

M & M Bulletin

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

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FREE!
August 2025

First phase of construction nears completion



July 22, 2025. Electronic sdoors are installed in the new Welcome Center.



July 16, 2025, concrete poured for entrance and ramp. Both will be covered for easier access to the building. Photos by Cate Lyons

**Ebony
Movie
Soundtracks**

Friday, Sept. 12, 2025

Dinner 6 p.m. Show 7:15 p.m.
Modern Maturity Center

Directed by Henry Greene
Tickets on sale August 4 at MMC Member Services

\$40 per person - Dinner & Show
Proceeds benefit programs for older adults

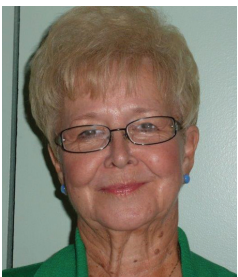
Estate Planning Questions?

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From the Director



Carolyn Fredricks

Are we experiencing the dog days of summer?

According to my research, that is halfway through the month of July and half of the month of August when it is really hot and humid. So based on that explanation, we are!

I understand we are in for some really hot days in August. It's nice and cool here at MMC, so stop in and have lunch with us.

Construction Update: The construction is coming along and soon the project will be completed. The entrance looks beautiful! Before we can finish, new electric service must be hooked up. In order to do that, we need to have a two day shut down. And, Unfortunately, it can't be done on the weekend. That shutdown is scheduled for Monday and Tuesday, Aug. 11 and 12. Operations will resume on Aug. 13.

We still anticipate the project to be completed in September. I know it has been inconvenient for everyone, especially our Meals on Wheels drivers, but the end is in sight. After the new entrance and welcome center are finished, the crew will start work on the fitness center expansion. The last phase will be the kitchen.

Tickets go on sale Monday, Aug. 4 for the production "Ebony Movie Soundtracks." Directed by Henry Greene, you don't want to miss this one! Get your tickets early, it will be a sell-out.

Membership renewal is coming up in September. Stop by Member Services to renew. Don't forget there will be some paperwork that must be completed. This is a requirement for our funding source, so be kind to Bambie and Marcella when they ask you to complete the forms.

Speaking of funding sources, our new budget year for the nutrition program begins in October and we will see a few changes, especially

with Grab and Go. The good news is that Grab and Go will continue but with a few modifications. One of the most important being that you **MUST** call in advance for your meal. There will be no more extras there for those who decide at the last minute they would like to have a meal. Meal serving time here in the dining room starts at 11:30, so take a few minutes to join us for lunch!

I will keep you posted about any other changes that may be coming.

I was reminded recently how important it is to count our blessings. My only remaining son recently had some very serious eye trauma, in fact he still does not have vision in one eye, but I thank God for Wills Eye, where major surgery was performed. We are expecting a full recovery, but it has been a very stressful time for the family. I know prayer works. I see the proof in my son, even though he still has some recovery. I am counting my blessings every day for the skills of the surgeons and for answered prayers.

Stay cool during the dog days, stop in to see your friends at MMC and don't forget to count YOUR blessings.



The new Welcome Center entrance includes a covered ramp and portico.
Photos by Cate Lyons



MMC Meals on Wheels volunteers got together for a paint night, July 26, to decorated canvas totes. Back row, L-R: Erin Pittman, Daisy Williams, Janice Rawlings, Mike Delaquilla, Paula Crawford, Bonnie Best, Savannah Pittman, Joane Dallago. Front Row, L-R: Dreydin Williams, Sreen Pittman, Ruth Fretz, Savannah Williams, Carol Davis, Teri Allen. Phot by Karen Porterfield.

MMC Staff Spotlight



L-R: MMC Wellness Director Al Wyllie and staff person Howard Fallen are ready to help members achieve their fitness goals. Stop to see them and find out what's available. Photo by Karen Porterfield



Delaware & Maryland's Eastern Shore

Refill Your Cup!

15th Annual Easterseals Caregiver Conference

Keynote speaker
Daphne Johnston
Respite for All Foundation

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

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

Virtual option
Exhibitors & Caregiver panel

Free to attend

Continental breakfast & lunch

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



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Look whats fun and free at MMC

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

** IMPORTANT PROGRAM INFORMATION **

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

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

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

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

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

Extreme Beginners Line Dance Step Class

DAY: Fridays
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 there will be no classes Aug. 26 to Sept. 5.** Free to members.

Advanced Line Dancing

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

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

Beginner Line Dancing

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

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

Couples Line Dancing

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

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

Contemporary Line Dancing

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

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

Intermediate Line Dancing

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

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

Broadway Advanced

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

This advanced Broadway class is ideal for members who have a passion for Broadway and wish to perform with confidence. Designed to explore and integrate advanced techniques, style, and artistry, this class offers a vibrant environment where you can dance, sweat,

and embrace your inner Broadway star. Participants will enhance their strength, stamina, balance, and technique while enjoying the process of learning. This class is tailored for experienced dancers who can demonstrate a comprehensive understanding of dance techniques and terminology, making it a multi-disciplinary session that encourages growth and creativity. Join us and take your performance skills to the next level! Please note that due to the MMC closing on Monday, August 11, this class will take place on Friday, August 8. (This class replaces Broadway 1). 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). Please note that due to the MMC closing on Tues., Aug. 12, this class will take place on Fri., Aug. 15. 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 there will be no classes Aug. 26 to Sept. 9.** Free to members.

MMC *Bulletin*

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

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

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

Carolyn Fredricks..... Executive Editor

Cate Lyons Managing Editor

Shannon Davis Composition

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United Way of Delaware

Soulsations

DAY: Monday

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

DAY: Wednesday

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

ROOM: Palmer Room

INSTRUCTOR: Dee Blackman

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

Low Impact Aerobics

DAY: Monday

TIME: 8:45 to 9:45 a.m.

DAY: Friday

TIME: 9 to 10 a.m.

ROOM: Palmer Room

INSTRUCTOR: Kathy Long &

Cheryl Stranger

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

MMC Tappers

DAY: Thursdays

TIME: 2 to 4 p.m.

ROOM: Palmer Room

INSTRUCTOR: Darlene Meyer

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

Double Dutch Therapy

DAY: Thursdays

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

ROOM: Palmer Room

INSTRUCTOR: Denise R. Taylor &

Evelyn Gadsden

"Rediscover Healing Through Childhood Play." Double Dutch traditionally has always been a children's game where players jump over two jump ropes that are twirling in opposite directions. This class will have you reliving your childhood where the rhythm of jump ropes provides not only physical health benefits but also therapeutic

support. DD Therapy offers a fun and engaging way for individuals to stay active, socialize and enjoy the benefits of exercise, whether you're a seasoned jump roper or a complete beginner. *Please wear comfortable clothes and running sneakers. Also, if you can, please bring a hula hoop and single jump rope. Free to members.

BINGOCIZE!

DAY: Tuesdays

TIME: 10 to 11 a.m.

ROOM: Activity Room #8

DAY: Fridays

TIME: 11 a.m. to noon

ROOM: Palmer Room

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

Needlework Group

DAY: Fridays

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

ROOM: Activity Room #3

INSTRUCTOR: Nanka Pearce

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

Forrest Ave. Quilters

DAY: 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 Stitches

DAY: Wednesdays

TIME: noon to 3 p.m.

ROOM: Activity Room #8

INSTRUCTOR: Edie Hobbs

Are you interested in joining a supportive and engaging group focused on community service? The "Twisted Stitches" 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 Stitches", where you can contribute to meaningful causes while developing your crafting abilities. Free to members.

Conversations with Carolyn

DAY: Thursday, August 21

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 :

Niagara Falls

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

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

Balloon Fiesta - Albuquerque, NM

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

Travel Protection is available and

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

Nashville, TN

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

Travel Protection is available and strongly encouraged. Host: Kathy Becker. Includes round trip airfare, 3 nights hotel accommodations, 3 breakfasts at your hotel, 3 evening receptions at your hotel. Also: 1 dinner show at the Nashville Nightlife Theater, an evening at the Grand Ole Opry, meal and entertainment at Category 10, guided tour of Nashville, Grand Ole Opry backstage tour, visit to Opryland Resort, explore downtown Nashville & honky-tonks., plus standard taxes, meal and driver gratuities and hotel baggage handling, motorcoach transportation in Nashville.

NYC & Radio City Christmas

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

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

Biltmore Christmas

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

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

Southern Caribbean & San Juan Puerto Rico - RC Brilliance of the Seas

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

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

The Heart of Ireland

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

Travel Protection is available and strongly encouraged. Host: Carol Taylor and Theresa Nicolai. Includes round trip airfare, 6 nights hotel accommodations (including 2 nights in an authentic 18th century castle), transport by luxury coach in Ireland, Airport transfers, full breakfasts every morning, 4 dinners (including farewell dinner and special dinner with Irish entertainment); sightseeing in Dublin, admission to Book of Kells at

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

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

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

13 Day/12 Night Canada New England Cruise aboard Norwegian Cruise Line's Norwegian Jewel.
Sept. 26-Oct. 8, 2026, starting at \$2499 per person, double occupancy, inside cabin.

