Since 1929, Richmond’s C.F. Sauer Company has been making Duke’s mayonnaise — and attracting passionate fans all over the world. See story on page 3.

Photo of Hollace Shaw courtesy of the C.F. Sauer Co.

www.fiftyplusrichmond.com
Saving faces

We’re all told to be careful with our IDs because of the burgeoning crime of identity theft.

For example, we shouldn’t share our Social Security numbers with businesses or publicize our birth date on social media because facts such as these can help thieves access our bank accounts, falsely claim our tax refunds or apply for credit cards in our names.

But there’s one aspect of our identity each of us carries at all times that nobody can steal: our face. So, not surprisingly, it was only a can steal: our face. So, not surprisingly, it was only a

The software, a type of artificial intelligence (AI), uses algorithms to precisely compute many of the physical characteristics that define each individual face, which it rapidly compares with data from other faces housed in whatever database it is using.

Developed by technology companies like Amazon for commercial and personal uses, facial recognition software now allows travelers to bypass security lines, enables residents to enter their apartment buildings hands-free, and grants kids entrée to their home even if they lose the key.

One article in this issue, “Walmart is using AI to watch the store,” describes how commercial entities are testing ways to make practical use of artificial intelligence to improve the shopping experience and reduce costs.

Is there a spill on aisle 11? Are the lines getting too long at the cash registers? Walmart store managers can use AI to keep tabs on these and thousands of other details throughout the store.

Walmart says it is not currently using the technology to identify individual shoppers or in sensitive spots like the pharmacy or restrooms. But it could.

Ironically, the very singularity of our faces, coupled with our ubiquitous security cameras, makes this technology capable of tracking an individual’s movements and identifying them in a crowd, creating a new threat possibly more dangerous than identity theft: namely, loss of anonymity and privacy.

Of course, this ability has many positive uses. It has proven useful for finding lost children and tracking down terrorists and criminals, as when it quickly identified the shooter who murdered five employees at the Capital Gazette in Annapolis last year. For this reason, the technology has proven popular with police forces throughout the U.S.

But it is also being utilized by police states throughout the globe.

Recent articles in the press have made us aware how China is using facial recognition technology to keep tabs on billions of its citizens, not only catching criminals in the process, but also protesters and other “undesirables,” such as Uyghur Muslims, who have been rounded up and placed in internment camps for “re-education.”

So where does that leave us? There is great value in the technology, but the potential for abuse is high.

Congress is currently considering a bipartisan bill that “would ban companies (but not governments) from collecting facial recognition data without consent,” according to the Washington Post.

But maybe it’s government use of the technology that should be more feared. That’s the sentiment behind San Francisco’s recently passed city ordinance prohibiting public agencies, including local police, from using facial recognition software to help identity individuals — but not restricting businesses from using it.

In my view, the pros and cons of facial recognition and AI technology mirror those of every advance humans have made from the Stone Age forward.

Since our distant ancestors invented the arrowhead and crude stone knives, we have had weapons with which to protect ourselves from enemies and, alas, to kill anyone we don’t like or who has something we want.

It’s not the technology, it’s the character of the people who use it that matters — and the self-regulation we impose.

Is our society prepared to make judgments about the acceptable use of facial recognition technology by individuals, businesses and governments? And are we capable of enforcing any limits we impose?

We have arguably succeeded in doing that for some technologies (nuclear power) and arguably failed with others (automatic weapons).

Where will we draw the line when it comes to technology that can potentially follow us from cradle to grave, wherever we go, whatever we do?

I’d like to know what you think. Please share your thoughts on this topic, or any other, by sending us a letter to the editor.

From the Publisher

By Stuart P. Rosenthal

Letters to the editor

Dear Editor:

I just read your piece about distracted driving in a parking lot (“From the Publisher,” May 2019). There is one possible explanation your story did not address: it is highly likely, with all the technology, that people have become so dependent on it they cannot think about their actions anymore.

They have so many “smart” things around them that they do not become smarter at all; they become stupid and do selfish and moronic things. All you need to prove my theory is to drive on the highways during rush hour.

Adam Ritter
Via email

Dear Editor:

I recently learned that AARP has $75 million to invest in their Dementia Discovery Fund, which provides “financial capital to companies working on drugs to cure dementia.”

It would be wiser to invest these funds in basic research. We really don’t understand the cause of dementia, and without this basic information it would seem a waste of money to give it to drug companies unless they are associated with a research center or university.

We need an all-out effort to solve this problem, which is not only costs us billions of dollars each year in caring for those afflicted (Medicaid, etc.) but causes endless suffering to the millions of affected individuals and their families.

I suggest that NIH and AARP set up new divisions to study the causes of dementia. To convince every American to donate $1 for research, they could use the slogan “Remember me. Don’t forget to give $1.”

Hedy Peyer, MSW, ACSW
Via email

FiftyPlus

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Making mayo and more for 132 years

By Glenda C. Booth

When you stroll by the C.F. Sauer plant at 2000 West Broad Street — or even wait at the stoplight with the car windows down — your nose tingles. A pungent whiff of pepper or sweet scent of vanilla might waft by.

“The aroma emanating from the building varies depending on what is being produced that day,” said C.F. Sauer’s marketing director, Erin Hatcher.

Since 1887, the C.F. Sauer Company has been a presence in Richmond. Today it makes condiments, spices, herbs, extracts and rubs in several plants around the country. The West Broad Street plant bottles vanilla and makes spices and herbs; hence, the olfactory tease.

The fourth generation of the Sauer family helms the privately-held company. “Our family is honored to be part of Richmond’s rich history and cityscape for the past 130 plus years,” said Conrad F. Sauer, IV, president and chief executive officer, in an email. “We are proud of the outstanding products and beloved brands that we manufacture.”

It is truly a family business, with Brad Sauer, executive vice president of real estate; Mark Sauer, executive vice president, retail, and Tyler Sauer, assistant to the executive vice president.

Duke’s mayonnaise

The company’s signature product, the one with a longstanding, devoted, verging-on-cult following, is Duke’s mayonnaise. It’s been a staple in many kitchens, especially Southern ones, for years.

Duke’s differs from other brands because it contains only egg yolks, not the whole egg, and no sugar. As its label touts, it’s a “Family Recipe since 1917. Real Mayonnaise, Smooth & Creamy.”

The secret recipe, which Hatcher calls “the Coca-Cola of mayonnaise,” hasn’t been altered for decades. “We take no shortcuts. We don’t cut corners. The ratios have not changed. You can’t beat the real stuff.”

Sauer’s is third in market share for branded mayonnaises, excluding Miracle Whip — which is not really mayonnaise, Hatcher contends. (Miracle Whip was developed by Kraft as a less expensive alternative to mayonnaise in the 1950s.)

When 20-year-old Udolphy Bundy, Chargrill Restaurant’s chef, swears by Duke’s for his made-from-scratch pimento cheese, crab cakes and deviled eggs.

Duke’s, he said, is “simply the best, the gold standard of mayonnaise. It has the perfect balance for what mayonnaise should taste like, just plain old delicious.”

Company origins

In 1917, Eugenia Thomas Duke, a Georgia native, moved to Greenville, South Carolina. When the United States joined World War I and troops started training at nearby Camp Sevier, she started a business selling sandwiches to hungry soldiers at 10 cents each, slathered in a mayonnaise she had created in her kitchen.

After the war, she expanded her products and markets. Her top salesman in 1923 convinced her that her mayonnaise was truly distinctive, so she started selling it as a separate product.


The company has responded to the times over the years, moving from glass to plastic jars, for instance. But Eugenia Duke’s recipe remains unchanged. (In 2012, however, they introduced a light mayonnaise with half the fat and calories of regular mayonnaise: Duke’s Light with olive oil.)

In 1884, Conrad Frederick Sauer, age 17, started working in a Richmond pharmaceutical business helping customers who brought in their own bottles for refills of drugstore products.

After observing that flavoring extracts were a big part of the business, in 1887 he started a company, the first in the country, according to Sauer officials, to sell pure flavoring extracts in 5- and 10-gram bottles, boxed.

By 1911, Sauer’s factory had 250 workers and moved to its current location on West Broad Street. Over the years, the C.F. Sauer Company acquired other companies, including Duke’s in 1929, and expanded their markets, including exports.

In 1999, for instance, the Sauer Company bought The Spice Hunter (spicehunter.com) in San Luis Obispo, California, a firm that makes exotic spices, spice blends, herbs, rubs, organic dip mixes, sauces and turkey brines.

Hundreds of products

Today C.F. Sauer’s has more than 300 products, sold under various brand names, including mustard, barbecue sauce, spices, herbs, mixes (for gravies, chili and meat loaf, for example), meat tenderizers, extracts, flavorings, food colorings, baking mixes and egg dye kits.

The company has plants in Richmond, South Carolina, Kansas and California. Richmond groceries that sell Sauer’s products include Kroger, Publix, Food Lion and Fresh Market.

Like Duke’s mayonnaise, Sauer’s vanilla extracts, made from vanilla beans imported from Madagascar, are unique, Hatcher said, because Sauer’s is one of only a few companies that uses a cold distillation process. They don’t apply heat to speed up the process.

“We are not in a rush,” Hatch explained. “The taste of Sauer’s is outstanding, pure, aromatic and intense.” She recommends testing the vanilla in a cup of milk. “There’s nothing like it.”

Sauer’s sells its products in large quantities to food service establishments like restaurants, as well as grocery stores, Amazon and Walmart.com. According to

See DUKE’S MAYO, page 5
By Malcolm Ritter

Call them zombie cells — they refuse to die.

Scientists actually call these senescent cells. They start out normal but then encounter a stress, such as damage to their DNA or a viral infection. At that point, a cell can choose to die or basically enter a state of suspended animation (hence the popular term “zombie cell”).

The problem is that senescent cells, though they no longer replicate, still release chemicals and proteins that can harm nearby normal cells. That’s where the trouble starts.

As these cells and their proteins build up in your body, studies suggest, they promote aging and the conditions that come with it, such as osteoporosis and Alzheimer’s disease.

Researchers are studying drugs that can kill these cells and possibly treat the problems they bring.

