

M & M Bulletin

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

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FREE!

December 2024

Ring in 2025 with MMC & Fazes Band! Plus dancing with Ida Kirkendoll

\$50 per person
inc. dinner, champagne toast
& party favors

Tuesday, December 31, 2024

Doors open 6:45 p.m. Dinner at 7 p.m. Dancing 8 p.m. - midnight

CASH BAR - CHAMPAGNE TOAST AT MIDNIGHT

Open to the public



Estate Planning Questions?

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

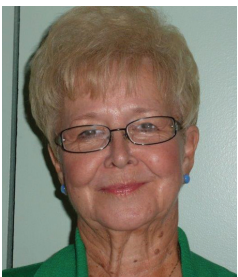
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**Call Attorney
David J. Bever**

to schedule a consultation
734-8400

From the Director



Carolyn Fredricks

December - the month of sharing our love with those around us. This year for our Holiday Show, we focused a lot on that love for others and in fact, love for those we don't even know.

One of my favorite songs from the show is "Grown-Up Christmas List." I remember those lists for Santa as my kids were growing up. In fact, my adult grandkids still have their Christmas Lists. But back to "My Grown-Up Christmas List." This song was composed by David Foster, and the lyrics by Linda Thompson-Jenner. The song presents a list for the world - no more lives torn apart; wars would never start; time would heal all hearts; everyone would have a friend; and right would always win; love would never end. Now I realize we do not have control over some of the items on the list - like wars. But, there are also items that we can certainly do to make the world a better place.

Time does heal all hearts - for anyone who has experienced the loss of a loved one, we all know that time

does heal the pain.

Everyone would have a friend - This is a challenge that all of us should take on. Be a friend to the friendless, look outside your social circle. You don't know what that other person may be going through - maybe they just need a friend. YOU could make someone's day! Be a friend!

Right would always win. This doesn't always happen, so I think we just always do what is right and that would make us winners!

Love would never end - I do believe that true love never ends. Even when separated by death, our love for that person never ends. This is my Grown -Up Christmas List - what the song means to me is we should all do our part to make the world we live in a better place.

A big thank you to the cast of the "MMC Holiday Block Party." I appreciate their dedication to the Center and the clients we serve. Some of our volunteers have been performing in our shows for more than 25 years!

December promises to be a busy month for the Center.

Plan to spend the last day of 2024 here at the Center's New Year's Eve Party. Tickets are only \$50! Start 2025 off right here at MMC!



The MMC annual Thanksgiving Feast was attended by more than 1,000. Volunteers from the Caesar Rodney High School baseball and tennis teams, members of Delta Sigma Theta, plus volunteers from M&T Bank and other community organizations helped clear tables and serve desserts at the event Nov. 21. Right: Joe Bryant, Deputy Director Delaware Department of Health and Social Services read a proclamation honoring Caregivers.

MMC Dinner Theater presents

Holiday

BLOCK PARTY

Dec. 3-4-5, 2024
Dinner 6 p.m. - Show 7 p.m.
Modern Maturity Center
Written by Barbara Hogan Directed by Carolyn Fredricks

SOLD OUT!

Thank you for your support!





AmeriCorps Seniors

RSVP of Kent County. . . sharing the experience of a lifetime

The 1970's had some great original Christmas tunes, that you still hear today when your favorite radio station goes all Christmas!

These include Merry Christmas Darling (Carpenters), Please Come Home For Christmas (Eagles), Happy Christmas (War is Over) (John Lennon), Wonderful Christmastime, (Paul McCartney) and Step Into Christmas by Elton John.

I love Christmas time.



Mike O'Leary

734-1200, x142 or Mike O'Leary at 302-734-1200, x 146 or by email at michael.oleary@modern-maturity.org.

Volunteers needed At MMC to clean and sanitize Meals on Wheels food bags

Clean and sanitize the Meals on Wheels food bags Monday to Friday from 11 a.m.-2:30 p.m. Training is provided. Do not have to do all 5 days, any assistance would be appreciated.

If interested please contact Fran Shane (x142) or Mike O'Leary (x 146).

Luther Village needs lunch time volunteers

Volunteers collect money at the door when guests sign in. They also carry trays to the table (as needed) and collect dirty trays. Volunteers may also give out beverages (milk, iced tea, etc.) and condiments and wipe down tables. Schedule is Tuesday, Thursday and Friday, 10:30-1:30 (3 hrs.) if possible.

If interested, please contact Fran Shane (x142) or Mike O'Leary (x 146).

Volunteers wanted to assist Visually Impaired

Assist the visually impaired in getting around the center. The hours are 10 a.m.-1 p.m., Tuesday and Thursday. Duties include escorting these older adults to the bathroom, different offices around the center and outside. Duties also include setting up lunch trays, serving their meals and returning completed lunch trays to the kitchen. If interested in helping these folks, please contact RSVP Director Mike O'Leary (ext. 146) or RSVP

Volunteer Coordinator Fran Shane (ext. 142).

Mamie Warren Senior Center needs drivers

The Mamie Warren Senior Center needs drivers for the following Meals on Wheels deliveries:

Smyrna South, Mon, Wed, 9 a.m.-1 p.m.

Bon Ayre, Tues. 9 a.m. - 1 p.m.

Smyrna North, Thurs. 9 a.m. - 1 p.m.

If interested, please contact Fran Shane (ext. 142) or Mike O'Leary (ext. 146).

Volunteers Needed for Day Break

Day Break is a structured and supervised program for functionally impaired persons aged 60 or older. Day Break Services include medical supervision, personal care assistance, nutritious meals, social and recreational programs, and transportation.

Daybreak is open Monday through Thursday 8 a.m. to 4 p.m. and Friday 8 a.m. to 3:30 p.m. Volunteers undergo a background check as well as a TB test. If you are interested in volunteering at the Daybreak Program, contact the Director Nina O'Bryan at (302) 734-1200, ext. 155.

Volunteers needed for Meals on Wheels at MMC

Home bound residents rely on meal delivery to supplement their daily nutritional needs. Modern Maturity Center is the only Meals on Wheels provider for Kent County. Due to budget constraints the success of this program depends on hundreds of volunteers. These volunteers prepare packages, organize delivery routes, and distribute meals. Without the assistance residents receive from the Meals on Wheels program and its volunteers, the seniors served would be nutritionally at risk. This could

lead to possible health conditions threatening their ability to remain at home. Clients who participate in this program acquire a healthier, nutritious diet and can count on consistent meal delivery. The assistance of RSVP volunteers is vital for this program to continue.

RSVP volunteers at MMC distribute meals directly to seniors in the Dover area. But this distribution of meals also includes transporting meals to five other senior centers in Kent County. These are Mamie Warren, Lillian Smith, Luther Towers, Milford, and Harrington Senior Centers. A total of 84 RSVP volunteers at those centers then redistribute those meals to seniors at those centers.

RSVP Volunteer drivers are reimbursed for their mileage from the volunteer station to the client, as well as from the volunteer's home to the volunteer station.

RSVP Volunteers are URGENTLY needed. Meals On Wheels Coordinator Trudie Clay will work with whatever day or days you may be available. Call Trudie (302) 734-1200, ext. 119.

Volunteers Needed for Blood Bank of Delmarva

The RSVP program has been placing volunteers to assist the Blood Bank of Delmarva with the blood donation process since 1982.

Nine out of ten individuals will need blood or a blood product sometime in their lifetimes. One out of every ten hospital patients require a transfusion.

Looking for a rewarding experience? Check out volunteering at Dover Blood Bank of Delmarva. Meet new people and reconnect with friends!

Go to www.delmarvablood.org Scroll down to the bottom of the page and go to SUPPORT US and then click on Volunteer.

To all our volunteers, staff,
and clients, from Fran and I:

Happy Hanukkah!

MERRY CHRISTMAS

Happy Kwanza

And a very Happy 2025 to
you all!!!

And speaking of
volunteers.....

MMC Hostess Desk looking for Volunteers.

RSVP is looking to add to this staff during busy times and when current staff needs time off. Volunteer hours are 9 a.m.-1 p.m. Those at the Hostess Desk are the first people that MMC guests see. They greet guests, direct them to events at MMC, etc. The Hostess Staff also gives guests tours of the facility.

If you would like more details, please contact Fran Shane at 302-

Look whats fun and free at MMC

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

Extreme Beginners Line Dance Step Class

DAY: Friday
TIME: 1 to 3 p.m.
ROOM: Palmer Room
INSTRUCTOR: Jacci Kenny

Are you struggling in your various line dance classes, not able to understand the dance sequence? Join us to “Untangle your feet” from 1-2 p.m. pm. If you’re new to line dancing, join me 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 10:00 a.m. Free to Members! You must be a member of MMC to participate.

Get Up and Move!

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

Ida, owner of “Forever Active Lifestyle” wants everyone to get up and move! She will get your heart pumpin’ and the joint jumpin’! This class is an intermediate class where you will be standing while she has you kickboxing, doing aerobics, as well as Zumba and so much more. Free for members! You must be a member of MMC to participate.

Advanced Line Dancing

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

Join the “Steppin’ Seniors” line dance group as they practice and perform for various charity events throughout Kent County. This level of dance uses steps, patterns and dance styles to fit any type of music. Free for members! You must be a member of MMC to participate.