Host: Kathy Becker. Price includes 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!

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*

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*

NEW! Scenic Historic Virginia

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

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

NEW! Canadian Rockies & Glacier National Park

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

Travel Protection is available and

strongly encouraged. *Host: Carol Taylor.* Includes round trip airfare from Philadelphia, hotel accommodations, visit Calgary, Waterton Lakes National Park, Glacier National Park, Banff, Lake Louise and more. Deposit of \$698 required to hold your reservation. Insurance available and strongly recommended. *Collette Tours*

NEW! Yellowstone & Wild West

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

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

NEW! Cape Cod, Martha's Vineyard & Provincetown

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

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

NEW! Outer Banks, NC

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

Travel Protection is available and strongly encouraged. *Host: TBA* Includes 3 nights hotel accommodations, 3 breakfasts, 2 dinners. Visit iconic lighthouses of the outer banks - Cape Hatteras, Bodie Island and Currituck. Plus Currituck Heritage Park, the Whalehead Club, Outer Banks Center for Wildlife; tour historic Corolla; take a dolphin cruise, climb aboard the

Elizabeth II, a 16th century ship; visit Roanoke Island Festival Park and the Elizabethan Gardens; visit the Wright Brothers Memorial, and the Graveyard of the Atlantic Museum. *PML Tours*

NEW! 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*

NEW! 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

Suicide Bridge Lunch Cruise

Hurlock, MD

Wednesday, Sept. 10, 2025

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

Sight & Sound - "Noah"

Lancaster, PA

Wednesday, September 24, 2025

\$165 per person, transportation, driver's tip, show and lunch at Hershey Farm Restaurant. With a catastrophic storm on its way, Noah is given a monumental task:

build a boat big enough to save his family from a flood that will cover the entire earth. Returning for one season only, this landmark production takes you on board one of the world's best known voyages as live animals fill the stage and aisles. Set sail inside the enormous ark as this extraordinary story comes to life in this special 30th anniversary season! Depart MMC 7:30 a.m.; return approx. 5:30 p.m.

AMT Christmas Show "Deck the Halls"

American Music Theater, Lancaster, PA

Thursday, Nov. 13, 2025

\$130 per person, transportation, driver's tip, show and lunch at Yoder's Restaurant. Check in at the decked-out St. Nicholas Hotel where we find our dashing dancers and merry musicians ready to "Deck the Halls!" 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 celebrate the season with awe-inspiring performances designed to capture the hearts of the entire family. Depart MMC 7:30 a.m.; return approx. 5:30 p.m.

Christmas by Candlelight

Candlelight Dinner Theater, Arden, DE

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

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

Sight & Sound - "Joshua"

Lancaster, PA

Thursday March 19, 2026

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

City of Dover update

As electric rates soar nationwide, Dover provides expert help for customers to spend less

by Councilman Gerald Rocha,
Utility Committee Chairman

As electric rates surge across the United States, residents of Dover, Delaware, are finding relief through innovative programs aimed at reducing energy consumption and costs. With homes in Dover averaging 30 to 40 years in age, many residents are grappling with energy inefficiencies that significantly increase their monthly bills. To address these challenges, the City of Dover Electric Department, in partnership with the Delaware Municipal Electric Corporation (DEMEC) is proud to announce its participation in the Efficiency Smart Program. The Efficiency Smart Program is an initiative designed to help residents improve the energy efficiency of their homes, particularly those that are older and may not have modern energy-saving features. This program provides various services aimed at lowering energy consumption and costs for participants.

The problem of high energy usage is particularly acute among the lower economic classes, who often reside in older homes lacking modern energy-efficient systems. These households face unique challenges as the aging infrastructure struggles to maintain comfortable temperatures year-round, resulting in excessive energy consumption for heating and cooling. The issue is not isolated to Dover; it is a national concern affecting many communities across the United States.

The City of Dover's Electric Department recognizes the pressing need for supporting residents in navigating this energy landscape. The Efficiency Smart Program will provide customers with access to expert evaluations of their homes. Residents can request these evaluations at no cost, allowing trained professionals to assess energy usage patterns and identify

potential areas for improvement. The program is designed to offer no- or low-cost solutions tailored to the specific needs of each household, empowering residents to take control of their energy bills.

Customers participating in the program can expect recommendations that may include upgrading insulation, sealing drafts, or investing in more efficient heating and cooling systems. These improvements not only promise to lower electric bills but also enhance the overall comfort and livability of homes, which have often been left behind in the wake of technological advancements.

"By tapping into the expertise offered through the Efficiency Smart Program, we aim to provide our residents with practical solutions that make a tangible difference in their everyday lives," said Paul Waddell, City of Dover Electric Director. "This initiative represents a crucial step toward modernizing our approach to energy efficiency while easing the financial burden on families in our community."

While the Efficiency Smart Program can offer significant improvements at the household level, the City of Dover Electric Department emphasizes that broader systemic changes are also necessary. The electric grid, much like many of the homes it services, requires design, maintenance, and modernization to meet the evolving demands of energy consumption.

As energy rates continue to climb, the need for programs like Efficiency Smart becomes increasingly critical. Residents can take advantage of these services now more than ever, utilizing expert insights to improve household efficiency and achieve notable reductions in their electric bills.

In a time when every dollar counts, the City of Dover stands firm in its commitment to providing actionable, effective solutions for its residents, ensuring they are

Legislative News

by George
"Jody"

Sweeney
Kent County
Levy Court
Commissioner,
5th District



A lot has been said and printed about the State Legislature passing a bill that overrides the Sussex County Council to allow off-shore wind to come on-shore at a location in Sussex County. I absolutely believe in the principle of SUBSIDIARITY, defined as "state or federal government should not interfere with local governments. But larger institutions have essential responsibilities when local governments cannot adequately protect advance the common good." So, in the recent case of HB 159, it was contingent upon the State Legislature to override the Sussex County Council's decision to block the US Wind off-shore turbine project.

US Wind had already received approvals from the federal and Maryland governments to install the turbines and a recommendation of approval from the Sussex County Planning and Zoning Committee for conditional permit at 3R's Beach, on a parcel zoned for heavy industrial use, but requiring conditional use for this purpose. The wind project would install 112 wind turbines 10-12 miles off the coast of Ocean City. If you are reading this in Dover, DE, I would ask if you can see the fireworks being set off during the Delaware State Fair every July? If not, I doubt you will be able to see the 350 ft turbines off the coast of Ocean City. Heck, I can barely see the fireworks in Dover from just outside of Wyoming.

There is a gap between the electricity Delaware providers have and what will be

needed. Purchasing electricity from out-of-grid providers is more expensive than generating electricity locally. Options are to generate more electricity for the local grid from gas, coal, nuclear, wind, or solar to bridge the gap. Gas and coal contribute to Climate Change. Nuclear carries the stigma of Chernobyl or Three Mile Island, but is under consideration. Wind and Solar are renewable and clean, and when generated locally, will help to lower Delawareans electricity costs.

Turbines off Ocean City, MD would feed the PJM grid. PJM's regional grid covers 7 states (DE, MD, NJ, PA, VA, WV, and OH) as well as parts of 5 others (MI, IN, IL, NC, KY), and Washington, DC. Delawareans absolutely benefit by using wind turbines off Ocean City. This wind field would generate 1750 megawatts of energy, enough to provide electricity for more than one million homes in those 12 states.

Opponents claimed that Delawareans would not benefit. Local electric providers do not receive the Sustainable Renewable Energy Credits, but Delawareans would benefit with the additional electricity on the grid.

Renewable energy, such as wind or solar, has become a partisan hot topic issue around Climate Change. Gas and Coal electricity generation contributes to Climate Change. Acknowledging that wind power is needed would be antithetical to those who deny Climate Change.

But back to the issue of subsidiarity: I completely agree with the philosophy of local control, but understand the need of the State Government to govern for the benefit of all Delawareans by overriding such decisions. I suspect solar farm approvals will be one of the next bills to come forward from the State to ensure that all Delawareans do not face even higher electric bills.

not only able to cope with soaring energy prices but thrive amid them. By investing in energy efficiency, Dover is fostering a more sustainable future for all, paving the way for a community that prioritizes both economic and environmental well-being.

For residents interested in

participating in the Efficiency Smart Program, more information can be obtained by contacting the Dover Electric Department directly at 302-736-7070, marking an opportunity to invest in the future right from their homes. Please feel free to visit www.energysmart.org/dover-delaware for more information.

Captain Social Security

THE FUTURE OF SOCIAL SECURITY (For Your Children and Grandchildren)

by Benjamin Shamburger, MSW

Social Security is about to turn 95! For most of us, it started before we were born. Since its birth, it has grown and served the American people well. Almost 70 million Americans receive Social Security benefits each month with over 5 million of them being children because a parent has died, retired or become disabled. As a parent and/or grandparent, you may begin to think about the future of Social Security. Will Social Security still be alive by the time they reach "retirement" age?



