



INDIAN RIVER SENIOR CENTER

MARCH | APRIL 2022 NEWSLETTER



YOUR HEALTH AT THE CENTER IMPORTANT INFORMATION - PLEASE READ

Please know that we care about your health and safety while at the Center. We follow the guidelines and mandates of the state of Delaware and Governor Carney. We have installed Reme halos on our HVAC units. They kill microbials in the air and on surfaces. They reduce air pollutants, mold, bacteria, and viruses. These units service rooms 1, 2, and 3. There is a plasma air filter on the HVAC unit that services the hall. This uses proactive air purification technology that deactivates airborne viruses safely. It uses bipolar ionization that creates millions of positive and negative ions, a proven method of virus destruction. These updated systems were paid for by grants during our shut down.



DELAWARE'S PLASTIC CARRYOUT BAG BAN BEGINS JULY 1, 2022

The Delaware General Assembly passed this law in June 2021. DNREC encourages customers to bring their own bag into stores so they have the bag they prefer to use. It is up to individual stores to decide what type of bag they will offer. They may offer reusable bags, or paper bags or they may decide not to provide bags for customers at all. Plastic film bags, regardless of thickness, are no longer allowed. All retail stores in Delaware are affected by the change. Restaurants are not subject to the ban. The law allows retail stores to charge a fee for the bags they provide at point of sale but does not require it.

Delaware's Plastic Carryout Bag Ban:
<https://dnrec.alpha.delaware.gov/waste-hazardous/recycling/plastic-bags/>

WHAT'S INSIDE

Report	02
Nimble Fingers.....	03
Programs	04
Lunch Menu & Activities.....	05
Out & About Programs	06
Clubs, Classes, & Hobbies.....	07
March/ April Calendar	08
News You Can Use	09
Ads from Supporters	10
Birthdays & Much More..	11 - 16



REPORT FROM THE DIRECTOR AND THE BOARD PRESIDENT

Indian River Senior Center | www.IndianRiverSeniorCenterDE.com



ABOUT IRSC

CONTACT INFORMATION

214 Irons Avenue
Millsboro, DE 19966
302-934-8839
www.IndianRiverSeniorCenterDE.com
indianriverseniorcenterinc@gmail.com

HOURS

Monday - Thursday | 8am - 4pm
Friday | 8am-3pm

*Hours for June/ July/ August
Monday - Thursday | 8am - 4pm
Friday | 8am-2pm

EXECUTIVE DIRECTOR

Janet M. Laws
302-934-8839 ext. 4
indianriverseniorcenterinc@gmail.com

ACCOUNTING EXECUTIVE

Suzanne Gordon
302-934-8839 ext. 2
indianriverseniorcenter@gmail.com

MARKETING ASSISTANT

Kellie Beasley
302-934-8839 ext. 1
indian2015river@gmail.com

FROM THE DIRECTOR & THE BOARD PRESIDENT

"A LITTLE PROGRESS EACH DAY ADDS UP TO BIG RESULTS"

UNKNOWN

We will be going into a well welcomed new season and time change in March. Days will be getting longer with more daylight to enjoy each day. We are looking forward to all the wonderful changes that will be happening during the springtime. More of our members are returning to the activities and lunches at the Center. We continue to watch the Covid numbers and follow the state and CDC guidelines. Members are returning to the Center after a winter hiatus and the challenges that Covid brought to all of us. We are seeing new members and the returning members enjoying classes, activities and the homemade lunches that are served each Wednesday.

Please be sure to check in at the kiosk located near the offices. It is important to have a record of the number of member who are here

each day. Every person counts. The information is essential when requesting funding for the Center. All of the information helps when preparing the grant applications. A very special thank you to Suzanne Gordon, our new accountant, who has gone above and beyond her regular job over the last few months. Couldn't have done it without you Suzanne!

We would also like to thank our Board of Directors and our tremendous volunteers who have helped with public bingo each month and with many other activities for the Center.