Beginner Line Dancing

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

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

Broadway 1

Class is on hiatus until Jan. 13. Watch for more information in the January bulletin about Intro To Broadway. This 6-week class is only offered once a year!

Broadway 2

Class is on hiatus until mid-January. Watch for more information in the January bulletin.

Couples Line Dancing

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

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

Dancing In Your Chair with Ida

DAY: Tuesday
TIME: 9 to 9:40 a.m.
ROOM: Palmer Room
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 will soon realize that you can exercise at your own fitness level while laughing and having lots of fun. You may even catch yourself smiling uncontrollably. Free for members! You must be a member of MMC to participate.

Contemporary Line Dancing

DAY: Tuesday

TIME: 11:30 a.m. to 1:00 p.m.
ROOM: Palmer Room
DAY: Thursday
TIME: 11:30 a.m. to 12:30 p.m.
ROOM: Palmer Room
INSTRUCTOR: Diane Mosie

This class will get your heart pumping and your blood flowing. You will learn line dances that are for beginners, intermediate or advanced. Diane teaches and performs with the Dinamite Dancers for jamborees as well shows at the MMC. Free for members! You must be a member of MMC to participate.

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 our intermediate group for the next level in learning. The dance steps may be a bit more complex, but they are combined with a wide variety of challenging steps, patterns and turns. Routines at this level may also be longer. Free for members! You must be a member of MMC to participate.

Low Impact Aerobics

DAY: Monday
TIME: 8:45 to 9:45 a.m.
ROOM: Palmer Room
DAY: Friday
TIME: 9 to 10 a.m.
ROOM: Palmer Room

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! You must be a member of MMC to participate.

Soulsations

DAY: Monday
TIME: 12:30 to 1:30 p.m.
ROOM: Palmer Room
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. You must be a member of MMC to participate. Free for members.

Tappin’ to the Beat with Ida

DAY: Tuesday
TIME: 11:15 a.m. to noon.
ROOM: Activity Room #8
INSTRUCTOR: Ida Kirkendoll

Ida has something new to get you moving! This class will have you drumming to some great music! Get your heart rate up and burn calories, plus have lots of fun. All you need to bring to class is a large beach ball and a round clothesbasket. Or you can purchase a Cardio Drumming Kit from Amazon or Walmart. Ida supplies the drumsticks. Free for members! You must be a member of MMC to participate.

MMC Tappers

Class is on hiatus until January 16.

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Building Tours

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

Have you been thinking about joining the Modern Maturity Center 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.

Conversations with Carolyn

DAY: Thursday, Dec. 19
 TIME: 9 to 10 a.m.

MMC Bulletin

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 www.modern-maturity.org

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

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

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

Directors :

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

ROOM: Activity Room #3

Join Carolyn Fredricks, President and CEO of the Modern Maturity Center, for a relaxed conversation about our center. This is a great opportunity to get connected with everything about the center and to let your voice be heard. Come prepared with any questions, comments, concerns, or ideas you may have. Everyone is welcome! Please sign up with our Program Department to reserve your spot. Light refreshments will be provided. Meetings will NOT be held if there are less than 10 participants so make sure you get your name on the list. Free for members! You must be a member of MMC to participate.

Needlework Group

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

Come by and join Nanka, a previous Delaware State Fair purple-ribbon winner as she helps others do embroidery, cross-stitch, knit, crochet, needlepoint, crewel and any other needlework. Share ideas while you learn with the other group members. You may want to bring a project that you are already working on. Free for members! You must be a member of MMC to participate.

Forrest Ave. Quilters

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

This class is not structured but independent quilting with guidance. The Forrest Ave Quilters works on charitable projects each year and submits a group quilt to the Delaware State Fair each year. Free for members! You must be a member of MMC to participate.

Twisted Stitchers

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

Looking for a fun, friendly and social group to hang around with? Help local charitable organizations within the community while having fun learning and creating beautiful items. All levels of experience are welcome.

You can receive volunteer hours for the work you do! Free for members! You must be a member of the Modern Maturity Center to participate.

Computer and Cell Phone Tutors

Our computer / cell phone tutor is available to teach basic internet / phone usage. Tutors are available by appointment only. Please contact Member Services, extension 167, to reserve an appointment. Tutoring sessions are \$5 an hour for members. Advance payment is required. You must be a member of MMC to participate.

Documenting Your Legacy -

DAY: Wednesday, Dec. 11
 TIME: 9:30 to 11:30 a.m.
 ROOM: Activity Room #7
 FACILITATOR: Dr. Brenda Farmer

Document your life story or a loved one's life story. This quick and easy, two-hour workshop is a step-by-step guide to being the author of your legacy for current and future generations. This workshop is the second Wednesday

of every month, but you only need to attend one workshop. Registration deadline is Friday, Dec. 6. The cost is \$15 per person. Please sign up at the Member Services Desk or call (302) 734-1200, ext. 167. Advance payment is required. You must be a member of MMC to participate.

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

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



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United Way of Delaware

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 :

Western Caribbean/New Orleans on RC Brilliance of the Seas

10 days/9 nights, Jan. 23-Feb. 1, 2025 starting at \$2,499 per person, inside cabin, double occupancy.

Travel Protection is available and strongly encouraged. *Host: TBA.* Includes roundtrip airfare, 8 day/7 night cruise, cabin, shipboard meals, port charges, taxes, 2 nights hotel accommodations in New Orleans, 1 dinner in New Orleans, guided tour of New Orleans, motor coach transportation in New Orleans. Port calls in Cozumel Mexico; George Town, Grand Cayman; Puerto Costa Maya, Mexico; *PML Tours*

Eastern Caribbean on Carnival's Sunshine

9 days/8 nights, Feb. 16-24, 2025 starting at \$1,599 per person double occupancy,

inside cabin.

Travel Protection is available and strongly encouraged. *Host: TBA* Price includes: motorcoach transportation, cruise, shipboard meals, port charges & taxes. Port calls in Amber Cove, Grand Turk, Princess Cays. *PML Tours*

African American History Tour of Washington DC

2 days/1 night, Feb. 26-27, 2025 starting at \$319 per person double occupancy.

Travel Protection is available and strongly encouraged. *Host: TBA* Trip includes motorcoach transportation, one nights hotel accommodations, one breakfast at your hotel, lunch on your own at the Sweet Home Cafe, dinner at Ben's Chili Bowl with historical film, admission to National Museum of African-American History & Culture, guided African American History tour of Washington DC, visit to Martin Luther King Memorial, guided riding tour of Washington DC, tour Fredrick Douglass National Historic Site.

Jekyll & St. Simon Islands

5 days/4 nights, March 23-27, 2025 starting at \$999 per person, double occupancy.

Travel Protection is available and strongly encouraged. *Host: TBA.* Includes Motorcoach transportation, 4 nights hotel accommodations (2 on Jekyll Island resort), 4 breakfasts, 1 oceanfront BBQ dinner, 1 dinner at St. Simon Island restaurant, guided tour of Jekyll Island; tour of St. Simon Island; guided tram tour of Jekyll Island; dolphin cruise.

London and Countryside

8 days/6 nights, April 8-15, 2025 starting at \$4590 per person double occupancy.

Travel Protection is strongly recommended. *Host: Teresa Crippen & Tommie Moore* Price includes: roundtrip airfare, 6 nights hotel accommodation, 7 breakfasts, 3 dinners. Full day of guided bus touring & meet & greet London, visit to Windsor Castle, Visit to Tower of London, Sightseeing boat cruise on the Thames, Visit to Kensington Palace, tour of Canterbury & Dover, visit Stonehenge, visit Canterbury Cathedral, tour of Cotswold Villages with a Tea Stop. *PML Tours.*

Ark Encounter & Creation Museum

4 days/3 nights, April 22-25, 2025 starting at \$799 per person double occupancy.

Travel Protection is available and strongly encouraged. *Host: TBA* Price includes motorcoach transportation; 3 nights hotel accommodations, 3 breakfasts & 2 dinners (including one at Emzara's Kitchen at the Ark Encounter), admission to Ark Encounter and Creation Museum, admission to the Kentucky Horse Park & International Museum of the Horse. *PML Tours.*

Cape Cod, Provincetown, Plymouth

4 days/3 nights, May 12-15, 2025 starting at \$959 per person, double occupancy.

Travel Protection is available and strongly encouraged. *Host: TBA.* Includes: motorcoach transportation, 3 nights hotel accommodations, 3 breakfasts, 3 dinners (includes a traditional Thanksgiving dinner at Plymouth Plantation). Visit Plymouth Plantation Living History Museum, admission to the Mayflower II, guided tour of Plymouth with photo stop at Plymouth Rock, Lobstering Tour Cruise, guided tour of Provincetown, MA, drive along Cape Cod National Seashore, touring Hyannis

Bermuda Cruise on RC Liberty of the Seas

6 days/5 nights, May 15-20, 2025 starting at \$1,299 per person, inside cabin, double occupancy.

Travel Protection is available and strongly encouraged. *Host: TBA.* Includes: cruise, cabin, shipboard meals, port charges, taxes, Motorcoach transportation to an from Cape Liberty Cruise Pier, NJ.

Springtime in Charleston

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

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

West Virginia Train Adventure

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

Travel Protection is available and strongly encouraged. *Host: TBA.* Includes Motorcoach transportation, 3 nights hotel accommodations, 3 breakfasts at your hotel; & 2 lunches on the trains; 2 dinner shows - Premier and Tribute of Musical Legends; scenic railway journey onboard the New Greenbrier Express; scenic railway journey of New Tygart Flyer.

