

The New Castle County Women's Journal



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Better Than 20/20? The Role of Ray Tracing



By Jeffrey Minkovitz, MD, MBA

For over three decades, laser vision correction has helped millions of people reduce or eliminate their dependence on glasses and contact lenses. Technology has steadily improved—with faster lasers, better tracking, and increasingly customized treatments. But occasionally an advance goes beyond incremental improvement. Ray-tracing-guided customized laser vision correction, as used in Alcon's WaveLight Plus LASIK treatment, is one of those advances.

Traditional laser vision correction begins largely with the same measurement used to prescribe glasses: the eye's refractive error. More sophisticated systems added measurements of the cornea and other optical imperfections.

SightMap ray-tracing technology takes personalization to another level, gathering far more detailed information about the individual eye to design and guide treatment.

In a prospective, randomized study published in *Ophthalmology*, 100% of eyes treated with WaveLight Plus LASIK achieved 20/20 or better uncorrected vision three months after treatment, and 83% achieved 20/16 or better. Another two-year study found

that 65% gained at least one line of vision beyond their best corrected vision before surgery, and 38% gained two lines. Another real-world study of ray-tracing-guided LASIK found roughly half achieved 20/12.5 or better—sharper than the 20/20 standard many associate with "perfect" vision.

Of course, no technology can guarantee a particular result for every patient. Outcomes depend on each patient's eyes, prescription, and appropriate patient selection.

So what makes this technology different?

SightMap collects more than 100,000 data points describing the eye's optical characteristics. Ray tracing uses those measurements to construct a three-dimensional virtual model and mathematically trace how light travels through the eye. Rather than simply treating a glasses prescription, treatment is calculated from the patient's unique optical system, including the cornea, anterior chamber, and natural lens.

The result is a highly individualized treatment plan—essentially an optical "digital twin" of the eye that is used to design the laser treatment.

This matters because our goal is no longer simply 20/20 on an eye chart. We increasingly seek excellent quality of vision as well: sharpness, contrast, night vision, and reduction of subtle optical imperfections that glasses cannot correct.

WaveLight Plus received FDA approval in the United States in 2025 for specified LASIK treatments of nearsightedness and astigmatism. The underlying WaveLight EX500 excimer laser platform is FDA-approved for both LASIK and PRK, and is the same platform used for

WaveLight Plus LASIK with SightMap. Use of the newer WaveLight Plus ray-tracing treatment with PRK is currently off-label, and the LASIK results described above have not yet been independently established for PRK.

After 30 years of refractive surgery—including approximately 10 years performing LASIK—I have long favored PRK for most patients. PRK provides excellent accuracy and visual outcomes without creating a permanent corneal flap, eliminating flap-related complications and reducing concerns such as dry eye and corneal ectasia in susceptible eyes. It is also appealing for active lifestyles because there is no flap vulnerable to later trauma. The tradeoff is slower recovery and sometimes several days of greater discomfort, so treatment should be individualized.

After three decades performing laser vision correction, I have experienced many generations of technology. Improvements are expected; transformative advances in how we measure, model, and optimize the optics of an individual eye are rare. Ray tracing represents an exciting next step in personalized vision correction.

Bio

Dr. Jeffrey Minkovitz specializes in corneal, cataract, and refractive surgery and has been a partner at Eye Physicians and Surgeons, P.A. since 1996. A Harvard graduate, he received his medical degree from the University of Massachusetts, served his ophthalmology residency at Washington University, and completed a cornea and refractive surgery fellowship at the Wilmer Eye Institute of Johns Hopkins.

Later, as a clinical instructor at Johns Hopkins, he received the Outstanding Teacher Award.

He is one of only a few Delaware surgeons trained in corneal transplantation and performs advanced cataract surgery, including laser-assisted cataract surgery and advanced-technology lens implants. Dr. Minkovitz is known for several Delaware firsts, including PRK laser vision correction and newer, less-invasive techniques for corneal transplantation. He co-founded the Center for Advanced Surgical Arts, helped bring laser cataract surgery to Delaware, and founded Laser Vision Delaware, LLC. In 2026, he introduced advanced ray-tracing technology to Delaware for highly precise, personalized laser vision correction. For further information or to schedule an appointment please call 302-652-3353.



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publisher's page

A note from Pamela

Now that we are entering the fall season, with its beautiful changing colors and cooler weather, we turn the sands in our hourglass once again.

We have faced many changes over the past year—not only with my papers, but also with the Sussex County Woman and the New Jersey papers. Through all of these changes, I hope you will appreciate that we have been able to bring you another quarterly edition for your enjoyment and education.

All of our contributors work tirelessly to provide you with educational and informative articles that you can use in your everyday life. When you enjoy an article, please take a moment to let the contributor know that you read it in The Women's Journal. Your encouragement and support mean so much to them.

Fall is also the perfect time to visit your local permanent cosmetic expert to freshen up your make-up. You might also consider making an appointment at your local medspa for a recovery facial after all that summer sun and outdoor exposure. At least those are a couple of my own little side trips now that I'm no longer gardening every day or playing at the beach with my grandbabies!

As we head into fall and the holiday season, I hope you have a wonderful, happy, and healthy season. Enjoy life, cherish the people around you, and always look for the good things you have been blessed with.

Warm regards, Pam Rizzo

On The Cover . . .

I would like to extend a very special thank you to the staff of Kimmel, Carter, Roman, Peltz & O'Neill, P.A. for graciously hosting and participating in our fourth quarter 2026 profile shoot at their Christiana Location. Beautiful location and lovely professional women. Delaware's largest law firm exclusively handling Personal Injury & Workers' Compensation. For more information call 302) 565-6100.

Debra Zeccola Photography provided all photography for our shoot. Debra is a wonderful photographer to work with; very professional, and prompt in responding to my needs as the publisher of a magazine. I highly recommend Debra for any photographic needs that you may have. For more information about Debra, contact her at dzphotography@comcast.net, go to www.debrazeccolaphotography.com or call 302-540-5800.

I would like to thank all our attendees for participating in our profile and cover photoshoot. We know that it is difficult to squeeze one more thing into your busy day. We are extremely proud to honor each of them. Make sure that you read their complete profiles inside, and don't forget to tell them that you saw them in The Women's Journal.

Cutting-Edge New Neuropathy Treatment



By Dr. Katie Schuler

There are new treatments for peripheral neuropathy; natural solutions with no drugs, surgeries, or injections. Many of our patients with neuropathy report that their feet or hands feel just like the picture on the right. Peripheral neuropathy is a condition affecting more than 30 million Americans, and the condition is growing rapidly. In our clinics across the country, we have developed a precise and effective system treating peripheral neuropathy. This program is helping thousands of people across the U.S. with this debilitating condition. The interventions and technology we use are designed to address the multiple factors that can contribute to the development of neuropathy, and provide ongoing relief for our patients.

Given that peripheral neuropathy almost always has a vascular component, the first group of therapies we utilize are designed to improve nitric oxide production, nerve re-education, angiogenesis, and increase circulation to the extremities. When we can improve the underlying blood supply to the peripheral nerves as well as address the centrally mediated pain, patients experience substantial decreases in pain, increased balance, and diminished numbness/tingling that is all too common with neuropathy. We have a unique system where you will only have

to come in the office once a week for a period of time, while gaining independence from your neuropathy condition.

Bio

After practicing for over a decade Dr. Schuler takes pride in making sure each patient has a warm and inviting experience in the office. Through the years, she has gained a considerable amount of expertise with diagnosing and treating musculoskeletal dysfunctions associated with injuries and trauma. Her main focus is for patients to receive the knowledge and understanding of their issues, giving her the ability to provide the best solution.

SIHC emphasizes the importance of improving your health in an effort to reduce the risk of pain and illness in the first place. Given the option, most people would prefer to be healthy and avoid illness if possible, and SIHC can help you achieve your health and wellness goals. For those patients who may already be in pain, SIHC offers a unique way to provide pain relief for many types of pain and conditions.

If you are experiencing pain, we want to help! We are dedicated to helping patients regain pain-free lives.

Oftentimes, people do not seek help for pain until it worsens. We want to help at the onset of symptoms, so they do not progress.

Testimonials

"I've been struggling with neuropathy pain for years, and it felt like there was no solution. The burning, tingling, and numbness in my feet made everyday life a constant challenge. But after starting treatment at Synergy Integrated Health Center in Wilmington, Delaware, everything has changed. The team took the time to understand my condition and created a personalized plan that worked for me. The pain

has significantly decreased, and I can finally enjoy daily activities again without discomfort. With two great, convenient locations in Wilmington, I'm so grateful for Synergy—they've truly transformed my life!"

~ Sarah L., 57

"After struggling with neuropathy pain for years, I found relief at Synergy Integrated Health Center in Wilmington. The personalized treatment plan worked wonders, and the pain has significantly decreased. With two convenient locations, I'm finally able to enjoy life again without discomfort. Thank you, Synergy!"

~ Robert F., 72

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"I had no idea nerves can heal. The tingling in my hands is 95% better. I was told it would only get worse." – Beau T.

"I'm now off all my neuropathy meds. And I can feel my gas and brake pedals now!" – Benny H.

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Functional Medicine . . .Your Gut, Your Health



By Dr. Cynthia Crosser

Have you ever had a digestive “issue”? We all have and we expect to get over it and be done. But we hear more and more about how disease begins in the gut. Well, those bacteria, fungus, enzymes and all of what we call the microbiome, influence our respiratory health, our moods, and even hormonal balance. Literally every network in the body is connected to our microbiome including neurological, cardiovascular and immune systems.

The lower part of the intestines contains bacteria that help to digest, absorb and metabolize nutrients. They ferment carbohydrates into short-chain fatty acids (SCFA). Good bacteria maintain the gut lining and prevent leaky gut. When the lining breaks down, we see systemic inflammation. And when we see strains present that produce methane or hydrogen, GI disorders may follow including IBS, Crohn’s, and ulcerative colitis. Using the right strains and multistrain combinations can produce relief from bloating and abdominal pain in as little as four weeks.

Mental wellness – 90% of the body’s mood-calming serotonin is made in the gut. Certain strains of Bifidobacterium,

Lactobacillus, and Akkermansia play key roles in gut-brain health which is also bidirectional; the brain also influences the gut. Other neurotransmitters such as GABA, dopamine, and glutamate are synthesized by gut bacteria. This influences our moods, stress responses, sleep, and cognitive functions.

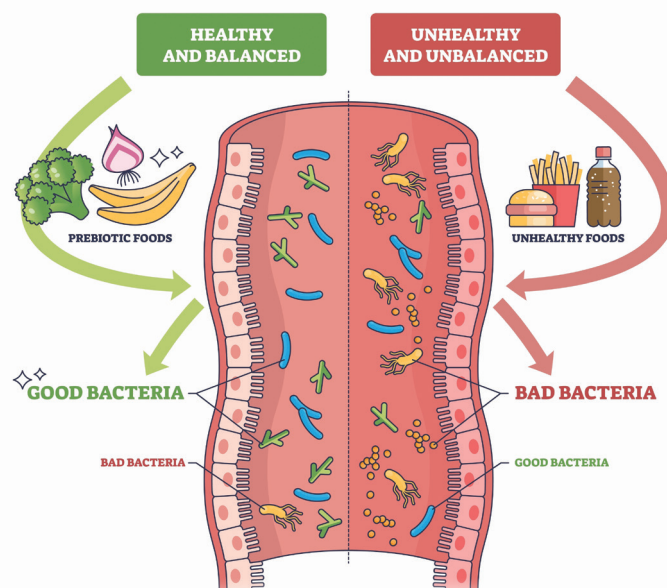
This microbiome also plays a role in weight gain, metabolic obesity, blood sugar levels and even plaquing and inflammation in our blood vessels. When the gut bacteria are imbalanced, we develop risk factors for conditions like atherosclerosis, heart failure, and chronic kidney disease.

