Reclaiming a piece of history

John Sydnor, president of the Enrichmond Foundation, and Marilyn Campbell, a descendant of a family buried in Evergreen Cemetery, are working to restore the historic, long-neglected African American burial ground.

Photo by Jessica Maffey, Enrichmond Foundation

www.fiftyplusrichmond.com
Innovative solutions

I recently attended a national conference that highlighted some of the latest innovations in products and services for older adults.

Attendees represented companies large and small, start-ups and long-established brands, as well as associations like AARP and the National Council on the Aging.

I came away excited about what I learned, and energized by the creative technologies and solutions these new companies are developing.

Many of them build on the increasingly popular “voice assistants,” such as Amazon’s Alexa, Apple’s Siri and Google’s Assistant. These come as both smartphone apps and stand-alone products (e.g., Amazon Echo, Apple HomePod, Google Home).

Personally, I have not been a fan of these due to privacy concerns. But it appears older adults are flocking to them, as the data collected from millions of sources to better understand what people are asking of the machines. But they also apply them to better understand people themselves. You’ll see what I mean below.

Here is a brief selection of new products discussed at the conference. I expect we’ll have more in-depth stories elaborating on some of these (and others) in upcoming issues.

Preventing caregiver burnout: Caregiving issues were one of the biggest areas addressed in the conference. More than 40 million family members and other unpaid caregivers currently provide caregiving in the U.S. Preventing burnout among these individuals is an important goal that can help keep those being cared for from needing to enter a nursing home.

The company TCare has developed a structured conversation (to be administered by a trained social worker or healthcare professional) that has been shown to identify caregivers at risk of burnout. Following the conversation, an AI algorithm is applied that functions as a screening and assessment tool.

This product has a proven track record, such that it is recognized by the Administration for Community Living, a federal agency, as “a consistent, objective and reliable process” to identify at-risk caregivers.

See more at tailoredcare.com.

Share your legacy: A start-up’s new website and app are designed to make it easy for users to share important stories about themselves with family and friends, and to leave a recorded legacy for the future — all at no cost, for the time being.

Called Megilla, it currently offers more than 750 questions or prompts, such as “What were you like as a child?” and “What is one piece of advice that affected your life?”

From a smartphone, laptop or computer with a camera, a user clicks on a question they want to answer and then has up to three minutes to video their answer.

All answers are stored on the site, and can be easily emailed to anyone of your choosing, or just kept private, if users prefer.

The service plans eventually to start charging a monthly fee ($5 or so, it’s said) to maintain the videos and services, but for now, it’s totally free. Visit megilla.com for more info or to start using.

Letters to the editor

Readers are encouraged to share their opinion on any matter addressed in Fifty Plus as well as on political and social issues of the day.

Mail your Letter to the Editor to Fifty Plus, P.O. Box 2227, Silver Spring, MD 20915, or email to info@fiftyplusrichmond.com.

Please include your name, address and telephone number for verification.

Dear Editor:

So many seniors are lonely and depressed. My group, Naborforce, steps in and pairs the senior with one of our “Nabors” to provide companionship. This alleviates stress for the senior as well as for the child of the senior!

Local newspapers and news channels have seemed very receptive and intrigued by the idea because it’s based on a “community supporting community” platform. Our website is naborforce.com.

Cary Wyatt
Richmond

Dear Editor:

Dr. Robert Buford, a World War II pilot, turned 101 years old last fall. Bob often comes to my home for dinner, and every year we go to the Virginia War Memorial, which he helped establish.

Bob has married many Richmond couples, holding the record for number of couples married, because he asks no fee — he only wants 20 minutes at the shrimp bowl.

Roger Dickinson
Richmond
Reinvigorating a historic cemetery

By Glenda C. Booth

The dense, dark woods in Richmond’s East End are a jungly tangle of weeds, kudzu vines, English ivy, dead limbs and leaves. This untamed thicket is part of the city’s historic African American cemetery, Evergreen.

Founded in 1891, when cemeteries were segregated by race, Evergreen was considered “equivalent” to Richmond’s Hollywood Cemetery in the west end, where U.S. presidents, Confederate generals and governors lie.

Today, while Hollywood Cemetery is a well-tended tourist site, Evergreen’s headstones have been overturned and vandalized.

Corroded grave markers are covered with dirt and weedy underbrush. Some have vanished. Sunken “bowls” in the ground betray decayed wooden caskets.

Prominent African-American Richmonders are buried here, including pioneering banker and businesswoman Maggie L. Walker; John Mitchell, civil rights activist and editor of the Richmond Planet; and Sarah Garland Boyd Jones, a physician and the first African American woman to pass the state’s medical examination.

“These [people] are just as vital and important as any others that are more well known,” said Viola Baskerville, a descendant of people buried in Evergreen Cemetery and part of a team of volunteers working to restore the cemetery.

Unfortunately, Evergreen did not have a perpetual care fund, that is, a financial system for staff and upkeep. Instead, it relied on family members of the deceased to maintain the grounds.

As families dispersed or passed away, neglect took its toll. The property changed hands several times, and one owner went bankrupt.

Volunteers rescue and restore

In 2017, the nonprofit Enrichmond Foundation purchased Evergreen, recruited supporters and started preparing a restoration plan.

Volunteers are at the heart of the plan. In warm weather, they clean markers, headstones, monuments and ironwork; transform wooded areas to grass and native plants; create parking areas to prevent vehicles from driving over graves; improve storm drainage and upgrade pathways.

The many dedicated volunteers consider it their mission to restore Evergreen and make it beautiful. They tackle invasive vines, whack weeds, trim vegetation and mow the grounds.

Danice Bowles weeds and prunes around graves. “It’s the coolest thing when I discover a marker under the compost and years of leaves and two feet of weeds,” she said. “It’s very rewarding — I can see what I’ve accomplished.”

Other volunteers are compiling a digitized, searchable master list of known graves back to the 1900s — records that will be kept at the Library of Virginia.

Advisory committee member and volunteer Marilyn Campbell has at least 25 relatives buried in Evergreen. In Virginia, she said, “People gave great attention to burying people. African Americans wanted to give their loved ones a great sendoff.”

An act of reconciliation

Evergreen’s restoration has attracted the attention of politicians and international groups.

“Historic Evergreen is a sacred public space that has served as a powerful monument to black achievement, community life and family bonds,” Richmond Mayor Levar Stoney said in an email to Fifty Plus.

“I applaud this restoration effort, which reflects our shared values of freedom and service, and stands as a powerful and tangible marker of our progress in promoting justice and reconciliation in our community,” he added.

A year ago, Stoney and First Lady of Virginia Pamela Northam attended a cleanup at the cemetery on Martin Luther King, Jr. Day.

The same day, the Enrichmond Foundation and Virginia Outdoors Foundation announced they had signed a new conservation easement that preserves Evergreen as a public space and allows only education and visitation buildings on the property.

Last June, UNESCO designated Evergreen Cemetery a “site of memory” associated with the Slave Route Project, an international effort to acknowledge the slave trade and slavery as crimes against humanity.

In a letter announcing the designation, Ali Moussa Iye, the project’s director, wrote, “Historic Evergreen, the final resting place for thousands of African Americans born during or shortly after the end of slavery, has great potential to encourage reflection on their many contributions to Virginia and United States history.”