Canada & New England Cruise on RC Liberty of the Seas

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

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

**SOLD OUT
WAIT LIST ONLY**

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

Sunny Portugal

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

(Book before April 27, 2025 and save \$350) Travel Protection is available and strongly encouraged. *Host: TBA. Includes* round trip airfare, hotel accommodations, airport transfers. Highlights: Lisbon, Evora, Lagos, Portimao, Monchique, Setubal, Cascais, Obidos, Sintra.

NOTE- this trip involves walking on hills and cobbled streets.

Nashville, TN

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

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

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

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

Biltmore Christmas

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

Travel Protection is available and strongly encouraged. *Host: TBA. 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

Ready to downsize and thrive?



Regardless of whether you plan to age in place, look forward to your next chapter's vision of home, or have a long list of goals and a bucket list to get through—we've got the solution for you! Unlocking your **home equity** and considering a **55+ active adult community** may be a smart way to boost your financial strategy for retirement.

Benefits of living in a 55+ Active Adult community:

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Celebrate the Holidays in Delaware with the Hidden Holiday Gems Passport



The Delaware Tourism Office announced today its new passport, “Delaware’s Hidden Holiday Gems,” highlighting nine unique attractions in the state celebrating the holidays this season. The passport will run from Nov. 22 to Jan. 6.

“Delaware’s Hidden Holiday Gems is our office’s first short-term passport to be released,” said Jessica Welch, Director of the Delaware Tourism Office. “In light of the holiday season, we hope to attract tourists to each of Delaware’s three counties and

experience what they have to offer during this special time of year.”

The mobile passport, also known as a trail, will bring Delaware’s holiday magic to life as it takes travelers throughout the state with three specific destinations to stop at in each of the state’s three regions. From intricately decorated museums to festive light displays, the passport provides an itinerary for holiday travelers to find off-the-beaten-path attractions.

In northern Delaware, the passport

will highlight Holidays at Hagley at Hagley Museum and Library, Noël at Nemours Estate, and Holiday Magic at Riverbright Wilmington. Zoo Lights and Christmas Nights at 3 Palms Zoo, Gift of Lights at Dover Motor Speedway, and Ice Skating at Tre Sorelle Dolce will be featured in central Delaware. In southern Delaware, Santa’s House on Rehoboth Beach Boardwalk, Schellville’s Enchanted Winter Celebration, and Lewes Lights will also have stops along the trail.

Once participants using the passport check in at three locations within a region, they will receive one of three randomly selected prizes. The prizes will encourage users to visit all of the locations throughout Delaware to win the three prizes available.

Participants can sign up at VisitDelaware.com and gain access to the digital passport. Using location-based technology, users can “check-in” at and track locations they have visited using their phones.

Delaware’s Hidden Holiday Gems passport is one of three trails currently offered by the Delaware Tourism Office. The Delaware On Tap trail takes users throughout the state to visit over 30 craft beverage locations in Delaware. Similarly, the Delaware History Trail takes users to each of Delaware’s counties with stops at historically significant locations in Delaware.

“The goal of these trails is to not only promote local businesses but encourage travel to new places in Delaware that may be overlooked at first glance,” said Welch. “On the way to these attractions, tourists will see all that Delaware has to offer and explore someplace new.”

The Delaware Tourism Office, a division of the Delaware Division of Small Business, promotes tourism and economic growth in Delaware. For more information, visit the official Delaware Tourism website at www.visitdelaware.com or call toll-free at 866-284-7483.

*May all your wishes
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Nutrition Corner

The New Year is around the corner, let us make some changes for 2025 and get healthier!

by Nimi Bhagawan MS, RDN

You may have heard recently that watercress is considered the healthiest vegetable, according to the Centers for Disease Control and Prevention (CDC) and made a mental note to add it to your grocery list as a result. But watercress isn't for everyone, and it can be tricky to find in some stores, putting this leafy green out of reach for some.

The CDC also flagged other “powerhouse” vegetables for their high nutritional value, giving you options to choose from. Those include Chinese cabbage (such as Bok choy, Napa cabbage, and tatsoi), Swiss chard, beet greens, and spinach. While these don't match the perfect 100/100 nutrient density score of watercress, they come close — all of these have a nutrient density score of 86 or higher.

Here's why they're so impactful, according to nutritionists.

What is a nutrient density score?

Nutrient density score is a measure that evaluates the amount of essential nutrients in a food relative to its calorie content, “It is typically calculated by dividing the total amount of key nutrients — like vitamins, minerals, and fiber — by the number of calories in a food item”.

The CDC calculates nutrient density score based on the mean percentage of daily values of 17 essential nutrients, including potassium, fiber, protein, calcium, iron, vitamins A, B6, C, E, and K, found in 100 grams of the food.

How to Buy and Use Watercress, the Healthiest Vegetable



According to the CDC?

“The score reflects the balance of these nutrients per 100 calories of food, foods scoring above 100 are capped at 100, indicating they provide, on average, 100% of the daily value for these nutrients per 100 calories.”

Top 5 Most Nutrient Dense Vegetables, Per the CDC

Watercress: 100
Chinese Cabbage (Napa Cabbage, Bok Choy, or Tatsoi): 91.99
Chard: 89.27
Beet Greens: 87.08
Spinach: 86.43

What do these vegetables have in common?

These vegetables are all leafy green. “Leafy greens are well-known for their high nutrient density, meaning they provide a significant amount of essential vitamins and minerals per calorie.

These vegetables also have a few key nutrients in common. “The amount of vitamins A, C, and K in Chinese cabbage, chard, beet greens, and spinach set these foods apart from other powerhouse fruits and vegetables,” says Kathleen Moore, RDN, a nutritionist at The Ohio State University Wexner Medical Center.

What are the different kinds of Chinese Cabbage?

Chinese cabbage — which can refer to Napa cabbage, Bok choy, and tatsoi — are all subspecies of

Brassica rapa but differ nutritionally. “Bok choy and tatsoi are higher in calcium, iron, and vitamins A, C, and K, making them more nutrient-dense than Napa cabbage, which offers more folate and fiber.

Napa cabbage, which was first cultivated in the 15th century along the Yangtze River in China, is nutritionally beneficial in that it's a “good source of fiber, Vitamin C, and folate.

Bok choy — also often referred to as “pak choi” — and baby bok choy are powerhouses of nutrients and minerals. “Bok choy stands out for its higher calcium and Vitamin A content, which support bone health and immune function. It's also rich in Vitamin C and antioxidants like beta-carotene,” Baby bok choy offers a rich source of Vitamins A, C, and K. Its nutritional profile is similar to Bok choy but is typically more concentrated due to its smaller, darker leaves.”

What makes Chinese cabbage, chard, beet greens, and spinach so healthy?

In addition to vitamins A, E, and K, these vegetables have vitamin C, along with minerals like calcium, magnesium, and iron. “Their cellular structure and phytonutrient profile contribute to their exceptional nutrient density, which supports a wide range of physiological functions, from antioxidant activity to bone health.

It's Time to Get Moving!



“The first step towards getting somewhere is to decide you're not going to stay where you are.”

-J.P. Morgan

A place to call home comes in many packages, it could be a move closer to family, or a senior community that offers less responsibility. There are also senior living communities with options for transitional housing to include independent living, assisted living and skilled nursing when the time comes. If you are thinking of selling your home, I can help you every step of the way! Contact me to begin your journey.

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Senior Community Service Employment Program

In this month's edition of Older Workers on Workforce GPS, Samantha Doak shares a blog post highlighting the increasing number of individuals aged 55 and older rejoining the workforce. It's a timely reminder of the valuable contributions older workers make and the support they need to thrive.

In today's rapidly evolving job market, the role of older workers is becoming increasingly crucial. As the prime-age employee population shrinks, organizations are recognizing the immense value that experienced professionals bring to the table. Let's explore three key perspectives on leveraging the skills and experience of older workers.

Improving Career Outcomes for Older Employees

Aon, a leading professional services firm, suggests three strategies for organizations to enhance career outcomes for older employees:

1. Offer flexible work arrangements
2. Provide targeted learning and development opportunities
3. Create age-inclusive talent practices

These strategies aim to create an environment where older workers can thrive, continue to grow, and contribute their valuable expertise.

Harnessing Longevity in the Workplace

The Society for Human Resource Management (SHRM) emphasizes the importance of leveraging the experience and skills of older workers. They highlight that older workers bring:

- Extensive industry knowledge
- Strong work ethic
- Reliability and dependability
- Mentoring capabilities for younger colleagues

Organizations that tap into this wealth of experience can gain a significant competitive advantage.

Filling the Gap in the Workforce

As reported by HRO Today, the shrinking prime-age worker population is being filled by older workers. This trend underscores the critical role that experienced professionals play in maintaining workforce stability and productivity. Key points include:

- Older workers are staying in the workforce longer
- They're filling crucial gaps in various industries
- Their participation is helping to mitigate labor shortages

What's it All Mean? Valuing Experience in a Changing Workforce

These resources collectively highlight a crucial message: older workers are not just filling a gap; they're providing immense value to organizations. Their experience, skills, and work ethic are invaluable assets in today's fast-paced business environment.