This article will invite and challenge you to have conversations with those you may know that are in their 20's, 30's, 40's or even 50's by asking them the following questions:

1. Do you think Social Security will still be around when you retire?
2. Do you have "disability insurance" for a long-term disability?
3. Do you have a 401K, Roth or other IRA retirement savings plan?
4. Do you have at least \$2000 dollars in your savings account?
5. Do you save or invest on a regular basis?
6. How old would you have to be today to collect Social Security retirement today?

Before I give you my predictions for their answers, let me share some basic information about the program and why it is facing fiscal challenges.

Social Security began in 1935 after the "great depression" as part of FDR's "New Deal". This was the first time that the Federal Government took any role or responsibility for retirement of its citizens in old age. In the beginning it was nothing like it is today. For example, in the beginning it ONLY paid retirement to ONLY THE WORKER, and it was a one-time lump sum payment.

The first Social Security beneficiary was a Railroad worker

named Ernest Ackerman. He retired shortly after Social Security started and had only one FICA withholding from his pay. After retiring he received a one-time lump sum payment from this new program for a whopping 17 cents! So much has changed since then and now we enjoy monthly checks that will last for the rest of our lives.

However, some things about the program have not changed. For example, Social Security was setup on an intergenerational compact that requires a younger generation to work and pay into the system so current retirees can collect benefits. One of the challenges since the program started is that the number of workers paying into the system has been going down, while another is that people are living much longer than they used to when the program started.

Have you ever wondered why they chose "65" as the retirement age? It is because of a group we affectionately call the "Baby Boomers". Baby Boomers are turning 66 at a rate of about 10 thousand per day which is creating a financial burden on the system.

"Fixing" Social Security is not as hard as many people make it see (in my opinion). There are two primary variables impacting the program:

1. **INCOME** – from workers and employers paying taxes. (The Trust Fund investments also add to it)

2. **EXPENSES** – this comes from benefits paid out each month.

Ultimately, you must either increase the "income" taxes or reduce the benefits or some combination of both.

So getting back to my predictions to the questions asked above:

1. Question: Do you think Social Security will still be around when you retire?

Prediction: Most will say NO.

2. Question: Do you have "disability insurance" for a long-term disability?

Prediction: Almost 100% NO. This is because most young people

don't know that part of what they PAY into Social Security insures them for disability.

3. Question: Do you have a 401K, Roth or other IRA retirement savings plan?

Prediction: Most likely NO!

4. Question: Do you have at least \$2000 dollars in your savings account?

Prediction: Again, most likely NO!

5. Question: Do you save or invest on a regular basis?

Prediction: Most often, NO.

6. Question: How old would you have to be today to collect Social Security retirement today?

Prediction: I believe they would say 70 or 75. The correct answer is 67 although Congress has a few proposals to raise it to 75 for younger workers.

We need to remember that Social Security was NEVER intended to replace a workers' full pre-retirement income. How do you think most current retirees are doing financially that are living just on Social Security? If that's you, you already know the

answer.

Imagine there is a 20-30% reduction in benefits, or in 20-30 years, there is NO such thing as Social Security. This is why everyone should be concerned about their children and/or grandchildren. It may be up to US to look out for them!

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

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

Visit ssa.gov to learn more about benefits and services available to you!

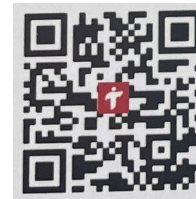
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Caregiver Resource Center

August is recognized as National Wellness Month. As a caregiver, it is important to take care of yourself. This means keeping healthy habits, stress management, and prioritizing self-care. That can be difficult to do when caring for a loved one. The Caregiver Resource Center would like to remind you to not neglect your own doctor appointments, exercise, or time for yourself. You cannot pour from an empty cup! Please see the following dates of our upcoming support groups offered:

- **August 4** - Alzheimer's Day Support Group, noon, CRC program room
- **August 7** - Parkinson's Support Group, 5 p.m., CRC program room
- **August 12** - Modern Maturity Closed due to Construction Grandparents Moved to 8/19
- **August 19** - Second Time Around Grandparents Support Group, 9 a.m., CRC office and Alzheimer's Night Support Group, 6 p.m., CRC program room
- **September 1** - Labor Day - MMC Closed

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

*All are welcome regardless of diagnosis.

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



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



Del-One
Federal Credit Union

Winners

Right: Mary Beth Parker was the birthday winner July 10 at MMC. Birthday Winners receive a \$25 VISA gift card from Del-One Federal Credit Union. Each month one winner is drawn from all registered birthday celebrants. In order to be eligible for the drawing and your free birthday lunch, you must have a current MMC membership card and proof of birth date. The next birthday celebration is Thursday, Aug. 14.



Left: Mae Bates and Jo Purcell are the cash winners at the July 15 dinner-dance. MMC Ambassador Bill Hufnal and Site Manager Jessica Kerr presented their winnings. The dance entertainment music was by Jen Cox, attended by about 200 guests. Aug 19 is the next dinner-dance.

Senior Community Service Employment Program

by Michael O'Leary

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

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

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

In addition to on-site job training Kent

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

Developing a solid, but flexible resume is crucial. The current consensus is that a 1-page resume, highlighting the last 10 years of work experience, is preferred by employers. Additionally, analyze the job posting thoroughly. Tailor your resume and cover letter to the language of the job posting.

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

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

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WHAT IF?

... you are using Medicaid for health insurance, and it suddenly goes away?
 ... your Social Security changes your monthly expected payment due to the collection of a student loan that is past due or a previous overpayment?
 ... the semi-annual LIHEAP benefits you've been receiving to help pay for heating and electricity lose funding?
 ... your rent is raised, and you can no longer afford your lease?

These are scenarios that many Delaware residents are facing or may be facing in the near future. Preparing for an emergency is the way to get through an emergency.

Do you have savings put aside to help if something goes wrong?

Need options?

Looking for resources?

Reach out to a Stand By Me Financial Coach and get your plan in motion for free.

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

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

Did You Know...

August 5, 1583 - The first British colony in North America was founded by Sir Humphrey Gilbert, a British navigator and explorer. He sighted the Newfoundland coast and took possession of the area around St. John's harbor in the name of the Queen. He was later lost at sea in a storm off the Azores on his return trip to England.

August 15, 1969 - Woodstock began in a field near Yasgur's Farm at Bethel, New York. The three-day concert featured 24 rock bands and drew a crowd of more than 300,000 young people.



Are you 50 years of age or older?

Have you thought about joining MMC but not sure?

Stop by for a tour of the Center.

We would love to show you what we offer.

Afterwards stop by our Member Services Desk and talk membership.

It's quick and easy!

• Complete the membership form.

• Pay the dues and you are done!

Yearly dues are paid every September for the fiscal year.

ANNUAL MEMBERSHIP DUES

\$30 per person \$55 per couple*

*(*You must reside in the same household)*

Please contact Member Services at 302-734-1200 ext. 167

Member Services Hours

Monday – Thursday 9 a.m. to 3 p.m.

Friday 9 a.m. to 2:30 p.m.

We no longer mail out membership cards.

Membership cards can be picked up at the Member Services desk.

Membership forms must be updated every year including Lifetime Members!

Questions about Medicare?

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

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Medicare Assistance Bureau (DMAB)

302-674-7364

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

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



Volunteers WE Need YOU!

DelDOT Toll and Fee Increases Coming Soon to Support Infrastructure Investments

Following the signing of the toll increase resolution by Secretary of Transportation Shanté Hastings and the passage of HB 164 by the Delaware General Assembly, the Delaware Department of Transportation (DelDOT) has begun work to implement the toll increases and new DMV fees. These increases will provide the department with an estimated \$107 million annually in additional revenue to support needed investments in infrastructure statewide.

For those who do not currently have a Delaware E-ZPass account, customers can sign up and find more information at ezpassde.com.

The online toll calculator will also be updated by Friday, August 1, 2025, to view the new toll amounts for travel on Delaware's three toll roads and costs for vehicles with additional axles.

Starting Wednesday, October 1, 2025, DMV fees will increase, including a 1% increase to the



document fee for vehicle transactions.

The new annual alternative fuel vehicle registration fee that will

be applicable to more than 48,000

vehicles registered in the state will also begin on Wednesday, October 1, 2025.

More information on how that fee

will be collected will be forthcoming closer to the implementation date.

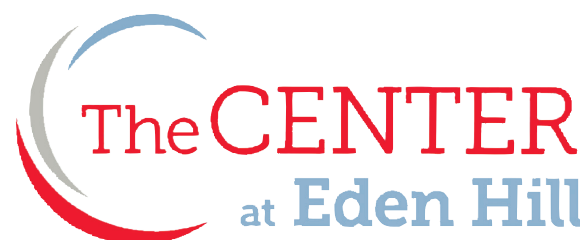


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Krafty Korner by Karen

Hello fellow crafters! As August rolls in, it brings with it a unique blend of summer's warmth and the anticipation of fall. This month is also a gentle reminder that while the days are still long and filled with sunshine, okay, maybe mixed with a little bit of rain, but the season of barbecues, beach trips and lazy afternoons are gradually drawing to a close.

