

# M & M Bulletin

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

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**November 2024**

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*



\$40 per person -  
Dinner & Show

Tickets on sale at Member Services  
302-734-1200 x167

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*"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."*

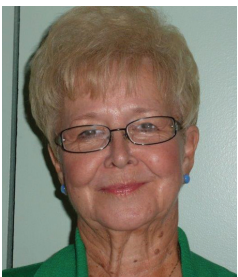
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# From the Director



**Carolyn Fredricks**

Have you ever had one of those days where you just feel down in the dumps? Things are just not right? You feel disappointed deep down in your soul, when you know you have given everything and more but things just don't work out? Well, I had one of those days today and I was having a major pity party for one. And then Cate called to remind me that today was the deadline for my article! My first thought was - Oh Great! How can I even write about joy and thankfulness, today of all days?

And then I stopped and really thought about my situation and realized nothing will change, so I need to develop Plan B! Now, I am not really sure what Plan B is at this point, but I'm pretty sure if I reflect on it and take it to my team, a solution will be found!

First of all, why be down in the dumps when there are so many things to be thankful about?

1. November is the recognition of all the wonderful staff and volunteers who make sure all of the homebound meal clients get that hot meal every day. On Nov. 14, MMC will recognize all those people, including Trudie Clay, who coordinates the delivery of all those meals.

Ok, so it is not about me. Maybe I'm feeling a little better about things when I realize all the wonderful things staff and volunteers do for others.

And then there is Karen Porterfield, our program director, who just planned and carried out the Center's largest Trunk or Treat event we have ever had. Over 1,000 people attended this very successful community event. More to be thankful for - what a dedicated staff MMC has!

Talk about being thankful, we should thank all the wonderful veterans who have served our country. The expression "all gave some, but some gave all" conveys what the veterans have done for us, but have you thanked a veteran today? Our country, and all of us, certainly should be thankful for their service. Be thankful and let them know.

I recently received a call that one of our members, Susan Scull, remembered MMC with a substantial gift. It was given without any need for recognition, but was given because MMC in some way touched her life and she wanted to give back. So, I am reminded once again that it is what we do for others, how what MMC does for others, that makes a difference. It is what we do for others that should impact our happiness, not those few bumps in the road of life.

Last, but certainly not least, there is a group of wonderful

volunteers who are working hard to bring some Christmas joy to your life. Hopefully you have purchased your tickets to our December production. Call member services if you haven't already,

November is the month to be thankful. Now that I have made a list of important things, I think I just don't have time for that pity party, but rather will think on all the things that I have to be thankful for. I'm thankful for all of you! Have a wonderful Thanksgiving!

**MMC's Thanksgiving Feast**  
 Nov. 21, 2024 11 am -1:30 pm  
 \$7 for those 60 and older  
 \$10 for those under 60  
*Bring your family and celebrate with us!*

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# AmeriCorps Seniors

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

My Dad had two careers: 22 years in the Marine Corps and 20 years as a 7th grade teacher. Since this column will see print in November, I wanted to salute my Dad's military service.



**Mike O'Leary**

I am sure many of you are aware what being part of a military family was like in the 1950's and 60's. It meant moving from place to place depending on my Dad's assignment. For me, my Mom, my 2 brothers and 2 sisters it meant going to school in Rhode Island, New Jersey, North Carolina, Bladensburg, and Hyattsville Maryland.

My Dad served in the Korean War. He was stationed there for a year. He never, ever spoke of it to his family. He was also assigned to Okinawa for a year in 1964. As the oldest, I had to help my Mom with my siblings. My Dad used that year to go to college overseas. When we got to talk to him, the connection was via ham radio, routed through a landline telephone. Each conversation had to be followed by the word "Over." He was also an altar boy for daily Catholic Mass. His letters to me remain one of my most prized possessions.

On this Nov. 11, Michael E. O'Leary Sr, I salute you, love you and miss you! Semper Fi!

Volunteer Coordinator Fran Shane and I want to thank all the volunteers who signed up to conduct interviews and fill out applications for the Salvation Army's Christmas Toyshop.

Fran and I are always looking for volunteers for the programs listed below!

## Hostess Desk at MMC Looking for Volunteers

RSVP is looking to add folks to this staff during busy times and when

our current staff needs time off. The volunteer hours are 9 a.m.-1 p.m.. The folks at the Hostess Desk at the Modern Maturity Center 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 302-734-1200, xt 142 or Mike O'Leary at 302-734-1200, xt 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 thru Friday from 11-2:30. Training will be provided. Do not have to do all 5 days, any assistance would be appreciated.

If interested in cleaning these bags on weekdays from 11-2:30, please contact Fran Shane (xt142) or Mike O'Leary (xt 146).

## Volunteers Wanted to Assist Visually Impaired Folks

Assist the visually impaired in getting around the center. The hours would be 10am-1pm Tuesday and Thursday. Duties would include escorting these older adults to the bathroom, different offices around the center and outside. Duties would 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 (xt 146) or RSVP Volunteer Coordinator Fran Shane (xt 142).

## 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 on (302) 734-1200, ext. 119.

## Volunteers Needed for Day Break at MMC

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 will undergo a background check

as well as a TB test. Our clients will welcome your light of kindness. 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 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](http://www.delmarvablood.org) Scroll down to the bottom of the page and go to SUPPORT US and then click on Volunteer.

## Volunteers Needed for Front Porch at MMC

The Front Porch program is a nonmedical, early memory loss (early onset Alzheimer's disease, dementia, mild cognitive impairment) program at MMC designed for individuals age 60+.

Front Porch folks meet Monday through Friday from 10a.m. until 2 p.m. Participants engage in a variety of social activities including games, trivia, education, arts, crafts, gardening, light exercise, outings, cooking and more.

Volunteers are now needed to assist with these activities at the Front Porch. Being a volunteer at the Front Porch requires a commitment of just 1 day a week in the program from 9:30 to 2.

Front Porch Director Faith Hahn would love to hear from you! Give her a call 302- 734-1200, ext. 173 for more information.

# 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: Jaci Kenny

Are you a first timer at line dancing? Join us from 1 to 2 p.m. as we “untangle our feet” then jump into the steps you’ve been wanting to learn from 2 to 3 p.m. If you need additional help, Jaci is glad to show you those hard to learn steps. Free to Members! You must be a member of MMC to participate.

## MMC Tappers

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

Darlene teaches you to tap Broadway style! Learn choreography to tap techniques while exercising your body & brain. Darlene graduated from *Juilliard School of Music and Dance* and studied at the *June Taylor School of Dance* where she eventually became a *Radio City Music Hall Rockette*. So come out and learn from one of the best. Not for the weak at heart. Free for 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 will utilize 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: Tick 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 the Modern Maturity Center to participate.

## Broadway 1

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

This dance class is not just any dance class. This class combines dance moves with expressive stage movement that bring the lyrics of a song to life! Steps from ballet, tap, jazz and modern dance will be used. Be prepared to have lots of fun and be silly! Free for members! You must be a member of MMC to participate.

## Broadway 2

DAY: Tuesday  
TIME: 2:15 to 3:45 p.m.  
ROOM: Palmer Room  
INSTRUCTOR: Nancy Coleman

This class builds on the skills that were taught from the Broadway 1 class. This style of dance is quite different and might be a bit more challenging. But then again...who isn’t up for a challenge? Free for members! You must be a member of the Modern Maturity Center to participate.

## 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 9:45 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 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.

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**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 the Modern Maturity Center to participate. Free for members.

**Tappin' to the Beat with Ida**

DAY: Tuesday

**MMC Bulletin**

Published Monthly by

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

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

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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! Not only will you get your heart rate up and burn calories, but you are guaranteed to 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 will supply the drumsticks. Free for members! You must be a member of the Modern Maturity Center to participate.