For older workers, this means:

1. Their skills and experience are in demand
2. Opportunities for flexible work arrangements are increasing
3. Continuous learning and development can further enhance their career prospects

For organizations, the message is clear:

1. Implement age-inclusive practices to attract and retain experienced talent
2. Offer flexible work options to accommodate diverse needs
3. Invest in learning and development programs tailored for older workers

As we navigate the changing landscape of work, it's evident that older workers play a pivotal role in driving organizational success. By recognizing and harnessing the power of experience, both individuals and companies can thrive in the modern

workplace.

Remember, in today's job market, age truly is just a number. Your years of experience, combined with a willingness to adapt and learn, make you an invaluable asset to any organization. Embrace your unique position, continue to grow, and don't hesitate to showcase the wealth of knowledge and skills you bring to the table.

If you are over fifty-five and interested in rejoining the workforce, the Kent County Senior Community Service Employment Program (SCSEP) sponsored by Modern Maturity

Caregiver Resource Center

Wishing all our rock star caregivers a happy holiday season! December can be hectic, especially for a caregiver. Please make time to take care of yourself and enjoy the small things. Reach out to a friend, take in a movie or enjoy a spa afternoon. December has National Handwashing Awareness Week, so with flu and Covid cases on the rise, please remember to always wash your hands frequently during the day. It is the number one way to limit your exposure to viruses! Please see below for our upcoming support groups into 2025!

- **Dec. 2-** Alzheimer's Day Support Group, noon, CRC program room
- **Dec. 5-** Parkinson's Support Group, 5 p.m., CRC program room
- **Dec. 10-** Second Time Around Grandparents Support Group, 9 a.m., CRC office
- **Dec. 15-** Alzheimer's Night Support Group, 6 p.m., CRC program room
- **Dec. 17-** Alzheimer's Night Support Group, 6 p.m., CRC program room

Center can help you learn new skills and demonstrate valuable work experience to prospective employers — all while giving back to your community. To apply for a training assignment, you must be age 55 or older, unemployed, a Kent County resident, and living on a low income. Not sure if you qualify? Contact us to find out. (302) 734 – 1200 x159.

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

- **Dec. 18-** All Support Group Holiday Luncheon, noon CRC room
- **Jan. 2-** Parkinson's Support Group, 5 p.m., CRC program room
- **Jan. 6-** Alzheimer's Day Support Group, noon, CRC program room
- **Jan. 14-** Second Time Around Grandparents Support Group, 9 a.m., CRC office
- **Jan. 21-** Alzheimer's Night Support Group, 6 p.m., CRC program room

*All are welcome regardless of diagnosis.

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



Nutrient Density -

cont. from pg. 9

These nutrients are “highly bioavailable,” which means they’re easy to digest and absorb in the body. Additionally, leafy greens like these tend to have low natural sugar content and a broad array of bioactive compounds, such as glucosinolates in cabbage and carotenoids in spinach, which have additional health benefits like cancer prevention and improved metabolic health.

Do the benefits go away when they’re heated or cooked?

It depends. “Cooking does lead to some loss of certain heat-sensitive nutrients, particularly vitamin C and certain antioxidants. “For instance, boiling can reduce vitamin C content by up to 50%, while steaming tends to preserve more nutrients.” Cooking can also enhance the bioavailability of other nutrients, like beta-carotene in spinach and calcium in kale, may reduce oxalate levels in some of

these greens, which can increase the absorption of minerals like calcium and magnesium. Light steaming” or sautéing to preserve nutrient content while making the foods easier to digest and absorb.

What serving sizes should you aim for?

It’s important to aim for three to five servings of vegetables a day and two to four servings of fruits a day, according to the U.S. Department of Agriculture. “A serving size is typically one cup of raw leafy greens or a half cup of cooked greens — a cup is about the size of a fist. But while these vegetables are called out by the CDC for their nutritional value, they’re not the only ones to have regular rotation on your plate. “All vegetables have value,” Moore says.

Any questions make an appointment and speak with your Dietitian today.

Licensed/Registered Dietitian Nimi Bhagawan at Modern Maturity Center at (302) 734-1200 Ext 144.

MMC Member Services

(302) 734-1200 Extension: 167

- Do you want to join or renew your membership?
- Do you need to purchase tickets for a Center event?
- Did you need to make an appointment? (ex: Medicare Counseling, Massage Therapy, Foot Care, etc.)

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State Health Insurance Assistance Program

Navigating Medicare

Front Porch Program is accepting new members!

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

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

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

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

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

FREE Medicare counseling

DAY: Tuesdays
 TIME: 9:30 a.m. to 2:30 p.m.
 ROOM: Activity Room #6
 COUNSELOR: Nancy Carlisle

The Modern Maturity Center hosts the Delaware Medicare Assistance Bureau and Senior Medicare Patrol for Medicare counseling. Nancy can help you if you're turning 65 and need original Medicare, Supplement and Advantage pricing or have questions about your current coverage, moving to Delaware or other Medicare related issues. To schedule an appointment, please call (302) 734-1200, ext. 167 or stop by our Member Services desk.



A HUGE Thank you for everyone who came out to support the Modern Maturity Center at this year's "Holiday Craft & Vendor Festival." The event was a great success because of you.

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

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Game on at MMC!

The Game Room is for use by members of MMC ONLY.

Cards Games & More

The MMC offers opportunities for you to play a variety of games with friends. The game room is for use by members of the MMC only.

MONDAY

Bid Whist: 3:30 – 6, AR #8
 Duplicate Bridge: 9:30 – 2, AR #8
 Open Game Room: noon – 3, AR #3
 Scrabble: noon – 3, AR #4
 Pinocle: noon – 6, AR #4

TUESDAY

Mahjong: 12:15 – 3:15, AR #8
 Bid Whist: 3:30 – 6, AR #8

WEDNESDAY

Scrabble: noon – 3, AR #4
 Bid Whist: 3:30 – 6, AR #8
 Pinocle: noon – 6, AR #4

THURSDAY

Chess: 9 – noon, AR #4
 Bridge: noon – 3, AR #4
 Pinocle: noon – 6, AR #3
 Mahjong: 12:15 – 3:15, AR #8
 Bid Whist: 3:30 – 6, AR #8

FRIDAY

Duplicate Bridge: 10:30 – 3, AR #8
 Open Game Room: noon – 3, AR #4
 Pinocle: noon – 6, AR #4
 Bid Whist: 3:30 – 6, AR #8

PALMER ROOM CLASSES

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
TUESDAY	Get Up and Move	8:00am - 8:45am
	Dancing in Your Chair	9:00am - 10:00am
	Advanced Line Dancing	10:00am - 11:30am
	Contemporary Line Dancing	11:30am - 12:30pm
	Chair Yoga	1:00pm - 2:00pm
	Body Sculpting	4:00pm - 5:00pm
WEDNESDAY	Beginner Line Dance	9:30am - 11:00am
	Soulsations	11:15am - 12:15pm
	Ran's Tai Chi	130pm - 2:30pm
	Tai Chi with Donna	2:30pm - 3:30pm
	Hatha Yoga	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
	Body Sculpting	4:00pm - 5:00pm
FRIDAY	Low Impact Senior Aerobics	9:00am - 10:00am
	Dancing in Your Chair	10:15am - 11:00am
	Bingocize	11:00am - 12:00pm
	Extreme Beginners Line Dancing	1:00pm - 3:00pm

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Fitness News

MMC Wellness Center Hours of Operation: Mon.-Fri. 7 a.m. - 3 p.m.;
Pool: Mon.- Fri. 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.

Chair Assist Yoga with Donna

Day: Tuesday
 Time: 1 – 2 p.m.
 Cost: \$20 MMC Member
 \$10 MMC Staff
 Room: Palmer
 Instructor: Donna DeSimone
 Chair Assisted Yoga. The class is modified to your abilities, you can sit or stand through the poses for a safe and enlightened journey. Donna is certified 500 RYT. A minimum of 10 paid participants is required.
 Registration: Dec. 10 - 31
 Class: Jan. 7 -28

Tai Chi with Ran

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

Instructor: Ran Griem, RN
 Shiatsu Practitioner. A minimum of 10 paid participants is required.
 Registration: Dec. 10 - 31
 Class: Jan. 8 - 29

Tai Chi with Donna

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

Body Sculpting with Donna

Day: Tuesday
 Time: 4 – 5 p.m.
 Cost: \$20 MMC Member
 \$10 MMC Staff
 Room: Palmer
 Instructor: Donna DeSimone
 This class is designed to help participants to get lean, build strength and tone muscles with motivating music. Please 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: Dec. 10 - 31
 Class: Jan. 7 - 28

Yoga with Donna

Day: Wednesday
 Time: 4 – 5 p.m.
 Cost: \$20 MMC Member
 \$10 MMC Staff
 Room: Palmer
 Instructor: Donna DeSimone
 Hatha Yoga engages participants at a slower pace with controlled movements and stretching. The class is led by Donna is certified 500 RYT. Please bring a Mat, Towel and water. A minimum of 10 paid participants is required.
 Registration: Dec. 10 - 31
 Class: Jan. 8 - 29

Pool Birthday Parties and Pool Baptisms

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

Adult Swim Lessons

Four (45-minute) private swimming lessons for \$120. 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

Winter Prep Tips for the New Year

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.

