



Living **50** Plus

How seniors can approach exercise

Exercise is a vital component of a healthy lifestyle. By making exercise part of their day-to-day routines, people of all ages, including men and women over the age of 65, can greatly improve their overall health.

The American Academy of Family Physicians notes that seniors should aspire to be as active as possible. Exercise is a great way to incorporate physical activity into your daily routine and has been linked to reduced risk for diseases such as heart disease, diabetes and osteoporosis. Though adults with chronic illnesses may be hesitant to exercise, the AAFP notes that it's possible for men and women who have been diagnosed with such conditions to exercise safely. In fact, the Centers for Disease Control and Prevention notes that regular physical activity is one of the most important things seniors can do for their health and can potentially prevent many health problems associated with aging.

Frequency of exercise
Seniors, particularly those who have not exercised much in the past, may not know how much exercise they need to reap the full rewards of physical activity. Though it's best to discuss exercise with a physician prior to beginning a new regimen, various public health agencies advise seniors to get at least 2.5 hours of mod-

erate aerobic exercise each week. Brisk walking is one example of moderate aerobic exercise. Seniors who want to sweat a little more when exercising can replace moderate aerobic exercise with one hour and 15 minutes of vigorous exercise, such as jogging, each week.

Is strength training safe for seniors?
The CDC advises seniors to incorporate muscle-strengthening activities into their weekly fitness routines twice per week. Lifting weights, working with resistance bands, heavy gardening, and even some forms of yoga qualify as muscle-strengthening activities. Exercises that use your body weight for resistance, such as sit-ups and push-ups, also can help build strength. Always speak with a physician before beginning a muscle-strengthening exercise regimen and, if possible, work with a personal trainer, especially if you're a novice.

When to stop a workout
It's imperative that seniors recognize when to stop working out. Exercising more than is recommended by your doctor can increase the risk of illness or injury. In addition, stop exercising if any of the following symptoms appear:

- Dizziness or shortness of breath
- Chest pain or pressure
- Swollen joints
- Nausea



- Tightness in muscles or joints
 - Pain anywhere in the body
 - Throbbing or burning sensations
- Exercise can help seniors stay healthy and feel more energetic throughout the day. Before beginning a new regimen, seniors should discuss physical activity with their physicians.

Ways to cut costs during retirement

The average person will spend more than 50 years in the employment sector. As retirement draws closer, many professionals begin to daydream about giving up the commute and having more time to pursue their personal interests.

Even if planning for retirement has been many years in the making, it can take some time for a person to become acclimated to having less income. According to data from the Bureau of Labor Statistics, "older households," which are defined as those run by someone age 65 and older, spent an average of \$45,756 in 2016, or roughly \$3,800 a month. That's roughly \$1,000 less than the monthly average spent by typical American households. Housing, transportation, health care, and food are some of the biggest bills retirees will have to account for. Aiming to have savings in addition to any other retirement income or government subsidy coming in to cover that amount is a step in the right direction.

Retirees can make their money go further if they take inventory of their spending and make some cuts where possible.

- Know where your money is going.

It's impossible to save without knowing what your expenses are each month. Many people are surprised to learn how much little things add up over the course of a month. For example, spending \$4 for a take-out coffee each day can quickly become an expensive luxury. Add all ex-

penses and see where you can trim, especially if there's a deficit each month.

- Consider extra health care. Medicare participants can choose Medicare Supplement Insurance plans to help reduce

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Sand Hill Adult Day Program, other CHEER programs maintain quality of life for seniors

CHEER offers a full range of services for mature adults that ensures you or your loved one has safe, dependable choices so they can remain in their home while maintaining the quality of life they have come to expect.

CHEER's Sand Hill Adult Day Program is designed to engage members socially, intellectually and creatively, based on their individual needs and functional ability. CHEER's Adult Day Program strives to meet those special needs and encourage participation in a fun, friendly and warm environment. We have also partnered with the Alzheimer's Association to offer a family support group for caregivers.

Today, millions of Americans are trying to balance jobs, personal lives, and caring for a loved one. CHEER understands how difficult that can be. Its Adult Day Program provides caregivers with a break from their caregiving duties allowing them to pursue other activities while their loved one is cared for by trained professionals in a secure, friendly environment. This program helps to improve the quality of life for seniors with dementia as well as their caregivers.

While some members are transported by caregivers, most receive transportation on CHEER's fleet of handicapped accessible buses which operate in all parts of Sussex County. Continental breakfast, daily lunch and healthy afternoon snacks are provided. Group activities focus on mental and physical fitness with active staff participation.

For more information about CHEER's Sand Hill Adult Day Program, call 302-854-2882.

Today, CHEER serves over half of Sussex County's 50+ population through an array of programs and services including nutrition, transportation, home health assistance, social and recreational activities.

The Nutrition Program provides over 1,700 meals per day to Sussex County seniors – both at activity centers and through Meals on Wheels. Seven CHEER activity centers throughout Sussex County – Georgetown, Greenwood, Long Neck, Milton, Lewes, Ocean View and Roxana – plus two independent centers in Bridgeville and Laurel provide seniors nutritious meals and opportunities

for socialization and fun. CHEER buses will pick up seniors and take them to the centers and then return them home in late afternoon. Once a week, the buses also take members to the grocery store, drug store, bank, and on various other day trips. Activities such as bingo, bowling, dancing and field trips help to provide an enriching and enjoyable day for the seniors. Each center has its own daily calendar of events, as well as several agency-wide events throughout the year.

Hundreds of volunteers provide man-hours to deliver meals to the homebound. Sometimes, the volunteer is the only outside person the senior sees all day, thus providing a wellness check on the senior who could otherwise suffer an accident without anyone knowing. Volunteer opportunities range from teaching classes in exercise, dance, art, crafts, etc. to helping to answer the phone at the senior centers, to helping pack homebound meals in the kitchen. A little of your time can make a big difference in the lives of others.

The Personal Assistance Services Agency of CHEER (PASA) provides in-home assistance with daily living activities including bathing, grooming, meal preparation, cleaning, laundry, errands and companionship. It also can give the caregiver some respite time. Aides are trained and insured professionals. Services are available up to 24 hours per day, 7 days a week.