**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.

**Conversational Italian**

DAY: Wednesdays  
 TIME: 11 a.m. to noon  
 ROOM: Activity Room #8  
 INSTRUCTOR: Giuliano “G” Gregoretti

Learn the basics of Italian while engaging in natural conversation with other Italian enthusiasts at the MMC. Being conversational means being comfortable in Italian and not needing to search for the words when speaking. Join us today for this fun and free class. Registration is not required. This class will finish November 20. You must be a member of the Modern Maturity Center to participate. Free for members!

**Conversations with Carolyn**

DAY: Thursday, November 21  
 TIME: 9 to 10 a.m.

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 at our Member Services desk to reserve your spot. Meetings are held the third Thursday of each month. 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 the Modern Maturity Center to participate.

**Needlework Group**

DAY: Friday  
 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 the Modern Maturity Center 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 the Modern Maturity Center 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? We help local charitable organizations within our community while having fun learning and creating beautiful items. All levels of experience are welcome. We look forward to having you join our group of “Twisted Stitchers.” 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.



**Volunteers Needed**  
 to deliver meals to homebound seniors in Kent County

Call Meals on Wheels of Kent County  
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✉ GloverA@aetna.com



# 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*

### 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, Obidoes, 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*

### MMC Day Trips

**American Music Theater**  
**2024 Christmas Show: Joy To The World**

*Lancaster, PA*

**Thursday, Nov. 14, 2024**

Cost is \$130 per person, which includes motor coach, bus driver tip, show and lunch at Bird in Hand Restaurant. The ringing of church bells in a quaint town square sets the scene for Joy to the World. Evoking the revered holiday nostalgia of hometown America, our stage transforms into a small-town

winter carnival brimming with family, friends, and entertaining elves. Awe-inspiring music and dance, phenomenal voices, and ligh-hearted holiday humor are the ingredients for this holiday extravaganza. This year's all-new holiday show features your favorite

seasonal and sacred Christmas songs - songs brought to life by marvelous vocal talent from across the country, accompanied by the masterful AMT Orchestra. Leave MMC 7:30 a.m., show at 10:30 a.m., lunch at 1 p.m., return to MMC approx. 5:30 p.m.

**Sold Out - Wait List Only**

# November Dinner Dance

**Tuesday, Nov. 19, 2024  
6- 9 p.m.**

**Music by The Jones Boys**  
**\$20 per person for those 60 & older**  
**\$21 for under 60**

**Ticket sales end Friday, Nov. 3-**  
**no tickets sold at the door.**



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# Legislative News

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



Did You  
Know....?

Kent County Commissioners do not make decisions on their own. Decisions made by Commissioners are very much dependent on the will of the people who elected us. Yes, we are elected during partisan elections. Yes, we are elected by party, and run campaigns supported by parties. But in each of our Levy Court Districts, no party has a majority, and no elected Commissioner can be elected without voting support from those who do not claim a party or those in the other party.

Kent County Levy Court is as close to non-partisan, or more

positively, bi-partisan, a government can be. Decisions we make have nothing to do with the national issues associated with immigration, gun control, or reproductive rights. But, decisions we make are on issues very close to our constituents issues.

Here is what you may not know. Beyond voting the will of our constituents, we depend on many advisory committees to guide our decisions. Each Levy Court Commissioner is given an appointee for those committees. Personally, I have always sought the best candidates as my appointees to those committees, seeking those who have experience in the issues they will face.

The Regional Planning Committee hears issues concerning zoning and planning in the County resulting in advice to the Levy Court Commissioners on those issues.

The Board of Assessment Review hears issues concerning tax assessments on County properties.

The Library Advisory Committee advises Commissioners on libraries and their support in our County.

The Board of Adjustment hears issues concerning homeowners and builders requests for variances from County Ordinances.

The Parks and Recreation Advisory Committee advises Commissioners on the expansion and rules of County parks and the availability of recreation programs in Kent County.

The Community Development Advisory Committee advises the Commissioners on the use of hundreds of thousands of dollars of Community Development Block Grant funding, which is used to address blight in our County.

The Community Board of Appeals Committee hears appeals from those who are cited for violations from our Inspections and Enforcement Department.

The Regional Sewer Advisory Board guides decisions that have to do with the County Wastewater

Recovery Facility and hundreds of miles of wastewater collection pipes from every town in the County, and many subdivisions.

The Personal Administration Board hears issues concerning Kent County employees, such as grievances that have to do with their jobs.

These committees all have appointees from each Commissioner. But this isn't all. We also depend on others, such as the Dover Kent County Metropolitan Planning Organization (MPO) Technical Advisory Committee, the MPO Public Advisory Committee, MPO Council, Kent Aeropark Advisory Committee, the Kent County Regional Sports Facility Corporation, the Coastal Zone Committee, the Delaware Civic Center Corporation Committee, and the Pension Review Committee.

All told, there are more than 100 non-elected experts who provide advice to Commissioners and your Kent County government on nearly every issue we face.

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# Disaster assistance and resources available for Veterans

by Kristi Catrenich

*Veterans Experience Office*

**For any emergencies, please dial 911.**

For the latest updates and information visit VA's Disaster Help website.

We are currently experiencing an unprecedented hurricane season, impacting millions of Americans. As we face this and other natural disasters like tornados and historic flooding, it's important for Veterans and their families to know that the VA is here to help. In the wake of a disaster, here are some resources available to you.

## Veterans Crisis Line

Free, confidential support is available 24/7 for Veterans in crisis by phone, text, or chat:

- Dial 988 then Press 1.
- Send a text to 838255.
- Chat Online.
- Support for deaf and hard of hearing: 1-800-799-4889.

## Housing Assistance

If you or a Veteran you know needs immediate housing assistance in the aftermath of a natural disaster, call the National Call Center for Homeless Veterans, available 24/7: 1-877-4AID VETS (1-877-424-3838).

If you've relocated to a shelter or a disaster recovery center because of a natural disaster, we may have already deployed a team to connect you with the health care and benefits you need. If you need help finding housing, we'll assign you to a case manager.

Learn more about disaster recovery centers on the FEMA website

If you have a VA loan and your home was affected by a natural disaster, please find information on the Home Loan Guaranty (LGY) website.

## VA Contact Information

Reach us with any VA related questions or for information at:

- MyVA411 main information line 24/7: 1-800-698-2411.
- Ask VA. (<https://ask.va.gov/>)

## Health Care

If you're enrolled in VA health care and a disaster has impacted you, we may already be in contact with you to learn how we can support you. If we haven't contacted you, call your nearest VA medical center to speak with the patient advocate team.

Check out the Find VA locations tool to locate a facility closest to you. <https://www.va.gov/find-locations/>

Our emergency pharmacy service may be deployed during a natural disaster. These self-contained vehicles can serve as an outpatient pharmacy for Veterans in the affected area within a few hours.

If a natural disaster has impacted your access to needed prescriptions or medical equipment like oxygen tanks, we can work with mobile clinics, home health teams, and community care providers to get you the prescriptions and medical equipment you need.

VA may also stage Public Contact Teams at local shelters or in Disaster Recovery Centers (DRCs) to connect Veterans with needed health care and benefits, to include housing case management.

VA health benefits hotline is staffed Monday – Friday, 8 a.m. – 8 p.m. ET: 1-877-222-8387.

Natural disasters may impact your ability to reach us via phone. If you think your life or health is in danger, call 911 or go to the nearest emergency room. If you have non-urgent/emergency questions, you can reach VA through My HealtheVet secure messaging for appointment scheduling, prescription refills and to access your medical records. <https://www.myhealth.va.gov/>

If you do not have a My HealtheVet account, take time and register today. Do not forget to opt-in to receive email notifications for Secure Messaging.

VA supports Caregivers! Contact your local facility or the Caregiver's Support Line: 1-855-260-3274.

Check out this toolkit to assist Caregivers plan for and react to natural disasters. [https://www.caregiver.va.gov/support/docs/Prepared\\_Military\\_Caregivers\\_Disaster\\_Relief\\_Toolkit\\_Final.pdf](https://www.caregiver.va.gov/support/docs/Prepared_Military_Caregivers_Disaster_Relief_Toolkit_Final.pdf)

VA supports Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA) beneficiaries. Medications that you receive through Meds by Mail can also be refilled at your local pharmacy during an emergency. If you need a medication refill, please ask your primary care doctor to call it in to your local pharmacy. Medically necessary durable medical equipment may also be covered by CHAMPVA if you are impacted by a natural disaster.