Skin and hair health are significantly affected by our microbiome. Inflammation in the gut can show up as acne, eczema, or rosacea. And changes in the skin barrier can also impact the gut microbiome.



Immune function – 75% to 80% of our immune system is housed in the gut lining. So the gut microbes are in constant communication with our immune system. Imbalances are drivers of autoimmune disease such as rheumatoid arthritis (RA), Lupus, and Type 1 diabetes. Patients with RA tend to have low levels of Faecalibacterium and an overabundance of the Prevotella species which fuels inflammation. Bacterial diversity, many different types of bacteria, promote a healthy balance between bacteria.

GUT MICROBIOME BALANCE



Hormones – Gut bacteria help to metabolize and recycle hormones, such as estrogen and testosterone. If the gut and the hormones are balanced, mood, metabolism, menstrual cycles and immune function will also be in balance.

So how do we support this powerful microbiome? There are several key components such as focusing on fiber consumption and eating the rainbow for foods high in polyphenols. Variety is key here. Eating fermented foods will reduce inflammation and increase gut bacteria. Exercising, managing stress and choosing nontoxic cleaning products will also impact your

gut health. Daily habits go a very long way in achieving diversity of bacteria, richness or how many microbes are present, and stability which is the ability to maintain balance over time. And, finally, the only real way to know where you stand on your gut health is to have a qualified Functional Medicine doctor run a functional stool test which will provide a wealth of information regarding the function of your gut. Do it, your life depends on it!! For information, go to www.crossernaturalhealth.com and let’s get on a chat or call 302-994-1010.

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More Than Just “Looking Younger”



By Laura Dougherty, D.D.S.

Facial aesthetics is no longer about chasing perfection, it's about restoring confidence, enhancing natural beauty, and aging in a way that still feels like you.

With today's advanced aesthetic technology, patients have more options than ever before. Some treatments relax muscles, some restore lost volume, and others stimulate your body's own natural collagen production. Understanding how these treatments work, individually and together, can help patients choose the right approach for their goals.

Botox: softening lines before they deepen

Botox is one of the most well-known aesthetic treatments, and for good reason. Botox works by temporarily relaxing the facial muscles responsible for repetitive movements that create wrinkles over time.

Common areas treated include:

- Forehead lines
- Frown lines (“11s”)
- Crow's feet
- Lip flip areas
- Jaw tension and slimming

The goal with Botox is not to look frozen or overdone. When done properly, it simply softens

lines and creates a smoother, more rested appearance.

Botox is also a great preventative treatment because it can help slow deeper wrinkles from forming over time.

Filler: restoring volume and facial balance

While Botox relaxes muscles, dermal filler restores volume. As we age, we naturally lose collagen, elasticity, and facial fullness. This can lead to hollow areas, sagging, and loss of definition.

Fillers can help:

- Enhance lips
- Restore cheeks
- Define the jawline
- Improve chin projection
- Soften smile lines

For years, many of us women were taught that “beauty is pain,” and in aesthetics, the mindset often became: the more filler, the better. While filler absolutely still has an important place in facial rejuvenation, both women and men are now looking for more natural, less invasive, and less painful options that still deliver real results.

That is where EMFACE and EXION are changing the game.

The newest addition: EMFACE and EXION

I'm especially excited to introduce EMFACE® by BTL and EXION® by BTL, two advanced non-invasive treatments that are redefining modern aesthetics.

What is EMFACE?

EMFACE is completely needle-free and uses radiofrequency along with HIFES™ (High frequency Facial Electrical Stimulation) technology to treat both the skin and underlying facial muscles at the same time.

EMFACE helps:

- Lift and tighten the face

- Stimulate collagen and elastin
- Improve facial contour
- Reduce wrinkles naturally
- Strengthen facial support

One of the most exciting things about EMFACE is that it works on the muscle structure underneath the skin, something injectables alone cannot do.

Patients often say they look more lifted, refreshed, and rested without looking like they “had work done.”

What is EXION?

EXION focuses more on improving skin quality and stimulating your body's own natural hyaluronic acid production.

EXION can help improve:

- Skin texture
- Loose or crepey skin
- Fine lines
- Elasticity and firmness
- Overall skin quality

This is a great option for patients who want natural rejuvenation, are not ready for filler, or simply want to maintain their results longer.

Why combination treatments work so well

The reality is that facial aging happens in multiple ways, muscle movement, volume loss, collagen depletion, and skin laxity all play a role. That's why there is rarely one single “best” treatment.

Instead:

- Botox softens expression lines
- Filler restores volume
- EMFACE lifts and strengthens
- EXION improves skin quality and collagen production

Together, these treatments create a more complete and natural approach to facial rejuvenation.

Aesthetic medicine continues to evolve, and patients today are moving away from dramatic changes and toward treatments that help them look healthier, refreshed, and confident. The goal is not to look different, it's to look like yourself, just more rested, lifted, and confident in your own skin.. To find out more, call 302-475-3270 or visit DoughertyDentalSolutions.com.

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Salon-Recommended Shampoo Bars!



Julia Dunning, Soaper & Owner
Maine Botanical Soaps

I have a little story to tell you . . . There have been a few stylists whose clients have come in and they have said to them, wow, what are you using on your hair? And their clients say, it's Maine Botanical Soaps; Honey Hair or Thick & Healthy Shampoo. So . . . now these stylists are recommending it to their other clients! And I am so grateful!



Honey Hair

If you have impossible hair and constantly fight with products to work, you really need to try this! Honey Hair is made with virgin organic argan oil, rhassoul clay, local raw honey from untreated bees and organic Canadian raw unfiltered beeswax. No scents or colorants. This is a hair revitalization bar, and it has more of a creamy lather than an overly sudsy lather. Gentle enough for daily use, and balancing enough for weekly use. It won't strip your hair's natural oils.

Thick & Healthy Shampoo
Made with french green clay to neutralize and balance the scalp and hair oils; argan oil, castor oil and more! Most people find they don't need conditioner or styling product with this bar. Think hair with soft, emollient volume, with a very mild scent from therapeutic grade; lavender and clary sage essential oils added for hair health and vitality. This shampoo bar is vegan.

One more great way to lessen your exposure to microplastics, as well as the plastic pollution on our planet. To use either bar; simply rub the bar over your head and hair and massage, nourishing the roots and scalp, then rinse.

Honey Hair bars are 5¾ ounces and are available for \$10. Thick & Healthy Shampoo bars are 5¾ ounces and are available for \$9. Let me know what you think!



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←

order online at
MaineBotanicalSoaps.com
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I used the Honey Hair yesterday and I already love it. A friend of mine recommended this. She is a stylist and has a client with thin, fine hair like me. Her client has been using honey hair for 6 weeks and she has a lot of new growth. Thank you for creating a wonderful, clean product. - L.B.

I've been looking for an organic shampoo with super clean ingredients, and couldn't find it anywhere. I was referred to your website by the lady who cuts my hair, and loved what I saw. For whatever it's worth, I would strongly encourage you to feel comfortable raising your prices a bit . . . your products are worth it. In my view, organic, clean products of all kinds are growing in demand . . . your target audience will only grow. - D.D.

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Want To Feel Better? Ask Better Questions



By Patti Schell, RN, BSN, FNP
Owner, Rise Above Wellness

Maybe you're tired all the time, even though you're getting enough sleep. Your digestion isn't what it used to be. You're gaining weight despite trying to eat well. Your hormones feel unpredictable, your stress is through the roof, or you simply don't feel like yourself anymore.

You may have even been told that your lab results look "normal"—yet you know you don't feel your best.

This is where a functional medicine approach can offer a different perspective.

First, it's important to understand what functional medicine is. Functional medicine is a holistic, systems-based approach to healthcare that focuses on identifying and addressing the root causes of disease rather than simply treating symptoms. Instead of looking at each symptom in isolation, functional medicine considers how different systems within the body—and factors such as nutrition, sleep, stress, movement, environment, genetics and lifestyle—may be influencing one another.

Functional medicine also asks an important question: Why might this be happening?

For example, fatigue isn't always simply about needing more sleep. Nutrition, blood sugar, stress, thyroid function, hormones, gut health and daily habits may all contribute to how you feel.

The goal is to look at the bigger picture and identify areas where your body may need additional support.

Your health is more than a single lab result

One of the most valuable aspects of a functional approach is personalization.

Two women can experience the same symptom for very different reasons. That means their paths forward may look different, too.

A functional wellness journey often begins with a comprehensive look at your health history, current symptoms, nutrition, lifestyle and goals. Depending on the individual and the provider, functional lab testing may offer additional information. From there, a personalized plan can focus on the areas most likely to make a meaningful difference.

And often, that plan isn't about doing something extreme. It's about making small, strategic changes consistently enough to create lasting results.

Food is foundational—but it's not the whole story

Food has been used to heal ailments for thousands of years—long before modern medicine existed. Across cultures and eras, people observed that certain foods, herbs, and natural substances could prevent illness, speed healing, or restore strength. Nutrition is an important part of functional wellness because

the foods we eat provide the building blocks our bodies need to function.

But good health isn't created by food alone. Sleep matters. Stress matters. Movement matters. Relationships matter. Your environment matters. And perhaps most importantly, the habits you practice every day matter.

Functional wellness brings these pieces together instead of chasing one symptom—or searching for one "magic" solution.

You don't have to settle for "I guess this is just how I feel now"

If you've been trying to improve your health but aren't sure what your body needs next, it may be time to take a more personalized and functional approach.

At Rise Above Wellness, we help women better understand their bodies, identify opportunities for support and build realistic nutrition and lifestyle habits designed for long-term wellness.

Ready to start asking better questions about your health?

Call 302-405-6760 or visit www.RiseAboveWellnessDE.com/contact to schedule a discovery call.



Helping women and families create the healthiest versions of themselves, from the inside out.

If you're experiencing:

- Chronic fatigue that just won't quit
- Stubborn weight gain, especially around the midsection
- Mood swings, anxiety or depression
- Autoimmune or thyroid disorders
- Constant brain fog clouding your days
- Digestive problems that won't go away



**Give us a call.
302-405-6760**

**Schedule your free 15-minute
consultation today!**
riseabovewellnessde.com

*Or scan the QR code
to schedule a call.*

7 Overlooked Retirement Tips For Seniors



By Frank Demarinis

The standard recipe for retirement planning has been hyper-focused on the financial number. We calculate 401(k) balances and stare at retirement calculators. Yet, when the initial honeymoon phase of permanent freedom fades, retirees discover the hardest parts of retirement rarely involve portfolio size. We often ignore emotional readiness and blind spots that financial advice doesn't address.

1. Test-drive your "identity shift" before you turn in the keys

"Retirement shock"—a heavy sense of aimlessness that hits 3 to 6 months in. When you retire, you don't just leave a job; you step down from an identity.

Don't wait until your final day to build your non-work persona. Six months before retiring, start practicing your new lifestyle. Take up a project, try volunteer commitments, or join a club.

2. Beware the "unseen" inflation the first five years

Most people assume their spending will drop immediately upon retiring. The reality? The "go-go years" (ages 60 to 70) are often the most expensive. When every day is a Saturday—filling time costs money. Underestimating travel, dining out, home improvements,

and lifestyle inflation in early retirement.

Build a dedicated "go-go fund" separate from your fixed living expenses. Give yourself a specific, guilt-free budget for high-activity years so you don't compromise your core portfolio during that withdrawal phase.

3. Audit your home for "aging in place" while you have high energy

Many retirees plan to stay at home however, living with high-maintenance yards and old appliances gets exponentially harder as mobility changes. Making emergency renovations during a health crisis is stress-inducing and expensive. Downsizing early is a proactive approach.

Perform an "accessibility audit" in your 60s/70s while you are still active. Could the laundry be moved to the main level? Are curbless showers or wider doorways feasible? Is the yard manageable if you can no longer do yourself?

4. Create "anchors" for daily routine

In corporate life, your day is anchored by meetings, deadlines, and commutes. Without structure, time melts together in a way that feels comfortable at first, but slowly erodes physical health, mental sharp-mindedness and circadian rhythm disruptions.