The CHEER Memory Café is designed for those experiencing mild memory loss, cognitive impairment or early stage dementia and their caregivers (family or friend). Memory Café aids in the prevention of social isolation by bringing together people for a fun time and stimulate happy memories.

If you need a facility for your special event – from a wedding reception, to birthday party, to anniversary celebration, to corporate meeting – CHEER can help you. We have a facility with dining for up to 400 seated with stage and sound system. We also have facilities for smaller groups. Catering, WiFi and audio equipment are available.

For more information about the services provided by CHEER, call 302-515-3040 or check out its website at www.cheerde.com.

Simple ways to maintain memory as you age

Adults confront various age-related side effects as they transition from middle age to their golden years. Skin may begin to wrinkle and hair may turn gray, but those are just the visible side effects of aging. Many additional effects are unseen, but those changes can have a profound effect on adults' quality of life.

According to the Mayo Clinic, various parts of the body are affected by aging. For example, the cardiovascular system

changes as people grow older. Blood vessels and arteries stiffen as adults age, forcing the heart to work harder to pump blood through them.

Though many changes are linked to aging, other changes commonly associated with aging, such as a decline in memory, reasoning and other thinking skills, are not natural. The Alzheimer's Association®

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Sand Hill

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For information call Cindy Mitchell at

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CHEER serves over half of Sussex County's 50+ population through an array of programs and services including ...

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Confused about Medicare? Let Daisey Insurance be your guide

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If you don't know the first thing about Medicare, you're not alone. Many people don't know whether they are eligible or how and when to enroll. Even folks who've managed to enroll in Medicare—the federal health insurance program for senior citizens and people with certain disabilities—find the program confusing and often miss out on getting the best, most affordable coverage for their needs.

If you're nearing your 65th birthday or if you're already enrolled in Medicare and want to know whether you have the right coverage, you need to talk with Daisey

Insurance.

Longtime Delmarva insurance agent Harry Daisey can help you sign up for Medicare, saving you a trip to the Social Security office. He'll also help you decide which Medicare plans—there are multiple plans and options to choose from—are right for you. Even if you're already enrolled in Medicare, he can help you review your coverage and compare plans to find the best value. You're never stuck with the plan you have.

Call Daisey Insurance at 302-337-9400 or email info@daiseyinsurance.com. Don't delay! People who miss the window to enroll in Medicare can end up paying more for less coverage.

How to help aging adults adapt to technology

Children, adolescents and young adults likely cannot imagine a life without modern technology. Technology may have pervaded every part of life in the 21st century, but it wasn't so long ago that phones were still attached to walls and people had to watch their favorite shows and films

exclusively on televisions instead of having the option to watch them on devices like smartphones and tablets.

The transition to life in the age of technology went smoothly for most segments of the population, but some aging adults

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Costs

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out-of-pocket health care costs. Medicare Parts A and B only cover some of your health care costs. Supplemental insurance can cover some of the costs not covered by original Medicare, like copayments, deductibles and coinsurance, according to AARP.

- Pare down on possessions. Take inventory of what you have and scale back where possible. If you are no longer commuting to work, you may be able to become a one-car household. Downsizing your residence can help seniors avoid spending too much of their retirement time and money maintaining their homes.

- Take advantage of senior discounts. Take advantage of the many discounts that

are offered to seniors. Retirees can usually save on restaurants, travel, groceries, and much more by simply shopping on specific days or verifying their age when checking out.

- Purchase less expensive life insurance. According to Cheapism, a site that advises consumers about how to be more frugal, the chief purpose of life insurance is to replace income to ensure the financial security of dependents in the event of death. Retirees may have no dependents and little income. Therefore, a large life insurance policy may not be necessary, especially if you've already set aside funds to cover funeral costs.

- Pay off a mortgage. Housing is many people's most substantial expense. Paying off a mortgage can free up more money each month and allow retirees to spend their golden years doing as they please.

As retirement nears, adults can employ various strategies to reduce their monthly expenses.

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Memory

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notes that dementia is not a normal part of aging. There are many different types of dementia, including Alzheimer's disease, and these are the result of damage to brain cells that affect a person's ability to communicate. That damage is not inevitable, even if it's commonly associated with aging.

The Harvard Medical School notes that fleeting memory problems experienced with aging often reflect normal changes in the structure and function of the brain. But it's important that those changes not be mistaken for dementia, and it's equally

important that adults recognize there are many ways they can protect and sharpen their minds as they age.

- Continue learning. HMS notes that a higher level of education is associated with improved mental functioning in old age. The reasons for that are unknown, but experts theorize that advanced education compels people to remain mentally active, which in turn helps them maintain a strong memory. Even aging men and women who are still working in challenging fields can benefit from pursuing a new hobby or learning a new skill.

- Use the tools at your disposal. It may seem counterintuitive to suggest that organizational tools like planners, maps and lists can help people maintain their memories. However, HMS notes that expending mental energy on finding car keys or trying to remember what to buy at

Technology

Continued from page 3B

have had a more difficult time making the adjustment. That difficulty was apparent throughout the COVID-19 pandemic, when public health agencies like the World Health Organization and the Centers for Disease Control and Prevention urged aging adults to limit interactions with people outside their homes. Such recommendations forced many seniors to communicate with their families exclusively over the phone or via video conferencing apps like Zoom.

If seniors have had a hard time adapting to technology, their families can try these strategies to make that transition go more smoothly.

- Go over product manuals with seniors. The senior caregiving experts at Home Care Assistance note that older adults are less likely to learn through experimentation than they are by reading instructions in the manual. When helping seniors learn to use new devices, go over the owner's manual with them as you set

the store makes it harder to learn new and important things.