Basicall, the goal is to fight aging itself, which hopefully will delay the appearance of age-related disease and disabilities as a group, according to geriatrics specialist Dr. James Kirkland of the Mayo Clinic in Rochester, Minnesota. That’s in contrast to playing a “whack-a-mole game” of treating one disease only to see another spring up, he said.

Promising studies in mice

The research has been done chiefly in mice, where drugs that eliminate senescent cells — known as senolytics — have been shown to improve an impressive list of conditions, such as cataracts, diabetes, osteoporosis, Alzheimer’s disease, enlargement of the heart, kidney problems, clogged arteries and age-related loss of muscle.

Mouse studies have also shown a more direct tie between senescent cells and aging. When drugs targeting those cells were given to aged mice, the animals showed better walking speed, grip strength and endurance on a treadmill.

Even when the treatment was applied to very old mice, the equivalent of people ages 75 to 90, it extended lifespan by an average of 36 percent.

Researchers have also shown that transplanting senescent cells into young mice basically made them act older: their maximum walking speed slowed down, and their muscle strength and endurance decreased. Tests showed the implanted cells converted other cells to zombie status.

Will drugs work in people?

Earlier this year, the first test of senolytics in people was published by Kirkland and his colleagues, and provided some tantalizing results.

It involved 14 patients with idiopathic pulmonary fibrosis, a generally fatal disease that scars the lining of the lungs. Risk rises with age, and the lungs of patients show evidence of senescent cells.

In the preliminary experiment, after three weeks of treatment, patients improved on some measures of physical fitness, like walking speed. Other measures, however, did not show improvement.

Still, the results were encouraging and “it really raises enthusiasm to proceed with the more rigorous studies,” said Dr. Gregory Cosgrove, chief medical officer of the Pulmonary Fibrosis Foundation, who played no role in the study.

The field of zombie cells is still young. But Kirkland estimates at least a dozen companies have formed or have launched efforts to pursue treatments. He holds shares in one.

Apart from age-related diseases, senolytic drugs might be useful for treating premature aging among cancer survivors that brings on the early appearance of some diseases, said Laura Niedernhofer of the University of Minnesota.

Don’t try this at home

Some of these drugs have been approved for other uses or are even sold as supplements. But Niedernhofer and Kirkland encourage you to stick to sunscreen, which they say is a must.

Get red tomatoes (not red-faced)

Use summer’s abundance of this fruit to your advantage. A British study found that people who were less susceptible to sunburn after eating 1/4 cup of tomato sauce daily for 12 weeks. (Even one bad burn after eating 1/4 cup of tomato sauce raises your risk for skin cancer.) Bonus: The sauce was made with olive oil, which may help your body absorb more of the beneficial carotenoids.

These natural compounds that give tomatoes their red glow also protect the plant from the sun’s harsh rays. Researchers suspect eating them may have a similar effect on our own skin.

Plus, recent research in mice suggests that eating a serving of tomatoes daily slashes nonmelanoma skin cancer rates by half.

Caffeinate

Kick back in your beach chair with a cold-brew coffee in hand. Drinking four cups of java a day may cut your risk of melanoma — the deadliest form of skin cancer — by 25 percent compared to forgoing coffee, according to a study in the Journal of the National Cancer Institute. And coffee may help prevent other types of skin cancer, too.

Scientists believe that the main benefit comes from the caffeine, which guards skin cells against sun damage and prevents them from turning cancerous. Animal studies have also shown protective effects from several other components in coffee, including polyphenols.

Be smart about sunscreen

Of course, the best skin cancer prevention is to avoid the sun.

If you’ll be outdoors, apply sunscreen right. Most docs recommend lotion over sprays. (It’s harder to get adequate, consistent coverage with a spray, especially outdoors on a windy beach. Still, it’s better than nothing!)

Use about an ounce (almost a golf-ball-size amount) on exposed areas, and reapply after two hours or right after swimming.

Pro tip: Put sunblock on at home before you pull your swimsuit on so you hit everywhere.

Most people under-apply sunscreen, cutting its effectiveness in half, so go with an SPF of at least 30. But know that grabbing the SPF 150 isn’t necessarily better.

SPFs over 50 offer only marginally more sun protection than those in the 30 to 50 range, and experts say a high SPF can lull you into a false sense of security, so you might not use enough.

Ed. Note: In addition to following these tips, it’s essential to visit your dermatologist once a year for a full body scan. Physicians are able to track any changes in your skin. They can also check places you can’t, such as your scalp or ears. At home, be sure to pay attention to any new moles or changes in existing moles. If a mole is asymmetrical, has a Borders of irregularity or is bigger than a pencil eraser, it’s best to visit a dermatologist as soon as possible.

EatingWell is a magazine and website devoted to healthy eating as a way of life. Online at eatingwell.com.

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Walmart using AI to watch the store

By Anne D'Ioncenzio

Inside one of Walmart’s busiest Neighborhood Market grocery stores, in Levittown, N.Y., high-resolution cameras suspended from the ceiling point to a table of bananas. They can tell how ripe the bananas are from their color.

When a banana starts to bruise, the cameras send an alert to a worker. Normally, that task would have relied on the subject of bananas. They can tell how ripe the bananas are from their color.

Welcome to Walmart’s Intelligent Retail Lab — the retail giant’s biggest attempt to digitize the physical store.

1000s of cameras

The thousands of cameras are a key feature of the lab, which recently opened inside this 50,000-square-foot store. Walmart envisions using them, combined with other technology like sensors on shelves, to monitor the store in real time so its workers can quickly react to replenish products or fix other problems.

The technology will also be able to track when shelves need to be restocked or if shopping carts are running low. It can spot spills on the floor and even detect when cash registers need to be opened up before long lines start forming.

Walmart hopes to start scaling some of the new technology at other stores in the next six months, with an eye toward lowering costs and prices. As the shopping experience improves, the retailer expects to see higher sales.

“We really like to think of this store as an artificial intelligence factory, a place where we are building these products, experiences, where we are testing and learning,” said Mike Hanrahan, CEO of Walmart’s Intelligent Retail Lab and co-founder of Jet.com, purchased by Walmart three years ago.

“If we know in real time everything that’s happening in the store from an inventory and in stock perspective, that really helps us rethink about how we can potentially manage the store.”

Hanrahan said the cameras are programmed to focus primarily on the products and the shelves at this point. They currently do not recognize shoppers’ faces, determine the ethnicity of a person picking up the product, or track the movement of shopper, he said.

Privacy concerns

There are signs throughout the store alerting and educating shoppers about how the store is being used as a lab. Still, the cameras could raise privacy concerns.

“Machine learning fundamentally finds and matches patterns,” said Steven M. Bellovin, professor of computer science at Columbia University and an expert on privacy, who hasn’t seen the new Walmart AI Lab. But he said companies run into trouble when they start to match the behavior to a specific customer.

Hanrahan said Walmart has made sure the technology at other stores in the Palmetto State is Sauer’s.

Diehard fans

Duke’s mayonnaise is sold in 43 states, with its core market in the southeastern United States. In Charlotte, N.C., 51 percent of mayonnaise sales are Duke’s. Debbie Robertson says she is a lifelong lover of Duke’s. While growing up, Robertson was unaware that other brands existed. When she visited her brother in Germany last year, he insisted that she supply of Duke’s whenever she returned from visiting family in South Carolina,” he said.

“I always buy Duke’s. For some deep-seated reason, I am afraid to do otherwise. It would be heretical to the religion in which I was raised,” Clark said.

As Chef Bundy puts it, “Eugenia Duke was onto something.” Her mayonnaise devotees no doubt agree.

Looking for the Perfect First Floor Living Home?

Looking for the Perfect First Floor Living Home?

Looking for the Perfect First Floor Living Home?

Looking for the Perfect First Floor Living Home?
Topical pain relievers can replace pills

By Howard LeWine, M.D.

Q: My arthritis primarily affects my hands. Aleve helps, but I don’t want to rely on it every day. There are so many pain relieving skin creams. How do you choose?

A: You are wise to consider alternatives to oral naproxen (Aleve, Naprosyn), ibuprofen (Advil, Motrin) or other oral nonsteroidal anti-inflammatory drugs (NSAIDs). Long term use of these can lead to stomach and intestinal ulcers, internal bleeding and kidney damage, and they potentially increase the risk of heart attack and stroke.

Topical analgesics are pain relievers that are applied to the skin instead of taken as pills. The most effective topical preparations contain an NSAID. But topical NSAIDs pose less risk than the oral drugs because they result in lower NSAID blood levels.

Applying a topical NSAID concentrates the medicine near the pain site. So they can be very helpful for the more superficial joints like the hands, knees, ankles, feet and elbows.

While only a small amount enters the bloodstream, topical NSAIDs may be off-limits to people at high risk for side effects. This would include people with a history of ulcers, internal bleeding and kidney disease.

Of the different topical NSAIDs, prescription strength ones contain a higher concentration of active ingredients.

Most studies have been done on diclofenac (Voltaren, generic versions) gel; and the research shows the gel can be as effective for arthritis in the hands and knees as the oral formulation of the drug.

OTC products less effective

There are many other types of topical pain relief products available over-the-counter. Typical ingredients include menthol, camphor, methyl salicylate and capsaicin. Some combine a couple of these chemicals.

While they are generally safe, many people find minimal if any symptom improvement. Menthol and camphor are harmless substances that create a pleasing sensation that counteracts pain, but they don’t influence the underlying cause or inflammation.

There’s little rigorous research into methyl salicylate’s effectiveness as a pain reliever. There definitely is some absorption of methyl salicylate and it’s metabolized into salicylic acid, similar to aspirin. This should have some effect on pain and inflammation.

And what about giving senolytic drugs to healthy people who want to ward off aging? That’s possible but a long way off, after studies have established that the drugs are safe enough, she said. On the other hand, “we may not get there,” Kirkland said.

In any case, experts are impressed by the research so far. “I think this is very exciting,” said Dr. George Kuchel of the University of Connecticut Center on Aging in Farmington. The results from animal studies are “very spectacular. It’s very compelling data.”