Janet Laws
Executive Director

Ed Bishop
Board President

NIMBLE FINGERS

Indian River Senior Center | www.IndianRiverSeniorCenterDE.com

IRSC BOARD

EXECUTIVE COMMITTEE

PRESIDENT | Ed Bishop
VICE PRESIDENT | Mike Connelly
SECRETARY | Bob Doughty
TREASURER | Steve Riley

MEMBERS

Ed Bishop
Mike Connelly
Robert Doughty
C. Pat Fox
Gus Gustafson
Frances Harrison
Suzanne Lentz
Steve Riley
Mitch Rogers

MEETINGS

March 16th, 2022 | 9:30 am
April 20th, 2022 | 9:30 am

The Indian River Senior Center is here to promote the wellbeing of anyone 50 and older. This is accomplished through social, mental, and physical activities as well as programs that are designed to keep seniors healthy and active.

WHAT THEY DO

Nimble Fingers is a local organization made of volunteers who knit, crochet, quilt, and sew for those in need. Their items go to the Boys and Girls Clubs, nursing homes, veterans, and so many other worthy causes. How can you help? Donate your hand made items!

You don't have to be a member of the IRSC and donations are accepted at the Center Monday through Friday, between 8am and 3pm. Not sure how to go about making donatable items? Look below and see what workshops we're offering here at the Center.

A total of 3,492 hand made items have been donated to various organizations!



WORKSHOP WITH A GUEST SPEAKER- MARCH 29

Beginning at 1pm and ending at 3pm, a guest speaker from Energize Delaware will be here to talk more about the organization and light refreshments will be served. Please call Bobbi Jo Tice @ 302-515-3020 to reserve your spot today!

SLEEPING MATS WORKSHOP- APRIL 21

This highly anticipated event with limited seating does require an RSVP. The workshop begins at 12pm and ends at 2:20pm. Supplies you can bring includes lots of plastic bags (single use only), scissors, and a size "N" crochet hook if you want to crochet. To RSVP, please call the Volunteer Delaware 50+ office at 302-515-3020.

PROGRAMS AT IRSC

Indian River Senior Center | www.IndianRiverSeniorCenterDE.com



EXERCISE: 7 BENEFITS OF REGULAR PHYSICAL ACTIVITY

1. Exercise controls weight
2. Exercise combats health conditions and diseases
3. Exercise improves mood
4. Exercise boosts energy
5. Exercise promotes better sleep
6. Exercise puts the spark back into your relationship
7. Exercise can be fun ... and social!

mayoclinic.org/healthy-lifestyle .

DANCE AND EXERCISE PROGRAMS

AEROBICS

8:30am - 9:30am
MONDAY, TUESDAY AND THURSDAY

INSTRUCTOR - THERESA McDUFFIE
240-338-0720

PRICE - \$3 PER CLASS

STRETCH & BALANCE

9:30AM - 10:30AM
TUESDAY AND THURSDAY

INSTRUCTOR - THERESA McDUFFIE
240-338-0720

PRICE - \$3 PER CLASS

WALKING

9:00AM - 9:30AM
THURSDAY AND FRIDAY

INDIAN RIVER SENIOR CENTER
302-934-8839

PRICE - FREE

LINE DANCING - BEGINNER

9:00AM - 10:00AM
WEDNESDAY

INSTRUCTOR - MARIAN FETHEROLF
302-249-1586

PRICE - \$5 PER CLASS

TAI CHI

9:45AM - 10:45AM
MONDAY

INSTRUCTOR - JOHN CLANCY
609-617-2326

PRICE - \$3 PER CLASS

LINE DANCING - INTERMEDIATE

10:15AM - 11:15AM
WEDNESDAY

INSTRUCTOR - MARIAN FETHEROLF
302-249-1586

PRICE - \$5 PER CLASS

TAI CHI (VIRTUAL)

10:00AM - 11:00AM
TUESDAY

10:30AM - 11:30AM
THURSDAY

INSTRUCTOR - JOANNE HOWELL
GOJOANNE@GMAIL.COM

PRICE - \$3-\$5 PER CLASS



LUNCH AT IRSC

Indian River Senior Center | www.IndianRiverSeniorCenterDE.com



Our menu is subject to change.

