



# INDIAN RIVER SENIOR CENTER

MAY|JUNE 2022 NEWSLETTER



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*The Strawberry  
Festival is June 4th!*



### IRSC WILL BE CLOSED

MAY 27TH  
MAY 30TH  
JULY 1ST  
JULY 4TH



New Friday Hours  
Begin June 3rd!  
8am - 2pm



Seniors Soaring to New Heights

# REPORTS FROM OUR BOARD MEMBERS

Indian River Senior Center | [www.IndianRiverSeniorCenterDE.com](http://www.IndianRiverSeniorCenterDE.com)



## ABOUT IRSC

### CONTACT INFORMATION

214 Irons Avenue  
Millsboro, DE 19966  
302-934-8839  
[www.IndianRiverSeniorCenterDE.com](http://www.IndianRiverSeniorCenterDE.com)  
[indianriverseniorcenterinc@gmail.com](mailto: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](mailto:indianriverseniorcenterinc@gmail.com)

### ACCOUNTING EXECUTIVE

Suzanne Gordon  
302-934-8839 ext. 2  
[indianriverseniorcenter@gmail.com](mailto:indianriverseniorcenter@gmail.com)

### MARKETING ASSISTANT

Kellie Beasley  
302-934-8839 ext. 1  
[indian2015river@gmail.com](mailto:indian2015river@gmail.com)

## FROM THE BOARD TREASURER

Overall, the finances of the Indian River Senior Center look very positive. At the end of February 2022 (67% through the current Fiscal Year) the finances for IRSC were aligned with the established budget for this Fiscal Year, resulting in a current revenue approximately 83% of the revenue projected for the entire year. Expenses are being well managed and are slightly below those projected in the annual budget.

*Steve Riley*  
Board Treasurer

## FROM THE BOARD PRESIDENT

Well the Center is finally getting back to a normal schedule. We now have Public BINGO on the first Thursday of each month. Exercise, balance, dance classes and Wednesday lunches have returned and soon we will have trips starting again. The in-house billiard leagues are playing Monday, Tuesday and Thursday and Mah Jongg every Monday and Friday. The AARP Tax Aide Program was also completed successfully again in April. Check Facebook for the latest info on all our activities.

Our next big Fund Raiser is the Strawberry/Craft Festival on Saturday June 4, 2022. Please come out and support our vendors and the Center and enjoy some ice cream and strawberries. You can purchase tickets at the Center or on the day of the event.

*Ed Bishop*  
Board President

# THE STRAWBERRY FESTIVAL

Indian River Senior Center | [www.IndianRiverSeniorCenterDE.com](http://www.IndianRiverSeniorCenterDE.com)



**When:** June 4th from 8:30am to 1:00pm

**Where:** Here at Indian River Senior Center!

**What:** Indoor Craft Fair w/ 20+ Crafters, Strawberry Short Cake, 50/50 Raffle, a Bake Sale, and more!  
Have some fun and meet some new people!

## VOLUNTEERS NEEDED!

Come help work the event or help by donating to the event menu. To sign up to work or donate items, please come check out the Strawberry Festival table in the main hall here at IRSC.

### Items Needed for Donation

plain pound cake, canned whipped cream, BJ's muffins (any flavor), all beef hotdogs, hot dog rolls, non-flavored coffee (regular and decaf), tea bags, a dozen eggs, flour, sugar, canned soda, vanilla ice cream (1-5 gallon buckets)

*-Chair Member Evelyn &  
Co-Chair Member Pat*

Thanks

We would like thank everyone for their understanding and patience while we transition back into normalcy! The COVID pandemic threw us for a loop but we're getting back on our feet here at IRSC and we're so grateful for everyone who stuck with us! We'd also like to welcome our new members who recently joined our family!

### IRSC 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

May 18th, 2022 | 9:30 am

June 15th, 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.