Build a non-negotiable morning and afternoon "anchor." Set 8:00 AM walk, a gym class, or a community breakfast. A dedicated hobby hour, reading block, or mentorship session brings momentum back to your week and keeps your mental clock grounded.

5. Brace for the "generational pull" (and set boundaries)

Generational obligations don't disappear in retirement. Retirees find themselves acting as financial safety nets for adult children or young grandchildren. Over-extending your fixed income out of love can put your own long-term care at risk.

Set warm but firm boundaries before retired life begins. Have open discussions with your family. Protecting your financial independence is actually the best gift you can give.

6. "Social infrastructure" inventory

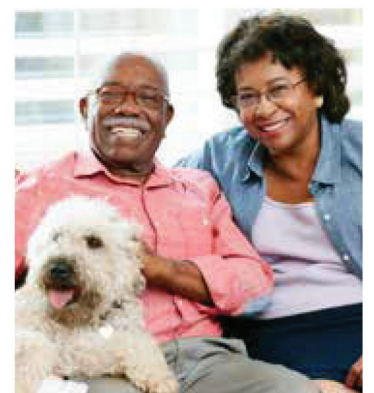
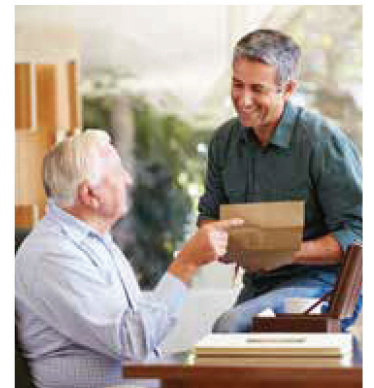
During working years, a huge portion of your social circle is built-in: coworkers, clients, and industry peers. Once you leave, those casual interactions evaporate causing isolation. Map out social network into three tiers:

1. Work-adjacent acquaintances (which naturally fade).
2. True deep friendships (who require intentional upkeep).
3. New activity-based groups (local leagues, volunteer organizations, neighborhood associations).

Invest in categories 2 and 3 at least a year before retiring.

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Light Therapy Now Available In Delaware



By Paula Ko, MD

How does photobiomodulation work?

Photobiomodulation therapy uses specific, carefully calibrated wavelengths of low-level yellow, red and near-infrared light, delivered painlessly and non-invasively to the back of the eye during a quick in-office session. The science behind it centers on the mitochondria — the tiny structures inside our cells often called the “powerhouses” of the cell because they generate the energy cells need to function.

As we age, mitochondria throughout the body, including in the delicate cells of the retina, naturally become less efficient at producing energy. In the eye, this energy decline is believed to be one of the underlying contributors to the cellular stress and damage seen in dry AMD. PBM works by stimulating these mitochondria, essentially giving retinal cells a boost in energy production. This, in turn, may help reduce inflammation, support cellular repair processes, and improve the overall health and function of the retina. The result for many patients is not just a slowing of vision loss, but in many cases, a genuine improvement in vision.

Who is the best candidate for this treatment?

PBM therapy tends to work best for patients in the early to intermediate stages of dry AMD as well as patients with geographic atrophy outside of the macula, before extensive, irreversible damage to the central vision has occurred. Patients who still have functioning retinal tissue that can respond to the light stimulation tend to see the most benefit. The best way to find out if you're a candidate is through a comprehensive eye exam and OCT retinal imaging, which your ophthalmologist can use to

evaluate the specific stage of your AMD.

What kind of results can patients expect?

The results from clinical research have been genuinely exciting. In studies of this therapy, an impressive 83% of patients treated with PBM improved by at least one line on a standard vision chart, and some improved by two lines or more over a 21-month treatment period. For a disease that has historically only progressed in one direction, this kind of measurable improvement represents a real breakthrough, and it's the reason so many of our patients have described this treatment as life-changing.

Why choose our practice?

We are proud to be the only practice in the state of Delaware currently equipped with this advanced technology. Our patients have expressed genuine relief and excitement at finally having a proactive treatment option, rather than simply watching their vision decline year after year. Many describe a renewed sense of hope after years of feeling like their hands were tied.

If you or a family member has been diagnosed with dry AMD, we encourage you to ask us whether photobiomodulation therapy might be right for you. The earlier this treatment begins, the greater the potential to protect and maybe even improve your vision for years to come. Please call 302-652-3353 or visit www.eyephysicians.com.

Bio

Dr. Ko is currently managing partner at Eye Physicians and Surgeons, P.A. and has practiced there for over 30 years. She is a Clinical Assistant Professor of Ophthalmology at Temple

University Hospital and has enjoyed training the Temple Residents retinal surgery and disease management. She enjoys teaching her patients about their disease process and what they can do systemically to help their eye disease improve. She believes in good communication between the doctor and patient for the best care possible. She uses the latest technology, small incision surgery, laser, and intraocular injections to help treat patients with retinal diseases.

Dr. Ko also serves as the President of the Delaware Academy of Ophthalmology, helping promote excellent eye care throughout the entire state of Delaware. She has offices in Wilmington, Newark, and Dover.

Scan to read
Dr. Ko's full bio



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Making The Best Decision For Your Loved One



By Kristin Stetler Donovan
Owner
Aging In Place
Senior Care Services

Is there such a thing as living without regret? When I say this, I mean relative to anything, however, I want to talk about caring for a loved one. We all have had that moment when we question a decision that we made, or an action that we did or didn't take. Regret is normal part of everyday life and a very normal emotion. I think at some point or another we have all second guessed ourselves. What is regret, it is a feeling of sadness, disappointment or remorse caused by a past mistake, missed opportunity or undesirable outcome. It involves wishing you had chosen differently and reflecting on what could have been.

When caring for a loved one, it seems that that sense of regret or guilt is compounded because the action you take or decision you make, not only affects you, but a person you care deeply about and love. I can honestly say that in my own personal experience, and that of those family members that I have met over the last 14 years, each and every one of us have shared a common emotion of regret and asked ourselves, "Am I doing the right thing?" Unfortunately, there is not always a right or wrong answer and usually never **seniorcare**

a clear path when navigating the care and support of a loved one. However, there is always a consequence for the choices that we make. It is so much easier said than done, to say that there should be no regrets.

The families that I have met over the last 14 years have had to make life altering decisions for another person. They have been faced with moves to senior communities for safety, and decisions to get hospice services for palliative, or end of life care and support, just to name a few of these major life decisions.

I can honestly say that as far as the care of my parents, I have no regrets, at least no regrets for the decisions that were made out of love and doing what seemed to be in their best interest. I do in fact have regrets about the outcomes or consequences of decisions that seemed to be in their best interest. When I was responsible for making healthcare decisions regarding surgeries, skilled nursing facilities, hospice organization selection etc. it seemed so ominous and so overwhelming. I knew nothing about skilled nursing facilities

or anything else about senior care type decisions that my older sister and I were faced with making. I vividly remember the conversations with medical professionals, hospice professionals, EMTs, skilled nursing facility staff and many others. It was like an information overload. I think the only regret I had at the time of making the decisions was not having more information. But what I do know is that we made THE best decision that we could with the information that we had.

I lost both of my parents over 15 years ago, it is hard to believe it was so long ago. I will always be grateful for having the opportunity to help and support them when they needed it most. By doing so, they and my journey to support them inspired me to open an agency to help and support seniors wishing to remain independent in their own homes. I have done so for countless seniors over the last 14 years. The way I approach situations is that homecare may not always be the right solutions for you or your loved one, but we make every effort to direct you to alternate resources,

whether you are looking for community placement, transportation, etc. My goal is to help as many people as I can, and to never regret doing so.

If you think Aging in Place Senior Care Services can help you, please call 302-722-8240, we look forward to helping you make the best possible decisions for your loved one.

Testimonials

"Thank you for the loving and attentive care which you gave my father! Thank you for accommodating last minute requests and our inconsistent schedule – and always with a gracious attitude! I so appreciate the support which you gave me. You helped make it possible for us to care for my dad in his home. Thank you for caring about all of us!" ~ Kathy M.

"Kristin & Crew – Thank you for everything this year – I couldn't do it without you!" ~ Vicky F.

About us

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Aging in Place
SENIOR CARE SERVICES

- Ensuring safety, preserving dignity, and serving respectfully is our utmost priority!
- Companion and personal care services are tailored to suit your needs and enable you or your loved one to remain safely in your or their own home.
- Our staff has a unique ability to match people with just the right caregiver; one who is compatible with our client's care requirements, lifestyle, and personality. There is a perfect caregiver for everyone, and we won't stop until we find the perfect match!

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"Wherever it is that you call home, we want to help you stay there."



Money Saving Floral Ideas



By Barbara P.G. Williams
Co-owner of Belak Flowers

1. Decide how high a priority flowers are to you. If your idea of a great wedding is fabulous food and drink, it is not necessary to go overboard with the flowers.

2. Be sure that your florist knows your budget. If you have daisies in mind and she is considering orchids, or vice versa, you'll need to communicate what blooms fit your budget.



3. Using readily available, durable flowers in season helps to keep the bouquet cost down. If you choose fragile flowers it often means that the florist has to order a surplus in order to have enough to fulfill the wedding order.

4. Not needing bouquets that are 100% blooms helps to keep costs down. Foliage and

some "filler" flowers take up room in a bouquet while still providing the color impact that you desire.

5. Flowers with large blooms mean you will need less overall and thus keep the cost down. Although a lily is a higher priced flower it can take up the space of several smaller blooms.

6. Getting double use of bouquets and arrangements can significantly control your costs. Bridesmaid's bouquets can be used to decorate either the head table, the seating card table or a mantel. Ceremony flowers transported to the reception site can be placed on the food service tables, on the bar or to frame the band.

7. Renting containers (often at a fraction of the retail price) for the ceremony or the centerpieces allows more money for the flowers.

8. Consider how much space is actually available in the center of each reception table: most often, once they are set there is less room than you may have envisioned for the centerpieces.

9. If you have a favorite flower that is more expensive, reserve it for you and your groom. It does not have to be in every bouquet and arrangement to be remembered.

10. Use smaller containers that you may already have for cocktail hour arrangements. Single vases, your Mother's tea cups, or even flea market finds can reduce your budget.

11. Fresh flowers on your wedding cake are almost always less expensive than bakery created sugar flowers and match your bouquet and centerpiece blooms exactly!

12. I always advise brides to decorate only what will be photographed. Creating a floral

display for an area that will go unnoticed is a waste of your floral budget.

Congratulations on needing to start this process!



Applause

"I found Barb and Belak by reading other reviews and recommendations and I have to say, all those other ladies were right! Barb was beyond awesome! I'm not a big flower person, I like relatively simple things. I had an idea of what I wanted and Barb was able to show me some pictures and help me create bouquets that I loved. My bouquet was the perfect size and my bridesmaids' bouquets were also the perfect size for them. Our corsages and boutonnieres were gorgeous - she even included an extra one for the groom!" ~ Lindsay

"Belak Flowers did an amazing job as the florist for my wedding. Upon meeting with Barb as I was doing my vendor search, I could tell that she was skilled at her work, friendly, and very flexible. She had fabulous ideas and could offer me everything I wanted for a significant amount less than what other florists were charging. I met with Barb several times before the wedding, and she asked many questions to be sure that she had a grasp of my vision for my flowers." ~ Allison

"Just like the other reviews left about Belak, I as well have to say that Barb was amazing



and completely professional. She was able to turn my vision into a reality. Our flowers not only looked great, but the scent from the English roses were magnificent. I have referred two of my bride to be friends to Belak and know they will be just as pleased as we were. As an added tip to those unsure, just make an appointment to talk to Barb, I can guarantee when you leave you will know that you have found your florist! I had another appointment set up that I was sure I'd probably go with, but one meeting was ALL it took for me to know I had found my florist and I instantly canceled my other floral appointment." ~ Lynn

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Morpheus8: Radiofrequency Microneedling



By Amber Sharp
MSN, APRN, FNP-BC
Owner of Phases Medical Spa

Morpheus8 is a subdermal adipose remodeling device that combines fractional radiofrequency energy and microneedling to rejuvenate the skin and destroy fat cells. This award-winning medical device, uses tiny gold needles to penetrate the skin, delivering radiofrequency energy to the deeper layers. Microinjuries created by the device initiate the wound healing cascade, stimulating collagen and elastin remodeling. Once these tiny microinjuries finish the regeneration process, skin is left revitalized and healthier. With this device, we can target common concerns such as wrinkles, skin laxity, scars, and cellulite. Therefore, Morpheus8 can morph the face and body into a more youthful and contoured appearance.