- Let all your senses play a role. HMS reports that the more senses a person uses to learn something, the more his or her brain is involved in retaining a memory. HMS cites one study in which adults were shown a series of emotionally neutral images that were each presented along with a smell. Participants were not asked to recall what they saw, but were later shown a

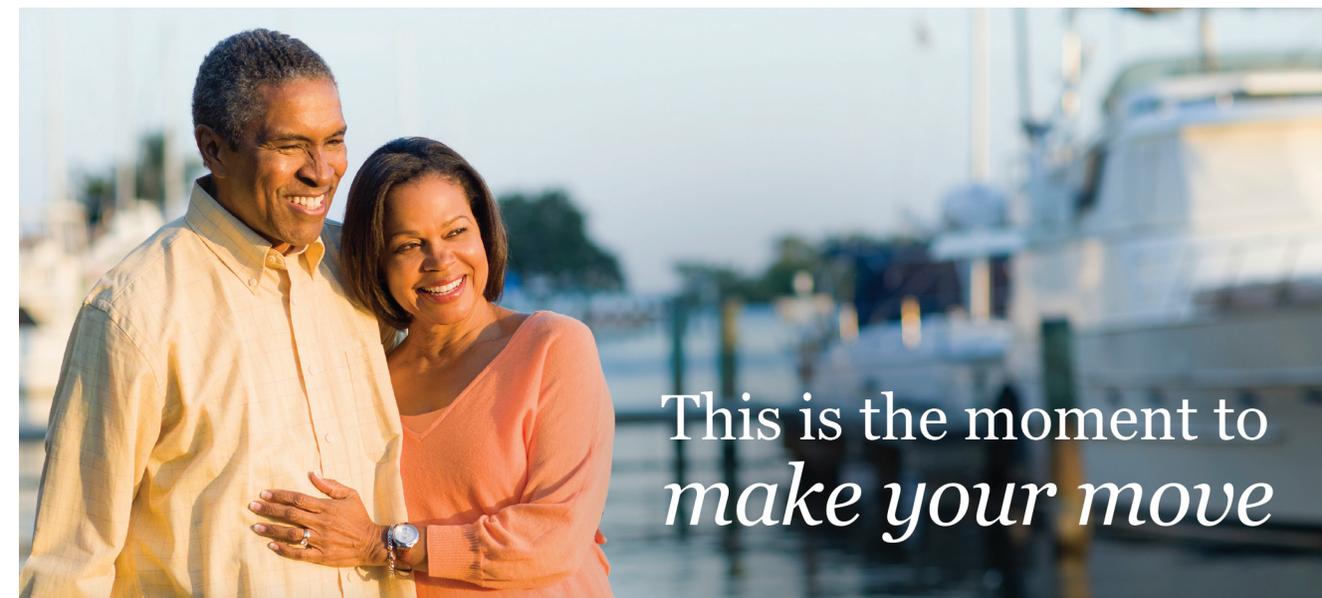
set of images and asked to indicate which they had previously seen. The participants had excellent recall for the odor-paired images, and researchers believe that's because additional parts of the brain were activated when participants were asked to use more than one sense.

- Look for senior-specific devices and guidebooks. Seniors make up an enormous segment of the population, and tech companies have long since recognized that there's a market for products designed specifically for aging men and women. When shopping for devices for seniors, look for those that have been designed to help them overcome issues that have proven problematic for aging adults in the past. Devices that feature touchscreens with large menus, easily accessible navigation tools and simplified features can help seniors as they learn to use new technology.

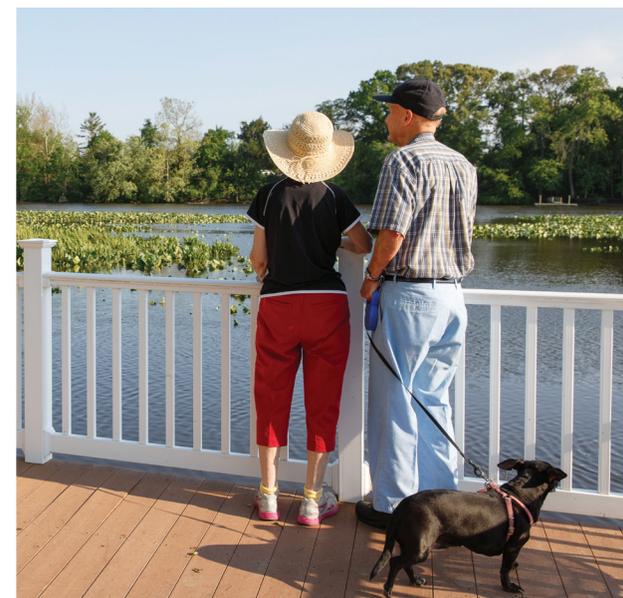
- Be patient. Some seniors are excited by the prospect of learning to use new technology, while others may be hesitant. Patience is essential when working with an aging loved one who's intimidated by technology. Take the time to explain apps and features and don't take it for granted that seniors will know how to use a device or recognize what a device can do.

Today's seniors may not have grown up with technology at their fingertips, but they can still learn to use devices to their advantage.

Memory loss is not an inevitable side effect of aging, especially for adults who take steps to maintain their memories as they age.



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Living life and looking ahead

The costs of living longer

As Americans live longer, they are spending more of their later years in need of custodial medical care. Is long-term care insurance the best choice to alleviate the costs?

In general, Americans are living longer. While that's good news, it means more are going to live out a substantial part of their later years in need of a large measure of custodial medical care. The U.S. Department of Health and Human Services estimates that at least 70 percent of people over the age of 65 will require long-term care (LTC) in the future, including services like home visits by healthcare professionals, stays in a nursing home and 24-hour medical support.¹

It makes sense to plan ahead for the possibility. LTC is expensive—the national average daily cost of a private room in a nursing home is \$273². And that hit comes when you are likely least prepared for it. It doesn't take long to eat away savings and the kids' inheritance. You can protect yourself by buying long term insurance, but you'll have to determine how early in life you should start paying premiums.

Consider long term insurance while you're healthy

Many people first consider buying coverage as they are approaching retirement, but doing so earlier in life has advantages. If you purchase early, you are more likely to qualify for preferred rates and your lifetime expenses will be fewer. If you wait too long, you risk being denied coverage.

Sometimes it makes more sense to invest the money you would otherwise spend on premiums and use those returns to pay future LTC costs. An added benefit to this strategy: If you don't need LTC, you're not out the money.