Funders have stepped up too, including the National Trust for Historic Preservation, the Virginia Outdoors Foundation, Preservation Virginia, Virginia Community Capital, Dominion Energy and the state’s historic preservation programs.

In 2018, Governor Ralph Northam signed Delegate Deores McQuinn’s bill to provide state funding for historic African American cemeteries. (The state has funded Confederate cemeteries, statues and sites for years.)

Expanding the project

Last June, the foundation acquired a second historic African-American cemetery, called East End, next to Evergreen. The burial ground contains 10,000 graves on 17 acres in conditions similar to Evergreen.

The foundation began restoration work there last year, according to John Sydnor, its executive director. “Our mission is to shed light on these neglected, sacred places and the individuals who reside here,” Sydnor said.
Common additive may raise health risks

By Gale Malesky

Some researchers have been speculating for years that certain commonly used food additives may be contributing to the uptick in obesity and diabetes. Now, research from Harvard University shows that a commonly-used food preservative, and one generally recognized as safe (GRAS), appears to contribute to both insulin resistance and high blood sugar. That has added new weight to suspicions that some food ingredients may have unforeseen impacts on our health. The findings were published online in Science Translational Medicine.

Concerns over propionate

The researchers looked at propionate, a short-chain fatty acid frequently used as a mold inhibitor and anti-browning agent in foods manufactured to have a fairly long shelf-life.

These researchers found (in both mice and in humans) that propionate, when added to meals in amounts that might be normally consumed, triggered a cascade of metabolic events that led to increased production of sugar by the liver, further leading to elevated levels of insulin.

“So, these signals, which are usually activated during fasting to support the energetic demands of the body, are stimulated inappropriately during a meal that contains propionate,” said study lead author Amir Tirosh, M.D., Ph.D., associate professor of medicine at Tel Aviv University in Israel.

“Chronic consumption of propionate leading to an increase in insulin levels might, in turn, lead to an increase in food intake, weight gain and insulin resistance.”

Propionate has been assessed by the FDA for its potential to cause birth defects, cancer and weight loss, and found to be safe in those regards. Hence, its designation as GRAS.

However, the FDA does not require GRAS-classified food additives to be tested for any metabolic effects, said Barbara Corkey, Ph.D., director of the Obesity Research Center at Boston University School of Medicine.

“None of them has been looked at as potential causes of obesity. Many of them have not been properly tested on any kind of metabolic disease,” she said.

Used in broad range of foods

The foods most likely to contain propionate are breads, tortillas, pizza dough, pastries, breakfast cereals, pasta and noodles, dried and condensed milk, flavored milks, dairy-based spreads, cheese, some processed meats, certain processed fruit and vegetable products, and desserts such as puddings, frosting and confections.

In addition, the ingredient can be found in sports drinks; diet foods and beverages; commercially prepared salads such as potato salad; condiments such as vinegar and mustard; soups and sauces; dried or

See ADDITIVE, page 5
Additive
From page 4
otherwise processed mushrooms, beans or seaweeds; and nut butters. It’s also used in animal feed and grains.
It’s important to note that if an ingredient is added to a food (not found naturally), it must be listed on the ingredients label. In the case of propionate, look for these names: calcium propionate, sodium propionate, propionic acid, calcium salt and calcium dipropionate.
It’s true that propionate is found naturally in some foods, such as aged cheeses, where it helps to retard mold growth.
However, the amounts are extremely low and unlikely to result in deleterious metabolic effects, Tirosh said.
He believes these new findings warrant further investigation into propionate and potential alternatives that could be used in food preparation.
But both he and Corkey agree that one way to eat healthier is to work to limit intake of processed foods.

Evergreen
From page 3
“Our purpose is to develop a path forward that will rediscover and advance the weaving of their courageous lives into the history of our city.”
One of those brave individuals was A. D. Price, a man born into slavery who established a blacksmith shop, livery stable and, finally, a successful funeral home in Richmond that endured until a decade ago.
Another, Reverend J. Andrew Bowler, was a Baptist minister who opened the city’s first school for African American children in Church Hill.
Supporters see saving the historic black cemetery as another step toward equality. Ajena Rogers, a member of the foundation’s advisory committee, is inspired by the project’s potential.
“Enslaved Africans in this country endured trials and tribulations in life, and after they passed on, the degradation continued,” she said. “We can contribute to history by taking care of it.”

Evergreen Cemetery is always open. For information, see enrichmond.org/visit-evergreen, or arrange a tour by contacting gross@enrichmond.org or calling (804) 234-3905. To volunteer, visit enrichmond.org/volunteer.

MARK YOUR CALENDAR
Jan. 28
GENTLE YOGA
Join a class of light stretching, breathing exercises and overall relaxation. The class includes the floor and a chair.
Adaptations can be provided. The free class will be held on Tues., Jan. 28 from 10:30 to 11:40 a.m. at the Westover Hills Library, 1408 Westover Hills Blvd., Richmond. To register, call (804) 646-8833.
Feb. 10
IDEAL PROTEIN
Learn about how your body processes and stores fat, how to lose weight in a healthy way, and the ideal protein intake at a weight loss plan seminar. Ideal Weight is a four-phase carbohydrate-restricted diet to stabilize blood sugar levels led by nutritionist Lisa Dawson. The seminar will be held on Mon., Feb. 10 from noon to 1 p.m. or 6 to 7 p.m. at PartnerMD Richmond, 7001 Forest Ave., Richmond. To register, visit bitly.com/proteinplan.

Ongoing
STEP AEROBICS
Return to the 1980s fitness trend to help improve your balance and strengthen your muscles and heart: step aerobics.
Step boards are provided. The free class takes place every Saturday from 10:15 to 11 a.m. at the Hull Street Public Library, 1400 Hull St., Richmond.
For more information, call (804) 646-8699.

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FDA endorses new low-nicotine cigarette

By Matthew Perrone

U.S. health officials recently endorsed a type of cigarette that could help ease the addictive grip of smoking by delivering very low levels of nicotine.

The Food and Drug Administration will allow 22nd Century Group to begin selling the first low-nicotine cigarettes reviewed by federal health regulators. The products contain roughly 95% less nicotine than standard cigarettes, according to the FDA.

Nicotine, which occurs naturally in tobacco plants, is the addictive chemical that makes cigarettes, chewing tobacco and related products so hard to quit. There are several techniques for reducing nicotine, including chemical extraction and cross-breeding plants.

Past efforts to sell similar low-nicotine products have fallen flat.

Not safer, just less addictive

Regulators stressed that their ruling does not mean the new products are safer than regular cigarettes. The agency noted there are no safe tobacco products. Cigarettes cause cancer, lung disease, stroke and a number of other deadly diseases.

But the agency’s tobacco chief, Mitch Zeller, noted in a statement that 22nd Century Group’s products are the first cigarettes to show the potential “to help reduce nicotine dependence among addicted smokers.”

The FDA is continuing to review a separate application from the company on whether the cigarettes present a reduced risk to smokers.

The U.S. smoking rate has fallen to an all-time low of 14% of adults, or roughly 34 million Americans. But smoking remains the leading cause of preventable disease and death in the U.S., responsible for some 480,000 deaths annually.

The FDA has sponsored several studies showing that when smokers switch to low-nicotine cigarettes they smoke less and are more likely to try quitting.

The research was considered pivotal to establishing that smokers won’t compensate by smoking more cigarettes or inhaling more deeply if nicotine levels are low.

