I voted against Dover's Budget"

Councilman Brian E. Lewis, Dover City Council





At the June 23 council meeting, I voted against the proposed fiscal year 2025-26 budget introduced by city management. I wanted to take a moment to explain the reasons for my choice. The vote was seven council members in favor of the proposed budget and two against — me and Councilman Roy Sudler. There were actually some things I supported in this budget, but pleas to reject the electric and utility rate increases were fully expressed to me by my constituents in the 2nd District. This prompted me to ask significant questions and voice concern at the council meeting. Many citizens are feeling frustrated about another proposed electric and utility rate increase, since they were just faced with one a year ago. There are a lot of folks already struggling to pay electric and utility bills in our economic climate. Hearing the people's objections to an increase, I adhered to their wishes and voted no!

The citizens of Dover and perhaps businesses, as well, are suffering in a tremendous way financially. It is very unfair and unreasonable for hardworking, good individuals — especially those living on fixed incomes — to

bear the burden of financing an Electric Department that has become excessively costly in recent years. The city is at a critical juncture and needs to make a humane decision regarding the Electric Department. The residents of Dover can no longer be forced to pay higher electric bills, and city management needs to find a better alternative.

Further, I have been out talking to people, and many said they cannot afford to see their bills rise. To hit them with additional costs seems outrageous to me. There are people on dialysis or on oxygen who require medical equipment 10 hours a day, and these rates are going to be devastating for them. How do they cover their costs? We have many older adults in the city who have told me that, with the increases, they will have to make not only hard decisions but some life-threatening ones, such as choosing to either pay the increased utility bills or buy necessary medication or food. Frankly, I'm disappointed to see my colleagues favor monied interests over ordinary citizens' hardships. Again, city staff needs to come up with practical solutions to lower costs.

During the final budget vote, two of my council colleagues brought up the fact that Dover's electric infrastructure is old — a point that many are aware of. Some of us have experienced temporary blackouts, and when you're driving around the city, you will see some transformers that are scorched. Our electric overhead infrastructure is abysmal. It's terrible that the city does not have the money to overhaul the system. Unfortunately, Dover management and leaders failed to address this over the previous years.

We can't continue to rely on working families' tax dollars to cover up City Hall's mistakes. The people need relief, solutions and proposed new revenues to balance city budgets without burdening homeowners.

### More Fun and Excitement!

#### MMC Book Club

DAY: Thursday, September 25

TIME: noon to 1 p.m. ROOM: Activity Room #1

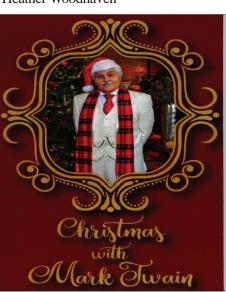
We invite you to become a member of the MMC Book Club, a welcoming space for individuals who share a passion for reading. If you enjoy discussing your thoughts, reactions, and opinions on various books, this club offers an excellent opportunity to connect with fellow literature enthusiasts. Participating 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 on the last Thursday of each month. We look forward to your participation in our literary community. 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:

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

October 30 - "My Father's List" by Laura Carney (not on Amazon)
November 27 - "Bring on the Blessings" by Beverly Jenkins

**December** - "Christmas With Book" by Heather Woodhaven



#### 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 Twelve Days of Christmas.

**ONE NIGHT ONLY:** Wednesday, December 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.



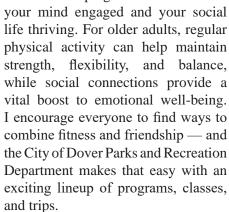
Have you thought about volunteering your time to teach a class or program? This is a great opportunity to share what you love and make a positive impact on our center! Whether you're skilled in a hobby, have a knack for a specific subject, or just want to share your passion, teaching can be a fun and 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@modernmaturity,org. You must be a member of the modern maturity center 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)

## **Stay Active, Stay Connected**

#### Fun Opportunities with Dover Parks & Recreation

by Councilman Tricia Arndt, Dover City Council

Staying active isn't just about keeping your body moving — it's about keeping



Whether you're looking to try a new activity, revisit an old favorite, or explore a new destination, there's something for everyone this fall and winter.

#### **Upcoming Programs**

- New York City Bus Trip Tentatively scheduled for early December, this is the perfect chance to enjoy the sights, sounds, and holiday magic of the Big Apple without the stress of driving.
- Bocce Ball A low-impact, high-fun sport that's easy to learn and perfect for friendly competition.

 Indoor Senior Softball – Stay in the game all year long with a fun and social indoor league.

## Ongoing Adult Programs (Through Fall & Winter)

- Dance With E'ase Enjoy upbeat music and gentle movements that help improve coordination, flexibility, and mood.
- Open Gym for Walking A safe, climate-controlled environment to log your steps and chat with friends while you walk.
- Soul Line Dancing Move to the rhythm, learn new routines, and enjoy the camaraderie of group dancing.

These programs aren't just good for your health — they're good for your heart, mind, and spirit. So, dust off your sneakers, bring a friend, and join in the fun!

For more information, visit the City of Dover Parks & Recreation Department at https://www.cityofdover.com/Parks-Recs-Home or call (302) 736-7050.

Staying active and connected has never been easier - hope to see you there!

Tricia Arndt is a lifelong Delawarean residing in Dover since 2006 with her husband and their two children. Councilwoman Arndt brings more than 20 years of public service experience to her role. She currently serves as Chair of the Parks, Recreation, and Community Enhancement Committee.

#### Did You Know...

**September 3, 1783 -** The Treaty of Paris was signed by John Adams, Ben Franklin and John Jay, formally ending the American Revolutionary War between Britain and the United States.



## Caregiver Resource Center

September is recognized as healthy aging month. As caregivers we often overlook our own health. Missed doctor appointments or cancelling therapy of any kind does not benefit us. As a caregiver, we have to be vigilant about putting ourselves first so we can be as healthy as possible for those we care for. We encourage you to take some time out just for yourself each day. Take a walk, go to a movie, get a massage. The better you feel the better care you can provide to your loved one! Please see the following for our upcoming support group dates:

- Sept. 1 Labor Day MMC Closed
- **Sept. 4** Parkinson's Support Group, 5 p.m., CRC program
- **Sept. 8** Alzheimer's Day Support Group, noon, CRC program room
- Sept. 9 Second Time Around Grandparents Support Group, 9 a.m., CRC office
- Sept. 16 Alzheimer's Night Support Group, 6 p.m., CRC program room

Winners

Right: Yolanda Caldwell was the

birthday winner Aug. 14 at MMC.

- Oct. 2 Parkinson's Support Group, 5 p.m., CRC program
- Oct. 6 Alzheimer's Day Support Group, noon, CRC program room
- Oct. 14 Second Time Around Grandparents Support Group, 9 a.m., CRC office
- Oct. 21 Alzheimer's Night Support Group, 6 p.m., CRC program room

\*All are welcome regardless of diagnosis.

The Caregiver Resource Center (CRC) is here to help with your needs as a caregiver to an older adult or if you are caring for a related child or children. Call us on 302-734-1200 ext. 186/192 Dawn Morris and 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.







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,



Debbie Cook **Darlene Massie received their** big cash winnings from MMC Ambassador Bill Hufnal and Site Manager Jessica Kerr at the Aug 19 dinner dance. Dale Teat provided the dancing music to 250 guests

# **Senior Community Service Employment Program**

by Michael O'Leary

At the 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 currently has a waiting list. However, applications are being accepted should openings become available. If eligibility requirements for the program are met and an opening becomes available, participants are placed in a part-time community service assignment with a nonprofit or government agency. These include the Capital School District, Delaware State University, and the Smyrna State Service Center to gain experience and training. Additional training is offered through workshops and/or classes. There are a variety of training assignments including receptionist, maintenance trainee and food service worker. Currently participants can train up to 20 hours per week and are paid \$15 an hour.

SCSEP services receive funding from the DHSS Division of Services for Aging and Adults with Physical Disabilities and the US Department

of Labor. There is no fee charged for these services.

In addition to on-site job training Kent County SCSEP encourages participants to take advantage of community resources. One resource is the Department of Labor's Employment & Training (DET) which offers a multitude of career services including Basic Computer Training, Interview Strategies, and Career Planning Workshops. Additionally, DET can help cover the cost of a degree, license, and certificate programs for low-income adults and dislocated workers. Programs such as Automotive Technician, Billing and Coding, Certified Nursing Assistant, Dental Assistant, Diesel, EKG Technician, GED - High School Equivalency, 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

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

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

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

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and fast service."

"They have the friendliest

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You And About You."

# Krafty Korner by Karen

Hello fellow crafters! Ah – September! That magical time of the year when the month struts in like it owns the place, waving goodbye to summer and ushering in a new season. As summer officially hands over the reins to Fall, and we all pretend we like pumpkin spice lattes even if we secretly think it tastes like autumn threw up in a cup. It's the month where some of us trade in our flip flops for hoodies and sweaters and the only thing more dramatic than the weather is our social media pages are filled with fall-themed everything.

September is nature's version of a fashion show waiting to audition for a role in a dramatic soap opera. One minute, everything is green, and the next it's an explosion of vibrant reds, oranges and yellows. Meanwhile, we're all trying to figure out if it's too early to break out the flannel and whether our legs can survive the transition from shorts to long pants without a full blown out rebellion. Seriously, who decided that it's sweater weather when it's still 80 degrees outside? It's like Mother Nature is playing some sort of a prank on us!

While September brings on many things, harvest festivals are a fun way to celebrate. It's the season when corn mazes become the ultimate test of your navigation skills that are partly fun and slightly chaotic. Engage in arts and crafts or try your hand at games that are designed to make you question your coordination skills. Who knew that tossing a beanbag would be so complicated?

Harvest festivals are like the "Super Bowl" of agriculture, celebrating the end of the growing season with a bang. This is the time of the year where you will find everything from apples to zucchini, and the only thing more abundant than fresh produce is trying to decide if we want pumpkin or apple flavored donuts. You might even be tempted to buy that weird looking squash just to impress your family and friends. Spoiler alert – it's probably going to sit on the counter in your kitchen until

spring. You're probably also going to indulge in a buffet of seasonal delights, like apple cider, apple pies, apple fritters, apple cider donuts, and apple muffins. Then there is always the infamous pumpkin. We have pumpkin pie, pumpkin spice muffins, pumpkin pancakes, pumpkin roll, pumpkin bread, the list goes on and on.

So, as we go into September, let's embrace the quirks, the cozy vibes and the unpredictable chaos that comes with it. Whether you're sipping on that pumpkin spice latte while secretly judging yourself – navigating through a corn maze, or reorganizing your closet like it's a game of Tetris, remember to keep your sense of humor intact. Take a moment to ponder your life choices, like that time you thought starting a new workout routine in the fall was a good idea. Instead, set goals that involve more strategic napping or perfecting your ability to dodge responsibilities around the house. I know that I have been putting off organizing my craft room for a couple of years now. I have, however, made several attempts to shuffle things from one end of the room to the other although I still have no idea what color the carpet is.

I wanted to give a shout out to my friend Averie Bray. This young lady is a whirlwind of energy wrapped up in a bundle of enthusiasm who makes it a point to read for 15 minutes every day. If you've ever seen someone bounce into a room with the kind of excitement that could power a small city, you've probably met Averie. With a personality that's as vibrant as her Mina (Bambie), she's on a mission to make everything she does an adventure. Her vibrant spirit and creative drive inspire everyone around her. Recently, she read the article I wrote last month in the Bulletin and is now eager to dive into the craft she read about. With her enthusiasm and a newfound project in mind, she is ready to unleash her creativity and bring her crafty vision to life! With Averie leading the way, every day becomes an opportunity

for fun, creativity and a whole lot of laughter! So, Averie, this month's craft is dedicated to you. Tell Mina to go out and get everything you will need so you can channel your creative side and do this project.

As for everyone else, let's grab our glue guns, a cup of pumpkin spike latte, and start crafting! Happy Fall everyone!

#### MASON JAR SUNFLOWERS

#### Supplies:

- Mason Jar Rings and Lids (any size)
- Fabric (you can use any scrap pieces of fabric you may already have)
- Burlap or Brown Felt (10" piece would be big enough to use)
- Glue Gun / Glue Sticks
- Scissors
- Fiberfill or Cotton Balls (I used stuffing from an old pillow)
- Ruler
- Twine
- Thin Dowel Rod or a Stick from the outdoors

#### **INSTRUCTIONS:**

- Trace your mason jar lid on a piece of burlap and felt 2 inches wider than the lid.
- Set aside. This will be used later in this project.
- Cut fabric strips 6 1/2" in length and 1" wide. (The fabric strips do not need to be perfectly cut. Raw edges are what give the sunflower character)



- Taking your fabric strips, tie each strip to the mason jar ring tightly and work your way around the ring. (You do not need to double knot the fabric)
- Slide the fabric knots close together to ensure a full sunflower.
- After all the fabric strips are around the ring, trim any

excess fabric going around the sunflower.

Adding the center to the sunflower:



- Lay your lid on a flat surface.
- Taking some of your fiberfill (or cotton balls), fluff it out and lay on top of the lid giving it a puffy look. (you could also use a small amount of glue to secure it to the lid)
- · Lay your fabric on top of the



fiberfill and secure with glue to the backside of the lid.

- o If you want your center to be puffier, add a little bit more fiberfill.
- Press the lid (center) to the open end of the mason jar ring with the puffy side facing the petals. You may want to glue this in place to hold it.
- Take your dowel rod or stick and add a small amount of glue to the backside of your flower to hold into place.
- Take a piece of brown felt and glue to the backside to cover the opening. (this will hide all your raw edges)
- If you don't want to use a dowel rod or stick, you could cut a piece of twine and glue to the backside to hang.



# **Nutrition Corner**

# Dehydration

#### by Nimi Bhagawan MS, RDN, LD

We have discussed dehydration many times, however we are revisiting it again because the warm weather will be here soon and many of us are aware that we are dehydrated. Dehydration is caused by the body losing more water than it is getting. The body is constantly losing fluid—through sweating, breathing, and urinating. Normally, you replenish these fluids when you eat and drink. It is very common for elderly adults aged 65 and older—to get dehydrated.

#### Signs of dehydration in the elderly

Sometimes patients tell me that they cannot "overdose" on water. That's not true. Too much water can have negative effects on your body. Although rare, drinking too much water, often too quickly, can lead to a potentially fatal condition of low sodium levels called hyponatremia.

There are many signs and symptoms of dehydration in the elderly. Blood and urine tests can look for imbalances to help diagnose dehydration in the elderly.

#### The most common symptoms of mild dehydration are:

- Headache
- Nausea
- Changes in urine (dark urine and decreased amounts)

#### Other symptoms of dehydration include:

- Dry mouth
- Muscle cramps
- Dizziness
- Fatigue
- Irritability
- Constipation

#### Signs of severe dehydration include:

- Confusion
- Feeling disoriented
- Trouble walking
- Skin changes, for example, decreased sweating, sunken eyes, and skin tenting (skin that does not easily return to its normal position when

delicately pinched)

- Drop in blood pressure.
- Increased rate of breathing
- Elevated heart rate/ Palpitation
- Fainting
- Seizures

Dehydration can be dangerous in the elderly, partly because some symptoms typically used to diagnose it may be masked. For example, skin tenting may not be easily detected in elderly patients due to the frail, thin skin many elders develop. Also, dry mouth could be mistaken as a side effect of a daily medication. These could lead to delays—sometimes fatal—in diagnosing dehydration early on in elder adults.

#### Why do the elderly get dehydrated more often?

An important question to ask your doctor is, "Can we go over my or my loved one's medications?" Especially in the elderly, dehydration can be caused by interactions with multiple medications combined with bodily changes in thirst and appetite and with medical problems such as kidney disease. Dehydration affects people of all ages, but adults aged 65 and over have a greater risk. Studies estimate that about 40% of elderly adults are not hydrated enough. These factors put elderly more at risk:

#### Less total body fluid

With age, the body loses more muscle and gains more fat. This affects your ability to maintain the normal total amount of body water (TBW). TBW is usually about 60% in men and 50% in women. After age 60, these numbers decrease to about 50% in men and 40% in women. Less TBW increases the risk of dehydration.

#### Decreased thirst.

Your ability to detect and respond to thirst decreases with age. Even though the elderly need to drink plenty of fluids to replace fluid losses, they may not feel thirsty so they drink less.

#### More health problems

Elder adults are more likely to have underlying health

problems that increase their risk of dehydration.

- Declining kidney function means less efficient processing of fluids.
- Memory problems like dementia can cause elders to forget to drink. Decreased ability to walk and move around (mobility) can prevent seniors from getting water. Difficulty with swallowing and bladder and bowel control (incontinence) contributes to dehydration.
- Medications can also cause dehydration. Medications for high blood pressure, for example, can have a diuretic effect, meaning that more fluid is lost during urination.

#### **Complications from other** illnesses

The elderly are more likely to become dehydrated when they get sick from other illnesses. For example, diarrhea and vomiting from a stomach virus, fever from the flu, urinary tract infections, or lung infections, and increased

heat-related illnesses (like heat exhaustion and heat stroke) during hot and humid seasons can all lead to dehydration.

#### Treating dehydration in an elder adult

Not everybody has to drink eight 8 oz glasses of water a day! Calculate how much a person needs with the following equation: Weight (in pounds)  $X^{1/3}$  = fluid in ounces (basically one third of their weight in fluid ounces). For example, a 140-lb elderly woman needs about 46 ounces of water (5.5 8-oz glasses).

If you detect mild dehydration (e.g., nausea and headache symptoms), it can easily be treated by drinking fluids like water and sports drinks. The symptoms should improve quickly. It's important to get an elder to drink fluids immediately. Not treating mild dehydration early on can lead to worsening and even deadly health complications such as organ shutdown.

-cont. on page 19

# I Am Your Seniors Real Estate Specialist.

# Are you looking to buy, sell, rent or relocate?

As a Seniors Real Estate Specialist, I can guide you through the lifestyle transitions ahead. Whatever you are moving toward, I can help.



#### Carla Wilson

REALTOR®, SRES®, PSA **Patterson-Schwartz Real Estate** 140 Greentree Drive Dover, DE 19904 302-233-1882 cell 302-672-9400 office





#### Delaware Real Estate: September Market Snapshot & What It Means for You

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.

September is here, and with it comes crisp mornings, fewer beach crowds, and that familiar sense of "back to normal" after the whirlwind of summer. The Delaware real estate market is also settling into a more balanced rhythm less hectic than spring, but still active and full of opportunity. For seniors

thinking about downsizing, relocating, or finding a home that better fits your current lifestyle, this is a great time to take a fresh look at your options.

Across Kent, Sussex, and New Castle counties, demand is still solid, especially for well-maintained homes in established communities. Buyers this time of year tend to be more serious many want to be settled before the holidays-and sellers who list now can benefit from less competition and a more focused pool of shoppers. If you're thinking of selling, don't underestimate the power of fall curb appeal. Delaware's natural autumn beauty does half the work for you. A tidy yard, a festive wreath, and maybe a couple of pumpkins by the door can go a long way in making your home feel warm and welcoming.

Inside, keep things cozy but simple. A soft cinnamon or apple scent can set the tone, and warm lighting helps as the days get shorter. Just make sure everything feels bright and inviting—this isn't the season for dim corners or mystery light switches.

to explore without pressure. With fewer bidding wars and a slower pace, you'll have time to find a home that suits your needs—whether that means fewer stairs, lower maintenance, or just a quieter neighborhood closer to loved ones. And if you're using proceeds from a previous home sale, many lenders are offering flexible solutions tailored to seniors making thoughtful transitions.

Bottom line? The September market in Delaware is steady, practical, and well-

For buyers, fall is also a great time suited for those ready to make a change without the rush. And as a Seniors Real Estate Specialist®, I'm here to help you navigate every step with clarity, compassion, and maybe a little coffee along the way. So, if you've been waiting for the "right time," this just might be it.

> Let's make a plan that fits your life, your timeline, and your goals. After all, fall isn't just about leaves changing—it might be the perfect time for a change of your own. Let's talk no pressure, just possibilities.





#### PROTECT YOUR INFORMATION!

Last year in the U.S., nearly two-thirds of scam victims were seniors. Scammers use tech support, romance, cryptocurrency, and government impersonation to get your personal and financial information. Remember to stay vigilant and not give out your information.

# 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.



#### <u>How Do I Take an Instructor-</u> <u>Led Aqua Aerobic Class in the</u>

#### 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. Classes registration is monthly (4 weeks, unless otherwise noted) and the registration cut-off will be 6 days prior to the first class, when no other registrations will be accepted.

#### Tai Chi with Ran

Day: Wednesday Time: 1:30 – 2:30 p.m. Cost: \$20 MMC Member \$10 MMC Staff

Class runs September 3 - 24

Room: Palmer

Instructor: Ran Griem, RN

Shiatsu Practitioner. A minimum of 10

paid participants is required.

Registration for October runs until September 29.

#### Tai Chi with Donna

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

Class runs September 3 - 24

Room: Palmer

Instructor: Donna DeSimone

Class led by Donna, a Black Sash certified instructor. A minimum of 10 paid participants is required.

Registration for October runs until

September 29.

# Body Sculpting with Donna

Day: Wednesday Time: 4 - 5 p.m.

Cost: \$20 MMC Member

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

\$10 MMC Staff

Class runs September 3 - 24

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 October runs until Sept. 29.

#### Yoga with Donna -Starting back up in October

Day: Tuesday Time: 4 - 5 p.m.

Cost: \$20 MMC Member

\$10 MMC Staff

Class runs October 8 - 29

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 October runs until Sept. 29.

#### Beginner Tai Chi with Donna - Register for October Classes

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 October runs until Sept. 29.

#### 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	<b>Aqua Mobility with Mindy</b>
Thursday	11:15am - 12:15pm	<b>Aqua Aerobics with Betsy</b>
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
	Low Impact Senior Aerobics	8:45am - 9:45am
	Beginner Line Dance	10:00am - 11:00am
MONDAY	Couples Line Dance	11:15am - 12:15pm
	Soulsations	12:30pm - 1:30pm
	Broadway Advanced	1:30pm - 3:30pm
	Get Up and Move	8:00am - 8:45am
	Dancing In Your Chair	9:00am - 9:45am
TUESDAY	Advanced Line Dancing	10:00am - 11:30am
	Contemporary Line Dancing	11:30am - 1:00pm
	Broadway Too!	1:15pm - 2:45pm
	Beginner Line Dance	9:30am - 11:00am
WEDNESDAY	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
	Intermediate Line Dancing	9:00am - 10:00am
THURSDAY	Advanced Line Dancing	10:00am - 11:30am
INUNSDAT	Contemporary Line Dancing	11:30am - 12:30pm
	Double Dutch Therapy	12:30pm - 1:45pm
	Low Impact Senior Aerobics	9:00am - 10:00am
FRIDAY	Dancing In Your Chair	10:15am - 11:00am
FRIDAT	Bingocize	11:00am - 12:00pm
	Extreme Beginners Line Dancing	1:00pm - 3:00pm

#### **GAME ON AT MMC!**

#### VOILMIST RE A MEMBER OF THE MMC TO DARTICIDATE!

YOU MU	JST BE A MEMBER OF THE MM	IC TO PARTICIPAT	E!
DAY	GAME	TIME	ROOM#
	Duplicate Bridge	9:30am - 2:00pm	AR #8
	Pinochle	TIME         ROOI           9:30am - 2:00pm         AR #           12:00pm - 6:00pm         AR #           12:00pm - 3:00pm         AR #           12:30pm - 3:00pm         AR #           3:30pm - 6:00pm         AR #           12:00pm - 6:00pm         AR #           12:00pm - 3:00pm         AR #           12:00pm - 3:00pm         AR #           12:00pm - 3:00pm         AR #           12:30pm - 3:00pm         AR #           12:30pm - 3:00pm         AR #           12:00pm - 3:00pm         AR #           12:00pm - 3:00pm         AR #           12:00pm - 6:00pm         AR #           11:30am - 3:00pm         AR #           10:30am - 3:00pm         AR #           12:00pm - 6:00pm         AR #           12:00pm - 3:00pm         AR #	AR #4
MONDAY	Scrabble	12:00pm - 3:00pm	AR #4
	Rummikub	12:30pm-3:00pm	AR #3
	Bid Whist	TIME  9:30am - 2:00pm  12:00pm - 6:00pm  12:00pm - 3:00pm  12:30pm - 6:00pm  12:00pm - 6:00pm  12:00pm - 6:00pm  11:30am - 3:00pm  12:00pm - 3:00pm  12:00pm - 3:00pm  12:00pm - 6:00pm  12:00pm - 6:00pm  12:00pm - 6:00pm  12:00pm - 3:00pm  12:00pm - 6:00pm  12:00pm - 6:00pm  11:30am - 3:00pm  12:00pm - 6:00pm  12:00pm - 6:00pm	AR #8
	Pinochle	12:00pm - 6:00pm	AR #4
TUESDAY	Mahjong	11:30am - 3:00pm	AR #8
TOESDAT	Chicken Foot	12:00pm - 3:00pm	AR #4
	Chicken Foot  Bid Whist  Scrabble  Pinochle	3:30pm - 6:00pm	AR #8
	Scrabble	12:00pm - 3:00pm	AR #4
WEDNESDAY	Duplicate Bridge	AR #4	
WEDNESDAY	Dominoes	12:30pm-3:00pm	AR #3
	Bid Whist	3:30pm - 6:00pm	AR #8
	Chess	9:00am - 12:00pm	AR #4
	Bridge	12:00pm - 3:00pm	AR #3
THURSDAY	Chicken Foot	12:00pm - 3:00pm	AR #4
HIONSDAT	Pinochle	12:00pm - 6:00pm	AR #4
	Mahjong	11:30am - 3:00pm	AR #8
	Bid Whist	3:30pm - 6:00pm	AR #8
	Duplicate Bridge	10:30am - 3:00pm	AR #8
	Chicken Foot	12:00pm - 3:00pm	AR #4
FRIDAY	Pinochle	12:00pm - 6:00pm	AR #4
	Scrabble	12:00pm - 3:00pm	AR #4
	Bid Whist	3:30pm - 6:00pm	AR #8

# Could your friends and family use my help with Medicare plans?

CORY CHISOLM Medicare Sales Representative Please tell them about me Licensed agent

302 598 7417 ChisolmCl@Aetna.com



**⇔aetna**™ medicare solutions

The agent listed is a licensed agent/broker.

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



Suggested Donation: \$6 for ages 60 & up All others must pay - \$9 Lunch served 11:30 a.m. - 1:30 p.m. Grab and Go lunch 11 a.m. - 1 p.m. Call 302-734-1200 by 10 a.m. to reserve your Grab  $\stackrel{.}{\&}$  Go meal Menu subject to change without notice.