Who is a good candidate for Morpheus8?

- Suitable for all skin types and tones, including darker skin, due to its customizable settings that minimize the risk of hyperpigmentation.
- Adults experiencing mild to moderate skin laxity, wrinkles, acne, uneven skin tone, texture irregularities, or scars.

- Those looking to prevent or address signs of aging without invasive surgery.

Not Ideal For - Individuals with severe acne, skin infections, or those who are pregnant or breastfeeding.

Morpheus8 can be used on the face and body, including:

Face and neck: Helps with tightening sagging skin, reducing wrinkles, improving overall texture, and even improving tiny spider veins.

Arms: Addresses crepey skin texture and sagging.

Abdomen: Contours, and improves skin laxity, texture and stretch marks, particularly post-pregnancy or weight loss.

Thighs and buttocks: Reduces cellulite and tightens the skin. Contours and lifts.

Knees: Smooths cellulite and improves skin laxity and crepiness.

Pre-procedure care

- Avoid tanning and wear SPF for at least 7 days before treatment.
- Avoid active ingredients like retinoids, exfoliants, and strong acids for at least 3 days before treatment.

Morpheus8 procedure

A numbing ointment is applied to the treatment area for 45 minutes. The skin is then thoroughly cleansed and sterilized. It is normal to feel pressure and a heat sensation during the procedure. Treatment duration ranges from 30 minutes to 45 minutes. Immediately after the procedure the skin will look and feel like mild sunburn. Recovery typically takes 1 to 3 days, longer for more aggressive treatments.

Post-procedure care

- Avoid direct sun exposure and use a high-SPF mineral sunscreen, as the skin will be more sensitive post-treatment.
- Use gentle cleansers and moisturizers. Keep the treated area moisturized and hydrated to support healing.
- Avoid active ingredients like retinoids, exfoliants, and strong acids for at least 7 days.
- Avoid makeup for at least 24-48 hours post-treatment to allow the skin to breathe and heal properly.
- Refrain from activities that cause excessive heat or sweating (e.g., saunas, hot tubs, intense exercise) for 48 hours to prevent irritation.

How quickly will i see results?

Initial results: Visible improvements can typically be seen within a few days after the treatment, as the skin begins to heal, and the production of new collagen starts.

Optimal results: The most noticeable results usually occur after 3 to 4 weeks and improve

over the next 3 months as collagen production continues.

Treatment sessions: Multiple sessions (usually 3) spaced 4-6 weeks apart are recommended for best results. Depending on individual needs and goals more than 3 treatments may be necessary.

Future treatments: One treatment annually for maintenance is recommended. Morpheus8 can turn back the clock but does not stop it. So, we recommend a healthy lifestyle and consistent UV protection for lasting results.

Phases Medical Spa offers a variety of aesthetic and wellness services for everyone. We invite you to visit our website at www.phasesmedicalspa.com to view our service menu or call 302-500-4220 for more information.

Bio

Amber Sharp is a board-certified Family Nurse Practitioner and has worked in the healthcare industry for more than 15 years. Skincare is her passion, and she is dedicated to providing safe, science driven, evidenced based treatments.



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Nurturing The Client-Stylist Relationship

In the rhythmic heart of Wilmington's salons, every appointment is more than a date on the calendar—it's a promise of beauty, confidence, and connection. As stylists, we strive to make each visit a special event for our clients, showing up with energy and creativity as if every appointment were our best date. That's why a 48-hour cancellation policy isn't just a business rule: it's a gesture of mutual respect that ensures we can give you the experience you deserve.

BEHIND THE CHAIR: OUR COMMITMENT TO YOU



For many stylists, preparing for your visit is an exciting process. We plan your color formulas, review your style inspirations, and anticipate the conversations and laughter that make our work so rewarding. When you reserve time with us, we reserve our passion and expertise just for you. Think of it as preparing for a special meeting—one that brightens our day as much as yours.

WHEN PLANS CHANGE: THE RIPPLE EFFECT OF LAST-MINUTE CANCELLATIONS

Life happens, and sometimes plans must change. However, when appointments are canceled with less than 48 hours' notice, it can be tough for both your stylist and other clients hoping to get in. That slot, specially reserved for you, often remains open because it's difficult to fill on short notice. This lost time means more than just a gap in our schedule—

it interrupts the momentum of our day and leaves us missing a piece of the positive energy we look forward to sharing with you.

THE FINANCIAL IMPACT: STYLISTS AND COMMISSION-BASED PAY

Many salon professionals work on commission. When a last-minute cancellation occurs, that time can't easily be filled, resulting in a direct loss of income. Unlike salaried positions, commission-based pay means our earnings depend on the appointments we keep. A missed appointment is, quite simply, a pay cut. But it's also a missed opportunity to connect, create, and help you feel your best.



TOGETHER, WE CREATE BEAUTIFUL EXPERIENCES



The 48-hour cancellation policy isn't just about business—it's about supporting the special relationship we share with each client. By honoring this policy, you help us keep our days vibrant and our service extraordinary. Thank you for valuing our time and commitment as much as we value yours.

FUSION Salon

BE SENSATIONAL. BE CONFIDENT. BE YOU.

FUSION Salon

Restored Confidence: Scar Camouflage,



Kristina Bray, SPCP, AAAM
Carmella Davies, SPCP, FAAM
Written By Kyra Marie Miller

Part one: scar camouflage & areola restoration – beauty beyond the surface

Our skin tells a story. Sometimes that story includes surgeries, injuries, stretch marks, or life-changing procedures. While scars are a natural part of healing, they don't always reflect how we want to feel in our bodies. That's where scar camouflage and areola restoration come in — subtle, artistic treatments designed to restore confidence in the most natural-looking way.

At The Permanent Cosmetic & Lash Studio in Chadds Ford, PA, Carmella approaches scar camouflage and areola restoration with care, experience, and an artist's eye. Using advanced pigment-matching techniques, she blends discoloration and softens the appearance of scars so they fade seamlessly into the surrounding skin. The goal isn't to erase your story, it's to help you feel comfortable and confident in your skin again.

Areola restoration, often chosen after breast surgery, is an especially meaningful service. Through careful shading and dimension, Carmella recreates

the natural look of the areola with softness and precision. The result is beautifully realistic and tailored to each client's unique skin tone and anatomy.

These treatments are deeply personal, and every appointment is handled with sensitivity and respect. Clients often describe the experience as empowering. A final step in their healing journey that allows them to feel whole again.

Whether you're looking to minimize the appearance of scars or restore natural detail after surgery, scar camouflage and areola restoration offer a refined, confidence-boosting solution in a calm, supportive setting.

Part two: lash extensions – effortless beauty, every day

While scar camouflage restores confidence beneath the surface, lash extensions enhance what the world sees every day.

Kristina's custom lash extensions are designed to make you look refreshed, polished, and effortlessly put together. Applied carefully to

your natural lashes, extensions add length and fullness without looking overdone. The result? Bright, defined eyes — no mascara required.

For busy women in Chadds Ford and the surrounding areas, lash extensions are a simple way to cut down on daily makeup time. No smudging, no clumping, no mid-day touch-ups. Just lashes that stay flawless from morning meetings to dinner plans.

One of the biggest advantages of lash extensions is customization. Prefer something soft and natural? Kristina can create a subtle enhancement that looks like your lashes, just better! Want a little more drama? Volume and curl can be adjusted to suit your personal style.

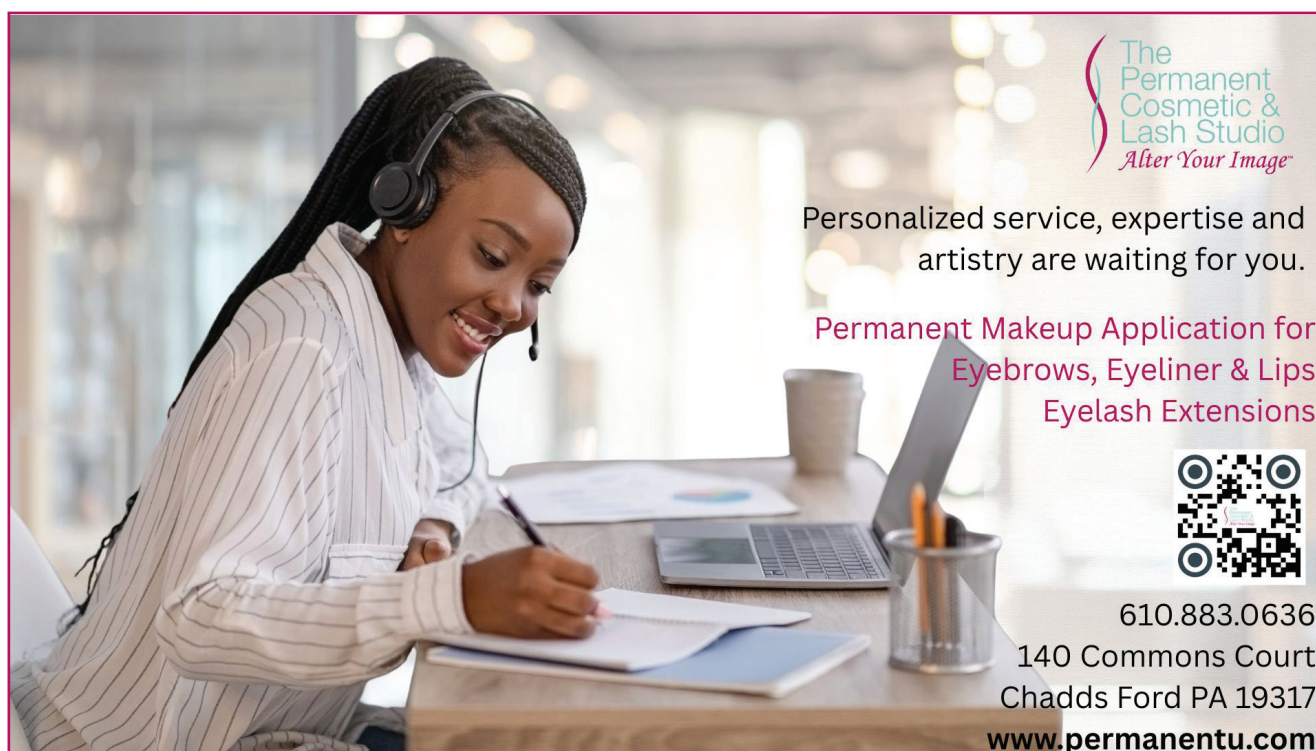
Like all services at The Permanent Cosmetic & Lash Studio, lash extensions are performed with precision, safety, and attention to detail. With proper maintenance and regular fills, they offer a long-lasting, low-maintenance way to feel confident every single day.

From restorative treatments like scar camouflage and areola restoration to the everyday ease of lash extensions, Carmella, Kristina, and the rest of the team provide thoughtful artistry designed to help you feel like your best self.

About the artists

Carmella Davies is a licensed cosmetologist and has been practicing the art of permanent cosmetics since 1999. She's double board certified in C.P.C.P. and A.A.M., a lifetime member of SPCP. In both DE and PA, she has performed thousands of procedures, and her portfolio speaks for itself. Former owner of The Skin Care School and Center, her years of experience have made her the area's most sought after permanent cosmetics artist.