That was sometimes the case with “light” and “low tar” cigarettes marketed in decades past. Those products were banned as misleading.

Kenneth Warner, a tobacco expert at the University of Michigan’s school of public health, called the idea “good in concept” but said he would be “astonished if there’s much of a market for this.”

Williamsville, New York-based 22nd Century Group plans to sell its cigarettes under the brand name Moonlight, in regular and menthol flavor.

—AP
Does weather really affect arthritis pain?

By Robert H. Shmerling, M.D.

Medical myths die hard. Maybe that’s because there’s no agreement on whether a common belief is indeed a myth.

For example, there’s the longstanding belief that weather affects arthritis pain. Many of my patients notice a clear connection; some are so convinced of the link that they believe they can predict the weather better than the TV meteorologists. And maybe that’s true.

But that’s not what the science says. A recent study finds no connection between rainy weather and symptoms of back or joint pain.

This conclusion was based on a staggering amount of data: more than 11 million medical visits occurring on more than 2 million rainy days and 9 million dry days. Not only was there no clear pattern linking rainy days with more aches and pains, but there were slightly more visits on dry days.

Still not convinced? That’s understandable. Maybe it’s not rain or shine that matters — maybe it’s barometric pressure, changes in weather or humidity that matters most.

Or maybe the study missed some key information, such as when symptoms began or got worse. After all, it can take days or even weeks after symptoms begin to see a doctor.

Long-studied question

What does past research say about weather and arthritis pain? The question of whether there’s a link between weather and aches and pains has been studied extensively.

While a definitive answer is nearly impossible to provide — because it’s hard to “prove a negative” (prove that something doesn’t exist) — researchers have been unable to make a strong case for a strong connection.

For example, a 2014 study in Australia found no link between back pain and rain, temperature, humidity or air pressure. This study collected data regarding features of the weather at the time of first symptoms and compared it to the weather a week and a month before.

But an earlier study found that among 200 patients followed for three months, knee pain increased modestly when temperature fell or barometric pressure rose.

Does research matter when you have personal experience? That’s a fair question. And it’s something I’ve even heard in TV commercials about headache medicines: “I don’t care about the research. I just know what works for me.”

A human foible?

But it’s worth remembering that humans have a remarkable tendency to remember when two things occur or change together (such as wet, gloomy weather and joint pain), but remember less when things do not occur together.

That rainy day when you felt no better or worse is unlikely to be so notable that you remember it. If you rely solely on memory rather than on more rigorous, data-based evidence, it’s easy to conclude a link exists where, in fact, none does.

It’s true: Medical myths die hard. In fact, some seem immortal. One could argue that’s as it should be. After all, yesterday’s medical myth is only one discovery away from becoming tomorrow’s medical fact.

Still, when the evidence is compelling, we’d be better off letting go of what’s been disproven, give more credence to evidence than folklore, and keep an open mind — just in case the evidence changes.

When my patients tell me they can predict the weather by how their joints feel, I believe them. It’s hard to discount it when so many people notice a connection. They could represent an exception to what the studies show.

But I also believe the science. Until I see evidence that’s even more compelling, I remain a skeptic about the weather/arthritis connection.

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MARK YOUR CALENDAR
Jan. 31

MAHLER CONCERT

The Richmond Symphony will present Mahler and Tchaikovsky at Midlothian High School, 401 Charter Colony Pkwy, Midlothian. On Jan. 31 at 7 p.m., Laura Jackson will conduct cellist Julian Schwarz, who will also perform selections from Michael Gandolfi’s “The Garden of Cosmic Speculation,” a work inspired by the eccentric, physics-based garden in Scotland. Tickets range from $10-$20 and can be purchased by calling (804) 788-1212 or online at richmondsymphony.com.
By Marilynn Marchione

A drug that curbs delusions in Parkinson’s patients did the same for people with Alzheimer’s disease and other forms of dementia in a study that was stopped early because the benefit seemed clear.

If regulators agree, the drug could become the first treatment specifically for dementia-related psychosis and the first new medicine for Alzheimer’s in nearly two decades.

It targets some of the most troubling symptoms that patients and caregivers face — hallucinations that often lead to anxiety, aggression and physical and verbal abuse.

Results were disclosed in December at a conference in San Diego. “This would be a very important advance,” said one independent expert, Dr. Howard Fillit, chief science officer of the Alzheimer’s Drug Discovery Foundation.

Although the field is focused on finding a cure for dementia and preventing future cases, “there is a huge unmet need for better treatment” for those who have it now, said Maria Carrillo, the Alzheimer’s Association’s chief science officer.

Daily pill could aid 3 in 10

The drug is pimavanserin, a daily pill sold as Nuplazid by Acadia Pharmaceuticals Inc. It was approved for Parkinson’s-related psychosis in 2016 and is thought to work by blocking a brain chemical that seems to spur delusions.

About eight million Americans have dementia, and studies suggest that up to 30% of them develop psychosis.

“He consults for Acadia and helped lead the study, which included about 400 people with dementia and psychosis. All were given a low dose of the drug for three months, and those who seemed to respond or benefit were then split into two groups. Half continued on the drug, and the others were given dummy pills for six months or until they had a relapse or worsening of symptoms. Neither the patients nor their doctors knew who was getting what.

Independent monitors stopped the study when they saw that those on dummy pills were more than twice as likely as those on the drug to relapse or worsen — 28% versus nearly 13%.

Side effects limited

There were relatively few serious side effects — 5% in the drug group and 4% in the others. Headaches and urinary tract infections were more common. Two deaths occurred, but study leaders said neither was related to the drug.

Carrillo said the study was small, but the drug’s effect seemed large. It’s not known whether the federal Food and Drug Administration would want more evidence to approve a new use for pimavanserin.

Current anti-psychotic medicines have some major drawbacks and are not approved for dementia patients.

“They’re often used off-label because we have very few other options,” Fillit said. All carry warnings that they can raise the risk of death in elderly patients, as does Nuplazid.

Cost could be an issue — about $3,000 a month. What patients pay can vary depending on insurance coverage.

—AP
What causes bad breath and what helps?

By Alessandro Villa

Almost everyone experiences bad breath once in a while. But for some people, bad breath is a daily problem, and they struggle to find a solution.

Approximately 30% of the population complains of some sort of bad breath. Halitosis (Latin for “bad breath”) often occurs after a garlicky meal or in the morning after waking.

Other causes of temporary halitosis include some beverages (including alcoholic drinks or coffee) and smoking tobacco.

Some people may not be aware of their own halitosis and learn about it from a relative, friend or coworker, causing some degree of discomfort and distress. In severe cases, bad breath may negatively impact personal relationships and a person’s quality of life.

What causes bad breath? And what can you do about it?

Many bodily conditions cause it

Bad breath can originate inside the mouth or from elsewhere in the body.

Bad breath is typically caused by bacteria present on the teeth and debris on the tongue. So, it’s no surprise that most cases of halitosis are associated with poor oral hygiene, gum diseases such as gingivitis and periodontitis, and dry mouth, a condition in which the salivary glands cannot make enough saliva to keep your mouth moist.

A visit with a dentist may help rule out periodontal disease and identify any mouth problem that could be contributing to bad breath.

Tonsillitis, respiratory infections like sinusitis or bronchitis, and some gastrointestinal diseases may be responsible for a small number of cases of bad breath.