But consider: Those assets may not grow fast enough to cover your costs, and as we have seen throughout the last decade, it's possible to lose money in the markets. Also, many LTC policies have an inflation adjustment built into the policy.

For some, however, carrying the costs of LTC themselves makes sense—for instance, if you have significant assets.

Weigh your options

Before making your decision, consider the following:

LTC costs where you live. Costs vary greatly, and those who live in high-cost regions may find insurance coverage appealing, though they will also typically face higher premiums. Certain websites, like www.whatcarecosts.com/Lincoln/2016, offer state-by-state comparisons to help consumers determine what LTC will cost in their states.

Your family's health history. A family background of long-term health issues may influence your decision to get insurance.

New LTC options. Several new LTC insurance products, including hybrid life/LTC insurance plans, provide greater flexibility in long-range planning.

Whether you buy insurance or set aside assets to cover the costs, you need to talk to a trusted financial advisor about making LTC a part of your financial plan. That's the first step toward protecting your loved ones financially and emotionally.

Talk to your financial planner about:

The need for long-term care insurance and whether it makes sense for you

Choosing the LTC insurance policy that best suits your individual needs

How long you should wait before buying a policy

1. LongTermCare.gov, U.S. Department of Health and Human Services, 2016.

2. WhatCareCosts.com/Lincoln/2016, 2016

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Safe ways for seniors to volunteer

Charitable organizations rely on the efforts of volunteers to meet their missions every day. People of all ages can volunteer, and a great number of volunteers are seniors.

A 2016 survey from the U.S. Bureau of Labor Statistics found that nearly one-quarter of American volunteers are age 65 and over. That was never more apparent than during the COVID-19 pandemic, when many nonprofit organizations were suddenly forced to confront a volunteer shortage due to the adoption of social distancing guidelines that were designed to keep vulnerable populations, such as seniors, as safe as possible. One study from Fidelity Charitable found that two out of three volunteers decreased or stopped contributing time during the pandemic.

The rollout of various COVID-19 vaccines has allowed vaccinated individuals to return to a certain degree of pre-pandemic normalcy. However, the threat posed by strains of the virus like the Delta variant has made some seniors apprehensive about returning to volunteering. Though each individual should consider



various factors before returning to volunteering during the pandemic, the following are some options seniors can consider as they aim to safely pitch in once again.

- Look for contactless opportunities.

Interactions with the people they help and work alongside is what drives many volunteers to lend a helping hand. That's especially so for seniors whose children have grown up and moved out. In-person interactions may be too risky during the

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Tidewater Physical Therapy and Rehabilitation Associates sets the standard for exceptional care

By Carol Kinsley

When you need physical therapy, you have the right to choose where to go for treatment. Tidewater Physical Therapy and Rehabilitation Associates sets the standard for exceptional care in a comfortable, friendly, and community-oriented setting.

The widely recognized, highly accredited firm was founded in 1984 under the direction of Dr. W. James Downs Jr. in response to physicians seeking progressive physical therapy services for their patients.

Downs had returned to Maryland in 1977 to be the director of physical therapy and electromyography laboratories at Memorial Hospital in Easton. He opened his own practice in electromyography/nerve conduction in 1980, then teamed with three associates to launch Tidewater Physical Therapy in Easton. The firm remains a privately, locally owned physical therapy provider.

Seaford was the second location to be opened. Craig Joachimowski, who joined the firm in 1994, is now the clinical director there. He is a doctor of physical therapy, orthopedic clinical specialist and Certified Hand Therapist.

"I specialize in work with patients with hand problems, among other orthopedic problems," Joachimowski said. He treats conditions such as nerve injuries; tendini-

tis; post-operative rehabilitation following tendon, artery and nerve repairs; ligament reconstruction; fractures and Reflex Sympathetic Dystrophy. Joachimowski is one of 200 therapists in the country with certification in Clinical Electrophysiologic Physical therapy, which allows him to perform electromyography/nerve conduction studies (EMG/NCS) to identify peripheral nerve pathologies including carpal tunnel syndrome.

"We see patients with orthopedic, musculoskeletal or neurological problems, including stroke, brain injury and amputations," he said. "We do retraining with prosthetics and treat a wide variety of conditions."

Joachimowski also has special training in vestibular rehabilitation, working with folks who have problems with vertigo, dizziness or balance as a result of inner ear issues.

Joachimowski said Delaware and Maryland are "direct access" states, wherein patients do not have to have a physician's referral or prescription to start therapy. "In Delaware, after 30 days, you have to see a physician and have him or her sign the plan of care we have prepared. There are few exceptions, but Medicare and many insurance companies will cover the cost. We verify before the first visit so patients know what their financial responsibility will be.

What seniors should know about herbal medicines

A lifelong commitment to healthy living can improve life expectancy and quality of life while reducing a person's risk for various conditions and diseases, including cancer and heart disease.

Healthy lifestyle choices like eating a nutritious diet and exercising regularly can greatly reduce a person's risk for various ailments, but such choices don't eliminate that risk entirely. As a result, even health-conscious men and women may need to

rely on medication to stay healthy. That's especially true for seniors since age is a risk factor for various conditions.

A 2014 analysis that appeared in the Archives of Gerontology and Geriatrics examined nearly 1,300 published articles that focused on the use of herbal supplements by elderly patients. Though only 16 of those articles met the researchers'

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Volunteer

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pandemic, but seniors can still volunteer via contactless opportunities. For example, in lieu of delivering meals by hand, seniors who work with organizations such as Meals on Wheels can deliver prepackaged meals outside recipients' residences.