Hello, friends! December is here, and that means winter is settling in. Now, as a realtor and a fellow senior, I know this is a season to enjoy the warmth of home and maybe even think about plans for the new year. So, whether you're committed to aging in place or curious about

downsizing, let's talk about how to make this season cozy, safe, and even a little refreshing!

Winter can be beautiful, but it's also a time when our homes need a little extra attention. When the snow and ice arrive, keeping our walkways clear is a priority. No one wants to worry about slipping on their own doorstep! If you're able, sprinkle some salt, or hire someone to help – trust me, it's worth it. And speaking of staying warm, have your heating system checked if it's been a while. A little preventative maintenance now can save a lot of hassle in the middle of a cold snap. And don't forget about those air filters – it only takes a minute to swap one out, and it makes a difference!

If you're planning on aging in place, a few simple changes can make home feel even safer and more comfortable. For instance, grab bars in the bathroom can give a real sense of security. We've all had that moment of wondering if the floor is a little too

slippery, so a grab bar near the shower can be a small but mighty addition. For those with stairs, a chairlift can also be a game-changer. They're an investment, yes, but think of it as adding peace of mind for you and your loved ones. And while you're at it, maybe rearrange a few things in the kitchen – place frequently used items within reach, so there's no need to stretch or reach up high.

Now, let's chat about decluttering. For anyone considering a move in the future, or just wanting a little extra breathing room, winter is the perfect time to tackle some of that "stuff." Don't go big; start small. Maybe a drawer or a shelf here and there. And if you come across items you're ready to part with, why not donate or gift them? This is the season of giving, after all. I like to call this the "maybe someday" test – if I haven't used it in years and it doesn't have sentimental value, it might be time to let it go. A little less clutter makes for a lot more peace.

For those who might be thinking about a bigger change – like a move – here's a little bit about the real estate

market. There's an increasing demand for senior-friendly housing options. Many communities are designed with features that make life easier and more enjoyable: low-maintenance living, single-level homes, and amenities nearby. It's a good time to keep an eye on the market, whether you're thinking about moving yourself or helping a loved one.

This winter, let's make our homes cozy, safe, and ready for what's ahead. From one senior to another, here's to a warm, joyful season and a bright new year. Stay safe, stay cozy, and remember, I'm always here if you want to chat about homes or just need a friendly voice.

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

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



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Menus for December

Suggested Donation:
\$6 for ages 60 & up All others 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

2 Hot Dog on Bun/Relish Potato Wedges Milk Applesauce	3 Chicken & Dumplings Vegetable Blend Roll/Milk Pudding	4 Cream of Cauliflower Soup/Crackers Turkey & Swiss Cheese Sandwich w. Mayo Macaroni Salad Milk/Fruit	5 Beef Tips & Gravy Rice Buttered Broccoli Wheat Bread/Milk Yogurt	6 BBQ Pulled Pork on Bun Baked Beans Cole Slaw Milk Fruit
9 Baked Ziti w. Meat Sauce Buttered Chef's Blend Veg, Italian Bread/Milk Cookies	10 Kwanza Celebration Jerk Chicken Rice & Black Beans Fried Cabbage Corn Bread/Milk Pineapple Mousse	11 Beef Stew (Potatoes & Veggies) Steamed Broccoli Biscuit/Milk Fruit	12 Birthday Day & Hanukkah Celebration Brisket of Beef* w. Gravy Roasted Potatoes Baby Carrots Roll/Milk Cake *MMC Site only	13 Chicken Marsala Wild Rice Buttered Carrots Wheat Bread/Milk Fruit
16 Spaghetti w. Meatsauce Chef's Blend Veg. Italian Bread/Milk Applesauce	17 Fried Fish Scalloped Potatoes Stewed Tomatoes Roll/Milk Ice Cream	18 Vegetable Soup/Crackers Tuna Salad w. Bun Baked Potato Chips Milk Fruit	19 Holiday Feast Roast Turkey w. Gravy Cranberry Sauce Mashed Potatoes* Herb Dressing Candied Sweet Potatoes Green Beans w. Bacon Dinner Roll/Milk Sweet Potato Pie/Apple Pie *MMC site only	20 Meat Loaf with Gravy Mashed Potatoes Harvard Beets Bread/Milk Fruit
23 Italian Meatball Sub French Fries Cole Slaw* Milk Applesauce Fruit *MMC Site Only	24 BBQ Chicken Mexican Corn Buttered Peas Roll/Milk Cookies	25 CENTER CLOSED	26 Salisbury Steak w/Gravy Mashed Potatoes Buttered Peas Wheat Bread/Milk Pudding	27 Low Sodium Ham Parslied Potatoes Seasoned Cabbage Wheat Bread/Milk Pudding
30 Chicken Tetrzini Buttered Green Beans Wheat Bread/Milk Fruit	31 Boneless Pork Chop w. Gravy Mashed Potatoes Sauerkraut Wheat Bread/Milk Tropical Fruit	Jan. 1 CENTER CLOSED	Jan. 2 Swedish Meatballs Buttered Noodles Peas & Carrots Wheat Bread/Milk Pudding	Jan. 3 Sloppy Joe on Bun Baked Potato w/Sour Cream* Steamed Broccoli Milk/Fruit *MMC Site Only

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

Christmas has a different meaning to everyone, and that meaning can change from year to year, depending on what fate has brought your way. For some, it has been a year of prosperity... for others, it has been a year of loss. Fortunately, time has a way of healing, and letting us go forward—to celebrate again. Whatever the year has brought your way, we want you to know our family's thoughts are with you.



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MMC Monthly Programs

Mondays

8:45-9:45 - Low Impact Sen
Aerobics, PR
9:30-10:30 - Social Security
Assistance, AR #6
9:30-2 - Duplicate Bridge, AR #8, \$
10-11 - Beg. Line Dancing, PR
11:15-12:15 - Couple's Line
Dancing, PR
12-1 - Aqua Mobility w/ Mindy,
Pool \$
12-3 - Open Game Room, AR #3
12-3 - Scrabble, AR #4
12-6 - Pinochle, AR #4
12:30-1:30 - Soulsations, PR
3:30-6 - Bid Whist, AR #8

Tuesdays

8 - 8:40 - Get Up and Move!, PR
9 - 9:45 - Dancing in Your Chair, PR
9:30-10:30 - Aqua Aerobics w/
Betsy, Pool, \$
9:30-2:30 - Medicare Patrol, AR #6
10-11 - Bible Study, AR #7
10-11 - Bingocize, AR #8
10-11:30 - Adv. Line Dancing, PR
11:15-12:15 - Tappin to the Beat
with Ida, AR #8
11:30-1:00 - Contemporary Line
Dancing, PR
12:15-3:15 - Mahjong (all levels),
AR #8
1-2 - Yoga with Donna, PR, \$
2-3 - Aquacise w/ Ray, Pool, \$
3:30 - 6 - Bid Whist, AR #8
4-5 - Body Sculpting w/ Donna, PR, \$

Wednesdays

9-12 - Quilters, AR #1
9-3 - Massage Therapy, AR #7, \$
9:30-11 - Beg. Line Dancing, PR
10-11 - Meditation, AR #3
11-12 - Bible Study, AR #3
11:15-12:15 - Soulsations, PR
12-1 - Aqua Mobility w/Mindy,
Pool, \$
12-3 - Scrabble, AR #4
12-3 - Twisted Stitches, AR #8
12-6 - Pinochle, AR #4
1:30-2:30 - Tai Chi w/ Ran, PR, \$
2:30-3:30 - Tai Chi w/Donna, PR, \$
3:30-6 - Bid Whist, AR #8

Thursdays

9-10 - Int. Line Dancing, PR
10-11:30 - Adv. Line Dancing, PR

9-12 - Chess, AR #4
11:30-12:30 - Contemporary Line
Dancing, PR
11:15-12:15 - Aqua Aerobics w/
Betsy, Pool, \$
12-6 - Pinochle, AR #3
12:15-3:15 - Mahjong (all levels),
AR #8
12-3 - Bridge, AR #4
2-3 - Aquacise w/ Ray, Pool, \$
2-4 - MMC Tappers, PR
3:30-6 - Bid Whist, AR #8
4-5 - Body Sculpting w/Donna, PR,
\$

Fridays

9-10 - Low Impact Aerobics, PR
9:30-10:30 - Aqua Aerobics w/
Betsy, Pool, \$
10-3 - Needlework, AR #3
10:15-11 - Dancing in Your Chair,
PR
10:30-3 - Duplicate Bridge, AR #8, \$
11-12 - Bingocize, PR
12-1 - Yoga w/Donna, PR, \$
12-3 - Open Game Room, AR #4
12-6 - Pinochle, AR #4
1-2:30 - Pump Up Your Brain, AR #1
1-3 - Extreme Beginner Line
Dancing, PR
2-4 - Water Volleyball, Pool, \$
3:30 - 6 - Bid Whist, AR #8

Activity Room Key

AR1 - Activity Room 1/Art Room
AR2 - Pool/Billiards Room
AR3 - Activity Room 3
AR4 - Activity Room 4
AR5 - Activity Room 5
AR6 - Activity Room 6/Chapel
AR7 - Activity Room 7 (EW)
AR8 - Activity Room 8 (EW)
AR10 - Sunroom
CRC - Caregiver Resource Center
Conference Room, back building
LR - Longwood Room
PR - Palmer Room
EW - East Wing
WCR - West Conference Room
ECR - East Conference Room