**Benefits and Compensation**  
Unable to get a benefit payment after a disaster? Contact the VA National Call Center and learn how to request a special one-time payment: 1-800-827-1000.

VA encourages mortgage servicers to put a 90-day pause on foreclosures and waive late charges after a disaster. Visit the VA home

loans webpage to learn more.

loans webpage to learn more.

If your school closes temporarily due to a disaster, VA may continue payments. Contact GI Bill specialists at: 1-888-442-4551.

If you are a displaced Veteran and receive employment services from VA, you may qualify for two additional months of Employee Adjustment Allowance (EAA).

Contact your local VA Regional Office to speak with your local Veteran Readiness & Employment (VR&E) Specialist to learn more.

VA Specially Adapted Housing Program may be able to assist you to fund home repairs after a disaster, following FEMA and insurance. Reach Adapted Housing at 1-877-827-3702.

If a disaster caused the loss of a previously adaptable automobile, VA may be able to help after insurance. Contact us at 1-800-827-1000.

Mail Contingency. If natural disasters disrupt the timeliness of and

- continued on page 21

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# Caregiver Resource Center

Hello Caregivers! As we head into the fall and winter months, we want to remind you the importance of taking care of yourself. The upcoming holiday months can put added pressure and stress on you. Take time to enjoy the holiday months and all they have to offer. Take a scenic ride to see the holiday lights. Take a day to visit a friend. Reach out to someone if you feel overwhelmed and know you are not alone. Please see our upcoming support groups for the rest of 2024. We also have a support group luncheon open to all support group members and their loved ones. (Please RSVP to Dawn by December 6 if you plan on attending.)

- **Nov. 4-** Alzheimer's Day Support Group, noon, CRC program room
- **Nov. 5-** Second Time Around Grandparents Support Group, 9 a.m., CRC office
- **Nov. 7-** Parkinson's Support Group, 5 p.m., CRC program room
- **Nov. 19-** Alzheimer's Night Support Group, 6 p.m., CRC program room
- **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
- **Dec. 18-** All Support Group Holiday Luncheon, noon 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.*

# Senior Community Service Employment Program

They say the best way to get a job is to have a job. That can be discouraging, especially if you have been out of work for a while and need to build the skills to land a better-paying job.

If you are over fifty-five and currently between jobs, the Senior Community Service Employment Program (SCSEP) sponsored by Modern Maturity Center can help you learn new skills and demonstrate valuable work experience to prospective employers — all while giving back to your community.

SCSEP matches eligible jobseekers with local nonprofits and public agencies such as senior centers, schools, service centers and food pantries.

What SCSEP Offers:

- **Work Experience:** Build your résumé with relevant work experience.
- **On-the-Job Training:** Receive training while you work.
- **Paid Assignments:** Earn minimum wage for an average of 20 hours per week.

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.”

## Do You Remember...

November 7, 1989 - L. Douglas Wilder became the first African American governor, elected governor of Virginia

November 11, 1992 - The Church of England voted to allow women to become priests

# 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.



## BUYING OR SELLING?

As a Seniors Real Estate Specialist (SRES®), I have the training and experience to understand the lifestyle and financial needs of mature clients ages 55+. I am here to put my skills to work for you.



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Division of Aging and Adults with Physical Disabilities

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2175 S. New Street  
Dover

227 Stadium Street  
Smyrna



# 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

Pinocle: 8:30 – noon, AR #4  
 Bid Whist: 3:30 – 6:00, AR #8  
 Duplicate Bridge: 9:30 – 2, AR #8  
 Open Game Room: noon – 3 AR #3  
 Scrabble: noon – 3, AR #4

### TUESDAY

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

### WEDNESDAY

Canasta: noon – 4, AR #4  
 Dominoes: noon – 3, AR #4  
 Scrabble: noon – 3, AR #4  
 Bridge: 1 – 4, AR #3  
 Bid Whist: 3:30 – 6, AR #8

### THURSDAY

Chess: 9 – noon, AR #4  
 Bridge: noon – 3, AR #4  
 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: 2 – 4, 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
	Broadway Dance 1	1:30pm - 3:30pm
TUESDAY	Get Up and Move	8:00am - 8:40am
	Dancing in Your Chair	9:00am - 9:40am
	Advanced Line Dancing	10:00am - 11:30am
	Contemporary Line Dancing	11:30am - 12:30pm
	Yoga with Donna	1:00pm - 2:00pm
	Broadway Dance 2	2:15pm - 3:45pm
	Body Sculpting	4:00pm - 5:00pm
	Beginner Line Dance	9:30am - 11:00am
WEDNESDAY	Soulsations	11:15am - 12:15pm
	Ran's Tai Chi	1:30pm - 2:30pm
	Tai Chi with Donna	2:30pm - 3:30pm
	Hatha Yoga	4:00pm - 5:00pm
	THURSDAY	Intermediate Line Dancing
Advanced Line Dancing		10:00am - 11:30am
Contemporary Line Dancing		11:30am - 12:30pm
MMC Tappers		2:00pm - 4:00pm
Cardio Sculpting		4:00pm - 5:00pm
FRIDAY	Low Impact Senior Aerobics	9:00am - 10:00am
	Dancing in Your Chair	10:00am - 11:00am
	Bingocize	11:00am - 12:00pm
	Extreme Beginners Line Dancing	1:00pm - 3:00pm

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**NATIONAL MOVE OVER DAY**

**DELDOT**  
DELAWARE DEPARTMENT OF TRANSPORTATION

## National Slow Down Move Over Day was observed as Delaware sees near record crashes

National Slow Down Move Over Day occurs on the third Saturday of every October to remind drivers to slow down and move over when an emergency vehicle is on the side of the road. Across our state, there have already been 54 incidents to date involving vehicles striking DelDOT equipment and personnel, a near-record number. There were 57 incidents recorded in all of 2021.

“Unsafe driving is jeopardizing the lives of DelDOT employees and contractors and it is unacceptable,” said Secretary of Transportation Nicole Majeski. “Slowing down and moving over is the simplest action all drivers can take to prevent an avoidable tragedy involving a first responder.”

Of the 54 incidents that have occurred, 11 have resulted in employee injuries.

On September 19, 2024, Governor John Carney signed House Bill 329 into law, increasing penalties for drivers who fail to move over and stating that a driver who is unable to safely yield the right of way must slow to at least 20 miles per hour less than the posted speed limit.

“The only acceptable number of roadway fatalities is zero. Everyone on the road deserves to make it home safely,” said Sharon Bryson, Director, Delaware Office of Highway Safety. “Seeing so many tragedies on Delaware roadways is devastating. By slowing down and moving over, we can help prevent roadside deaths.”

# Medicare Open Enrollment

October 15 - December 7, 2024

## Did you know?

Delaware Medicare Assistance Bureau (DMAB) can help you:

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



**NEED HELP?**  
Contact DMAB Today!  
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# More Fun and Excitement!

## MMC Book Club

DAY: Thursday, November 21  
 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:

**November** - The Violin Conspiracy by Brendan Slocum

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

## Documenting Your Legacy -

DAY: Wednesday, Nov 13th  
 TIME: 9:30 a.m. 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, Nov. 8. 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. Free for members! You must be a member of the modern maturity center to participate.

## Calling All Crafters and Vendors!

The Modern Maturity Center is hosting its annual MMC Holiday Craft and Vendor Festival on Saturday Nov. 30, (Small Business Saturday) from 9 a.m. until 2 p.m. The festival will be held in the East Wing of the building in all three ballrooms and will spill over into the Longwood Room. Cost for this event is \$5 per person or 5 non-perishable food items. Santa will be on hand for photos. Food trucks will be available in our parking lot for breakfast and lunch. Our food trucks are: “Fallin’ Off the Bone”, “The Hula Bowls”, “DonutNV”, and “Uncle Bernie’s Steak Shack”.