Kristina Bray has been working under Carmella for over 10 years now and is considered her right-hand woman. Carmella wouldn't trust anyone else with her face! Kristina is also a member of the SPCP.



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Areola Restoration & Effortless Lashes

Testimonials

"I cannot recommend this Permanent Cosmetics Studio enough! From the moment I walked in, I felt completely comfortable and cared for. The owner, Carmella, is truly a genius and a gifted artist. Her attention to detail, precision, and eye for natural beauty are unmatched. She takes the time to listen carefully, explain the process thoroughly, and ensure you feel confident every step of the way. The results speak for themselves — absolutely stunning. What sets Carmella apart, though, is not just her talent but her compassion. She genuinely cares about her clients and wants them to feel empowered and beautiful. Her warmth, patience, and professionalism make the entire experience exceptional. If you're considering permanent cosmetics, this is the place to go. You'll be in the hands of a true artist and a truly kind human being." ~ Margaret Ann

"Carmella is the best at what she does! I have been a client

of hers for 20 years and I would not go to anyone other than her. I've had my eyebrows, eyeliner, lips, and eyeshadow done by her. She is professional and runs an amazing business. She gets to know each client on a personal level and I feel very welcomed and most importantly I know I'm in great hands with Carmella and her staff. If you're looking for permanent makeup, go see Carmella! She is the best of the best!!! Thank you, Carmella for all your talent in what you have created for me choosing the right tones etc. I had an appt with Carmella today!! She did my eyebrows, lips and touched up my top eyeliner and I love the colors she chose for me!!! Like I said, she is the best at what she does. It feels great to know that the colors last a long time as well. I get to wake-up in the morning and ready to go. Thank you Carmella for what you do!! Her staff are just as amazing! Thank you for running a very professional, welcoming business." ~ Jo

"I cannot say enough good things about my eyelash extensions and the entire experience. From the moment I walked in, everything was comfortable, relaxing, and professional. My lashes looked absolutely amazing and, most importantly, they were super long-lasting—by far the best retention I've ever had. I received so many compliments and never once felt like they looked heavy or unnatural. I would recommend this place a million times over and won't go anywhere else! Love Kristina!!!!" ~ Dakota

"Carmella is the best of the best! I would never even consider any other place for permanent makeup! Heck, I'd go see her just because!! Seriously, her talents are incredible. You can't go wrong and she will talk you through the whole process. Yes, it is a bit scary having this done for the first time, but once you do, you will be thrilled with how low maintenance it is to get up and go in the morning! Treat yourself, it's worth it!" ~ Suzanne

"Loved Kristina! She made me feel really comfortable. Met Carmella and appreciated her input. She was very nice as well. They're professionals and I trust them. I'm still getting used to the eyebrows though. It's been so long, not having eyebrows. The studio is very nice and calming. I also like the fact that there is parking." ~ Lee Mei

"Always a pleasure to have an appt with the professionals at Permanent Cosmetics. Lovely, warm, seasonal decor and comfy waiting area. The staff is friendly, fun and accommodating. I never hesitate to refer a friend!" ~ Charli



Referring Doctors

- Dr. Abel M.D. | The Abel Center for Oculofacial Plastic Surgery
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- Dr. Joseph J. Danyo M.D.
- Dr. Jillian Banbury M. D.
- Dr. Ian M. Longergan, D.O. | Aesthetic Plastic Surgery of DE
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- Carol J. Hoffman MD | Kremer Eye Center

Injured At Work? Know Your Rights



By Jennifer D. Donnelly, Esq..

If you're hurt on the job, you report the injury, receive medical treatment, and, if you are unable to work, workers' compensation may provide wage-loss disability benefits. Accessing your worker's compensation benefits can be a complex and confusing ordeal.

Many people do not realize some workplace accidents involve more than just a workers' compensation claim. In certain situations, an injured worker may also have a separate claim against a third party whose negligence caused the injury.

Understanding the difference is important. It may significantly affect the compensation available to you. The good news is, if you have an attorney, that attorney should be maximizing all of your available sources of recovery.

Workers' compensation is designed to protect employees who are injured while performing their jobs regardless of who is at fault. In exchange, and barring very few exceptions, that employee cannot sue their employer for negligence.

For example, if a nurse injures her back while repositioning a patient, or a warehouse employee strains a shoulder lifting heavy inventory, those

injuries are often handled exclusively through the workers' compensation system. Medical expenses, wage-loss benefits, and other benefits governed by Delaware's workers' compensation statute apply, but there is generally no lawsuit against the employer.

However, not every workplace injury fits neatly into that category.

Sometimes another person or company - someone other than your employer - is responsible for causing the accident. When that happens, you may have both a workers' compensation claim and a separate third-party liability claim.

The most common example is a car accident that occurs while you are on the job. A school bus driver struck by another vehicle, the delivery driver who was struck by a vehicle that runs a red light. Because the driver was working at the time, workers' compensation may provide benefits. At the same time, the negligent driver of the other vehicle may also be legally responsible for the injuries, creating a separate personal injury claim with additional potential sources of compensation.

These situations involve two different legal systems serving different purposes. Workers' compensation is designed to provide prompt benefits without requiring proof that anyone was negligent. A third-party claim, on the other hand, requires proving another individual or company acted negligently and caused the injury.

The available compensation may also differ. Workers' compensation generally covers medical treatment, a portion of lost wages, and other statutory benefits. A successful third-party claim may allow compensation

for additional damages that workers' compensation typically does not provide, such as pain and suffering, loss of enjoyment of life, and the full measure of future medical expenses or lost income.

Because the two claims often proceed simultaneously, they can become very complex. Deadlines may differ, insurance companies may have competing interests, and the workers' compensation carrier may have certain reimbursement rights if money is recovered from the third party.

The important takeaway is simple: don't assume that every workplace injury is **just** a workers' compensation case.

If you've been injured while working - particularly in a car accident, defective equipment, or due to the negligence of someone outside your employer's organization - it is worth discussing with an attorney whether another claim may exist.

Call us today for a free consultation – 302-565-6100.

Bio

Jen Donnelly has been an attorney in Delaware for 14 years and has spent the last 8 years of her career with Kimmel, Carter, Roman, Peltz & O'Neill. Jen specializes in auto accidents, work-related injuries, product liability, wrongful death cases, and toxic tort cases including asbestos and mesothelioma cases. Jen previously worked for a nationally recognized defense firm where she represented corporations and insurance carriers, equipping her with a unique insider perspective that she now uses to advocate for her clients. She is a member of the Holland Inn of Court, Delaware Trial Lawyers Association, and the American Association for Justice, and has been recognized by U.S. News: Best Lawyers: Ones to Watch™, Delaware Today "Top Lawyers," and a Delaware Super Lawyers Rising Star.

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Take Control Of Your Financial Future—Plan It!



By Jaclyn Quinn, Esq.,
Deputy Director, DCRAC

At the Delaware Community Reinvestment Action Council (DCRAC), and especially at our law practice, we spend a great deal of time talking about planning ahead to ensure a smooth transfer of wealth. And we do extensive work with community members to create estate plans, wills, and more.

But there is another important part of the planning conversation: understanding your financial picture today so you can make informed, confident decisions about your money now.

Good financial planning isn't just about what you leave behind, after all. It's also about using—and enjoying!—what you have today.

That is one of the reasons we're proud to offer the free statewide Money School. Volunteer experts teach classes on topics that matter in everyday life, with information that everyday Delawareans can use. Whether the subject is taxes, insurance, retirement, saving, investing, or estate planning, the Money School's goal is simple: to make complicated financial topics easier to understand and act on.

Preparing for the future

No matter your circumstances,

fundamentals like retirement planning, saving, and investing really can be relevant. Our instructors generously share their time and knowledge to help participants better understand these subjects and leave with greater clarity about their own financial lives. Working with a financial advisor and tax professional is often highly beneficial for planning purposes.

Estate planning is especially important, and we offer monthly classes in person and online to get folks to begin thinking about the people they would want to help them if they become unable to make decisions for themselves, and who they would want to appoint to serve as executors or trustees. From there, participants can begin thinking about their beneficiaries and how they would like their assets distributed.

For those who already have an estate plan but are considering changes, a refresher class can help clarify questions and provide a useful starting point for their next conversation with an estate planning attorney, whether through DCRAC Law or not.

When taxes become a problem

Tax planning sounds almost as daunting as estate planning. But understanding your tax responsibilities—and knowing what to do when something goes wrong—is also an important part of day-to-day financial security.

The Money School's new IRS Problem Solvers series takes on some of the problems that frequently leave taxpayers overwhelmed. Offered online, the series covers practical questions live, including: *What do I do if I receive a letter from the IRS? What if I can't pay my taxes? What if I haven't filed in*

several years? What happens if I'm audited? What are my rights if I disagree with the IRS?

This course won't turn every student into a tax expert—but it will help attendees understand their options, take the correct next steps, and recognize when professional assistance (via DCRAC or not) may be appropriate.

Making sense of health insurance

Medical insurance can be equally overwhelming, too, particularly during open enrollment. When there is a deadline that comes with numerous plans to choose from and assorted options within each, knowing what information to look for in making decisions—and where to find it—can save both time and money.

The Money School offers several classes on both private medical insurance and Medicare, all taught by experienced instructors who share firsthand

knowledge, practical guidance, and resources for the community.

Information as financial security

Whether you're planning for tomorrow, dealing with a problem today, or simply trying to make better financial decisions along the way, having the right information is a powerful place to start. We're proud to provide free and easy-to-access courses for all comers, both online and in-person—often at your local library! Visit dcrac.org to see the full schedule and register for a class today.

If you need legal assistance, DCRAC Law is here to help. Attorneys Jaclyn Quinn and Matt Carucci assist Delaware residents with estate planning and other legal matters. To learn more or schedule a consultation, contact paralegal Mayela Rosales at 302-230-2970 or mrosales@dcrac.org.



Hey ChatGPT! What's My Case Worth?



By Jennifer D. Donnelly, Esq.

Life can change in an instant. A car crash, a slip and fall, or a work injury can leave you unable to provide for your family, and the questions come fast. For many, the first place many of us now turn to is a Google search or an AI platform like ChatGPT.

AI has quickly evolved from a novelty into an everyday tool. Whether drafting emails, summarizing medical records, or answering legal questions, platforms like ChatGPT are changing how people access information. Unsurprisingly, many individuals injured in accidents now turn to AI before they ever contact an attorney.

Can AI help you navigate a personal injury case in Delaware? The answer is yes - but only to a point. Like any tool, AI is most valuable when used for the right purpose and with a clear understanding of its limitations.

One of AI's greatest advantages is accessibility. A person injured in an accident often has dozens of immediate questions: How long do I have to file a lawsuit? Should I give a recorded statement to the insurance company? What is comparative negligence? Rather than spending hours searching the internet through conflicting websites, AI can provide quick, organized explanations in plain English. It can also explain unfamiliar legal terms and help

users understand the general stages of a lawsuit.

As powerful and informative AI may seem, there are also significant weaknesses.

ChatGPT is not an attorney. AI programs answer your questions based on patterns in its training data; it does not independently verify legal authority or exercise professional judgment. While modern AI systems have become remarkably capable, they can and often still misunderstand facts, overlook critical exceptions, or confidently state inaccurate legal conclusions. Lawyers sometimes refer to these errors as "hallucinations" - responses that sound persuasive but are simply wrong.

AI might miss important differences in state laws. Delaware has unique statutes, rules, and judicial decisions that differ significantly from neighboring states. Rules governing time limitations, comparative negligence, workers' compensation exclusivity, medical expert testimony, or evidentiary issues often depend upon specific statutes or court decisions assessing each case and its underlying facts. A seemingly minor factual difference can dramatically alter the outcome of a legal analysis.

A favorite question: "How much is my case worth?"

Well, evaluating a case involves much more than adding medical bills together. Attorneys assess witness credibility, venue considerations, insurance coverage, preexisting conditions, expert testimony, and the likelihood of prevailing before jury. These are nuanced decisions requiring legal analysis, negotiation skills, and practical experience that AI simply cannot replicate.