Niedernhofer said the best drugs may be yet to come. The goal is not to prevent stressed cells from turning into zombies, she said, because they may become cancerous instead. The aim is to trigger death of cells that have already transformed, or to limit the harm they do.

Zombie cells

land stress that people should not try them on their own, nor should doctors prescribe them for the uses now under study, because more research has to be done first.

People who have an aspirin allergy or take medications that interfere with blood clotting should check with their doctor before using a product containing a salicylate.

Capsaicin is the stuff that makes hot peppers so fiery. Rubbing it on the skin theoretically overloads the pain sensing circuits. While causing a burning sensation, little actually gets absorbed and the effectiveness of over-the-counter capsaicin is questionable.

Howard LeWine, M.D., is an internist at Brigham and Women’s Hospital in Boston and assistant professor at Harvard Medical School. For additional consumer health information, please visit health.harvard.edu. © 2019 President and Fellows of Harvard College. All rights reserved. Distributed by Tribune Content Agency, LLC.
How plant-based burgers compare to beef

By Candice Choi

If you want to skip meat, a new era of options is here.

Two companies — Beyond Meat and Impossible Foods — are among several racing to tap into the massive U.S. market of meat eaters by creating plant-based burgers that offer the taste and texture of beef.

But are the plant-based patties better for you — or for the planet? Here’s what you might want to know before taking a bite.

Are they healthier?

As with many questions about diet, it depends. For better or worse, patties from Beyond Meat and Impossible Foods can be nutritionally similar to beef.

Beyond Meat’s 4-ounce patty is listed at 270 calories, while Impossible Foods’ is listed at 240 calories. Ground beef’s nutritional profile can range, but a similarly sized patty with 80% lean meat has around 290 calories.

People also may not realize the saturated fat content of plant-based burgers can be similar to beef ones, he said.

What’s in them?

Beyond Meat’s ingredients include pea protein and canola oil. Impossible Food’s patties have soy protein and coconut oil. Impossible says its patties have a flavor and hue similar to beef partly because of soy leghemoglobin, a protein the company makes by genetically modifying yeast.

The meat industry, meanwhile, is appealing to people who prefer simpler ingredient lists. “A beef patty is one natural ingredient: beef,” says the North American Meat Institute, which represents meat makers.

How do they taste?

Taste is subjective, but reviews generally say Beyond Meat and Impossible burgers taste similar to meat.

Christian Acosta, who works in New York, said he’s had the Impossible burger several times and can’t tell the difference. “It tastes exactly like meat,” he said, while waiting in line to get the burger for lunch.

Unlike with a steak, any discrepancies in taste between beef and the plant-based burgers may be masked by buns, cheese and toppings.

Both Beyond Meat and Impossible Foods have also updated their recipes, and may keep doing so to get even more like meat.

How much do they cost?

The idea is to eventually make Beyond and Impossible burgers cost the same or less than beef. For now, expect to pay more.

At a Whole Foods in New York, two Beyond Meat patties cost $5.99, roughly dou

See PLANT BURGERS, page 9

Walmart AI

From page 5

to protect shoppers’ privacy and also emphasized that it does not have cameras at the pharmacy, in front of the rest rooms or in its employees’ breakrooms.

Walmart’s new living lab marks its second in a physical store. Last year, Walmart’s Sam’s Club opened a 32,000-square-foot lab store, the quarter of a size of a typical Sam’s Club store. It’s using the store to test new features surrounding its Scan & Go App, which lets customers scan items as they shop and then buy from their phones, skipping the checkout line.

The retail lab is the third project from Walmart’s new incubation arm, created after the Jet.com acquisition as a way for the discounter to shape the future of retail.

It follows the launch of Jetblack, a shopping by text service aimed at affluent shoppers in New York.

Hanrahan said the company is embracing the labs in stores because it can better understand the real ways that technology affects customers and workers. It also wants to educate shoppers.

Walmart has made a point to not hide the technology. Small educational kiosks are set up throughout the store. It plans to bring in local schools and communities.

Despite the signs and visible cameras, many shoppers including Marcy Seinberg from Wantagh, N.Y., didn’t seem to notice or care.

“I am not bothered by it,” Seinberg said. “If technology saves me money, I would be interested.”

—AP

VPA- Richmond
804-687-4793
visitingphysicians.com
The Centers for Disease Control and Prevention and the American Red Cross both recommend that every household have a first aid kit. Now that summer is here, take a look at yours to see if you have what you need for common summer problems.

Q: What should I include in my first aid kit for outdoor injuries?

A: We recommend:
- Saline solution to clean wounds
- Neomycin or Bacitracin ointment/cream to treat potential infection
- Various sizes of Band-Aids to cover and protect
- Calamine lotion to soothe skin and dry up blisters
- Hydrocortisone cream 1% to decrease inflammation and rash

The first step for small cuts is to clean the injury. Clean the cut with mild soap and water or flush with saline solution. We don’t recommend using hydrogen peroxide or rubbing alcohol because they can cause irritation to the injury. Once clean, apply a small amount of antibacterial ointment or cream.

If your cut is deep, from an animal bite, or has signs of infection, seek medical treatment immediately. Also, if you have certain conditions, such as diabetes or are taking blood thinners, seek medical treatment.

Q: What can I use for poisonous plants like poison ivy?

A: Poison ivy, poison oak or poison sumac can grow anywhere sunlight can be found. They are active all year round, but summer has more risk for accidental contact during birdwatching, nature hikes or weeding the garden.

Skin contact with any part of the plant can leave behind urushiol oil, which is what causes the rash. The most important action is to wash off the urushiol oil with mild soap and water or a poison ivy wash as soon as you can.

To be prepared, keep this on hand:
- A good poison ivy wash such as Zanfel to clean off the poisonous oil
- Calamine lotion to soothe the skin and dry up blisters
- Hydrocortisone cream 1% to decrease inflammation and rash

Consult your doctor for any of the following:
- Rash remaining longer than seven days
- Swelling, especially in parts without rash
- Rash around the eyes, nose, mouth or genital area
- Rashes over a large portion of your body
- Any signs of infection

Q: What about insect bites?

A: The best action for insect bites is prevention. Make sure to use insect repellent every time you go outside.

The most effective agents contain DEET, a powerful insect repellent that has a strong, unpleasant smell. In higher concentrations, it can stain your clothes or cause a skin reaction.

Picaridin-containing repellants can be used as an alternative repellent. If you do get bitten, you can use creams to stop the itching and swelling. Fortunately, we can use the same lotions for insect bites as for poison ivy:
- Hydrocortisone 1%, which decreases the bump size and itching
- Calamine lotion, which cools and soothes the bite

Severe allergic reactions to bites such as swelling, chest pains, difficulty breathing or severe pain will need immediate medical assistance. If you or a family member has serious allergic reactions to insect bites, remember to keep on hand an up-to-date Epipen or similar epinephrine injector.

Bites from spiders and ticks should be evaluated by your doctor. (For more on ticks, see cdc.gov/ticks.)

There are a lot of medicines and supplies you can put in your summer first aid kit. We’ve highlighted just a few.

Make sure to talk to your pharmacist if you have any questions or to ask for more recommendations. And remember, a fun summer is a safe summer!

Michael Ong is a Pharm.D. candidate in the VCU School of Pharmacy Class of 2020.
How to choose a good home stair lift

Dear Savvy Senior,

Can you recommend some good stair lift companies? I have a difficult time getting up and down the stairs and am interested in purchasing a stair lift for my house. I could use some help choosing one.

— Arthritic Ann

Dear Ann,

A good home stair lift is an excellent solution for those with mobility challenges who have trouble with steps. A stair lift will carry you up and down the stairs in a safe manner. They are sold today: straight and curved.

Types of lifts

There are two basic types of stair lifts that are sold today: straight and curved. The type you need will depend upon the design of your staircase.

A straight stair lift is one that travels in a straight line up a flight of stairs uninterrupted by landings, bends or curves, and costs between $2,500 and $5,000 installed. Curved lifts, however, are much more elaborate and will go around corners, bends and changes in direction. Curved lifts are also much more expensive, typically running between $8,500 and $15,000 or more depending on the complexity of the installation.

You also need to know that all stair lifts mount to the stair treads, not to the wall, so they are very sturdy and can be installed in almost any home.

If you are a large person, you may need to get a heavy-duty lift with a wider seat and bigger lifting capacity—all companies offer them. Or if you’re tall, find out about raising the seat height during installation.

Most stair lifts available today also have seats, armrests and footplates that fold up out of the way, and swivel seats that make getting into and out of the chair easier. They also come with standard safety features, such as seatbelts, braking systems and footrest sensors, push-button or rocker-switch controls located on the armrest for easy operation, and “call send” controls, which allow you to call or send the unit to the other end of the stairs. Make sure the lift you choose has all these features.

Depending on the company, you may also have the option of choosing between an electric (AC) or a battery powered (DC) stair lift. Battery powered units charge at the base station (some recharge anywhere on the track), are quieter, smoother and better than electric lifts, and will work even if there’s a power failure in the home.

Where to shop

While there are many companies that make and sell stair lifts, some of the best, based on reputation and customer satisfaction ratings, are Acorn (acornstairlifts.com, 866-457-0156), Bruno (bruno.com, 800-454-4355) and Stannah (StannahStairlifts.com, 888-465-7652).

Unfortunately, original Medicare does not cover stair lifts, and Medicare supplemental (Medigap) policies. But some Medicare Advantage plans may help pay.

There are also many states that offer Medicaid waivers that will pay for lifts for those that qualify, and the VA offers cash grants to veterans with disabilities for home safety improvements.

To save money, you may want to consider purchasing a used or refurbished model. Or, if you need a stair lift for only a short period of time, consider renting one. Most companies offer these options, and many offer financing programs, too.

To get started, contact some stair lift companies who will put you in touch with a dealer in your area. All dealers provide free in-home assessments and estimates and can help you choose an appropriate lift.

Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit SavvySenior.org. Jim Miller is a contributor to the NBC Today show and author of The Savvy Senior book.