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

CENTER CLOSED	Meat Loaf w. Gravy Wild Rice Baby Carrots Wheat Bread/Milk Cookies	Chicken Parmesan Linguini Buttered Peas Italian Bread/Milk Yogurt	Fried Fish Scalloped Potatoes Stewed Tomatoes Dinner Roll/Milk Peaches	5 LS Ham w. Pineapple Sauce Boiled Potatoes Seasoned Cabbage Wheat Bread/Milk Pudding
Salisbury Steak w. Gravy Mashed Potatoes Seasoned Green Beans Wheat Bread Milk	9 Spaghetti w. Meatsauce Mixed Veg. Italian Bread/Milk Applesauce	Chicken Salad on Bun Broccoli Salad Beg of Chips Vanilla Pudding	Roast Beef w. Gravy Mashed Potatoes Buttered Peas w. Pearl Onions Dinner Roll/Milk Pudding	12 Jumbo Hot Dog on Bun Onions/Relish/Ketchup/Mustard Baked Beans Cole Slaw Milk Brownie
Baked Zit w. Meatsauce Buttered Winter Blend Vegetables Wheat Bread/Milk Pudding	Chicken Marsala Wild Rice Vegetable Blend Wheat Bread/Milk Fruit	17 Chef Salad w. Turkey & Cheese on Lettuce Tomato Wedges Macaroni Salad Wheat Bread/Milk Applesauce	18 Nutrition Class  Fried Chicken Macaroni & Cheese Mixed Greens Dinner Roll/Milk Pudding	Beef Stew Broccoli Biscuit/Milk Cookies
Meatball Sub Potato Wedges Buttered Peas Milk Yogurt	Baked Chickien w. Gravy Rice Buttered Carrots Wheat Bread/Milk Fruit	Beef Stroganoff Egg Noodles Vegetable Blend Wheat Bread/Milk Pudding	Pork Chop with Gravy Mashed Potatoes Buttered Green Beans Roll/Milk Peach Cobbler	Chicken Tetrazzini w/Noodles Buttered Mixed Squash Wheat Bread/Milk Fruit Yogurt
Chicken Pot Pie Buttered Broccoli Wheat Bread/Milk Applesauce	30  Beef & Pasta Casserole Italian Mixed Vegetables Wheat Bread/Milk Tropical Fruit	Oct. 1  Tuna Salad Platter w/ Lettuce/Tomato/ Cole Slaw Roll/Milk Fruited Jello	Oct. 2  Chicken Parmesan Linguini Buttered Veg. Medley Italian Bread/Milk Tapioca Pudding	Oct. 3 Cheeseburger on Bun Ketchup/Mayo/Mustard Sidewinder Fries Lettuce/Tomato Milk Fruit

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



# Preferences are important...Don't settle.

If the funeral home you preplanned with is no longer what you had in mind, the prearrangements may be transferred to us. Please call us—we can help.



KENT COUNTY'S FIRST ON-SITE CREMATORIUM 119 W. Camden-Wyoming Ave. • Wyoming, DE 19934 (302) 697-7002 www.pippinfuneralhome.com

# MMC Monthly Programs

#### **MMC PROGRAMS AT A GLANCE!**

#### YOU MUST BE A MEMBER OF THE MMC TO PARTICIPATE!

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

#### Longwood Room Events

September 1 - CENTER CLOSED!

**September 2** - Randy Chang on the piano, noon

September 4 - Farmer's Market, 11 a.m.

September 11 - Birthday Day!

- Farmer's Market, 11 a.m.
- Aetna, 11:30 a.m.
- Free Ice Cream! Bryan Realty Group, noon

- Steppin' Seniors Perform, noon

**September 12 -** "Ebony Movie Soundtracks" Dinner

Show, 6 p.m.

**September 16 -** Randy Chang on the piano, noon

**September 17 -** SNAP - Oscar Sebastian, 11:30 a.m.

**September 18 -** Farmer's Market, 11 a.m.

**September 25 -** Farmer's Market, 11 a.m.

September 26 - DSU Trivia, 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!

#### September 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, Sept. 3: Monthly Planning Meeting, WCR Room

**Thursday, Sept. 4:** Applebee's (Camden), 4110 S. DuPont Hwy., Camden

Monday, Sept. 8: Cheddar's Scratch Kitchen, 4590 S. DuPont Hwy., Camden

**Thursday, Sept. 11:** Augustine Tavern, 1919 St. Augustine Rd., Middletown

Monday, Sept. 15: Umi Sushi & Seafood Buffet, 1071 N. DuPont Hwy., Dover

**Thursday, Sept. 18:** Piazza Mia Italian Bar & Grill, 492 S. Red Haven Lane, Dover

**Monday, Sept. 22:** Mission BBQ, 365 N. DuPont Hwy., Dover

**Friday, Sept. 26:** IHOP, 21 S. Little Creek Rd., Dover

**Monday, Sept. 29:** Touchdown, 1666 S. DuPont Hwy., Dover

#### Did You Know...

September 13, 1814 - The Battle of Fort Henry in Baltimore Harbor occurred, observed by Francis Scott Key aboard a ship. He watched the British attack overnight and at dawn saw the American flag still flying over the fort, inspiring him to write the verses which were later coupled with the tune of a popular drinking song and became the U.S. National Anthem in 1931.

September 19, 1676 - Jamestown, Virginia, was attacked and burned during a rebellion led by Nathaniel Bacon against the Royal

Governor, Sir William Berkeley.

# Garden Talk

#### by Maggie L. Moor

Delaware Cooperative Extension Delaware State University

#### For the First Week of September:

- o Start a compost pile using any disease-free plant material from flower and vegetable gardens (do not use weeds that have gone to seed), grass clippings, and pruned pieces from trees and shrubs (keep in mind, the smaller the piece of material, the faster the decomposition or breakdown).
- o Have soil tested to determine the amount of lime and fertilizer required and apply to lawn area.
- o Space strawberry runner plants about six inches apart. Pull out extra
- o Harvest vine-ripened vegetables from plants that continue to produce.
- o I stop deadheading annuals and perennials instead I collect the brown mature spent flowers for the seeds. Once dried on screens I store

- them in a labeled airtight bottle or baggie to plant next year.
- o Start tomato plant indoors in a peat pot. Select a short-day variety like "Pixie". When large enough, transplant into three and one-half inch or larger pot and place in the sunniest window. Water and feed it regularly and tomatoes will be ready for Christmas dinner.

#### For the Second week of September:

- o Collect and dry herb blossoms, grasses, and seed pods to decorate holiday wreaths.
- o Start cuttings from geraniums and begonias.
- o Start new begonias by digging and dividing roots. Use a sharp knife to slice through the root system. When dividing, each division should have three or four buds (the small pinkish-colored buds at the crown of the roots). When planting new roots and buds, do not place the tops deeper than two inches below the soil surface; otherwise the plant will

- produce foliage but may seldom bloom. Provide moisture to promote new root growth.
- o Select and prepare site for spring flowering bulb bed.

#### For the Third week of September:

- o Clean up garden debris and add to compost or turn under vegetation. To improve soil structure and prevent erosion during the winter, plant a cover crop. These winter cover crops can be planted from September 1 through November 1.
- o Bring in Thanksgiving or Christmas cactus and place on a cool porch or cool part of the house. Do not water for four weeks so that buds can set. After that time, fertilize well and resume weekly watering.

#### For the Final week of September:

- o Keep strawberry beds weed free. Every weed pulled now will make weeding much easier next spring.
- o When planting spring bulbs, the depth of planting varies with the size of the bulb; for example, tulips are about 5-6 inches, 4-7 inches for daffodils; 3-4 inches for hyacinths; and 1½-3 inches for small bulbs. A

good rule of thumb when planting bulbs is to set them three times as deep as the bulb's greatest width.

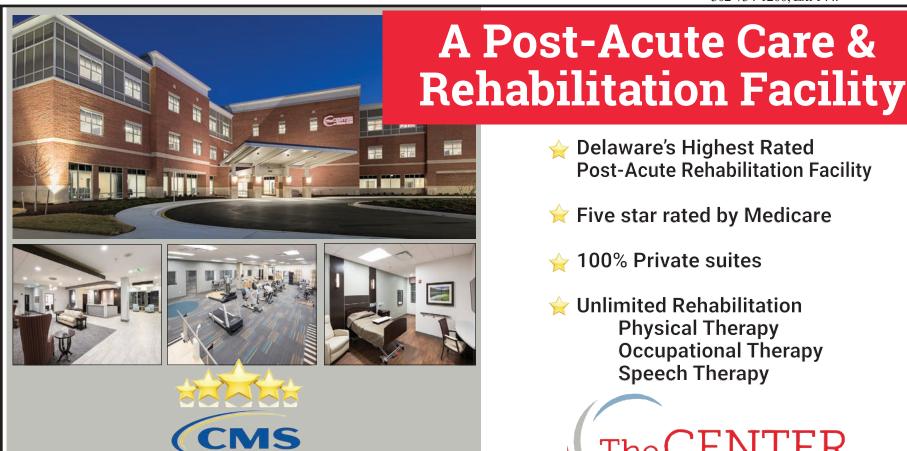
#### The Farmer's Market returns to MMC for the 4th year!

We are thrilled to announce the return of the Farmer's Market at the Modern Maturity Center for its fourth consecutive year! This event will continue until the end of November, as we help bring fresh produce right to your doorstep! When: Every Thursday,11 a.m. to 1 p.m. Location: Longwood Room

You will be able to redeem your Seniors Farmer Market coupons or purchase vegetables with cash. This year we are proud to feature Dettwiller Farm, an Amish-owned farm specializing in locally grown vegetables that are picked fresh that morning and free from pesticides. They will 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.



300 Banning Street · Dover

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100% Private suites

**Unlimited Rehabilitation Physical Therapy Occupational Therapy Speech Therapy** 



#### **Dehydration** - continued from page 12

If you think an elderly adult has severe dehydration (e.g., signs of confusion, inability to eat or drink, sunken eyes, poor skin bounce back, elevated heart rate, low blood pressure, fainting, or seizures), they should go to the hospital. They'll likely be given fluids through an intravenous (IV) line.

#### Prevention

The best defense against dehydration is to stop it from happening in the first place. Here's how to help elder adults get enough fluids:

- Aim for 6 to 8 cups of fluid a day. Because many factors, like activity level, medications, weather, and chronic illnesses, affect how much water an elder should drink, there is no set consensus on a recommended amount for older adults. Some help shows that drinking about 7 cups of fluids in 24 hours helps prevent dehydration.
  - Make sure to limit or avoid

foods that have a diuretic effect on the body (causing you to urinate more). These include caffeine, alcohol, and extremely sweet drinks.

- Regularly drink fluids like water and sports drinks throughout the day rather than drink a lot at one time.
- Eat foods with high water content such as fruits, vegetables, and low-salt or salt-free soups.
- Some older adults find it helpful to keep a daily log of their eating, drinking, and daily weight.
- Address problems with mobility, memory, and incontinence by helping to time toilet breaks and keeping water close by.
- Limit exposure to weather that can cause dehydration such as hot summers and dry winters.

If you need assistance speak to your doctor or your Dietitian.

Call Nimi Bhagawan, Dietitian at Modern Maturity at 302-734-1200 Ext 144 discuss any health concerns you may have.





# Front Porch Program is accepting new members!

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

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

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

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

#### The Front Porch is in high need of volunteers!

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

# Emergency Support available for Kent County women 55+

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



Above: Front Porch members enjoyed hula dancing at the Luau. Picture taken by Eartha Carroll

# VOLUNTEERS NEEDED



#### MEALS ON WHEELS DRIVERS NEEDED!

MAMIE WARREN SENIOR CENTER - SMYRNA LILLIAN SMITH SENIOR CENTER - CLAYTON MILFORD SENIOR CENTER - MILFORD



Contact Us (302) 734-1200 EXT: 164



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

www.emeraldcitywashworld.com

# MMC hosts Senior Feud by Delmarva Benefits Group



Delmarva Benefits Group brought Senior Feud to MMC, Aug. 18. Three MMC teams competed to win the title and eligibility to move forward to compete against other teams around Delaware. The Family Feud-style competition featured several rounds of questions relating to scams, frauds and Medicare/Medicaid. The winning team was the MMC Ageless Wonders, L-R: Donna Diaz, Michele Blair, Mike Caldwell, Jody Stein, George Blair.



MMC
Wisecrackers,
L-R: Venetta
Keller, Mike Littell,
Diana Littell, Tim
Hahn, Nancy
Coleman

The MMC Fun Bunch team, L-R: Janet DiPrima, Diane Mosie, Barbara Rapsavage, Gloria Johnson, Henry Greene

Photos by Karen Porterfield



# SERVICES DIRECTORY

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#### **22 - MMC Bulletin -** Sept 2025

## Crossword Puzzle

1	2	3	4		5	6	7	8	9		10	11	12	13
14	T	1	1		15	1		1	1		16	1	1	1
17		1	1	18		1	1	1	1		19	1		
20		t		21		1	1			22		t	1	
23			24					25	26					
			27				28		1	1		1	29	30
31	32	33		1		34			T	1		35	1	T
36			1		37		1	1	1		38			
39		1		40		1		1		41			1	T
42	1		43			T	T		44					
		45	T	†		1		46		1	T	47	48	49
50	51					52	53		1	1		54		
55		1	1		56		1	t	1	1	57		1	
58			1		59	1	1	1	1		60	t		T
61	+	+	+		62	+	+	+	+	-	63	+	+	+

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#### **ACROSS**

- 1. Dull pain
- 5. Doesn't go
- 10. Computer symbol
- 14. Snakes
- 15. Snouts
- 16. Zero
- 17. Orchestra member
- 19. Enclosed conduit
- 20. Play a role
- 21. Stupendous
- 22. Songs
- 23. Bombarded
- Long stories
- 27. "I agree"
- 28. Dissipates
- 31. Certain coniferous trees
- 34. Naked people

- 35. Fifth sign of the zodiac
- 36. Lyric poems
- 37. Golden king (mythology)
- 38. Anthracite
- 39. Kitten's cry
- 40. Nursery rhyme farm animal
- 41. Planet
- 42. Hodgepodge
- 44. Which person?
- 45. Perspiration
- 46. Pertaining to earthquakes

- 50. Absolute
- 52. Nickel or steel
- 54. American Dental Association
- 55. Horse color
- 56. Wildlife protector
- 58. Lady's escort
- 59. Bay window
- 60. Pleased
- Countercurrent
- 62. Fruit on a bush
- 63. Colloids

#### **DOWN**

- 1. Old Jewish scholars
- 2. Manager
- 3. Undue speed
- 5. Breathes noisily while sleeping
- 6. In shape
- 7. Largest continent
- 8. The day before today
- 9. Supersonic transport
- 10. Admit as a member
- 11. Advisor
- 12. One single time
- 13. Trawling equipment 18. Looks at lustfully
- 22. Small songbirds
- 24. Strong cleaners
- 26. Types of dessert

- 28. Chocolate treat
- 29. Genuine
- 30. Traded
- 31. Ceremonial splendor
- 32. Thought
- 33. Newspaper vendor
- 34. Bad dream
- 37. Isinglass
- 38. Whispers sweet nothings
- 40. Jetty
- 41. During

- 43. Two times ten
- 44. Feebly
- 46. Direct
- 47. A tree, leaf or syrup
- 48. Utopian
- 49. 52 in a deck
- 50. Desire
- 51. Pigeon-\_\_\_
- 53. Arab ruler
- 56. Hunk
- 57. Ovum

- Solution found on page 30

## **MMC HELP WANTED**

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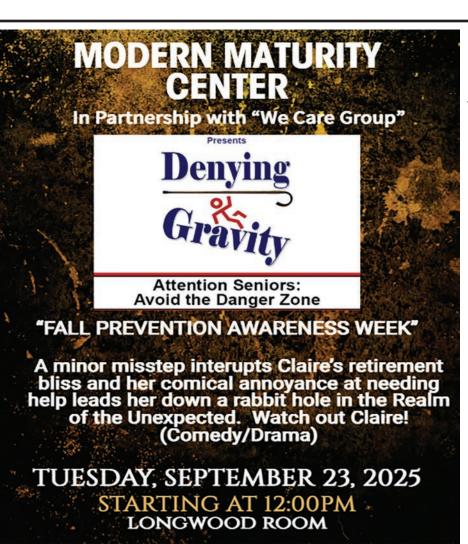
**Contact Lynn Mumford** 302-734-1200 x117

# **Active Adult Living in Dover**

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# New stroke recovery support program coming to MMC Fitness Center in October

Thanks to a grant from the Delaware Division of Aging and Adults with Physical Disabilities, MMC will be offering a stroke recovery support program.

The Stroke Recovery program will provide exercises stroke victims, post physical and occupational therapy, with an exercise routine that develops strength, flexibility, and balance geared towards functioning independently and safely. Staff will teach and guide clients in healthy eating habits for healthy aging and stroke prevention; lead them with cognitive exercises related to their fitness and nutritional plan; and explain the risk factors that increase the chances of stroke - diabetes (doubles your chances of stroke), previous stroke or transient ischemic attack (TIA), high blood pressure, high cholesterol, heart disease and

obesity and how to reduce your risk.

The purpose is to bridge between PT and OT and an Independent training program. The recovery program will begin by taking measurements of each participant. The measurements will include Doctors report, Mobility, Range of Motion, Stretching, Deep Tissue Massage, Balance, Strength, Weight and Waist Circumference. Once a baseline has been established, they will work towards increasing their measurables. The clients will attend a twice a week over a 6-month period. Upon completion of that 6-month period the member has the option to continue through the next 6 months if it is deemed necessary.

Watch the Bulletin for more details on a start date or stop by the fitness center and talk to Al Wyllie if you are interested in participating in this program.





We are just a phone call away to help you start your new home journey this fall!

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# MoneySense 6 reasons to sell an investment — and 2 to hold on

Knowing when to sell is as important as knowing when and what to buy, but the decision can be an emotional one. These tips from Merrill can help you time your decision.

More than any other investing decision, finding the right time to let go of an investment can be driven by emotion. If an individual stock, mutual fund or exchange-traded fund has performed well, you may feel like you are giving up potential future gains by selling. FOMO, or fear of missing out, is a reason many investors hang on longer than perhaps they should.

On the other hand, if an investment has lost ground, you may be reluctant to sell because you will not be able to recover the value you lost. Selling at a loss feels like defeat.

Neither of these impulses is hard to understand. Yet it is just as important to have a plan for when to sell an investment as for when to buy one. Selling, like buying, is part of the investment process.

Consider these six reasons to sell an investment — more than one may apply.

#### 1. It is time to rebalance.

Your target asset allocation should align with your investing goals, risk tolerance and time horizon. It is important to regularly review your portfolio against those targets and rebalance when necessary. For example, if equities have surged while bonds stayed flat, stocks might make up 70% of your portfolio instead of the 60% you targeted. You may need to sell some stocks or stock funds to restore the balance.

2. Something has changed. That might include a shift in fundamentals. For example, guidance about a company's earnings is disappointing. With funds, a change in direction could mean the fund is no longer aligned with its role in your portfolio. There could have been a management



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

change, or perhaps the manager's performance has dipped relative to similar funds.

#### 3. The economy has shifted.

If a possible recession is on the horizon, for instance, certain sectors, like consumer companies, may underperform the market and could be candidates for a sale. Interest rates, too, can make a difference. When high rates make financing expensive, small-cap stocks and asset-heavy companies that depend on capital expenditures could face headwinds.

# 4. You want to avoid excessive concentration.

This can affect investors who have received shares in a company as part of their compensation or who own stock that has outperformed the market and grown to dominate a portfolio. Overly concentrated positions like these can bring outsized risk.

# 5. You are retiring or have a need for cash.

Trimming positions could help you generate cash, either for a large expense, such as a home down payment, or to make sure you have adequate income as you prepare for retirement. Selling assets strategically in anticipation of a need for income can help you avoid having to make a sale when markets may be down.

# 6. You need a tax loss to offset capital gains.

Selling an investment at a loss may be easier to accept when the loss can be used to offset capital gains and may reduce your tax bill. But do not sell an investment solely for tax reasons. Even if the investment has hit a rough patch, consider its prospects and role in your portfolio. It may be a good idea to talk with a tax professional and your financial advisor before selling. Also, if you sell an investment at a loss and buy it or a similar investment within 30 days of the sale, you will not be able to deduct the loss on your taxes due to what is known as the wash-sale rule.

Now for the other side: There can also be many reasons not to sell, but these two can be particularly important.

# 1. Your "overvalued" stocks may still have room to grow.

The share price of a stock should not be viewed in isolation. Even when certain stocks seem very expensive relative to historic valuations, consider the potential impact of bigpicture trends and innovations. You may come to a different conclusion and decide to hang on.

## 2. It is important to stay invested.

During broad market corrections, the urge to sell may be hard to resist. But over long holding periods, stocks have historically outperformed cash. By staying out of the market, you may miss the recovery.

When you are tempted to sell an investment, it is critical to keep the larger picture in mind, stick with your investing plan and focus on staying on track toward your goals. If you work with an advisor, in-depth conversations about when to sell are just as important as the conversations you are likely already having about what to buy.

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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Over the summer, MMC collected school supplies to donate to Booker T. Washington Elementary School. The busload of supplies was delivered Monday, Aug. 25. L-R: MMC Program Director Karen Porterfield, MMC Driver Vincent Perry, Booker T. Washington Principal Lawanda Burgoyne, MMC Membership Director Bambie Wise, Booker T. Washington School Counselor Grace Fox and Booker T. Washington School Nurse Megan Holdridge



Powered by the State of Delaware & United Way of Delaware

#### LIHEAP

If you previously were approved for LIHEAP (Low Income Home Energy Assistance Program), keep your eyes open for the renewal application for 2026.

Catholic Charities has recently sent out the renewal application for his incredibly important program, but the application has changed in appearance.

Make sure to include all household members, all heating and electric accounts, proof of income and rent/mortgage and check the boxes that apply to you.

For those who have never applied for LIHEAP, they will accept new applications between August 1st, 2025, and March 31st, 2026. This benefit helps to pay for

electric and heating costs.

Eligibility for LIHEAP does NOT guarantee a benefit will be paid. LIHEAP funding is limited, and its availability is dependent on the number of clients that apply. Clients are encouraged to complete the LIHEAP application process to also be eligible for other supplemental programs such as Summer Cooling, Crisis, Weatherization, etc.

To apply, go to:

https://wwwccwilm.org/basic-needs/energy-assistance/

LOW INCOME HOME ENERGY ASSISTANCE PROGRAM 2026

New Castle: (302) 654-9295

Kent: (302) 674-1782 Sussex: (302) 856-6310

If you need assistance applying for LIHAEP, 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 Standbtmede. org to schedule an appointment.



The office of the Register of Wills recently treated MMC members to free ice cream at lunch. L-R: Abby Betts Robert, Darlene Cox, Resiter of Wills DJ Cox, and Alyssa Young. Photo by Karen Porterfield



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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

Everyone who participates in any activities or programs must be a member of the Modern Maturity Center. All memberships must to 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.

#### Bereavement Support

DAY: Wednesday, Sept. 10 TIME: 12:30 p.m. to 2 p.m. ROOM: Activity Room #1

Join us for our Bereavement Support Group, facilitated by a trained bereavement specialist from VITAS. This compassionate and supportive environment is designed for individuals navigating the complex emotions associated with loss. Sessions are held on the 2nd Wednesday of each month and are structured as drop-in support meetings, allowing you to attend as your schedule permits. Whether you are seeking comfort, understanding, or connection with others who are experiencing similar feelings, this group provides a safe space to share your thoughts and emotions. We invite

company of others who understand your journey. Free for members! You must be a member of MMC to participate.

#### 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 nonmembers

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

To schedule your appointment today, contact Member Services!

Sept. 26 - 8:30 a.m. to noon

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

you to come and find solace in the 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 enhancement cognitive 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 takehome materials to facilitate continued cognitive engagement in the comfort of their own homes. Please note that this program is intended for individuals who are capable of engaging in independent learning. Come join us for a great time and give your brain a workout! You must be a member of MMC to participate.

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

DAY:3rd Tuesday of the Month TIME: noon to 3 p.m.

ROOM: Activity Room #3 FACILITATOR: Darryl Garner

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

#### Meditation Class

DAY: Wednesdays

TIME: 10 to 11 a.m.

ROOM: Activity Room #8

MEDITATOR: Mr. Kim Palmer

Meditation helps with high blood 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.

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#### Bible Study

DAY: Tuesdays

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

ROOM: Activity Room #7

FACILITATOR: Glenn Johnson

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

#### Bible Study

DAY: Wednesdays

TIME: 11 a.m. to noon

ROOM: Activity Room #3

FACILIATATOR: 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

# Pray Until Something

members! You must be a member of

Happens DAY: Fridays

TIME: 9 to 10 a.m.

MMC to participate.

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

members! You must b 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.

#### Fall Risk Screening

Event

DATE: September 26

TIME: 9:30 a.m. to 1:30 p.m. ROOM: West Conference Room

HOSTED BY: Del. State University

Delaware State University's Occupational Therapy students invite the community to participate in a FREE Fall Risk Screening and Education Session. This valuable event aims to promote safety and independence among individuals at risk of falling. The screening, which lasts approximately 30 to 45 minutes, will provide participants with individualized fall risk assessments. Attendees will also receive educational materials designed to help them stay safe in their daily activities. Don't miss this opportunity to enhance your safety and well-being. Join the Occupational Therapy students for this informative session and take a proactive step towards maintaining your independence.

# 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.

#### YMCA's Diabetes

Prevention Program:

#### A Comprehensive Approach to Health

DATE: Sept. 9 TIME: 1 p.m.

ROOM: West Conference Room

HOSTED BY: YMCA of Dover

The YMCA's Diabetes Prevention Program is designed for individuals at risk of developing type 2 diabetes. This program provides a supportive environment where participants engage in a small group setting to learn and adopt healthy habits aimed at reducing their risk of developing this condition. Rooted in the landmark Diabetes Prevention Program which is funded by the National Institutes of Health (NIH) and the Centers for Disease Control and Prevention (CDC), the YMCA's initiative demonstrated that has individuals with prediabetes can prevent or delay the onset of type 2 diabetes by 58% through healthier eating, increased physical activity, and modest weight loss. The next cohort at the Modern Maturity Center is scheduled to commence on September 9, 2025, at 1:00 PM. This 12-month program begins with 16 weekly sessions, followed by three bi-weekly sessions, and concludes with monthly classes to reinforce the knowledge and skills acquired. For further information about the program, please contact the Community Health Department at communityhealth@ ymcade.org or call (302) 572-9622. We encourage you to take this important step towards a healthier lifestyle.

#### **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: Sept. 1

TIME: 1 to 2 p.m.

ROOM: Activity Room #7

FACILITATOR: Russ Zehnacker
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

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

further information, please visit our website at www.hlade.org or contact

developments in hearing health. For

Russ Zehnacker at (302) 530-010 or via email at rzehnacker@proton.me.

# SNAP Outreach Program at MMC



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

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

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

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

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

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

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

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

#### Delaware Senior Farmers' Market Nutrition Program (SFMNP)

Participants of the program should use their gift cards before November 30. After that date, the gift card will no longer be accepted. The participants can use their gift cards at participating vendors listed on the paperwork given to them. Dettwiller Farms, Amish owned local farmer specializing in vegetables grown without pesticides will be at MMC every Thursday until November 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.

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

A: Households CAN use SNAP benefits to buy: - Foods for the household to eat such as: - Breads and cereals - Fruits and vegetables - Meats, fish, and poultry - Dairy products - Seeds and plants which produce food for the household to eat. Households CANNOT use SNAP The Income Limits for the new Federal Fiscal Year increased effective October 1, 2024. Below are the income limits for October 1, 2024 through September 30, 2025.

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

To qualify for the SNAP Program as elderly, a person must be at be 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	<b>Maximum Gross</b>
	Separate Household	Monthly Income
Household Size	165% of FPL*	200% of FPL*
1	\$2,071	\$2,510
2	\$2,811	\$3,408
3	\$3,551	\$4,304

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

 Income Limits for Adult Medicaid (Not eligible for Medicare yet)

 Household Size
 Adult & Children 6-18 (133% of FPL\*)

 1
 \$1,669

 2
 \$2,265

 3
 \$2,862

\*FPL= Federal Poverty Level

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

benefits to buy: - Beer, wine, liquor, cigarettes or tobacco - Any non-food items such as: - Pet foods - Soaps and paper products - Household supplies

- Hot foods Additional information:
- Soft drinks, candy, cookies, snack crackers and ice cream are food items and are, therefore, eligible items. Energy drinks with nutrition facts are eligible, energy drinks with supplement facts are not eligible.