MARCH 2022

2ND - SUBS (ITALIAN, HAM OR TUNA), CHIPS, BIRTHDAY CAKE

9TH - BACON & CORN CHOWDER, MIXED SALAD, DESSERT

16TH - BAKED CHICKEN BITES, PEROGIES, VEGETABLE, DESSERT

23RD - KIELBASA WITH SAUERKRAUT, MASHED POTATOES, HARVARD BEETS, DESSERT

30TH - BAKED FISH, MAC N CHEESE, STEWED TOMATOES, DESSERT

APRIL 2022

6TH - SUBS (ITALIAN, HAM, OR TUNA), CHIPS, BIRTHDAY CAKE

13TH - PASTA IN MEAT SAUCE, MIXED SALAD, DESSERT

20TH - CHICKEN TORTELLINI SOUP, DESSERT

27TH - THREE AMIGOS SALAD (TUNA, EGG, CHICKEN), TORTILLA CHIPS, HOMEMADE SALSA, DESSERT

HOMEMADE MEALS!

IRSC is back to serving meals. We are excited to offer delicious, homemade lunches at 11:30am on Wednesdays. All lunches, unless otherwise indicated, are \$5, with the exception of subs, which are \$6.

We want to make sure we have enough for everyone. Members and non-members alike are welcome so feel free to bring a friend! So we are highly encouraging people to sign up for their meal in advance, preferably by the Monday before. Sign up sheets are located in the hall or you can call the center to order. Dine in and take outs are available. Please indicate your preference when you call.

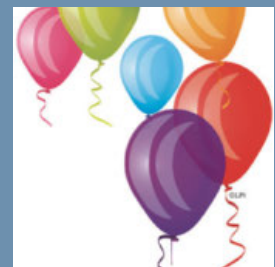
If you are interested in volunteering to help with lunches on Wednesday, please call the Center. It takes people to make this happen!

Come Out and Play!

Stick around each **Wednesday** for some game day fun with our favorites! Come early for line dancing and games like giant Checkers and Chess, Jenga, Battleship, and Yahtzee. Stay for lunch at 11:30 and Social Bingo from 1:00 to 3:00. Bring a friend and make a day of it! Be sure to check your IRSC calendar for dancing, lunch, and bingo events!



BIRTHDAY CELEBRATION!



Come join us for lunch and celebrate all March and April birthdays on March 2nd!

PROGRAMS AT IRSC

Indian River Senior Center | www.IndianRiverSeniorCenterDE.com



TRAVEL

HARRINGTON CASINO

Watch for more information in the coming months.

HAPPY WANDERER TRIPS

Watch for more information in the coming months.

PROGRAMS THAT GET YOU OUT AND ABOUT

BILLIARD LEAGUES

Pool is a popular activity at the Indian River Senior Center. Over 15,000 games are played in a year. The center is host to four leagues each week. New players are always welcome. Although competitive, everyone is there to have a fun time. You'll hear lots of laughter, cheers when someone makes a good shot, and groans when they miss.

Singles Competition 8-ball leagues are played on Monday and Tuesday mornings. The leagues employ a handicap system that allows less skilled players to compete against the best players.

Traditionally, 8-ball is the game of choice at IRSC. New to Thursdays is a competitive 9-ball league. In the next session, we hope to employ a handicap system to even the playing field.

Fridays is a travel league. Millsboro has

three teams that compete against teams from other senior centers/ communities. The league is expanding to ten teams early in 2022. Including an all-ladies' team. A handful of openings are expected to be available.

Monday, Tuesday, and Thursday afternoons are available for open play. Wednesdays are set aside for open pool all day.

A small nominal fee is associated with each league. Monies collected are used for table maintenance, a tournament and pizza party at the end of each session. None of us are or ever will be professional pool players. At no time is gambling allowed.

All the leagues are about meeting people, socializing, and having fun. For more information, contact Ed Bishop at 410-802-5016.