## 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.



Veterans Day is celebrated every November 11 and is an excellent opportunity to honor and thank the servicemen and women who have served in every branch of the armed forces. Your bravery, dedication, and selflessness are an inspiration to us all. Thank you for your service and for being a true hero. Your service and sacrifices will never be forgotten.

# Winners



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



Left: Mike McCutcheon and James Hargett received their cash winnings from MMC Ambassador Bill Hufnal and Site Manager Jackie Anderson during the Oct 22 dinner dance. DJ Jen Cox provided the dance music attended by 183 guests. The next dinner-dance is Nov 19 with The Jones Boys. Photo by Amie Knighting

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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.

### Yoga with Donna

*Palmer Room – Tuesdays, 1 to 2 p.m.* Chair Assist Yoga gives you the freedom to sit or stand. The class is modified to make your yoga journey safe and enlightened. The class is led by Donna DeSimone, 500 RYT certified. A minimum of 10 participants required. The cost for 8 class sessions is MMC Members \$40 – MMC Staff \$20. Next session starts Oct. 22 and ends Dec. 10. Registration is Oct. 1 to Oct. 17.

### Tai Chi with Ran

*Wednesdays, 1:30-2:30 p.m., Palmer Room.* The class is led by Ran Griem, RN, Shiatsu Practitioner. **A minimum of 10 participants required.** The cost for 8 class sessions is MMC Members \$40 – MMC Staff \$20. Next session starts Oct. 23 and ends Dec. 11. Registration is Oct. 1 to Oct. 11.

### Tai Chi with Donna

*Wednesdays, 2:30-3:30 p.m., Palmer Room.* The class is led by Donna DeSimone, Black Sash certified. **A minimum of 10 participants required.** The cost for 8 class sessions is MMC Members \$40 – MMC Staff \$20. Next session starts Oct. 23 and ends Dec. 11.

Registration is Oct. 1 to Oct. 23.

### Hatha Yoga with Donna

*Palmer Room, Wednesdays, 4 to 5 p.m.* This class is led by Donna DeSimone, Yoga Certified 500 RYT. Bring a mat, towel, and water. A minimum of 10 participants required. Hatha Yoga engages participants at a slower pace with controlled movements and stretching. The cost for 8 class sessions is MMC Members \$40 – MMC Staff \$20. MMC Staff. Next session starts Oct. 23 and ends Dec 11. Registration is Oct. 1 to Oct. 23.

### Body Sculpting with Donna

*Palmer Room – Tuesdays, 4 to 5 p.m.* This class is led by Donna DeSimone, Certified Personal Trainer, and Group Fitness Instructor through ACE (American Council on Exercise) with over 24 years' experience. **A minimum of 10 participants required.** The class is designed to help participants to get lean, build strength and tone muscles with motivating music. **Recommend bringing 5lb dumbbells (lighter weights provided), a mat, towel, and water.** The cost for 8 class sessions is MMC Members \$40 – MMC Staff

\$20. Next session starts Oct. 29 and ends Dec. 17. Registration is Oct. 1 to Oct. 29.

### Adult Swim Lessons

Four (45-minute) private swimming lessons for \$120. Contact Al Wyllie 302-734-1200 ext. 188 for more information.

### Cardio Sculpting with Donna

*Palmer Room – Thursdays, 4:15 to 5:15 p.m. (Seven week session)* A minimum of 10 participants required. Cardio Sculpt is a perfect blend of low-impact cardio mixed with a variety of strength training exercises. This interval training is designed to give you a total body workout with light to moderate intensity that will improve your strength, flexibility, core and balance. Recommend bringing 5lb weights (lighter weights provided) a mat, towel & water. The cost for 8 class sessions is MMC Members \$35 – MMC Staff \$15. The 7-week session starts Oct. 31 and ends Dec. 17. Registration starts Oct. 1 and ends Oct. 31.

### Pool Birthday Parties and Pool Baptisms

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

## Aqua Aerobic Class Schedule in MMC Pool

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

# MMC's 2024 Trunk or Treat draws more than 1,000 attendees



MMC program director, Karen Porterfiled presents Monica Caros with her trophy and certificate for the Funniest Trunk at MMC's Trunk or Treat event Oct. 25.



MMC's Day Break staff won the trophy for the Most Creative Trunk with their "101 Dalmatians" theme, including some miniature horses dressed as dalmatians!



MMC's Trunk or Treat event is a "friendraiser" for the community and is open to the public at no charge. There were 40 "trunks" this year. MMC also received candy donations to help the volunteer trunks keep up with the demand. There were more than 1,000 participants this year with perfect weather. Right: Judges for the event were Kent County Levy Court Commissioner Jody Sweeney and State Senator Trey Paradee (with assistance from Teddy). Left: J&B Electric was the winner for the Scariest Trunk. Front Row, L-R: Avery Messick, Emerson Messick, Amanda Swyka, Joseph Rentz. Second Row, L-R: Heather Messick, Joshua Krause, Payton Messick, Buddy Messick. Photos by Cate Lyons



The Steppin' Seniors performed some "spooky" dances for the crowd.

*Did you know?*

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

# Menus for November

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](http://www.modern-maturity.org)

				1 Chili Con Carne over Rice Buttered Peas Wheat Bread/Milk Fruit
4 Meat Loaf with Gravy Mashed Potatoes Mixed Vegetables Wheat Bread/Milk Applesauce	5 Spaghetti w. Meatsauce Buttered Green Beans Garlic Bread/Milk Fruit	6 Vegetable Soup Chicken Salad w. Bun Lettuce & Tomato Macaroni Salad Milk Pudding	7 <b>Veterans Day Celebration</b> Fried Chicken Macaroni & Cheese Collard Greens Corn Bread/Milk Apple Pie	8 Beef Hot Dog on Bun Baked Beans Cole Slaw Fruit
11 <b>VETERANS DAY CENTER CLOSED</b> 	12 Chicken Marsala Wild Rice Broccoli Wheat Bread/Milk Fruit	13 Meatball Sub Potato Wedges Chef's Blend Milk Tropical Fruit	14 <b>Birthday Day</b> Baked Ham w. Pineapple Sauce Au Gratin Potatoes w. Chives Bohemian Blend Veg. Dinner Roll/Milk Cake	15 BBQ Pulled Pork on Bun Baked Beans Macaroni Salad Milk Cookies
18 Chicken & Dumplings Seasoned Green Beans Dinner Roll/Milk Yogurt	19 Fried Fish w. Tartar Sauce Scalloped Potatoes Stewed Tomatoes Corn Bread/Milk Sherbet	20 Sloppy Joe on Bun Potato Wedges Buttered Corn Milk Pudding	21 Roast Turkey w. Gravy Cranberry Sauce Herb Dressing/Sweet Potatoes Buttered Green Beans Dinner Roll/Milk Sweet Potato Pie	22 Salisbury Steak w/Gravy Mashed Potatoes Mixed Vegetables Wheat Bread/Milk Fruit
25 Baked Sliced Ham Parslied Potatoes Seasoned Cabbage Roll/Milk Applesauce	26 Liver & Onions Mashed Potatoes & Gravy Buttered Green Beans Roll/Milk Lemon Mousse	27 Minestrone Soup Turkey & Provolone Cheese on Bun w. Mayo Lettuce & Tomato Milk Pudding	28 	29 <b>CENTER CLOSED</b>

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

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

**Prearrangement doesn't *have* to cost anything.**

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



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# MMC Monthly Programs

## Mondays

8:45-9:45 - Low Impact Sen  
Aerobics, PR  
8:30-12 - Pinochle, AR #4  
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  
12:30-1:30 - Soulsations, PR  
1:30-3:30 - Broadway Dancing 1,  
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, \$  
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, \$  
2:15-3:45 - Broadway Dance 2, PR  
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 #6 \$  
9:30-11 - Beg. Line Dancing, PR  
10-11 - Meditation, AR #3  
11-12 - Bible Study, AR #3  
11-12 - Conversational Italian, AR  
#8  
11:15-12:15 - Soulsations, PR  
12-3 - Scrabble, AR #4  
12-3 - Dominoes, AR #4  
12-3 - Twisted Stitchers, AR #8  
12-4 - Canasta, AR #4  
1-4 - Bridge, AR #3  
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  
4-5 - Hatha Yoga, PR, \$