# DANCE & EXERCISE PROGRAMS AT IRSC

Indian River Senior Center | [www.IndianRiverSeniorCenterDE.com](http://www.IndianRiverSeniorCenterDE.com)

PRICE - \$3 PER CLASS

## LINE DANCING - BEGINNER

9:00AM - 10:00AM  
WEDNESDAY

INSTRUCTOR - MARIAN FETHEROLF  
302-249-1586



PRICE - \$5 PER CLASS

## LINE DANCING - INTERMEDIATE

10:15AM - 11:15AM  
WEDNESDAY

INSTRUCTOR - MARIAN FETHEROLF  
302-249-1586

## WALKING

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

INDIAN RIVER SENIOR CENTER  
302-934-8839

PRICE - FREE



Get together with some friends and come walk inside or outside, depending on the weather. Either way, get moving!

## AEROBICS

8:30am - 9:30am  
MONDAY (STARTING JUNE 6TH)  
TUESDAY AND THURSDAY

INSTRUCTOR - THERESA McDUFFIE  
240-338-0720

PRICE - \$5 PER CLASS

## STRETCH & BALANCE

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

INSTRUCTOR - THERESA McDUFFIE  
240-338-0720

PRICE - \$3 PER CLASS

## TAI CHI

9:45AM - 10:45AM  
MONDAY

INSTRUCTOR - JOHN CLANCY  
609-617-2326

PRICE - \$3 PER CLASS

## TAI CHI (VIRTUAL)

10:30AM - 11:30AM  
THURSDAY

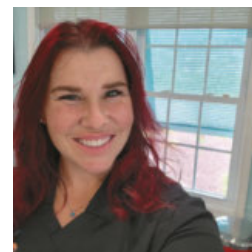
INSTRUCTOR - JOANNE HOWELL  
GOJOANNE@GMAIL.COM

PRICE - \$3-\$5 PER CLASS



*A few words from Theresa McDuffie, our fitness guru here at IRSC.*

I am passionately and enthusiastically interested in helping you stay on the path of living your best life! Better balance, more movement, and strength training, all lead to feeling happier and more confident. More than that, it improves quality of life, bone density, and reduces the risk of osteoporosis.



*"I began to realize how important it was to be an enthusiast in life. If you are interested in something, no matter what it is, go at it full speed. Embrace it with both arms, hug it, love it, and above all, be passionate about it."*

*- Roald Dahl*





*Our menu is subject to change.*

## MAY 2022

4TH - SUBS (ITALIAN, HAM OR TUNA), CHIPS, BIRTHDAY CAKE

11TH - PORK LOIN, MASHED POTATOES W/ GRAVY, VEGGIES, DESSERT

18TH - VEGETABLE- TOMATO SOUP, GRILLED CHEESE, DESSERT

25TH - PIZZA, SALAD, DESSERT

## JUNE 2022

1ST - SUBS (ITALIAN, HAM, OR TUNA), CHIPS, BIRTHDAY CAKE

8TH - HOT OPEN FACED TURKEY SANDWICH, MASHED POTATOES, VEGGIES, DESSERT

15TH - BACON QUICHE, BROCCOLI SALAD, DESSERT

22ND - TONY'S ITALIAN MEAL, DESSERT

29TH - CHEESESTEAK, POTATO SALAD, COLE SLAW, DESSERT

## Kitchen Corner

We can't thank our incredible chef enough for the yummy meals and for being a friend to everyone here at IRSC! She is always looking for new volunteers to help in the kitchen with easy things like chopping, dicing, wrapping utensils, and even serving the food. No long term commitment necessary; even just one day of help would be tremendously appreciated! If you're interested in lending a hand, give us a call!

## HOMEMADE MEALS!

We are excited to offer delicious, **homemade** lunches at 11:30am on Wednesdays. All lunches are \$5, with the exception of subs, which are \$6.

Members and non-members alike are welcome so feel free to bring a friend! We are highly encouraging people to sign up for their meal in advance, preferably by the Monday before so that we have enough for everyone! 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.

## Come 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 11:30am and Social Bingo from 1:00pm to 3:00pm. Bring a friend and make a day of it! Be sure to check your IRSC calendar for dancing, lunch, and bingo events!*



# PROGRAMS AT IRSC

Indian River Senior Center | [www.IndianRiverSeniorCenterDE.com](http://www.IndianRiverSeniorCenterDE.com)



## UPCOMING BUS TRIPS

### MAY 11TH- NATURE, NEIGHBORS & NEW FRIENDS (REGISTER BY APRIL 25TH)

A National Wildlife Refuge, a beautifully picturesque farm and garden, and a historic coastal landmark. Ticket price (\$55) includes roundtrip transportation, boxed picnic lunch, and a special gift bag!