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

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

To file a program discrimination complaint, a Complainant should complete a Form AD-3027, USDA Program Discrimination Complaint Form which can be obtained online at: https://www.usda.gov/sites/default/files/documents/ad-3027.pdf, from any USDA office, by calling (833) 620-1071, or by writing a letter addressed to USDA. The letter must

contain the complainant's name, address, telephone number, and a written description of the alleged discriminatory action in sufficient detail to inform the Assistant Secretary for Civil Rights (ASCR) about the nature and date of an alleged civil rights violation. The completed AD-3027 form or letter must be submitted to:

1. mail:

Food and Nutrition Service, USDA 1320 Braddock Place, Room 334 Alexandria, VA 22314; or

2. fax: (833) 256-1665 or (202) 690-7442; or 3. email:

FNSCIVILRIGHTSCOMPLAINTS@usda.gov This institution is an equal opportunity provider.



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

# Captain Social Security THE ABC's of MEDICARE

by Benjamin Shamburger, MSW

Get
ready!
Medicare
Open
Enrollment
Season
starts Oct.15
and runs
through



Dec. 7, 2025. In this article I will help you if you are new to Medicare or already on Medicare by giving you some important things to consider as well as a review of the programs offered. Let's begin with the four parts of Medicare:

**Part** A – Hospital Insurance (HI) covers inpatient hospital care as well as skilled nursing facility care following a hospital admission. Hospice care and Home Health Care are also covered. And it also covers some medications that must be administered by a doctor. One issue to be very cautious of when it comes to Part A is if you are admitted to the hospital "Under Observation". This often occurs when a person is admitted due to an emergency room visit. Here's the problem – if you are admitted "under observation" for Medicare purposes, you are not an inpatient! Therefore, none of your hospital charges will be covered under Part A. They will be covered under Part B – which only pays 80% of the allowable charge and you will have to pay 20%. If you have paid at least 10 years of Medicare taxes, you don't pay a monthly fee for Part A, but it does have a deductible which I'll explain later.

Part B – Supplemental Medical Insurance (SMI) covers outpatient medical care for doctor's office visits, x-rays, labs, durable medical equipment and many preventive services like screenings, shots or vaccines and yearly "Wellness" visits. You pay a monthly premium for Part B. The amount you pay is based on your

income. The standard premium for 2025 is \$185 per month. If you are collecting Social Security, it automatically comes out of your benefit. Part B also has a deductible and co-insurance payment of 20% of the allowable charge. If you have seen a doctor or received outpatient care under Medicare you will receive a document that Medicare calls an "Explanation of Benefits" or EOB. It will state on the first page "This Is Not A Bill". As a result, most people give it little or no attention. Here's the problem, unless you tell them otherwise, medicare will assume that the charges are valid! This is especially true for hospital admissions. If you don't recognize the provider or the charges, it's your responsibility to let Medicare know!

**Part** C – Medicare Advantage is a Medicare approved plan from a private company that offers an alternative to original Medicare for your health and drug coverage. This "bundled" plans usually include Part A, B and often Part D. In many cases, you can only use doctors who are in the plan's network. They may lower your monthly cost for the Part B premium and provide some extra benefits. I personally have a Part C plan that pays most of my Part B monthly premium and provides many extra benefits like over-thecounter medications that I order for free from their website. If you have ever considered these plans, I would encourage you to do so,

**Part D** – Prescription drugs is an important benefit that should be evaluated each year. Especially if your medications have changed since the last open enrollment season. If you have prescription drug coverage from your employer or other health insurance, you may not need to sign up for a Part D plan. That means, "it is as good as or better" than the coverage provided under Part D. If you have other coverage, the

provider is required to send you a notice each year stating that you have creditable coverage.

Saving Programs for **Medicare Cost** – There are several programs available to help offset the cost of Medicare. If you need help paying for prescription drug costs under Part D, you can apply for "Extra Help" through Social Security. If you need assistance paying for Part B coverage, you can apply for assistance through the State Health Insurance Program (SHIP). The Delaware Medical Assistance Bureau (DMAB) is the SHIP in Delaware administers cost savings programs that you may be eligible to receive. You can contact them at (800) 336-9500.

If you are new to Medicare, there is much to consider, and it can be overwhelming. Take a deep breath and take it one step at a time. Now that you have the basics, consider any other insurance you may already have that will continue. If you have insurance through your employer that will follow you into retirement, usually Medicare will become your "primary" insurance and your employer's insurance will be "secondary". This means it most cases you should have little out of pocket cost. Consider your prescription needs. This is a good time to remind you that if you are married, you may have completely different coverage than your spouse.

**Enrollment** – Your "initial enrollment period" includes 7 months. It starts 3 months before

your birth month, your birth month, and 3 months after. I strongly recommend that you sign up during the first 3 months of eligibility. By doing that, your coverage will start on the first of the month of your birth month. If you wait until your birth month, it will start the first of next month. This rule applies to the remaining 3 months of eligibility. If you miss your "initial enrollment period" you will have to wait until the "general enrollment period" which is from January until March. But your coverage doesn't start until July. And your Part B cost may be increased by 10% for each 12-month period that you were eligible but did not take Medicare.

Special Enrollment – If you are actively working (or the spouse of an active worker) covered by an employer sponsored health insurance, you can delay taking Medicare Part B until you stop working. You will be given an 8 month period to sign up that begins the month after the employment ends or the coverage ends, whichever happens first.

Medicare publishes the "Medicare And You" book annually that provides great detail about the Medicare benefits. I call it the Medicare Bible. It's worth reading. It is "state specific" and provides plans available here in Delaware. Get ready! Medicare Open Enrollment is just around the corner.

Feel free to email me at: brsham907@verizon.net with any questions, comments or concerns you may have.

# Jeff, ≝HANDYMAN

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302-450-2954

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 will facilitate 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 for this workshop is \$5. There will be no refunds unless the workshop is cancelled. Call Member Services at (302) 734-1200, extension 167. Reserve your spot today and start jumpstarting your legacy!

#### Solution to puzzle on page 22

Α	С	Н	E		S	T	Α	Υ	S			C	0	N
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Е	D	D	Υ		В	Е	R	R	Υ		G	Е	L	S

# Dedicated to Excellence. Committed to Dover.



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



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# **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.

ATTENTION! Remember to renew your membership in September. Classified ads are free for paid, current members ONLY

#### **FOR SALE**

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

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

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

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

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

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

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

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

Lectric Foldable E-Bike XP 2.0 w. 48V battery, manual & charger. Long range edition (45-65 miles), inc. pedal assist capability, confrot package, & hydraulic Brakes. Exc. Cond., used

1 time, has warranty, \$750; Vintage Phil. Eagles Bryan Westbrook Football Jersey, size 3X, \$30; Vintage Pittsburgh Steelers Letterman's Jacket, New, Size 2X, \$125. Leave message, 302-336-8342 or email sargaf126dll@duck.com

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

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

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

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

Collector hats - Number Phillies hats (one is Championship hat); past Dover Downs hats; older Phillie's picture.; King Richard Petty miniature car in package, worth hundreds, offeres accepted, NASCAR pit hat, 2008 edition with Petty name, plus autograph of another driver, never worn, \$35 OBO, Offers considered, 302-538-6971

**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

Two dark brown ventilated wood tower shelves, good condition, \$40 each or two for \$75. 14 small collectible planters, a variety of colors and shapes All but two are marked. 302-734-1944

Full size bed, frame & box spring, \$300; Medical equipment, end tables, living room furniture & more. 302-883-3602 or 302-241-5146

Cemetery plot, 2 spaces, Sharon Hills, Prophets, asking \$3,900, 302-632-4604

**Hospital bed**, elec. foot & head controls \$150; **Wheelchair**, lt. wt, removable footrests, foldable \$50; **Walker** \$10; **Shower chair** \$10, 302-233-1421

**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 \$85. **OBO.TIlted** leg rests. 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

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

and to see.

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

#### **SERVICES OFFERED**

**Medical Caregiver** willing to take 695-3131. care of your loved ones in their com comfort zone. 40 yrs. exp. in hospitals and homes. Excellent references. Call Sarah, Cell 267-325-1083; Office 302-735-1879

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

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

302-653-2111 or 302-423-9318

B&T Coins - buying all types of Choose your own rates for gas, coins; attic and garage clean out, 302-

Home Health Aide looking for new client, Dover/Camden area, mostly days, 302-241-1467

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

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

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

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

302-229-2432.

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

No Medical Exam Life Insurance

Counselor, 945-695-3131.

- We offer same day coverage, easy affordable monthly qualification, rates, expert price guidance, . Richard Edkins, Final Expense Expert, 954richardledkins@gmail.

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

Biddle's Contracting - Roofing, & other Pablo Auto Repair - semi-retired, 30 home improvements. Free estimates, yrs. exp., Labor rate \$45. per hr. 302-480-3191

cell phone electric, 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.

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

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

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

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

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

Will take people to appts., shopping, work, etc. \$20/hour, 302-670-9097

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

#### **NEEDED**

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

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

#### **FOR RENT**

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

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

#### Southern Delaware Stamp Show

Saturday, Oct. 11, 2025

10 a.m.; - 4 p.m. Whatcoat Church 11 Main St. Camden, DE 19934 Free Admission, Free Parking, Handicap Accessibility, Refreshments, Hourly Door Prizes

Stamp Dealers present for all types of sales SILENT AUCTION Come see what we have to offer!

#### **DOVER STAMP CLUB**

cordially invites anyone interested in collecting (philately) to attend and join us at our monthly meetings.

Club meets the 4th Tuesday of each month (exc. Dec.)

at 7 p.m.

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

> For additional info call Woody Fairess 302-335-8199

# 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

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 Porterfiled, 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





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

September 2025

## MMC's 21st Annual Gala

Presented by Bally's & Scott & Terri Brown



Diamond Sponsors: PNC Bank, M&T Bank, Atlantic Concrete, L&W

Insurance, Bayhealth, SYSCO

Table Game Sponsors: Smith & Associates, Dover Federal Credit Union Gold Sponsors: Highmark, Joyce Breasure-Herrick, McDonalds, Savant Wealth Management, RYJ Construction, Del-One, Federal Credit Union, Chesapeake Utilities, Delaware Electric Co-Op, Carolyn Fredricks,

Silver Sponsor: Vickie Marquez, Advantech, Don & Dolores Blakey, Rebecca & Scott Kidner, Sovereign Property Management, Cate Lyons, List Refrigeration, Wilmington

Copper Sponsors: Mark Biddle, Dover Pools, WSFS, Edward Don, H&A ELectric, The Centre 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

# Construction projects -Stage 2 begins Sept. 2



The renovation to the MMC fitness center begins Sept 2. Again, entrance to the facility will change.

These are the major changes:

- 1. The Fitness Center will be closed the first week of September.
- 2. Entrance to the Longwood Room will be through the new Welcome Center. Although that area will be completed, we will not have the finishing touches finalized. Entry and exit of the Longwood Room, including Meals on Wheels, will be through the new entrance.
- 3. Entrance to the pool will be through the rear door of the pool. There will be signage indicating

where that rear entrance is located.

#### Just to recap

Starting Sept. 2 -

- 1. Fitness Center closed for one week (Sept. 2-5).
- 2. Entrance to West Longwood Room through the new area.
- 3. MOW drivers will park outside the West Longwood Room and take meals out through the MOW door.
- 4. Entrance to the pool (during the fitness construction, will be through the rear pool door, which will be marked.

Thank you for your patience while we complete these improvements to the Center.

Don't forget! September is Membership Renewal Month!

# 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 guestions and let you choose the options that are right for you." Barros, McNamara, Malkiewicz & Taylor, P.A. I Dover - Seaford - Lewes



## Call Attorney David J. Bever

to schedule a consultation

734-8400

## From the Director



Carolyn Fredricks

Welcome
Fall - and all
the wonderful
things it brings.
Especially here
at the Center.
New programs,
opening of
the Welcome
Center and

construction beginning on the fitness center expansion. It's just a busy time.

A very special thank you to Henry Greene and his crew for the awesome presentation of *Ebony Movie Soundtracks*. That show was sold out in one day. Totally amazing!

Starting Sept. 2, you will be able to access the dining room through the new entrance although,

we will not have everything completed by that date. We will have an official grand re-opening at a later date, probably sometime in October when the fitness center renovation is complete.

During the fitness center renovation, Door #7 will not be available for entry to the pool.

There is a back door to the pool area and that is the door which must be used. That door is located to the left of the fence surrounding the air conditioning unit. There will be signage and the entrance flag will be moved to help direct people to the appropriate entrance.

October begins the new budget year for the nutrition program and while the program is growing and the cost of food and other supplies continue to rise, there was NO INCREASE in funding.

This means we must closely monitor all the attendance and expenses of the program.

The biggest change will be in the Grab & Go meals. According to section 1.1.3.1 of our contract "Grab & Go participants are limited to one meal per mealtime. (i.e. a Grab & Go participant may not pick up 3 bulk lunches to go)". Because of this contract stipulation, beginning Oct. 1, there will be a scanner at Grab & Go. Everyone will need to scan their cards or scan tag when picking up a meal. If you do not have a scan bar code on the back of your membership card or do not have a scan card, please see member services.

You will still need to call in, so we will know how many Grab & Go meals we need to prepare.

The nutrition program provides meals for those who are age 60 and older or married to someone 60 years of age or older.

Beginning in October, those under the age of 60 will need to pay the full cost of the meal - \$10.50.

Also coming in October is our gala - Oct. 11. This is the fundraiser that supports all of our programs. If you are unable to attend, perhaps you would consider donating a new item for our silent auction.

I know this is a lot of confusing information - what doors to use, scanning, changing of the Grab & Go process, but I do have an open door policy and will be glad to answer any questions you may have

Enjoy the beautiful fall weather and remember construction will be





(302) 734-1200 EXT. 167

# SEPTEMBER MEMBERSHIP RENEWAL MONTH

ANNUAL MEMBERSHIP DUES

\$30 PER PERSON \$55 PER COUPLE\*

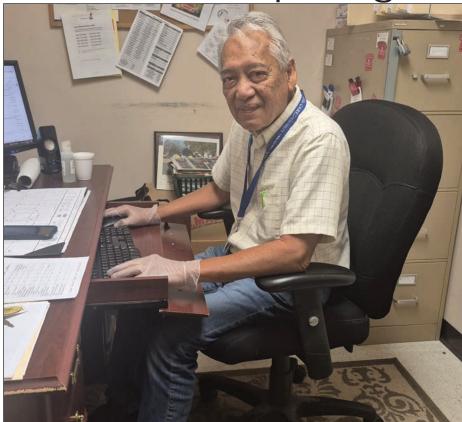
\*COUPLES MUST RESIDE IN THE SAME HOUSEHOLD

+++ MEMBER SERVICES HOURS +++

MONDAY-THURSDAY 9AM - 3PM FRIDAY 9AM - 2:30PM

> (302) 734-1200 **EXT. 167**

# MMC Staff Spotlight



Above: Oscar Sebastian, SNAP Outreach Coordinator. Oscar helps seniors throughout Kent County apply Photo

# We have a Medicare plan with your name on it

#### UnitedHealthcare® offers Medicare plans for a variety of health and budget needs

At UnitedHealthcare, we have Medicare Advantage plans for many kinds of people, including people who also qualify for Medicaid. Plan benefits and features may include:

- Provider and Specialist Coverage
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- Out-of-pocket maximum

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# ook 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 to 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. Please note that classes start Sept. 9. Free to members.

#### Advanced Line Dancing

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

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

#### Beginner Line Dancing

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

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

#### Couples Line Dancing

DAY: Monday

TIME: 11:15 a.m. to 12:15 p.m.

ROOM: Palmer Room

INSTRUCTOR: Ken & Sue Ellers

Grab a partner and 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 multidisciplinary 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! (This class replaces Broadway 2). Free to members.

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# 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.

### Soulsations

# MMC Bulletin

Published Monthly by The Modern Maturity Center, Inc. 1121 Forrest St. Dover, DE 19904 302 734-1200 \* FAX 674-1265 marketing@modern-maturity.org www.modern-maturity.org

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

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

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

#### 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,



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 rhyhms 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, and commitment to community please bring a hula hoop and single service. The initiative operates as jump rope. Free to members.

an independent class, welcoming

#### 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 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, September 18

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 accommodates, 3 breakfasts at your 1600 3 evening machtions at your hotel. Also a linker show at the Nashville Nighare Theater, an evening at the Grand Ole Opry, meal and entertainment at Category 10, guided tour of Nashville, Grand oOle 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 actel, one holiday dinner at the Blamore Estate and one holiday dinner at the Omini Grove Park Inn, view addies 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 airfar, 1 night
hotel accommodation in San Juan,
guided tour of San Juan, shipboard
meals, transfers to and from San Juan
Cruise Pier in Doceach transportation
to an from the airpot. Port calls:
WIllandaid, Curacao; Oranjestad,
Aruba; Tortola, B.V.I.; San Juan,
Puerto Rico. \$250 per person deposit
due to hold reservation (\$100 per peron
penalty upon deposit). First payment
due Aug. 1, 2025 (\$1250 per person
penalty); Final payment due Nov. 1,
2025 (100% penalty if cancelled after
this date. Travel insurance is availbale

and strongly encouraged. PML Tours

# 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 (inclluding 2 nights in an authentic 18th century castle), transport by luxury coach in Ireland, Airport transfers, full breakfgasts every morning, 4 dinners (including farewell dinner and special dinner with Irish entertainment); sightseeing in Dublin, admission to Book of Kells at Trinity College, pan, century castle), transport by luxury coach in Ireland, Airport transfers, full breakfasts every morning, 4 dinners (including farewell dinner and special dinner with Irish entertainment); sightseeing in Dublin, admission to Book of Kells at Trinity College, sightseeing tour of Galway, visit to Blarney Castle, scenic tours of Connemara, the Dingle Peninsula and more, photo ops at Kylemore Abbey and Rock of Cashel, travel to Cliffs of Moher, visits to Celtic Crystal Factory and Guiness 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

#### <u>Mackinac Island, MI</u>

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; asmission to Cody Nite Rodeo; visit to the Buffalo Bill Center of the West; explore Old Trail Town & Museum; visit Grand Teton National Park; visit Salt Lake City, Utah; and

more.PML Tours

NEW! Cape Cod, Martha's Vineyard & Provincetown 4 days/3 nights, Sept. 13-16 2026, starting at \$1,099 per person, double occupancy. Travel Protection is available and strongly encouraged. Host: TBA . Includes 3 nights hotel accommodations, 3 breakfasts & 3 dinners including a lobster dinner; an evening with entertainment; scenic ferry ride to and tour of Martha's Vineyard; tour Provincetown; travel along Cape Cod Natioanl Seashore; tour Hyannis (including JFK Memorial, Korean War Memorial and more) PML

13 Day/12 Night Canada
New England Cruise
aboard Norwegian Cruise
Line's Norwegian Jewel.
Sept. 26-Oct. 8, 2026, starting

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

<u>occupancy, inside cabin.</u>

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 Islandand Currituck. Plus Currituck Heritage Park, the Whalehead Club, Outer Banks Center for Wildlife; tour historic Corolla; take a dolphin cruise, climb abourd 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, rs 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* 

# NYC & Radio City Christmas 2 days/1 nights, Dec. 9-10, 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! A Day in St. Michaels

St. Michaels, MD

Monday, Sept. 22, 2025, 1 p.m.

\$125 per person, transportation, driver's tip, lunch at Foxy Harbor Grille, admission to the Chesapeake Bay Maritime Museum and time for shopping in St. Michaels. Enjoy a 60-70 minute scenic river cruise aboard a replica of a 1930s steamship called "The Patriot". Depart MMC 9:30 a.m.; lunch 11:30 a.m.; cruise 2 p.m.; Free time 3:30 - 5 p.m.; Return to MMC approx. 7 p.m.

# NEW! Peddler's Village Oktoberfeast

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 Bubbly 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 together friends old and new together the season with Comparing protein ances 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 four Meedom in an unforaiting 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.

# **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.

# Legislative News

by George "Jody" Sweeney Kent County Levy Court Commissioner, 5th District



Fall, 2025 is

here! There is so much going on in Kent County, good and bad. Let's get the bad out of the way first.

There is a lot of construction either winding up or winding down. This construction impacts traffic flows by rerouting traffic down roads not normally used to seeing the flow, through subdivisions or small towns. Please be aware of these new traffic patterns where kids may be playing, buses are picking up or dropping students, and other drivers may not be aware of the patterns.

Just to name a few of the really big ones:

The Dover-Kenton Rd is probably closed by the time you read this. Traffic is formally being rerouted via College Rd to McKee Rd/Saulsbury Rd/Scarborough Rd. I would offer an alternative to use Chestnut Grove Rd to Rt 8, or to Sharon Hills Rd to head back into Dover or points south. This construction is tentatively scheduled to be completed in the summer of 2026.

The East and West Camden Bypasses are by far the biggest construction projects in Kent County since Rt 1 was finished. So far, the only closing has been Rising Sun Rd at the intersection with Rt 10/Lebanon Rd. This has forced the traffic flow through S. Old Mill Rd, a very established subdivision and my old

stomping grounds. S. Old Mill Rd has no sidewalks to speak of, and walkers, bike riders, and kids playing in yards are rampant. Please slow down, give yourself time to navigate the new route. The connector roads from the traffic light and the Camden Wawa and from the traffic light at Redners are nearly done. Construction will soon begin on the large circle to connect the connector roads to Rising Sun Rd, Rt 10/Lebanon Rd, and the connector to the Camden light at the Dawson Bus Yard. When these are done, construction will begin on the west side of Rt 13 for the connection from the traffic light at Wawa to Rt 10/Willow Grove Rd heading out of the town of Wyoming.

Other projects with impactful traffic rerouting or lane closures are also occurring around Walnut Shade Rd, Irish Hill Road/Peach Tree Run, and the increase of Rt 13 from four to six lanes. Those projects are still in the design phases and start dates are still To Be Determined.

Needless to say, DelDOT is spending a lot of taxpayer dollars in Kent County for these projects. We will all feel the pain for the next ten years, but the end goal will be worth it with improved traffic patterns and flow.

The one area that most homeowners and travelers are begging for changes is the State Street corridor from Rt 13 at Dover Pool to Magnolia. That area is seeing extreme growth in residential, will see increased traffic due to the construction detailed above, and no current plans to improve. All I can ask and advise is that you be aware of the construction rerouting and delays, and plan accordingly.

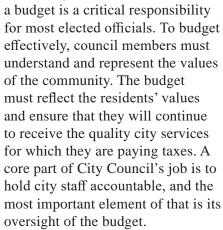
I hope you all had a great summer.

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# City of Dover Update Councilman Explains "Why I voted against Dover's Budget"

Councilman Brian E. Lewis, Dover City Council





At the June 23 council meeting, I voted against the proposed fiscal year 2025-26 budget introduced by city management. I wanted to take a moment to explain the reasons for my choice. The vote was seven council members in favor of the proposed budget and two against — me and Councilman Roy Sudler. There were actually some things I supported in this budget, but pleas to reject the electric and utility rate increases were fully expressed to me by my constituents in the 2nd District. This prompted me to ask significant questions and voice concern at the council meeting. Many citizens are feeling frustrated about another proposed electric and utility rate increase, since they were just faced with one a year ago. There are a lot of folks already struggling to pay electric and utility bills in our economic climate. Hearing the people's objections to an increase, I adhered to their wishes and voted no!

The citizens of Dover and perhaps businesses, as well, are suffering in a tremendous way financially. It is very unfair and unreasonable for hardworking, good individuals — especially those living on fixed incomes — to

bear the burden of financing an Electric Department that has become excessively costly in recent years. The city is at a critical juncture and needs to make a humane decision regarding the Electric Department. The residents of Dover can no longer be forced to pay higher electric bills, and city management needs to find a better alternative.

Further, I have been out talking to people, and many said they cannot afford to see their bills rise. To hit them with additional costs seems outrageous to me. There are people on dialysis or on oxygen who require medical equipment 10 hours a day, and these rates are going to be devastating for them. How do they cover their costs? We have many older adults in the city who have told me that, with the increases, they will have to make not only hard decisions but some life-threatening ones, such as choosing to either pay the increased utility bills or buy necessary medication or food. Frankly, I'm disappointed to see my colleagues favor monied interests over ordinary citizens' hardships. Again, city staff needs to come up with practical solutions to lower costs.

During the final budget vote, two of my council colleagues brought up the fact that Dover's electric infrastructure is old — a point that many are aware of. Some of us have experienced temporary blackouts, and when you're driving around the city, you will see some transformers that are scorched. Our electric overhead infrastructure is abysmal. It's terrible that the city does not have the money to overhaul the system. Unfortunately, Dover management and leaders failed to address this over the previous years.

We can't continue to rely on working families' tax dollars to cover up City Hall's mistakes. The people need relief, solutions and proposed new revenues to balance city budgets without burdening homeowners.

# More Fun and Excitement!

#### MMC Book Club

DAY: Thursday, September 25

TIME: noon to 1 p.m. ROOM: Activity Room #1

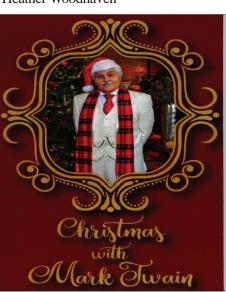
We invite you to become a member of the MMC Book Club, a welcoming space for individuals who share a passion for reading. If you enjoy discussing your thoughts, reactions, and opinions on various books, this club offers an excellent opportunity to connect with fellow literature enthusiasts. Participating 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 on the last Thursday of each month. We look forward to your participation in our literary community. 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:

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

October 30 - "My Father's List" by Laura Carney (not on Amazon)
November 27 - "Bring on the Blessings" by Beverly Jenkins

**December** - "Christmas With Book" by Heather Woodhaven



# 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 Twelve Days of Christmas.

**ONE NIGHT ONLY:** Wednesday, December 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.



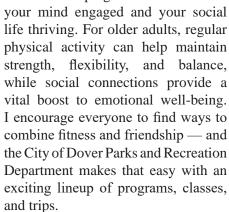
Have you thought about volunteering your time to teach a class or program? This is a great opportunity to share what you love and make a positive impact on our center! Whether you're skilled in a hobby, have a knack for a specific subject, or just want to share your passion, teaching can be a fun and 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@modernmaturity,org. You must be a member of the modern maturity center 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)

# **Stay Active, Stay Connected**

# Fun Opportunities with Dover Parks & Recreation

by Councilman Tricia Arndt, Dover City Council

Staying active isn't just about keeping your body moving — it's about keeping



Whether you're looking to try a new activity, revisit an old favorite, or explore a new destination, there's something for everyone this fall and winter.

## **Upcoming Programs**

- New York City Bus Trip Tentatively scheduled for early December, this is the perfect chance to enjoy the sights, sounds, and holiday magic of the Big Apple without the stress of driving.
- Bocce Ball A low-impact, high-fun sport that's easy to learn and perfect for friendly competition.

 Indoor Senior Softball – Stay in the game all year long with a fun and social indoor league.

# Ongoing Adult Programs (Through Fall & Winter)

- Dance With E'ase Enjoy upbeat music and gentle movements that help improve coordination, flexibility, and mood.
- Open Gym for Walking A safe, climate-controlled environment to log your steps and chat with friends while you walk.
- Soul Line Dancing Move to the rhythm, learn new routines, and enjoy the camaraderie of group dancing.

These programs aren't just good for your health — they're good for your heart, mind, and spirit. So, dust off your sneakers, bring a friend, and join in the fun!

For more information, visit the City of Dover Parks & Recreation Department at https://www.cityofdover.com/Parks-Recs-Home or call (302) 736-7050.

Staying active and connected has never been easier - hope to see you there!

Tricia Arndt is a lifelong Delawarean residing in Dover since 2006 with her husband and their two children. Councilwoman Arndt brings more than 20 years of public service experience to her role. She currently serves as Chair of the Parks, Recreation, and Community Enhancement Committee.

# Did You Know...

**September 3, 1783 -** The Treaty of Paris was signed by John Adams, Ben Franklin and John Jay, formally ending the American Revolutionary War between Britain and the United States.