GOLF LEAGUES

Golf League Manager
Ray Richard 301-802-8974

North Division Director
Robert Brady rbradyjr53@gmail.com

South Division Director
Monica Fleischmann 302-228-6912

East Division Director
Dick Mullins 443-614-9347

West Division Director
Bill Baydalla 302-644-1774

Central Division Director
Jackie Hostelley 215-802-7691

Golf is a big part of the IRSC. We have four divisions that play on Mondays and another division that goes out on Thursdays. Each division's director, along with the Golf Manager, have been working tirelessly to organizing the 2022 Golf season. Courses were selected in December and golf began in mid-March.

We have filled most of our available spots, but our North Division still has space available for those who would like to play on Mondays.

Call Ray Richard, Golf League Manager with questions.

Rooms are being used during highlighted times.

Room Availability																								
Hall						Room 1						Room 2						Room 3						
Hours	Mon	Tue	Wed	Thur	Fri	Hours	Mon	Tue	Wed	Thur	Fri	Hours	Mon	Tue	Wed	Thur	Fri	Hours	Mon	Tue	Wed	Thu	Fri	
8:00						8:00						8:00						8:00						
8:30						8:30						8:30						8:30						
9:00						9:00						9:00						9:00						
9:30						9:30						9:30						9:30						
10:00						10:00						10:00						10:00						
10:30						10:30						10:30						10:30						
11:00						11:00						11:00						11:00						
11:30						11:30						11:30						11:30						
12:00						12:00						12:00						12:00						
12:30						12:30						12:30						12:30						
1:00						1:00						1:00						1:00						
1:30						1:30						1:30						1:30						
2:00						2:00						2:00						2:00						
2:30						2:30						2:30						2:30						
3:00						3:00						3:00						3:00						
3:30						3:30						3:30						3:30						
4:00						4:00						4:00						4:00						

BOOK CLUB

The Virtual Book Club was started in January 2021 and was a wonderful way to stay connected during the uncertainty of the pandemic. The book club members read nine books together and look forward to welcoming new members! The club meets at 2pm on the second Wednesday of each month from February 9th to October 12th. These meetings will be offered on Zoom and at the center if requested by IRSC members who would prefer that format. On March 9th the novel of discussion will be Jane Goodall and Douglas Carlton Abrams' "The book of Hope: A Survival Guide for Trying Times." On April 13th, Jodi Picoult's "Wish You Were Here" is on the docket. If you are interested in joining the book club, please contact Joanne Howell at gojoanne@gmail.com



GAMES

The Center has many games available for members to play. Games such as Bridge, Mah Jongg, Pinochle, Ping Pong, Shuffleboard, Social Bingo, Nickel Poker and others that people may like to play. Some of these games are on the calendar because we have groups that want to meet and play the same time each week. If you are interested in playing a game and want to get others together to join you in the fun, the center has times available for you to play. Please see the schedule for room availability and call the center to reserve a room.

LIBRARY

Indian River Senior Center has a library with a variety of genres. The library is open 8:30am to 3:30pm most week days. Books are available for members to take home, read, and return at our members' convenience. Donna McColgan volunteers her time in the library and keeps it neat and organized. Thank you Donna! If you have any questions please contact her at 302-927-0130.

CRAFTS AND HOBBIES

The Center has a room that is dedicated to crafts and hobbies. The closet in this room is filled with items that can be used to make things. There is fabric, yarn, needles and hooks to name a few. The center has times available for people to come use these supplies to make handmade items. Please check the schedule for available times and call the center to reserve the room.



ART CLASSES

We are so happy to report that Art Classes with Carolyn Wisniewski have returned to the Center! Classes will run 9:30am-11:30am every Thursday in Room 2. All are welcome! If you have any question, please call Carolyn at 302-846-2280.