Longwood Room Events

Dec. 3 - Randy Chang on the piano,
noon
- "Holiday Block Party" Show Night
#1, 6-9 p.m.
Dec. 4 - "Holiday Block Party"
Show Night #2, 6-9 p.m.
Dec. 5 - "Holiday Block Party"
Show Night #3, 6-9 p.m.
- Aetna, noon
- Avon, noon
- United Healthcare, noon
- Cadia Healthcare, noon
Dec. 10 - Mary Helen Wallace on
keyboard, noon
- Kwanza Celebration, noon
- Ida's "Tappin to the Beat" Group
Performs, noon
Dec. 12 - Birthday Day
- Steppin' Seniors Perform, noon
- Christiana Care Vaccines, noon
- Aetna, noon
- Avon, noon
- United Health Care, noon
- Cadia Healthcare, noon
- AAA, noon
Dec. 17 - Randy Chang on the
piano, noon

Dec. 18 - Westminster, noon
- PAM Rehab BINGO!, 1-1:30
Dec. 19 - HOLIDAY FEAST, East
Wing Banquet Rooms
Dec. 24 - Mary Helen Wallace on
keyboard, noon
Dec. 25 - CENTER CLOSED!
MERRY CHRISTMAS!
Dec. 26 - Aetna, noon
- Avon, noon
- United Health Care, noon
- Cadia Healthcare, noon

Open Computer Lab

Computer lab is available on
Mondays, Thursdays, and Fridays from
9 a.m. to 2 p.m. Lab visitors are limited
to 30-minute sessions. Membership IDs
will be checked periodically to ensure
memberships are current. The computer
lab is made possible by donations. Free
for members! You must be a member
of the modern maturity center to
participate.

Food - Friends - Fun

Is a wonderful way to get active
make new friends and socialize. The
group, which is 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.

December 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!**

Mon., Dec. 2: Touchdown, 1666
S. DuPont Hwy., Dover

Wed., Dec. 4: Monthly Planning
Meeting, WCR Room

Thurs., Dec. 5: Chili's Grill
& Bar, 501 Merrimac Ave.,
Middletown

Thurs., Dec. 12: Applebee's,
4110 S. Dupont Hwy., Camden

Tues., Dec. 17: US Grille, 1115
S. Governors Ave., Dover

Thurs., Dec. 19: Olive Garden,
263 N. Dupont Hwy., Dover

MMC Book Club

DAY: Thursday, Dec. 19

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 on the last
Thursday of each month. Free for
members! You must be a member
of the Modern Maturity Center to
participate.

Here is a list of the books the club
will be reading in 2024:

**December - I Will Always Write
Back** by Caitlin Alifrenka and
Martin Ganda

Garden Talk

by Maggie L. Moor

*Delaware Cooperative Extension
Delaware State University*

For the First Week of December:

- o Collect pine cones, old bird nests, any remaining seed heads, etc. to be used in making wreaths and other holiday decorations.
- o Spray seed heads and dried flowers with hair spray to keep them intact.
- o Clean and sanitize (mixture of bleach and water can be used) emptied seed flats before storing so that they will be ready when needed in the early spring.
- o The holidays are just about three weeks away and there is still time to make herbal presents like herb vinegars and/or potpourri.
- o Visit your local Christmas tree farm; make your tree selection early and tag it.
- o Change the oil and do routine maintenance on your outdoor power equipment, such as rotary tillers and lawn mowers that use oil in their engines. Remember to recycle this used oil.

For the Second Week of December:

- o Order new plant and seed catalogs.
- o Have you done a soil test from your vegetable garden? Now is a great time for the results to come back and get an early start on next year's garden planning.
- o Check stored dahlia tubers and gladiolus corms; if sprouting, move to a cooler location. If they appear to be shriveling, rewrap them using a ventilated plastic bag. If there are signs of molding, change their environment; this is usually a result of moisture conditions.
- o After the ground freezes thoroughly, mulch azaleas, rhododendrons and camellias. These acid-loving plants prefer acid-loving materials like oak leaves or pine needles. If you do not have either of these, any mixture of dried leaves will do.
- o Scout your landscape for the small, buff or yellowish velvet gypsy moth egg cases attached to

trees, stones, walls, logs and other outdoor objects, including outdoor household articles. Pick off and destroy them.

- o Remember, if you are going to feed birds this winter, once you start, try not to stop until winter is over. Birds need feed, water and cover (discarded Christmas trees are great for providing bird shelter).

For the Third Week of December:

- o Help prevent fires by placing Christmas trees away from heater vents, fireplaces, television sets and anything else that can cause the needles to dry out. In addition, be sure to keep your tree watered the entire time it is in your home.
- o Make evergreen arrangements with branches that have been trimmed from Christmas trees.
- o Prune fruit trees anytime this winter. Keep in mind, it is easier on the tree if the temperature is 45 degrees or above.

For the Last Week of December:

- o Check around trunks of trees and bases of large shrubs for rodent damage.
- o Fertilize peach and apple trees any time after the leaves drop and before spring growth.
- o Give special attention to water, light and feeding requirements of house plants.
- o Don't throw away your holiday tree yet; it has several good uses. The branches can be placed over spring flowering bulb beds and/or perennial flower beds to help prevent heaving damage caused by the ground freezing and thawing, and, as mentioned above, placed outside next to a bird feeder, to provide shelter for birds.
- o If you are suffering from the end-of-the-year blahs, why not buy yourself a new house plant? Be aware of light, water and feeding requirements, determine where it is going to be placed in your home before you buy.

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Krafty Korner by Karen

It's that time of the year ... again. December has finally arrived with all the joys of the holiday season. Trees decorated with lights, cards in the mail, gifts wrapped in bows, the smell of cookies baking, stockings hanging in the living room and of course the shouts of "Happy Holidays" to everyone you pass. But you really know it's holiday time when Starbucks has their peppermint mocha. Just ask Fran and Faith.

As the holiday season approaches, there's nothing quite like transforming your home into a cozy winter retreat, filled with warmth, joy, and festive cheer. From twinkling lights to plush blankets, every element plays some sort of part in creating a cozy ambiance.

Christmas has always been my favorite time of the year because I LOVE decorating. If you love decorating as much as I do, you'll want to fill every room of your home with Christmas cheer. Christmas is all about creating a warm, somewhat vintage vibe, that promotes feelings of nostalgia.

Decorating can be lots of fun, but it can sometimes be stressful too. The holidays are a crazy time and if you must go out and buy decorations, like I do, you have to actually hang everything and sometimes this makes anxiety levels go through the roof. That is why I start early.

Before you go to the store, take an inventory of what you already have on hand. You may find items you've forgotten about. Once you

figure out how you want to decorate and what you are going to use, you won't spend a lot of time and money chasing after that "must have" decoration to make your room complete. Note to self: DO NOT let my husband read this article because I DON'T take inventory and ALWAYS have to go out and buy things whether I need them or not.

Sometimes even making the simplest of decorations can give that "WOW" factor and help save money. If you are creative, you will be able to come up with those out of the box ideas that will take your decorations to the next level. And the best part is, there are so many that you can make in the comfort of your own home.

So, if you are looking for a theme for this holiday season, look no further than your local craft stores and of course the internet. This year's theme looks like it is going to be Nutcrackers. You can find them just about anywhere. Or maybe not. Everywhere I look, they are always sold out. This is how you know it's going to be popular.

So let's bring on the holiday decorations, the Hallmark channel and of course the cheesy music, especially the song with the dogs barking jingle bells.

Look at this holiday season in a new way this year. The joy and peace you receive from others will last all year as you look to family and friends for all your needs to be met. Creating a welcoming home for the holiday season should always be a priority.

The festivity, the meaning and gathering of family and friends.

So, let's go out and grab a peppermint mocha from Starbucks and start creating.

This month's craft is made from simple items from the Dollar Tree. Happy Crafting and Happy Holidays! See you in the new year!

Christmas Jingle Bells

MATERIALS NEEDED:

- Ice Buckets (3)
- Twine
- Red Ribbon
- Red Ornaments (3)

INSTRUCTIONS:

- Hot glue the top part of the ornament on so it will not fall off.
- Cut enough of the twine so one end is tied to the ornament and the other end is hot glued inside the middle of the ice bucket. (Make sure you add enough glue to hold it)



- The ornament should slightly hang just below the rim of the ice bucket
- Take your red ribbon and glue it to the bottom of the ice bucket. You can make each one a different length, so they hang at different levels.
- Once the glue is dry, tie a bow and attach it with glue.
- Now you are ready to hang them.
- NOTE: You could also use plastic flowerpots or "bell-shaped" trash cans. Just spray paint any color you like.



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MMC honors Meals on Wheels volunteers



At the Meals on Wheels volunteer recognition banquet Nov. 14, MMC President Carolyn Fredricks honored MOW Coordinator Trudie Clay for her leadership and hard work.



At left, L-R: MOW Volunteer Jeannie Calloway, Harrington Site Manager Anna Marie Carman, and Juliette Carman. Below, L-R: Dave Rumery, Kathy Runery, and Juanita Showmaker. In addition to a video compiled of testimonials from MOW clients, guests received thank you gifts and pins.



MOW volunteers and staff were honored at the annual recognition event.