# Caregiver Resource Center

September is recognized as healthy aging month. As caregivers we often overlook our own health. Missed doctor appointments or cancelling therapy of any kind does not benefit us. As a caregiver, we have to be vigilant about putting ourselves first so we can be as healthy as possible for those we care for. We encourage you to take some time out just for yourself each day. Take a walk, go to a movie, get a massage. The better you feel the better care you can provide to your loved one! Please see the following for our upcoming support group dates:

- Sept. 1 Labor Day MMC Closed
- **Sept. 4** Parkinson's Support Group, 5 p.m., CRC program
- **Sept. 8** Alzheimer's Day Support Group, noon, CRC program room
- Sept. 9 Second Time Around Grandparents Support Group, 9 a.m., CRC office
- Sept. 16 Alzheimer's Night Support Group, 6 p.m., CRC program room

Winners

Right: Yolanda Caldwell was the

birthday winner Aug. 14 at MMC.

- Oct. 2 Parkinson's Support Group, 5 p.m., CRC program
- Oct. 6 Alzheimer's Day Support Group, noon, CRC program room
- Oct. 14 Second Time Around Grandparents Support Group, 9 a.m., CRC office
- Oct. 21 Alzheimer's Night Support Group, 6 p.m., CRC program room

\*All are welcome regardless of diagnosis.

The Caregiver Resource Center (CRC) is here to help with your needs as a caregiver to an older adult or if you are caring for a related child or children. Call us on 302-734-1200 ext. 186/192 Dawn Morris and 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.







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,



Debbie Cook **Darlene Massie received their** big cash winnings from MMC Ambassador Bill Hufnal and Site Manager Jessica Kerr at the Aug 19 dinner dance. Dale Teat provided the dancing music to 250 guests

# **Senior Community Service Employment Program**

by Michael O'Leary

At the 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 currently has a waiting list. However, applications are being accepted should openings become available. If eligibility requirements for the program are met and an opening becomes available, participants are placed in a part-time community service assignment with a nonprofit or government agency. These include the Capital School District, Delaware State University, and the Smyrna State Service Center to gain experience and training. Additional training is offered through workshops and/or classes. There are a variety of training assignments including receptionist, maintenance trainee and food service worker. Currently participants can train up to 20 hours per week and are paid \$15 an hour.

SCSEP services receive funding from the DHSS Division of Services for Aging and Adults with Physical Disabilities and the US Department

of Labor. There is no fee charged for these services.

In addition to on-site job training Kent County SCSEP encourages participants to take advantage of community resources. One resource is the Department of Labor's Employment & Training (DET) which offers a multitude of career services including Basic Computer Training, Interview Strategies, and Career Planning Workshops. Additionally, DET can help cover the cost of a degree, license, and certificate programs for low-income adults and dislocated workers. Programs such as Automotive Technician, Billing and Coding, Certified Nursing Assistant, Dental Assistant, Diesel, EKG Technician, GED - High School Equivalency, 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

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

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

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

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and fast service."

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You And About You."

# Krafty Korner by Karen

Hello fellow crafters! Ah – September! That magical time of the year when the month struts in like it owns the place, waving goodbye to summer and ushering in a new season. As summer officially hands over the reins to Fall, and we all pretend we like pumpkin spice lattes even if we secretly think it tastes like autumn threw up in a cup. It's the month where some of us trade in our flip flops for hoodies and sweaters and the only thing more dramatic than the weather is our social media pages are filled with fall-themed everything.

September is nature's version of a fashion show waiting to audition for a role in a dramatic soap opera. One minute, everything is green, and the next it's an explosion of vibrant reds, oranges and yellows. Meanwhile, we're all trying to figure out if it's too early to break out the flannel and whether our legs can survive the transition from shorts to long pants without a full blown out rebellion. Seriously, who decided that it's sweater weather when it's still 80 degrees outside? It's like Mother Nature is playing some sort of a prank on us!

While September brings on many things, harvest festivals are a fun way to celebrate. It's the season when corn mazes become the ultimate test of your navigation skills that are partly fun and slightly chaotic. Engage in arts and crafts or try your hand at games that are designed to make you question your coordination skills. Who knew that tossing a beanbag would be so complicated?

Harvest festivals are like the "Super Bowl" of agriculture, celebrating the end of the growing season with a bang. This is the time of the year where you will find everything from apples to zucchini, and the only thing more abundant than fresh produce is trying to decide if we want pumpkin or apple flavored donuts. You might even be tempted to buy that weird looking squash just to impress your family and friends. Spoiler alert – it's probably going to sit on the counter in your kitchen until

spring. You're probably also going to indulge in a buffet of seasonal delights, like apple cider, apple pies, apple fritters, apple cider donuts, and apple muffins. Then there is always the infamous pumpkin. We have pumpkin pie, pumpkin spice muffins, pumpkin pancakes, pumpkin roll, pumpkin bread, the list goes on and on.

So, as we go into September, let's embrace the quirks, the cozy vibes and the unpredictable chaos that comes with it. Whether you're sipping on that pumpkin spice latte while secretly judging yourself – navigating through a corn maze, or reorganizing your closet like it's a game of Tetris, remember to keep your sense of humor intact. Take a moment to ponder your life choices, like that time you thought starting a new workout routine in the fall was a good idea. Instead, set goals that involve more strategic napping or perfecting your ability to dodge responsibilities around the house. I know that I have been putting off organizing my craft room for a couple of years now. I have, however, made several attempts to shuffle things from one end of the room to the other although I still have no idea what color the carpet is.

I wanted to give a shout out to my friend Averie Bray. This young lady is a whirlwind of energy wrapped up in a bundle of enthusiasm who makes it a point to read for 15 minutes every day. If you've ever seen someone bounce into a room with the kind of excitement that could power a small city, you've probably met Averie. With a personality that's as vibrant as her Mina (Bambie), she's on a mission to make everything she does an adventure. Her vibrant spirit and creative drive inspire everyone around her. Recently, she read the article I wrote last month in the Bulletin and is now eager to dive into the craft she read about. With her enthusiasm and a newfound project in mind, she is ready to unleash her creativity and bring her crafty vision to life! With Averie leading the way, every day becomes an opportunity

for fun, creativity and a whole lot of laughter! So, Averie, this month's craft is dedicated to you. Tell Mina to go out and get everything you will need so you can channel your creative side and do this project.

As for everyone else, let's grab our glue guns, a cup of pumpkin spike latte, and start crafting! Happy Fall everyone!

# MASON JAR SUNFLOWERS

#### Supplies:

- Mason Jar Rings and Lids (any size)
- Fabric (you can use any scrap pieces of fabric you may already have)
- Burlap or Brown Felt (10" piece would be big enough to use)
- Glue Gun / Glue Sticks
- Scissors
- Fiberfill or Cotton Balls (I used stuffing from an old pillow)
- Ruler
- Twine
- Thin Dowel Rod or a Stick from the outdoors

#### **INSTRUCTIONS:**

- Trace your mason jar lid on a piece of burlap and felt 2 inches wider than the lid.
- Set aside. This will be used later in this project.
- Cut fabric strips 6 1/2" in length and 1" wide. (The fabric strips do not need to be perfectly cut. Raw edges are what give the sunflower character)



- Taking your fabric strips, tie each strip to the mason jar ring tightly and work your way around the ring. (You do not need to double knot the fabric)
- Slide the fabric knots close together to ensure a full sunflower.
- After all the fabric strips are around the ring, trim any

excess fabric going around the sunflower.

Adding the center to the sunflower:



- Lay your lid on a flat surface.
- Taking some of your fiberfill (or cotton balls), fluff it out and lay on top of the lid giving it a puffy look. (you could also use a small amount of glue to secure it to the lid)
- · Lay your fabric on top of the



fiberfill and secure with glue to the backside of the lid.

- o If you want your center to be puffier, add a little bit more fiberfill.
- Press the lid (center) to the open end of the mason jar ring with the puffy side facing the petals. You may want to glue this in place to hold it.
- Take your dowel rod or stick and add a small amount of glue to the backside of your flower to hold into place.
- Take a piece of brown felt and glue to the backside to cover the opening. (this will hide all your raw edges)
- If you don't want to use a dowel rod or stick, you could cut a piece of twine and glue to the backside to hang.



# **Nutrition Corner**

# Dehydration

#### by Nimi Bhagawan MS, RDN, LD

We have discussed dehydration many times, however we are revisiting it again because the warm weather will be here soon and many of us are aware that we are dehydrated. Dehydration is caused by the body losing more water than it is getting. The body is constantly losing fluid—through sweating, breathing, and urinating. Normally, you replenish these fluids when you eat and drink. It is very common for elderly adults aged 65 and older—to get dehydrated.

#### Signs of dehydration in the elderly

Sometimes patients tell me that they cannot "overdose" on water. That's not true. Too much water can have negative effects on your body. Although rare, drinking too much water, often too quickly, can lead to a potentially fatal condition of low sodium levels called hyponatremia.

There are many signs and symptoms of dehydration in the elderly. Blood and urine tests can look for imbalances to help diagnose dehydration in the elderly.

# The most common symptoms of mild dehydration are:

- Headache
- Nausea
- Changes in urine (dark urine and decreased amounts)

#### Other symptoms of dehydration include:

- Dry mouth
- Muscle cramps
- Dizziness
- Fatigue
- Irritability
- Constipation

#### Signs of severe dehydration include:

- Confusion
- Feeling disoriented
- Trouble walking
- Skin changes, for example, decreased sweating, sunken eyes, and skin tenting (skin that does not easily return to its normal position when

delicately pinched)

- Drop in blood pressure.
- Increased rate of breathing
- Elevated heart rate/ Palpitation
- Fainting
- Seizures

Dehydration can be dangerous in the elderly, partly because some symptoms typically used to diagnose it may be masked. For example, skin tenting may not be easily detected in elderly patients due to the frail, thin skin many elders develop. Also, dry mouth could be mistaken as a side effect of a daily medication. These could lead to delays—sometimes fatal—in diagnosing dehydration early on in elder adults.

#### Why do the elderly get dehydrated more often?

An important question to ask your doctor is, "Can we go over my or my loved one's medications?" Especially in the elderly, dehydration can be caused by interactions with multiple medications combined with bodily changes in thirst and appetite and with medical problems such as kidney disease. Dehydration affects people of all ages, but adults aged 65 and over have a greater risk. Studies estimate that about 40% of elderly adults are not hydrated enough. These factors put elderly more at risk:

#### Less total body fluid

With age, the body loses more muscle and gains more fat. This affects your ability to maintain the normal total amount of body water (TBW). TBW is usually about 60% in men and 50% in women. After age 60, these numbers decrease to about 50% in men and 40% in women. Less TBW increases the risk of dehydration.

#### Decreased thirst.

Your ability to detect and respond to thirst decreases with age. Even though the elderly need to drink plenty of fluids to replace fluid losses, they may not feel thirsty so they drink less.

#### More health problems

Elder adults are more likely to have underlying health

problems that increase their risk of dehydration.

- Declining kidney function means less efficient processing of fluids.
- Memory problems like dementia can cause elders to forget to drink. Decreased ability to walk and move around (mobility) can prevent seniors from getting water. Difficulty with swallowing and bladder and bowel control (incontinence) contributes to dehydration.
- Medications can also cause dehydration. Medications for high blood pressure, for example, can have a diuretic effect, meaning that more fluid is lost during urination.

#### **Complications from other** illnesses

The elderly are more likely to become dehydrated when they get sick from other illnesses. For example, diarrhea and vomiting from a stomach virus, fever from the flu, urinary tract infections, or lung infections, and increased

heat-related illnesses (like heat exhaustion and heat stroke) during hot and humid seasons can all lead to dehydration.

#### Treating dehydration in an elder adult

Not everybody has to drink eight 8 oz glasses of water a day! Calculate how much a person needs with the following equation: Weight (in pounds)  $X^{1/3}$  = fluid in ounces (basically one third of their weight in fluid ounces). For example, a 140-lb elderly woman needs about 46 ounces of water (5.5 8-oz glasses).

If you detect mild dehydration (e.g., nausea and headache symptoms), it can easily be treated by drinking fluids like water and sports drinks. The symptoms should improve quickly. It's important to get an elder to drink fluids immediately. Not treating mild dehydration early on can lead to worsening and even deadly health complications such as organ shutdown.

-cont. on page 19

# I Am Your Seniors Real Estate Specialist.

# Are you looking to buy, sell, rent or relocate?

As a Seniors Real Estate Specialist, I can guide you through the lifestyle transitions ahead. Whatever you are moving toward, I can help.



# Carla Wilson

REALTOR®, SRES®, PSA **Patterson-Schwartz Real Estate** 140 Greentree Drive Dover, DE 19904 302-233-1882 cell 302-672-9400 office





# Delaware Real Estate: September Market Snapshot & What It Means for You

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.

September is here, and with it comes crisp mornings, fewer beach crowds, and that familiar sense of "back to normal" after the whirlwind of summer. The Delaware real estate market is also settling into a more balanced rhythm less hectic than spring, but still active and full of opportunity. For seniors

thinking about downsizing, relocating, or finding a home that better fits your current lifestyle, this is a great time to take a fresh look at your options.

Across Kent, Sussex, and New Castle counties, demand is still solid, especially for well-maintained homes in established communities. Buyers this time of year tend to be more serious many want to be settled before the holidays-and sellers who list now can benefit from less competition and a more focused pool of shoppers. If you're thinking of selling, don't underestimate the power of fall curb appeal. Delaware's natural autumn beauty does half the work for you. A tidy yard, a festive wreath, and maybe a couple of pumpkins by the door can go a long way in making your home feel warm and welcoming.

Inside, keep things cozy but simple. A soft cinnamon or apple scent can set the tone, and warm lighting helps as the days get shorter. Just make sure everything feels bright and inviting—this isn't the season for dim corners or mystery light switches.

to explore without pressure. With fewer bidding wars and a slower pace, you'll have time to find a home that suits your needs—whether that means fewer stairs, lower maintenance, or just a quieter neighborhood closer to loved ones. And if you're using proceeds from a previous home sale, many lenders are offering flexible solutions tailored to seniors making thoughtful transitions.

Bottom line? The September market in Delaware is steady, practical, and well-

For buyers, fall is also a great time suited for those ready to make a change without the rush. And as a Seniors Real Estate Specialist®, I'm here to help you navigate every step with clarity, compassion, and maybe a little coffee along the way. So, if you've been waiting for the "right time," this just might be it.

> Let's make a plan that fits your life, your timeline, and your goals. After all, fall isn't just about leaves changing—it might be the perfect time for a change of your own. Let's talk no pressure, just possibilities.





# PROTECT YOUR INFORMATION!

Last year in the U.S., nearly two-thirds of scam victims were seniors. Scammers use tech support, romance, cryptocurrency, and government impersonation to get your personal and financial information. Remember to stay vigilant and not give out your information.

# 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-<u>Led Aqua Aerobic Class in the</u>

# 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. Classes registration is monthly (4 weeks, unless otherwise noted) and the registration cut-off will be 6 days prior to the first class, when no other registrations will be accepted.

#### Tai Chi with Ran

Day: Wednesday Time: 1:30 - 2:30 p.m. Cost: \$20 MMC Member \$10 MMC Staff

Class runs September 3 - 24

Room: Palmer

Instructor: Ran Griem, RN

Shiatsu Practitioner. A minimum of 10

paid participants is required.

Registration for October runs until September 29.

#### Tai Chi with Donna

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

Class runs September 3 - 24

Room: Palmer

Instructor: Donna DeSimone

Class led by Donna, a Black Sash certified instructor. A minimum of 10 paid participants is required.

Registration for October runs until

September 29.

# Body Sculpting with Donna

Day: Wednesday Time: 4 - 5 p.m.

Cost: \$20 MMC Member

NOTE: You MUST register with the Fitness Center staff to use your insurance benefit. It is not automatic. Thank you! \$10 MMC Staff

Class runs September 3 - 24

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 October runs until Sept. 29.

# Yoga with Donna -Starting back up in October

Day: Tuesday Time: 4 - 5 p.m.

Cost: \$20 MMC Member

\$10 MMC Staff

Class runs October 8 - 29

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 October runs until Sept. 29.

# Beginner Tai Chi with Donna - Register for October Classes

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 October runs until Sept. 29.

# 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	<b>Aqua Mobility with Mindy</b>
Thursday	11:15am - 12:15pm	<b>Aqua Aerobics with Betsy</b>
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
	Low Impact Senior Aerobics	8:45am - 9:45am
	Beginner Line Dance	10:00am - 11:00am
MONDAY	Couples Line Dance	11:15am - 12:15pm
	Soulsations	12:30pm - 1:30pm
	Broadway Advanced	1:30pm - 3:30pm
	Get Up and Move	8:00am - 8:45am
	Dancing In Your Chair	9:00am - 9:45am
TUESDAY	Advanced Line Dancing	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
	Intermediate Line Dancing	9:00am - 10:00am
THURSDAY	Advanced Line Dancing	10:00am - 11:30am
INUNSDAT	Contemporary Line Dancing	11:30am - 12:30pm
	Double Dutch Therapy	12:30pm - 1:45pm
	Low Impact Senior Aerobics	9:00am - 10:00am
FRIDAY	Dancing In Your Chair	10:15am - 11:00am
FRIDAT	Bingocize	11:00am - 12:00pm
	Extreme Beginners Line Dancing	1:00pm - 3:00pm

#### **GAME ON AT MMC!**

#### VOILMIST RE A MEMBER OF THE MMC TO DARTICIDATE!

YOU MU	JST BE A MEMBER OF THE MM	IC TO PARTICIPAT	E!
DAY	GAME	TIME	ROOM#
	Duplicate Bridge	9:30am - 2:00pm	AR #8
	Pinochle	TIME         ROOM           9:30am - 2:00pm         AR #8           12:00pm - 6:00pm         AR #4           12:00pm - 3:00pm         AR #4           12:30pm - 3:00pm         AR #8           3:30pm - 6:00pm         AR #8           12:00pm - 6:00pm         AR #8           12:00pm - 3:00pm         AR #8           12:00pm - 3:00pm         AR #8           12:00pm - 3:00pm         AR #4           12:30pm - 6:00pm         AR #8           12:30pm - 6:00pm         AR #8           9:00am - 12:00pm         AR #8           12:00pm - 3:00pm         AR #4           12:00pm - 3:00pm         AR #8           11:30am - 3:00pm         AR #8           10:30am - 3:00pm         AR #8           10:30am - 3:00pm         AR #8           12:00pm - 6:00pm         AR #8           10:30am - 3:00pm         AR #8           12:00pm - 6:00pm         AR #8           12:00pm - 6:00pm         AR #8           12:00pm - 3:00pm         AR #8           12:00pm - 3:00pm         AR #8	AR #4
MONDAY	Scrabble	12:00pm - 3:00pm	AR #4
	Rummikub	12:30pm-3:00pm	AR #3
	Bid Whist	### TIME  9:30am - 2:00pm  12:00pm - 6:00pm  12:30pm - 3:00pm  12:30pm - 6:00pm  12:00pm - 6:00pm  12:00pm - 3:00pm  12:00pm - 3:00pm  12:00pm - 3:00pm  12:00pm - 3:00pm  12:00pm - 6:00pm  12:30pm - 6:00pm  12:00pm - 3:00pm  12:00pm - 6:00pm  11:30am - 3:00pm  12:00pm - 6:00pm  12:00pm - 6:00pm  12:00pm - 3:00pm	AR #8
	Pinochle	12:00pm - 6:00pm	AR #4
TUESDAY	Mahjong	11:30am - 3:00pm	AR #8
TOESDAT	Chicken Foot	12:00pm - 3:00pm	AR #4
	Bid Whist	9:30am - 2:00pm AR #8  12:00pm - 6:00pm AR #4  12:30pm - 3:00pm AR #4  12:30pm - 3:00pm AR #3  3:30pm - 6:00pm AR #8  12:00pm - 6:00pm AR #4  11:30am - 3:00pm AR #8  12:00pm - 3:00pm AR #8  12:00pm - 3:00pm AR #4  12:00pm - 3:00pm AR #4  12:30pm - 6:00pm AR #4  12:30pm - 6:00pm AR #3  3:30pm - 6:00pm AR #3  3:30pm - 6:00pm AR #8  9:00am - 12:00pm AR #4  12:00pm - 3:00pm AR #4  12:00pm - 3:00pm AR #4  12:00pm - 3:00pm AR #8  12:00pm - 3:00pm AR #8  12:00pm - 3:00pm AR #4  12:00pm - 6:00pm AR #4  12:00pm - 6:00pm AR #8	
	Scrabble	12:00pm - 3:00pm	AR #4
WEDNESDAY	Duplicate Bridge	AR #4	
WEDNESDAY	Dominoes	12:30pm-3:00pm	AR #3
	Bid Whist	3:30pm - 6:00pm	AR #8
	Chess	9:00am - 12:00pm	AR #4
	Bridge	12:00pm - 3:00pm	AR #3
THURSDAY	Chicken Foot	12:00pm - 3:00pm	AR #4
HIONSDAT	Pinochle	12:00pm - 6:00pm	AR #4
	Mahjong	11:30am - 3:00pm	AR #8
	Bid Whist	12:00pm - 6:00pm AR #4  11:30am - 3:00pm AR #8  12:00pm - 3:00pm AR #4  3:30pm - 6:00pm AR #4  12:00pm - 3:00pm AR #4  12:00pm - 6:00pm AR #4  12:30pm - 6:00pm AR #3  3:30pm - 6:00pm AR #8  9:00am - 12:00pm AR #4  12:00pm - 3:00pm AR #4  12:00pm - 3:00pm AR #4  12:00pm - 3:00pm AR #4  12:00pm - 6:00pm AR #4  12:00pm - 6:00pm AR #4  11:30am - 3:00pm AR #8  3:30pm - 6:00pm AR #8  10:30am - 3:00pm AR #8  10:30am - 3:00pm AR #8	
	Duplicate Bridge	10:30am - 3:00pm	AR #8
	Chicken Foot	12:00pm - 3:00pm	AR #4
FRIDAY	Pinochle	12:00pm - 6:00pm	AR #4
	Scrabble	12:00pm - 3:00pm	AR #4
	Bid Whist	3:30pm - 6:00pm	AR #8

# Could your friends and family use my help with Medicare plans?

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



Suggested Donation: \$6 for ages 60 & up All others must pay - \$9 Lunch served 11:30 a.m. - 1:30 p.m. Grab and Go lunch 11 a.m. - 1 p.m. Call 302-734-1200 by 10 a.m. to reserve your Grab & Go meal Menu subject to change without notice.

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

CENTER CLOSED	Meat Loaf w. Gravy Wild Rice Baby Carrots Wheat Bread/Milk Cookies	Chicken Parmesan Linguini Buttered Peas Italian Bread/Milk Yogurt	Fried Fish Scalloped Potatoes Stewed Tomatoes Dinner Roll/Milk Peaches	5 LS Ham w. Pineapple Sauce Boiled Potatoes Seasoned Cabbage Wheat Bread/Milk Pudding
Salisbury Steak w. Gravy Mashed Potatoes Seasoned Green Beans Wheat Bread Milk	9 Spaghetti w. Meatsauce Mixed Veg. Italian Bread/Milk Applesauce	Chicken Salad on Bun Broccoli Salad Beg of Chips Vanilla Pudding	Roast Beef w. Gravy Mashed Potatoes Buttered Peas w. Pearl Onions Dinner Roll/Milk Pudding	12 Jumbo Hot Dog on Bun Onions/Relish/Ketchup/Mustard Baked Beans Cole Slaw Milk Brownie
Baked Zit w. Meatsauce Buttered Winter Blend Vegetables Wheat Bread/Milk Pudding	Chicken Marsala Wild Rice Vegetable Blend Wheat Bread/Milk Fruit	17 Chef Salad w. Turkey & Cheese on Lettuce Tomato Wedges Macaroni Salad Wheat Bread/Milk Applesauce	18 Nutrition Class  Fried Chicken Macaroni & Cheese Mixed Greens Dinner Roll/Milk Pudding	Beef Stew Broccoli Biscuit/Milk Cookies
Meatball Sub Potato Wedges Buttered Peas Milk Yogurt	Baked Chickien w. Gravy Rice Buttered Carrots Wheat Bread/Milk Fruit	Beef Stroganoff Egg Noodles Vegetable Blend Wheat Bread/Milk Pudding	Pork Chop with Gravy Mashed Potatoes Buttered Green Beans Roll/Milk Peach Cobbler	Chicken Tetrazzini w/Noodles Buttered Mixed Squash Wheat Bread/Milk Fruit Yogurt
Chicken Pot Pie Buttered Broccoli Wheat Bread/Milk Applesauce	30  Beef & Pasta Casserole Italian Mixed Vegetables Wheat Bread/Milk Tropical Fruit	Oct. 1  Tuna Salad Platter w/ Lettuce/Tomato/ Cole Slaw Roll/Milk Fruited Jello	Oct. 2  Chicken Parmesan Linguini Buttered Veg. Medley Italian Bread/Milk Tapioca Pudding	Oct. 3 Cheeseburger on Bun Ketchup/Mayo/Mustard Sidewinder Fries Lettuce/Tomato Milk Fruit

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



# Preferences are important...Don't settle.

If the funeral home you preplanned with is no longer what you had in mind, the prearrangements may be transferred to us. Please call us—we can help.



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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
	Bible Study	9:30AM - 10:30AM	AR #7
Bible Study	AR #8		
	Gospel Singing Workshop	Bible Study         9:30AM - 10:30AM         AR #7           Bingocize         10:00am - 11:00am         AR #8           L Singing Workshop         10:00am - 11:00am         AR #3           Ippaired Support Group (3rd Tuesday)         12:00pm - 3:00pm         AR #3           Ig Loss Circle Chats (1st Tuesday)         1:00pm - 2:00pm         AR #7           Quilters         9:00am - 12:00pm         AR #1           Security Assistance         9:00am - 9:30am         AR #6           Meditation         10:00am - 11:00am         AR #8           Issage Therapy         10:30am - 3:00pm         AR #7           Bible Study         11:00am - 12:00pm         AR #3           Intert Support (2nd Wed)         12:30pm - 2:00pm         AR #1           Isted Stitchers         12:00pm - 3:00pm         AR #8           Intert Support (2nd Wed)         1:00pm - 3:00pm         AR #8           Intert Support (2nd Wed)         1:00pm - 1:00pm         AR #8           Intert Support (2nd Wed)         1:00pm - 1:00pm         AR #8           Intert Support (2nd Wed)         1:00pm - 3:00pm         AR #8           Intert Support (2nd Wed)         1:00pm - 3:00pm         AR #8           Intert Support (2nd Wed)         1:00pm - 3:00pm         AR #8	
TUESDAY			AR #3
	_		
	Quilters	9:00am - 12:00pm	AR #1
	Social Security Assistance	9:00am - 9:30am	AR #6
WEDNESDAY	Meditation	10:00am - 11:00am	AR #8
	Massage Therapy	10:30am - 3:00pm	AR #7
	Bible Study	11:00am - 12:00pm	AR #3
	Bereavement Support (2nd Wed)	12:30pm - 2:00pm	AR #1
	Twisted Stitchers	12:00pm - 3:00pm	AR #8
	Food, Fun, Friends (1st Wed)	1:00pm - 3:00pm	WCR
THURSDAY	·	9:00am - 10:00am	AR #3
	Book Club (Last Thurs)	12:00pm - 1:00pm	AR #1
	Foot Dr. (Appointment Only)	8:30am - 12:00pm	AR #6
TUESDAY  TUESDAY  TUESDAY  Visually Impair (3rd ')  Hearing Los (1st ')  Qu  Social Secut  Massag  Massag  Massag  Bibl  Bereavement  Twisted  Food, Fun, F  Conversatio (3rd ')  Book Clu  Foot Dr. (Ap  P.U  Nee	P.U.S.H.	9:00am - 10:00am	WCR
	Needlework	9:00am - 3:00pm	AR #3
	Gospel Singing Workshop  Visually Impaired Support Group (3rd Tuesday)  Hearing Loss Circle Chats (1st Tuesday)  Quilters  Social Security Assistance  Meditation  Massage Therapy  Bible Study  Bereavement Support (2nd Wed)  Twisted Stitchers  Food, Fun, Friends (1st Wed)  Conversations with Carolyn (3rd Thursday)  Book Club (Last Thurs)  Foot Dr. (Appointment Only)  P.U.S.H.  Needlework	1:00pm - 2:30pm	AR #1

# Longwood Room Events

September 1 - CENTER CLOSED!