Advanced liver or kidney disease and uncontrolled diabetes can also lead to unpleasant breath. In these cases, a person is likely to experience significant symptoms beyond bad breath and should seek medical attention.

Sometimes people think they have bad breath even when their breath is objectively fine. This is called “pseudo-halitosis.” Halitophobia, or fear of bad breath, is real and may persist despite reassurance from a doctor.

People with pseudo-halitosis respond well to reassurance and may benefit from speaking with a therapist or psychiatrist who has expertise in the field.

What a doctor can do

A person can be initially evaluated by a primary care physician (PCP). The doctor will begin with a thorough medical and dental history and an oral exam.

Tests may be done to confirm the presence of halitosis by measuring the strength of bad breath on a predefined scale, and by using instruments to detect specific compounds related to halitosis.

Your PCP may refer you to a dentist if there is evidence of dental or gum problems, which is the cause in the majority of people with bad breath. Visits with other medical specialists are warranted when an underlying medical problem requires attention.

Tips that can help

Here are some helpful tips to improve bad breath:

—Brush your teeth at least twice a day, after meals, with a fluoridated toothpaste.
—Avoid smoking or chewing tobacco-based products.
—Rinse and gargle with alcohol-free mouthwash before bed.
—If you have dry mouth, make sure to drink enough fluids throughout the day, and use over-the-counter moisturizing agents, such as a dry-mouth spray, rinses or moisturizing gel.
—Visit your dentist regularly. Remember, oral causes are responsible for most cases of bad breath.

If you don’t see any improvement, schedule a visit with an oral medicine specialist. Oral medicine doctors provide comprehensive care for mucosal diseases, salivary gland disorders, orofacial pain conditions and oral complications of cancer therapies, among other things.

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Carpal tunnel recovery can take a year

By Mary Jurisson, M.D., and Nicholas Pulos, M.D.

Dear Mayo Clinic: Three months ago, I had surgery on my left wrist to treat carpal tunnel syndrome. Since then, I am in much more pain than before surgery, and two of my fingers are completely numb. I cannot even button my buttons, and tying my shoes is a chore.

What would cause the pain to worsen after surgery? Could another surgery remedy the problem, or is this my new normal?

A: Your condition as it stands now should not be considered a new normal. It’s possible your symptoms are part of the recovery from surgery, and they may lessen with time. It would be a good idea, however, to meet with your surgeon now, so he or she can reassess your condition and decide if you need additional tests or treatment.

Carpal tunnel syndrome is caused by compression of the median nerve within the carpal tunnel—a narrow passageway on the palm side of your wrist.

The median nerve runs from your forearm through the carpal tunnel and into your hand. It controls the sensations you feel on the palm side of your thumb and fingers, except the little finger.

Carpal tunnel syndrome often causes numbness and tingling in the hand and arm. Surgery to treat it involves relieving pressure on the median nerve by cutting the ligament that crosses over it.

Research shows that symptoms improve for more than 90% of patients following carpal tunnel surgery. However, the number who experience complete relief of symptoms after surgery may be only 50%.

Patients whose symptoms are severe before surgery show the most improvement afterward, but this group also tends to have the most residual symptoms after the procedure.

At three months following carpal tunnel surgery, your numbness and pain still could be byproducts of the procedure. Many people find the incision causes pain and irritation as it heals.

In addition, a condition called “pillar pain,” which is a localized reaction to the surgery, can lead to discomfort. Both generally improve over several months.

Consider physical therapy

Working with a hand therapist can be particularly useful during this uncomfortable period of recovery. The therapist can follow your progress by measuring the strength and sensation in your fingers, hand and arm, as well as provide advice about how to make your hand and arm more comfortable.

It’s helpful to note, too, that nerves typically improve after surgery at a rate of about one inch per month. When sensation returns, it happens gradually. In general, full recovery after carpal tunnel syndrome may take up to a year.

Whether your pain and numbness are part of the healing process or whether they signal the need for more intervention depends somewhat on how your current symptoms compare to the symptoms you had before surgery.

For example, you mention that two of your fingers are completely numb. If the numbness is significantly worse than it was before surgery, or if it’s affecting different parts of your hand, then closer assessment is appropriate at this time.

It is a possibility that another problem is playing a role here. Various diseases, such as inflammatory arthritis, can first appear as carpal tunnel syndrome before it becomes evident that another process actually is triggering the condition.

An ultrasound may reveal a new or additional diagnosis at the wrist. The scan also can help your surgeon determine if decompression of the median nerve is complete. If not, then another procedure may be useful.

In some cases, numbness following carpal tunnel surgery happens due to a problem farther up the arm, or in the shoulder, neck or brain. If your surgeon suspects that could be the case for you, you may be referred to another specialist, such as a neurologist, for further assessment.

Mayo Clinic Q & A is an educational resource and doesn’t replace regular medical care. Email a question to MayoClinicQ&A@mayo.edu. For more information, visit mayoclinic.org.

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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 personal electric vehicle 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 miles on a single charge.

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

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1-888-348-0320
Please mention code 112612 when ordering.
By Wolfgang Puck

I first learned to cook in a kitchen ruled by two strong, loving women: my mother and grandmother. They were both amazing cooks, and all these years later my mouth still waters when I think about the food they prepared.

They weren’t fancy about our daily food. Though they both knew how to prepare the finest traditional Austrian dishes, they ran our home smartly and frugally.

They grew most of their own vegetables, relying largely on fresh produce straight from our home garden along with smart pantry staples. Among their most reliable staples were dried beans. For such an inexpensive ingredient, dried beans provide generous

Rustic bean soup brings back memories of my mother and grandmother. They were both amazing cooks, and all these years later my mouth still waters when I think about the food they prepared.

Put the beans in a strainer and rinse thoroughly with cold running water. Then, transfer them to a bowl, add cold water to cover them by at least 2 inches and leave at room temperature to soak overnight.

Put the beans fully covered. Transfer them to a bowl, add cold water to cover them by at least 2 inches and leave at room temperature to soak overnight.

Directions:

Put to test all of your years of knowledge at a trivia competition. Winners could earn a Richmond brewery tour or up to $100. You must buy something for $6 at the bar to participate. Categories include visual, random and music. The competition takes place on Tues., Jan. 28 from 7 to 10 p.m. at the Isley Brewing Company, 1715 Summit Ave., Richmond.

Our pharmacists are available 24 hours a day, 7 days a week to answer your questions either in person or on our website. Visit your local Walgreens or walgreens.com to gather additional information on your condition and items to help you to keep active and healthy!
Many people have lost their joy in eating because they have Irritable Bowel Syndrome (IBS), a condition that includes many symptoms including bloating, abdominal pain, fatigue, sleep problems and suppressed immunity.

One hallmark symptom is a combination of diarrhea and constipation, or alternating between the two.

An actual diagnosis of IBS is based upon your duration of symptoms (must be six months or more). If you’re tired of the problem, maybe peppermint is something you should try.

Many reasons for popularity

Peppermint is a beautiful plant that has been medicinally treasured for centuries. Known botanically as Mentha piperita, peppermint is actually a hybrid of water-mint and spearmint.

Many people know that applying peppermint essential oil to your temples can help with a headache, and that peppermint gum and candies freshen your breath. Mint leaves can also be infused into a pitcher of ice water for instant freshness, not to mention antibacterial and anti-fungal effects. I think the latter is where mint excels: It has been proven to help with SIBO (Small Intestinal Bacterial Overgrowth) and IBS.