This month is not only about enjoying the last days of sunshine where everyone tries to squeeze out the last drops of summer fun before we all start pretending to enjoy pumpkin spice everything, but also about diving into creative projects that can brighten your day.

Whether you're looking to spruce up your home, prepare for back-to-school, or simply indulge in some DIY fun, August is the perfect time to let your creativity shine. Channel your inner Picasso, or perhaps a slightly less talented version, and embark on some quirky craft projects by utilizing seasonal materials and preparing for what is just around the corner.

So, take advantage of the warm weather while it lasts. Host a backyard barbecue, plan a picnic or gather with friends for one last beach day. These gatherings are the perfect opportunity to create long lasting memories while enjoying the company of family and friends before the hustle and bustle of fall takes over. Savor the last rays of summer while you take time to appreciate the warmth of the sun before you are gently nudged to prepare for fall. Remember that August is all about embracing the fun and getting crafty! Whether you're working with what nature has to offer, upcycling your old treasures, or just gearing up for fall, there's no shortage of creativity. So, grab your supplies and let your imagination run wild and remember: If it's not a little messy, you're not doing it right!

Happy crafting everyone and may your glue sticks never run out!

BOOK BALLS

(These paper hydrangeas are made from book pages and can be used as ornaments or table centerpieces. They have been priced in various stores anywhere from \$10 to \$25 a ball)

MATERIALS NEEDED:

- **Styrofoam Balls (any size)**
- **Book Pages**
- **Scalloped Circle Paper Punch**
- **Glue Gun & Glue Sticks**
- **Un-Sharpended Pencil**

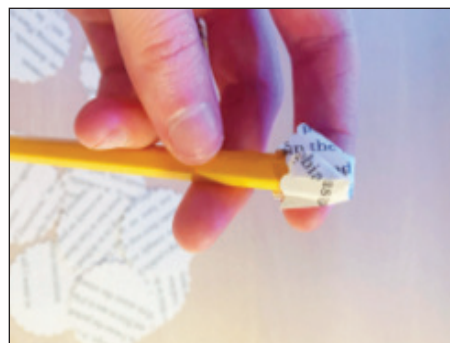


INSTRUCTIONS:

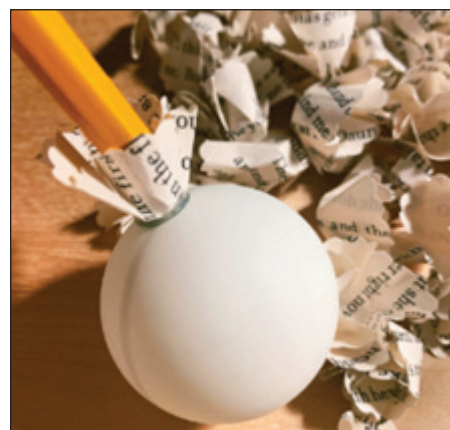
- Punch out circles from book pages. (Punch out enough circles to keep working)



- Place the center of each circle on the end of the pencil and press the sides against the pencils. The paper will look scrunched up with the flat area on top of the pencil.



- With the pencil still inside the paper, place a drop of glue on the circular flat area and press into the Styrofoam ball.



- Repeat this step until the ball is

completely covered with paper. There are so many uses for these balls:

- Glue ribbon to the top and use as Christmas ornaments.
- Place multiple balls in a bowl for a table centerpiece.
- Insert a craft stick into each ball to make a floral arrangement.
- Turn pedestal glasses upside-down and place a ball on the foot of the glass.



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Fitness News

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

Silver Sneakers & Silver and Fit Programs

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



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

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

Aquacise with Ray

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

Aqua Mobility with Mindy

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

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

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

Aqua Aerobics with Betsy

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

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

Tai Chi with Ran

Day: Wednesday
 Time: 1:30 – 2:30 p.m.
 Cost: \$20 MMC Member
 \$10 MMC Staff
 Class runs from August 6 - 27
 Room: Palmer
 Instructor: Ran Griem, RN
 Shiatsu Practitioner. A minimum of 10 paid participants is required. Registration for September runs until August 29.

Tai Chi with Donna

Day: Wednesday
 Time: 2:30 – 3:30 p.m.
 Cost: \$20 MMC Member
 \$10 MMC Staff
 Class runs August 6 - 27
 Room: Palmer
 Instructor: Donna DeSimone
 Class led by Donna, a Black Sash certified instructor. A minimum of

10 paid participants is required. Registration for September runs until August 29.

Body Sculpting with Donna

Day: Wednesday
 Time: 4 – 5 p.m.
 Cost: \$20 MMC Member
 \$10 MMC Staff
 Class runs August 6 - 27
 Room: Palmer
 Instructor: Donna DeSimone
 This class is designed to help participants to get lean, build strength and tone muscles with motivating music. Bring a 5lb dumbbell (lighter dumbbells are provided), mat, towel and water. Donna is an ACE Certified Personal Trainer and Group Fitness Instructor with over 24 yrs of experience. A minimum of 10 paid participants is required. Registration for September runs until August 29.

Yoga with Donna

Paused until October

Beginner Tai Chi with Donna

Paused until October

Adult Swim Lessons

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

Pool Birthday Parties and Pool Baptisms

Contact Al Wyllie 302-734-1200 ext. 188 for more information.



Aqua Aerobic Class Schedule in MMC Pool

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

Nutrition Corner

How Magnesium helps our Body

by Nimi Bhagawan MS, RDN, LD

Magnesium is a mineral involved in many body processes, including mineral absorption, energy production, muscle and nerve function, and DNA production. Over half of the magnesium in the body is in the bones, while the rest is found in soft tissue.

Our body does not naturally make magnesium, so you need to consume it through your diet or with supplements. Foods containing magnesium include green leafy vegetables, fortified breakfast cereals, seeds, nuts, and certain dairy products.

It is estimated that half of people in the United States obtain less magnesium from food than recommended. Taking magnesium supplements can help you meet your daily magnesium needs.

Magnesium is helpful in the treatment and management of many health conditions, including heart disease, bone health, and migraines.

1. Heart and Blood Vessel Disease

Magnesium may help regulate and treat several heart disease conditions. It acts as a vasodilator, meaning it widens the blood vessels, which can help lower blood pressure. Decreasing your blood pressure can help reduce your risk for heart disease and stroke.

People with high blood pressure (hypertension) may see a benefit if they take magnesium with other blood pressure-lowering medications but will likely not see a drastic change with only magnesium.

The U.S. Food and Drug Administration (FDA) specifies that evidence of magnesium reducing the risk of hypertension is inconsistent. They also state that any magnesium-containing food or supplements claiming to reduce hypertension must provide at least 84 milligrams of magnesium per serving for food and no more than 350 milligrams for supplements.

2. High Blood Sugar and Diabetes

Diets with high amounts of magnesium are linked to a lower risk of diabetes, likely due to magnesium's role in metabolizing glucose. Low levels of magnesium may also worsen insulin resistance, which can increase the risk of developing type 2 diabetes.

The American Diabetes Association states there is not enough evidence to support the use of magnesium to improve blood sugar levels in people with diabetes. More research is needed to understand how magnesium affects blood sugar levels and type 2 diabetes risk.

3. Constipation

Magnesium is the main ingredient of many laxatives. Multiple types of magnesium are commonly used to treat constipation, including magnesium citrate, hydroxide, oxide, and sulfate salts. To avoid adverse side effects, only use magnesium for occasional constipation treatment as needed and take it with a full 8-ounce glass of water.

The recommended starting dose of magnesium for constipation is 400-500 milligrams per day, based on symptom response and side effects experienced.

4. Bone Health

Magnesium is involved in bone formation and the regulation of bone strength. Several studies have found that people with low magnesium levels are at a higher risk for osteoporosis and osteopenia. Magnesium helps reduce the risk of bone fractures and osteoporosis, especially in postmenopausal and older women. One study found that postmenopausal women who supplemented with 290 milligrams of magnesium daily had decreased bone turnover and overall bone loss.

5. Migraines

Magnesium supplements may help reduce the frequency of migraines. Magnesium likely does this by reducing the constriction of blood vessels and the flow of neurotransmitters that cause migraine headaches.

Some medical organizations suggest that magnesium therapy is likely effective for migraine prevention. The therapeutic dose is usually higher than the recommended limit for magnesium, so it should only be taken under the supervision of a healthcare provider.

6. Mental Health

Magnesium supplements may help lower symptoms related to stress and anxiety. The mineral likely does this by affecting the chemical messengers in the brain. Some research suggests magnesium supplements can help treat symptoms related to depression.