Right, L-R: Meals on Wheels volunteers Lauren Stigile, Hope Moore and Bill Moore



Photos by Cate Lyons



Above, L-R: Don Leiter, Nancy Swift and Pat Botsford. Volunteers from all six Meals on Wheels sites were invited to attend - MMC, Harrington Senior Center, Mamie Warren Senior Center, Milford Senior Center, Luther Towers, Lillian Smith Senior Center.



Winners



Right: Robert Hartman was the birthday winner November 14 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, December 12.



Left: MMC Ambassador Bill Hufnal and Site Manager Jackie Anderson present to Stephanie DiDonato and Moira Tomford their cash winnings during the Nov. 19 monthly dinner dance. The Jones Boys provided the dancing music attended by 195 guests. The Dec. 17 dinner dance DJ is by Dale Teat.. Photo by Amie Knighting



Nimi Bhagawan, MMC Dietitian, was recently honored for 50 years as a member of the National Academy of Nutrition and Dietetics

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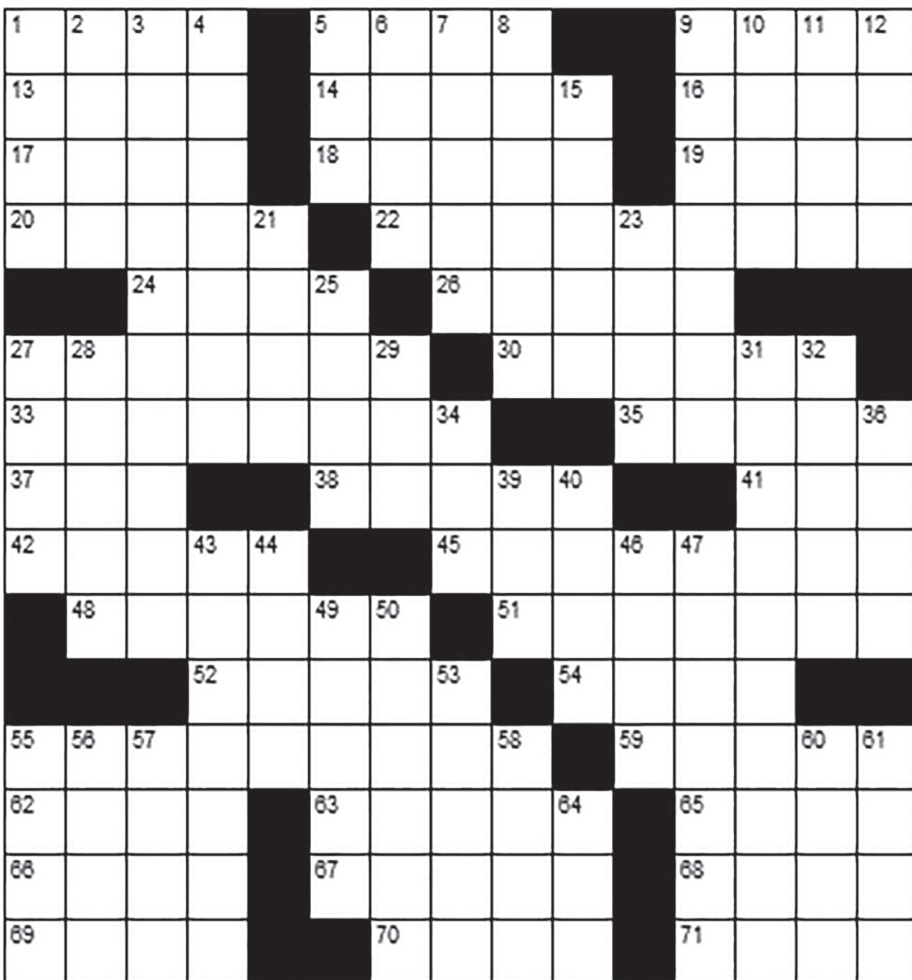
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Crossword Puzzle



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ACROSS

- 1. Burden
- 5. Pretentious person
- 9. Shrub
- 13. Left
- 14. Auspices
- 16. Sloth
- 17. Shoestring
- 18. What something costs
- 19. Fourth dimension
- 20. Kind of whale
- 22. Hammed it up
- 24. Anagram of "Boon"
- 26. Geologic period
- 27. Greek letter
- 30. Brooms
- 33. Like Buckminster Fuller's dome
- 35. Routine
- 37. Paddle
- 38. Ascent
- 41. Twelve in Roman numerals
- 42. View
- 45. Vigorous exercises
- 48. Brought out
- 51. Ripple
- 52. Pandemonium

DOWN

- 1. "Wise birds"
- 2. Half-moon tide
- 3. Unchecked for lewdness
- 4. Progestin or androgen
- 5. Drain
- 6. Adopted son of Claudius
- 7. Pointed arch
- 8. Arm muscles
- 9. Meat retailer
- 10. Module
- 11. Identical
- 12. Colored
- 15. Goat antelope
- 21. Blemish
- 23. Passed with flying colors
- 25. Pear type
- 27. Freudian topics
- 28. Tranquility
- 29. Zero
- 31. Whimsical
- 32. Portion
- 34. US spy agency
- 36. Itemize
- 39. Kitten's cry
- 40. Boast
- 43. Central part
- 44. Reflected sound
- 46. Egg-shaped
- 47. Is owned by
- 49. Keen
- 50. Thingamajig
- 53. Hotel apartment
- 55. Anagram of "Sage"
- 56. Notch
- 57. Dugout shelter
- 58. Anagram of "Ties"
- 60. Arm bone
- 61. Exude
- 64. Lay turf

- Solution found on page 30

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Vote for your favorite decorated door by Dec. 20

MMC Members will decide the winner of the staff door decorating contest. Ballots are available at Member Services. The 11 doors in the contest are numbered. Ballots can be deposited in the Ballot Box at Member Services until Dec. 20 when the winner will be announced.



VOTE before Dec. 20!

MoneySense

Three ways trusts can help — even if you are not rich

Trusts can be an efficient way to provide a financial legacy to the people and causes you care about. Plus, there are other benefits you may not have considered, according to Bank of America.

Many people assume that trusts are only for the very wealthy. That is not the case. “Trusts are tools that give you very specific control over how your wealth is used and protected, no matter how much money you have,” says Kevin Hindman, managing director of Retirement & Personal Wealth Solutions at Bank of America.

Broadly speaking, you can think of a trust as a sort of container that holds your assets — from investments and real estate to even a private business. With the help of a lawyer, accountant and financial advisor, you establish the rules for what happens to the assets in your trust and who will manage it, either during your lifetime or after you die, and name beneficiaries of your choosing. You can set up a trust while you are alive to provide for the management of assets in the event that you or a loved one becomes incapacitated — a valid concern given our increased life spans compared to decades ago and the prevalence of conditions like Alzheimer’s that can require costly long-term care. But trusts are also useful in helping ensure that your money is distributed as you wish after you are gone. Here are three potential benefits to consider.

1. More control. You can use a trust to set rules or conditions about when and how your beneficiaries will receive their inheritance. For instance, if you prefer that your son complete a professional degree or pursue a career rather than buy a sports car, you could establish a trust that sets a specific age or milestone before the money becomes available, such as graduating from law school or turning 30.

Trusts also can help you reach



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

charitable goals or improve tax efficiency. By setting up a charitable trust, for example, you can support philanthropic causes now or in the future while also providing an income stream for you or your heirs and minimizing gift or other potential taxes.

2. A measure of protection.

Trusts can help ensure that your children, grandchildren, cherished friends or other loved ones receive their inheritance if you divorce or remarry. They also can help shield assets if you or your heirs are in professions that come with a high risk of litigation. By making a trust the beneficiary of your life insurance policy — or putting the policy within a trust — you can dictate how the proceeds can be spent, adding another level of protection for your heirs. A trust can also be used to help keep a business in the family or provide for a child with special healthcare needs.

3. Investment guidance. A trust allows you to designate a professional money manager, so if loved ones are unable to handle investments, family property or a business, they may be protected from costly mistakes. The same goes for heirs who are too young to invest and manage an inheritance. For the beneficiaries of your trust, the financial stewardship you put in place can also help ease the

transition to managing the assets.

Trusts are just part of a larger plan you can put in place — and adjust over time — to establish your legacy and help protect the financial future of those you love.

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

Neither Bank of America nor any of its affiliates, provide legal, tax or accounting advice. You should consult your legal and/or tax advisors before making any financial decisions.