Peppermint is available at any health food store (as soft gels and liquid extracts) and supermarket (usually as a tea). You can also buy it in the produce section of some supermarkets as fresh whole leaf.

Supplements of enteric coated peppermint oil are considered a relatively safe, effective traditional holistic remedy. I’m not referring to essential oil. I’m referring to a dietary supplement of peppermint oil, which acts as a smooth muscle relaxant inside your intestines, as well as an antispasmodic herb. It is also known to help with gas, bloating and minor cramping.

Study finds IBS benefit

The latest study, published in the August 27, 2019 issue of Gastroenterology, was conducted in part to evaluate the safety and efficacy for peppermint in people with IBS. They used two different formulations designed to reach certain parts of the intestine.

They got about 190 patients to participate from several hospitals in the Netherlands. The study ran from 2016 to 2018. The enteric coated small intestine release) preparation of peppermint proved to help reduce abdominal pain, discomfort and general IBS severity.

A few words of caution:

The enteric coated form is ideal because plain peppermint oil can irritate the stomach lining and make heartburn and ulcers worse. The enteric coating keeps the peppermint oil from breaking down in your stomach, enabling it to pass safely through to your intestines.

Avoid peppermint if you have reflux (GERD), a disorder of the lower part of your esophagus. That’s because peppermint relaxes your esophageal sphincter and will allow acid to back up into your esophagus — something you’re trying to avoid!

So, antacids and peppermint supplements should not be combined. There are other warnings to be aware of, so please ask your doctor if this type of herbal remedy is good for you.

This information is opinion only. It is not intended to treat, cure or diagnose your condition. Consult with your doctor before using any new drug or supplement.

Suzy Cohen is a registered pharmacist and the author of The 24-Hour Pharmacist and Real Solutions from Head to Toe. To contact her, visit SuzyCohen.com.
Calling all amateur artists and photographers 50 and over

Submit digital images of your art and photos in our online Celebration of the Arts contest.

Enter up to 3 works in each of 7 categories:

- Painting
- Sculpture/Carving
- Drawing
- Mixed Media/Textile
- Ceramics
- Stained Glass/Jewelry
- Photography/Digital Art

Winners in each category will receive cash prizes, awards, display opportunities at galleries and area Expos, and recognition in Fifty Plus.

Enter online from January 13 through March 20.
Entry fee: $10 per item.

For complete rules and to enter the competition, visit TheBeaconNewspapers.com/COTA2020

Questions? Call (804) 673-5203

Current sponsors:
Dear Readers:

We appreciate the tremendous support received from program participants, community partners, funders, contributors and supporters during 2019. We are grateful for the support we will receive in 2020.

As we begin the New Year, we are reflecting on our rich history, and planning for the future as we give thanks. We touch the lives of more than 24,000 individuals each year in important ways, and provide critical services to approximately 3,600 older adults and caregivers annually.

We are looking forward to the 50th Anniversary of Senior Connections in 2023 as we support the needs of program participants and collaborate with many community partners.

As we celebrate 2020 and the opportunities before us, we reflect on achievements and successes. As in the past, we have received another “clean audit” without findings or recommendations for period of October 2018 to September 2019.

We have several new staff members who complement the tremendous talents of our Senior Connections team. We are very grateful for the hundreds of volunteers that allow us to serve more individuals each year. We are extremely pleased to have numerous successful collaborations with community partners.

During 2020, we will give considerable attention to continuing to identify resources to assist older adults, caregivers and families. Our goal is to empower older adults and caregivers to more fully use available resources.

In this issue of Engage at Any Age, the major focus is on housing, Medicare, Social Security and other important resources. During 2020, we plan to have a major focus on housing and how to assist older adults with housing stability.

We recognize the significant need to address housing concerns experienced by older adults. We are working on developing a program that fits our mission to help older adults remain in their homes as long as possible while empowering individuals to live with dignity and choice.

We have recognized that many community partners are working toward this goal as well. Therefore, we want to expand opportunities to fill gaps in current services, prevent crises and support long term housing stability.

In 2020, there will be many opportunities for us to help older adults connect with programs and resources that address challenges and offer opportunities. This is the mission of Senior Connections, “to empower seniors to live with dignity and choice.”

Thank you for joining us as we address important issues that impact older adults and caregivers. Thanks also for joining us in recognizing the important contributions that older adults and caregivers make every day to our communities and families.

Senior Connections extends best wishes to all for a successful, happy and fulfilling year in 2020.

Dr. Thelma Bland Watson
Executive Director, Senior Connections,
The Capital Area Agency on Aging
Social Security Benefits
Increase in 2020

Each year, Social Security announces the annual cost-of-living adjustment (COLA). By law, federal benefits increase when the annual cost-of-living index for Urban Wage Earners and Clerical Workers (CPI-W) rises. Usually, there is an increase in the benefit amount people will receive each month, starting the following January. Nearly 69 million Americans will see a 1.6% increase in their Social Security benefits and SSI payments in 2020.

Other changes that will happen in January 2020 reflect the increase in the national average wage index. For example, the maximum amount of earnings subject to Social Security payroll tax will increase to $137,700 from $132,900.

The earnings limit for workers who are younger than “full” retirement age (age 66 in 2020) will increase to $48,600 until the month the worker turns age 66. (We deduct $1 from benefits for each $2 earned over $18,240.) The earnings limit for people turning “full” retirement age (age 66 in 2020) will increase to $48,600. (We deduct $1 from benefits for each $3 earned over $24,960.)

By Jacqueline Weisgarber, Social Security Public Affairs Specialist in Richmond, Virginia.
 Trafford with your local office for the necessary forms, can accept applications later than that if they choose to.

January 1 until April 1, but the law also says the local office

State law says that applications may be made from January

application is made to your local commission of revenue.

year just because you were approved the prior year. The

order to receive it. It is not automatically renewed each

How do I apply for real property tax relief?

You must apply each year for property tax relief in

in order to receive it. It is not automatically renewed each

year just because you were approved the prior year. The

application is made to your local commission of revenue.

State law says that applications may be made from January

April 1, but the law also says the local office can accept applications later than that if they choose to.

Check with your local office for the necessary forms, dates and other rules.

Two kinds of tax relief are available for persons in Virginia who are 65 or older or disabled.

Real Estate Taxes

What is real property tax relief?

Persons who are 65 or older, or are permanently and totally disabled, may apply for exemption, reduction, or deferral of real estate taxes on their home. There are income limits and other conditions that must be met to qualify.

Is this available in all areas of the state?

No. Virginia law gives each county, city, or town the option of having a real property tax relief program. Each county, city, or town that does offer property tax relief has flexibility in setting its own conditions as to who is eligible and how much of the usual tax liability can be exempted or deferred.

How do I apply for real property tax relief?

You must apply each year for property tax relief in order to receive it. It is not automatically renewed each year just because you were approved the prior year. The application is made to your local commission of revenue.

State law says that applications may be made from January 1 until April 1, but the law also says the local office can accept applications later than that if they choose to.

Check with your local office for the necessary forms, dates and other rules.

Income Tax Exceptions, Deductions, and Credit

Federal Income Tax:

If you do not itemize your deductions, you can get a higher standard deduction amount if either you or your spouse are age 65 years old or older. You can get an even higher standard deduction amount if either you or your spouse is blind.