MARCH | APRIL 2022

Indian River Senior Center | www.IndianRiverSeniorCenterDE.com

WEEKLY SCHEDULE

<u>MONDAY</u>	<u>TUESDAY</u>	<u>WEDNESDAY</u>	<u>THURSDAY</u>	<u>FRIDAY</u>
Golf	8:00am - 1:00pm Billiards 8-Ball League	9:00am - 10:00am Line Dancing Beginners	Golf	8:00am - 1:00pm Billiards Travel League
8:00am - 1:00pm Billiards 8-Ball League	8:30am - 9:30am Aerobics	10:15am - 11:15am Line Dancing Intermediate	8:00am - 1:00pm Billiards 9-Ball League	9:00am - 9:30am Walking
9:45am - 10:45am Tai Chi	9:30am - 10:30am Stretch & Balance	11:30am Lunch Served	8:30am - 9:30am Aerobics	12:30pm - 3:00pm Mah Jongg
12:30pm - 4:00pm Mah Jongg	10:00am - 11:00am Tai Chi (Virtual)	11:30am - 1:00pm Lunch Time Activity	9:00am - 9:30am Walking	
	10:00am - 12 Noon Bible Study	1:00pm - 3:00pm Social Bingo	9:00am - 3:00pm Filled AARP Tax Prep	
	1:00pm - 3:00pm Nickel Poker		9:30am - 10:30am Stretch & Balance	
			9:30am - 11:30am Art Class	
			10:30am - 11:30am Tai Chi (Virtual)	

MONTHLY SCHEDULE & SPECIAL EVENTS

MARCH

03 - Public Bingo - Doors open at 6pm with games starting at 7pm
09 - Meet & Greet with Representative Collins (Light Refreshments to be Served) - 8:00am - 9:00am
09 - Book Club
13 - Daylight Saving Time Begins
16 - Board Meeting - 9:30am - 11:30am
29 - Nimble Fingers Workshop

APRIL

06 - Meet & Greet with Representative Collins - 8:00am - 9:00am
07 - Public Bingo - Doors open at 6pm with games starting at 7pm
12 - Workshop - "Protect Yourself from Scams"
13 - Book Club
20 - Board Meeting - 9:30am - 11:30am
21 - Nimble Fingers Workshop (Please RSVP- Spaces are Limited)
22 - AARP Driving Class (Light Refreshments to be Served, No Lunch Provided)

How Medicare Can Help Prevent Heart Disease



1. Heart Disease Screenings: If you have Medicare, you can receive a free heart disease screening annually. (Possible copay depending on your coverage.) These screenings check your blood pressure and cholesterol and your doctor may provide you with tips to improve your health with some small lifestyle adjustments.

2. Diabetes Screening and Management: Over time, high blood glucose from diabetes can damage your blood vessels and nerves, increasing your risk for heart disease. Some warning signs for diabetes include weight loss, increased urination, blurry vision, and increased fatigue, thirst, and hunger.

3. Chronic Disease Self- Management: 80% of older adults have at least one chronic disease. Chronic Disease Self-Management Programs (CDSMP) are six week long interactive workshops that help attendees manage conditions. To find a CDSMP in your community, contact your local [Area Agency on Aging](#).

4. Healthy Lifestyle Habits: You know that saying, "Your body is a temple?" Well it is! Improving your diet and making small changes to your daily routine can drastically reduce your risk for heart disease. A great first step is to reduce your intake of processed foods and increase your fresh fruits and veggies!



**Protect Yourself from
Scams**

Workshop
April 12th at 11:00
in Room 1

Learn how to protect yourself and
your family from fraud, scams, and
identity theft!

Presented by Stand By Me 50+



*"Attitude is a little
thing that makes a big
difference."*

Winston Churchill

FREE AD DESIGN

WITH PURCHASE OF THIS SPACE

CALL 800.477.4574

Cadia Healthcare

OUR EXPERIENCED TEAM UTILIZES THE LATEST THERAPEUTIC TECHNOLOGIES IN A SUPPORTIVE ENVIRONMENT THAT RECOGNIZES INDIVIDUAL NEEDS.



Rehabilitation Nursing Care Care Transitions

(302) 947-4200

26002 John J Williams Hwy
Millsboro, DE



**Better Rehab. Better Nursing.
Better Results.**

Got Medicaid?