**September 2** - Randy Chang on the piano, noon

September 4 - Farmer's Market, 11 a.m.

September 11 - Birthday Day!

- Farmer's Market, 11 a.m.
- Aetna, 11:30 a.m.
- Free Ice Cream! Bryan Realty Group, noon

- Steppin' Seniors Perform, noon

**September 12 -** "Ebony Movie Soundtracks" Dinner

Show, 6 p.m.

**September 16 -** Randy Chang on the piano, noon

**September 17 -** SNAP - Oscar Sebastian, 11:30 a.m.

**September 18 -** Farmer's Market, 11 a.m.

**September 25 -** Farmer's Market, 11 a.m.

September 26 - DSU Trivia, 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!

# September 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, Sept. 3: Monthly Planning Meeting, WCR Room

**Thursday, Sept. 4:** Applebee's (Camden), 4110 S. DuPont Hwy., Camden

Monday, Sept. 8: Cheddar's Scratch Kitchen, 4590 S. DuPont Hwy., Camden

**Thursday, Sept. 11:** Augustine Tavern, 1919 St. Augustine Rd., Middletown

**Monday, Sept. 15:** Umi Sushi & Seafood Buffet, 1071 N. DuPont Hwy., Dover

**Thursday, Sept. 18:** Piazza Mia Italian Bar & Grill, 492 S. Red Haven Lane, Dover

**Monday, Sept. 22:** Mission BBQ, 365 N. DuPont Hwy., Dover

**Friday, Sept. 26:** IHOP, 21 S. Little Creek Rd., Dover

**Monday, Sept. 29:** Touchdown, 1666 S. DuPont Hwy., Dover

# Did You Know...

September 13, 1814 - The Battle of Fort Henry in Baltimore Harbor occurred, observed by Francis Scott Key aboard a ship. He watched the British attack overnight and at dawn saw the American flag still flying over the fort, inspiring him to write the verses which were later coupled with the tune of a popular drinking song and became the U.S. National Anthem in 1931.

September 19, 1676 - Jamestown, Virginia, was attacked and burned during a rebellion led by Nathaniel Bacon against the Royal Governor, Sir William Berkeley.

# Garden Talk

#### by Maggie L. Moor

Delaware Cooperative Extension Delaware State University

#### For the First Week of September:

- o Start a compost pile using any disease-free plant material from flower and vegetable gardens (do not use weeds that have gone to seed), grass clippings, and pruned pieces from trees and shrubs (keep in mind, the smaller the piece of material, the faster the decomposition or breakdown).
- o Have soil tested to determine the amount of lime and fertilizer required and apply to lawn area.
- o Space strawberry runner plants about six inches apart. Pull out extra
- o Harvest vine-ripened vegetables from plants that continue to produce.
- o I stop deadheading annuals and perennials instead I collect the brown mature spent flowers for the seeds. Once dried on screens I store

- them in a labeled airtight bottle or baggie to plant next year.
- o Start tomato plant indoors in a peat pot. Select a short-day variety like "Pixie". When large enough, transplant into three and one-half inch or larger pot and place in the sunniest window. Water and feed it regularly and tomatoes will be ready for Christmas dinner.

#### For the Second week of September:

- o Collect and dry herb blossoms, grasses, and seed pods to decorate holiday wreaths.
- o Start cuttings from geraniums and begonias.
- o Start new begonias by digging and dividing roots. Use a sharp knife to slice through the root system. When dividing, each division should have three or four buds (the small pinkish-colored buds at the crown of the roots). When planting new roots and buds, do not place the tops deeper than two inches below the soil surface; otherwise the plant will

- produce foliage but may seldom bloom. Provide moisture to promote new root growth.
- o Select and prepare site for spring flowering bulb bed.

#### For the Third week of September:

- o Clean up garden debris and add to compost or turn under vegetation. To improve soil structure and prevent erosion during the winter, plant a cover crop. These winter cover crops can be planted from September 1 through November 1.
- o Bring in Thanksgiving or Christmas cactus and place on a cool porch or cool part of the house. Do not water for four weeks so that buds can set. After that time, fertilize well and resume weekly watering.

#### For the Final week of September:

- o Keep strawberry beds weed free. Every weed pulled now will make weeding much easier next spring.
- o When planting spring bulbs, the depth of planting varies with the size of the bulb; for example, tulips are about 5-6 inches, 4-7 inches for daffodils; 3-4 inches for hyacinths; and 1½-3 inches for small bulbs. A

good rule of thumb when planting bulbs is to set them three times as deep as the bulb's greatest width.

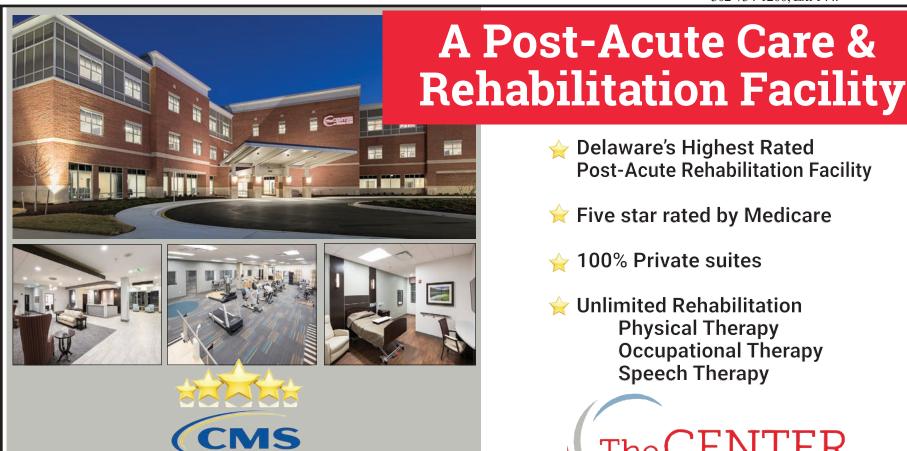
# The Farmer's Market returns to MMC for the 4th year!

We are thrilled to announce the return of the Farmer's Market at the Modern Maturity Center for its fourth consecutive year! This event will continue until the end of November, as we help bring fresh produce right to your doorstep! When: Every Thursday,11 a.m. to 1 p.m. Location: Longwood Room

You will be able to redeem your Seniors Farmer Market coupons or purchase vegetables with cash. This year we are proud to feature Dettwiller Farm, an Amish-owned farm specializing in locally grown vegetables that are picked fresh that morning and free from pesticides. They will also have fresh eggs, honey, and fresh flowers, when available.

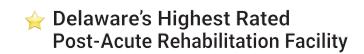
As Fall approaches pumpkins will also be available.

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



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# **Dehydration** - continued from page 12

If you think an elderly adult has severe dehydration (e.g., signs of confusion, inability to eat or drink, sunken eyes, poor skin bounce back, elevated heart rate, low blood pressure, fainting, or seizures), they should go to the hospital. They'll likely be given fluids through an intravenous (IV) line.

#### Prevention

The best defense against dehydration is to stop it from happening in the first place. Here's how to help elder adults get enough fluids:

- Aim for 6 to 8 cups of fluid a day. Because many factors, like activity level, medications, weather, and chronic illnesses, affect how much water an elder should drink, there is no set consensus on a recommended amount for older adults. Some help shows that drinking about 7 cups of fluids in 24 hours helps prevent dehydration.
  - Make sure to limit or avoid

foods that have a diuretic effect on the body (causing you to urinate more). These include caffeine, alcohol, and extremely sweet drinks.

- Regularly drink fluids like water and sports drinks throughout the day rather than drink a lot at one time.
- Eat foods with high water content such as fruits, vegetables, and low-salt or salt-free soups.
- Some older adults find it helpful to keep a daily log of their eating, drinking, and daily weight.
- Address problems with mobility, memory, and incontinence by helping to time toilet breaks and keeping water close by.
- Limit exposure to weather that can cause dehydration such as hot summers and dry winters.

If you need assistance speak to your doctor or your Dietitian.

Call Nimi Bhagawan, Dietitian at Modern Maturity at 302-734-1200 Ext 144 discuss any health concerns you may have.





# Front Porch Program is accepting new members!

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

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

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

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

# The Front Porch is in high need of volunteers!

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

# Emergency Support available for Kent County women 55+

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



Above: Front Porch members enjoyed hula dancing at the Luau. Picture taken by Eartha Carroll

# VOLUNTEERS NEEDED



#### MEALS ON WHEELS DRIVERS NEEDED!

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# MMC hosts Senior Feud by Delmarva Benefits Group



Delmarva Benefits Group brought Senior Feud to MMC, Aug. 18. Three MMC teams competed to win the title and eligibility to move forward to compete against other teams around Delaware. The Family Feud-style competition featured several rounds of questions relating to scams, frauds and Medicare/Medicaid. The winning team was the MMC Ageless Wonders, L-R: Donna Diaz, Michele Blair, Mike Caldwell, Jody Stein, George Blair.



MMC
Wisecrackers,
L-R: Venetta
Keller, Mike Littell,
Diana Littell, Tim
Hahn, Nancy
Coleman

The MMC Fun Bunch team, L-R: Janet DiPrima, Diane Mosie, Barbara Rapsavage, Gloria Johnson, Henry Greene

Photos by Karen Porterfield



# SERVICES DIRECTORY

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# **22 - MMC Bulletin -** Sept 2025

# Crossword Puzzle

1	2	3	4		5	6	7	8	9		10	11	12	13
14	T	1	1		15	1		1	t		16	1	1	1
17		1	1	18		1	1	1	1		19	1		
20		t		21		1	1			22		t	1	
23			24					25	26					
			27				28		1	1		1	29	30
31	32	33		1		34			T	1		35	1	T
36			1		37		1	1	1		38			
39		1		40		1		1		41			1	T
42	1		43			T	T		44					
		45	T	1		1		46		1	T	47	48	49
50	51					52	53		1	1		54		
55		1	1		56		1	t	1	1	57			
58			1		59	1		1	1		60	t		T
61	+	+	+		62	+	+	+	+	-	63	+	+	+

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#### **ACROSS**

- 1. Dull pain
- 5. Doesn't go
- 10. Computer symbol
- 14. Snakes
- 15. Snouts
- 16. Zero
- 17. Orchestra member
- 19. Enclosed conduit
- 20. Play a role
- 21. Stupendous
- 22. Songs
- 23. Bombarded
- Long stories
- 27. "I agree"
- 28. Dissipates
- 31. Certain coniferous trees
- 34. Naked people
- 35. Fifth sign of the zodiac
- 36. Lyric poems
- 37. Golden king (mythology)
- 38. Anthracite
- 39. Kitten's cry
- 40. Nursery rhyme farm animal
- 41. Planet
- 42. Hodgepodge
- 44. Which person?
- 45. Perspiration
- 46. Pertaining to earthquakes

- 50. Absolute
- 52. Nickel or steel
- 54. American Dental Association
- 55. Horse color
- 56. Wildlife protector
- 58. Lady's escort
- 59. Bay window
- 60. Pleased
- Countercurrent
- 62. Fruit on a bush
- 63. Colloids

#### **DOWN**

- 1. Old Jewish scholars
- 2. Manager
- 3. Undue speed
- 5. Breathes noisily while sleeping
- 6. In shape
- 7. Largest continent
- 8. The day before today
- 9. Supersonic transport
- 10. Admit as a member
- 11. Advisor
- 12. One single time
- 13. Trawling equipment 18. Looks at lustfully
- 22. Small songbirds
- 24. Strong cleaners
- 26. Types of dessert

- 28. Chocolate treat
- 29. Genuine
- 30. Traded
- 31. Ceremonial splendor
- 32. Thought
- 33. Newspaper vendor
- 34. Bad dream
- 37. Isinglass
- 38. Whispers sweet nothings
- 40. Jetty
- 41. During

- 43. Two times ten
- 44. Feebly
- 46. Direct
- 47. A tree, leaf or syrup
- 48. Utopian
- 49. 52 in a deck
- 50. Desire
- 51. Pigeon-\_\_\_
- 53. Arab ruler
- 56. Hunk
- 57. Ovum

- Solution found on page 30

# **MMC HELP WANTED**

**Banquet Servers needed**  Excellent position for retirees. No heavy lifting and a flexible schedule. **Contact Lynn Mumford** 

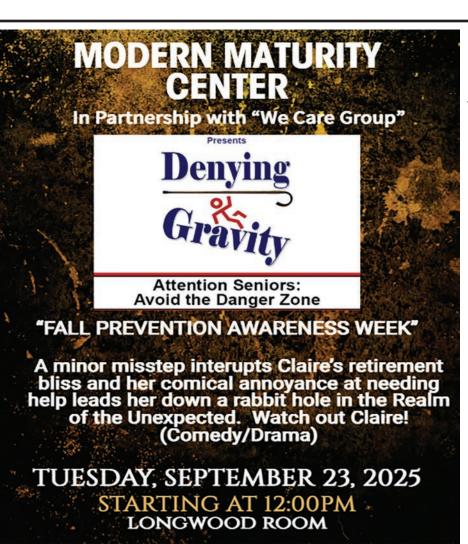
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# **Active Adult Living in Dover**

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# New stroke recovery support program coming to MMC Fitness Center in October

Thanks to a grant from the Delaware Division of Aging and Adults with Physical Disabilities, MMC will be offering a stroke recovery support program.

The Stroke Recovery program will provide exercises stroke victims, post physical and occupational therapy, with an exercise routine that develops strength, flexibility, and balance geared towards functioning independently and safely. Staff will teach and guide clients in healthy eating habits for healthy aging and stroke prevention; lead them with cognitive exercises related to their fitness and nutritional plan; and explain the risk factors that increase the chances of stroke - diabetes (doubles your chances of stroke), previous stroke or transient ischemic attack (TIA), high blood pressure, high cholesterol, heart disease and

obesity and how to reduce your risk.

The purpose is to bridge between PT and OT and an Independent training program. The recovery program will begin by taking measurements of each participant. The measurements will include Doctors report, Mobility, Range of Motion, Stretching, Deep Tissue Massage, Balance, Strength, Weight and Waist Circumference. Once a baseline has been established, they will work towards increasing their measurables. The clients will attend a twice a week over a 6-month period. Upon completion of that 6-month period the member has the option to continue through the next 6 months if it is deemed necessary.

Watch the Bulletin for more details on a start date or stop by the fitness center and talk to Al Wyllie if you are interested in participating in this program.





We are just a phone call away to help you start your new home journey this fall!

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Branch Manager
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Crystal Calderon
Realtor® | SRES®
Bryan Realty Group
742 S Governors Ave., Dover, DE 19904
Cell 302.222.3349
Office 302.734.4414





# MoneySense 6 reasons to sell an investment — and 2 to hold on

Knowing when to sell is as important as knowing when and what to buy, but the decision can be an emotional one. These tips from Merrill can help you time your decision.

More than any other investing decision, finding the right time to let go of an investment can be driven by emotion. If an individual stock, mutual fund or exchange-traded fund has performed well, you may feel like you are giving up potential future gains by selling. FOMO, or fear of missing out, is a reason many investors hang on longer than perhaps they should.

On the other hand, if an investment has lost ground, you may be reluctant to sell because you will not be able to recover the value you lost. Selling at a loss feels like defeat.

Neither of these impulses is hard to understand. Yet it is just as important to have a plan for when to sell an investment as for when to buy one. Selling, like buying, is part of the investment process.

Consider these six reasons to sell an investment — more than one may apply.

#### 1. It is time to rebalance.

Your target asset allocation should align with your investing goals, risk tolerance and time horizon. It is important to regularly review your portfolio against those targets and rebalance when necessary. For example, if equities have surged while bonds stayed flat, stocks might make up 70% of your portfolio instead of the 60% you targeted. You may need to sell some stocks or stock funds to restore the balance.

2. Something has changed. That might include a shift in fundamentals. For example, guidance about a company's earnings is disappointing. With funds, a change in direction could mean the fund is no longer aligned with its role in your portfolio. There could have been a management



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

change, or perhaps the manager's performance has dipped relative to similar funds.

#### 3. The economy has shifted.

If a possible recession is on the horizon, for instance, certain sectors, like consumer companies, may underperform the market and could be candidates for a sale. Interest rates, too, can make a difference. When high rates make financing expensive, small-cap stocks and asset-heavy companies that depend on capital expenditures could face headwinds.

# 4. You want to avoid excessive concentration.

This can affect investors who have received shares in a company as part of their compensation or who own stock that has outperformed the market and grown to dominate a portfolio. Overly concentrated positions like these can bring outsized risk.

# 5. You are retiring or have a need for cash.

Trimming positions could help you generate cash, either for a large expense, such as a home down payment, or to make sure you have adequate income as you prepare for retirement. Selling assets strategically in anticipation of a need for income can help you avoid

having to make a sale when markets may be down.

# 6. You need a tax loss to offset capital gains.

Selling an investment at a loss may be easier to accept when the loss can be used to offset capital gains and may reduce your tax bill. But do not sell an investment solely for tax reasons. Even if the investment has hit a rough patch, consider its prospects and role in your portfolio. It may be a good idea to talk with a tax professional and your financial advisor before selling. Also, if you sell an investment at a loss and buy it or a similar investment within 30 days of the sale, you will not be able to deduct the loss on your taxes due to what is known as the wash-sale rule.

Now for the other side: There can also be many reasons not to sell, but these two can be particularly important.

# 1. Your "overvalued" stocks may still have room to grow.

The share price of a stock should not be viewed in isolation. Even when certain stocks seem very expensive relative to historic valuations, consider the potential impact of bigpicture trends and innovations. You may come to a different conclusion and decide to hang on.

# 2. It is important to stay invested.

During broad market corrections, the urge to sell may be hard to resist. But over long holding periods, stocks have historically outperformed cash. By staying out of the market, you may miss the recovery.

When you are tempted to sell an investment, it is critical to keep the larger picture in mind, stick with your investing plan and focus on staying on track toward your goals. If you work with an advisor, in-depth conversations about when to sell are just as important as the conversations you are likely already having about what to buy.

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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Over the summer, MMC collected school supplies to donate to Booker T. Washington Elementary School. The busload of supplies was delivered Monday, Aug. 25. L-R: MMC Program Director Karen Porterfield, MMC Driver Vincent Perry, Booker T. Washington Principal Lawanda Burgoyne, MMC Membership Director Bambie Wise, Booker T. Washington School Counselor Grace Fox and Booker T. Washington School Nurse Megan Holdridge



Powered by the State of Delaware & United Way of Delaware

#### LIHEAP

If you previously were approved for LIHEAP (Low Income Home Energy Assistance Program), keep your eyes open for the renewal application for 2026.

Catholic Charities has recently sent out the renewal application for his incredibly important program, but the application has changed in appearance.

Make sure to include all household members, all heating and electric accounts, proof of income and rent/mortgage and check the boxes that apply to you.

For those who have never applied for LIHEAP, they will accept new applications between August 1st, 2025, and March 31st, 2026. This benefit helps to pay for

electric and heating costs.

Eligibility for LIHEAP does NOT guarantee a benefit will be paid. LIHEAP funding is limited, and its availability is dependent on the number of clients that apply. Clients are encouraged to complete the LIHEAP application process to also be eligible for other supplemental programs such as Summer Cooling, Crisis, Weatherization, etc.

To apply, go to:

https://wwwccwilm.org/basic-needs/energy-assistance/

LOW INCOME HOME ENERGY ASSISTANCE PROGRAM 2026

New Castle: (302) 654-9295

Kent: (302) 674-1782 Sussex: (302) 856-6310

If you need assistance applying for LIHAEP, 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 Standbtmede. org to schedule an appointment.



The office of the Register of Wills recently treated MMC members to free ice cream at lunch. L-R: Abby Betts Robert, Darlene Cox, Resiter of Wills DJ Cox, and Alyssa Young. Photo by Karen Porterfield



ONE DAY ONLY - WEDNESDAY, OCTOBER 22, 2025 SHOP 8AM - 11PM

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For Shopping Passes or information, contact:

MMC Member Services 302-734-1200

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

# Home Care by Seniors for Seniors Retired & Looking for Meaningful Part-Time Work? We're always looking for more helpers - kind, giving, caring and compassionate people who recognize that the true joy in life comes from helping others. "Not all of us can do great things. But we can do small things with great love."

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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

Everyone who participates in any activities or programs must be a member of the Modern Maturity Center. All memberships must to 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.

# Bereavement Support

DAY: Wednesday, Sept. 10 TIME: 12:30 p.m. to 2 p.m. ROOM: Activity Room #1

Join us for our Bereavement Support Group, facilitated by a trained bereavement specialist from VITAS. This compassionate and supportive environment is designed for individuals navigating the complex emotions associated with loss. Sessions are held on the 2nd Wednesday of each month and are structured as drop-in support meetings, allowing you to attend as your schedule permits. Whether you are seeking comfort, understanding, or connection with others who are experiencing similar feelings, this group provides a safe space to share your thoughts and emotions. We invite

company of others who understand your journey. Free for members! You must be a member of MMC to participate.

# 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 nonmembers

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

To schedule your appointment today, contact Member Services!

Sept. 26 - 8:30 a.m. to noon

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

you to come and find solace in the 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 enhancement cognitive 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 takehome 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

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

member of MMC to participate.

DAY:3rd Tuesday of the Month TIME: noon to 3 p.m.

ROOM: Activity Room #3 FACILITATOR: Darryl Garner

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

#### Meditation Class

DAY: Wednesdays

TIME: 10 to 11 a.m.

ROOM: Activity Room #8

MEDITATOR: Mr. Kim Palmer

Meditation helps with high blood 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.





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## Bible Study

DAY: Tuesdays

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

ROOM: Activity Room #7

FACILITATOR: Glenn Johnson

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

# Bible Study

DAY: Wednesdays

TIME: 11 a.m. to noon

ROOM: Activity Room #3 FACILIATATOR: 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

MMC to participate.

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

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.

# Fall Risk Screening

Event

DATE: September 26

TIME: 9:30 a.m. to 1:30 p.m. ROOM: West Conference Room HOSTED BY: Del. State University

Delaware State University's Occupational Therapy students invite the community to participate in a FREE Fall Risk Screening and Education Session. This valuable event aims to promote safety and independence among individuals at risk of falling. The screening, which lasts approximately 30 to 45 minutes, will provide participants with individualized fall risk assessments. Attendees will also receive educational materials designed to help them stay safe in their daily activities. Don't miss this opportunity to enhance your safety and well-being. Join the Occupational Therapy students for this informative session and take a proactive step towards maintaining

# MMC Gospel Singing Workshop

DAY: Tuesdays

TIME: 10 to 11 a.m.

your independence.

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.

# **YMCA's Diabetes**

Prevention Program:

# **A Comprehensive** Approach to Health

DATE: Sept. 9 TIME: 1 p.m.

ROOM: West Conference Room **HOSTED BY: YMCA of Dover** 

The YMCA's Diabetes Prevention Program is designed for individuals

at risk of developing type 2 diabetes. This program provides a supportive environment where participants engage in a small group setting to learn and adopt healthy habits aimed at reducing their risk of developing this condition. Rooted in the landmark Diabetes Prevention Program which is funded by the National Institutes of Health (NIH) and the Centers for Disease Control and Prevention (CDC), the YMCA's initiative demonstrated that has individuals with prediabetes can prevent or delay the onset of type 2 diabetes by 58% through healthier eating, increased physical activity, and modest weight loss. The next cohort at the Modern Maturity Center is scheduled to commence on September 9, 2025, at 1:00 PM. This 12-month program begins with 16 weekly sessions, followed by three bi-weekly sessions, and concludes with monthly classes to reinforce the knowledge and skills acquired. For further information about the program, please contact the Community Health Department at communityhealth@ ymcade.org or call (302) 572-9622. We encourage you to take this important

# **Nicotine Addiction**

step towards a healthier lifestyle.

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: Sept. 1

TIME: 1 to 2 p.m.

ROOM: Activity Room #7 FACILITATOR: Russ Zehnacker

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

developments in hearing health. For further information, please visit our

members of individuals with hearing

loss to stay informed about the latest

website at www.hlade.org or contact Russ Zehnacker at (302) 530-010 or via email at rzehnacker@proton.me.

# SNAP Outreach Program at MMC



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

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

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

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

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

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

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

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

#### Delaware Senior Farmers' Market Nutrition Program (SFMNP)

Participants of the program should use their gift cards before November 30. After that date, the gift card will no longer be accepted. The participants can use their gift cards at participating vendors listed on the paperwork given to them. Dettwiller Farms, Amish owned local farmer specializing in vegetables grown without pesticides will be at MMC every Thursday until November 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.

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

A: Households CAN use SNAP benefits to buy: - Foods for the household to eat such as: - Breads and cereals - Fruits and vegetables - Meats, fish, and poultry - Dairy products - Seeds and plants which produce food for the household to eat. Households CANNOT use SNAP The Income Limits for the new Federal Fiscal Year increased effective October 1, 2024. Below are the income limits for October 1, 2024 through September 30, 2025.

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

To qualify for the SNAP Program as elderly, a person must be at be 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	<b>Maximum Gross</b>
	Separate Household	Monthly Income
Household Size	165% of FPL*	200% of FPL*
1	\$2,071	\$2,510
2	\$2,811	\$3,408
3	\$3,551	\$4,304

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

Income Limits for Adult Medicaid (Not eligible for Medicare yet)

Household Size Adult & Children 6-18 (133% of FPL\*)

1 \$1,669
2 \$2,265

2 \$2,265 3 \$2,862

\*FPL= Federal Poverty Level

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

benefits to buy: - Beer, wine, liquor, cigarettes or tobacco - Any non-food items such as: - Pet foods - Soaps and paper products - Household supplies

- Hot foods Additional information:
- Soft drinks, candy, cookies, snack crackers and ice cream are food items and are, therefore, eligible items. - Energy drinks with nutrition facts are eligible, energy drinks with supplement facts are not eligible.

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

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

To file a program discrimination complaint, a Complainant should complete a Form AD-3027, USDA Program Discrimination Complaint Form which can be obtained online at: https://www.usda.gov/sites/default/files/documents/ad-3027.pdf, from any USDA office, by calling (833) 620-1071, or by writing a letter addressed to USDA. The letter must

contain the complainant's name, address, telephone number, and a written description of the alleged discriminatory action in sufficient detail to inform the Assistant Secretary for Civil Rights (ASCR) about the nature and date of an alleged civil rights violation. The completed AD-3027 form or letter must be submitted to:

1. mail:

Food and Nutrition Service, USDA 1320 Braddock Place, Room 334 Alexandria, VA 22314; or

2. fax: (833) 256-1665 or (202) 690-7442; or 3. email:

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

# Captain Social Security THE ABC's of MEDICARE

by Benjamin Shamburger, MSW

Get
ready!
Medicare
Open
Enrollment
Season
starts Oct.15
and runs
through



Dec. 7, 2025. In this article I will help you if you are new to Medicare or already on Medicare by giving you some important things to consider as well as a review of the programs offered. Let's begin with the four parts of Medicare:

**Part** A – Hospital Insurance (HI) covers inpatient hospital care as well as skilled nursing facility care following a hospital admission. Hospice care and Home Health Care are also covered. And it also covers some medications that must be administered by a doctor. One issue to be very cautious of when it comes to Part A is if you are admitted to the hospital "Under Observation". This often occurs when a person is admitted due to an emergency room visit. Here's the problem – if you are admitted "under observation" for Medicare purposes, you are not an inpatient! Therefore, none of your hospital charges will be covered under Part A. They will be covered under Part B – which only pays 80% of the allowable charge and you will have to pay 20%. If you have paid at least 10 years of Medicare taxes, you don't pay a monthly fee for Part A, but it does have a deductible which I'll explain later.