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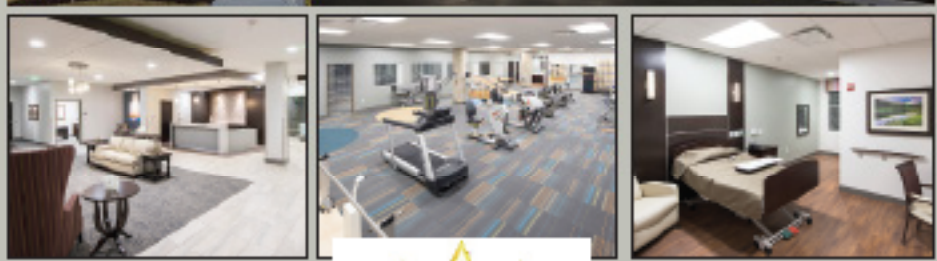
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Check out wellness opportunities at MMC

Open Bereavement Support

DAY: Wednesday, Dec. 11
 TIME: 12:30 p.m. to 2 p.m.
 ROOM: Activity Room #7

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

Foot Care Appointments

Podiatry Specialist Dr. Gemignani will be available to provide foot health assessments, clip toenails and buff feet. Appointments are scheduled for 15 minutes and will be held in Activity Room #6. The cost of each appointment is \$35 for Members and \$40 for Non-Members. Contact Member Services to schedule your appointment at (302) 734-1200, ext. 167. Advance payment is required. Refunds will not be issued with less than a 24-hour cancellation notice. Private insurance nor Medicare are accepted for this service.
 Dec. 20 - 8:30 a.m. to noon

Soft Touch Massage Therapy

DAY: 2nd Wednesday of Month
 TIME: 10:30 a.m. to 3 p.m.
 ROOM: Activity Room #6
 MASSAGE THERAPIST: Lisa Harshberger

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

Pump Up Your Brain

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

This exciting brain exercise is designed to keep older adult's brains sharp and healthy. Participants engage in brain teasers, puzzles, and visual illusions. Take home hand-outs are available to exercise your brain at home! This group meets on Fridays from 1 to 2:30 p.m. in Activity Room #1. There is a 3-month fee of \$15 for members to cover the cost of supplies. Payments are to be made to Member Services every three months. *Please note this class is designed for members

who can engage in independent learning. Free for members! You must be a member of MMC to participate.

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

DAY: December 18
 TIME: noon to 3 p.m.
 ROOM: Activity Room #3
 DAY: Every Thursday
 TIME: 10 a.m. to noon.
 ROOM: Activity Room #3

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

Hearing Loss "Circle Chats!!

DAY: Dec. 3

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

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

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Meditation Class

DAY: Wednesdays
 TIME: 10 to 11 a.m.
 ROOM: Activity Room #3
 MEDITATOR: Mr. Kim Palmer

If you would like to be happier and suffer less with life's challenges, this group just might be for you. You will learn attentional skills to help accept what can't be changed and stop fighting with inevitable changes. We can develop positive attitudes about aging, sickness, death and other life challenges. Feel free to call or text Mr. Kim Palmer with any questions at 302-598-3014. Free for members! You must be a member of MMC to participate.

Social Security Benefits Assistance

DAY: Mondays
 TIME: 9:30 to 10 a.m.
 ROOM: Activity Room #6

Coleman Jackson, a volunteer who has been certified by the Social Security Administration, will be here to answer any questions you

may have regarding Social Security. He can also assist you if you need representation during the entire Social Security Administration process, request a review, reconsideration, or a hearing, on your behalf if necessary. Free for members! You must be a member of MMC to participate.

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 will be a class limit of 40 on Tuesdays only. Free for members! You must be a member of MMC to participate.

Bible Study

DAY: Tuesdays
 TIME: 10 to 11 a.m.
 ROOM: Activity Room #7
 FACILITATOR: Glenn Johnson

Join Glenn Johnson for in-depth Bible study and expository teaching along with questions and answers. Please note the room change due to preparations for the gala. Free for members! You must be a member of MMC to participate.

Bible Study

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

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

Donate Glasses Here

MMC is partnering with the Dover Lions Club to collect and distribute usable eyeglasses to people in need.

The Lion's Club has been doing wonderful work when it comes to collecting eyeglasses and giving them new life. If you would like to donate your old and unused eyeglasses, bring them in and drop them off in the designated box at the Hostess desk. So whether you're cleaning out your own eyewear collection or encouraging others to do so, just know that your efforts contribute to those in need!

Pray Until Something Happens

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

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.

- cont. on page 28

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Wellness - cont. from pg. 27

Stand by Me 50+ Holiday Money Saving Tips

Are you worried about spending too much at the holidays? Here are some tips so you don't break the bank.

- Develop a budget and stick to it. Make a list of everyone you would like to give a holiday gift along with the maximum amount you are willing to spend on everyone. Do not go over the amount you set.
- Shop early. Don't wait until the last minute. You may end up spending more.
- Get creative. Handmade gifts or personalized coupons can be a special treat. Some examples are baked goods, a personalized photo album or decorate a frame, knitted or crocheted items, or give a coupon for a homemade meal, babysitting time and more.
- Draw names and create a spending cap. Try to limit the gift to \$10 or \$20.
- Enjoy free and inexpensive

holiday activities. Check out the local community calendar for free holiday activities, tree lightings or parades.

- Cutting up old Christmas cards make wonderful gift tags!

Stand By Me 50+ provides free personal coaching to help you understand how to make your finances work to maintain your quality of life. Call a Stand By Me 50+ Financial Coach today to schedule your appointment today!
 New Castle: (302) 658-4171, ext. 104
 Kent County: (302) 721-5018
 Sussex County: (302) 685-2585
 Free for members! You must be a member of MMC to participate.

Self-Defense for Seniors NEW

DAY: Wednesday, Dec. 4
 TIME: noon to 1:30 p.m.
 ROOM: Palmer Room
 INSTRUCTORS: Reese & Judy Rigby

You will learn basic self-defense techniques and awareness strategies. Members will participate in hands-

on training with everyday weapons, such as canes and walking sticks. You will learn what to do and how to avoid potentially dangerous situations. Reese and Judy have been owners of "Rigby's Karate Academy" in Dover for 47 years. To participate please wear comfortable clothing. Free for members! You must be a member of the modern maturity center to participate.

Help Our Senior\$NEW

TIME: 9:30 to 11 a.m.
 ROOM: Activity Room #7
 FACILITATOR: Stephanie Trumpler
 Please join Stefanie, an insurance broker and ACN Independent Business owner, as she talks to you about protecting yourself and/or your loved ones with your finances, security, mortgage protection and so much more. The group meets once a week

for the next six weeks to help you and protect you from hackers, scammers, identity theft and more. Stefanie and her business partner Shirlene will be there to answer any and all questions you may have so you feel protected from any outside problems. Stop by the Program Department to sign up and see what they are all about. Free for members. You must be a member of the Modern Maturity Center to participate.

- Dec. 5:** Healthcare with Impact Health Sharing + Identity Theft Protection
- Dec. 12:** Security and Automation / Peace of Mind for Protecting Your Home
- Dec. 19:** Final Expense / Term Life Insurance / Mortgage Protection
- Dec. 26:** Cell Phone Service

Do You Remember...
 December 1, 1988 - Benazir Bhutto was nominated to become prime minister of Pakistan, the first woman to govern a Muslim nation.
 December 10, 1989 - The first non-Communist government since 1948 assumed power in Czechoslovakia.



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SNAP Outreach Program at MMC



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

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

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

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

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

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

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

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

These are frequently asked questions by new SNAP applicants :

Q: Am I eligible?

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

Q: Why should I apply?

A: SNAP can relieve the need to sacrifice healthy food choices in order to pay for other essentials.

If you receive SNAP benefits you will be given an Electronic Benefit Transfer (EBT) card that functions like a debit card to help pay for groceries.

Q: What do I need?

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

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

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

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

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

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

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

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

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

*FPL= Federal Poverty Level

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

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
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December Dinner Dance

Tuesday, Dec, 17, 2024
6-9 p.m.

Music by Dale Teat

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

Ticket sales end Friday, Dec. 13
no tickets sold at the door.



Winners of the MMC Halloween Costume Contest Oct. 31: L-R: Faith Hahn, Funniest; Mary-Elaine Sells, Scariest; Janice Span, Most Creative.

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www.plantersrunapt.com



MMC Classifieds

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

New Duromax 4500 generator - \$400 OBO, 410-490-5283

Two small Delft vases from Holland. \$10 each, 302-678-2222*

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

Solution to puzzle on page 22

FOR SALE

Ping Pong table top with paddles, balls & net \$150; Pub Table with 2 matching stools \$125, 302-653-5713

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

Celestron Computerized Telescope, never used, \$150. Call Ann 480-255-3925

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Troybilt pony tiller model 15008 w/ tranch, die blade, instruction manuals, \$200 OBO, 302-751-1314

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

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

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

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

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

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

Lazy Boy sofa bed slumber air mattress system, \$300 OBO, 302-735-8760

Grey/Red area rug, 5.3 x 7.7, \$20 OBO 302-735-8760

Card table & 4 chairs, \$25 OBO, 302-735-8760

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

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

Coloring Books-13 adult

coloringbooks, markers and scrapbookingbook - \$25, 302-761-0808

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

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

Widower in Dover has huge number of items for sale prior to relocating to nursing home: futon, small refrigerator, golf clubs, antique furniture, dishes, pottery, stand-alone mirror, appliances, unused photo albums, plant stands and miscellaneous items. Call 302-736-1001 for an appt. to see items

Werner Step Ladder, 10ft., Type 1A, 300 lb load capacity, 14' reach, fiberglass rails with metal treads, seldom used, line new. New \$249, asking \$200 (ash only). Cannot deliver, 302-736-9975. Leave message.

Eden Pur Heater, model Gen4, \$175; **Dominoes/Trains** \$1.25 ea. or \$25; **Canasta Cards**, \$20. 302-730-1032

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

SERVICES OFFERED

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

Pip's Errand Service- 302-359-3602

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

References available upon request - 302-229-2432.

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

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

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

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

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

Get essential services - phone, internet, power for your home all at one place at a great value. You choose your rate. 917-684-1767

NEEDED

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

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

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

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

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



ROZEAL. : WANT NOT

(Rescue from the Otherwise Obscene,
Salvation from the Wicked)

On View October 3, 2024
through March 2, 2025