Privacy presents another important consideration. Exercise caution before

entering sensitive medical information, confidential legal communications, or privileged documents into any online platform. You need to understand the platform's privacy policies and consider discussing confidentiality concerns with your attorney before inputting any sensitive information into an AI program.

Remember, AI cannot represent you. It cannot show up to court and advocate for you. Only a licensed attorney can fulfill those responsibilities with competence, loyalty, confidentiality, and ethical representation.

The most effective approach is to view AI as a resource for educating yourself - not a substitute for legal counsel. AI can help you become a confident advocate for yourself.

It may help you ask better questions. But your attorney provides the judgment needed to answer them, and to protect your interests when the stakes are highest. No algorithm can replace empathy, professional judgment, or skilled advocacy.

Contact Kimmel Carter at 302-565-6100 for a free consultation if you have been injured in a car or work accident.

Testimonial

"I'm still going through the legal process, but so far Jennifer Donnelly has made this experience easy for me. She explained my case in detail from the beginning and keeps me updated with everything going on. Jen and her legal team are very quick to answer any questions and return calls or texts ASAP. So far a nice experience." ~ Kenny P.

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I Need To Start Over Again At My Age



By Joe White

I need to start over again at my age . . . This is one of the big reasons why many of my clients first come to me.

Where in their lives? Usually, it is because of the end or a major change in a relationship; empty nest, an unexpected career change, sudden realization or change in finances.

Like you are treading water.

You will come back; you will overcome. That is where it begins, and it is **the truth**. How do I know that it is true? Because you have done it before.

One thing I have learned from over 27 years in practice is that most people, whether they realize it or not, have had to start all over again. *It may not always look typical, but it counts regardless.*

Survived a trauma? Lost anyone who was important to you? Recovered from financial challenges or heartache? Stuck in depression or anxiety and came out on the other side?

All of them count. Your greatest resource is you. You have done it before, and you can do it now.

Yes, of course, you may not want to. Actually, I think that for many of us, when we are confronted with the thought of starting over again or hitting the reset button again, we freeze because it feels impossible.

But what we like and don't like is often different from what is required of you. Giving up can never be an option, so forward is where we go. Don't worry about being perfect out of the gate. You won't be, and that is OK. What matters most right now is taking action rather than inactivity or standing still.

It's like a lot of people who go to the gym. They don't want to go. They might complain to themselves. They might reluctantly change and drive to the gym, and even reluctantly walk in, but at some point, it shifts from "Oh, I have to work out today" to "Oh, I get to work out today."

Many people who work out consistently know they just have to push through that initial phase when they don't want to. On the other side of that is clean air. That's a lesson that we all need to learn because the same mechanics apply here.

Just as my clients experience, when you have the right mindset, accountability, clarity, and strategy, things really do change; it's not how you start that matters. It's truly how you end. To find out more call me at 302-832-3424 or visit www.GetLifeCoaching.com.

Until next time,
Rattle The Cage, Joe

Bio

For over 25 years, Joe White has been a leading force in personal and professional transformation, pioneering

Delaware's first life coaching practice, Get Life Coaching. His journey began with overcoming a near-fatal drug and alcohol addiction 30 years ago, a turning point that ignited his passion for helping others.

Joe possesses a unique combination of passion, genuine empathy, unfiltered honesty, and practical expertise. This extraordinary blend attracts clients from all walks of life, and enables Joe to create massive and lasting change for his clients. His impact extends well beyond Delaware; Joe has coached over one million individuals and businesses worldwide.

Testimonials

"Working with Joe has been a complete game-changer. I spent ten years trying therapy and other coaches, but no one truly understood me or could help, until I met Joe. Thank you from the bottom of my heart."

~ Sarah T.

"I've been working with Joe for the past 6 months. I hit my mid-40s and lost my passion for work and, worse, my family and relationship. I was tentative because I didn't want therapy, but everyone told me Joe is different. Thank God he was different, and that I went. My family and work thank him as well."

~ James R.

YES YOU CAN!!

For over 27 years, individuals have turned to Joe White and Get Life Coaching when change is a must.

"After years of being stuck in therapy, I found Joe. Finally, I am free from my past traumas. It feels like I've received a second chance at living my life. I was depressed and felt hopeless. Today I feel alive and free. I know confidently that I have the tools to handle what comes my way. Thank you, Joe."

Jenn C.

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College Planning Resources & Support



By Dr. Patricia H. Smith

As a parent, you have done an excellent job of preparing your high school senior for college. Your accomplished (grades, awards, contributions, and athletics) senior is now prepared to select a good college “fit” that aligns with academic goals, social interests, and the family financial investment. However, managing the college planning process prompts you to answer the following questions: 1) how do we work together as a family? 2) how do we make decisions with purpose? and 3) what resources are available and how to use them?

High school counselors, independent college consultants, and college admissions professionals are resources prepared to help families successfully manage and respond to the college planning and admissions process. Each of these resources support parents and students with decision making, aligning need with resources, better communications within families, and supporting the overall well-being of the college planning/admissions experience.

High school counselors

According to the American School Counseling Association (ASCA) and U.S. News & World Report, high school counselors, are educators and

skilled professionals who play a significant role in advocating and guiding students through the college planning /college admissions process. Counselors help students with . . .

1. Course selections to stay on track to meet graduation and college admission requirements
2. Explore and search for colleges
3. Learn financial options to pay for college
4. Write recommendation letters and submit students' transcripts to colleges
5. Plan and offer college planning events and activities for both students and parents such as financial aid & FAFSA night, college application workshops, and visits from college admissions representatives to the school
6. And much, much more . . .

Independent educational/college consultants

The National Association for College Admission Counseling, the Independent Educational Consultant Association and the American Institute of Certified Educational Planner define independent educational/college consultants (IEC) as skilled professionals who provide individualized and personalized assistance and direct support to students and parents. Many IECs are certified educational planners. Recognizing that both students and parents are busy during the school year, for example parents work long hours and manage their households and students experience long school days, homework, projects, and after-school activities. In support of these busy schedules, IECs offer flexible and extended work and weekend hours. In addition, IECs provide customized and comprehensive college and financial planning services

to students and parents. Independent educational/college consultants help families (students and parents) . . .

- Plan and organize the college planning/admissions process
- Set clear goals
- Advise parents on how to engage in the process in support of their child's experiences
- Break college planning tasks into smaller steps
- Identify college planning resources (online resources, SAT/ACT tutors, scholarship databases)
- Prioritizing urgent tasks (for example, writing college admissions essays)
- Meet deadline dates
- Find resources to pay college
- Decode financial award letters
- Update parents on students' progress

College admissions professional

The National Association for College Admissions Counseling (NACAC) defines college admissions professionals as members of colleges and universities responsible for helping students transition from high school to college. College admissions officers promote their respected colleges/universities, recruit prospective

students, visit high schools, and take part in college fairs. These representatives guide students and answer questions from students and parents about their colleges' academic programs, campus life, application requirements and deadlines, and financial aid. Students and parents should plan to interact with college admissions representatives by attending . . .

- Parent college nights at your student's school
- Financial aid nights
- College fairs
- Visit and tour college campuses with your student

The goals of these resources are similar. High school counselors are school representatives providing professional free college planning and admissions support. Independent educational/college consultants are private professionals hired by families to collaborate and provide personalized services to stay organized, manage, strategize, and navigate the college planning and admissions process and maximize financial resources to pay for college. College admissions representatives work with both high school counselors and IECs ensuring that students and parents receive thoughtful and ethical guidance and resources about their institutions.

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~ Pamela Rizzo & Heather Kingree, Publishers,
The Women's Journal



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Barbara S.
Milford, Delaware

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Roma & Sul Tempo, Our Story



By Kristin & Joe Garramone, Jr.



Roma Restaurant is a perfect interpretation of a classic, upscale Italian Eatery. Opening their doors for the first time in 1973, Giuseppe Garramone brought a wealth of knowledge in regards to food and business to Dover Delaware. Born in a small town in Southern Italy Giuseppe moved to New York at the age of 18 to develop his skills as a chef. 16 years later he took that knowledge and passion to Dover Delaware and opened Roma Italian Ristorante. Initially opening as a casual pizzeria, Roma evolved quickly into the premier special occasion, white linen eatery it has continued to be given various awards and accolades through the years.

Son, Joseph S. Garramone Jr. began working under his father in the kitchen at the young age of 12. Joe Jr. worked his way up over the years ultimately taking over the company in 2000. With his father's drive and blessing Joe focused on keeping the quality of food and service that built the Roma name. Evolution for Roma has not stopped. Keeping with the tradition his father started, Joe Jr. was ready to add his own mark on the company. Teaming up with long time industry professional and wife Kristin, they decided to drive forward with a twist to the vision. Their "twist," Sul Tempo Cocktail lounge. Opening in December of 2015, Dover welcomed its very first Cocktail Lounge focusing on house fusions, Boutique Cocktails, Small Plates and Craft Beers. The rustic yet refined aesthetic is something Dover had yet to experience. The aroma of the Cedar Plank Smoke and sliding Barn Doors pairs perfectly with the stone veneer and upscale décor.

Now in its 52nd year, Roma continues to grow and evolve and looks forward to the future. Please have your family join ours for an amazing dining experience.

Testimonial

"Roma Italian Ristorante brings a little slice of Italy to Central Delaware. Choosing only the freshest and finest ingredients, Joe and Kristin Garramone have created a place where customers enjoy not only the best in Italian cuisine, but incredibly warm hospitality in keeping with old-world family traditions. The exquisite flavors produced by Chef Joe in Roma's kitchen are consistent and well-executed. Building on what his father, Giuseppe, began in 1973, Chef Joe's amazing sauces and authentic recipes provide customers with a high-quality dining experience every time. Director of Operations, Kristin Garramone, with her amazing culinary background and wide array of experiences at every level, displays an unmatched passion for hospitality. Her standards are high – she expects nothing less than excellence. She wants more than anything for each and every customer to have an amazing experience at Roma from beginning to end. Joe and Kris both put an amazing amount of heart into everything they do. I feel very fortunate that they are part of our community and am grateful for the uniquely delicious and thoughtful dining experience they bring to Central Delaware." ~ CCCD

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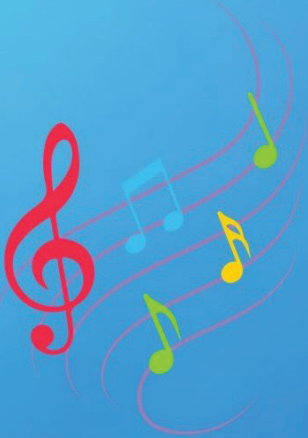
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Cyber Attacks Aren't If. *They're When.*

In today's digital world, cybersecurity is no longer just an IT concern—it's a business survival requirement. Every internet-connected device is a potential target, from large corporations to small businesses and individuals. Ransomware, phishing, data breaches, identity theft, and email compromises can affect anyone. The question is no longer if an attack will happen, but when.

Many small business owners mistakenly believe hackers only target large corporations.

Unfortunately, that's just not the case. Small businesses are prime targets because they often have weaker security. One malicious email can unleash ransomware, lock away critical data and demand hundreds of thousands in ransom money. Without reliable backups, the business must either pay the ransom or risk losing everything.

Consumers are targets too. A malicious email or website can expose or encrypt photos, tax records, banking information, and personal files.

The good news is, you don't have to face cyberattacks alone. With over 150 years of combined experience, the team at Ctrl+Alt+Repair has your back. They believe a skilled IT team provides proactive monitoring, maintenance, and protection that can help identify risks before they become disasters. Sometimes, the biggest IT risks are the ones you can't see. One simple call to the team at Ctrl+Alt+Repair could make all the difference.