Part B – Supplemental Medical Insurance (SMI) covers outpatient medical care for doctor's office visits, x-rays, labs, durable medical equipment and many preventive services like screenings, shots or vaccines and yearly "Wellness" visits. You pay a monthly premium for Part B. The amount you pay is based on your

income. The standard premium for 2025 is \$185 per month. If you are collecting Social Security, it automatically comes out of your benefit. Part B also has a deductible and co-insurance payment of 20% of the allowable charge. If you have seen a doctor or received outpatient care under Medicare you will receive a document that Medicare calls an "Explanation of Benefits" or EOB. It will state on the first page "This Is Not A Bill". As a result, most people give it little or no attention. Here's the problem, unless you tell them otherwise, medicare will assume that the charges are valid! This is especially true for hospital admissions. If you don't recognize the provider or the charges, it's your responsibility to let Medicare know!

**Part** C – Medicare Advantage is a Medicare approved plan from a private company that offers an alternative to original Medicare for your health and drug coverage. This "bundled" plans usually include Part A, B and often Part D. In many cases, you can only use doctors who are in the plan's network. They may lower your monthly cost for the Part B premium and provide some extra benefits. I personally have a Part C plan that pays most of my Part B monthly premium and provides many extra benefits like over-thecounter medications that I order for free from their website. If you have ever considered these plans, I would encourage you to do so,

Part D – Prescription drugs is an important benefit that should be evaluated each year. Especially if your medications have changed since the last open enrollment season. If you have prescription drug coverage from your employer or other health insurance, you may not need to sign up for a Part D plan. That means, "it is as good as or better" than the coverage provided under Part D. If you have other coverage, the

provider is required to send you a notice each year stating that you have creditable coverage.

Saving Programs for **Medicare Cost** – There are several programs available to help offset the cost of Medicare. If you need help paying for prescription drug costs under Part D, you can apply for "Extra Help" through Social Security. If you need assistance paying for Part B coverage, you can apply for assistance through the State Health Insurance Program (SHIP). The Delaware Medical Assistance Bureau (DMAB) is the SHIP in Delaware administers cost savings programs that you may be eligible to receive. You can contact them at (800) 336-9500.

If you are new to Medicare, there is much to consider, and it can be overwhelming. Take a deep breath and take it one step at a time. Now that you have the basics, consider any other insurance you may already have that will continue. If you have insurance through your employer that will follow you into retirement, usually Medicare will become your "primary" insurance and your employer's insurance will be "secondary". This means it most cases you should have little out of pocket cost. Consider your prescription needs. This is a good time to remind you that if you are married, you may have completely different coverage than your spouse.

**Enrollment** – Your "initial enrollment period" includes 7 months. It starts 3 months before

your birth month, your birth month, and 3 months after. I strongly recommend that you sign up during the first 3 months of eligibility. By doing that, your coverage will start on the first of the month of your birth month. If you wait until your birth month, it will start the first of next month. This rule applies to the remaining 3 months of eligibility. If you miss your "initial enrollment period" you will have to wait until the "general enrollment period" which is from January until March. But your coverage doesn't start until July. And your Part B cost may be increased by 10% for each 12-month period that you were eligible but did not take Medicare.

Special Enrollment – If you are actively working (or the spouse of an active worker) covered by an employer sponsored health insurance, you can delay taking Medicare Part B until you stop working. You will be given an 8 month period to sign up that begins the month after the employment ends or the coverage ends, whichever happens first.

Medicare publishes the "Medicare And You" book annually that provides great detail about the Medicare benefits. I call it the Medicare Bible. It's worth reading. It is "state specific" and provides plans available here in Delaware. Get ready! Medicare Open Enrollment is just around the corner.

Feel free to email me at: brsham907@verizon.net with any questions, comments or concerns you may have.

# Jeff, ≝HANDYMAN

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302-450-2954

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

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 will facilitate 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 for this workshop is \$5. There will be no refunds unless the workshop is cancelled. Call Member Services at (302) 734-1200, extension 167. Reserve your spot today and start jumpstarting your legacy!

#### Solution to puzzle on page 22

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



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# **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.

ATTENTION! Remember to renew your membership in September. Classified ads are free for paid, current members ONLY

#### **FOR SALE**

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

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

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

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

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

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

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

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

Lectric Foldable E-Bike XP 2.0 w. 48V battery, manual & charger. Long range edition (45-65 miles), inc. pedal assist capability, confrot package, & hydraulic Brakes. Exc. Cond., used

1 time, has warranty, \$750; Vintage Phil. Eagles Bryan Westbrook Football Jersey, size 3X, \$30; Vintage Pittsburgh Steelers Letterman's Jacket, New, Size 2X, \$125. Leave message, 302-336-8342 or email sargaf126dll@duck.com

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

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

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

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

Collector hats - Number Phillies hats (one is Championship hat); past Dover Downs hats; older Phillie's picture.; King Richard Petty miniature car in package, worth hundreds, offeres accepted, NASCAR pit hat, 2008 edition with Petty name, plus autograph of another driver, never worn, \$35 OBO, Offers considered, 302-538-6971

**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

Two dark brown ventilated wood tower shelves, good condition, \$40 each or two for \$75. 14 small collectible planters, a variety of colors and shapes All but two are marked. 302-734-1944

Full size bed, frame & box spring, \$300; Medical equipment, end tables, living room furniture & more. 302-883-3602 or 302-241-5146

Cemetery plot, 2 spaces, Sharon Hills, Prophets, asking \$3,900, 302-632-4604

**Hospital bed**, elec. foot & head controls \$150; **Wheelchair**, lt. wt, removable footrests, foldable \$50; **Walker** \$10; **Shower chair** \$10, 302-233-1421

**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 \$85. **OBO.TIlted** leg rests. 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

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

and to see.

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

# **SERVICES OFFERED**

**Medical Caregiver** willing to take 695-3131. care of your loved ones in their com comfort zone. 40 yrs. exp. in hospitals and homes. Excellent references. Call Sarah, Cell 267-325-1083; Office 302-735-1879

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

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

302-653-2111 or 302-423-9318

B&T Coins - buying all types of Choose your own rates for gas, coins; attic and garage clean out, 302-

Home Health Aide looking for new client, Dover/Camden area, mostly days, 302-241-1467

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

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

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

- -Organize & set up files
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- Order from (Amazon) online shipped to you
- Create online accounts (eBay, Amazon)
- Create email accounts References available upon request -

302-229-2432.

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

No Medical Exam Life Insurance

Counselor, 945-695-3131.

- We offer same day coverage, easy affordable monthly qualification, rates, expert price guidance, . Richard Edkins, Final Expense Expert, 954richardledkins@gmail.

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

Biddle's Contracting - Roofing, & other Pablo Auto Repair - semi-retired, 30 home improvements. Free estimates, yrs. exp., Labor rate \$45. per hr. 302-480-3191

cell phone electric, 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.

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

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

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

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

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

Will take people to appts., shopping, work, etc. \$20/hour, 302-670-9097

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

#### **NEEDED**

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

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

#### **FOR RENT**

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

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

# Southern Delaware Stamp Show

Saturday, Oct. 11, 2025

10 a.m.; - 4 p.m. Whatcoat Church 11 Main St. Camden, DE 19934 Free Admission, Free Parking, Handicap Accessibility, Refreshments, Hourly Door Prizes

Stamp Dealers present for all types of sales SILENT AUCTION Come see what we have to offer!

#### **DOVER STAMP CLUB**

cordially invites anyone interested in collecting (philately) to attend and join us at our monthly meetings.

Club meets the 4th Tuesday of each month (exc. Dec.)

at 7 p.m.

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

> For additional info call Woody Fairess 302-335-8199

# 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

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 Porterfiled, 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





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

September 2025

# MMC's 21st Annual Gala

Presented by Bally's & Scott & Terri Brown



Diamond Sponsors: PNC Bank, M&T Bank, Atlantic Concrete, L&W

Insurance, Bayhealth, SYSCO

Table Game Sponsors: Smith & Associates, Dover Federal Credit Union Gold Sponsors: Highmark, Joyce Breasure-Herrick, McDonalds, Savant Wealth Management, RYJ Construction, Del-One, Federal Credit Union, Chesapeake Utilities, Delaware Electric Co-Op, Carolyn Fredricks,

Silver Sponsor: Vickie Marquez, Advantech, Don & Dolores Blakey, Rebecca & Scott Kidner, Sovereign Property Management, Cate Lyons, List Refrigeration, Wilmington

Copper Sponsors: Mark Biddle, Dover Pools, WSFS, Edward Don, H&A ELectric, The Centre 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

# Construction projects -Stage 2 begins Sept. 2



The renovation to the MMC fitness center begins Sept 2. Again, entrance to the facility will change.

These are the major changes:

- 1. The Fitness Center will be closed the first week of September.
- 2. Entrance to the Longwood Room will be through the new Welcome Center. Although that area will be completed, we will not have the finishing touches finalized. Entry and exit of the Longwood Room, including Meals on Wheels, will be through the new entrance.
- 3. Entrance to the pool will be through the rear door of the pool. There will be signage indicating

where that rear entrance is located.

#### Just to recap

Starting Sept. 2 -

- 1. Fitness Center closed for one week (Sept. 2-5).
- 2. Entrance to West Longwood Room through the new area.
- 3. MOW drivers will park outside the West Longwood Room and take meals out through the MOW door.
- 4. Entrance to the pool (during the fitness construction, will be through the rear pool door, which will be marked.

Thank you for your patience while we complete these improvements to the Center.

Don't forget! September is Membership Renewal Month!

# 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 guestions and let you choose the options that are right for you." Barros, McNamara, Malkiewicz & Taylor, P.A. I Dover - Seaford - Lewes



# Call Attorney David J. Bever

to schedule a consultation

734-8400

# From the Director



Carolyn Fredricks

Welcome
Fall - and all
the wonderful
things it brings.
Especially here
at the Center.
New programs,
opening of
the Welcome
Center and

construction beginning on the fitness center expansion. It's just a busy time.

A very special thank you to Henry Greene and his crew for the awesome presentation of *Ebony Movie Soundtracks*. That show was sold out in one day. Totally amazing!

Starting Sept. 2, you will be able to access the dining room through the new entrance although,

we will not have everything completed by that date. We will have an official grand re-opening at a later date, probably sometime in October when the fitness center renovation is complete.

During the fitness center renovation, Door #7 will not be available for entry to the pool.

There is a back door to the pool area and that is the door which must be used. That door is located to the left of the fence surrounding the air conditioning unit. There will be signage and the entrance flag will be moved to help direct people to the appropriate entrance.

October begins the new budget year for the nutrition program and while the program is growing and the cost of food and other supplies continue to rise, there was NO INCREASE in funding.

This means we must closely monitor all the attendance and expenses of the program.

The biggest change will be in the Grab & Go meals. According to section 1.1.3.1 of our contract "Grab & Go participants are limited to one meal per mealtime. (i.e. a Grab & Go participant may not pick up 3 bulk lunches to go)". Because of this contract stipulation, beginning Oct. 1, there will be a scanner at Grab & Go. Everyone will need to scan their cards or scan tag when picking up a meal. If you do not have a scan bar code on the back of your membership card or do not have a scan card, please see member services.

You will still need to call in, so we will know how many Grab & Go meals we need to prepare.

The nutrition program provides meals for those who are age 60 and older or married to someone 60 years of age or older.

Beginning in October, those under the age of 60 will need to pay the full cost of the meal - \$10.50.

Also coming in October is our gala - Oct. 11. This is the fundraiser that supports all of our programs. If you are unable to attend, perhaps you would consider donating a new item for our silent auction.

I know this is a lot of confusing information - what doors to use, scanning, changing of the Grab & Go process, but I do have an open door policy and will be glad to answer any questions you may have

Enjoy the beautiful fall weather and remember construction will be





**EXT. 167** 

# SEPTEMBER MEMBERSHIP RENEWAL MONTH

ANNUAL MEMBERSHIP DUES

\$30 PER PERSON \$55 PER COUPLE\*

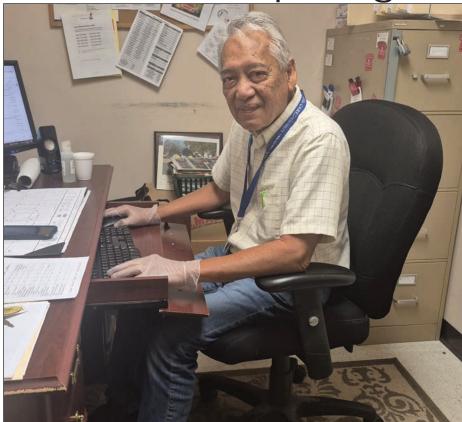
\*COUPLES MUST RESIDE IN THE SAME HOUSEHOLD

+++ MEMBER SERVICES HOURS +++

MONDAY-THURSDAY 9AM - 3PM FRIDAY 9AM - 2:30PM

> (302) 734-1200 **EXT. 167**

# MMC Staff Spotlight



Above: Oscar Sebastian, SNAP Outreach Coordinator. Oscar helps seniors throughout Kent County apply Photo

# We have a Medicare plan with your name on it

# UnitedHealthcare® offers Medicare plans for a variety of health and budget needs

At UnitedHealthcare, we have Medicare Advantage plans for many kinds of people, including people who also qualify for Medicaid. Plan benefits and features may include:

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# Call today to find the plan that's right for you

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# Look whats fun and free at MMC

MMC Activities are only available for members with memberships current as of September 1, 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 to 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. Please note that classes start Sept. 9. Free to members.

#### Advanced Line Dancing

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

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

# Beginner Line Dancing

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

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

# Couples Line Dancing

DAY: Monday

TIME: 11:15 a.m. to 12:15 p.m.

ROOM: Palmer Room

INSTRUCTOR: Ken & Sue Ellers

Grab a partner and 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 multidisciplinary 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! (This class replaces Broadway 2). Free to members.



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# 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.

### Soulsations

# MMC Bulletin

Published Monthly by The Modern Maturity Center, Inc. 1121 Forrest St. Dover, DE 19904 302 734-1200 \* FAX 674-1265 marketing@modern-maturity.org www.modern-maturity.org

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

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

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

#### 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,



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 rhyhms 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, and commitment to community please bring a hula hoop and single service. The initiative operates as jump rope. Free to members.

an independent class, welcoming

#### 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 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, September 18

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 accommodates, 3 breakfasts at your 1600 3 evening machtions at your hotel. Also a linker show at the Nashville Nighare Theater, an evening at the Grand Ole Opry, meal and entertainment at Category 10, guided tour of Nashville, Grand oOle 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 botel, one holiday dinner at the Blamore Estate and one holiday dinner at the Omni Grove Park Inn, view arises 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 airfar, 1 night
hotel accommodation in San Juan,
guided tour of San Juan, shipboard
meals, transfers to and from San Juan
Cruise Pier in Docach transportation
to an from the atriot. Port calls:
WIllandard, Curacao; Oranjestad,
Aruba; Tortola, B.V.I.; San Juan,
Puerto Rico. \$250 per person deposit
due to hold reservation (\$100 per peron
penalty upon deposit). First payment
due Aug. 1, 2025 (\$1250 per person
penalty); Final payment due Nov. 1,
2025 (100% penalty if cancelled after
this date. Travel insurance is availbale

and strongly encouraged. PML Tours

# 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 (inclluding 2 nights in an authentic 18th century castle), transport by luxury coach in Ireland, Airport transfers, full breakfgasts every morning, 4 dinners (including farewell dinner and special dinner with Irish entertainment); sightseeing in Dublin, admission to Book of Kells at Trinity College, pan, century castle), transport by luxury coach in Ireland, Airport transfers, full breakfasts every morning, 4 dinners (including farewell dinner and special dinner with Irish entertainment); sightseeing in Dublin, admission to Book of Kells at Trinity College, sightseeing tour of Galway, visit to Blarney Castle, scenic tours of Connemara, the Dingle Peninsula and more, photo ops at Kylemore Abbey and Rock of Cashel, travel to Cliffs of Moher, visits to Celtic Crystal Factory and Guiness 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; asmission to Cody Nite Rodeo; visit to the Buffalo Bill Center of the West; explore Old Trail Town & Museum; visit Grand Teton National Park; visit Salt Lake City, Utah; and

more.PML Tours

NEW! Cape Cod, Martha's Vineyard & Provincetown 4 days/3 nights, Sept. 13-16 2026, starting at \$1,099 per person, double occupancy. Travel Protection is available and strongly encouraged. Host: TBA . Includes 3 nights hotel accommodations, 3 breakfasts & 3 dinners including a lobster dinner; an evening with entertainment; scenic ferry ride to and tour of Martha's Vineyard; tour Provincetown; travel along Cape Cod Natioanl Seashore; tour Hyannis (including JFK Memorial, Korean War Memorial and more) 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 Islandand Currituck. Plus Currituck Heritage Park, the Whalehead Club, Outer Banks Center for Wildlife; tour historic Corolla; take a dolphin cruise, climb abourd 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, rs 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* 

# NYC & Radio City Christmas 2 days/1 nights, Dec. 9-10, 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! A Day in St. Michaels

St. Michaels, MD

Monday, Sept. 22, 2025, 1 p.m.

\$125 per person, transportation, driver's tip, lunch at Foxy Harbor Grille, admission to the Chesapeake Bay Maritime Museum and time for shopping in St. Michaels. Enjoy a 60-70 minute scenic river cruise aboard a replica of a 1930s steamship called "The Patriot". Depart MMC 9:30 a.m.; lunch 11:30 a.m.; cruise 2 p.m.; Free time 3:30 - 5 p.m.; Return to MMC approx. 7 p.m.

# NEW! Peddler's Village Oktoberfeast

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 Bubbly 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 delebrate the season with Comparing produpances designed to sature 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 four Meedom in an unforcipal 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.

# **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.

# Legislative News

by George "Jody" Sweeney Kent County Levy Court Commissioner, 5th District



Fall, 2025 is

here! There is so much going on in Kent County, good and bad. Let's get the bad out of the way first.

There is a lot of construction either winding up or winding down. This construction impacts traffic flows by rerouting traffic down roads not normally used to seeing the flow, through subdivisions or small towns. Please be aware of these new traffic patterns where kids may be playing, buses are picking up or dropping students, and other drivers may not be aware of the patterns.

Just to name a few of the really big ones:

The Dover-Kenton Rd is probably closed by the time you read this. Traffic is formally being rerouted via College Rd to McKee Rd/Saulsbury Rd/Scarborough Rd. I would offer an alternative to use Chestnut Grove Rd to Rt 8, or to Sharon Hills Rd to head back into Dover or points south. This construction is tentatively scheduled to be completed in the summer of 2026.

The East and West Camden Bypasses are by far the biggest construction projects in Kent County since Rt 1 was finished. So far, the only closing has been Rising Sun Rd at the intersection with Rt 10/Lebanon Rd. This has forced the traffic flow through S. Old Mill Rd, a very established subdivision and my old

stomping grounds. S. Old Mill Rd has no sidewalks to speak of, and walkers, bike riders, and kids playing in yards are rampant. Please slow down, give yourself time to navigate the new route. The connector roads from the traffic light and the Camden Wawa and from the traffic light at Redners are nearly done. Construction will soon begin on the large circle to connect the connector roads to Rising Sun Rd, Rt 10/Lebanon Rd, and the connector to the Camden light at the Dawson Bus Yard. When these are done, construction will begin on the west side of Rt 13 for the connection from the traffic light at Wawa to Rt 10/Willow Grove Rd heading out of the town of Wyoming.

Other projects with impactful traffic rerouting or lane closures are also occurring around Walnut Shade Rd, Irish Hill Road/Peach Tree Run, and the increase of Rt 13 from four to six lanes. Those projects are still in the design phases and start dates are still To Be Determined.

Needless to say, DelDOT is spending a lot of taxpayer dollars in Kent County for these projects. We will all feel the pain for the next ten years, but the end goal will be worth it with improved traffic patterns and flow.

The one area that most homeowners and travelers are begging for changes is the State Street corridor from Rt 13 at Dover Pool to Magnolia. That area is seeing extreme growth in residential, will see increased traffic due to the construction detailed above, and no current plans to improve. All I can ask and advise is that you be aware of the construction rerouting and delays, and plan accordingly.

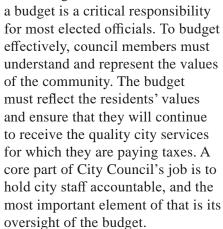
I hope you all had a great summer.

#### CAPITOL CLEANERS Senior Discount Available We specialize in wedding gowns and fine wools. Visit our website to find a location near you. Our courteous staff is happy to assist you. Stop in to receive a senior discount card. GREATER DOVER LOCATIONS 1064 Forrest Avenue 2175 S. New Street 227 Stadium Street Dover **Smyrna** Dover

# City of Dover Update Councilman Explains "Why I voted against Dover's Budget"

Councilman Brian E. Lewis, Dover City Council





At the June 23 council meeting, I voted against the proposed fiscal year 2025-26 budget introduced by city management. I wanted to take a moment to explain the reasons for my choice. The vote was seven council members in favor of the proposed budget and two against — me and Councilman Roy Sudler. There were actually some things I supported in this budget, but pleas to reject the electric and utility rate increases were fully expressed to me by my constituents in the 2nd District. This prompted me to ask significant questions and voice concern at the council meeting. Many citizens are feeling frustrated about another proposed electric and utility rate increase, since they were just faced with one a year ago. There are a lot of folks already struggling to pay electric and utility bills in our economic climate. Hearing the people's objections to an increase, I adhered to their wishes and voted no!

The citizens of Dover and perhaps businesses, as well, are suffering in a tremendous way financially. It is very unfair and unreasonable for hardworking, good individuals — especially those living on fixed incomes — to

bear the burden of financing an Electric Department that has become excessively costly in recent years. The city is at a critical juncture and needs to make a humane decision regarding the Electric Department. The residents of Dover can no longer be forced to pay higher electric bills, and city management needs to find a better alternative.

Further, I have been out talking to people, and many said they cannot afford to see their bills rise. To hit them with additional costs seems outrageous to me. There are people on dialysis or on oxygen who require medical equipment 10 hours a day, and these rates are going to be devastating for them. How do they cover their costs? We have many older adults in the city who have told me that, with the increases, they will have to make not only hard decisions but some life-threatening ones, such as choosing to either pay the increased utility bills or buy necessary medication or food. Frankly, I'm disappointed to see my colleagues favor monied interests over ordinary citizens' hardships. Again, city staff needs to come up with practical solutions to lower costs.

During the final budget vote, two of my council colleagues brought up the fact that Dover's electric infrastructure is old — a point that many are aware of. Some of us have experienced temporary blackouts, and when you're driving around the city, you will see some transformers that are scorched. Our electric overhead infrastructure is abysmal. It's terrible that the city does not have the money to overhaul the system. Unfortunately, Dover management and leaders failed to address this over the previous years.

We can't continue to rely on working families' tax dollars to cover up City Hall's mistakes. The people need relief, solutions and proposed new revenues to balance city budgets without burdening homeowners.

### More Fun and Excitement!

### MMC Book Club

DAY: Thursday, September 25

TIME: noon to 1 p.m. ROOM: Activity Room #1

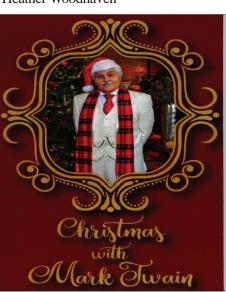
We invite you to become a member of the MMC Book Club, a welcoming space for individuals who share a passion for reading. If you enjoy discussing your thoughts, reactions, and opinions on various books, this club offers an excellent opportunity to connect with fellow literature enthusiasts. Participating 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 on the last Thursday of each month. We look forward to your participation in our literary community. 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:

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

October 30 - "My Father's List" by Laura Carney (not on Amazon)
November 27 - "Bring on the Blessings" by Beverly Jenkins

**December** - "Christmas With Book" by Heather Woodhaven



### 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 Twelve Days of Christmas.

**ONE NIGHT ONLY:** Wednesday, December 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.



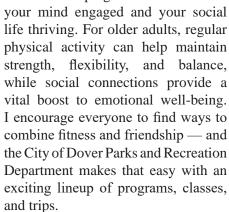
Have you thought about volunteering your time to teach a class or program? This is a great opportunity to share what you love and make a positive impact on our center! Whether you're skilled in a hobby, have a knack for a specific subject, or just want to share your passion, teaching can be a fun and 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@modernmaturity,org. You must be a member of the modern maturity center 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)

### **Stay Active, Stay Connected**

### Fun Opportunities with Dover Parks & Recreation

by Councilman Tricia Arndt, Dover City Council

Staying active isn't just about keeping your body moving — it's about keeping



Whether you're looking to try a new activity, revisit an old favorite, or explore a new destination, there's something for everyone this fall and winter.

### **Upcoming Programs**

- New York City Bus Trip Tentatively scheduled for early December, this is the perfect chance to enjoy the sights, sounds, and holiday magic of the Big Apple without the stress of driving.
- Bocce Ball A low-impact, high-fun sport that's easy to learn and perfect for friendly competition.

 Indoor Senior Softball – Stay in the game all year long with a fun and social indoor league.

### Ongoing Adult Programs (Through Fall & Winter)

- Dance With E'ase Enjoy upbeat music and gentle movements that help improve coordination, flexibility, and mood.
- Open Gym for Walking A safe, climate-controlled environment to log your steps and chat with friends while you walk.
- Soul Line Dancing Move to the rhythm, learn new routines, and enjoy the camaraderie of group dancing.

These programs aren't just good for your health — they're good for your heart, mind, and spirit. So, dust off your sneakers, bring a friend, and join in the fun!

For more information, visit the City of Dover Parks & Recreation Department at https://www.cityofdover.com/Parks-Recs-Home or call (302) 736-7050.

Staying active and connected has never been easier - hope to see you there!

Tricia Arndt is a lifelong Delawarean residing in Dover since 2006 with her husband and their two children. Councilwoman Arndt brings more than 20 years of public service experience to her role. She currently serves as Chair of the Parks, Recreation, and Community Enhancement Committee.

### Did You Know...

**September 3, 1783 -** The Treaty of Paris was signed by John Adams, Ben Franklin and John Jay, formally ending the American Revolutionary War between Britain and the United States.



### Caregiver Resource Center

September is recognized as healthy aging month. As caregivers we often overlook our own health. Missed doctor appointments or cancelling therapy of any kind does not benefit us. As a caregiver, we have to be vigilant about putting ourselves first so we can be as healthy as possible for those we care for. We encourage you to take some time out just for yourself each day. Take a walk, go to a movie, get a massage. The better you feel the better care you can provide to your loved one! Please see the following for our upcoming support group dates:

- Sept. 1 Labor Day MMC Closed
- **Sept. 4** Parkinson's Support Group, 5 p.m., CRC program
- **Sept. 8** Alzheimer's Day Support Group, noon, CRC program room
- Sept. 9 Second Time Around Grandparents Support Group, 9 a.m., CRC office
- Sept. 16 Alzheimer's Night Support Group, 6 p.m., CRC program room

Winners

Right: Yolanda Caldwell was the

birthday winner Aug. 14 at MMC.

- Oct. 2 Parkinson's Support Group, 5 p.m., CRC program
- Oct. 6 Alzheimer's Day Support Group, noon, CRC program room
- Oct. 14 Second Time Around Grandparents Support Group, 9 a.m., CRC office
- Oct. 21 Alzheimer's Night Support Group, 6 p.m., CRC program room

\*All are welcome regardless of diagnosis.

The Caregiver Resource Center (CRC) is here to help with your needs as a caregiver to an older adult or if you are caring for a related child or children. Call us on 302-734-1200 ext. 186/192 Dawn Morris and 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.