## Thursdays

8:30-9:30 - Int. Line Dancing, PR  
9:30-11 - Adv. Line Dancing, PR  
9-12 - Chess, AR #4  
11-12 - Contemporary Line  
Dancing, PR  
11:15-12:15 - Aqua Aerobics w/  
Betsy, Pool, \$  
12:15-3:15 - Mahjong (all levels),  
AR #8  
12-3 - Bridge, AR #4  
1:30-3:30 - MMC Tappers, PR  
2-3 - Aquacise w/ Ray, Pool, \$  
3:30-6 - Bid Whist, AR #8  
4:15-5:15 - 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  
12-3 - Open Game Room, AR #4  
1-3 - Extreme Beginner Line  
Dancing, PR  
2-4 - Pinochle, AR #4  
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

**Nov. 5** - Randy Chang on the  
piano, noon  
**Nov. 6** - David Lowe at the  
piano, noon  
**Nov. 7** - Veteran's Day  
Recognition, noon  
- United Healthcare, Susan  
Smigel, 11 - 1  
- PAM Rehab, 11 - 1  
- 1st State Benefit Group, 11 - 1  
**Nov. 11** - CENTER CLOSED  
FOR VETERANS' DAY  
**Nov. 12** - Dinomite Dancers  
Perform on Stage, 12:30  
**Nov. 14** - Birthday Day  
- United Health Care, 11 - 1  
- PAM Rehab, 11 - 1  
- 1st State Benefit Group, 11 - 1  
- Westminster, 11 - 1  
- AAA, 11 - 1  
- DE Council on Gambling, 11 - 1  
- Steppin Seniors Perform, noon  
**Nov. 18** - NYE Tickets Go On  
Sale  
**Nov. 19** - Randy Chang on the  
piano, noon  
**Nov. 20** - David Lowe on the  
piano  
**Nov. 21** - Thanksgiving Feast /  
Banquet Hall  
**Nov. 26** - Mary Helen Wallace  
on keyboard, noon  
**Nov. 28 & 29** - CENTER  
CLOSED

## **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 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.

## November 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!**

**Wed., Nov. 6:** Monthly Planning  
Meeting, WCR Room

**Thurs., Nov. 7:** Celtic Pub, 699  
Jimmy Drive, Smyrna

**Tues., Nov. 12:** Friday's, 222 S.  
Dupont Hwy., Dover

**Thurs., Nov. 14:** Longhorn  
Steakhouse, 505 N. DuPont Hwy.,  
Dover

**Mon., Nov. 18:** Panera Bread,  
545 N. Dupont Hwy., Dover

**Fri., Nov. 22:** La Hacienda, 1294  
Forrest Ave., Dover

**Mon., Nov. 25:** Hollywood  
Diner, 123 N. Dupont Hwy.,  
Smyrna

**Have you thought about  
teaching a class?** Our 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 send her  
an e-mail to karen.porterfield@  
modern-maturity.org. "People  
learn the most when teaching  
others."

# Garden Talk

by Maggie L. Moor

*Delaware Cooperative Extension  
Delaware State University*

## For the First Week of November:

- o Finish planting spring flowering bulbs.
- o Pull up disease-free annuals and add to compost pile along with leaves and leftover garden material.
- o Cut back and mulch perennials. This mulch will insulate them from the winter cold, and cutting them back will give them a tidy appearance.
- o Dig up dahlias, caladiums, gladiolus, etc. Wash away soil, dry, label and place in a bag or box; cover with sphagnum, moss, sawdust, or perlite. Store in a cool, dry place.

## For the Second Week of November:

- o Pot amaryllis to have them bloom by winter.
- o Drain and bring in garden hoses and sprinklers to avoid freezing damage.
- o Transplant trees and shrubs after leaves have dropped.
- o Clean up your vegetable garden and plant cover crop to improve existing soil condition.
- o Prevent mice and rabbits from damaging young trees by wrapping the base of the trunk 18 inches high with screening.
- o Cut back roses 18 to 20 inches and mulch heavily to give them protection and help them survive the winter.



## For the Third Week of November:

- o Fertilize shade trees and peach trees.

- o After frost has killed the leaf stalks on perennial vegetables like asparagus and rhubarb, cut leaf material down to ground level.
- o Mulch evergreens.



- o Do not store apples or pears with vegetables. These fruits give off a gas that speeds the ripening and breakdown of vegetables and will change their flavors.
- o To prevent winter windburn, thoroughly water all trees and shrubs weekly until the ground freezes.

## For the Last Week of November:

- o After chrysanthemums have stopped blooming, cut the stems back to ground level and add these stems, dried leaves and branches to the compost pile.
- o After leaves have fallen, go into the woods and collect grapevines for making wreaths.
- o While in the woods, collect nuts, old bird nests, and pine cones to be used for decorating.
- o Pay careful attention to houseplants throughout the winter.



- o Check guy wires around newly planted trees to make sure they will not be damaged by windy weather throughout the fall and winter.



## The Delaware Choral Society

Rocky F. Tejada, Artistic Director

presents

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4 p.m. Sunday, December 8, 2024

Schwartz Center for the Arts

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Advance Tickets

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Groups of 10 or more \$15/ticket



At Door: \$20 each

[www.delawarechoralsociety.org](http://www.delawarechoralsociety.org)  
Email: [iinfo@delawarechoralsociety.org](mailto:iinfo@delawarechoralsociety.org)



The Delaware Choral Society is supported, in part, by a grant from the Delaware Division of the Arts, a state agency, in partnership with the National Endowment for the Arts. The Division promotes Delaware arts events on [www.DelawareScene.com](http://www.DelawareScene.com). Additional support comes from the Kent County Fund for the Arts.



# Krafty Korner by Karen

Hello again fellow crafters! Fall has got to be my most favorite time of the year. As the leaves begin to change color, and the air turns crisp, there is a certain magic that comes with the arrival of fall. The cozy sweaters, apple cinnamon candles, pumpkin spice lattes, and of course the opportunity to dive into crafting projects that make the season special. As the temperatures begin to drop and the days grow shorter, it is the perfect time to embark on a journey into the realm of crafting while snuggling under blankets watching the Hallmark channel.

Whether you are an experienced crafter or just looking for a new hobby, fall offers endless inspiration with its vibrant hues and harvest themes. There is no shortage of creative ideas to explore.

With a touch of creativity and a collection of budget-friendly ideas, you can ignite your imagination and transform everyday items into stunning seasonal decorations.

Dollar store fall crafts offer a cost-effective way to infuse your home with

the warmth and charm of Autumn and Thanksgiving, using affordable materials available at your local store.

From rustic wreaths to wooden pumpkins, diy projects not only provide a sense of accomplishment but also allows you to personalize your fall décor. The stores do a really good job of getting you in the fall mood, but there is something that sort of builds in anticipation, almost like Christmas. And the wheels in my brain start turning for new décor.

If you are anything like me, I'll walk through Hobby Lobby and want everything. If you are also like me, you do not have an inkling of why you need it or what you are going to do with it once you buy it. But that inner voice tells me to buy it because you "might" need it later.

Fall projects have built-in forgiveness for lack of perfection. You cannot go wrong. If you need a little support in how to go about arranging your crafts, look at pictures online or YouTube it. You will find out just how creative you really are. If you are just starting out, it can feel like a lot in the beginning. But keep in mind

that little by little, each year, you just add and do a little bit more. Trying to do something for every room or everyone, can definitely be overwhelming. But soon you will see your crafting collection grow.

So once again, let's grab your blanket and something warm to drink and start crafting. Happy Thanksgiving everyone!!