Many studies have found an association between low levels of magnesium and disorders like attention-deficit/hyperactivity disorder (ADHD), schizophrenia, and autism spectrum disorder.

7. Sleep Health

Magnesium has recently become a popular supplement for aiding and improving sleep in people of all ages. The mineral can help maintain circadian rhythm and sleep quality,

though research results have been mixed. Some studies have found that magnesium may help with several sleep-related factors, such as daytime sleepiness, snoring, time to fall asleep, sleep duration, and waking up at night. More research is needed to understand how useful magnesium is in sleep health.

Risks of Too Much Magnesium

The daily upper limit for magnesium in dietary supplements and medications in all adults is 350 milligrams, not including magnesium naturally found in food. To avoid adverse side effects, you should not consume magnesium doses above this limit unless recommended by a healthcare provider.

Side effects associated with taking too much magnesium include diarrhea, nausea, abdominal pain, irregular heartbeat, and cardiac arrest. The risk for side effects is higher in people with kidney disease.

Magnesium supplements may interact with medications like:

Bisphosphonates: Magnesium

-cont. on page 25



Did you know?

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

Menus for August

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

				1 Baked Chickien w. Gravy Buttered Rice Oriental Blend Veg. Wheat Bread/Milk Applesauce
4 Spaghetti w. Meatsauce Chef's Blend Veg. Italian Bread/Milk Tropical Fruit	5 Boneless Chicken Breast w. Mango Salsa Buttered Rice Steamed Broccoli Wheat Bread/Milk Pudding	6 Tuna Salad Platter w/ Leaf Lettuce/Tomato/ Cucumber Slices Broccoli Salad Bun/Milk Fruit	7 Fried Chicken Macaroni & Cheese Mixed Greens Corn Bread/Milk Fresh Fruit	8 Chili Dog on Bun Potato Wedges Chuckwagon Veg. Milk Brownies
11 CENTER CLOSED	12 CENTER CLOSED	13 Meat Loaf w. Gravy Buttered Rice Chuck Wagon Veg. Wheat Bread/Milk Fruit	14 <i>Birthday Day</i> Pork Chop with Gravy Mashed Potatoes Peas w. Pearl Onions Roll/Milk Cake	15 Swedish Meatballs Egg Noodles Buttered Julienne Carrots Wheat Bread/Milk Fruit
18 Sloppy Joe on Bun Potato Wedges Buttered Corn Roll/Milk Yogurt	19 Beef Burgindy Rice Chef's Blend Veg. Wheat Bread/Milk Cookies	20 Chicken Salad on Bun Black Bean/Corn Salad Lettuce & Tomato Pudding	21 Fried Fish Hush Puppies Stewed Tomatoes Corn Bread/Milk Fresh Fruit	22 Chicken & Dumplings Biscuit Green Beans Milk Lemon Pudding
25 Chili w/ Beans Rice Chef's Blend Veg. Wheat Bread/Milk Applesauce	26 Chicken Parmesan Spaghetti Buttered Peas & Carrots Italian Bread/Milk Yogurt	27 Crab Salad on Lettuce Tomato Slices Macaroni Salad Roll/Milk Pudding	28 LS Ham w. Mustard Sauce Boiled Red Potatoes Seasoned Cabbage Wheat Bread/Milk Cookies	29 Chicken Tetrzzini w/Noodles Buttered Broccoli Roll/Milk Peaches

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

Longwood Room Events

- August 4 - “Ebony Movie Soundtrack” Tickets on Sale by Henry Greene, 9 a.m.

August 5 - Randy Chang on the piano, noon

August 7- Farmer’s Market, 11 a.m.

August 11 - CENTER CLOSED!

August 12 - CENTER CLOSED!

August 14 - Birthday Day!
- Farmer’s Market, 11 a.m.
- Genoa Healthcare Pharmacy - Melody Dauria, 11:30
- a.m.

- Free Ice Cream! - Bryan Realty Group, noon
- Steppin’ Seniors Perform, noon

August 19 - Randy Chang on the piano, noon

August 20 - SNAP - Oscar Sebastian, 11:30 a.m.
- “Senior Feud” - Delmarva Benefit Group, 11:30 a.m.

August 21 - Farmer’s Market, 11 a.m.

August 25 - Gala Tickets on Sale, 9 a.m.

August 28 - Farmer’s Market, 11 a.m.

Food - Friends - Fun

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

August Schedule

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

- Tues., Aug. 5: Romano’s, 768 Walker Rd., Dover
- Wed., Aug. 6: Monthly Planning Meeting, WCR Room
- Thurs., Aug. 7: Outback, 1574 N. DuPont Hwy., Suite 800, Dover
- Mon., Aug. 11: Pithari, 1 W. Main St., Middletown
- Thurs., Aug. 14: Buffalo Wild Wings, 680 S. Bay Rd., Dover
- Mon., Aug. 18: Celtic Pub, 699 Jimmy Dr. Suites 6 & 7., Smyrna
- Thurs., Aug. 21: Yukon, 965 N. DuPont Hwy., Suite 2, Dover
- Tues., Aug. 26: Surf & Turf, 974 N. DuPont Hwy., Milford
- Thurs., Aug. 28: Olive Garden, 263 N. DuPont Hwy., Dover



ATTENTION!

IMPORTANT REMINDER:
WE ARE CLOSED

MONDAY, AUGUST 11, 2025
TUESDAY, AUGUST 12, 2025

Garden Talk

by Maggie L. Moor

*Delaware Cooperative Extension
Delaware State University*

For the first week of August:

- o Now is an ideal time to take pictures and plan for next year's vegetable and flower gardens.
- o Order your spring flowering bulbs now.
- o Check your garden plants, shrubs, flowers, and trees for diseases and insect pest.
- o Begin planning and planting your fall vegetables, such as lettuce, radishes, kale, spinach, carrots, Brussel sprouts, cauliflower and peas.
- o Pinch back to remove dead heads from annuals.
- o Remember to make arrangements with a friend or family members to water your house plants while you're away on vacation.
- o Harvest vine-ripened

vegetables. Share extras with non-gardening friends and neighbors.

- o Harvest and hang herbs before they go into bloom. Tie in little bunches and hang in a ventilated warm space to cure. After thoroughly dried, put in sealed jars to use in the water.

For Mid-August:

- o Apply a second treatment of lawn insecticide for grub control or use milky spore dust, a bacteria that will attack over forty species of white grubs; this can be applied any time.
- o Collect materials for dried flower arrangements, including weeds, flowers, marsh grasses and foliage.
- o Collect flowers and flower parts just before they mature for pressing between paper pages for creating pressed flower pictures during the winter.
- o Prepare lawn or lawn areas that

are going to be seeded. The Kent County Master Gardeners are going to have a workshop on Lawn Establishment on August 12, 1997. If you would like to attend, call #730-4000 to pre-register and/or for more information.

- o Harvest ripened vegetables. Sweet corn is ready when ears feel full and firm and the silks have turned brown and dry; cantaloupes are already to eat when stems slip or separate easily from the fruit.
- o Feed roses for the last time.
- o Continue to compost grass clippings, pruning pieces, and weeds that have not gone to seed.
- o Check azaleas if they are beginning to look pale green to yellow. This is called chlorotic. Check soil pH. These acid-loving plants may need to be fed.
- o Continue to hang harvested herbs.
- o Check vegetable and other

plants for evidence of insect pests and disease.

For Late August:

- o Grapes that are ripening now perish easily so keep refrigerated after harvesting.
- o Inspect trunks and branches of dogwoods and other trees for injured bark or fine dusk pushed from burrows in trunk by borers.
- o Fertilize fall vegetable garden plants.
- o Plant new lawns or reseed bare spots in old lawns. This can be done until September 30th in Delaware. If it's dry, be sure to water newly seeded lawns every day.
- o Harvest ripened vegetables and share extras with non-gardening friends and neighbors.
- o Harvest and hang small bunches of herbs before they flower. Tie in little bunches and hang in a ventilated warm space to cure.



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National Wellness Month: Prioritizing 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.



Every August, National Wellness Month reminds us that caring for ourselves isn't a luxury—it's a necessity. As we age, wellness takes on a different meaning than it may have in our younger years. It becomes less about chasing perfection and more about honoring our bodies, nurturing our minds, and making

space for joy. For many of us, life has long been filled with caring for others—raising families, building careers, tending to homes and communities. But this month offers a gentle nudge to pause and turn some of that care inward.

National Wellness Month encourages us to focus on creating and maintaining healthy routines that support our physical, emotional, and mental well-being. And the good news? It doesn't require an overhaul. Whether you're adding a short daily walk to your routine, choosing water over sugary drinks, trying out a yoga class at the community center (chair yoga counts!), or simply giving yourself permission to rest—this month is your reminder that you matter.

Even the simplest habits, practiced consistently, can make a real difference. A few extra glasses of water, a quiet moment of deep breathing, or catching up with a friend can boost both your energy and your outlook. Wellness isn't about being flawless—it's about being intentional, kind, and compassionate with

yourself.