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,



Debbie Cook **Darlene Massie received their** big cash winnings from MMC Ambassador Bill Hufnal and Site Manager Jessica Kerr at the Aug 19 dinner dance. Dale Teat provided the dancing music to 250 guests

### **Senior Community Service Employment Program**

by Michael O'Leary

At the 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 currently has a waiting list. However, applications are being accepted should openings become available. If eligibility requirements for the program are met and an opening becomes available, participants are placed in a part-time community service assignment with a nonprofit or government agency. These include the Capital School District, Delaware State University, and the Smyrna State Service Center to gain experience and training. Additional training is offered through workshops and/or classes. There are a variety of training assignments including receptionist, maintenance trainee and food service worker. Currently participants can train up to 20 hours per week and are paid \$15 an hour.

SCSEP services receive funding from the DHSS Division of Services for Aging and Adults with Physical Disabilities and the US Department

of Labor. There is no fee charged for these services.

In addition to on-site job training Kent County SCSEP encourages participants to take advantage of community resources. One resource is the Department of Labor's Employment & Training (DET) which offers a multitude of career services including Basic Computer Training, Interview Strategies, and Career Planning Workshops. Additionally, DET can help cover the cost of a degree, license, and certificate programs for low-income adults and dislocated workers. Programs such as Automotive Technician, Billing and Coding, Certified Nursing Assistant, Dental Assistant, Diesel, EKG Technician, GED - High School Equivalency, 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

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

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

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

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You And About You."

### Krafty Korner by Karen

Hello fellow crafters! Ah – September! That magical time of the year when the month struts in like it owns the place, waving goodbye to summer and ushering in a new season. As summer officially hands over the reins to Fall, and we all pretend we like pumpkin spice lattes even if we secretly think it tastes like autumn threw up in a cup. It's the month where some of us trade in our flip flops for hoodies and sweaters and the only thing more dramatic than the weather is our social media pages are filled with fall-themed everything.

September is nature's version of a fashion show waiting to audition for a role in a dramatic soap opera. One minute, everything is green, and the next it's an explosion of vibrant reds, oranges and yellows. Meanwhile, we're all trying to figure out if it's too early to break out the flannel and whether our legs can survive the transition from shorts to long pants without a full blown out rebellion. Seriously, who decided that it's sweater weather when it's still 80 degrees outside? It's like Mother Nature is playing some sort of a prank on us!

While September brings on many things, harvest festivals are a fun way to celebrate. It's the season when corn mazes become the ultimate test of your navigation skills that are partly fun and slightly chaotic. Engage in arts and crafts or try your hand at games that are designed to make you question your coordination skills. Who knew that tossing a beanbag would be so complicated?

Harvest festivals are like the "Super Bowl" of agriculture, celebrating the end of the growing season with a bang. This is the time of the year where you will find everything from apples to zucchini, and the only thing more abundant than fresh produce is trying to decide if we want pumpkin or apple flavored donuts. You might even be tempted to buy that weird looking squash just to impress your family and friends. Spoiler alert – it's probably going to sit on the counter in your kitchen until

spring. You're probably also going to indulge in a buffet of seasonal delights, like apple cider, apple pies, apple fritters, apple cider donuts, and apple muffins. Then there is always the infamous pumpkin. We have pumpkin pie, pumpkin spice muffins, pumpkin pancakes, pumpkin roll, pumpkin bread, the list goes on and on.

So, as we go into September, let's embrace the quirks, the cozy vibes and the unpredictable chaos that comes with it. Whether you're sipping on that pumpkin spice latte while secretly judging yourself – navigating through a corn maze, or reorganizing your closet like it's a game of Tetris, remember to keep your sense of humor intact. Take a moment to ponder your life choices, like that time you thought starting a new workout routine in the fall was a good idea. Instead, set goals that involve more strategic napping or perfecting your ability to dodge responsibilities around the house. I know that I have been putting off organizing my craft room for a couple of years now. I have, however, made several attempts to shuffle things from one end of the room to the other although I still have no idea what color the carpet is.

I wanted to give a shout out to my friend Averie Bray. This young lady is a whirlwind of energy wrapped up in a bundle of enthusiasm who makes it a point to read for 15 minutes every day. If you've ever seen someone bounce into a room with the kind of excitement that could power a small city, you've probably met Averie. With a personality that's as vibrant as her Mina (Bambie), she's on a mission to make everything she does an adventure. Her vibrant spirit and creative drive inspire everyone around her. Recently, she read the article I wrote last month in the Bulletin and is now eager to dive into the craft she read about. With her enthusiasm and a newfound project in mind, she is ready to unleash her creativity and bring her crafty vision to life! With Averie leading the way, every day becomes an opportunity

for fun, creativity and a whole lot of laughter! So, Averie, this month's craft is dedicated to you. Tell Mina to go out and get everything you will need so you can channel your creative side and do this project.

As for everyone else, let's grab our glue guns, a cup of pumpkin spike latte, and start crafting! Happy Fall everyone!

### MASON JAR SUNFLOWERS

#### Supplies:

- Mason Jar Rings and Lids (any size)
- Fabric (you can use any scrap pieces of fabric you may already have)
- Burlap or Brown Felt (10" piece would be big enough to use)
- Glue Gun / Glue Sticks
- Scissors
- Fiberfill or Cotton Balls (I used stuffing from an old pillow)
- Ruler
- Twine
- Thin Dowel Rod or a Stick from the outdoors

#### **INSTRUCTIONS:**

- Trace your mason jar lid on a piece of burlap and felt 2 inches wider than the lid.
- Set aside. This will be used later in this project.
- Cut fabric strips 6 1/2" in length and 1" wide. (The fabric strips do not need to be perfectly cut. Raw edges are what give the sunflower character)



- Taking your fabric strips, tie each strip to the mason jar ring tightly and work your way around the ring. (You do not need to double knot the fabric)
- Slide the fabric knots close together to ensure a full sunflower.
- After all the fabric strips are around the ring, trim any

excess fabric going around the sunflower.

Adding the center to the sunflower:



- Lay your lid on a flat surface.
- Taking some of your fiberfill (or cotton balls), fluff it out and lay on top of the lid giving it a puffy look. (you could also use a small amount of glue to secure it to the lid)
- · Lay your fabric on top of the



fiberfill and secure with glue to the backside of the lid.

- o If you want your center to be puffier, add a little bit more fiberfill.
- Press the lid (center) to the open end of the mason jar ring with the puffy side facing the petals. You may want to glue this in place to hold it.
- Take your dowel rod or stick and add a small amount of glue to the backside of your flower to hold into place.
- Take a piece of brown felt and glue to the backside to cover the opening. (this will hide all your raw edges)
- If you don't want to use a dowel rod or stick, you could cut a piece of twine and glue to the backside to hang.



### **Nutrition Corner**

### Dehydration

#### by Nimi Bhagawan MS, RDN, LD

We have discussed dehydration many times, however we are revisiting it again because the warm weather will be here soon and many of us are aware that we are dehydrated. Dehydration is caused by the body losing more water than it is getting. The body is constantly losing fluid—through sweating, breathing, and urinating. Normally, you replenish these fluids when you eat and drink. It is very common for elderly adults aged 65 and older—to get dehydrated.

### Signs of dehydration in the elderly

Sometimes patients tell me that they cannot "overdose" on water. That's not true. Too much water can have negative effects on your body. Although rare, drinking too much water, often too quickly, can lead to a potentially fatal condition of low sodium levels called hyponatremia.

There are many signs and symptoms of dehydration in the elderly. Blood and urine tests can look for imbalances to help diagnose dehydration in the elderly.

### The most common symptoms of mild dehydration are:

- Headache
- Nausea
- Changes in urine (dark urine and decreased amounts)

#### Other symptoms of dehydration include:

- Dry mouth
- Muscle cramps
- Dizziness
- Fatigue
- Irritability
- Constipation

#### Signs of severe dehydration include:

- Confusion
- Feeling disoriented
- Trouble walking
- Skin changes, for example, decreased sweating, sunken eyes, and skin tenting (skin that does not easily return to its normal position when

delicately pinched)

- Drop in blood pressure.
- Increased rate of breathing
- Elevated heart rate/ Palpitation
- Fainting
- Seizures

Dehydration can be dangerous in the elderly, partly because some symptoms typically used to diagnose it may be masked. For example, skin tenting may not be easily detected in elderly patients due to the frail, thin skin many elders develop. Also, dry mouth could be mistaken as a side effect of a daily medication. These could lead to delays—sometimes fatal—in diagnosing dehydration early on in elder adults.

### Why do the elderly get dehydrated more often?

An important question to ask your doctor is, "Can we go over my or my loved one's medications?" Especially in the elderly, dehydration can be caused by interactions with multiple medications combined with bodily changes in thirst and appetite and with medical problems such as kidney disease. Dehydration affects people of all ages, but adults aged 65 and over have a greater risk. Studies estimate that about 40% of elderly adults are not hydrated enough. These factors put elderly more at risk:

#### Less total body fluid

With age, the body loses more muscle and gains more fat. This affects your ability to maintain the normal total amount of body water (TBW). TBW is usually about 60% in men and 50% in women. After age 60, these numbers decrease to about 50% in men and 40% in women. Less TBW increases the risk of dehydration.

#### Decreased thirst.

Your ability to detect and respond to thirst decreases with age. Even though the elderly need to drink plenty of fluids to replace fluid losses, they may not feel thirsty so they drink less.

#### More health problems

Elder adults are more likely to have underlying health

problems that increase their risk of dehydration.

- Declining kidney function means less efficient processing of fluids.
- Memory problems like dementia can cause elders to forget to drink. Decreased ability to walk and move around (mobility) can prevent seniors from getting water. Difficulty with swallowing and bladder and bowel control (incontinence) contributes to dehydration.
- Medications can also cause dehydration. Medications for high blood pressure, for example, can have a diuretic effect, meaning that more fluid is lost during urination.

### **Complications from other** illnesses

The elderly are more likely to become dehydrated when they get sick from other illnesses. For example, diarrhea and vomiting from a stomach virus, fever from the flu, urinary tract infections, or lung infections, and increased

heat-related illnesses (like heat exhaustion and heat stroke) during hot and humid seasons can all lead to dehydration.

### Treating dehydration in an elder adult

Not everybody has to drink eight 8 oz glasses of water a day! Calculate how much a person needs with the following equation: Weight (in pounds)  $X^{1/3}$  = fluid in ounces (basically one third of their weight in fluid ounces). For example, a 140-lb elderly woman needs about 46 ounces of water (5.5 8-oz glasses).

If you detect mild dehydration (e.g., nausea and headache symptoms), it can easily be treated by drinking fluids like water and sports drinks. The symptoms should improve quickly. It's important to get an elder to drink fluids immediately. Not treating mild dehydration early on can lead to worsening and even deadly health complications such as organ shutdown.

-cont. on page 19

### I Am Your Seniors Real Estate Specialist.

### Are you looking to buy, sell, rent or relocate?

As a Seniors Real Estate Specialist, I can guide you through the lifestyle transitions ahead. Whatever you are moving toward, I can help.



### Carla Wilson

REALTOR®, SRES®, PSA **Patterson-Schwartz Real Estate** 140 Greentree Drive Dover, DE 19904 302-233-1882 cell 302-672-9400 office





### Delaware Real Estate: September Market Snapshot & What It Means for You

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.

September is here, and with it comes crisp mornings, fewer beach crowds, and that familiar sense of "back to normal" after the whirlwind of summer. The Delaware real estate market is also settling into a more balanced rhythm less hectic than spring, but still active and full of opportunity. For seniors

thinking about downsizing, relocating, or finding a home that better fits your current lifestyle, this is a great time to take a fresh look at your options.

Across Kent, Sussex, and New Castle counties, demand is still solid, especially for well-maintained homes in established communities. Buyers this time of year tend to be more serious many want to be settled before the holidays-and sellers who list now can benefit from less competition and a more focused pool of shoppers. If you're thinking of selling, don't underestimate the power of fall curb appeal. Delaware's natural autumn beauty does half the work for you. A tidy yard, a festive wreath, and maybe a couple of pumpkins by the door can go a long way in making your home feel warm and welcoming.

Inside, keep things cozy but simple. A soft cinnamon or apple scent can set the tone, and warm lighting helps as the days get shorter. Just make sure everything feels bright and inviting—this isn't the season for dim corners or mystery light switches.

to explore without pressure. With fewer bidding wars and a slower pace, you'll have time to find a home that suits your needs—whether that means fewer stairs, lower maintenance, or just a quieter neighborhood closer to loved ones. And if you're using proceeds from a previous home sale, many lenders are offering flexible solutions tailored to seniors making thoughtful transitions.

Bottom line? The September market in Delaware is steady, practical, and well-

For buyers, fall is also a great time suited for those ready to make a change without the rush. And as a Seniors Real Estate Specialist®, I'm here to help you navigate every step with clarity, compassion, and maybe a little coffee along the way. So, if you've been waiting for the "right time," this just might be it.

> Let's make a plan that fits your life, your timeline, and your goals. After all, fall isn't just about leaves changing—it might be the perfect time for a change of your own. Let's talk no pressure, just possibilities.





### PROTECT YOUR INFORMATION!

Last year in the U.S., nearly two-thirds of scam victims were seniors. Scammers use tech support, romance, cryptocurrency, and government impersonation to get your personal and financial information. Remember to stay vigilant and not give out your information.

### 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-<u>Led Aqua Aerobic Class in the</u>

### 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. Classes registration is monthly (4 weeks, unless otherwise noted) and the registration cut-off will be 6 days prior to the first class, when no other registrations will be accepted.

### Tai Chi with Ran

Day: Wednesday Time: 1:30 - 2:30 p.m. Cost: \$20 MMC Member \$10 MMC Staff

Class runs September 3 - 24

Room: Palmer

Instructor: Ran Griem, RN

Shiatsu Practitioner. A minimum of 10

paid participants is required.

Registration for October runs until September 29.

#### Tai Chi with Donna

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

Class runs September 3 - 24

Room: Palmer

Instructor: Donna DeSimone

Class led by Donna, a Black Sash certified instructor. A minimum of 10 paid participants is required.

Registration for October runs until

September 29.

### Body Sculpting with Donna

Day: Wednesday Time: 4 - 5 p.m.

Cost: \$20 MMC Member

NOTE: You MUST register with the Fitness Center staff to use your insurance benefit. It is not automatic. Thank you! \$10 MMC Staff

Class runs September 3 - 24

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 October runs until Sept. 29.

### Yoga with Donna -Starting back up in October

Day: Tuesday Time: 4 - 5 p.m.

Cost: \$20 MMC Member

\$10 MMC Staff

Class runs October 8 - 29

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 October runs until Sept. 29.

### Beginner Tai Chi with Donna - Register for October Classes

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 October runs until Sept. 29.

### 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	<b>Aqua Mobility with Mindy</b>
Thursday	11:15am - 12:15pm	<b>Aqua Aerobics with Betsy</b>
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		
	Low Impact Senior Aerobics	8:45am - 9:45am		
MONDAY	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		
	Get Up and Move	8:00am - 8:45am		
	Dancing In Your Chair	9:00am - 9:45am		
TUESDAY	Advanced Line Dancing	10:00am - 11:30am		
	Contemporary Line Dancing	11:30am - 1:00pm		
	Broadway Too!	1:15pm - 2:45pm		
	Beginner Line Dance	9:30am - 11:00am		
	Soulsations	11:15am - 12:15pm		
WEDNESDAY	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		
	Intermediate Line Dancing	9:00am - 10:00am		
THURSDAY	Advanced Line Dancing	10:00am - 11:30am		
INUNSDAT	Contemporary Line Dancing	11:30am - 12:30pm		
	Double Dutch Therapy	12:30pm - 1:45pm		
	Low Impact Senior Aerobics	9:00am - 10:00am		
FRIDAY	Dancing In Your Chair	10:15am - 11:00am		
FRIDAT	Bingocize	11:00am - 12:00pm		
	Extreme Beginners Line Dancing	1:00pm - 3:00pm		

#### **GAME ON AT MMC!**

#### VOILMIST RE A MEMBER OF THE MMC TO DARTICIDATE!

YOU MU	JST BE A MEMBER OF THE MM	IC TO PARTICIPAT	E!
DAY	GAME	TIME	ROOM#
	Duplicate Bridge	9:30am - 2:00pm	AR #8
	Pinochle	12:00pm - 6:00pm	AR #4
MONDAY	Scrabble	12:00pm - 3:00pm	AR #4
	Rummikub	12:30pm-3:00pm	AR #3
	Bid Whist	3:30pm - 6:00pm	AR #8
	Pinochle	12:00pm - 6:00pm	AR #4
TUESDAY	Mahjong	11:30am - 3:00pm	AR #8
TOESDAT	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
WEDNESDAY	Dominoes	12:30pm-3:00pm	AR #3
WEDNESDAY	Bid Whist	3:30pm - 6:00pm	AR #8
	Chess	9:00am - 12:00pm	AR #4
	Bridge	12:00pm - 3:00pm	AR #3
THURSDAY	Chicken Foot	12:00pm - 3:00pm	AR #4
HIONSDAT	Pinochle	12:00pm - 6:00pm	AR #4
	Mahjong	11:30am - 3:00pm	AR #8
	Bid Whist	3:30pm - 6:00pm	AR #8
	Duplicate Bridge	10:30am - 3:00pm	AR #8
	Chicken Foot	12:00pm - 3:00pm	AR #4
FRIDAY	Pinochle	Pinochle 12:00pm - 6:00pm AR #  Rummikub 12:30pm - 6:00pm AR #  Bid Whist 3:30pm - 6:00pm AR #  Pinochle 12:00pm - 6:00pm AR #  Pinochle 12:00pm - 6:00pm AR #  Pinochle 12:00pm - 6:00pm AR #  Mahjong 11:30am - 3:00pm AR #  Scrabble 12:00pm - 3:00pm AR #  Scrabble 12:00pm - 3:00pm AR #  Pinochle 12:00pm - 3:00pm AR #  Scrabble 12:00pm - 6:00pm AR #  Dominoes 12:30pm - 6:00pm AR #  Bid Whist 3:30pm - 6:00pm AR #  Chess 9:00am - 12:00pm AR #  Chicken Foot 12:00pm - 3:00pm AR #  Pinochle 12:00pm - 3:00pm AR #  Chicken Foot 12:00pm - 6:00pm AR #  Pinochle 12:00pm - 6:00pm AR #  Pinochle 12:00pm - 3:00pm AR #  Pinochle 12:00pm - 3:00pm AR #  Pinochle 12:00pm - 3:00pm AR #	AR #4
	Scrabble	12:00pm - 3:00pm	AR #4
	Bid Whist	3:30pm - 6:00pm	AR #8

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Suggested Donation: \$6 for ages 60 & up All others must pay - \$9 Lunch served 11:30 a.m. - 1:30 p.m. Grab and Go lunch 11 a.m. - 1 p.m. Call 302-734-1200 by 10 a.m. to reserve your Grab & Go meal Menu subject to change without notice.

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CENTER CLOSED	Meat Loaf w. Gravy Wild Rice Baby Carrots Wheat Bread/Milk Cookies	Chicken Parmesan Linguini Buttered Peas Italian Bread/Milk Yogurt	Fried Fish Scalloped Potatoes Stewed Tomatoes Dinner Roll/Milk Peaches	5 LS Ham w. Pineapple Sauce Boiled Potatoes Seasoned Cabbage Wheat Bread/Milk Pudding
Salisbury Steak w. Gravy Mashed Potatoes Seasoned Green Beans Wheat Bread Milk	9 Spaghetti w. Meatsauce Mixed Veg. Italian Bread/Milk Applesauce	Chicken Salad on Bun Broccoli Salad Beg of Chips Vanilla Pudding	Roast Beef w. Gravy Mashed Potatoes Buttered Peas w. Pearl Onions Dinner Roll/Milk Pudding	12 Jumbo Hot Dog on Bun Onions/Relish/Ketchup/Mustard Baked Beans Cole Slaw Milk Brownie
Baked Zit w. Meatsauce Buttered Winter Blend Vegetables Wheat Bread/Milk Pudding	Chicken Marsala Wild Rice Vegetable Blend Wheat Bread/Milk Fruit	17 Chef Salad w. Turkey & Cheese on Lettuce Tomato Wedges Macaroni Salad Wheat Bread/Milk Applesauce	18 Nutrition Class  Fried Chicken Macaroni & Cheese Mixed Greens Dinner Roll/Milk Pudding	Beef Stew Broccoli Biscuit/Milk Cookies
Meatball Sub Potato Wedges Buttered Peas Milk Yogurt	Baked Chickien w. Gravy Rice Buttered Carrots Wheat Bread/Milk Fruit	Beef Stroganoff Egg Noodles Vegetable Blend Wheat Bread/Milk Pudding	Pork Chop with Gravy Mashed Potatoes Buttered Green Beans Roll/Milk Peach Cobbler	Chicken Tetrazzini w/Noodles Buttered Mixed Squash Wheat Bread/Milk Fruit Yogurt
Chicken Pot Pie Buttered Broccoli Wheat Bread/Milk Applesauce	30  Beef & Pasta Casserole Italian Mixed Vegetables Wheat Bread/Milk Tropical Fruit	Oct. 1  Tuna Salad Platter w/ Lettuce/Tomato/ Cole Slaw Roll/Milk Fruited Jello	Oct. 2  Chicken Parmesan Linguini Buttered Veg. Medley Italian Bread/Milk Tapioca Pudding	Oct. 3 Cheeseburger on Bun Ketchup/Mayo/Mustard Sidewinder Fries Lettuce/Tomato Milk Fruit

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



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

### Longwood Room Events

September 1 - CENTER CLOSED!

**September 2** - Randy Chang on the piano, noon

September 4 - Farmer's Market, 11 a.m.

September 11 - Birthday Day!

- Farmer's Market, 11 a.m.

- Aetna, 11:30 a.m.

- Free Ice Cream! - Bryan Realty Group, noon

- Steppin' Seniors Perform, noon

**September 12 -** "Ebony Movie Soundtracks" Dinner

Show, 6 p.m.

**September 16 -** Randy Chang on the piano, noon

**September 17 -** SNAP - Oscar Sebastian, 11:30 a.m.

**September 18 -** Farmer's Market, 11 a.m.

**September 25 -** Farmer's Market, 11 a.m.

September 26 - DSU Trivia, 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!

### <u>September Schedule</u>

\*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, Sept. 3: Monthly Planning Meeting, WCR Room

Thursday, Sept. 4: Applebee's (Camden), 4110 S. DuPont Hwy., Camden

Monday, Sept. 8: Cheddar's Scratch Kitchen, 4590 S. DuPont Hwy., Camden

Thursday, Sept. 11: Augustine Tavern, 1919 St. Augustine Rd., Middletown

Monday, Sept. 15: Umi Sushi & Seafood Buffet, 1071 N. DuPont Hwy., Dover

Thursday, Sept. 18: Piazza Mia Italian Bar & Grill, 492 S. Red Haven Lane, Dover

Monday, Sept. 22: Mission BBQ, 365 N. DuPont Hwy., Dover

Friday, Sept. 26: IHOP, 21 S. Little Creek Rd., Dover

Monday, Sept. 29: Touchdown, 1666 S. DuPont Hwy., Dover

### Did You Know...

September 13, 1814 - The Battle of Fort Henry in Baltimore Harbor occurred, observed by Francis Scott Key aboard a ship. He watched the British attack overnight and at dawn saw the American flag still flying over the fort, inspiring him to write the verses which were later coupled with the tune of a popular drinking song and became the U.S. National Anthem in 1931. September 19, 1676 - Jamestown, Virginia, was attacked and burned during a rebellion led by Nathaniel Bacon against the Royal Governor, Sir William Berkeley.

### Garden Talk

#### by Maggie L. Moor

Delaware Cooperative Extension Delaware State University

#### For the First Week of September:

- o Start a compost pile using any disease-free plant material from flower and vegetable gardens (do not use weeds that have gone to seed), grass clippings, and pruned pieces from trees and shrubs (keep in mind, the smaller the piece of material, the faster the decomposition or breakdown).
- o Have soil tested to determine the amount of lime and fertilizer required and apply to lawn area.
- o Space strawberry runner plants about six inches apart. Pull out extra
- o Harvest vine-ripened vegetables from plants that continue to produce.
- o I stop deadheading annuals and perennials instead I collect the brown mature spent flowers for the seeds. Once dried on screens I store

- them in a labeled airtight bottle or baggie to plant next year.
- o Start tomato plant indoors in a peat pot. Select a short-day variety like "Pixie". When large enough, transplant into three and one-half inch or larger pot and place in the sunniest window. Water and feed it regularly and tomatoes will be ready for Christmas dinner.

#### For the Second week of September:

- o Collect and dry herb blossoms, grasses, and seed pods to decorate holiday wreaths.
- o Start cuttings from geraniums and begonias.
- o Start new begonias by digging and dividing roots. Use a sharp knife to slice through the root system. When dividing, each division should have three or four buds (the small pinkish-colored buds at the crown of the roots). When planting new roots and buds, do not place the tops deeper than two inches below the soil surface; otherwise the plant will

- produce foliage but may seldom bloom. Provide moisture to promote new root growth.
- o Select and prepare site for spring flowering bulb bed.

#### For the Third week of September:

- o Clean up garden debris and add to compost or turn under vegetation. To improve soil structure and prevent erosion during the winter, plant a cover crop. These winter cover crops can be planted from September 1 through November 1.
- o Bring in Thanksgiving or Christmas cactus and place on a cool porch or cool part of the house. Do not water for four weeks so that buds can set. After that time, fertilize well and resume weekly watering.

#### For the Final week of September:

- o Keep strawberry beds weed free. Every weed pulled now will make weeding much easier next spring.
- o When planting spring bulbs, the depth of planting varies with the size of the bulb; for example, tulips are about 5-6 inches, 4-7 inches for daffodils; 3-4 inches for hyacinths; and 1½-3 inches for small bulbs. A

good rule of thumb when planting bulbs is to set them three times as deep as the bulb's greatest width.

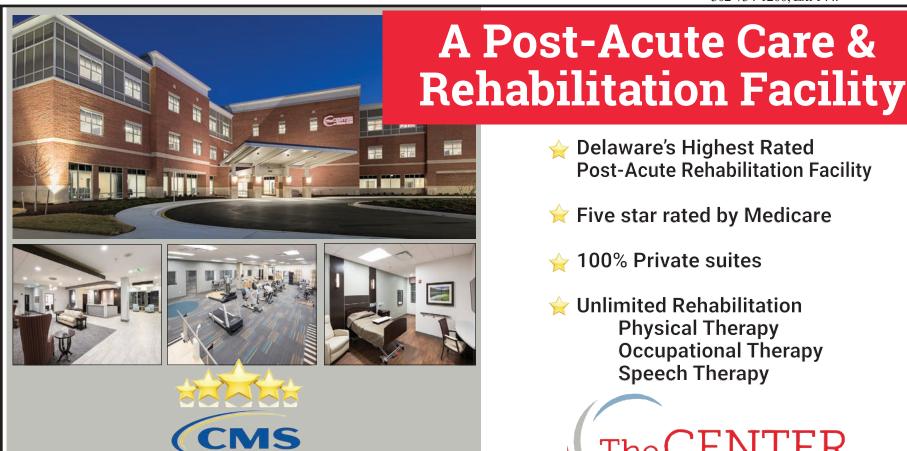
### The Farmer's Market returns to MMC for the 4th year!

We are thrilled to announce the return of the Farmer's Market at the Modern Maturity Center for its fourth consecutive year! This event will continue until the end of November, as we help bring fresh produce right to your doorstep! When: Every Thursday,11 a.m. to 1 p.m. Location: Longwood Room

You will be able to redeem your Seniors Farmer Market coupons or purchase vegetables with cash. This year we are proud to feature Dettwiller Farm, an Amish-owned farm specializing in locally grown vegetables that are picked fresh that morning and free from pesticides. They will also have fresh eggs, honey, and fresh flowers, when available.

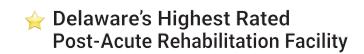
As Fall approaches pumpkins will also be available.