Departure @ Noon  
Fresh Market Parking Lot  
30098 Veterans Way  
Rehoboth Beach, DE 19971  
Return @ 6pm

### JUNE 12TH- WILMINGTON ITALIAN FESTIVAL (Register by May 23rd)

Downtown Wilmington's annual Italian Festival event filled with delicious Italian foods, music, culture and much more! Ticket price (\$65) includes roundtrip transportation, and festival admission ticket.

Departure @ 12:15pm  
Home Depot Front Parking Lot  
17832 Coastal Hwy.  
Lewes, DE 19958  
Return @ 7:45pm

*Seats are limited so call us at 302-934-8839 x 1 to save yours!*

**Do you enjoy organizing and helping to coordinate events? We are always looking for volunteers to help with our upcoming trips! Give us a call for more information about getting involved.**

## 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. .

All the leagues are about meeting people, socializing, and having fun. At no time is gambling allowed.

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](mailto: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, has worked tirelessly to organizing the 2022 Golf season.

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.

# CLUBS, CLASSES, & HOBBIES AT IRSC

Indian River Senior Center | [www.IndianRiverSeniorCenterDE.com](http://www.IndianRiverSeniorCenterDE.com)

## Room Availability- May/ June

Hours	Hall					Room 1					Room 2					Room 3				
Hours	Mon	Tues	Wed	Thurs	Fri	Mon	Tues	Wed	Thurs	Fri	Mon	Tues	Wed	Thurs	Fri	Mon	Tues	Wed	Thurs	Fri
8:00																				
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3:30																				
4:00																				

Rooms are being used during the times marked.

## BOOK CLUB

The Virtual Book Club was started in January 2021 and it remains a wonderful way to stay connected during these crazy times. 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 May 11th the novel of discussion will be "One Italian Summer" by Rebecca Serie. On June 8th it is Laurie Zaleski's "The Funny Farm".** If you are interested in joining the book club, please contact Joanne Howell at [gojoanne@gmail.com](mailto: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.



# MAY|JUNE CALENDAR 2022

Indian River Senior Center | [www.IndianRiverSeniorCenterDE.com](http://www.IndianRiverSeniorCenterDE.com)

## WEEKLY SCHEDULE

### MONDAY

Golf

8:00am - 1:00pm  
Billiards  
8-Ball League

8:30am - 9:30am  
Aerobics (*Beginning in June*)

9:45am - 10:45am  
Tai Chi

12:30pm - 4:00pm  
Mah Jongg



### TUESDAY

8:00am - 1:00pm  
Billiards  
8-Ball League



8:30am - 9:30am  
Aerobics

9:30am - 10:30am  
Stretch & Balance

10:00am - 12 Noon  
Bible Study

1:00pm - 3:00pm  
Nickel Poker

### WEDNESDAY

9:00am - 10:00am  
Line Dancing  
Beginners

10:15am - 11:15am  
Line Dancing  
Intermediate

11:30am  
Lunch Served

11:30am - 1:00pm  
Lunch Time Activity

1:00pm - 3:00pm  
Social Bingo



### THURSDAY

Golf

8:00am - 1:00pm  
Billiards  
9-Ball League

8:30am - 9:30am  
Aerobics

9:00am - 9:30am  
Walking

9:30am - 10:30am  
Stretch & Balance

9:30am - 11:30am  
Art Class

10:30am - 11:30am  
Tai Chi (Virtual)