• Pitch in with fundraising. A report from Giving USA released in 2021 revealed that Americans gave more to charity in 2020 than in 2019. That increase came in spite of an economic downturn that saw millions of people lose their jobs or take pay cuts as companies scrambled to deal with lost revenue related to the pandemic. Though giving might have in-

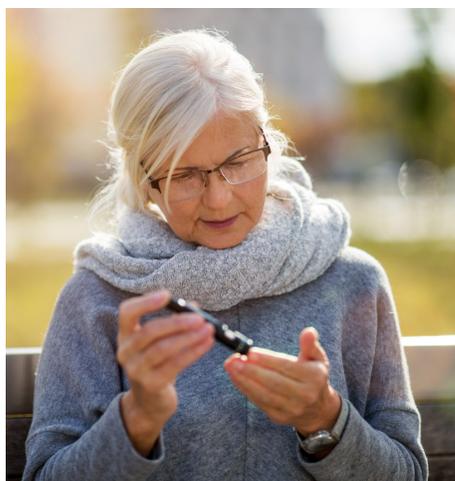
creased in 2020, many nonprofit organizations, including local community theaters, likely suffered due to cancellations and audience restrictions. As a result, many local nonprofit organizations are in need of financial support. Seniors who want to pitch in but stay safe can volunteer to help local organizations raise funds. Seniors can participate in fundraising efforts from the comforts of their own homes.

• Offer professional expertise. Many seniors retired after spending decades mastering their crafts, and that experience can be an invaluable resource to local nonprofit organizations. Seniors can offer professional advice and mentor youths remotely via apps like Zoom without putting their physical health at risk.

Seniors concerned for their safety can still lend a hand by volunteering with their favorite nonprofit organizations.

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Women in transition

Contributed by Sherri Holder, Firm Manager, Procino-Wells & Woodland, LLC

This year marks the last of my forties. Age has never bothered me much; I've always focused more on how I feel and subsequently what in my life influences my feelings. As I've transitioned from young mom, to career woman, to baseball mom, to empty nester, and now to grandmother, it's easy to see that one trigger of my emotional age is financial security and stability.

More to the point, having a strong sense of self-confidence has always been important to my overall wellbeing. At this stage in my life though, that means putting confidence in people I trust. Believe me, that's harder to do than it is to write because it immediately sparks a sensation of vulnerability that I've spent a lifetime trying to avoid. I like to be in control, and I am somewhat private about my personal matters. I suspect I am not alone in this which is why I am being so candid about my own thoughts and fears.

Women, especially, should consider their financial and estate planning health as they transition through the various stages of life. And whether your assets are generous or modest, whether you have children or not, you do, in fact, have an estate to plan for. The key to good planning is to first identify your goals and then understand your options. But a note of caution: Assuming you don't need guidance is short sighted and may be counterintui-

tive to your independent nature. Meaning, without a good plan now, you could become dependent on others later or end up losing control completely.

What is financial and estate planning? It's creating a cohesive plan to meet your objectives during life, through disability, and at your death. Let's start with the directives. A Durable Financial Power of Attorney allows you to name an Agent that will act on your behalf in the event of your incapacity. This commonly discounted directive is perhaps the most important financial planning instrument you can create. An Advance Health Care Directive is equally important because it not only appoints a representative to make medical decisions on your behalf, but it provides your instructions for life-sustaining efforts. The unintended consequences of not having these directives in place range from family strife to unnecessary expenses and loss of assets.

Creating a Will puts you in control of what happens to the assets in your individual name. A Will is only effective at your death and does not provide management control during disability or incapacity. Furthermore, depending upon your assets, a Will may require probate which is the court process of overseeing the instructions of the Will. For those reasons, it may be important to create a Revocable Living Trust. A trust provides for the management of your assets during incapacity and after death. A properly funded trust will also avoid the probate administrative process which provides privacy and expedi-

Evaluating seniors' biggest expenses

New parents may not be able to visualize that one day their largest expenditures won't be centralized around providing necessities for their children. Adults go through many years of paying for diapers, toys, clothing, food, and education for their children. Yet, when the children have flown the coop, spending patterns change, and even more changes await come retirement.

According to a 2020 survey from the financial services firm Edward Jones, 68 percent of workers soon to retire said they had no idea how much they should be setting aside for expenses, particularly health care and long-term care. Professionals approaching retirement would be wise to analyze the Consumer Price Index - Elderly (CPI-E). It is a good reference to estimate which future expenses will cost the most after retirement. The Bureau of Labor Statistics looks at consumer spend-

ing and uses various data to determine the rate of inflation in key areas that apply to older adults starting at age 62.

Individuals may be surprised to learn about where they'll be spending the bulk of their money when they get older. Here's a look at some key categories.

- **Housing:** According to data from the Employee Benefit Research Institute, in 2017, the most recent year for which data is available, housing accounted for roughly 49 percent of all spending for seniors. Focus should be centered on lowering those costs when a fixed income is imminent. The possibilities include paying off a mortgage; downsizing a home to have a lower rent or mortgage payment; refinancing a home to a fixed-rate loan so that costs are predictable; and taking on a tenant to offset costs.

Continued on page 10B

ency. Certain types of trusts can also offer protection to ensure your assets are available to provide the legacy you envisioned.

Way back when I landed my first real job, I remember meeting with the human resources person and filling out a beneficiary designation form for life insurance. I named my then infant daughter. The significance of this designation was lost on me as it is on many. I bring this up now to make the point that beneficiary designations are important and should coordinate with an overall estate plan. Not to mention, minors cannot manage an inheritance until they are at least age 18, which raises

a host of other questions and concerns. Also, to emphasize that these appointments are often made and then forgotten. As a best practice, beneficiary designations should be reviewed annually.

So how and where do you start without falling victim to being overwhelmed or in denial? Begin by identifying what you need to be financially stable today and in the future. Make a list of your assets and liabilities, review your existing beneficiary designations, and choose a team of advisors that specialize in financial and estate planning. Then get ready to feel empowered.



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Financial Focus: Prepare for health care costs in retirement

It's unfortunate but true: As we age, we encounter more health-related issues – and they carry a price tag that can get pretty high in retirement. Will you be ready for these costs?

Perhaps your first step in preparing yourself is knowing what you may be facing. Consider this: 80 percent of Americans 65 and older have a chronic condition and 42 percent live with a disability, according to the National Coalition on Aging and the Centers for Disease Control and Prevention, as reported in a recent Edward Jones/Age Wave survey titled Four Pillars of the New Retirement: What a Difference a Year Makes. The study also found that retirees' greatest financial worry is the cost of health care and long-term care – concerns that have increased during the COVID-19 pandemic.