Christopher Field, who is at the Stanford Woods Institute for the Environment and who knows the founder of Impossible Foods, noted people don’t have to give up meat entirely to make a difference, and that pork and chicken have much smaller environmental footprints than beef. —AP

Plant burgers

From page 7

In grocery stores. But at a Bareburger restaurant in New York, it’s an extra $3 for either of the plant-based patties.

Are they better for the planet?

Experts say reducing overall red meat consumption would be better for the planet. Beef is considered taxing on the environment because of the resources it takes to grow crops to feed cows. Cows also produce the greenhouse gas methane, mostly through burps.

Christopher Field, who is at the Stanford Woods Institute for the Environment and who knows the founder of Impossible Foods, noted people don’t have to give up meat entirely to make a difference, and that pork and chicken have much smaller environmental footprints than beef. —AP

NEED HELP ON THE STAIRS?

AN ACORN STAIRLIFT IS THE SAFEST WAY TO USE THE STAIRS FOR THOSE WITH:

✓ Joint pain in the knees, back or feet
✓ Mobility issues
✓ Difficulty using the stairs

SPECIAL OFFER

CALL TODAY AND RECEIVE $250.00* TOWARD THE PURCHASE OF A NEW ACORN STAIRLIFT! Receive a FREE info kit with DVD just for calling!

1-866-457-0156
It’s not a Wheelchair...

It’s not a Power Chair...

It’s a Zinger Chair!

More and more Americans are reaching the age where mobility is an everyday concern. Whether from an injury or from the aches and pains that come from getting older—getting around isn’t as easy as it used to be. You may have tried a power chair or a scooter. The Zinger is NOT a power chair or a scooter! The Zinger is quick and nimble, yet it is not prone to tipping like many scooters. Best of all, it weighs only 47.2 pounds and folds and unfolds with ease. You can take it almost anywhere, providing you with independence and freedom.

Years of work by innovative engineers have resulted in a mobility device that’s truly unique. They created a battery that provides powerful energy at a fraction of the weight of most batteries. The Zinger features two steering levers, one on either side of the seat. The user pushes both levers down to go forward, pulls them both up to brake, and pushes one while pulling the other to turn to either side. This enables great mobility, the ability to turn on a dime and to pull right up to tables or desks. The controls are right on the steering lever so it’s simple to operate and its exclusive footrest swings out of the way when you stand up or sit down. With its rugged yet lightweight aluminum frame, the Zinger is sturdy and durable yet convenient and comfortable! What’s more, it easily folds up for storage in a car seat or trunk— you can even gate-check it at the airport like a stroller. Think about it, you can take your Zinger almost anywhere, so you don’t have to let mobility issues rule your life. It folds in seconds without tools and is safe and reliable. It holds up to 275 pounds, and it goes up to 6 mph and operates for up to 8 hours on a single charge.

Why spend another day letting mobility issues hamper your independence and quality of life?

Zinger Chair®

Call now and receive a utility basket absolutely FREE with your order.

1-888-546-2386

Please mention code 110943 when ordering.
Make fresh sesame noodles with chicken

By America’s Test Kitchen

Much like a Chinese finger trap that lures by appearing to be a toy, sesame noodles are not what they seem. You may think of them as merely a humble bowl of cold noodles, but don’t be fooled — just one bite of this recipe and you’ll be hooked on these toothsome noodles with shreds of tender chicken, all tossed with a fresh sesame sauce.

The real problem is, good versions of this dish can be hard to find. The cold noodles have a habit of turning gummy, the chicken often dries out, and the sauce is notorious for turning bland and pasty.

After trying a number of ways to avoid this, we found it necessary to rinse the noodles under cold tap water directly after cooking. This not only cooled the hot noodles immediately but also washed away much of their sticky starch. To further forestall any clumping, we tossed the rinsed noodles with a little oil.

To be authentic, the sesame sauce should be made with an Asian sesame paste (not to be confused with Middle Eastern tahini), but most recipes substitute peanut butter because it’s easier to find.

SESAME NOODLES WITH CHICKEN

Servings: 4
Start to finish: 1 hour

5 tablespoons soy sauce
1/4 cup chunky peanut butter
1/4 cup sesame seeds, toasted
2 tablespoons rice vinegar
2 tablespoons packed light brown sugar
1 teaspoon grated fresh ginger
2 garlic cloves, minced
1/2 cup hot water

4 (6-ounce) boneless, skinless chicken breasts, trimmed
Salt and pepper

1 pound fresh Chinese noodles
2 tablespoons toasted sesame oil
4 scallions, sliced thin on bias
1 carrot, peeled and grated

Puree soy sauce, peanut butter, 3 tablespoons sesame seeds, vinegar, sugar, ginger, garlic and hot sauce in blender until smooth, about 30 seconds. With machine running, add hot water, 1 tablespoon at a time, until sauce has consistency of heavy cream (you may not need entire amount of water).

Adjust oven rack six inches from broiler element and heat broiler. Spray broiler pan top with vegetable oil spray. Pat chicken dry with paper towels, season with salt and pepper, and lay on prepared pan.

Broil chicken until lightly browned and it registers 160 F, 10 to 15 minutes, flipping chicken over halfway through broiling time. Transfer chicken to cutting board, let cool slightly, then shred into bite-size pieces.

Meanwhile, bring 4 quarts water to boil in large pot. Add noodles and 1 tablespoon salt and cook, stirring often, until tender. Drain noodles, rinse with cold water, and drain again, leaving noodles slightly wet.

Transfer to large bowl and toss with oil. Add shredded chicken, scallions, carrot and sauce, and toss to combine. Sprinkle with remaining 1 tablespoon sesame seeds and serve.

Nutrition information per serving: 700 calories; 194 calories from fat; 22 g. fat (3 g. saturated; 0 g. trans fats); 101 mg. cholesterol; 2205 mg. sodium; 79 g. carbohydrate; 6 g. fiber; 12 g. sugar; 45 g. protein.

For more recipes, cooking tips and ingredient and product reviews, visit americastestkitchen.com.

—AP
Technology changes family doctor role

By Tom Murphy

Lisa Love hasn’t seen her doctor of 25 years since she discovered telemedicine, which lets her communicate remotely with a physician through her computer or phone.

Love tried such virtual visits last summer for help with a skin irritation and returned for another minor problem.

Now she doesn’t feel a pressing need to seek care the old-fashioned way, especially since she also gets free health screenings at work.

No more waiting for the doctor. Convenience rules in healthcare now, where patients can use technology or growing options like walk-in clinics and urgent care centers to get help whenever they need it.

New ways to interact

A survey last year found that about a quarter of U.S. adults don’t have a regular doctor. Some like Love, 62, wonder how much they still need one.

“Telemedicine probably can’t do everything…but for most of the things I might ever have, I’m pretty sure they can take care of it,” Love said.

Healthcare experts say the changing, fragmented nature of care is precisely why people still need someone who looks out for their overall health, which is the traditional role of primary care physicians like family doctors and internists.

They know patients’ medical histories, and they’re trained to spot problems that may be developing instead of just addressing symptoms that prompted the patient’s visit.

They also can make sure medications don’t conflict with regular prescriptions, and they can help make sense of the information patients dig up with a Google search.

But the nature of primary care is changing as patients branch off to drugstore clinics and urgent care centers. Practices are slowly shifting to more of a team-based approach that focuses on keeping patients healthy and reserves visits with a doctor for the more serious cases.

“The idea that the primary care physician is the one-size-fits-all solution…that’s going to change pretty dramatically,” said Sam Glick, an executive with the research firm Oliver Wyman, based in San Francisco.

This evolution began years ago when drugstores started providing flu shots and opening clinics that handle minor issues like ear infections or pink eye. The two largest chains, CVS Health and Walgreens, now run about 1,500 clinics combined.

More recently, employers have started adding worksite clinics, and thousands of urgent care centers have opened around the country to treat emergencies that aren’t life-threatening.

Then there’s telemedicine, which patients can use to connect to a doctor in minutes without leaving their home or office.

Saves time and money

Love said she’s hooked on virtual visits. They only cost $42, or less than half the price of an office visit under her insurance plan.

“I like technology and I like new things and I like saving money,” Love said. “It was worth it to me to try it.”

About 25% of adults don’t have a regular doctor, the nonprofit Kaiser Family Foundation found last year. That jumps to 45% for those under age 30.

On top of all the competition for patients, the field also is fighting a shortage of doctors as medical school students opt for higher-paying specialties.

Primary care practices have adjusted by adding physician assistants or nurse practitioners to handle annual physicals and other routine care.

They’re also creating teams that help them take a broader look at patient health. Those teams might include mental health specialists who screen for depression and health coaches who can improve diet and exercise.

“The idea is to keep patients healthy instead of waiting to treat them after they become sick.

“We want to do as much outside the walls of the clinic as we can,” said Stanford University’s Dr. Megan Mahoney, noting that this push depends on insurers expanding what they will cover.

Doctors also are continuing to focus more on coordinating care for people with complex health needs.

Bryant Campbell’s care team includes a primary care doctor, a pharmacist and specialists to help manage his chronic liver condition and rheumatoid arthritis. He said his team members talk frequently to avoid problems like duplicate tests, and their approach gives him more confidence.

“I sometimes think as patients we feel isolated in our healthcare, and this team-based approach helps a patient be as involved as you need or want to be,” he said.

Email or phone consultations

Doctors say the expanded scope of their practices is changing how they interact with patients.

Dr. Russell Phillips frequently responds to email or cellphone questions from his patients. He also refers them to clinics for minor issues like urinary tract infections.

“The Harvard Medical School professor said primary care is evolving into more of a flowing, virtual relationship where patients have more frequent but briefer contact with their doctor’s office instead of just office visits maybe twice a year.

“Getting medical care is such a complex activity that people really need somebody who can advise, guide and coordinate for them,” Phillips said. “People still really want a relationship with someone who can do that.”