### FRIDAY

8:00am - 1:00pm  
Billiards  
Travel League

9:00am - 9:30am  
Walking

12:30pm - 3:00pm  
Mah Jongg



## MONTHLY SCHEDULE & SPECIAL EVENTS

### MAY

04 - Meet & Greet with Representative Collins- 8:00am - 9:00am

05 - Public Bingo - Doors open @ 6pm, games start @ 7pm

08 - Mother's Day

11 - Book Club (Virtual)- 2pm

18 - Board Meeting - 9:30am - 11:30am

27 - IRSC CLOSED

30 - IRSC CLOSED

### JUNE

01 - Meet & Greet with Representative Collins- 8:00am - 9:00am

02 - Public Bingo- Doors open @ 6pm, games start @ 7pm

04 - Strawberry Festival- 8:30am- 1pm

08 - Book Club (Virtual)- 2pm

09 - Father's Day

15 - Board Meeting - 9:30am - 11:30am

### MAY 2022

SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4 ★	5 ★	6	7
8 ★	9	10	11 ★	12	13	14
15	16	17	18 ★	19	20	21
22	23	24	25	26	27 ☹	28
29	30 ☹	31	1	2	3	4

### JUNE 2022

SUN	MON	TUE	WED	THU	FRI	SAT
29	30	31	1 ★	2 ★	3	4 ★
5	6	7	8 ★	9 ★	10	11
12	13	14	15 ★	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31 ☹	2



## Make It A Healthy & Happy Spring!



Spring has finally arrived in Delaware! Here are a few tips and tricks to protect yourself outside now that the weather is so inviting.



### While you're staying active...

It's best to get your outdoor exercise in the early morning or evening when the day is at its coolest.



Stay hydrated and never wait until you're thirsty to drink water.



### While you're sharing meals outdoors...

Don't forget to wash all fruit and veggies! And while you're at it, scrub your hands too and eliminate any chance of a bacteria born illness.

Grilling? Consider switching out those hotdogs and beef burgers for chicken or maybe fish. These are leaner and healthier meats!



### When you're enjoying some sun...

Though sun is definitely something that should be enjoyed in moderation, some vitamin D is definitely good for the body and soul.



Sunblock isn't just for the summer months. The American Cancer Society recommends using a minimum of SPF 30 to avoid damage from the sun's UV rays.

They also suggest wearing a wide brimmed hat (always in style!) or dark sunglasses to protect your eyes.



### SAVE-A-TAPE PROGRAM

Do you get your groceries from Redner's? You can donate 1% of your shopping total to IRSC just by bringing in your receipt. Next time you're at Redner's, stop by Customer Service and ask for a Save-A-Tape card to start racking up donations! Every little bit helps and receipts from up to 3 years ago are accepted! Keep an eye out for our receipt box here at IRSC.

### Volunteer Needed for Singing Group!

IRSC is looking for a volunteer who loves to sing and would like to be the head a new musical group! If you're interested, give us a call at 302-934-8839 x 1!

# FREE AD DESIGN

## WITH PURCHASE OF THIS SPACE

**CALL 800.477.4574**

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Indian River Senior Center, Millsboro, DE

06-5309

## MAY BIRTHDAYS

Indian River Senior Center | [www.IndianRiverSeniorCenterDE.com](http://www.IndianRiverSeniorCenterDE.com)



### HAPPY BIRTHDAY

1 Thomas Baldwin Carl Puschauer Craig Martin Jane Kuhfuss	7 Frank Ziemba Gary Holloway Mary (Patty) Johnson	13 Francis McGarrity John McDonald Daniel Bray	22 Kevin Dowd Thomas Casani Michael Isaacs Margaret Iuso Stephen Schatzman
2 Michael Wilson John Robertson	8 Arnold (Ed) Gatton Richard Plaskus Ellen Hoffman	14 Emory Buck Francis Cicio	23 Chris Brick
3 Connie Sausman Bill Moler Elaine Miano Aliyah Ladson-Bennett Thomas Renda	9 Marilyn Adams Martin Donoghue	15 Edward McNamara	24 Robert Hoey John Stabers Jeffrey Schulman
4 Bruce Neale	10 Jack Bison Kirk Slicer	16 Walter Lambertin Doris Williams Michael Clancy Lisa Meehan	25 Mark Getis
5 Lawrence Hess Philip Hamilton	11 Charles Brooks Jr. Klaus Wuttke	17 Daniel McGaughey Spencer Dize Roger Thomson	26 Tom Yockel
6 Chuck Morton Peggy MacDonald Brent Iles Wendy Schadt	12 Douglas Bliven Keith Cummings Steve Hallsted Charles Bupp	18 Mary Folan Philip Burstein Marcia Bray Henry Gleich	27 Paul Armstrong Robert Lowery
		19 Alice Baker Donald Dangell Sr. Glenn Burow Alan Appel Joseph Sidlowski Frans Dielemans	28 Timothy Smith Barbara Cross
		20 Howard Stewart Leonard Dwojeski David Moore Stacey Himler	29 John Sommese Christine Hudson
			30 Mary Jean Grau
			31 Bill Eydeloth James Schneider Roger Williamson