Persons who are 65 or older, or disabled, can also claim a tax credit on their federal income tax return. A credit is a direct subtraction from the tax that is otherwise owed, and is different from an exemption.

To learn more, visit: www.irs.gov/individuals/seniors-retirees or call: 1-800-829-1040 (Monday to Friday, 7 a.m. to 7 p.m.)

State Income Tax:

Similar to federal income tax, persons who file a Virginia state tax return can claim an additional personal exemption if 65 or older, or blind.

In addition, if you or your spouse were born on or before Jan. 1, 1954, you may qualify to claim an age deduction of up to $12,000 each. The age deduction you may claim will depend upon your birth date, filing status and income.

For more information about exemptions, deductions, legal residency, taxable income or the current tax rate, visit the Virginia Department of Taxation website at taxes.virginia.gov, or call (804) 367-8031 (Monday to Friday, 8:30 a.m. to 5 p.m.)

This information is not legal advice. Legal advice on taxes is dependent upon the specific circumstances of each situation. The information contained in this article cannot replace information provided by tax experts.

As a community, one of our greatest challenges is meeting the growing need for services in an aging population. Crucial components of healthy living, such as accessibility, health and hygiene, become dependent on having a safe place to call home.

Each home that receives repairs or accessibility modifications means that someone in need is living in a safer, healthier home – someone like Mr. Olson, a disabled senior who feared falling through the floor of his deteriorating home. Volunteers repaired his rotting floor boards, replaced missing wall and ceiling panels, repaired leaking water pipes, sealed the roof to prevent leaks, replaced missing insulation to keep him warm in the winter and cool in the summer, removed mold and restored his old worn-out heater.

Due to his medical condition, he would not have been able to survive a move. His nurse is now able to enter and exit his home to provide him with the care that he needs. Now Mr. Olson is able to age in place comfortably and safely.

“A structure that is not sound is going to affect anyone’s life. When you come in and you fix all of that, you touch a heart-string,” he said. “There are a lot of people that need help.”

Programs of project:HOMES aim to provide safer, more accessible homes for Central Virginia residents in need. Our goal is to make the necessary health, safety and accessibility repairs to the homes of these individuals so they can live out their lives in their own homes – to age in place.

Project:HOMES improves housing and living conditions for the Richmond region’s low-income homeowners, many of whom are elderly and/or have a significant physical disability, and often cannot afford or cannot find someone to perform these services.

Repairs and modifications make it possible for clients to continue aging in place among comfortable surroundings, while avoiding potential relocation to a nursing home.

When project:HOMES provides home repairs and accessibility modifications, such as new flooring, electrical repairs, restored heating systems, grab bars, railings and wheelchair ramps, elderly homeowners are able to continue living in their homes with greater safety and independence. People like Mr. Olson are safely aging in place and have the opportunity to thrive.

Locality: City of Richmond, Charles City County, Chesterfield County, Goochland County, Hanover County, Henrico County, New Kent, Powhatan

Filing Deadline: April 1, 2020, March 1, 2020, April 1, 2020, March 1, 2020, April 1, 2020, May 1, 2020, March 1, 2020

Phone Number: (804) 646-7500, (804) 652-2161, (804) 748-1281, (804) 556-5807, (804) 365-6128, (804) 501-5580, (804) 966-8573, (804) 598-5616
Homelessness Among Older Adults Is Increasing Nationally

The number of homeless adults over 50 years of age is rising across the United States. In 1990, 11% of the homeless population was over the age of 50; in 2013, more than 40% of the homeless population were 50 or above, an increase of nearly 300%.

The rise in homelessness is due, in part, to the lack of interventions designed for the unique characteristics of adults who are simultaneously homeless and older. The total population was over the age of 50; in 2013, more than 30% of the homeless population were 50 or above, an increase of nearly 300%.

Homelessness for older adults has two distinct pathways; Those who have spent most of adulthood struggling with poverty, and those that experience homelessness for the first time in old age. This “New Homelessness” occurs in adults over the age of 50 who have spent their lives in stable housing. The 2008 Recession resulted in the loss of employment, retirement savings and homeownership. The most common factors for older adult new homelessness are financial problems, mental health problems, relationship breakdown, physical health problems and challenges or issues with employment.

Homelessness for older adults over the age of 50 who have spent most of adulthood struggling with poverty, and those that experience homelessness for the first time in old age. The “New Homelessness” occurs in adults over the age of 50 who have spent their lives in stable housing. The 2008 Recession resulted in the loss of employment, retirement savings and homeownership. The most common factors for older adult new homelessness are financial problems, mental health problems, relationship breakdown, physical health problems and challenges or issues with employment.

The number of older adults becoming homeless is increasing, despite older poverty rates remaining consistently between 9% and 11% for the last two decades (United States Census Bureau, 2018). The increase of homelessness, despite the consistency in poverty, is due to the increasing cost of living.

Local trends
In Richmond, homelessness rates have remained relatively stable since 2015, except for older adults. Data collected from the local housing crisis line shows a 30% increase in older adults calling for help. In 2018, an average of 4,500 people called the Richmond crisis line each month, and 2,000 people were referred to local shelters.

If you or someone you know is homeless, or will lose housing within 72 hours, call the Homeward Housing Crisis Line at (804) 972-0813.

If you are concerned about someone sleeping outdoors, you can report their location and the Homeward Outreach team will provide resources. Homeward website: www.homewardva.org/get-help

About the author:
Annie Rhodes is a researcher at VCU’s Department of Gerontology and does outreach for the Greater Richmond Age Wave Coalition. She specializes in inclusive gerontology and is focused on reducing elder homelessness. For speaking requests or more information on the information in this article, contact her at rhodesaa2@vcu.edu. Check out the Age Wave Coalition at agewellva.com.
**Law & Money**

### New law changes RMD and IRA rules

By Rocky Mengle

With the decline of traditional pensions, most of us are now responsible for squirrelling away money for our own retirement. In today’s do-it-yourself retirement savings world, we rely largely on 401(k) plans and IRAs.

However, there are obviously flaws with the system because about one-fourth of working Americans have no retirement savings at all — including 13% of workers 60 and older.

But help is on the way. In December, President Trump signed the Setting Every Community Up for Retirement Enhancement (SECURE) Act. This new law does several things that will affect your ability to save money for retirement and influence how you use the funds over time.

While some provisions are administrative in nature or intended to raise revenue, most of the changes are taxpayer-friendly measures designed to boost retirement savings.

Here is a description of some of the more important changes likely to affect you. (Unless otherwise noted, all changes apply starting in 2020.)

**RMDs starting at age 72**

Required minimum distributions (RMDs) from 401(k) plans and traditional IRAs are a thorn in the side of many retirees. Every year, my father grumbles about having to take money out of his IRA when he really doesn’t want to. [And the additional income can push people into higher tax brackets and increase taxes on Social Security income.]

Right now, RMDs generally must begin in the year you turn 70½. (If you work past age 70½, RMDs from your current employer’s 401(k) aren’t required until after you leave your job, unless you own at least 5% of the company.)

The SECURE Act pushes the age that triggers RMDs from 70½ to 72, which means you can let your retirement funds grow an extra 1½ years before tapping into them. That can result in a significant boost to overall retirement savings for many seniors.

**No more age limits on IRAs**

Americans are working and living longer. So why not let them contribute to an IRA longer?