—AP

MARK YOUR CALENDAR

June 15

GRAND OLD FLAG DAY

Visit the Virginia War Memorial for its Flag Day commemoration on Saturday, June 15, at 10 a.m. Visit the “Hill of Heroes,” where hundreds of flags wave beside the James River. The museum, located at 621 S. Belvidere St., will be celebrating a week of events in honor of Virginia’s 12,000 people who have died during military service since WWII. The ceremony will include speeches, patriotic music and a flag retirement ceremony. For more information, visit vawarmemorial.org or call (804) 786-2060.
Executive Director’s Message  
Dr. Thelma Bland Watson  
Executive Director, Senior Connections,  
The Capital Area Agency on Aging

Preparing for the Future:  
Four-Year Plan and 16th Annual Empty Plate Luncheon

Four-Year Plan  
In this issue of Engage at Any Age, we are providing you with a list of opportunities to comment on our new Four-Year Plan that will cover the period of October 2019 to September 2023. This is an important period in Senior Connections’ history as we prepare for the Agency’s 50th year of service in December 2023. Please join us for one of five public comment sessions, submit any suggestions you have for us in writing, send us an email letting us know what you think about current and future needs, or complete and return the survey that is included in this issue (on pages B3 and B4).

You can also find the survey on our website at www.seniorconnections-va.org. In addition, the website has a summary of the Area Plan process. We value and appreciate your input and participation.

Empty Plate Campaign and Luncheon  
Meanwhile, we are also preparing for our annual Fundraising Campaign to fill service gaps that won’t otherwise be met.

On October 2, we will hold our 16th Annual Empty Plate Campaign and Luncheon at Trinity Family Life Center. This event is made possible through the generosity of many sponsors and supporters. We recognize and thank all of our sponsors, supporters and participants.

This year’s guest speaker is Mrs. Daphne Maxwell Reid, 2018 Richmond Christmas Mother, actress, writer and community advocate.

This year’s Eva Teig Hardy Award for Outstanding Corporate Service will be presented to Williams Mullen Law Firm for pro bono services to thousands of older Virginians. The Phoebe and Frank Hall Award for Humanitarian Service to Older Virginians will also be presented at the event.

With anticipated proceeds from this year’s campaign and luncheon, we will be able to fill more empty plates for older adults and caregivers who have no other sources of assistance. We will be able to assist them with meals, rides, home care and other critical needs. The generosity of our contributors gives much hope for the future.

Therefore, as we prepare for this year’s luncheon and begin celebration of the Agency’s 50th Anniversary, we extend special thanks to those who have already contributed to our Empty Plate Campaign and Luncheon. We also extend a special invitation to others who may wish to contribute to this important effort before October 2. Your contributions will enable us to reach our goal that is needed to fill the empty plates of older adults and caregivers in our communities.

You may contribute on our website at www.seniorconnections.org or send your checks to Senior Connections, CAAA at 24 East Cary St., Richmond, VA 23220. Please be sure to save the date for this year’s 16th Annual Empty Plate Luncheon and Awards Ceremony on Wednesday, October 2. We look forward to having you with us.

Thanks for helping us fill “empty plates” this year and into the future! Best wishes.

Senior Connections, acting as the Human Services Transportation Coordination Entity for Plan RVA, hosted a transportation symposium on May 16. At the event, more than 30 individuals representing 20 nonprofit and governmental organizations, consumers, providers and advocacy groups came together to take the first step in building a fully coordinated transportation system for the Greater RVA.

The focus was on older adults, persons with disabilities and low-income individuals and families. Participants discussed the importance of developing a system that understands the specific transportation challenges of those populations and addresses those challenges through strategies that utilize existing resources, innovation and efficiencies, and involve training, as well as process and service enhancements, among other measures.

Senior Connections has contracted with consultants from Knowledge Advisory Group (KAG) to assist with development of the transportation work plan. KAG used the Department of Transportation’s “Framework for Action: Building the Fully Coordinated Transportation System” as a guide to lead a forum and help create the transportation work plan.

The group spent the day assessing our current system, prioritizing strategic options for moving forward, and then started to create an action plan for the system.

A lot was accomplished, with more to be done. Be on the lookout for an update in the September issue of Engage at Any Age.
Senior Connections welcomes Eve Flippen to the agency. Eve is the incoming Care Coordinator for Chesterfield County. She graduated with her Master's in Gerontology from VCU in May, and served as an intern with the Chesterfield Office of Aging and Disability Services.

Eve received the A.D. Williams Award for academic achievement and the Marion Cotter King Award for Recreation and Optimal Aging work at VCU.

Eve was very close with her grandmother, and after helping to manage her care for several years, wanted to continue working with older adults and make a larger impact on the community.

Senior Cool Care is a public-private partnership that helps low-income older adults keep cool during the summer months. The program is sponsored by Dominion Energy and coordinated by the Virginia Department for Aging and Rehabilitative Services.

The program runs from June 1 through the last working day in September. It provides single-room air conditioners or fans to Virginians 60 or older who need additional cooling in their home. To be eligible, participants must live within Dominion Energy’s service area and their income must be 150% of the poverty level or less.

Senior Connections is administering the Senior Cool Program in the Greater Richmond Area and is screening applicants to ensure eligibility. Supplies are limited and distributed on a first-come basis. Please call (804) 343-3000 to learn more.

16th Annual Empty Plate Luncheon & Awards Ceremony

In Memory of Mrs. Phoebe Hall

Wednesday, October 2, 2019 • 11:30 a.m. – 1:00 p.m.

Trinity Family Life Center • 3601 Dill Road Richmond, VA 23222

Keynote Speaker: Mrs. Daphne Maxwell Reid, Actress

Community Advocate—2018 Christmas Mother, Richmond

A $60 Donation Fills A Plate 12 Times For A Needy Senior.

Essential services such as food, in-home care, emergency services, transportation, and social engagement programs are provided through funds raised by our Empty Plate Luncheon Campaign. As the cost of living continues to rise and the number of adults in our area continues to increase, your contribution is more important than ever. With the funds raised last year, we are meeting the additional needs of seniors in our community. But we need your help to continue.

Our Mission: Empowering seniors to live with dignity and choice.

Our Vision: Seniors with improved quality of life.

We hope you will join us to help seniors live with dignity, choice, and an improved quality of life. Please complete the form below and return it, along with your check made payable to Senior Connections.

Please make sure to note “2019 Empty Plate” on the memo line. You may also donate on-line at seniorconnections-va.org. If you need additional information, please contact Angie Phelon at 804-343-3045 or aphelon@youraaa.org.

Senior Connections, CAAA’s 16th Annual Empty Plate Luncheon

(Corporate Sponsorships Available)

Number of Tickets for Lunch at $60 per ticket

I/We would like to make a donation in the amount of $__________ in support of Senior Connections.

Please recognize this donation in the event program as follows: In Honor of/In Memory of:

Name:

Company/Organization

Phone:  Email:

Address:  State:  Zip:

Please mail completed form to Senior Connections, EPL, Attn: Angie Phelon, 24 East Cary St., Richmond, VA 23219. Thank you.
Senior Connections Public Comment Survey

Senior Connections is designated as the Area Agency on Aging for the development and enhancement of comprehensive, coordinated home and community based services for older adults and caregivers. We serve the City of Richmond and Counties of Charles City, Chesterfield, Goochland, Hanover, Henrico, New Kent and Powhatan.

Senior Connections is conducting an assessment of the needs of older adults and caregivers in the Greater Richmond Area for our Four Year Plan for Aging Services. This Plan starts October 1, 2019 and runs through September 30, 2023. The Plan serves as the blueprint for the work of Senior Connections and is the official funding application to the Virginia Department for Aging and Rehabilitative Services. This Plan will be updated annually.

Please help us plan and prioritize services for older adults and caregivers in your community by answering our survey.

1. Where do you live? County or City of Residence
   ○ Charles City  ○ Chesterfield  ○ Goochland
   ○ Hanover      ○ Henrico      ○ New Kent
   ○ Powhatan     ○ City of Richmond ○ Other

2. Please tell us your age range.
   ○ Under 60     ○ 60-64        ○ 65-69
   ○ 70-74        ○ 75-79        ○ 80-84
   ○ 85 or older

3. Please tell us your gender.
   ○ Male    ○ Female    ○ Transgender
   ○ Prefer not to answer

4. Please tell us your Race/Ethnicity.
   ○ White or Caucasian ○ Black or African American
   ○ Hispanic or Latin  ○ Asian or Asian American
   ○ American Indian or Alaska Native
   ○ Native Hawaiian or other Pacific Islander
   ○ Two or more races  ○ Some other race
   ○ Prefer not to answer

5. Are you a veteran?
   ○ Yes  ○ No

6. What are the greatest needs of older adults in the Greater Richmond Area?

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<thead>
<tr>
<th>Service</th>
<th>Great Need</th>
<th>Moderate Need</th>
<th>Little Need</th>
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<td>Help Making Choices about Future Medical Care and End of Life Decisions</td>
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Please tear out and return this survey.
7. Please tell us how important the following Senior Connections Services are for helping older adults remain in their communities.

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<th>Service</th>
<th>Very Important</th>
<th>Somewhat Important</th>
<th>Not Important</th>
<th>I don't know</th>
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<td>Adult Day Care</td>
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<td>Care Coordination</td>
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<td>Care Transitions</td>
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<td>Caregiver Education, Support and Training</td>
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<td>Chore Services (heavy cleaning, yard clean-up)</td>
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<td>Congregate Meals and Activities through Friendship Cafes</td>
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<td>Employment Services</td>
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<td>Health and Wellness Classes</td>
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<td>Homemaker and Personal Care Services</td>
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<td>Information On and Assistance with Services and Resources</td>
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<td>Medicare and Insurance Counseling</td>
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<td>Legal Assistance Services</td>
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<td>Respite Services (Caregivers break from day-to-day duties)</td>
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<td>Telephone Reassurance</td>
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<td>Transportation</td>
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<td>Volunteer Programs</td>
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</table>

8. What services do older adults need but are not currently available?

9. What three sources do you use most often to obtain information about services and programs for older adults?

- Newspaper
- Word of Mouth
- The Internet
- Faith Community/Clergy
- Community Organization
- Radio
- Other (please specify)

10. Do you currently or have you ever received services from Senior Connections?

- Yes
- No

11. Do you have any additional comments?

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Proposed Four-Year Plan for Aging Services  
2019 Public Comment Sessions
Working longer makes a huge difference

By Liz Weston

Retirement experts frequently recommend working longer if you haven’t saved enough. But you may not realize just how powerful a little extra work can be.