As a Seniors Real Estate Specialist, I've also learned that wellness isn't just about our bodies and minds—it includes our surroundings. The place we call home plays a big role in how we feel every day. If your home has started to feel like more work than joy, or no longer fits your lifestyle, that's okay. Exploring new housing options that align with your needs can be a positive, empowering step toward living well.

So, this August, let National Wellness Month serve as a reminder to prioritize your own care. Slow down, breathe deep, laugh often, and be gentle with yourself. You've spent a lifetime taking care of others—now's the time to make sure you're caring for you, too.

And if part of that journey includes reevaluating your living situation or exploring what's next, I'm here to help. Your well-being is always worth the effort.

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GAME ON AT MMC!

YOU MUST BE A MEMBER OF THE MMC TO PARTICIPATE!

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

PALMER ROOM CLASSES

YOU MUST BE A MEMBER OF THE MMC TO PARTICIPATE!

DAY	CLASS	TIME
MONDAY	Low Impact Senior Aerobics	8:45am - 9:45am
	Beginner Line Dance	10:00am - 11:00am
	Couples Line Dance	11:15am - 12:15pm
	Soulsations	12:30pm - 1:30pm
	Broadway Advanced	1:30pm - 3:30pm
TUESDAY	Get Up and Move	8:00am - 8:45am
	Dancing In Your Chair	9:00am - 9:45am
	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
THURSDAY	Intermediate Line Dancing	9:00am - 10:00am
	Advanced Line Dancing	10:00am - 11:30am
	Contemporary Line Dancing	11:30am - 12:30pm
	Double Dutch Therapy	12:30pm - 1:45pm
	MMC Tappers	2:00pm - 4:00pm
FRIDAY	Low Impact Senior Aerobics	9:00am - 10:00am
	Dancing In Your Chair	10:15am - 11:00am
	Bingocize	11:00am - 12:00pm
	Extreme Beginners Line Dancing	1:00pm - 3:00pm

VOLUNTEERS NEEDED



MEALS ON WHEELS DRIVERS NEEDED!

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Email at office@plantersrunapt.com

www.plantersrunapt.com



More Fun and Excitement!

MMC Book Club

DAY: Thursday, August 28

TIME: noon to 1 p.m.

ROOM: Activity Room #1

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

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

August 28 - "The Women" by Kristin Hannah

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

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

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

December - "Christmas With Book" by Heather Woodhaven



Have you contemplated the opportunity to teach a class or program? This presents a valuable chance to impart your knowledge and passion while contributing positively to the community. Whether you possess expertise in a particular skill, hobby, or academic subject, teaching can serve as a rewarding endeavor that promotes learning and engagement among members. We encourage individuals to reflect on this opportunity to inspire and educate others.

For more information regarding involvement, contact our Program Director, Karen Porterfield at (302) 734-1200, extension 129 for more information. Or you can email her at karen.porterfield@modern-maturity.org. Please note that you MUST be a member of the Modern Maturity Center to conduct any type of class or program. "It is the supreme art of the teacher to awaken joy in creative expression and knowledge" (Albert Einstein)



August Dinner Dance

**Tuesday, Aug. 19, 2025
6- 9 p.m.**

Music by Dale Teat

\$20 per person for those 60 & older

\$21 for under 60

**Ticket sales end Friday, Aug. 15-
no tickets sold at the door.**

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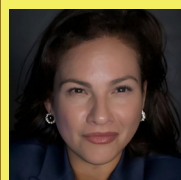
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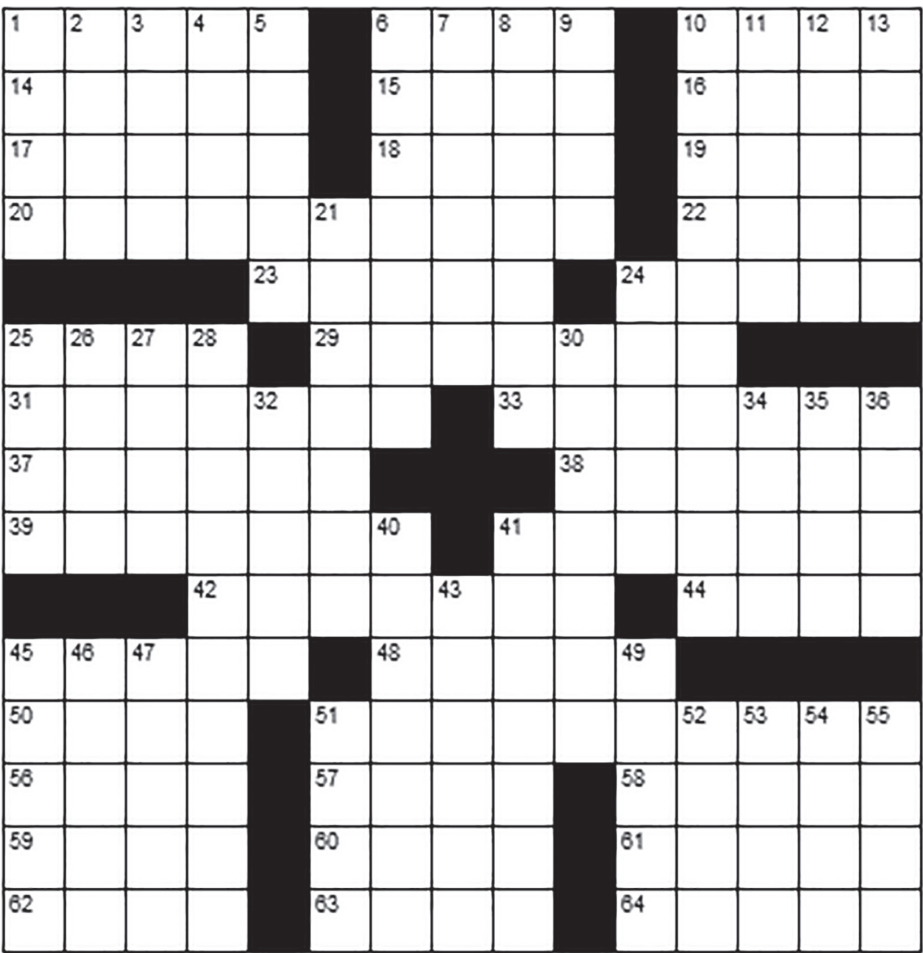
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Crossword Puzzle



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ACROSS

1. Initial wagers
6. Extol
10. Only
14. Not second
15. Skin disease
16. Creative work
17. Shad
18. Glance over
19. Needles
20. Redemptive
22. Enormous
23. Light refractor
24. Weighty books
25. Barley beards
29. Temporary
31. Thin layer covering something
33. Lowered in rank
37. Rat or mouse
38. Shrew
39. Slipped by
41. Will supplement
42. Physical checkup
44. Price
45. Monastery head

48. Flow controller
 50. Liquefy
 51. She wore a glass slipper
 56. Dull
 57. Jewish month
 58. More aloof
 59. Prospector's find
 60. Overhaul
 61. High point
 62. Pitcher
 63. Fiber source
 64. Parental sisters
- ## DOWN
1. At a distance
 2. Egyptian river
 3. Stepped
 4. Being
 5. Unit of postage
 6. Durable
 7. Buttonhole
 8. Without a weapon
 9. Declare untrue
 10. Immature and silly
 11. Codeine source
 12. Thrust

13. S S S
21. Not in cursive
24. Shy
25. Unit of land
26. It comes from sheep
27. Nil
28. Dad's 2nd wife
30. Spin
32. A picture-in-picture
34. Mexican sandwich
35. Auspices
36. Buffoon
40. Partition
41. Very large pot
43. "Maple leaf" country
45. Stroll
46. Not above
47. Sword
49. Genus of heath
51. Carbohydrate
52. Beige
53. Legal claim
54. For fear that
55. Cultural doings

- Solution found on page 30

Now Open at MMC

- Emergency Food Pantry

MMC, in cooperation with the Food Bank of Delaware, has opened 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.

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Winners of first MMC Wellness Center Horseshoe Crab Triathlon announced



L-R: MMC President Carolyn Fredricks recognizes participants in the 1st MMC Horseshoe Crab Triathlon which took place in June. Mindy Beck completed the swim portion, biked 5 miles and ran 4 miles; Jill Ipnar was the gold medalist for completing all the segments; Debra Cormier swam 900 yards and ran 1 mile.

Right: Silver Medalist Joyce August receives her medallion from Carolyn Fredricks.

Not shown: Denise McClung who completed the Bike portion and swam 1350 yards. They had a month to complete their Olympic distances - Swim 1500M (.93 miles); Bike 40KM (24.8 miles); and Run 10KM (6.2 miles).