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Owners Jason & Kristina Johnson founded Ctrl+Alt+Repair in 2012, with a mission that still guides the company today— to be a trusted technology partner where individuals and businesses are welcomed like family, receive honest guidance, and leave with confidence in both their technology and the people supporting it. With locations in Milford, DE, and Sedona, AZ, the company now serves the IT needs of hundreds of business clients and countless individuals who have become friends.



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"I'm ready to buy my first home"

At PCM, we help take the uncertainty out of the process by helping you understand your options from the beginning. First-time homebuyers may have access to programs featuring low down payments and potential down payment assistance. From conventional, FHA, VA, USDA, and state and local programs, there may be more possibilities than you realize.

"My life and family are growing"

Maybe you've gotten married, started a family, or started a new career. You realize that the home you bought five years ago no longer fits the life you are living today. It may be time for a change. When you're ready to move up, a traditional mortgage may be the answer, but it isn't the only strategy worth exploring.

If you're ready to purchase your next home but haven't sold your current home yet, a bridge loan may provide a financing solution for qualified buyers. It can potentially give you the flexibility to access equity from your current home while you make your next move.

"I've built equity, now what?"

Over the years, your home can become more than a place to live, it can become one of your biggest financial assets. If you've built equity, you may want to explore ways to put that equity

to work. Depending on your goals and financial situation, these options may include:

- **Cash-out refinance** - Access a portion of your home's equity while refinancing your existing mortgage.
- **Home equity financing** - Access equity for a major expense like home improvements or a remodeling project while potentially keeping your existing first mortgage.
- **Mortgage recast** - For eligible borrowers, a large principal payment may allow your monthly principal-and-interest payment to be recalculated based on the lower loan balance.

"Life didn't go according to plan"

Let's be honest, life doesn't always follow the path we imagine. Marriage, divorce, career changes, relocation, becoming a parent, becoming an empty nester, or starting over. Major life changes often may come with major housing decisions.

At PCM, we can help you explore options based on your new circumstances, whether that means purchasing a new home, refinancing your existing mortgage, or restructuring your housing plans. As your life evolves, it can be worth revisiting your mortgage strategy.

"I'm ready to downsize"

Eventually, bigger isn't always better. The kids may have moved out and your priorities may have changed. Downsizing can be an opportunity to simplify your life and potentially unlock the equity you've accumulated over the years. A smaller home may mean lower expenses, less maintenance, and a home that better reflects the

life you're living today. If you're selling a home with substantial equity, understanding how that equity fits into your next purchase or broader financial goals is an important part of the conversation.

"I want to invest in my future"

For some women, homeownership may expand beyond owning a primary residence. You may decide you're ready to purchase an investment property, a second home, or another type of real estate. Your mortgage options can evolve with you. The financing available for an investment property can look very different from financing for a primary residence, which is why it's important to understand the requirements before making an offer. We can help you navigate through these options.

Your mortgage should evolve with you

Homeownership is more than a transaction. It's part

of your financial journey, and that journey doesn't look the same for everyone. The best mortgage strategy is one that considers where you are today, where you want to go next, and what matters most to you. So wherever you are in your story, don't be afraid to ask questions, explore your options, and think bigger about what your home can do for you. When you're ready to turn the page, we're here to help.

**Ready to take the next step?
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Danielle McIntosh

NMLS# 714548

302-584-5775

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The Sandwich Generation & Retirement



By Neil Stalter, CFP®, ChFC®, RICP®, CBEC®, CDFA®

You can be the person everyone counts on—and still wonder who is looking out for you.

For many women, that question becomes especially real during the years when life seems to demand more from every direction.

Your children may need help paying for college, buying their first home, or simply getting started in an increasingly expensive world. At the same time, your parents may be getting older and beginning to need more of your time, attention, and financial support.

And then there's you.

Somewhere in between helping your children and caring for your parents, you're supposed to be saving for retirement, managing your own expenses, and preparing for a future that may be 20 or 30 years away.

This is the reality for many women in what has become known as the **"sandwich generation."**

It's okay to put your retirement on the list

As a financial advisor, I see how

easy it is for people to put their own financial goals on the back burner when someone they love needs help.

There's a natural instinct to say, **"I'll take care of myself later."**

But later can be difficult to plan for.

Your children may have options when it comes to paying for college. They may be able to borrow, work, or find scholarships. Your parents may have Social Security, retirement savings, or other resources available to them.

But when it comes to your retirement, there is no guarantee that someone else will be there to make up the difference.

That doesn't mean you shouldn't help your family. It means you should make sure helping them today doesn't create a financial crisis for you tomorrow.

Have the conversations before you need them

Helping aging parents can be particularly challenging because financial conversations are often uncomfortable.

Do you know what your parents have saved? Do they have long-term care insurance? Do you know where their important documents are? Have they talked about their wishes for their estate?

These aren't easy questions to ask, but they become much harder when you're trying to answer them in the middle of a crisis.

The same is true with your children. Setting expectations about what you can and cannot afford to provide isn't a sign that you love them any less. In many cases, it's an important lesson in financial responsibility.

Your financial future matters, too

One of the most important things I remind clients is that **taking care of yourself financially isn't selfish.**

In fact, it may be one of the greatest gifts you can give your family.

Imagine reaching retirement and realizing that you can't afford the lifestyle you envisioned because you spent years helping everyone else. You may then find yourself needing financial assistance from the very children you were trying so hard to help.

A better approach is to create boundaries around what you can comfortably provide while continuing to save for your own future.

That might mean contributing less toward a child's college expenses than you originally imagined. It might mean asking siblings to share responsibility for a parent's care. Or it might simply mean making retirement savings a non-negotiable part of your monthly financial plan.

There isn't one right answer.

You don't have to choose

Being part of the "sandwich generation" can feel like you're constantly choosing between the people you love and the future you want.

You don't have to.

With thoughtful planning, honest conversations, and a clear understanding of what you can realistically afford, it is possible to support your family while still building a secure financial future for yourself.

After all, the goal isn't simply to be there for everyone today.

It's to make sure you're financially strong enough to be there for the people you love for many years to come.

Bio

Neil Stalter, CFP®, ChFC®, RICP®, CBEC®, CDFA® is a Senior Partner and Wealth Manager, bringing over a decade of experience, ensuring continuity and long-term guidance for their clients. He specializes in helping business owners, women, and pre-retirees navigate wealth management, retirement strategies, and generational planning with confidence.

Disclosures

Diamond State Financial Group 900 Prides Crossing, Newark, DE 19713 (302) 366-0366 Neil Stalter CFP®, ChFC®, RICP®, CBEC®, CDFA® Senior Partner / Wealth Manager Disclosures Securities offered through Cetera Wealth Services LLC, member FINRA/SIPC. Advisory Services offered through Cetera Investment Advisers LLC, a registered investment adviser. Cetera is under separate ownership from any other named entity. 900 Prides Crossing, Newark, DE 19713.



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Scan to access financial insights, event updates, and resources designed for women.



Easterseals Help Children Achieve Big Goals

By Natalie Scott

When Jessica and Brandon found out they were having triplets, they were understandably overwhelmed. The family of four turned into a family of seven overnight. When the triplet girls arrived early, but safely, their parents were relieved. When they were a few months old, two of the three triplets, Klara and Maeve, each had a stroke at the same time, on the same day, in the same place, and it turned their world upside down.

The next several months were filled with fear, doctor's appointments, more strokes that happened months later, diagnoses, and surgery that would help each little girl live a fuller life. The time for healing, regaining skills, and learning new skills had arrived, and the Cruz family knew where to go: Easterseals Delaware & Maryland's Eastern Shore.

"We felt really unsure and scared. Nobody knew what to expect. We couldn't look past one day. We were just trying to get through the day," Jessica says. "Our older son Quentin received speech therapy from Easterseals, and they were great. I can't imagine our lives without Easterseals."

Before their second set of strokes, Klara and Maeve were active and enjoyed a wide variety of foods, like meatballs and pancakes. Afterward, they lost many of those abilities. With the support of Easterseals therapies, including feeding, speech, and physical therapies, both girls have regained lost skills and continue to build new ones alongside their siblings.

When the girls first started therapy, they were not coordinated enough to move their bodies. Today, the one-and-a-half-year-olds are crawling, rolling over, and sitting up for short periods. They are also making progress in tolerating different foods and textures and are beginning to communicate using a speech device.

"We thought they would never crawl. It was hard to see the light at the end of the tunnel. I could not see a future for them other than lying in a bed," Jessica says. "Now, I am hopeful. I have seen what the therapists have done with the girls every week."

Delaware & Maryland's Eastern Shore has built a reputation as a trusted provider of children's therapy services, specializing in treating children from birth through age 18 with a variety of challenges.



"Our therapists make us feel secure. Easterseals customizes the services to each family," Jessica says. "I would tell other parents to be open-minded and be okay with where their child is. People focus on the problem. If I sat in that, I wouldn't be benefiting the girls. Utilize the resources you have. Be kind to yourself and family."

New assistive technologies, such as a stander, gait trainer, and speaking device, will be introduced to help the girls achieve their future goals of standing, walking, and communicating their needs.

"I have big goals for them. I want them to be able to enjoy sitting with us at the table. I want Maeve to eat that meatball again," Jessica says. "With Easterseals, I know that is possible."

Hundreds of children each year receive physical, speech, and occupational therapy through Easterseals' statewide Children's Therapy Services, including their location in New Castle. Easterseals plays a critical role in providing needed therapy for children with a variety of disabilities, whether short-term or long-term. Children with and without disabilities can find the highest-quality services designed to meet their individual needs. For more information about Easterseals Children's Therapy services, call 302-324-4444.

Easterseals in New Castle County is located at 61 Corporate Circle, New Castle, Delaware. Please visit our website and see all of our services for people of all ages and abilities: www.eastersealsDeMd.org.



Services for people of all ages & abilities

302-324-4444 61 Corporate Circle, New Castle, Delaware

EastersealsDeMd.org

Give Joy. Rip Joy. Share Joy.



"The best part of the holidays is seeing the joy that comes from giving. We're grateful for our customers, our team and the community that supports us throughout the year. Helping someone find a gift that makes another person happy is what makes this season special."

— Larry & Max Hirsch,
Owners of Bethany
Sports Cards Plus

From Stocking Stuffers to Rare Finds, Bethany Sports Cards Plus Makes Holiday Giving More Fun

There's something special about finding a gift that makes someone's face light up before the wrapping paper even hits the floor.

And when it comes to making sure everyone on the holiday list is covered, women are often the ones making it happen. Moms, wives, daughters, grandmothers, sisters and friends spend the season searching for gifts that feel personal—not simply another item to check off a list.

At Bethany Sports Cards Plus, Larry and Max Hirsch see those gift-givers all season long.

Some know exactly what they need: "He loves the Eagles." "She collects Pokémon." "My grandson is obsessed with baseball." Others walk in with a name, an age and a budget and ask the team to help them find something special.



Don't know cards? No problem. Bring us their favorite sport, team, player or Pokémon—and your budget—and let the team help choose the perfect gift.

Something for Every Fan—and Every Budget

Despite the name, Bethany Sports Cards Plus offers much more than sports cards.

Along with football, baseball, basketball, hockey, soccer and wrestling cards, shoppers can find Pokémon, jerseys, memorabilia, collectibles and a growing selection of toys. There's something for kids, teens and grown-up collectors alike—from economical stocking stuffers and small surprises to premium collectibles and valuable rare finds.

Best of all, you don't have to understand the hobby to shop there. Tell Larry, Max and the BSCP team who you're shopping for, what they love and your budget, and they'll help you find the right gift.

Give Them Something They Can Rip Open—Twice

For collectors who love the thrill of opening a pack, BSCP offers another kind of holiday surprise: ML HITS PSA Verified Repacks.

The fun starts when they unwrap the present—but doesn't end there. Inside is another experience waiting to happen: ripping open a repack to discover the graded collectible card inside.

ML HITS repacks offer guaranteed card value, adding excitement while taking some of the uncertainty out of buying for a collector. It's a gift they get to open twice—and a collectible they can keep long after the holidays are over.