Researchers who compared the relative returns of working longer versus saving more last year reached some startling findings. Among them:

— Working three to six months longer was the equivalent of saving an additional 1% for 30 years.

— Working just one extra month was similar to saving an additional 1% for 10 years before retirement.

— Delaying the start of retirement from age 62 to age 66 could raise someone’s annual, sustainable standard of living by 33%.

This is potentially great news for people in their 50s and 60s who are able and willing to stay on the job. But younger people shouldn’t use the findings as an excuse to ignore their 401(k)s, since many people retire earlier than they planned.

“I would see this as a positive message for people who maybe didn’t save as much as they could have and they’re wondering what to do,” said researcher Sita Slavov, a professor of public policy at George Mason University in Arlington, Virginia, and a faculty research fellow at the National Bureau of Economic Research. “I would not use this to advise younger people not to save.”

Boosts standard of living

The study, which Slavov co-authored with her former Stanford University professor John Shoven and two of his other students, Gila Bronshtein and Jason Scott, first compared the effects of saving more, working longer or trimming investment expenses.

They used theoretical households who save 9% of their salary over 30 years starting at age 36. Then they looked at actual households from the University of Michigan’s Health and Retirement Study, which tracks thousands of people 50 and over.

The trends were the same: Working longer had the biggest impact on the household’s standard of living in retirement. That makes sense. When you’re young, your savings have decades for compounded returns to grow. Likewise, keeping investment fees low means more of your money is available to compound. So, an increase in savings or decrease in expenses can have an outsized impact.

When you’re older, your savings have less time left to grow, as the runway ahead of you is shorter. But again, working longer starts to have the biggest effect.

Most of the benefit comes from delaying the start of Social Security checks, the researchers found, but continued contribution to retirement accounts and delayed withdrawal from those accounts are also factors.

You’re not required to start Social Security when you retire, or vice versa, but most people do, Slavov said, so the study was structured to reflect that.

Delay Social Security if possible

Starting Social Security at 62, the earliest age you can claim retirement benefits, means locking in a permanently smaller check. Your check could be as much as 76% larger if you waited until age 70, when your monthly benefit maxes out.

Delaying increases your checks by about 7% each year between age 62 and what’s known as your full retirement age: currently 66, but rising to 67 for people born in 1960 and later. After full retirement age, your benefit rises by 8% each year you delay.

The advantages of delaying Social Security typically are so great that many financial planners now recommend clients tap other resources, including retirement funds, if that allows them to put off claiming it.

Thanks to current low interest rates, there’s no other investment that gives such a high, guaranteed return. And while the larger checks are designed to compensate for the fact that people who claim later will receive fewer payments over their lifetimes, longer life expectancies mean that most people will see more money overall by waiting.

Delaying is particularly advantageous for the higher earner in a married couple and for single people, Slavov’s previous research with Shoven found.

Their latest research shows that, overall, lower earners benefit even more from delay than higher earners. Again, that makes sense, because Social Security is progressive. It’s designed to replace a larger proportion of lower income people’s earnings. The more you rely on Social Security, the more it can pay to wait — if you can.

Slavov acknowledges that job loss, bad health or the need to care for a loved one often can push people into retirement earlier than they planned. (A 2018 TransAmer-
Share your financial plan with progeny

By Joe Vietri

As my children grow older, I grapple with a mix of emotions — some sadness and nostalgia for when they were small enough to sit on my lap, but above all, excitement for them to learn and experience life on their own.

Both of my sons are in college now, and a large part of the transition they are making to adulthood is related to how they engage with and take responsibility for their finances.

As a second-generation financial professional (like me, my father also worked at Charles Schwab), my wife and I have talked with our sons about saving and investing since they were young — including a lot of discussions about our financial plans for their college educations.

Over time, the conversations have evolved, and a few months ago, my wife and I talked with our sons about our long-term financial plan — that Dad wants to retire eventually and we’re both looking forward to the opportunity to spend more time on other things we are passionate about.

How to get started

If you’re feeling unsure how to get started with conversations like this, you’re not alone. In fact, according to Schwab’s 2017 Modern Wealth survey, 58% of Americans would rather talk about politics than finances with their friends and family.

But it’s important to take the opportunity to start a conversation about money with your family. Keeping those closest to us in the dark about financial matters is almost always a mistake, especially as we get older, and estate and retirement planning become more immediate financial concerns.

If your children are young, Schwab MoneyWise.com has some great ideas and resources for talking with kids about money. If your children are grown, consider starting a conversation about these three critical topics:

1. Retirement goals

   For most people, retirement is an exciting time but also a time of significant transition, and it’s important to be as transparent as possible about your plans and circumstances with your family.

   Do you plan on spending everything in your retirement accounts, or should your children expect a modest inheritance? Conversely, are you worried about being able to retire or needing financial help later in life?

   The answers to these questions may impact your children’s lives, and it is important as parents to prepare children to make informed financial decisions.

2. Debt

   Debt is an uncomfortable topic, but it directly informs the rest of any financial conversation. A study in 2018 found that 68% of American households headed by someone 55 or older currently hold debt. That’s more than two-thirds of Americans nearing retirement age.

   It’s important to explain to your children the entirety of your liabilities — and to explain the types of debt you have as well — to give them a full understanding of your financial picture.

3. Estate planning

   The estate planning conversation can be a tough one to begin, but it’s critical that everyone (regardless of assets) draft an estate plan and share it with their children.

   Conversations about beneficiaries (i.e., who will inherit what), medical directives (i.e., how you want to be cared for if you can no longer make medical decisions) and powers of attorney (for financial and other decisions) may be daunting, but not having the conversation leaves your children ill-prepared for these challenging situations.

   If you are in a position to leave a legacy for your children, it’s also smart to discuss steps for money preservation and transfer, such as trusts and asset titling.

   And finally, you should let your children know where important paperwork and records are kept.

   Open, honest dialogue is crucial. If you need help, consider reaching out to a financial consultant. A candid conversation with a knowledgeable outside party may be just what is needed to help you organize your thoughts for these important conversations with loved ones.

   Joe Vietri is a branch network leader at Charles Schwab. This article presents his views, not those of the Kiplinger editorial staff. You can check adviser records with the SEC or with FINRA.

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Working longer

From page 13

A recent study found 56% of the retirees surveyed retired earlier than expected.

“These results really apply to people who have the option of working longer,” Slavov said. “Obviously, that’s not going to be an option for everyone.”

—NerdWallet/AP

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By Lisa Gerstner

You drop a hundred bucks on groceries at Walmart, fill your tank at the store’s gas station and pay for both purchases with a credit card that claims to offer heightened rewards on grocery and gas spending.

But when you check your statement later, you find that the transactions got a measly 1% cash back, instead of the 3% or more you were expecting. What gives?

Purchases from certain types of merchants are commonly excluded from a card’s top-earning categories. Gas or groceries bought at superstores, such as Walmart and Target, or wholesale clubs, such as Costco Wholesale and Sam’s Club, often don’t count.

Or your card may not provide higher rebates on dining at restaurants or cafes that exist within another establishment, such as a hotel, department store or grocery store.

“Entertainment” can be a particularly squishy category. The Capital One Savor card, for example, which offers 4% cash back on entertainment purchases, doesn’t include tickets for collegiate sporting events in the 4% category, although live professional events are covered.

Citi Premier, which provides two points per dollar spent on entertainment, excludes bowling alleys.

Read your card’s fine print to make sure you understand how purchases are categorized. And if you believe you haven’t received rewards that are rightfully yours, ask the issuer whether it will correct the problem.

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Abuse & fraud

Almost 55% of Alzheimer’s sufferers and their caregivers are not told of the diagnosis. Accordingly, it is important that relatives maintain communication with medical caregivers to avoid this situation and prevent associated elder financial abuse.

An important chapter addresses when you should be working with an attorney, and how to find a qualified and experienced attorney with expertise in this field.

Also covered is the difference between working with an attorney on an hourly basis or a contingency basis. Hackard explains the situations in which working on a contingency basis makes sense.

In another chapter, on litigation strategy, Hackard emphasizes that, in litigation, “speed is your ally — delay is not your friend.”

He itemizes those reasons: There is a short time for permitting a challenge to a trust; trust assets may be diminished severely or disappear completely if you delay; delay in enforcing rights promptly may destroy an abused beneficiary’s rights; quick action with the appointment of a successor trustee may prevent further wrongdoing and the evaporation of an estate; and quick action allows for formal and informal discovery of known and unknown assets.

Another chapter is devoted to wrongdoing by trustees. Hackard discusses the types of issues he has faced in cases where he participated. It is clear from this chapter that, in this type of litigation, you need an attorney who has considerable experience regarding trust and estate issues.

If, after reading this book, you realize that you need an attorney to represent you in litigation, pick up Hackard’s most recent book, Alzheimer’s, Widowed Step-mothers & Estate Crimes: Cause, Action, and Response in Cases of Fractured Inheritance, Lost Inheritance and Disinheritance. This book contains many examples of specific litigation cases, and would be of primary interest to individuals who believe it is highly likely they will be hiring an attorney to represent them in litigation.

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Miami’s South Beach is funky, funny and fun

By Glenda C. Booth

Miami’s South Beach — a 10-mile stretch of fine, white sand and sparkling, turquoise water along Ocean Drive — is the setting of seemingly endless happy hours, a bohemian playground for all ages, nationalities and ethnicities.

SoBe, as locals call it, has attracted celebrities like Frank Sinatra, Sammy Davis Jr., Marilyn Monroe, Princess Di and Michael Jackson. Desi Arnaz got his musical start here pounding bongo drums. Clark Gable passed through as a World War II captain when troops took over Miami.

Bars open at 10 a.m. and are rockin’ into the wee hours. Sidewalk diners sip pink and aquamarine drinks with names like Kamikaze, Sex on the Beach and mint, periwinkle, aqua and lavender.