Got Medicare?

Get more benefits.



Call **1-866-432-4033**,
TTY 711, to learn more.

UnitedHealthcare®
Community Plan

CST26394A

For ad info. call 1-800-477-4574 • www.lpicommunities.com

Indian River Senior Center, Millsboro, DE

06-5309

MARCH BIRTHDAYS

Indian River Senior Center | www.IndianRiverSeniorCenterDE.com



HAPPY BIRTHDAY

1
Lynnette Babb
Paul Freedenburg
John Zimmerman

3
Dena Ament
Bob Fernekes
Clover Simpler
Richard Stacey

4
Robert Frost
Gil Hofheimer
Sheila Smith
John Sosnoski

5
Robert Bosack
Glenn Perrini
Alfred Rinaudot
Celeste Rush

6
Blair Calton
Richard Cleary
Larry Locklear
Mike Walsh

7
Russell Hoover
Jeff Tatnall
Kim Jay Little
George Marsden

8
Henry Giller
Patricia Gusoff
Theresa Zukowski

9
Dennis Claassen
Glenn Coach
Lois Mears

10
David Baker
Thomas Cunningham

11
Mark Cuomo

12
Baird Brookhart
Robert Kocher
Denise Limmer
Edwin Ramich

13
Alexander Krawchuk

14
Robert Thomas

15
Frederick Nunley
Jerry Waggoner

16
Jerry Cranmer
Alfred Taddeo

18
Coles Marsh
Richard Sturcke

19
Joe Donhauser
Bobbie Merrill
Dave Rufft

20
Elizabeth Landi
Tammy Rust
Kathleen Stritzl

21
Leon Dudley
Bob MacDonald

22
Butch Bucci
Price Goldston
Donna Musto

23
Mindy Goss
Bruce Hackett

24
Ed Bishop
Elaine Carmen

25
Gary Wagoner

26
John Cavanaugh
Stephen Kolbe
David Wheeler

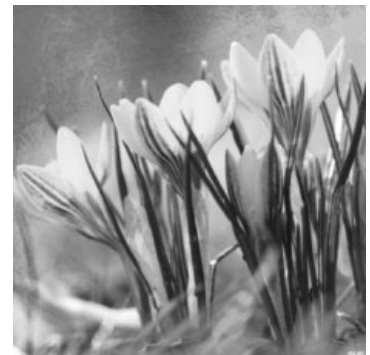
27
Russell Clatts
Kathy McGee
Richard Stewart

28
Jerry Rosolie

29
Donald Baker
Ray Mahr
Skip Walls

30
Ken Emery
Joan Yeaton

31
Thomas Taylor
Stephen Horosky



APRIL BIRTHDAYS

Indian River Senior Center | www.IndianRiverSeniorCenterDE.com

1
John Dolan
Bob Vanderloo

2
James Durkin

3
Ski Siekierski

4
David Houck
Ginny Morris
Dennis Mushinski
Dan Pyryt

5
Jay Abramson
William Mahon
Joseph Pyskaty
Jill Uss

6
Richard Stork
Larry Walton

7
Carole Aschenbach
Trudy Fox
Richard Goodman
Ellin Marsh

8
Lisa Orem

9
Steve Adams



10
Chuck Lucas
Carlene Russ
Ted Sideras
Larry Wilde

11
Pauline Gerheiser
Jack Henriksen
12
Steve Kempe
Lan Mershon
Anthony Rinaudo

13
Doug Tootell
Leon Pfeiffenberger

14
Pete Hoerner
Judith Maresca
Bill Porreca

15
Sue Scaglione
Mary Jane Tester
Andrew Twarowski

17
Angelina Ager
Miguel Izquierdo
Alan Lowe

18
Phil Armstrong
Sharon Klusek
Dan Martin

19
Vinnie Dioguardi

20
Theresa Dymicki
Janet Montague



HAPPY BIRTHDAY

21
Suzanne Lentz

22
Dennis Casey
Timothy Hresko
Joanne Kempton
Michael Roach

23
William Colwill
Thomas Herwig
Raymond Richard

24
Mabel Bender
Diana Hamilton

25
William Baker

26
Lee Bernhardt
John Musto

27
Sam Caligiure
Thomas Bernoski
Barbara Grogan

28
Robert Bradley
Robert Esposito
Russell Taylor

29
Angela Nittoly

30
Sharon Mears

If we missed your March or April birthday, please accept our apologies and let us know about our error so we can make corrections. Thank you!