# JUNE BIRTHDAYS

Indian River Senior Center | [www.IndianRiverSeniorCenterDE.com](http://www.IndianRiverSeniorCenterDE.com)

1  
David Gillian  
Patti Halsey  
Glenn Snyder  
Deborah

2  
Gary Hess

3  
Lou DiMascio  
David Clarke

4  
Helen Doyle  
Frank Biancaniello

5  
Eileen Sweeney  
Gerald Lang  
Paul Thompson  
Catherine Ullom

6  
David Baum

8  
Gary Arrell  
John Beall  
Timothy Grothe

9  
Jack McAleer

10  
Paul Schwab  
Evelyn Ferracci

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

10 con't.  
Ron Zurich  
James Lachall  
Ronald Weber  
Maria Sutz

12  
Antoinette Coulbourn  
Robert Banholzer  
Thomas Morris

13  
George Gohner  
Chuck Swalagin  
Steve Dallachiese

14  
Russell Gray  
James Mathis

15  
George Evancho  
Anthony Giacobbe

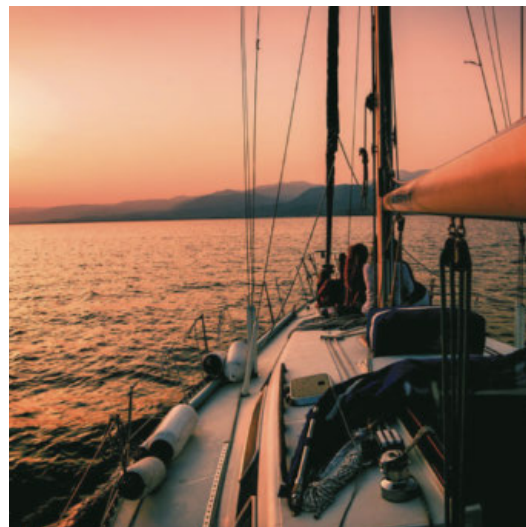
16  
Timothy Dyer  
Ed Galiani

17  
Emil Mayer  
Edward Thayer

18  
Ronald Lewis

19  
Dennis Tracey  
Doug Hudson

20  
David Watkins  
Carla Todd



21  
David Matera

22  
Tim Brenton  
David Sroka  
Andrew Zeisberg

23  
Richard Iovino  
Daniel Andriola

24  
Michael Cunningham  
George Gibbs  
Jim Gallagher  
Don Dzedzy  
Joanna Strasser

25  
Rick Leach  
Bill Masterson  
Ken Armstrong

26  
Mary Murdoch  
Janet Ann Bull  
Joseph Boone  
Stanley Stoklosa  
John Sharkey Jr.  
Harold Mountain

27  
Greg Lofton

28  
Michael Crosby  
Joseph Ewald

30  
Tony Inverso  
Kim Stavelly





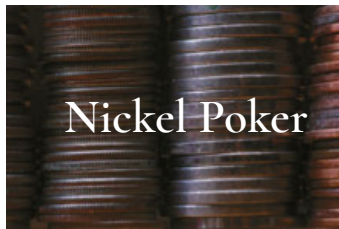
## MORE TO DO AT IRSC

Indian River Senior Center | [www.IndianRiverSeniorCenterDE.com](http://www.IndianRiverSeniorCenterDE.com)



**Social Bingo** is each Wednesday for our members between 1pm and 3pm.

**Public Bingo** is the first Thursday of every month and is open to members and non-members! Doors open at 6pm and games start at 7pm. There is a \$15 buy-in, a jackpot of \$250, and our famous *Cookie Jar*! Don't miss it on *May 5th & June 2nd*!