An eclectic human parade streams by: seniors, hipsters, millennials, sun worshippers, fit cyclists, bronzed joggers, gender benders, eccentrics and curiosity seekers.

While individuality is celebrated, there’s more to South Beach than kooky characters, revelry and bar hopping. Beyond the bars and beach shops, there’s a rich culture and history, enticing dining choices and cooling ocean breezes.

The Art Deco capital

Unlike Miami Beach’s skyscraper communities, South Beach has a warm and thriving Art Deco District — the largest concentration of such architecture in the U.S. — much of which was listed on the National Register of Historic Places in 1979.

The Art Deco Museum and Welcome Center at Ocean Drive and 10th Street offers an informative introduction to SoBe’s three main architectural styles: Art Deco, Mediterranean Revival and Miami Modern (MiMo).

The Art Deco buildings of the 1920s and 1930s have soft lines, hints of the ocean and sky, and bright pastels, like peach, mint, periwinkle, aqua and lavender.

The primary form in SoBe is a vertically-oriented rectangle, divided into three facets. Palaces are often symmetrical.

Some windows have concrete “eyebrows” for shade and painted architectural details. Many are decorated with flora and fauna. Some have porthole windows to suggest ocean-going travel.

During Prohibition, rum runners from the Bahama Islands flourished as people found ways to drink, dance and gamble. Today some of the tilework around town still includes symbols from Prohibition days: a circle for alcohol, a rectangle for gambling, and a triangle pointing to a gambling site.

In the 1950s, when the skyscrapers went up in Miami Beach, SoBe historic preservation activists launched a campaign to save its colorful buildings from being replaced by modern structures. Thanks to them, today you can take an Art Deco walking tour and see these well-preserved treasures:

— The Beach Patrol Headquarters, still in use, looks like a ship with its 1950s nautical décor.
— The Essex House, by Henry Holhauser, the architect who designed 70 SoBe buildings, rises above the street, giving the impression of a ship. Its circles resemble portholes and ocean waves.
— The Tides Hotel, one of Marilyn Monroe’s favorites, has a wave-inspired decor and tortoise shells over the bar. Frank Sinatra and Sammy Davis sang here. During Prohibition, it was probably a clandestine gambling parlor.

Miami Beach’s museum scene

One eye-catching structure, a 1927 Mediterranean Revival building that was once a storage warehouse for snowbirds’ furniture, is the Wolfsonian Museum. Its collection of more than 180,000 objects includes items of 19th and 20th century design that tell the story of “modernization.”

Scattered among the vintage stoves and Bauhaus furniture are World War II posters, or “propaganda art.” The museum offers a Deco film series, free Friday night tours and sketching instructions.

The Jewish Museum of Florida is situated in two former synagogues, built adjacent to each other in Art Deco style in 1936. It has beautiful chandeliers, 80 stained glass windows, and a permanent exhibit on 250 years of Jewish life in Florida that may have begun with Ponce de León.

The 100,000-item collection includes oral histories gathered over 25 years. Among other things, visitors learn that club and pool ads with warnings like “restricted clientele” meant no Jews or African Americans were admitted, and that in the 1960s, about 12,000 Cuban Jews came to Florida, immigrants some called “Jubans.”

Bess Myerson, the first and only Jewish Miss America, who was crowned in 1945, founded a café, Bessie’s Bistro, that con-
Miami
From page 16
nects the two buildings.
For a glimpse of the city’s funky side, the 20-room World Erotic Art Museum offers a titillating experience in all things sensual.
It all started when Naomi Wilzig's son wanted a piece of erotic art for his new bachelor pad. So she began collecting risqué pieces, and couldn’t stop. By the time she was 80, she had amassed 4,000 objects from all over the world.
The museum’s collection (“From Pompeii to Picasso to Pinup”) covers 2,000 years of sex in fine art, folk art and pop culture objects, including a frisky Snow White and her playful dwarfs by Frank Follmer, who worked at Disney Studios.
In a video, Wilzig describes her collection, covering topics like wooden and ceramic boxes with erotica hidden inside. Some visitors may tire of the many exaggerated phalluses on totem poles and figurines, made of soapstone, obsidian, bronze, ceramic and even Swarovski crystals. The oldest object is a Roman phallus-shaped amulet from 300 B.C.E.

Shopping and dining
As for shoppers in South Beach, they will find everything from tacky souvenir shops and bikini bazaars to haute couture fashion and luxury goods. The Official Art Deco Shop, run by the Miami Design Preservation League, sells jewelry, posters and knickknacks — and offers area tours by its historians and architects.
There are many dining options, including Turkish, Italian, Japanese and Cuban, from white-tablecloth eateries to holes-in-the-wall. Lario’s Cuban Restaurant has a molded avocado salad to die for, black bean hummus, slow-roasted pork sandwiches, plantain chips, empanadas (pork, beef, chicken) and paella, all enhanced by margaritas.
Fresh seafood is abundant — even crispy alligator pops up on menus. From cocktail lounges to dance clubs to dive bars, there’s vibrant nightlife galore (pick up the New Times for the latest). The Betsy Hotel’s intimate setting has Latin jazz. Tapas y Tintos has live flamenco. Mango’s Tropical Café, with reggae music and Latin dance, is a version of the 1920s Tropicana Club in Havana. The Palace offers drag shows.
Tired of the fun and funky? Leisurely beach walks along the twinkling ocean always beckon.

If you go
Check visitsouthbeachonline.com and visitflorida.com for info and lodging choices. Tip: To get a good night’s sleep, choose a hotel located away from the central party scene but within walking distance of the beach and major sites.
Daytime temperatures in the summer are in the upper 80s. If you prefer cooler temps, wait until fall, when daytime temperatures are typically in the 70s. South Beach is also less crowded in autumn when young students and college kids are back in school. Whatever time of year you go, you’ll find hotel, restaurant and entertainment discounts at miamibeaches.com/offers/temptations.
Take a 90-minute walking tour offered by Miami Design Preservation League, mdp.org, which meets at the Art Deco Visitors Center. The league offers a Mediterranean Architecture Tour, a South Beach Scandals Tour, a Jewish Miami Beach Tour and a Gay and Lesbian Walking Tour. For year-round events, go to visitsouthbeachonline.com/events.htm. Festivities include dance and music concerts, South Beach Seafood Week (October), jazz all year and more.
The Art Deco Weekend — with a vintage swing celebration, classic car shows and a Deco dance-a-thon — is held in January. Festival promoters advise making lodging reservations well in advance.
Getting around: South Beach is walkable and navigable without a car. The South Beach Local Minibus costs 25 cents per trip.
The lowest round-trip flight from Richmond to Miami in September costs $157 on American Airlines. Amtrak’s lowest fare from Richmond’s Main Street Station to Miami is $312 one way in coach and $836 for a roomette, which you might want for the 22-hour trip from Richmond to Miami.

MARK YOUR CALENDAR
June 11+
MARK YOUR CALENDAR
June 11+
Stargazing Club
Learn about the night sky with the Richmond Astronomical Society, whose members know and love stars and planets. Its next meeting is Tuesday, June 11, at 7:30 p.m. at the Science Museum of Virginia, 2500 W. Broad St. Come early for dinner at Chicken Fiesta across from the museum at 6 p.m. Membership dues are $30 per year. For more information, email membership@richastro.org or visit richastro.org.

July 4
Food Safety on the Fourth
Don’t forget these basics from the USDA to avoid food poisoning: Wash your hands, keep hot foods hot and cold foods cold, and refrigerate foods after two hours. Consult your cookbooks for the proper temperature for cooking meats. Need more food safety information? Call the USDA Meat and Poultry Hotline at (888) 674-6854 Monday through Friday, from 10 a.m. to 6 p.m., or email or chat at AskKaren.gov.

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Over the years, you’ve probably seen many “tips” about avoiding high city-center hotel prices by staying in suburban hotels. But when you factor in the “destination overhead,” you often conclude that rather than fight the hassle and time of commuting, you’re better off finding a cheaper hotel in the city.

By “destination overhead,” I mean the daily or hourly out-of-pocket cost of just being in a destination. A lot of travelers don’t seem to realize how much they pay just to be somewhere other than home.

Here are two examples:

Trip One: Two people visit Chicago from Dallas for four days and three nights. Let’s say the round-trip airfare is $300 each, plus $120 for checked baggage; the hotel rate is $250 a night (including taxes and extras), and they spend $100 a day more, total, for food than they would at home. The total cost is $1,870.

Out of the four-day, three-night period, each of them has 42 total useful sightseeing/activity hours. So their destination overhead — the cost of just being in Chicago — amounts to around $22 an hour each, or $44 an hour for the couple.

Trip Two: Two people visit Paris from Los Angeles for a week in June, seven days, five hotel nights (plus one night on the overnight flight to London). Let’s say the nonstop, round-trip airfare is $1,500 each, the hotel rate is $250 a night, and they spend $200 a day more for food then they’d spend at home. The total cost is $5,650.

On a seven-day stay, they each have 84 useful sightseeing/activity hours, so the overhead cost of just being in Paris is about $33 an hour each or $66 for the couple.

The hourly overhead rate can vary over a wide range, depending on destination costs, airfare deals, traveling lifestyle and such. I’ve calculated figures from $10 to $100. But regardless of how you travel, the concept applies: Just being in a destination has an out-of-pocket hourly cost. And it can (or should) influence your choice of hotel location and local activities.

Time is money
The biggest risk is staying in the suburbs to beat high city-center hotel rates. Take London as an example:

Many years ago, my wife and I tested the suburban stay idea in London. We found a nice hotel in Richmond, just outside London, and paid $79 a night for a room that easily would have cost $125 a night in Bloomsbury.

But each trip between Richmond and central London took 45 minutes on the underground, so we probably used up 20 hours of overhead on unproductive underground travel. At a then-likely overhead rate of $20 an hour, those trips cost us $400 in overhead to “save” $275 in hotel costs.

That wasn’t a good value proposition.

Furthermore, staying in Richmond meant we couldn’t easily return to our hotel to rest or take it easy for an hour or two between activities, such as visiting a museum and going to a restaurant.