That’s the thinking behind the SECURE Act’s repeal of the rule that prohibited contributions to a traditional IRA by taxpayers age 70½ and older. Now you can continue to put away money in a traditional IRA if you work into your 70s and beyond.

As before, there are no age-based restrictions on contributions to a Roth IRA.

### Annuity info and options expanded

Knowing how much you have in your 401(k) account is one thing. Knowing how long the money is going to last is another.

Currently, 401(k) plan statements provide an account balance, but that really doesn’t tell you how much money you can expect to receive each month once you retire.

To help savers gain a better understanding of what their monthly income might look like when they stop working, the SECURE Act requires 401(k) plan administrators to provide annual “lifetime income disclosure statements” to participants.

These statements will show how much money you could get each month if your

See IRA RULES, page 16

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### Financial tasks to tackle at the new year

By Liz Weston

The beginning of the year is a good time to mark some items off your financial checklist, such as reviewing beneficiary designations, updating contact information and visiting your safe deposit box.

A task without a deadline is just wishful thinking. Sometimes, you can get away with procrastinating. If you never get around to alphabetizing your spices, no one’s life will change. But putting off some tasks could have a huge impact on loved ones.

The start of the year is a good time to set some firm deadlines to make sure you won’t leave a financial mess for people you love if you unexpectedly die or become incapacitated. Consider putting these items on your New Year’s to-do list:

1. **Check your beneficiaries**

   If you need convincing that updating beneficiaries is important, consider the case of David Egelhoff, a Washington state man who died two months after his divorce was final, in 1994. Because he had not changed his beneficiaries, his life insurance proceeds and pension plan were paid to his ex-wife rather than his children from a previous marriage.

   The children sued, and the case went all the way to the U.S. Supreme Court, which ruled in 2001 that the beneficiary designations had to be honored.

   You’re typically prompted to name beneficiaries when you sign up for a 401(k) or other retirement account. Beneficiaries also are usually required when you buy annuities or life insurance.

   You often can check and change beneficiaries online, or you may need to call the company to request the appropriate form.

2. **Review pay-on-death designations**

   You may not have been required to name beneficiaries when you opened your checking account or a non-retirement investment account. Instead, financial institutions may offer a “pay on death” option. This allows you to name a beneficiary who can receive the money directly. Otherwise, the account typically has to go through probate, the legal procedure to distribute your property after you die.

   Some states also have “transfer on death” options for vehicles and even real estate. Like pay-on-death accounts, these options allow you to pass property directly to heirs without the potential delays and costs of probate.

   Beneficiaries can be added to vehicle registrations in many states, including Maryland and Virginia but not Washington, D.C., according to self-help legal site Nolo. To add or change a beneficiary, you apply for a certificate of car ownership with the beneficiary form.

   Transfer-on-death deeds for real estate are available in Washington, D.C., and Virginia, but not Maryland, according to legal site Nolo. To add or change a beneficiary, the deed must be submitted to the appropriate county recorder.

3. **Update insurers — and your heirs**

   Insurers usually don’t pay out life insurance proceeds until someone files a claim. But far too often, heirs are unaware that the money exists. A Consumer Reports investigation in 2013 found about $1 billion in life insurance proceeds waiting to be claimed.

   Updating your contact information with your insurer also may help prevent policies from lapsing. I just heard from a reader who lost her long-term care coverage because she’d moved, forgotten to tell her insurer and failed to notice she hadn’t been billed.

   Many insurers will allow you to name someone who can be notified if a payment is overdue or they can’t find you. You’ll want to keep the contact information for those back-up people updated.

4. **Visit your safe deposit box**

   If you forget to pay your annual fee and your bank can’t find you, after a few years your safe deposit box will be drilled and the contents turned over to the state. Photos and documents could be destroyed and family heirlooms sold at auction.

   Visit your box once a year to make sure your payments and contact details are current. Leave clear instructions with your executor or your heirs about where to find the box and its keys.

5. **Create or revise powers of attorney**

   Powers of attorney allow others to make financial or healthcare decisions for you if you become incapacitated. If you don’t have these documents or the designated people have died or are otherwise unavailable, your loved ones may have to go to court to take over.

   The expense and delay can add trauma at an already difficult time. Spare everyone that pain by naming a backup person or two, and reviewing the documents every year to make sure they can still serve.

   —AP/NerdWallet
IRA rules
From page 15

total 401(k) account balance were used to purchase an annuity. (The estimated monthly payment amounts will be for illustrative purposes only.)

The new disclosure statements aren’t required until one year after the IRS issues interim final rules, creates a model disclosure statement, or releases assumptions that plan administrators can use to convert account balances into annuity equivalents, whichever is latest.

Speaking of annuities, the new retirement law also makes it easier for 401(k) plan sponsors to offer annuities and other “lifetime income” options to plan participants by taking away some of the associated legal risks.

These annuities are now portable, too. So, for example, if you leave your job you can roll over the 401(k) annuity you had with your former employer to another 401(k) or IRA and avoid surrender charges and fees.

“Stretch” IRAs eliminated
Now for some bad news: The SECURE Act eliminates the current rules that allow non-spouse IRA beneficiaries to “stretch” required minimum distributions (RMDs) from an inherited account over their own lifetime (and potentially allow the funds to grow tax-free for decades).

Instead, all funds from an inherited IRA generally must now be distributed to non-spouse beneficiaries within 10 years of the IRA owner’s death. (The rule applies to inherited funds in a 401(k) account or other defined contribution plan, too.)

There are some exceptions to the general rule, though. Distributions over the life or life expectancy of a non-spouse beneficiary are allowed if the beneficiary is a minor, disabled, chronically ill, or not more than 10 years younger than the deceased IRA owner.

For minors, the exception only applies until the child reaches the age of majority. At that point, the 10-year rule kicks in. If the beneficiary is the IRA owner’s spouse, RMDs are still delayed until end of the year that the deceased IRA owner would have reached age 72 (age 70½ before the new retirement law).

Credit card access to 401(k) loans prohibited
There are plenty of potential drawbacks to borrowing from your retirement funds, but loans from 401(k) plans are nevertheless allowed. Generally, you can borrow as much as 50% of your 401(k) account balance, up to $50,000. Most loans must be repaid within five years, although more time is sometimes given if the borrowed money is used to buy a home.

Some 401(k) administrators allow employees to access plan loans by using credit or debit cards. However, the SECURE Act puts a stop to this.

The new law flatly prohibits 401(k) loans provided through a credit card, debit card or similar arrangement. This change, which takes effect immediately, is designed to prevent easy access to retirement funds to pay for routine or small purchases. Over time, that could result in a total loan balance the account holder can’t repay.

[In total, there are 29 new provisions or rule changes in the new law, so it’s a good idea to speak with an informed legal advisor or financial planner to see what, if any, changes you should consider to your estate plan.] —AP

MARK YOUR CALENDAR
Jan. 28 BUSINESS NETWORKING
If you’re an entrepreneur or own a small business, check out the Village Project. This support network provides workshops and speed networking opportunities. Join the free event on Tues., Jan. 28 from 4 to 7 p.m. at Bar Louie, 11788 West Broad St., Richmond. To register, visit bitly.com/villageprojectrichmond.

Feb. 6 BUSINESS HELP
Do you need help fleshing out your business ideas or problems? Join the Network Incubator, a conference with open networking and group support. The free session will be held on Thurs., Feb. 6 from 9 to 10:30 a.m. at the Capitol One Café of Carytown, 2933 West Cary St., Richmond. To register, visit thenetworkincubator.com.