And health care is likely going to be one of the largest expenses in retirement – the average couple might spend \$10,000 to \$12,000 per year on health care costs. Nonetheless, you can boost your confidence about meeting these costs by making the right moves.

Here are a few suggestions:

- **Take advantage of your health savings account.** If you're still working, consider contributing to a health savings account (HSA) if it's offered by your employer. This account allows you to save pretax dollars (and possibly earn employee

matching contributions), which can potentially grow, and be withdrawn, tax-free to help you pay for qualified medical expenses in retirement.

- **Incorporate health care expenses into your overall financial strategy.** As you estimate your expenses in retirement, designate a certain percentage for health care, with the exact amount depending on your age, health status, income and other factors. You'll certainly want to include these costs as a significant part of your planned retirement budget.

- **Learn what to expect from Medicare.** You can enroll in Medicare three months before you turn 65. Before you sign up, you'll find it helpful to do some research on what Medicare covers, or perhaps even attend a seminar or webinar. On the most basic level, you'll need to choose either the original Medicare program, possibly supplemented with a Medigap policy, or Medicare Advantage, also known as Medicare Part C. Given all the variables involved – deductibles, copayments, coinsurance, areas of coverage and availability of your personal doctors – you'll want to choose your plan carefully.

- **Protect yourself from long-term care costs.** No matter which Medicare plan you choose, it won't cover much, if any, of the costs of long-term care, such as an extended stay in a nursing home. You may want to consult with a financial advi-

Herbal

Continued from page 6B

criteria, the analysis concluded that herbal supplement usage is common among elderly patients, as was a lack of dialogue about such supplements between medical professionals and seniors. A concerted effort to initiate such dialogue on the part of both patients and health care providers can help shed light on herbal medicines so people taking them, including seniors, can learn more about what they're putting into their bodies.

What are herbal medicines?

The National Health Service of the United Kingdom, a widely respected and publicly funded health care system, describes herbal medicines as those with active ingredients made from plant parts like leaves, roots or flowers. Because herbal medicines are made from plant parts, many people assume they're safe to take without consulting a physician. However, the NHS urges people to treat herbal medicines with the same care and respect as they would more conventional medicines. Herbal medicines can affect the body in various ways. A frank discus-

sion, who can suggest options to protect you and your family from long-term care costs, which can be considerable.

And of course, do whatever you can to stay healthy, before and during your retirement. It's been shown that exercise and a balanced diet can help you feel better, maintain your weight and even reduce the likelihood of developing some serious illnesses.

sion with a physician can shed light on the potential side effects of herbal medicines and whether or not they're safe.

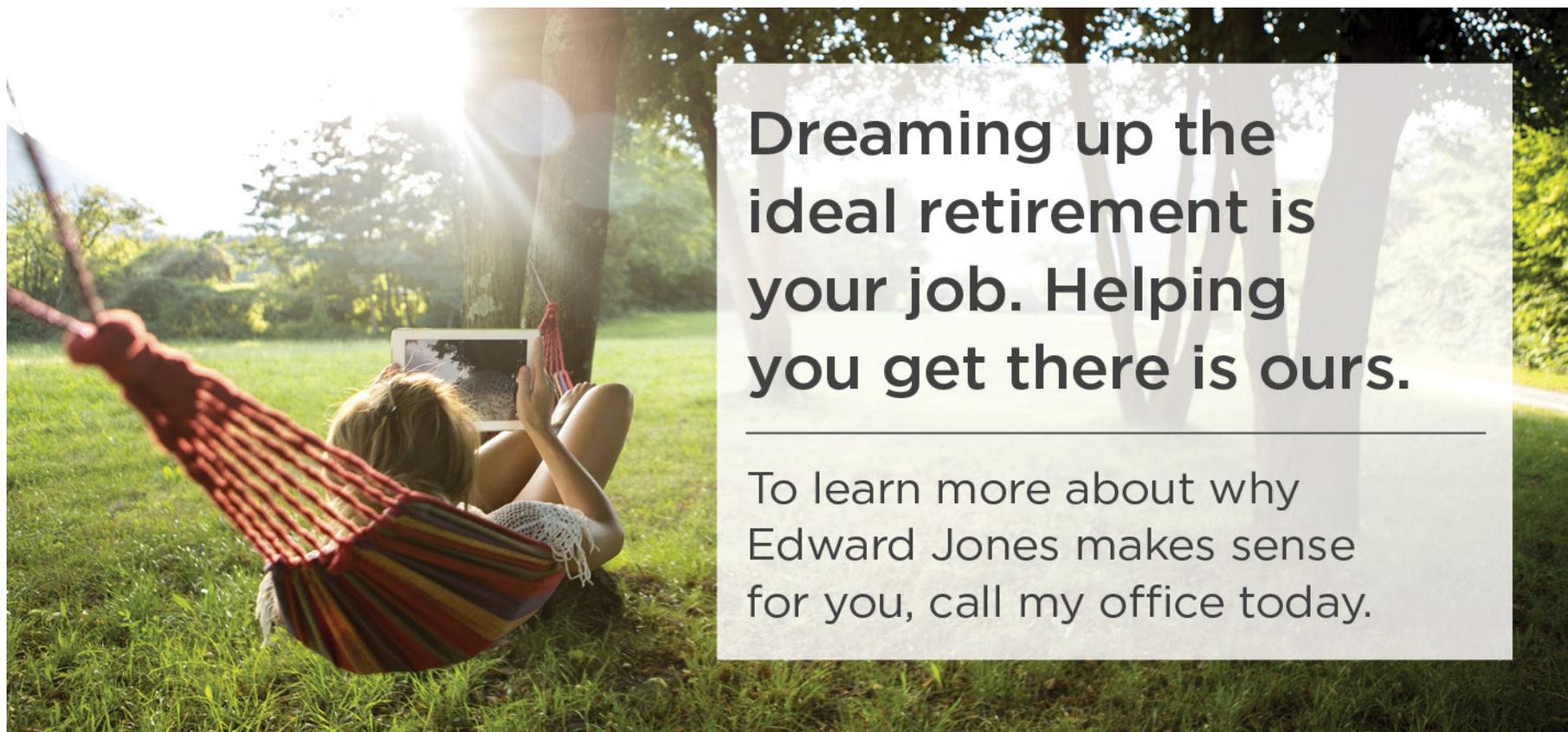
Why should seniors be concerned about herbal medicines?