## LEAF BOWL

### MATERIALS NEEDED:

- Loose Leaves (or a leaf garland that you can detach the leaves)
- Mod Podge (Matte Finish)
- Foam Brush
- Scissors
- Balloon
- Mixing Bowl



### INSTRUCTIONS:

- Blow up your balloon and tie it closed. Place the balloon, top down, into your bowl.
- Pour your Mod Podge into a



disposable cup or bowl.

- Spread the Mod Podge onto your balloon starting at the top and working your way about 1/4 of the way down. (Or however deep you want your bowl to be)



- Remove the leaf stems with your scissors.



- Apply the leaves, one at a time, applying more Mod Podge to each leaf as you apply it to the balloon.
- Cover the entire area you want



- to have for your bowl. Be sure to overlap the leaves so you do not have any open spots.
- Allow the leaves to dry for a few hours or overnight.



- Pop your balloon and very carefully peel it away from the leaves.
- Now you have your bowl ready to be filled.



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# Common Scams: How to Stay Informed and Safeguard Your Future

*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.*



goes beyond just real estate—I'm passionate about providing valuable resources on all topics that matter to my fellow senior community members. Today, I want to focus on a critical issue that affects many seniors: the growing threat of scams.

As we become more connected, scammers are finding more ways to deceive people, and seniors are often a prime target. This is because scammers know that older adults may be more trusting or less familiar with technology, which they exploit to steal money or personal information. I personally know someone who was scammed, and it can happen to anyone. By staying informed and cautious, we can all work together to protect ourselves and those we care about.

One common scam seniors face involves Medicare or health insurance fraud. Scammers might call, pretending to be from Medicare or your insurance company, and ask for personal information like your Social Security number or insurance

details. They may claim you need a new card or that there's an issue with your account. Remember, Medicare will never call you asking for this kind of information. If you get such a call, hang up and contact Medicare directly to verify.

Another scam that preys on seniors is the IRS or government imposter scam. You might receive a call from someone pretending to be from the IRS, demanding immediate payment for taxes or fines, and threatening you with arrest if you don't comply. These calls are designed to scare you. However, the IRS doesn't make calls like this or demand immediate payments. If you're ever unsure, hang up and contact the IRS directly using a number you trust.

Tech support scams are another common issue. You might get a call from someone claiming to be from a well-known company like Microsoft or Apple, saying your computer has a virus. They'll ask for remote access to your computer

to "fix" the issue. Unfortunately, if you give them access, they can steal your information or install harmful software. Remember, companies don't make unsolicited calls to fix your computer. If you're concerned, hang up and call the company directly to check.

Then, there's the grandparent scam. In this one, someone calls, pretending to be your grandchild in trouble, saying they're in jail or stranded somewhere and need money right away. These scammers may beg you not to tell anyone, but it's important to verify the story by contacting your grandchild or another family member before sending any money.

Sweepstakes and lottery scams can also target seniors. You might receive a letter or phone call claiming you've won a large prize, but before you can claim it, they ask you to pay taxes or fees. It's important to know that you should never have to pay to claim

- cont. on page 30



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**VA** - cont. from page 8  
 VA receiving your important claims paperwork or gathering information from you, know that VA will not penalize you for subsequent mail delays. You may also submit claims and upload any other relevant information through your VA.gov account.

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We also provide same-day processing and approval for these:

- Withdrawals from dividend credit and deposit accounts
- A claim for when an insured person dies

The Office of Servicemembers' Group Life Insurance (OSGLI) follows disaster alerts issued by each state's Department of Insurance in the event of a natural disaster. These alerts generally pause insurance coverage from lapsing for people in affected areas and extend the grace

period for premium payments.

To learn more, call us at 800-669-8477. We're here from 8:30 a.m. to 6:00 p.m. ET.


To contact OSGLI, call us at 800-419-1473. We're here from 8:00 a.m. to 5:00 p.m. ET. Or, you can email us at [osgli.osgli@prudential.com](mailto:osgli.osgli@prudential.com).

**Fraud**

Some predators use natural disasters and emergencies to target Veterans. This may include disaster response imposters and scammers claiming they're from charities offering fake emergency loans.

If you think you may be a victim of fraud, call us at 833-388-7233. We're here 24/7.

VA's Office of Emergency Management drives a comprehensive emergency management program at all VA facilities to ensure continuity of benefits and health care for Veterans. While we shared quite a few resources above, it is important to work with your local VA teams so they can fully support you following a natural disaster.










**BE PREPARED FOR A POWER OUTAGE**

Extended power outages may impact the whole community and the economy.

A power outage is when the electrical power goes out unexpectedly.

-  May disrupt communications, water, transportation
-  May close retail businesses, grocery stores, gas stations, ATMs, banks, and other services
-  Can cause food spoilage, water contamination
-  Can prevent use of medical devices

**PROTECT YOURSELF DURING A POWER OUTAGE**

-  **Keep freezers and refrigerators closed.**
-  **Disconnect appliances and electronics to avoid damage from electrical surges.**
-  **Only use generators outdoors and away from windows.**
-  **Use alternate plans for refrigerating medicines or power-dependent medical devices.**
-  **Do not use a gas stove to heat your home.**
-  **If safe, go to an alternate location for heat or cooling.**
-  **Check on neighbors.**

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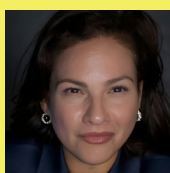
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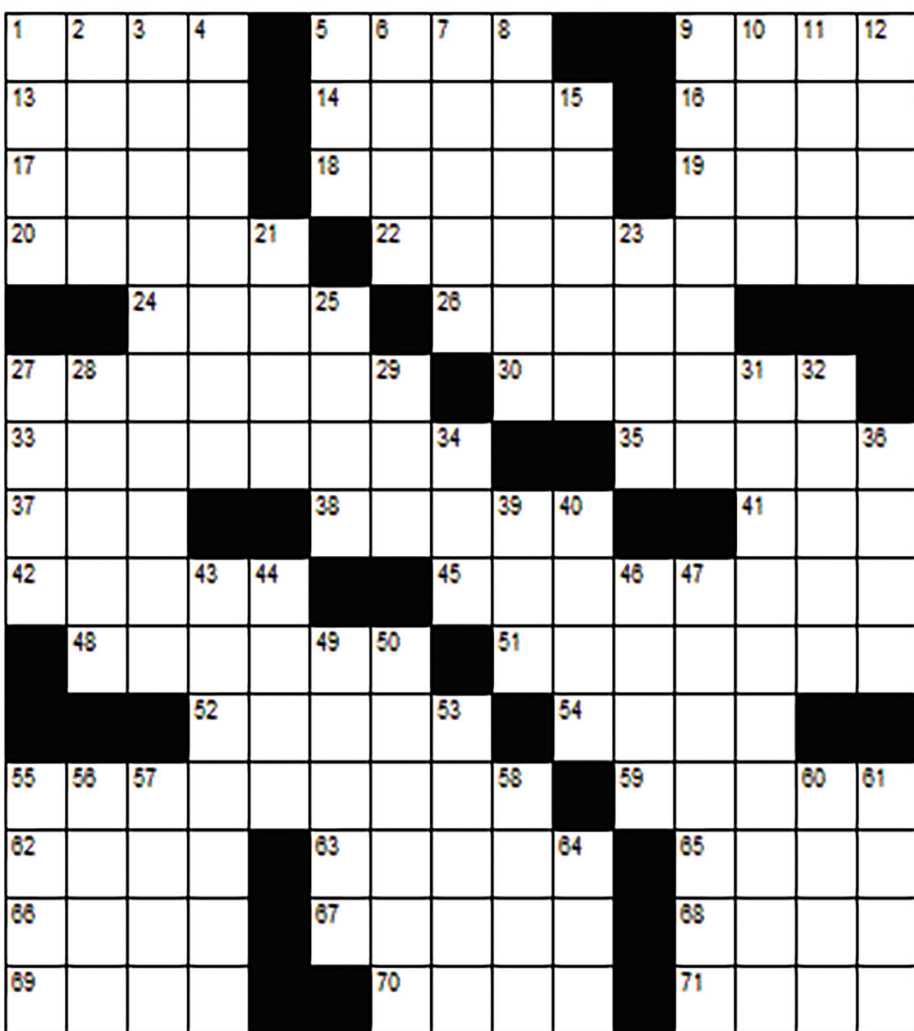
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# Crossword Puzzle