Photos by Cate Lyons



DNREC to offer free fly-fishing lessons for adult anglers at Aquatic Resources Education Center



Members of the White Creek Fly Fishers Club assist fly fishing newcomers wanting to learn the nuances of backcasting and the double-haul technique for landing fish by using a fly rod after enticing them to strike artificial bait known as flies. *IDNREC photo*

The Department of Natural Resources and Environmental Control encourages Delawareans age 18 or older interested in learning about the increasingly popular sport of fly fishing to register for a free course offered by the DNREC Division of Fish and Wildlife in conjunction with the White Clay Fly Fishers Club. Before the question is even asked, the Division of Fish and Wildlife will also provide all the equipment needed for the course by program participants.

The DNREC-sponsored course, with a capacity of 20 participants, will be presented in two three-hour sessions scheduled for Sept. 20 and 27. Both are Saturday sessions that will start at 9:30 a.m. at the Aquatic Resources Education Center (AREC), 2520 Lighthouse Road, Smyrna, Del. Experienced anglers from the White Clay Fly Fishers Club will be on hand at AREC to provide instruction.

While the course is free, advance registration is required. To register, send an email with "Fly-fishing Course Registration" in the subject field to pearlie.franklin@delaware.gov. Include in the body of the email the number of participants to be registered for the course and their names.

Individuals who participate in

the fly-fishing course must have a current Delaware fishing license and a Delaware Fisherman Information Network (FIN) number. License-exempt anglers, including Delaware residents 65 and older, may obtain a free FIN number online or from a license agent where recreational fishing licenses are sold. Online services available via de.gov/fishinglicense include fishing license purchases, FIN numbers, and a list of participating license agents.

More information about fishing in Delaware – including the online 2025 Delaware Fishing Guide – can be found at de.gov/recfishing. The guide is also available in a printed form from authorized license agents throughout the state.

The Delaware Department of Natural Resources and Environmental Control protects and manages the state's natural resources, protects public health, provides outdoor recreational opportunities and educates Delawareans about the environment. The DNREC Division of Fish and Wildlife conserves and manages Delaware's fish and wildlife and their habitats, and provides fishing, hunting, wildlife viewing and boating access on more than 68,000 acres of public land.

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MoneySense

6 surprising benefits of having a financial plan

These tips from Merrill can help you pursue your goals and make the most of your financial plan.

You are doing all the right things, contributing to a 401(k), saving for your kids' college, using debt strategically and more. But have you pulled all those pieces together into a real financial plan? One that considers unexpected life events, taxes, inflation and changing market conditions? One that projects the likelihood that you will reach your goals and suggests adjustments to help you overcome hurdles along the way?

A financial plan turns your vision into numbers, investment approaches and projections of potential future wealth. It quantifies the impact of tax obligations and inflation years from now and factors future costs and potential risks into your current strategies. What a financial plan can do well is help clarify aspects of your financial life that seem dauntingly complex.

A financial plan can help answer some of the tough questions you may be grappling with, such as how likely you are to reach all your goals, how you are doing so far, whether you should consider adjusting your portfolio, will you have the income you want in retirement and how you can plan for taxes down the road. Beyond these nuts-and-bolts questions, a plan captures your vision for the future and outlines in detail the steps you and your advisor can take as you pursue it.

Consider these six surprising benefits a financial plan can offer:

1. A 360-degree view of your finances. Seeing everything you own and owe in one place can be eye-opening. A full view of your current finances can help answer questions like "How much should I



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

be spending, saving and investing?" and "What are the tax, education, insurance and financing strategies I should consider?"

2. The confidence to make your next move. When you see the big picture, you often learn that you are doing better than expected. Having that knowledge can give you the confidence to make major financial decisions. For instance, if you are delaying retirement because you believe you have not saved enough, running scenarios with your advisor could help demonstrate you already have enough to fund the retirement you want.

3. Permission to spend. A financial plan's detailed projections of future income and assets can also help you feel more comfortable about spending money today, whether that means accelerating your charitable donations or giving your children their inheritance in advance or something else.

4. Reassuring perspective amid volatility. Market fluctuations can lead people to make financial moves they later regret. By showing that you are still on track, a financial plan can help keep you focused on your goals and give you the fortitude to ride out the tough times.

5. A reality check — and incentive to save more. By reviewing your financial plan annually, you can

see how you are doing and make any necessary adjustments. A sign you may be falling behind could inspire you to increase your savings rate, which can have as much financial impact in the long term as market returns.

6. Opportunities you might otherwise miss. A financial plan, for example, can compare projected potential returns for portfolios with different risk profiles, such as conservative, moderate and aggressive, and show how those asset allocations could be shifted over time. That might allow you to pursue greater growth now, while remaining within your risk tolerance.

Ultimately, it is the lack of unpleasant surprises that might be the greatest hidden benefit of having a financial plan. Planning for unexpected circumstances can ease your concerns and let you enjoy all that you have worked so hard to achieve.

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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Magnesium - cont. from pg. 15

can decrease the absorption of medications in this drug class used to treat osteoporosis. To prevent the effect, take bisphosphonates two hours before or after magnesium.

Antibiotics: Taking magnesium with certain antibiotics, such as doxycycline and ciprofloxacin, can decrease the body's absorption of the drugs. Take antibiotics two hours before or 4-6 hours after you take a magnesium supplement.

Diuretics: Potassium-sparing diuretics, such as Aldactone (spironolactone), may decrease the amount of magnesium lost through your urine. When taken with a magnesium supplement, the diuretic may cause the magnesium level in your body to become too high.

Zinc: Very high doses of zinc may interfere with your body's ability to absorb magnesium.

Check with your healthcare provider or pharmacist about any interaction magnesium may have with other medications or supplements you are already taking.

Sources: Nuts and seeds

Nuts and seeds may be small, but they pack a nutritional punch with gobs of protein, fiber, healthy fats and minerals such as magnesium. Almonds (roasted), Cashews (roasted), Flaxseed (whole), Peanuts (dry roasted), Pumpkin seeds (hulled, roasted), Chia seeds

Legumes Black beans (boiled) Edamame (cooked, prepared), Lima beans (cooked), Fiber-rich whole grains

Magnesium content is yet another reason to add whole grains to your diet. Quinoa, Shredded wheat (plain, unfrosted),

Dairy products Milk (nonfat) Yogurt (plain, low fat)

Greens Dark and leafy greens qualify as superfood, with magnesium content being just one of their many superpowers.

Spinach (cooked) Swiss chard (cooked) Collard greens.

Fruit

It's recommended that you eat two servings of fruit per day as part of a healthy diet.

Avocados: One whole avocado, Bananas: One medium banana, Papaya:

One small papaya, Blackberries: 1 cup.

Vegetables

"Eat your veggies" has long been good advice. These three will help you meet your magnesium goals:

Green peas: 1/2 cup, Sweet corn: 1/2 cup, Potatoes: One medium potato with skin.

Chocolate

Dark chocolate is a decadent treat that can treat your body right when it comes to magnesium.

Dark chocolate (70%-85% cocoa).

What about a magnesium supplement?

Magnesium supplements can be helpful if a doctor determines you have magnesium deficiency. But if you have no major health problems, try to get magnesium from what's on your plate.

"If you take a dietary supplement for magnesium and take too much, you may experience uncomfortable side effects such as cramping, diarrhea and nausea."

Make an appointment to speak with Nimi a Registered/Licensed Dietitian at Modern Maturity Center at 302-734-1200 X144 and get your questions answered!!!!

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

Through the end of November, MMC will have fresh produce available for sale, every Thursday from 11 a.m. to 1 p.m. in the Longwood Room. You can redeem Seniors Farmer Market coupons or buy vegetables with cash.

Dettwiller Farm, an Amish owned farm, specializes in honey, eggs, and vegetable locally grown without pesticides and picked that morning. If you have any questions, contact MMC Dietitian Nimi Bhagawan 302-734-1200 x144

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**** IMPORTANT PROGRAM INFORMATION ****

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

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

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

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

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

Bereavement Support

DAY: Wednesday, August 13
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 you to come and find solace in the company of others who understand your journey. Free for members! You must be a member of MMC to participate.

Foot Care Appointments

Podiatry Specialist Dr. Robert Gemignani will be available to offer foot health assessments, toenail clipping, and foot buffing services. Each appointment is scheduled for 15 minutes.

Fees: \$35 for members or \$40 for non-members

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

To schedule your appointment today, contact Member Services!

Aug. 22 - 8:30 a.m. to noon

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

Soft Touch Massage Therapy

DAY: Wednesdays

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

ROOM: Activity Room #7

MASSAGE THERAPIST: Lisa Harshberger

Lisa offers a gentler alternative to traditional massage therapy with her innovative "soft touch" massages. This unique style is particularly beneficial for individuals who bruise easily, suffer from arthritis, or are more fragile and cannot tolerate conventional massages. Sessions are conducted while clients remain fully clothed and can be performed on either a massage table or chair, providing flexibility and comfort. The benefits of soft touch massages include improved circulation and relief for stressed or fatigued muscles. Each appointment lasts for 30 minutes, with fees set at \$20 for members and \$35 for non-members. Please note that advance payment is required at the time of booking,

and refunds will not be issued for cancellations made with less than 24 hours' notice. To schedule your appointment, please contact Member Services today and experience the soothing benefits of this gentle massage technique.