The NHS notes that seniors taking other medications may experience problems if they begin taking herbal medicines as well. The National Center for Complementary and Integrative Health, which is part of the U.S. Department of Health and Human Services, notes that more well-designed studies are necessary to fully evaluate interactions between herbal medicines and prescription drugs. However, the NCCIH notes that some evidence points to some harmful effects of mixing the two. For example, the NCCIH reports that prolonged exposure to concentrated garlic extracts may reduce the efficacy of some drugs. The potential for these types of interactions should be enough to compel seniors to think twice before taking herbal medicines without first consulting their physicians. In addition, the NHS has developed a list of various types of people for whom herbal medicines may not be suitable, and that list includes the elderly.

Seniors considering herbal medicines should discuss the pros and cons of such products with their physicians prior to taking anything.

By making the right financial moves and taking care of yourself, you can go a long way toward managing your health care costs in retirement – and enjoying many happy and rewarding years.

This article was written by Edward Jones for use by Melinda Tingle and John Rittenhouse, your local Edward Jones Financial Advisors



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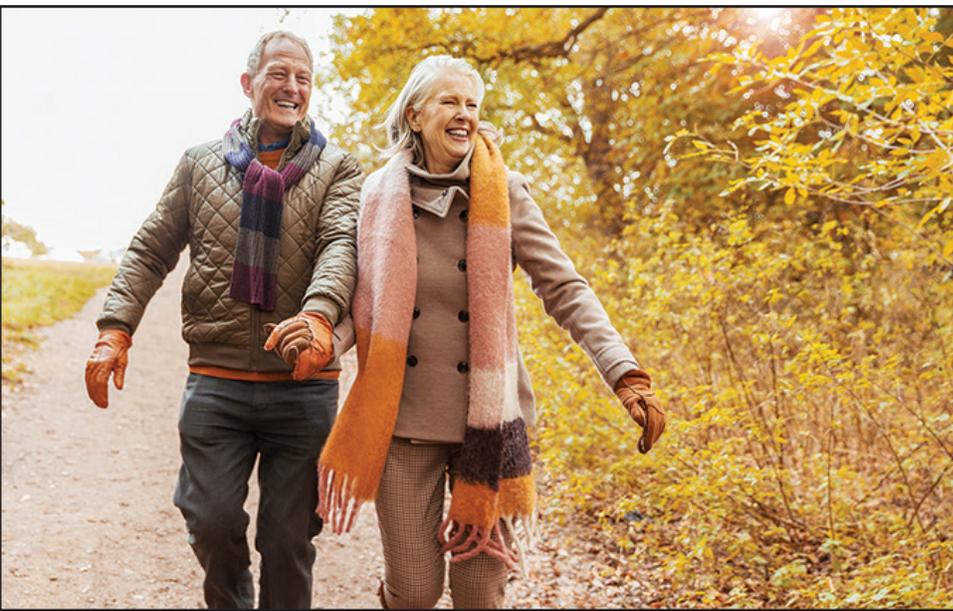
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AAMS®
Financial Advisor
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Laurel, DE 19956
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How active seniors can protect their vision

Retirement may be seen as a time to slow down and enjoy some well-earned rest and relaxation, but today's seniors clearly did not get the memo. Modern seniors look and act a lot different than traditional depictions of retirees.

The shift in attitudes regarding aging is noticeable in the growth of active retirement communities, which are designed for aging men and women who want to engage in activities where no chairs are required. Active seniors may not fit out-

dated stereotypes of cardigan-clad grandparents shuffling about dusty retirement homes, but even the most energetic retirees may still be vulnerable to age-related health complications. For example, the American Optometric Association notes that men and women over the age of 60 may be vulnerable to age-related vision problems. A certain degree of vision loss is natural as men and women age, but that

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Expenses

Continued from page 8B

- **Food:** The cost of food will not change dramatically, but it can eat into your budget. Even though food costs may decline when there's only two mouths to feed, food and beverage spending may go up due to more leisure time and dining out. Utilize senior discounts by shopping on days when stores offer percentages off purchases. Save money on restaurant spending by eating out at lunch instead of dinner, splitting plates or skipping appetizers.

- **Healthcare:** Experts warn that while many expenses decline in retirement,

health care spending increases. According to Fidelity, the average 65-year-old couple retiring in 2020 in the United States needed roughly \$295,000 just to cover their retirement health care expenses. Those with family histories of severe illnesses or those with preexisting conditions will need even more. It's also important to realize that roughly half of the population will need long-term care at some point, offers The Motley Fool, and that requires advanced budgeting as well. Many people find that Medicare supplement plans can bridge the gap in expenses that government-run plans will not cover. Saving through a health savings account (HSA) when employed also can create extra cash on hand for retirement expenses.

Understanding which retirement expenses will be high can help people plan better for the future.



DELAWARE'S TOP DOCTOR 2020 Dr. Michael Munro, Eye Specialists of Delaware

Dr. Michael Munro was voted Delaware's Top Doctor in Ophthalmology. His outstanding devotion to the specialty and to his patients are a couple reasons why he was voted Top Doctor. He joined Eye Specialists of Delaware over 5 years ago and is currently seeing patients in Seaford and Millville.



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Saving strategies as retirement draws near

Professionals on the cusp of retirement are often excited about what lies ahead. Some prospective retirees may look forward to traveling once they no longer have to go to work each day, while others may plan to return to school. Regardless of how adults envision spending their retirement, they're going to need money when they're no longer being paid by their employers.

As retirement nears, some professionals may be concerned that they haven't saved enough. There's no one-size-fits-all answer in regard to how much money people will need in retirement. People who are worried they haven't saved enough can try various strategies to build up their account balances before they officially call it a career.