The Season Is Also About Giving Back

The holidays remind us that giving extends far beyond the presents we wrap.

Bethany Sports Cards Plus proudly supports the Child Advocacy Program in Worcester County, along with other organizations and community efforts throughout the region. For Larry, Max and their team, giving back is one way to thank the community that has supported their family business.

As Thanksgiving leads into the holiday season, BSCP also wants to recognize our educators, first responders and community servants. Their service continues throughout the year, and so should our gratitude.

Give a Little Joy

Sometimes the perfect gift is a rare card a collector never expected to own. Sometimes it's a Pokémon toy tucked into a stocking, a favorite team jersey or a pack of cards a parent and child open together.



And sometimes giving simply means saying thank you to someone who has made a difference.

As we celebrate Thanksgiving, the holidays and another New Year, Larry, Max and the entire Bethany Sports Cards Plus team thank their customers, neighbors, educators, first responders and community partners for an incredible year.

Give joy. Share thanks. Make memories. And let's rip open another great New Year together.

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The Job You Never Applied For

Somewhere around nine o'clock, a second shift begins.



By Charles Hammond,
CAN Web Management

Somewhere around nine o'clock, after the doors are locked and the family is fed, a second shift begins. That is when women who own businesses all over Delaware sit down to a job they never applied for: marketing director.

About the Author

Charles Hammond is the owner of CAN Web Management in Milford, Delaware. He has spent twelve years in the industry, some of them doing customer support inside one of the country's largest web hosting companies, and today he designs, hosts, and manages websites and lead generation for small businesses across Delmarva.

Reach him at canwebmanagement.com or 302-503-3187.

The Lead Engine guarantee: if your first 30 days do not produce a single qualified reply, your second month is free.



They poke at a website nobody has touched in a year. They stare at a blank social media post. They wonder whether the contact form even works, since nobody has filled it out in months. Then they get up the next morning and go do their actual job, the one they are genuinely great at.

I have spent twelve years in this industry, some of them doing customer support inside one of the country's largest web hosting companies, and the pattern never changes. The owner is not failing at marketing. Marketing is simply a full-time job, and she already has one.

"The owner is not failing at marketing. Marketing is simply a full-time job, and she already has one."

That is the whole reason CAN Web Management exists. We design, host, and manage websites under one roof. Hosting, security, backups, domain email, and content updates are all handled for you, so your site stays fast, secure, and visible in

local search without you touching a thing. When something needs changing, you send one email and it gets done.

For businesses that need customers coming to them, our CAN Lead Engine goes a step further. Every weekday it sends personalized emails to your ideal prospects, follows up politely, and delivers the replies straight to your inbox, ready for you to quote. Every campaign is exclusive to one client per market, there is no setup fee, and it runs month to month. If your first 30 days do not produce a single qualified reply, your second month is free.

My favorite compliment from clients is that they forgot their website was work. Updates appear, backups run quietly, and the emails keep bringing new customers while your evenings go back to family, a book, or simply getting to bed on time.

You built your business to do the work you love. Let the nine o'clock shift be somebody else's job. Start with a free pipeline audit, handled entirely by email, at canwebmanagement.com/lead-engine.



Your Website, Handled

Design, hosting, security, and updates, all under one roof, all by email. The CAN Lead Engine brings your ideal customers to your inbox, exclusive to one business per market.

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People ^{IN} Profile



Emily L. Rasis, Esq.

Emily L. Rasis has been with Kimmel Carter for more than a decade, first joining the firm as a law clerk while enrolled at Widener School of Law and later becoming an attorney with the firm upon passing the Delaware Bar in 2015. Since then, she has grown her practice with a focus on motor vehicle related injuries and workers compensation claims.

Emily has built a reputation for aggressive advocacy, compassionate client services and spoken for results. As a dedicated personal injury attorney, Emily has successfully handled hundreds of cases involving car and truck accidents, slip and fall injuries, work place accidents and wrongful death claims.

Emily is a lifelong Delawarean, she graduated from Brandywine High School, and is deeply committed to her community. She is driven by the belief that every injured person deserves a strong advocate who will fight to secure justice

She is barred in Delaware, Pennsylvania, New Jersey, and the U.S. District Court of Delaware. Emily is also a member of the American Association for Justice (AHA) and the Delaware Trial Lawyers Association (DTLA), where she remains engaged in continuing legal education and advocacy efforts that advance the rights of injured individuals. She has consistently been recognized by Best Lawyers: Ones to Watch™, Delaware Today "Top Lawyers," and as a Delaware Super Lawyers Rising Star — distinctions that reflect her dedication to excellence and the trust she has earned from colleagues and clients alike.

Outside of the office, Emily is married and the proud mother of three children. She enjoys spending time with her family, going to the beach and embracing her community.



Amanda K. Dobies, Esq.

Amanda K. Dobies is a committed personal injury attorney with a decade of experience, proudly representing injured victims at Kimmel, Carter, Roman, Peltz & O'Neill, P.A. She focuses her practice on motor vehicle collisions, work-related injuries, slip and falls, and dog bites. Amanda is dedicated to assisting injured individuals navigate the legal process with clarity and confidence.

A lifelong Delawarean, Amanda earned her undergraduate degrees in Criminal Justice and Spanish from the University of Delaware and her law degree from Delaware Law School, where she graduated cum laude.

Before joining Kimmel Carter, Amanda served as in-house staff counsel for one of the nation's top insurance companies, representing insureds throughout litigation. This insider perspective gives her a distinct advantage when advocating for her clients, having spent years negotiating and litigating from the insurance side.

Since transitioning from defense work to representing injured victims, Amanda has been a strong and effective advocate for her clients. She has earned several prestigious industry recognitions, including being named to Delaware Super Lawyers: Rising Stars for the past four years—an honor awarded to the top 2.5% of legal talent nationwide under age 40. She is also consistently recognized by Best Lawyers: Ones to Watch™ and Delaware Today's "Top Lawyers."

Amanda is professionally involved with the American Association for Justice (AAJ), the Delaware Trial Lawyers Association (DTLA), the Delaware State Bar Association (DSBA), and the Randy J. Holland Delaware Workers' Compensation Inn of Court. She also provides pro bono assistance in Family Court, supporting victims of domestic violence with custodial and related legal matters.

When she's not practicing law, Amanda loves being with her husband, their two children, and their energetic crew of dogs. She's an avid Philly sports fan who enjoys reading and staying active in her spare time.

People ^{IN} Profile



Jennifer D. Donnelley, Esq.

Jennifer Donnelly has been an attorney in Delaware for over ten years. She spent the last eight years with Kimmel, Carter, Roman, Peltz & O'Neill representing individuals in personal injury matters. Jen specializes in auto accidents, work-related injuries, product liability, wrongful death cases, and toxic tort cases including asbestos and mesothelioma cases.

Jen previously worked for a nationally recognized defense firm where she represented corporations and insurance carriers, equipping her with a unique insider perspective that she now uses to advocate for her clients. She has litigated a variety of personal injury cases including auto accidents, work accidents, wrongful death and toxic tort cases including asbestos/mesothelioma cases. Her experience on both sides of litigation allows her to anticipate defense strategies and fight effectively for the people and families she represents. Jen is dedicated to making sure her clients feel heard, supported, and informed throughout the legal process, and she takes pride in helping them navigate what can often be an overwhelming and emotional time.

Born and raised in Delaware, Jen attended Holy Rosary, in Claymont Delaware, and is a graduate of Concord High School, University of Delaware, and Widener School of Law. In addition to her professional experience, Jen is a proud wife and mother of three, serves on the Executive Board for Kids' Chance of Delaware and has volunteered as Guardian ad Litem for minors involved in Family Court proceedings in Delaware through the Office of Child Advocate. Jen is a member of the Holland Inn of Court, serves as secretary for the Delaware Trial Lawyers Association, and is a member of the American Association for Justice. With the support of her clients, community and peers, she has consistently been recognized by Best Lawyers: Ones to Watch™, Delaware Today "Top Lawyers," and a Delaware Super Lawyers.



Linda L. Malkin, Esq.

Linda Malkin has been an attorney for 10 years and started working for Kimmel, Carter, Roman, Peltz & O'Neill in 2010. Linda concentrates her practice on motor vehicle accidents, wrongful death, products liability, nursing home neglect, dog bites, and work-related accidents.

Linda is a proud graduate of Saint Mark's High School and Penn State University. Upon her graduation from Penn State, Linda began her career in law working full-time at Kimmel Carter while attending Widener University Delaware Law School at night. That experience shaped her strong work ethic and taught her the value of persistence, preparation, and compassion when advocating for injured individuals.

Following law school, she served as a Deputy Attorney General in the Family Law department for the Delaware Department of Justice. During her tenure with the Attorney General's office, Linda gained valuable courtroom experience while managing a heavy caseload and advocating for families during difficult and emotional legal matters.

Upon her return to Kimmel Carter, she combined her extensive knowledge of personal injury cases and litigation experience to thoughtfully and successfully represent individuals and families who have been impacted by an injury. She takes time to truly understand her clients' needs and works to ensure they are rightfully compensated and receive all of their entitled benefits. Linda is known for her

empathetic approach, attention to detail, and unwavering commitment to justice.

She is honored to have been consistently recognized by Best Lawyers: Ones to Watch™, Delaware Today "Top Lawyers," and a Delaware Super Lawyers Rising Star. But if you ask her, she will tell you the real reward comes from the notes, calls, and reviews from clients who felt truly supported.

Linda is married and has two children. Outside the office, she enjoys coaching and attending her children's sporting events. In her spare time, she is likely shopping, playing with her pups, or lost in a good book.

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Junior Board Leads The Way!



By Kaye Crouch
Communications Director

When a group of local women came together in 1888 to raise \$10,000 to build Wilmington's first hospital, their efforts laid the foundation for the Junior Board of Christiana Care, Inc. Today, that same spirit of service inspires a vibrant community of volunteers dedicated to supporting

ChristianaCare and improving the health of our neighbors.

The Junior Board is an independent, nonprofit organization with over 50 active volunteers and more than 100 supporting members. Their contributions personify ChristianaCare's guiding value of serving together with love and excellence.

Each year, Junior Board members volunteer thousands of hours across ChristianaCare, supporting patients and families with a friendly face and raising funds to advance ChristianaCare's mission of caring for the community.

Junior Board members are easy to spot in their distinctive pink vests welcoming and assisting patients, families and visitors at the Christiana Hospital E-Tower and Surgical

Waiting Lounge, the Helen F. Graham Cancer Center & Research Institute Information Desk, Library and the Infusion Center as well as the Wilmington Hospital entrance.

Their gift shops at Wilmington and Christiana hospitals offer unique finds and yet another way to give back. Proceeds from the shops and the annual JB Cause Fundraising Event support programs and services that enhance the patient and family experience.

Their generosity resonates across ChristianaCare. Over the past decade, the Junior Board has raised more than \$4.3 million in support of projects, including the Wilmington Hospital Emergency Department expansion, the Department of Parkinson's and Movement Disorders, the Swank

Memory Care Unit, Wilmington Hospital's Dental Clinic, and the Center for Women's & Children's Health. Most recently, members committed \$1 million to support the expansion of ChristianaCare's Middletown campus, increasing access to care for communities in southern New Castle County.

For members of the Junior Board, the rewards go beyond fundraising totals and volunteer hours. Membership offers an opportunity to build lasting friendships, connect with others who share a passion for service, and be part of a tradition that has strengthened the community for generations.

Interested in learning more? Contact the Junior Board at juniorboardofchristianacareinc@gmail.com and discover how you can get involved.



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Women's Journal



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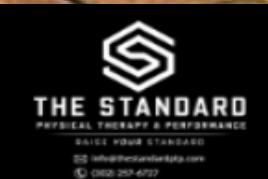
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This organization is supported, in part, by a grant from the Delaware Division of the Arts, a state agency, in partnership with the National Endowment for the Arts. The Division promotes Delaware arts events on www.DelawareScene.com.