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## ACROSS

- 1. Units of electrical resistance
- 5. Hurry
- 9. You (archaic)
- 13. He writes in stanzas
- 14. Fire residues
- 16. Towards the back
- 17. Cancel
- 18. Necklace item
- 19. Makes a mistake
- 20. Bypass

- 22. Utterable
- 24. Complain
- 26. Medieval sword
- 27. Knickknack holder
- 30. Color of the midday sun
- 33. Not piecework
- 35. Eagle's home
- 37. Form of "to be"
- 38. Strips of fried potato
- 41. Additionally
- 42. In shape

- 45. Discovered
- 48. Water vapors
- 51. Hansen's disease
- 52. Andean animal
- 54. Jury member
- 55. Smirking
- 59. Rewrites
- 62. Melange
- 63. Cloudless
- 65. Computer symbol
- 66. List of choices
- 67. Howdy
- 68. Tropical root
- 69. Way out
- 70. Sow
- 71. Large number

- ## DOWN
- 1. Creative work
  - 2. Blow a car horn
  - 3. Medication
  - 4. Warehousing
  - 5. Strike
  - 6. Applications
  - 7. Contour
  - 8. Unorthodox ideas
  - 9. Molasses
  - 10. Parsley or sage
  - 11. Noble
  - 12. Celtic language

- 15. A type of writing tablet
- 21. Believe or trust (Scottish)
- 23. Caffeine source
- 25. Professor
- 27. French for "State"
- 28. Novices
- 29. Be mistaken
- 31. Eloquent
- 32. Sommelier's specialty
- 34. Child
- 36. Countercurrent
- 39. Snake-like fish
- 40. Stair
- 43. Burbot
- 44. Broad valley
- 46. Type of sword
- 47. Ledger entries
- 49. Month before April
- 50. Grins
- 53. Bless with oil
- 55. Several
- 56. Holly
- 57. Short skirt
- 58. Storm
- 60. Ripped
- 61. Frozen precipitation
- 64. Staff

- Solution found on page 30

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# Front Porch Program is accepting new members!

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



## DID YOU REMEMBER TO RENEW YOUR MEMBERSHIP?

Stop by our Member Services desk to renew your membership. It’s quick and easy.

- Complete the membership form (Must be done every year by everyone even lifetime members!)
- Pay the fee and you are done!
- Annual Membership Fee:
  - \$30 per person
  - \$55 per couple (must reside in the same household).

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

We will no longer mail out membership cards. Membership cards need to be picked up at Member Services.

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# MoneySense

## Four considerations as you save for college

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

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

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

### Make the most of tax benefits

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



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

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

### Final stretch? Fill in the gaps ...

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

#### Apply for federal student aid:

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

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

#### Borrow against your investments:

A Loan Management Account® (LMA® account) from Bank of America is a line of credit that allows you to use the value of your eligible investments as collateral. “You can borrow against your account without disrupting your long-term investment plan, and your interest rate will be lower than most other borrowing options,” says Patrick Bitter, a credit and banking product executive at Bank of America. Plus, you can get access to a loan quickly.

“When you’re borrowing against your investments, you can set that up within a couple of days,” says Bitter. The LMA also offers flexibility; it can be used as needed, with no defined repayment time frame. Just keep in mind that if the value of your investments drops sharply, you may have to repay the loan, move more money into your account or sell some of your stocks or bonds, Bitter adds.

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

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

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# Governor Carney Declares Statewide Drought Watch

Governor John Carney on October 25 issued a statewide drought watch after receiving guidance from the Delaware Water Supply Coordinating Council (WSCC). Delawareans are asked to voluntarily reduce outdoor uses of water during the drought watch. This decision follows an assessment of conditions by the WSCC on October 25. The drought watch will remain in effect until further notice.

The mandatory open burning ban issued by the Delaware State Fire Marshal remains in effect until further notice.

This drought watch is the result of the continuing scarcity of precipitation throughout the state, particularly northern New Castle County, where the pretreated water supply for Delaware's most populous region is primarily sourced from several surface water streams and reservoirs.

"We encourage all residents to take this drought watch seriously. Please limit your outdoor water use and conserve water where you can," said Governor

John Carney.

The WSCC, chaired by DNREC Secretary Shawn M. Garvin, includes representatives from state and county governments, climatologists, geologists, businesses, the agriculture community, water utilities and others. During the drought watch, DNREC encourages all Delaware residents and non-farm businesses to voluntarily reduce nonessential water use. Specifically, the WSCC drought watch guidelines Open this document with ReadSpeaker docReader include:

Limit watering of lawns and outdoor plants. Water lawns, groundcover, shrubs and trees sparingly and conservatively. Minimize watering with drinkable (potable) water. If non-drinkable water is available, use it on lawns and turf fields instead of potable water.

In addition to water conservation measures, the open burning ban prohibits activities such as bonfires, controlled burning (including always prohibited burning of leaves and yard waste), agricultural burning, fires for land clearing, and fires for demolition and

removal of hazards.

The State Fire Marshal urges residents to properly dispose of cigarettes and matches and avoid parking vehicles on or near dry leaves and grass to prevent unintentional fires.

The drought watch is the first of three drought-related levels of action:

1. Drought Watch: Voluntary water conservation is encouraged given the potential for drought.
2. Drought Warning: Water shortages become more likely, prompting more significant voluntary reductions in water use.
3. Drought Emergency: Worsening conditions would lead to a State of Emergency with mandatory water use restrictions.

Drought declarations are not based on any single indicator. Instead, the WSCC representatives monitor a range of indicators that include: precipitation, stream flow, reservoir storage, groundwater levels and soil moisture. These indicators are evaluated over 3 to 12 months to assess long-term trends. Across Delaware, unusually low

levels of precipitation and soil moisture indicate a need for a statewide drought watch. Although major water reservoirs in Northern New Castle County remain within normal ranges, the low stream flows in that area warrant heightened concern as it is those streams that are needed to refill the reservoirs. Public water suppliers are asking residents to reduce their water use whenever possible.

State officials and the WSCC will continue to assess water conditions and will provide guidance if a drought warning or emergency becomes necessary. In the meantime, the WSCC and its members are closely watching weather patterns and advising Delawareans to conserve water to help prevent more severe and possibly mandatory restrictions.

To learn more about drought preparedness and water conservation, visit DNREC's drought resource page at [de.gov/drought](http://de.gov/drought) and the U.S. Environmental Protection Agency's WaterSense webpage for tips on saving water.

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# Check out wellness opportunities at MMC

## Open Bereavement Support

DAY: Wednesday, Nov. 13  
 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.

Nov. 15 - 8:30 a.m. to noon  
 Dec. 20 - 8:30 a.m. to noon

## Soft Touch Massage Therapy

DAY: Wednesdays  
 TIME: 9 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. You must be a member of the Modern Maturity Center to participate. 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: 3rd Tuesday of the Month  
 TIME: noon to 3 p.m.  
 ROOM: Activity Room #3  
 DAY: Every Thursday  
 TIME: 10 a.m. to noon.  
 ROOM: Activity Room #3

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

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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 ne 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 no class November 29. 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 the Modern Maturity Center to participate.

**Donate Glasses Here**

The Modern Maturity Center 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 our Member Services desk. So whether you’re cleaning out your own eyewear collection or encouraging others to so, just know that your efforts contribute to those in need!

**A Matter of Balance**

DAY: Wed., Nov. 6  
 TIME: 10 a.m. to noon  
 ROOM: West Conference Room  
 This class emphasizes practical strategies to reduce the fear of falling and increase activity levels. Participants set realistic goals to increase activity, change their environment to reduce fall risks and learn proper exercise techniques that promote strength and balance. There is a strict 15 participant limit so be sure to sign up at Member Services to reserve your spot in the course. Please note – this is the last class of the 8-week course.