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



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### **Dehydration** - continued from page 12

If you think an elderly adult has severe dehydration (e.g., signs of confusion, inability to eat or drink, sunken eyes, poor skin bounce back, elevated heart rate, low blood pressure, fainting, or seizures), they should go to the hospital. They'll likely be given fluids through an intravenous (IV) line.

#### Prevention

The best defense against dehydration is to stop it from happening in the first place. Here's how to help elder adults get enough fluids:

- Aim for 6 to 8 cups of fluid a day. Because many factors, like activity level, medications, weather, and chronic illnesses, affect how much water an elder should drink, there is no set consensus on a recommended amount for older adults. Some help shows that drinking about 7 cups of fluids in 24 hours helps prevent dehydration.
  - Make sure to limit or avoid

foods that have a diuretic effect on the body (causing you to urinate more). These include caffeine, alcohol, and extremely sweet drinks.

- Regularly drink fluids like water and sports drinks throughout the day rather than drink a lot at one time.
- Eat foods with high water content such as fruits, vegetables, and low-salt or salt-free soups.
- Some older adults find it helpful to keep a daily log of their eating, drinking, and daily weight.
- Address problems with mobility, memory, and incontinence by helping to time toilet breaks and keeping water close by.
- Limit exposure to weather that can cause dehydration such as hot summers and dry winters.

If you need assistance speak to your doctor or your Dietitian.

Call Nimi Bhagawan, Dietitian at Modern Maturity at 302-734-1200 Ext 144 discuss any health concerns you may have.





# Front Porch Program is accepting new members!

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

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

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

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

### The Front Porch is in high need of volunteers!

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

### Emergency Support available for Kent County women 55+

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



Above: Front Porch members enjoyed hula dancing at the Luau. Picture taken by Eartha Carroll

### VOLUNTEERS NEEDED



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### MMC hosts Senior Feud by Delmarva Benefits Group



Delmarva Benefits Group brought Senior Feud to MMC, Aug. 18. Three MMC teams competed to win the title and eligibility to move forward to compete against other teams around Delaware. The Family Feud-style competition featured several rounds of questions relating to scams, frauds and Medicare/Medicaid. The winning team was the MMC Ageless Wonders, L-R: Donna Diaz, Michele Blair, Mike Caldwell, Jody Stein, George Blair.



MMC
Wisecrackers,
L-R: Venetta
Keller, Mike Littell,
Diana Littell, Tim
Hahn, Nancy
Coleman

The MMC Fun Bunch team, L-R: Janet DiPrima, Diane Mosie, Barbara Rapsavage, Gloria Johnson, Henry Greene

Photos by Karen Porterfield



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### **22 - MMC Bulletin -** Sept 2025

### Crossword Puzzle

1	2	3	4		5	6	7	8	9		10	11	12	13
14	T	1	1		15	1		1	1		16	1	1	
17		1	1	18		1	1	1	1		19	1		
20		t		21		1	1			22		t	1	
23			24					25	26					
			27				28		1	1		1	29	30
31	32	33		1		34			T	1		35	1	T
36			1		37		1	1	1		38			
39		1		40		1		1		41			1	T
42	1		43			T	T		44					
		45	T	†		1		46		1	T	47	48	49
50	51					52	53		1	1		54		
55		1	1		56		1	t	1	1	57			
58			1		59	1	1	1	1		60	t		+
61	+	+	+		62	+	+	+	+	-	63	+	+	+

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#### **ACROSS**

- 1. Dull pain
- 5. Doesn't go
- 10. Computer symbol
- 14. Snakes
- 15. Snouts
- 16. Zero
- 17. Orchestra member
- 19. Enclosed conduit
- 20. Play a role
- 21. Stupendous
- 22. Songs
- 23. Bombarded
- Long stories
- 27. "I agree"
- 28. Dissipates
- 31. Certain coniferous trees
- 34. Naked people
- 35. Fifth sign of the zodiac
- 36. Lyric poems
- 37. Golden king (mythology)
- 38. Anthracite
- 39. Kitten's cry
- 40. Nursery rhyme farm animal
- 41. Planet
- 42. Hodgepodge
- 44. Which person?
- 45. Perspiration
- 46. Pertaining to earthquakes

- 50. Absolute
- 52. Nickel or steel
- 54. American Dental Association
- 55. Horse color
- 56. Wildlife protector
- 58. Lady's escort
- 59. Bay window
- 60. Pleased
- Countercurrent
- 62. Fruit on a bush
- 63. Colloids

#### **DOWN**

- 1. Old Jewish scholars
- 2. Manager
- 3. Undue speed
- 5. Breathes noisily while sleeping
- 6. In shape
- 7. Largest continent
- 8. The day before today
- 9. Supersonic transport
- 10. Admit as a member
- 11. Advisor
- 12. One single time
- 13. Trawling equipment 18. Looks at lustfully
- 22. Small songbirds
- 24. Strong cleaners
- 26. Types of dessert

- 28. Chocolate treat
- 29. Genuine
- 30. Traded
- 31. Ceremonial splendor
- 32. Thought
- 33. Newspaper vendor
- 34. Bad dream
- 37. Isinglass
- 38. Whispers sweet nothings
- 40. Jetty
- 41. During

- 43. Two times ten
- 44. Feebly
- 46. Direct
- 47. A tree, leaf or syrup
- 48. Utopian
- 49. 52 in a deck
- 50. Desire
- 51. Pigeon-\_\_\_
- 53. Arab ruler
- 56. Hunk
- 57. Ovum

- Solution found on page 30

### **MMC HELP WANTED**

**Banquet Servers needed**  Excellent position for retirees. No heavy lifting and a flexible schedule. **Contact Lynn Mumford** 

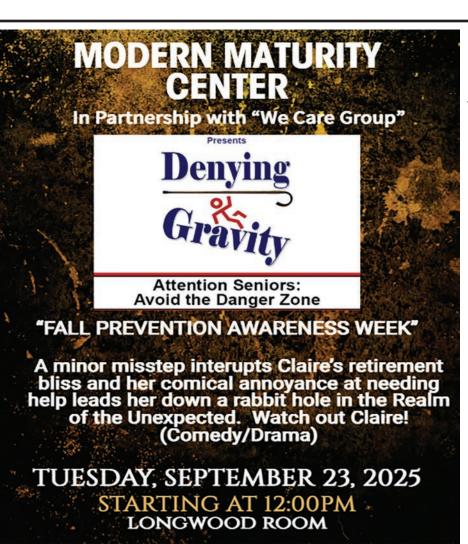
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# New stroke recovery support program coming to MMC Fitness Center in October

Thanks to a grant from the Delaware Division of Aging and Adults with Physical Disabilities, MMC will be offering a stroke recovery support program.

The Stroke Recovery program will provide exercises stroke victims, post physical and occupational therapy, with an exercise routine that develops strength, flexibility, and balance geared towards functioning independently and safely. Staff will teach and guide clients in healthy eating habits for healthy aging and stroke prevention; lead them with cognitive exercises related to their fitness and nutritional plan; and explain the risk factors that increase the chances of stroke - diabetes (doubles your chances of stroke), previous stroke or transient ischemic attack (TIA), high blood pressure, high cholesterol, heart disease and

obesity and how to reduce your risk.

The purpose is to bridge between PT and OT and an Independent training program. The recovery program will begin by taking measurements of each participant. The measurements will include Doctors report, Mobility, Range of Motion, Stretching, Deep Tissue Massage, Balance, Strength, Weight and Waist Circumference. Once a baseline has been established, they will work towards increasing their measurables. The clients will attend a twice a week over a 6-month period. Upon completion of that 6-month period the member has the option to continue through the next 6 months if it is deemed necessary.

Watch the Bulletin for more details on a start date or stop by the fitness center and talk to Al Wyllie if you are interested in participating in this program.





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# MoneySense 6 reasons to sell an investment — and 2 to hold on

Knowing when to sell is as important as knowing when and what to buy, but the decision can be an emotional one. These tips from Merrill can help you time your decision.

More than any other investing decision, finding the right time to let go of an investment can be driven by emotion. If an individual stock, mutual fund or exchange-traded fund has performed well, you may feel like you are giving up potential future gains by selling. FOMO, or fear of missing out, is a reason many investors hang on longer than perhaps they should.

On the other hand, if an investment has lost ground, you may be reluctant to sell because you will not be able to recover the value you lost. Selling at a loss feels like defeat.

Neither of these impulses is hard to understand. Yet it is just as important to have a plan for when to sell an investment as for when to buy one. Selling, like buying, is part of the investment process.

Consider these six reasons to sell an investment — more than one may apply.

#### 1. It is time to rebalance.

Your target asset allocation should align with your investing goals, risk tolerance and time horizon. It is important to regularly review your portfolio against those targets and rebalance when necessary. For example, if equities have surged while bonds stayed flat, stocks might make up 70% of your portfolio instead of the 60% you targeted. You may need to sell some stocks or stock funds to restore the balance.

2. Something has changed. That might include a shift in fundamentals. For example, guidance about a company's earnings is disappointing. With funds, a change in direction could mean the fund is no longer aligned with its role in your portfolio. There could have been a management



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

change, or perhaps the manager's performance has dipped relative to similar funds.

### 3. The economy has shifted.

If a possible recession is on the horizon, for instance, certain sectors, like consumer companies, may underperform the market and could be candidates for a sale. Interest rates, too, can make a difference. When high rates make financing expensive, small-cap stocks and asset-heavy companies that depend on capital expenditures could face headwinds.

### 4. You want to avoid excessive concentration.

This can affect investors who have received shares in a company as part of their compensation or who own stock that has outperformed the market and grown to dominate a portfolio. Overly concentrated positions like these can bring outsized risk.

### 5. You are retiring or have a need for cash.

Trimming positions could help you generate cash, either for a large expense, such as a home down payment, or to make sure you have adequate income as you prepare for retirement. Selling assets strategically in anticipation of a need for income can help you avoid

having to make a sale when markets may be down.

### 6. You need a tax loss to offset capital gains.

Selling an investment at a loss may be easier to accept when the loss can be used to offset capital gains and may reduce your tax bill. But do not sell an investment solely for tax reasons. Even if the investment has hit a rough patch, consider its prospects and role in your portfolio. It may be a good idea to talk with a tax professional and your financial advisor before selling. Also, if you sell an investment at a loss and buy it or a similar investment within 30 days of the sale, you will not be able to deduct the loss on your taxes due to what is known as the wash-sale rule.

Now for the other side: There can also be many reasons not to sell, but these two can be particularly important.

### 1. Your "overvalued" stocks may still have room to grow.

The share price of a stock should not be viewed in isolation. Even when certain stocks seem very expensive relative to historic valuations, consider the potential impact of bigpicture trends and innovations. You may come to a different conclusion and decide to hang on.

### 2. It is important to stay invested.

During broad market corrections, the urge to sell may be hard to resist. But over long holding periods, stocks have historically outperformed cash. By staying out of the market, you may miss the recovery.

When you are tempted to sell an investment, it is critical to keep the larger picture in mind, stick with your investing plan and focus on staying on track toward your goals. If you work with an advisor, in-depth conversations about when to sell are just as important as the conversations you are likely already having about what to buy.

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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Over the summer, MMC collected school supplies to donate to Booker T. Washington Elementary School. The busload of supplies was delivered Monday, Aug. 25. L-R: MMC Program Director Karen Porterfield, MMC Driver Vincent Perry, Booker T. Washington Principal Lawanda Burgoyne, MMC Membership Director Bambie Wise, Booker T. Washington School Counselor Grace Fox and Booker T. Washington School Nurse Megan Holdridge



Powered by the State of Delaware & United Way of Delaware

#### LIHEAP

If you previously were approved for LIHEAP (Low Income Home Energy Assistance Program), keep your eyes open for the renewal application for 2026.

Catholic Charities has recently sent out the renewal application for his incredibly important program, but the application has changed in appearance.

Make sure to include all household members, all heating and electric accounts, proof of income and rent/mortgage and check the boxes that apply to you.

For those who have never applied for LIHEAP, they will accept new applications between August 1st, 2025, and March 31st, 2026. This benefit helps to pay for

electric and heating costs.

Eligibility for LIHEAP does NOT guarantee a benefit will be paid. LIHEAP funding is limited, and its availability is dependent on the number of clients that apply. Clients are encouraged to complete the LIHEAP application process to also be eligible for other supplemental programs such as Summer Cooling, Crisis, Weatherization, etc.

To apply, go to:

https://wwwccwilm.org/basic-needs/energy-assistance/

LOW INCOME HOME ENERGY ASSISTANCE PROGRAM 2026

New Castle: (302) 654-9295

Kent: (302) 674-1782 Sussex: (302) 856-6310

If you need assistance applying for LIHAEP, 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 Standbtmede. org to schedule an appointment.



The office of the Register of Wills recently treated MMC members to free ice cream at lunch. L-R: Abby Betts Robert, Darlene Cox, Resiter of Wills DJ Cox, and Alyssa Young. Photo by Karen Porterfield



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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

Everyone who participates in any activities or programs must be a member of the Modern Maturity Center. All memberships must to 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.

### Bereavement Support

DAY: Wednesday, Sept. 10 TIME: 12:30 p.m. to 2 p.m. ROOM: Activity Room #1

Join us for our Bereavement Support Group, facilitated by a trained bereavement specialist from VITAS. This compassionate and supportive environment is designed for individuals navigating the complex emotions associated with loss. Sessions are held on the 2nd Wednesday of each month and are structured as drop-in support meetings, allowing you to attend as your schedule permits. Whether you are seeking comfort, understanding, or connection with others who are experiencing similar feelings, this group provides a safe space to share your thoughts and emotions. We invite

company of others who understand your journey. Free for members! You must be a member of MMC to participate.

### 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 nonmembers

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

To schedule your appointment today, contact Member Services!

Sept. 26 - 8:30 a.m. to noon

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

you to come and find solace in the 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 enhancement cognitive 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 takehome materials to facilitate continued cognitive engagement in the comfort of their own homes. Please note that this program is intended for individuals who are capable of engaging in independent learning. Come join us for a great time and give your brain a workout! You must be a member of MMC to participate.

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

DAY:3rd Tuesday of the Month TIME: noon to 3 p.m.

ROOM: Activity Room #3 FACILITATOR: Darryl Garner

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

### Meditation Class

DAY: Wednesdays

TIME: 10 to 11 a.m.

ROOM: Activity Room #8

MEDITATOR: Mr. Kim Palmer

Meditation helps with high blood 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.





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### Bible Study

DAY: Tuesdays

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

ROOM: Activity Room #7

FACILITATOR: Glenn Johnson

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

### Bible Study

DAY: Wednesdays

TIME: 11 a.m. to noon

ROOM: Activity Room #3

FACILIATATOR: 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

### Pray Until Something Happens

Happens DAY: Fridays

TIME: 9 to 10 a.m.

MMC to participate.

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.

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.

### Fall Risk Screening

Event

DATE: September 26

TIME: 9:30 a.m. to 1:30 p.m. ROOM: West Conference Room

HOSTED BY: Del. State University Delaware State University's Occupational Therapy students invite the community to participate in a FREE Fall Risk Screening and Education Session. This valuable event aims to promote safety and independence among individuals at risk of falling. The screening, which lasts approximately 30 to 45 minutes, will provide participants with individualized fall risk assessments. Attendees will also receive educational materials designed to help them stay safe in their daily activities. Don't miss this opportunity to enhance your safety and well-being. Join the Occupational Therapy students for

### MMC Gospel Singing Workshop

this informative session and take a

proactive step towards maintaining

DAY: Tuesdays

TIME: 10 to 11 a.m.

your independence.

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.

### YMCA's Diabetes

Prevention Program:

### A Comprehensive Approach to Health

DATE: Sept. 9 TIME: 1 p.m.

ROOM: West Conference Room HOSTED BY: YMCA of Dover

The YMCA's Diabetes Prevention Program is designed for individuals at risk of developing type 2 diabetes. This program provides a supportive environment where participants engage in a small group setting to learn and adopt healthy habits aimed at reducing

adopt healthy habits aimed at reducing their risk of developing this condition. Rooted in the landmark Diabetes Prevention Program which is funded by the National Institutes of Health (NIH) and the Centers for Disease Control and Prevention (CDC), the YMCA's initiative demonstrated that has individuals with prediabetes can prevent or delay the onset of type 2 diabetes by 58% through healthier eating, increased physical activity, and modest weight loss. The next cohort at the Modern Maturity Center is scheduled to commence on September 9, 2025, at 1:00 PM. This 12-month program begins with 16 weekly sessions, followed by three bi-weekly sessions, and concludes with monthly classes to reinforce the knowledge and skills acquired. For further information about the program, please contact the Community Health Department at communityhealth@ ymcade.org or call (302) 572-9622. We encourage you to take this important step towards a healthier lifestyle.

### **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: Sept. 1

TIME: 1 to 2 p.m.

ROOM: Activity Room #7
FACILITATOR: Russ Zehnacker

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 rzehnacker@proton.me.

### SNAP Outreach Program at MMC



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

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

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

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

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

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

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

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

#### Delaware Senior Farmers' Market Nutrition Program (SFMNP)

Participants of the program should use their gift cards before November 30. After that date, the gift card will no longer be accepted. The participants can use their gift cards at participating vendors listed on the paperwork given to them. Dettwiller Farms, Amish owned local farmer specializing in vegetables grown without pesticides will be at MMC every Thursday until November 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.

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

A: Households CAN use SNAP benefits to buy: - Foods for the household to eat such as: - Breads and cereals - Fruits and vegetables - Meats, fish, and poultry - Dairy products - Seeds and plants which produce food for the household to eat. Households CANNOT use SNAP The Income Limits for the new Federal Fiscal Year increased effective October 1, 2024. Below are the income limits for October 1, 2024 through September 30, 2025.

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

To qualify for the SNAP Program as elderly, a person must be at be 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	<b>Maximum Gross</b>
	Separate Household	<b>Monthly Income</b>
Household Size	165% of FPL*	200% of FPL*
1	\$2,071	\$2,510
2	\$2,811	\$3,408
3	\$3,551	\$4,304

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

 Income Limits for Adult Medicaid (Not eligible for Medicare yet)

 Household Size
 Adult & Children 6-18 (133% of FPL\*)

 1
 \$1,669

 2
 \$2,265

 3
 \$2,862

\*FPL= Federal Poverty Level

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

benefits to buy: - Beer, wine, liquor, cigarettes or tobacco - Any non-food items such as: - Pet foods - Soaps and paper products - Household supplies

- Hot foods Additional information:
- Soft drinks, candy, cookies, snack crackers and ice cream are food items and are, therefore, eligible items. - Energy drinks with nutrition facts are eligible, energy drinks with supplement facts are not eligible.

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

To file a program discrimination complaint, a Complainant should complete a Form AD-3027, USDA Program Discrimination Complaint Form which can be obtained online at: https://www.usda.gov/sites/default/files/documents/ad-3027.pdf, from any USDA office, by calling (833) 620-1071, or by writing a letter addressed to USDA. The letter must

contain the complainant's name, address, telephone number, and a written description of the alleged discriminatory action in sufficient detail to inform the Assistant Secretary for Civil Rights (ASCR) about the nature and date of an alleged civil rights violation. The completed AD-3027 form or letter must be submitted to:

1. mail:

Food and Nutrition Service, USDA 1320 Braddock Place, Room 334 Alexandria, VA 22314; or

2. fax: (833) 256-1665 or (202) 690-7442; or 3. email:

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## Captain Social Security THE ABC's of MEDICARE

by Benjamin Shamburger, MSW

Get
ready!
Medicare
Open
Enrollment
Season
starts Oct.15
and runs
through



Dec. 7, 2025. In this article I will help you if you are new to Medicare or already on Medicare by giving you some important things to consider as well as a review of the programs offered. Let's begin with the four parts of Medicare:

**Part** A – Hospital Insurance (HI) covers inpatient hospital care as well as skilled nursing facility care following a hospital admission. Hospice care and Home Health Care are also covered. And it also covers some medications that must be administered by a doctor. One issue to be very cautious of when it comes to Part A is if you are admitted to the hospital "Under Observation". This often occurs when a person is admitted due to an emergency room visit. Here's the problem – if you are admitted "under observation" for Medicare purposes, you are not an inpatient! Therefore, none of your hospital charges will be covered under Part A. They will be covered under Part B – which only pays 80% of the allowable charge and you will have to pay 20%. If you have paid at least 10 years of Medicare taxes, you don't pay a monthly fee for Part A, but it does have a deductible which I'll explain later.

Part B – Supplemental Medical Insurance (SMI) covers outpatient medical care for doctor's office visits, x-rays, labs, durable medical equipment and many preventive services like screenings, shots or vaccines and yearly "Wellness" visits. You pay a monthly premium for Part B. The amount you pay is based on your

income. The standard premium for 2025 is \$185 per month. If you are collecting Social Security, it automatically comes out of your benefit. Part B also has a deductible and co-insurance payment of 20% of the allowable charge. If you have seen a doctor or received outpatient care under Medicare you will receive a document that Medicare calls an "Explanation of Benefits" or EOB. It will state on the first page "This Is Not A Bill". As a result, most people give it little or no attention. Here's the problem, unless you tell them otherwise, medicare will assume that the charges are valid! This is especially true for hospital admissions. If you don't recognize the provider or the charges, it's your responsibility to let Medicare know!

**Part** C – Medicare Advantage is a Medicare approved plan from a private company that offers an alternative to original Medicare for your health and drug coverage. This "bundled" plans usually include Part A, B and often Part D. In many cases, you can only use doctors who are in the plan's network. They may lower your monthly cost for the Part B premium and provide some extra benefits. I personally have a Part C plan that pays most of my Part B monthly premium and provides many extra benefits like over-thecounter medications that I order for free from their website. If you have ever considered these plans, I would encourage you to do so,

**Part D** – Prescription drugs is an important benefit that should be evaluated each year. Especially if your medications have changed since the last open enrollment season. If you have prescription drug coverage from your employer or other health insurance, you may not need to sign up for a Part D plan. That means, "it is as good as or better" than the coverage provided under Part D. If you have other coverage, the

provider is required to send you a notice each year stating that you have creditable coverage.

Saving Programs for **Medicare Cost** – There are several programs available to help offset the cost of Medicare. If you need help paying for prescription drug costs under Part D, you can apply for "Extra Help" through Social Security. If you need assistance paying for Part B coverage, you can apply for assistance through the State Health Insurance Program (SHIP). The Delaware Medical Assistance Bureau (DMAB) is the SHIP in Delaware administers cost savings programs that you may be eligible to receive. You can contact them at (800) 336-9500.

If you are new to Medicare, there is much to consider, and it can be overwhelming. Take a deep breath and take it one step at a time. Now that you have the basics, consider any other insurance you may already have that will continue. If you have insurance through your employer that will follow you into retirement, usually Medicare will become your "primary" insurance and your employer's insurance will be "secondary". This means it most cases you should have little out of pocket cost. Consider your prescription needs. This is a good time to remind you that if you are married, you may have completely different coverage than your spouse.

**Enrollment** – Your "initial enrollment period" includes 7 months. It starts 3 months before

your birth month, your birth month, and 3 months after. I strongly recommend that you sign up during the first 3 months of eligibility. By doing that, your coverage will start on the first of the month of your birth month. If you wait until your birth month, it will start the first of next month. This rule applies to the remaining 3 months of eligibility. If you miss your "initial enrollment period" you will have to wait until the "general enrollment period" which is from January until March. But your coverage doesn't start until July. And your Part B cost may be increased by 10% for each 12-month period that you were eligible but did not take Medicare.

Special Enrollment – If you are actively working (or the spouse of an active worker) covered by an employer sponsored health insurance, you can delay taking Medicare Part B until you stop working. You will be given an 8 month period to sign up that begins the month after the employment ends or the coverage ends, whichever happens first.

Medicare publishes the "Medicare And You" book annually that provides great detail about the Medicare benefits. I call it the Medicare Bible. It's worth reading. It is "state specific" and provides plans available here in Delaware. Get ready! Medicare Open Enrollment is just around the corner.

Feel free to email me at: brsham907@verizon.net with any questions, comments or concerns you may have.

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302-450-2954

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 will facilitate 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 for this workshop is \$5. There will be no refunds unless the workshop is cancelled. Call Member Services at (302) 734-1200, extension 167. Reserve your spot today and start jumpstarting your legacy!

### Solution to puzzle on page 22

Α	С	Н	E		S	T	Α	Υ	S			C	0	N
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Cadia Rehabilitation Capitol 1225 Walker Road, Dover DE 19904 (302) 734-1199 | www.cadiarehab.com

### **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.

ATTENTION! Remember to renew your membership in September. Classified ads are free for paid, current members ONLY

#### **FOR SALE**

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

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

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

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

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

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

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

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

Lectric Foldable E-Bike XP 2.0 w. 48V battery, manual & charger. Long range edition (45-65 miles), inc. pedal assist capability, confrot package, & hydraulic Brakes. Exc. Cond., used

1 time, has warranty, \$750; Vintage Phil. Eagles Bryan Westbrook Football Jersey, size 3X, \$30; Vintage Pittsburgh Steelers Letterman's Jacket, New, Size 2X, \$125. Leave message, 302-336-8342 or email sargaf126dll@duck.com

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

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

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

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

Collector hats - Number Phillies hats (one is Championship hat); past Dover Downs hats; older Phillie's picture.; King Richard Petty miniature car in package, worth hundreds, offeres accepted, NASCAR pit hat, 2008 edition with Petty name, plus autograph of another driver, never worn, \$35 OBO, Offers considered, 302-538-6971

**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

Two dark brown ventilated wood tower shelves, good condition, \$40 each or two for \$75. 14 small collectible planters, a variety of colors and shapes All but two are marked. 302-734-1944

Full size bed, frame & box spring, \$300; Medical equipment, end tables, living room furniture & more. 302-883-3602 or 302-241-5146

Cemetery plot, 2 spaces, Sharon Hills, Prophets, asking \$3,900, 302-632-4604

**Hospital bed**, elec. foot & head controls \$150; **Wheelchair**, lt. wt, removable footrests, foldable \$50; **Walker** \$10; **Shower chair** \$10, 302-233-1421

**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 \$85. **OBO.TIlted** leg rests. 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

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

and to see.

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

### **SERVICES OFFERED**

**Medical Caregiver** willing to take 695-3131. care of your loved ones in their com comfort zone. 40 yrs. exp. in hospitals and homes. Excellent references. Call Sarah, Cell 267-325-1083; Office 302-735-1879

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

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

302-653-2111 or 302-423-9318

B&T Coins - buying all types of Choose your own rates for gas, coins; attic and garage clean out, 302-

Home Health Aide looking for new client, Dover/Camden area, mostly days, 302-241-1467

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

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

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

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

References available upon request -302-229-2432.

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

No Medical Exam Life Insurance

- We offer same day coverage, easy affordable monthly qualification, rates, expert price guidance, . Richard Edkins, Final Expense Expert, 954richardledkins@gmail.

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

Biddle's Contracting - Roofing, & other Pablo Auto Repair - semi-retired, 30 home improvements. Free estimates, yrs. exp., Labor rate \$45. per hr. 302-480-3191

cell phone electric, 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.

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

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

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

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

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

Will take people to appts., shopping, work, etc. \$20/hour, 302-670-9097

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

#### **NEEDED**

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

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

#### **FOR RENT**

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

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

### Southern Delaware Stamp Show

Saturday, Oct. 11, 2025

10 a.m.; - 4 p.m. Whatcoat Church 11 Main St. Camden, DE 19934 Free Admission, Free Parking, Handicap Accessibility, Refreshments, Hourly Door Prizes

Stamp Dealers present for all types of sales SILENT AUCTION Come see what we have to offer!

#### **DOVER STAMP CLUB**

cordially invites anyone interested in collecting (philately) to attend and join us at our monthly meetings.

Club meets the 4th Tuesday of each month (exc. Dec.)

at 7 p.m.

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

> For additional info call Woody Fairess 302-335-8199

# 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

### 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 Porterfiled, 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