Pump Up Your Brain

DAY: Fridays

TIME: 1 to 2:30 p.m.

ROOM: Activity Room #1

FACILITATOR: Betty Mann

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

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

DAY: 3rd Tuesday of the Month

TIME: noon to 3 p.m.

ROOM: Activity Room #3

DAY: Thursdays

TIME: 10 a.m. to noon

ROOM: Activity Room #3

FACILITATOR: Darryl Garner

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

Meditation Class

DAY: Wednesdays

TIME: 10 to 11 a.m.

ROOM: Activity Room #6

MEDITATOR: Mr. Kim Palmer

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

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any questions at (302) 598-3014. These teachings are given freely. Let Happiness Be! Free for members! You must be a member of MMC to participate.

Bible Study

DAY: Tuesdays
TIME: 9:30 to 10:30 a.m.
ROOM: Activity Room #7
FACILITATOR: Glenn Johnson

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

Bible Study

DAY: Wednesdays
TIME: 11 a.m. to noon
ROOM: Activity Room #3
FACILITATOR: Rev. Jerome Carey

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

Pray Until Something Happens

DAY: Fridays
TIME: 9 to 10 a.m.
ROOM: West Conference Room
FACILITATOR: Myra McNair

When all you have is questions, just P.U.S.H. P.U.S.H. is a christian

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

Social Security Benefits Assistance

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

Coleman Jackson, a volunteer who has been certified by the Social Security Administration, will be here to answer any questions you may have regarding Social Security. He can also assist you if you need representation during the entire Social Security Administration process, request a review, reconsideration, or a hearing, on your behalf if necessary. *(Please note day and time change.)* 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: Delaware State University

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

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.

Diabetes Prevention Program

The Diabetes Prevention Program is set to launch educational sessions aimed at individuals who may have or are at risk of developing Type 2 diabetes. This program

focuses on teaching participants how to prevent Type 2 diabetes through manageable changes in diet and exercise, promoting long-lasting positive lifestyle changes.

Starting on September 9, the program will run for 26 weeks, with sessions held every Tuesday from 1 to 2 p.m. in the West Conference Room. The schedule is designed to provide comprehensive support and will include 16 weeks of weekly meetings, followed by 5 weeks of bi-weekly sessions. The remaining time will consist of monthly meetings, with specific dates to be determined.

This program is open to both members and non-members, making it accessible to anyone interested in improving their health and preventing Type 2 diabetes. Participants will gain valuable knowledge and tools to help them make sustainable lifestyle changes that can lead to a healthier future.

Don't miss this opportunity to take control of your health—join us for the Diabetes Prevention Program starting September 9!



FANS FOR FRIENDS!

The dog days of summer are finally here!
Our homebound clients will be needing a fan to help them stay cool.

We are asking for donations of new or gently used fans to distribute to those in need.

Please drop off any donations to the office of the Program Director.
Your generosity is greatly appreciated!



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Front Porch Program is accepting new members!

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

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

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

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

The Front Porch is in high need of volunteers!

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

Emergency Support available for Kent County women 55+

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



Above: Diane Mosie led 11 Dinamite dancers on stage July 17. Six high impact dancers performed to a big crowd who also enjoyed a favorite menu: fried chicken. Photo taken by Amie Knighting

MODERN MATURITY CENTER PRESENTS BACK TO SCHOOL

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Collection Period: July 1 to August 15

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Thank you for your donations!
Please call (302) 734-1200 ext. 129 with any questions.

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~ Mother Teresa ~

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

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

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

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

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

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

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

*FPL= Federal Poverty Level

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

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

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

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

USDA Program Discrimination Complaint Form which can be obtained online at: <https://www.usda.gov/sites/default/files/documents/ad-3027.pdf>, from any USDA office, by calling (833) 620-1071, or by writing a letter addressed to USDA. The letter must contain the complainant's name, address, telephone number, and a written description of the alleged discriminatory action in sufficient detail to inform the Assistant Secretary for Civil Rights (ASCR) about the nature and date of an alleged civil rights violation. The completed AD-3027 form or letter must be submitted to:
1. mail: Food and Nutrition Service, USDA 1320 Braddock Place, Room 334 Alexandria, VA 22314; or
2. fax: (833) 256-1665 or (202) 690-7442; or
3. email: FNCSIVILRIGHTSCOMPLAINTS@usda.gov
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Accelerating Federal Electronic Health Record deployment to deliver Veteran benefits

The Federal Electronic Health Record (EHR) is VA's new EHR system that is being rolled out to all VA medical facilities as soon as 2031. This standardized system is used by VA's doctors, nurses and frontline staff to provide care to Veterans. It securely and effectively shares information between VA, Department of Defense (DoD), other federal agencies, and participating community care providers. Getting the Federal EHR to all VA facilities faster is a Veteran-first priority set by VA Secretary Doug Collins and will benefit Veterans in several ways.

Easier transition from military to VA care

Veterans do not have to manage the transfer of their medical records when they separate from the military because the records are already in the new system. This means less hassle for Veterans and providers.

More time talking with providers about current concerns

Veterans spend more time talking with providers about current concerns and available treatments and less time repeating things like health history, allergies and medications. In fact, Veterans receiving care at Captain James A. Lovell Federal Health Care Center in North Chicago, Illinois, told VA Deputy Secretary Paul Lawrence

that their providers are now able to spend more time interacting with them during their appointments rather than looking at their medical records on a computer screen.

Less time undergoing repeat tests, imaging and exams

Veterans spend less time repeating procedures, imaging and exams. This is because results and reports from DoD and the community care providers are already in the system.

Improved prevention and innovative treatment options

As the Federal EHR system is deployed to more facilities, VA can analyze Veteran and service member data more easily. This means deeper insights into Veteran health issues—informing innovative treatments for all Veterans.

Consistent experience from one VA facility to another

If a Veteran is referred to another VA facility, it will operate the same and can quickly access all records, referrals and orders. Additionally, Veterans will only use one patient portal no matter which VA facility they go to.

To learn more about the Federal EHR, visit VA's EHR Modernization website <https://digital.va.gov/ehr-modernization/>.

This month in history

Aug. 5, 1944 Anne Frank is arrested in Amsterdam by German Security Police (Grüne Polizei) following a tip-off from an informer who is never identified.

Aug. 18, 1956 Elvis Presley's "Hound Dog" and "Don't Be Cruel" reach #1 in the charts, staying for 11 weeks (a record for a single release)

MMC Classifieds

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

FOR SALE

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

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

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

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

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

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

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

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

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

Gas Pressure Washer, very good cond.

\$200, 302-538-5022

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

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.; **Richard Petty miniature car in original package**, internet says worth \$00, Offers considered, 302-538-6971

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

Gas grill with propane tank, \$50, 302-538-5022

Paw Patrol toys from tower to vehicloes and characters. Call to see. \$2 and up. Will make great deal for budles, 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

Solution to puzzle on page 22

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

Hoyer Advance (battery operated) **Patient Lift**—with rechargeable battery, has been kept charged. Exc. Cond., orig cost \$2493. Will include sling. Can lift from floor to 66" with complete stability. Asking \$1,700. OBO. **Hospital Bed**—with alternating air pressure pad and pump for bed sore prevention. Electric head & foot controls. Exc. Cond. \$350. OBO. **Trapeze**—very sturdy. Makes bed mobility easier for patient. \$300. OBO. **Wheelchair**—light weight but sturdy. Folds down to allow for easier transport in a car. Includes removable leg rests. \$85. OBO. **Tilted Wheelchair**—adjustable for person who is unable to sit up straight, shower chair, and commode. Paid \$1249. Asking \$575. OBO. **Wheelchair**—regular size but heavy duty with extra quality seat and back cushions, removable leg rests, extra padded arm cushions. \$115. OBO. **Homecare supplies**—adult briefs with wings, medium, heavy absorp. Adult pull-up briefs, large, heavy absorp. 3 section plates. Heel protectors—3 kinds, ask me. More supplies, ask me. Please email dee@darserv.com for more info and to see.

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

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

SERVICES OFFERED

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

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

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

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

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

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

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

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

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

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

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

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

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- Assist with printing out boarding passes, travel documents
- Type letters & correspondence
- Order from (Amazon) online - shipped to you
- Create online accounts (eBay, Amazon)
- Create email accounts

References available upon request - 302-229-2432.

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

No Medical Exam Life Insurance - We offer same day coverage, easy qualification, affordable monthly rates, expert price guidance, . Richard Edkins, Final Expense Expert, 954-695-3131, richardledkins@gmail.com

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

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

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

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

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

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

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

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

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

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

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

NEEDED

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

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

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

FOR RENT

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

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

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

DOVER STAMP CLUB

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

St. Andrews' Lutheran Church
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Dover, DE 19901

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Woody Fairess
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