- cont. on page 29

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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 will be 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 (302) 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.

**Senior Farmers' Market Nutrition Program (SFMNP):**  
SFMNP Program ending on 11/30. The

gift cards will no longer be valid after this date.

The Modern Maturity Center is once again participating in the SFMNP Program. This program is administered by the Delaware Department of Agriculture. Seniors can use their gift cards here at MMC on Thursdays. A local farmer brings fresh produce at the Center from 11 a.m. to 1 p.m. The gift cards can also be used at approved stores that are on the list given to recipients of the gift cards. November 21 will be the last time the farmer will be at MMC this year.

## 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

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

\*FPL= Federal Poverty Level

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

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

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

To file a program discrimination complaint, a complainant should complete a Form AD-3027, USDA Program Discrimination Complaint Form which can be

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

1. mail: Food and Nutrition Service, USDA 1320 Braddock Place, Room 334 Alexandria, VA 22314; or
  2. fax: (833) 256-1665 or (202) 690-7442; or
  3. email: FNCSIVILRIGHTSCOMPLAINTS@usda.gov
- This institution is an equal opportunity provider.

**NEW FLOORS AND REPAIRS - BATHROOM REMODELING**  
**WATER HEATER REPLACEMENT**



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Cell Phone **302-382-3121**
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Home Phone **302-335-4423**

**Wellness** - cont. from pg. 27

**Hearing Loss “Circle Chats!!”**

DAY: Nov. 5  
 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](http://www.hlade.org) or [rzehnacker@proton.me](mailto:rzehnacker@proton.me) or by phone at (302) 530-0102.

**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 the Modern Maturity Center to participate.

**Stand by Me 50+**

Living within your means starts with an understanding of how much you have to spend and what you need to save to achieve your financial goals. Setting a budget and sticking to it can help you achieve longer-term financial goals.

- Create a budget.
- Track your spending.
- Save before spending.

- Pay down debt.
- Pay with cash or debit.
- Plan large purchases to avoid impulse spending.
- Wait for sales.
- Leave room in your budget for fun.

Now that you have helpful tips on how to live within your means, it’s time to put them in action. There’s no better time to start than now. For assistance with creating a budget, meet with a free Stand By Me Coach. The coach will assist you in meeting your financial goals. Contact Member Services to schedule your appointment. Free for members! You must be a member of the modern maturity center to participate.

**FREE Medicare counseling**

DAY: Tuesdays  
 TIME: 10:30 a.m. to 2:30 p.m.  
 ROOM: Computer Lab  
 DAY: Thursdays  
 TIME: 9 a.m. to 3 p.m.  
 ROOM: Computer Lab  
 COUNSELOR: Nancy Carlisle

The Modern Maturity Center hosts the Delaware Medicare Assistance Bureau and Senior Medicare Patrol for Medicare counseling. Nancy can help if you’re turning 65 and need Medicare Supplement and Advantage pricing, questions about your current coverage, or other Medicare related questions.

To schedule an appointment call MMC Member Services at 302-734-1200 ext. 167 or stop by our Member Services desk.



**FREE Bulletin Classifieds for MMC Members Call 302-734-1200 x148**



**Medicare plans with \$0 premiums, no deductibles, and dental included**

Connect with your local Licensed Medicare Advisor to learn more.

**Pilar Sudler**  
 1st State Benefit Group  
 3025354278 (TTY call 711)  
[pilarsudler@gmail.com](mailto:pilarsudler@gmail.com)



Because Life.™

Highmark Blue Cross Blue Shield is a Medicare Advantage HMO, PPO, and/or Part D plan with a Medicare contract. Enrollment in these plans depends on contract renewal. Benefits and/or benefit administration may be provided by or through the following entities, which are independent licensees of the Blue Cross Blue Shield Association: Highmark Inc. d/b/a Highmark Blue Cross Blue Shield, Highmark Choice Company, Highmark Health Insurance Company, or Highmark Senior Health Company. All references to “Highmark” in this document are references to the Highmark company that is providing the member’s health benefits or health benefit administration and/or to one or more of its affiliated Blue companies.

**SCAM** - cont. from page 20  
 a legitimate prize. Be cautious of anyone asking for money upfront to receive something.

Finally, romance scams are particularly harmful because they take advantage of emotional trust. Scammers build relationships online and then claim they're in an emergency, asking for money. If you're involved in an online relationship, be careful if the person is reluctant to meet in person or always seems to have a crisis that requires your financial help. Never EVER send money to someone you haven't met in real life.

To stay safe, always be cautious about sharing personal information over the phone or online. If someone calls you asking for your Social Security number or financial details, it's okay to hang up. If something feels off, talk to a trusted family member or friend before making any decisions. Monitor your bank accounts and credit card statements regularly to spot any unusual activity.

If you suspect you've encountered a scam, don't feel embarrassed - scammers are professionals at what they do. You can report it to the Federal Trade Commission, and it's always a good idea to contact local authorities if you feel threatened or believe a crime has taken place. Staying informed and cautious can help prevent you or your loved ones from becoming victims of scams. It's okay to be skeptical, and it's always better to double-check before acting. Scammers rely on fear and confusion, but with the right knowledge, you can stay one step ahead and protect yourself.

*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.*

# MMC Classifieds

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

## FOR SALE

**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

**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**

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## You worked hard to get here!

**Solution to puzzle on page 22**

Now it's your time to enjoy independent living complemented by amenities, dining options, entertainment, enrichment and outstanding community life.

Become part of a community that supports your interests and provides opportunities to stay well and thrive.

Leave the chores behind and enjoy the worry-free lifestyle at Westminster Village.

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 Dover, DE • 302.744.3542  
[www.psl.org/wvdover](http://www.psl.org/wvdover)**



**PRESBYTERIAN  
 SENIOR LIVING  
 Westminster Village**

**The King-Richard Petty, king of NASCAR** miniature King car in original package from 80s-90s, \$100 or reasonable offer, 302-538-6971, lv. message

**HD/wide walker, \$30 and wheelchair, \$40 OBO**, Local delivery available iii Dover/Smyrna area. 302-332-8105

**Cuisinart,, 2 qt frozen yogurt/ice cream maker**, like new, \$50; **Lg. glass beverage dispenser**, never used, \$25; **Raised metal garden bed on legs**, 23x46x10, used one season, \$50, 480-255-3925

**JFK Autograph /Signature** at Concord Univ., Athens, W. Va. 1960, \$300 or BO, 302-538-6971

**HydroLift**, brand new, perf. cond. \$50 OBO 302-359-3782

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

**Seeking home for an adult cat male or female**. Spayed or neutered, litter box trained, affectionate. strictly indoor cats. Your choice, 302-393-4346

**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.

**Lazy Boy sofa bed** slumber air mattress system, \$400 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 yard cart/trailer**, dumps yard size, \$125; **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

**PersonalAssistantService**-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

**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

**Southern Delaware Stamp Show**  
**Sat. Nov. 9, 2024**  
**10 am - 4 pm**  
 St. Andrews Lutheran Church  
 425 N. DuPont Hwy.  
 Dover, DE 19901  
*Free admission, free parking*  
*Refreshments, hourly door prizes*  
**STAMP DEALERS, SILENT AUCTION**  
*Club meetings are monthly on the 4th Tuesday*  
 Contact Woody Fairness  
 302-335-8199  
 for further info.



Support Small Business Saturday at  
MMC's Annual  
**Holiday  
Craft & Vendor  
Festival**

**November 30, 2024**

*9 a.m. - 2 p.m.*

**Modern Maturity Center**

**1121 Forrest Ave. Dover DE**

**302-734-1200**



**Admission:**

**\$5** per person  
or  
**5 non-perishable  
food items\***

\*To be donated to  
local food pantries

**FREE**

**Coffee!**

**Mr & Mrs.  
Santa!**

**FREE**

**Parking!**

**Food  
Truck!**