PROGRAMS AT IRSC

Indian River Senior Center | www.IndianRiverSeniorCenterDE.com

MAH JONGG

Get those tiles moving here at IRSC every Monday and Friday beginning at 12:30pm!



BIBLE STUDY

Join Dale Argot, pastor of The Journey Church in Millsboro at the Indian River Senior Center on Tuesdays at 10am until 12pm. This class is open to IRSC members as well as non-members. Please call the Center if you have any questions 302-934-8839 (x1).

SOCIAL & PUBLIC BINGO

SOCIAL BINGO

BETWEEN 1PM AND 3PM EVERY WEDNESDAY. MEMBERS ONLY.

PUBLIC BINGO

MEMBERS AND NON-MEMBERS ARE WELCOME! ON THE FIRST THURSDAY OF EVERY MONTH, DOORS OPEN AT 6PM AND GAMES START AT 7PM.

INCLEMENT WEATHER

Please check Facebook, our Website, the radio or the television WBOC for any closings or delays at IRSC due to fog and inclement weather. The Center follows the Indian River School District's decisions about weather delays and cancelations.



AARP SAFE DRIVING CLASSES

The Indian River Senior Center will be holding an AARP Driving Safety Class. This class is scheduled for Friday, April 22 at the Center. It will be a 6 hour class and will run from 8:30 am to 3:00 pm. Registration fee is \$20 for AARP members and \$25 for non-members. The class is for Delaware drivers only. No out of state registration. Please register by phone at 302-934-8839 ext. 1, email - indianriverseniorcenterinc@gmail.com or sign up in the Center. Class size is limited.

Our class will be put into the AARP database. If COVID cases increase in Sussex County, the class will not be presented. AARP makes this decision. Because of this factor, all classes have to be scheduled 30 days in advance. COVID vaccination is required to take this class in person. Please bring your vaccination card to class. If no vaccination card, then proof of a negative COVID test taken within a 24 hour period is required by AARP.

NEWS YOU CAN USE

Indian River Senior Center | www.IndianRiverSeniorCenterDE.com



SPRING CLEANING AND ORGANIZING YOUR FINANCES

With spring coming, spring cleaning your personal finances will help you to manage your money.

Set Up a Filing System: Gather your credit card, phone, utility, insurance, mortgage, car loan and other payments and organize them in whatever way works for you. Keep them together in a safe place, like a filing cabinet, a desk drawer or a folder. When it's time to pay your bills, everything you need will be right in front of you.

Create a Budget and Stick to It: Budgeting is a critical step in getting your finances in order. Write down your monthly expenses, your debts, bills, discretionary spending, and your income sources. Cut back where necessary to ensure all your obligations are met.

Tracking your spending is a way to take account of what you are actually spending each month, which will help you stay within your budget. Review your budget frequently and adjust it as necessary. If you have tried to make a budget in the past, but it never works very well, make an appointment with a financial coach to help you put together a budget so you can get your finances in order.

Set Up Money Reminders or Automate Bill

Payments: Add all of your billing dates to a calendar, your smartphone's calendar alerts, Google Calendar notifications, Alexa or a set up an alert to remind you of an upcoming bill payment. Set up automated transfers and payments through your online banking, which ensures that you'll never miss a payment.

Balance Your Payments with Income: Talk to your credit card company, lender, or utility company to change your billing cycle, so you can make all your payments without struggling financially for part of the month.