- **Take advantage of catch-up contributions.** Adults who are 50 or older are eligible to take advantage of catch-up contributions. These are designed to help people over 50 contribute more to certain retirement accounts, such as a 401(k) or IRA, than statutory limits would otherwise allow. There are limits that govern the amount of money people can designate as catch-up contributions, but taking advantage of this perk can help people save more as retirement draws closer.

- **Consider relocating.** A recent study from the Employee Benefit Research Institute found that housing costs accounted for 49 percent of seniors' spending. Professionals nearing retirement who live in areas traditionally associated with a high cost of living can begin to rethink their long-term housing strategy. Relocating to an area with a lower cost of living is one option, while those who prefer to remain in their current town or city can consider downsizing to a smaller home to reduce their property taxes and monthly utility bills.

- **Continue investing.** Conventional wisdom suggests moving away from investing in stocks the closer you get to retirement. Though that's a sound strategy, professionals who are trying to build their retirement savings in the final years before retiring could be missing out on significant growth by abandoning stocks entirely. Speak with a financial advisor about stock-based investments and your risk tolerance. Maintaining a diversified portfolio with a little risk can be a great way to grow your savings as retirement draws near.

Professionals approaching retirement may be dealing with a mix of excitement and anxiety, particularly if they're concerned about their retirement savings. Various strategies can help quell such anxiety and make it easier for professionals over 50 to build their savings as retirement nears.

Vision

Continued from page 10B

doesn't mean active seniors have to sit idly by. In fact, there are many ways for active seniors to protect their vision so they can continue to get up and go without having to worry about losing their eyesight.

- **Make your diet work for you.** The AOA notes that a number of eye diseases can develop after an individual turns 60, and some of these conditions can be minimized with wise lifestyle choices. For example, a healthy, nutrient-rich diet can protect vision over the long haul. The National Council On Aging notes that studies have found that omega-3 fatty acids, which can be found in foods like spinach, kale and salmon, can reduce individuals' risk for age-related eye diseases. Seniors can speak with their physicians about other ways to utilize diet to combat age-

related vision problems.

- **Protect your eyes and look cool at the same time.** Active seniors spend lots of time outdoors, and that may have an adverse effect on their vision. The NCOA notes that lengthy exposure to the sun's ultraviolet rays can cause both short- and long-term eye damage. Thankfully, such issues are easily avoided if seniors wear sunglasses with UV protection when going outside. Brimmed hats also can protect the eyes from harmful UV rays.

- **Be mindful of screen time.** Much has been made of how much screen time is healthy for young people. But seniors also are not immune to the potentially harmful effects of spending too much time staring at their phones and other devices. The NCOA recommends seniors employ the 20-20-20 rule in regard to screen usage. Every 20 minutes, look about 20 feet away for 20 seconds. This quick exercise can reduce eye strain.

An active lifestyle benefits seniors in myriad ways. Seniors should take steps to protect their vision so they can continue to get up and go long after they retire.

Classifieds Continued

BURIAL PLOTS

2 CEMETERY PLOTS in Oddfellows Cemetery, Seaford. Call for pricing, 228-0408.

9/30

LEGALS

STORAGE UNIT SALE

On November 9, 2021 at 11:00 a.m., Laurel Storage Center, 29285 Discount Land Road, Laurel, DE 19956 will be conducting a sale pursuant to Title 25, DEL.C. Ann 4904-4905. The following contents of the Bin's will be sold: Bin(s): Robert Hillard Unit 150; Donna Hennessey Unit 035; David Lopez Unit 136 Terms: Cash only, required \$50.00 cash deposit per purchased unit, refunded after totally cleaned out of unit and swept. Register at Laurel Storage Center Office (302) 259-1205 before 11:00 a.m.

10/28/2tc

LEGAL NOTICE

Plaza Tapatia - 10 inc. T/A Plaza Tapatia has on October 12, 2021 applied with the Alcohol Beverage Control Commissioner for a restaurant liquor license that includes Sundays and permits sales, service and consumption of alcoholic beverages on the premises where sold with a patio for a premise located at 24042 Sussex Highway, Seaford, Delaware. There will be no external speakers. Persons

who are against this application should provide written notice of their objections to the Commissioner. For the Commissioner to be required to hold a hearing to consider additional input from persons against this application, the Commissioner must receive one or more documents containing a total of at least 10 signatures of residents of property owners located within 1 mile of the premises or in any incorporated areas located within 1 mile of the premises. The protest(s) must be filed

with the Alcoholic Beverage Control Commissioner at the 3rd Floor, Carvel State Office Building, 820 North French Street, Wilmington, DE 19801. The protest(s) must be received by the Commissioner's office on or before November 12, 2021. Failure to file such a protest may result in the Commissioner considering the application without further notice, input, or hearing. If you have questions regarding this matter please contact the Commissioner's Office.

10/14/3tc



PUBLIC NOTICE

The Sussex County Board of Adjustment will hold a Public Hearing on **Monday, November 15, 2021 at 6:00 p.m.**, to hear and consider the following applications. All Board of Adjustment public hearings are held in County Council Chambers, 2 The Circle, Georgetown, DE. The hearings will be conducted using both in-person appearances and teleconference technology. The public is encouraged to participate in the hearings. Further instructions describing the method of public participation and the manner of viewing the hearings will be contained within the Agenda for this meeting that will be posted at least 7 days in advance of the meeting at sussexcountyde.gov.

Case No. 12629 - John Porter seeks variances from the front yard and side yard setback requirements for existing structures (Sections 115-25, 115-182, 115-183, and 115-185 of the Sussex County Zoning Code). The property is a through lot located on the east side of Sharptown Road and the west site of Hastings Drive. 911 Address: 9248 Sharptown Road, Laurel. Zoning District: AR-1. Tax Parcel: 432-8.14-7.00

All interested parties should participate and provide testimony. If unable to participate in the public hearing written comments will be accepted. Written comments shall be submitted prior to the public hearing(s).

Information pertaining to the applications may be reviewed in the Planning and Zoning Department, 2 The Circle, Georgetown, Delaware. Office hours are Monday - Friday 8:30 a.m. to 4:30 p.m.

10/28/1tc



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