Overhead also figures into decisions about how to navigate a destination city. Taking an hour crossing London to find a 1 percent better exchange rate, as one traveler I knew did, makes no sense.

Often, a $10 cab or Uber trip that cuts a half hour off public transit time is well worth the extra cost. Alternatively, a subway trip that zips past rush hour gridlocked traffic can more than compensate for the hassles of schlepping baggage or purchases.

I always feel smug on my way to and from O’Hare as my Blue line “El” train passes miles of bumper-to-bumper traffic on the Kennedy Expressway.

I’m not suggesting that you subject every little decision to a rigorous cost-benefit analysis. But I do suggest that you include the idea of destination overhead when you decide where to stay or how to navigate in any large city.

Send email to Ed Perkins at eperkins@mind.net and visit railguru.com.

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Free art classes at the Visual Arts Center

By Catherine Brown

Sue Nelson, a retiree who moved to Richmond several years ago, was looking for a hobby.

“I had worked for 55 years,” Nelson said. “It was time to play.”

Although she had always been crafty, Nelson had never created with stained glass. On a whim, she signed up for a class at the Visual Arts Center of Richmond — established in 1963 and nicknamed VisArts — and quickly grew to love the free sessions.

“It’s not just about learning a new skill,” said Nelson. “It’s the camaraderie with others that are like you: old, creative and a hell of a lot of fun.”

As a senior on a fixed income, Nelson appreciates that she can take classes for free; VisArts even provides art materials. When Nelson had tried taking regular adult classes in the past, the tuition and materials were prohibitively expensive.

Through VisArts’ Studio S program, Nelson has been able to sample classes in several different media, including ceramics and beading. “Where else in this city can you get that much free fun?” she mused.

How the Studio S program began

In 2008, the Visual Arts Center of Richmond had completed a renovation of the Virginia Dairy Building in the Fan District and was looking for more opportunities to use their beautiful new studio space during the day.

At the time, Richmonder Sally Kemp was developing outreach programs for the community art center. Kemp reached out to Senior Connections, the Capital Area Agency on Aging, a nonprofit working to improve the quality of life of older adults.

Together, VisArts and Senior Connections decided to offer free art classes to older adults involved in the Senior Connections’ Friendship Cafes — neighborhood gathering places for people over 60 who are physically, mentally and medically independent.

“Retirement communities tend to have well-established arts programming,” Kemp said. “VisArts, as a community art center, could step in and offer enriching arts resources to seniors who aren’t living in retirement facilities and thus don’t have access to those resources.”

Several years ago, after Kemp left VisArts to start her own art program for disabled adults, Nicki Stein took over as the outreach coordinator. Under Stein, Studio S has continued to grow, with classes also offered for groups from the Peter Paul Development Center in Richmond’s East End.

“This is one of my favorite programs because it provides seniors with an outlet for creatively expressing themselves while also providing a sense of community and opportunities to socialize,” Stein said.

Three times a year, Studio S offers four- and six-week courses, enabling older adults to take as many as 10 weeks of courses per session. With each course,
Gardening with your good companions

By Lela Martin

What makes someone a good friend or companion? That person sticks by your side, may be different from you but generally likes the same things you do, provides support and even protects you from harm.

Well, plants can have companions, too. “Companion gardening” is the practice of planting two complementary types of plants in proximity to one other. These plants have similar water and light requirements. They can positively affect plant growth and provide organic pest control. This clever practice has been used by farmers and gardeners all over the world for many years.

Three sisters

An early example of North American companion gardening is the “Three Sisters Garden” of Native Americans: beans, corn and squash grown together. Legumes such as beans have a relationship with Rhizobium bacteria in soil, which convert nitrogen into a form that plants can use. And corn requires a lot of nitrogen. In return, cornstalks provide a natural trellis for pole beans to climb.

The tall canopy of corn foliage may confuse squash borers from finding the squash. The broad, spreading leaves of squash vines reduce weeds and hold moisture for both the corn and beans. Prickly squash vines growing up corn stalks may deter raccoons from ravaging ears of corn. Win-win-win.

Beneficial bugs

Many companion plants attract beneficial insects such as pollinators and predator species (ladybugs and lacewings) that help reduce pest populations. Plants with open, cup-shaped flowers are typically the most popular with beneficial insects. For example, plant zinnias near cabbage, cauliflower and broccoli; the nectar from the zinnias attracts ladybugs that dispatch the cabbage hornworm.

Additionally, sweet alyssum and plants in the Umbel family (carrots, parsley, dill) attract beneficials.

Trap cropping

Farmers and gardeners may alternate rows of plants that attract pests to keep them from eating their prized plants. An example is planting dill among tomatoes. Tomato hornworms actually prefer the dill, saving the tomatoes for you (and maybe the squirrels).

Another example is planting collards to draw the diamondback moth pest away from cabbage.

Biological pest control

Allelopathy is a biological phenomenon in which an organism produces one or more biochemicals that influence the growth, survival and reproduction of other organisms. Nasturtium, which is edible, deters cucumber beetles, squash bugs and aphids, protecting pumpkins, squash and a wide variety of other vegetables. Marigolds ward off insects, protecting many flowers and vegetables. Used in organic insect sprays, marigolds produce thiopene, which deters harmful nematodes in the soil.

Nurse cropping

Nurse cropping is a method to quickly grow a plant in an area next to another crop that has a longer growing cycle. An example is growing broccoli and lettuce near one another. As the broccoli gets larger, the lettuce below is shaded by its leaves, extending the growing season of the lettuce.

Bad neighbors

Just as there are good partners, there are also unsuitable companions. Allelochemicals such as juglone, found in black walnut trees, suppress the growth of a wide range of other plants. Another example is cabbage planted near lettuce; it has an adverse effect on the growth and flavor of the lettuce.

If you stick to buddies who help you, you’ll always have a good companion. For more information and a list of companion plants, refer to bit.ly/plantbuddies.

Lela Martin is a Master Gardener with the Chesterfield County office of the Virginia Cooperative Extension. She is also co-chairman of the 2019 Bumblebee Jamboree. Visit bit.ly/bbj2019 for more information.
The Visual Arts Center of Richmond, known as VisArts, offers free classes to older adults through its Studio S program. Students say the art courses are a great way to meet people.

**Free art classes**

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participants can learn how to create art within a different medium, such as stained glass, collage, drawing, clay, wood, fiber arts and more.

“When planning classes, we talk to the participants in the program to see what they enjoy, and we cater to their needs,” Stein said.

Studio S courses are taught by practicing artists such as Mary McNeil, who teaches Nelson’s stained glass classes and has developed a dedicated following. McNeil enjoys working with Studio S students because of their dedication and willingness to learn art forms that are new to them.

“They each choose several pieces they feel most proud of and submit them to the showcase for the public to enjoy,” said Stein.

With its senior programs, like the free courses offered through Studio S, VisArts provides connection and community through art.

As numerous studies have shown, these opportunities to socialize with other older adults as well as people of other generations can help improve physical health and decrease risks of depression and anxiety. Art making is just what the doctor ordered!

Visual Arts Center of Richmond is located at 1812 W. Main St. To learn more, visit visarts.org, email info@visarts.org or call (804) 353-0094.
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Crossword Puzzle

**Domestication Stephen Sherr**

**Across**
1. Coffeehouse
5. Cow’s commentary
8. It’s not to be missed
13. A lot of a yacht
14. Open concert seating area
15. ___ Domingo (Caribbean capital)
16. ___ and a bunch of other people (briefly)
17. Is not shortened
18. More treacherous, for drivers
19. Treacherous insurer
22. All 660 Topps 1974 baseball cards
23. Great Plains, or Mid-Atlantic
24. Equally qualified with either hand
25. Start of the first two states (alphabetically)
26. Point of baseball
30. Scientific setting in _Frankenstein_ or_ Breaking Bad_
31. Carnival attraction
37. “A long time ago...”
38. Partially submerge a potato chip
39. Famous baker
40. With great urgency
45. Not dis
46. Bert Bobbsey’s twin sister
47. Madrid Mrs.
48. Vietnamese New Year
49. Holes in the wall
50. “Slow down; one ___ time”
51. Disease of cheese
52. “Down south; one ___ time”
53. Path of domestication (and this puzzle’s theme answers)
54. Dollars to doughnuts, for example
56. ___ 46 or 63 Across, for example
57. “Good grief!”
58. ___ 60 or 63 Across, for example
59. ___ 60 or 63 Across, for example
60. “Get ___ of yourself!”
61. Craze
62. Oversea incisors
63. Convert a duplex to a triplex
64. Be gaga about
65. Under siege
66. Family tree word
67. That guy, over there
68. UK-based sky command
69. Father of Cleopatra’s twins
70. Part of the Los Angeles Angel’s logo
71. Talks to a crowd
72. 26 of its 29 countries are in Europe
73. Eskimo boat
74. Rulers of Russia and Bulgaria
75. In the lead
76. Husband in_The Flintstones_or_ I Love Lucy_
77. Where a rodent might go for a _The Flintstones_ or_ I Love Lucy_
78. A BA degree
79. Joy, kay, el_
80. Man-eating monster
81. Final event, usually
82. Good name for a nautical storm-hunter

**Down**
1. Contestant on _Hell’s Kitchen_
2. Item behind a rope at the _Henry Ford Museum_
3. Plant used to produce linen
4. Island behind Lady Liberty’s left shoulder
5. Prepare potatoes
6. The holder of the deed
7. Almost defeated
8. Senseless
9. Proudly masculine
10. The edge of a trade guild’s authority
11. Nowadays, it means “Science, Technology, Engineering, and Math”
12. Opened a sealed envelope
13. Like a mermaid, prince, or three pigs
15. Opened a sealed envelope
16. Like a mermaid, prince, or three pigs
17. Without ice or mixer
18. Digital Juicy Fruit, perhaps
19. “Get ___ of yourself!”
20. Craze
21. Oversea incisors
22. Convert a duplex to a triplex
23. Be gaga about
24. Under siege
25. Family tree word
26. That guy, over there
27. UK-based sky command
28. Father of Cleopatra’s twins
29. Part of the Los Angeles Angel’s logo
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Answers on page 20.
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