Evaluate and Pay Off Your Debt: Evaluate how much you owe, and how much you are paying in interest. Set up a plan to chip away at your debts. The "avalanche" approach focuses on paying off debt with the highest interest rate. Once you eliminate the balance with the highest interest rate, you move on to the balance with the next highest interest rate, and so on. The "snowball" approach involves tackling your smallest balance first, then moving on to the next smallest balance until everything is paid off.

Save Money: Saving money gives us peace of mind. Financial emergencies like an illness, vehicle or home repairs can strike at any time. Having cash on hand can prevent us from resorting to credit and racking up debt. The amount you save will grow with time, and the more savings you have, the less likely you are to resort to credit.

Spring cleaning your finances helps keep your life – and your finances – organized.

For FREE assistance in reaching your financial goals, call Stand By Me 50+ for FREE financial coaching:
New Castle County 302-601-3896,
Kent County 302-415-1542
Statewide 302-608-2705

A HUGE Thank You to the AARP Tax Aide Program! Special thanks to Ken Bowen and to William O'Conner. Thank you for providing the AARP Tax Prep again this year. This is a tremendous service to our community and we are so grateful for all of the volunteer services.



Mon to Thurs: 11am - 10pm
Fri & Sat: 11am - 11pm • Sun: 12pm - 10pm
PIZZA • PASTA • ICE CREAM
WWW.MILLSBOROPIZZAPALACE.NET



TRUSTED HEARING CARE

**Free Hearing Screening • Digital Hearing Aids
All Make Repairs • Questions Answered**

Don't Miss a Moment or a Word, Because the Time is Now

BC/BS • AAA • AARP • Tricare • Aetna • Cigna • Humana
DE & MD State Employees • Federal Employees & many more!

MILFORD: 800 AIRPORT RD • 302-422-4677

MILLSBORO: 32711 LONG NECK RD • 302-856-2456  



HEADED FOR RETIREMENT?

**Our experts will guide you through
MEDICARE SUPPLEMENT &
Rx PART D SELECTION.**

AVERY HALL
INSURANCE SOLUTIONS FOR TODAY'S WORLD

 www.AveryHall.com

Alyssa Sinagra
Senior Account Executive
410-742-5111



ADVERTISE HERE to reach the senior market



Call (800) 477-4574

- Insurance
- Real Estate Sales
- Real Estate Rentals
- Property Management

Bus: (302) 539-7511
Toll Free: 1-888-441-8118
Fax: (302) 539-1857
www.wilgusassociates.com



P.O. BOX 309, 32904 COASTAL HIGHWAY, BETHANY BEACH, DE 19930

AVAILABLE FOR A LIMITED TIME!

ADVERTISE HERE NOW!

Contact **Brett Reineck** to place an ad today!
breineck@4LPi.com or **(800) 950-9952 x2511**

FAST, RELIABLE & GUARANTEED ELECTRICAL SERVICE

Senior Citizen
Discounts Available



EXPERT WIRE
Electrical Services & Home Technologies

Leave the wiring to the EXPERTS!

302-875-7953

www.ExpertWire247.com

Family Owned & Operated | Serving Delmarva Since 2003



24 Hour Service & Repair | 100% Satisfaction Guarantee | Upfront, Flat Rate Pricing | No Overtime Charge



For ad info. call 1-800-477-4574 • www.lpicommunities.com

Indian River Senior Center, Millsboro, DE

06-5309

INDIAN RIVER SENIOR CENTER
214 IRONS AVENUE
MILLSBORO, DE 19966



Your source for
tax-advantaged
income.



Mitch Rogers, AAMS®
Financial Advisor
28587 Dupont Blvd #2
Millsboro, DE 19966
302-934-1938

www.edwardjones.com

Edward Jones®
MAKING SENSE OF INVESTING

NKT-5894G-A-A1



Worship with us!
255 Wilson Hwy
Millsboro, DE 19966
a Wesleyan Church www.thejourneymillsboro.com
Sunday School 9 AM | Sunday Worship 10 AM
Wednesday Praise and Prayer 6 PM



support our
ADVERTISERS



For ad info. call 1-800-477-4574 • www.lpicommunities.com

Indian River Senior Center, Millsboro, DE

06-5309