Come join us for Nickel Poker every Tuesday between 1pm and 3pm. Not sure how to play? No problem! We'd be happy to teach you!

### MAH JONGG

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

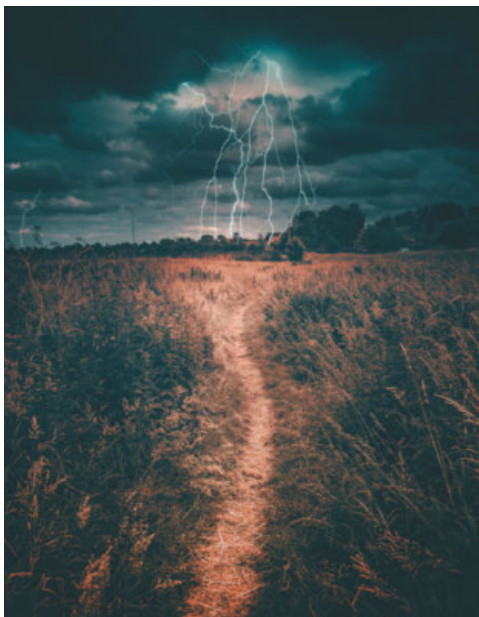
### BIBLE STUDY

Join Dale Argot, pastor of The Journey Church in Millsboro is 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).



This program contributes .5% of the price of all eligible items to a charity of your choice, at no extra cost to you! For more info about how to sign up, come by the Center and pick up a flyer! The link for IRSC is

<http://smile.amazon.com/ch/51-0117188>



### INCLEMENT WEATHER/ EMERGENCY CLOSINGS

Please check Facebook, our website, the radio or the television WBOC for any closings or delays at IRSC due to fog and inclement weather.

# FINANCIAL ADVICE

Indian River Senior Center | [www.IndianRiverSeniorCenterDE.com](http://www.IndianRiverSeniorCenterDE.com)



## WHAT CREDIT CARD IS RIGHT FOR YOU?

Check your credit score: Your score is important in determining which credit cards you qualify for. A Stand By Me 50+ Financial Coach can pull your credit for free.

Pick the type of card that fits you best. Need to improve your credit? Get a credit-building card designed for people with bad credit or limited credit history. credit-building cards can help you build or repair your credit if you use them responsibly.

Need to pay off debt? Get a balance transfer credit card. You can transfer debt from one or more credit cards to a balance transfer card with a lower APR and save on interest charges. They typically offer either a lower-than-average or 0 percent introductory APR on balance transfers for at least the first several months and often more than a year. During this period, you can contribute more money toward your principal balance and less toward interest charges. have a payoff plan in place as any balance that remains at the end of your intro APR period will be subject to the card's regular APR.

If you need to carry a balance, a low-interest credit card is a good fit. They tend to offer a lower ongoing rate or a 0% introductory APR on new purchases. A card with a promotional APR on purchases will make the most sense if you have major expenses on the horizon and would like to pay them off over time while avoiding interest. Promotional APRs on new purchases typically last 12 to 18 months, after which any remaining balance is subject to the card's regular APR.

Rewards credit cards are best suited to cardholders who already have good credit and want to earn cash back or points via sign-up bonuses and purchases.

Pick the card that offers the best value. When considering a secured credit card, look for options that reward responsible usage with periodic credit line increases. When considering low interest and 0% APR credit cards realize no credit card offers 0 percent interest indefinitely. Look for cards that offer 0% introductory periods that are up to 21 months long. If you fall behind on your payments, some credit card companies will charge costly fees or a penalty APR. If you are concerned about your ability to pay your balance every month, consider looking for a card without these fees. If you are considering a rewards card and want to earn its signup bonus, for instance, take note of the spending requirement to make sure you will get the best value out of your card. Look at annual fees.

Interest rates on credit cards can be in the single digits up to 36%. A card's APR should be a factor in your decision-making process, especially if you think you may have to carry a balance. Different types of credit cards charge various fees. Some of the most common may have annual fees, balance transfer fees, late payment fees, and/or cash advance fees.

**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**







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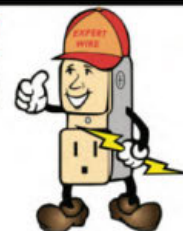
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