Jan. 22 MAXIMIZE SOCIAL SECURITY
Are you married and looking to get the most out of Social Security? Learn how couples can increase their benefits at a workshop led by Medicare expert Deborah Wells. The free session will be held on Wed., Jan. 22 from 6 to 7 p.m. at the Libbie Mill Library, 2100 Libbie Lake East St., Henrico. To register, call (804) 501-1940.

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— J. Fitzgerald, VA

settings. And best of all, it features a powerful lift mechanism that tilts the entire chair forward, making it easy to stand. You’ll love the other benefits, too. It helps with correct spinal alignment and promotes back pressure relief, to prevent back and muscle pain. The overstuffed, oversized biscuit style back and unique seat design will cradle you in comfort. Generously filled, wide armrests provide enhanced arm support when sitting or reclining. It even has a battery backup in case of a power outage.

White glove delivery included in shipping charge. Professionals will deliver the chair to the exact spot in your home where you want it, unpack it, inspect it, test it, position it, and even carry the packaging away! You get your choice of stain and water repellent synthetic DuraLux with the classic leather look or plush microfiber in a variety of colors to fit any decor. Call now!

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Why this policy? Why now?

Our graded death benefit whole life insurance policy can be used to pay funeral costs, final medical expenses...or other monthly bills. You know how important it can be to help protect your family from unnecessary burdens after you pass away. Maybe your own parents or loved one did the same for you. OR, maybe they DIDN'T and you sure wish they would have!

The important thing is that, right now, you can make a decision that could help make a difficult time a little easier for your loved ones. It’s a responsible, caring and affordable decision. And, right now, it’s something you can do with one simple phone call.

You may have been putting off purchasing life insurance, but you don’t have to wait another day. This offer is a great opportunity to help start protecting your family today.

Your affordable monthly rate will “lock-in” at your application age*...

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The rates above include a $12 annual policy fee.

Now, from United of Omaha Life Insurance Company and Companion Life Insurance Company...

$25,000.00 Whole Life Insurance.

**In FL policy is renewable until age 121.
**All benefits paid would be less any outstanding loan.

452747
Questions to ask before investing money

By T. Eric Reich

Many people who ask me about investments or setting up an appointment often preface it by saying, “I’m sorry, this is probably a stupid question, but...”

Most people are afraid to ask questions about their investments for fear of sounding ignorant or admitting in some way that they don’t have all of their “stuff together.”

But there truly are no stupid questions when it comes to investments. Every question leads to more knowledge, and that’s a good thing.

Here are some questions you should always ask before investing your money:

First, let’s start with questions about the investment itself:

- Is this product registered with the SEC or my state agency?
- Does this investment match my investment goals? Why do you feel it is suitable for me?
- How does this investment make money? Dividends? Interest? Capital gains?
- What are the total fees to purchase it? Not just commissions but any underlying fees as well.
- Is this investment liquid? Are there any fees associated with accessing my money?
- Can you tell me about the management team? Many companies tout past performance, but that may have come from a team that isn’t there anymore.
- What is a reasonable return to expect for this investment? How has it performed over the long run? Many managers who highlight performance do so after a great year. If you are a long-term investor, that might not be meaningful to you.
- What are the risks associated with this investment? What would cause it to lose money?

Next is a list of questions you should ask about the adviser:

- How long have you been in business?
- What education or credentialing do you have? The credentials should match the advice you’re looking for. For example, if you need planning advice, the advisor should be a Certified Financial Planner professional. If you want investment advice, then they should hold designations such as Certified Investment Management Analyst® (CIMA®), or Chartered Financial Analyst (CFA®).
- What is your investment philosophy?
- How do you get paid? Do you get paid more if I buy this vs. that?
- How often should we meet to discuss my investments?
- If I leave your firm, what fees will I be charged, if any? Most custodians charge a fee for outgoing transfers and/or closed accounts.

These questions are not inclusive, and you may have more depending on your situation. Ask a question more than once if you don’t understand the answer the first time — or ask your adviser to rephrase the answer.

Understanding your investments and doing your due diligence on the adviser you’re working with is similar to researching a physician and understanding your prescribed medications.

You wouldn’t leave your health to chance, and the same type of care should be taken with your money.

T. Eric Reich, CIMA®, CFP®, CLU®, ChFC®, is president and founder of Reich Asset Management, LLC.

This article was written by and presents the views of the author, not Kiplinger editorial staff. Check adviser records with the SEC or FINRA.

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Festivals to enjoy in Virginia during 2020

By Glenda C. Booth

Sugar maple syrup, juicy red tomatoes, dainty pink apple blossoms, high-octane bluegrass — it’s all classic Virginia.

From oysters to sand to fiddling, Virginia’s festivals showcase the singular assets of the state’s diversity and riches. Mark your 2020 calendar to attend these events:

**Maple Festival, Highland County, Mar. 14-22**

Highland County, 3,000 feet above sea level, is Virginia’s “Little Switzerland.” In its Rutarian clubhouses, church basements and school cafeterias, “maple” is a noun, verb and adjective.

Maple syrup is everywhere: on buckwheat pancakes, in sausage, chicken, barbecue, donuts, ice cream, mustard, sugar, butter, bread, pecans, candy, tea and candles.

Festival-goers tour sugar camps and sniff the steamy “sugar shacks” where veteran maplers boil down sap by the gallon after it has drained through plastic tubes snaking down the hills from 15,000 tree taps.

Cloggers dance to rapid-fire bluegrass music, a leadup to the Maple Queen’s coronation.

Monterey, the county seat, is a two-hour-and-40-minute drive from Richmond.

For more information, visit highland-county.org.

**Shad Planking, Wakefield, Apr. 15**

When shad migrate up the James River to spawn, people gather and gab at the Sportsmen’s Club amid aromas of smoked shad, baked beans and other mysterious scents wafting through the piney woods.

On April 15 (presumably after filing their taxes), the Wakefield Rutarian Club serves 350 shad, gently smoked on oak planks since 6 a.m. The tasty fish are suffused with a secret sauce created by a local dentist whose locked-up recipe’s location is known only to a few Rutitanners.

The Beans Committee stirs a 50-gallon, sluggish concoction of beans, bacon, brown sugar, mustard, Worcestershire sauce and green peppers that has simmered for six hours in an apple butter kettle.

Virginia politicians have been mainstays at this event for years, but it’s mostly all about hanging out in the woods, sipping spirits and eating shad, deep-fried shad roe and beans.

Wakefield is one hour south of Richmond. For more information, visit wakefieldrutitans.com.

**Shenandoah Apple Blossom Festival, Winchester, Apr. 24-May 3**

Winchester does not wait for ripening fall apples to celebrate the favorite local fruit. In late April to early May, the town turns pink and green to honor the apple blossom.

The Beans Committee stirs a 50-gallon, sluggish concoction of beans, bacon, brown sugar, mustard, Worcestershire sauce and green peppers that has simmered for six hours in an apple butter kettle.

Virginia politicians have been mainstays at this event for years, but it’s mostly all about hanging out in the woods, sipping spirits and eating shad, deep-fried shad roe and beans.

Wakefield is one hour south of Richmond. For more information, visit wakefieldrutitans.com.

**FiftyPlus — JANUARY 2020**  www.FiftyPlusRichmond.com

Is trip insurance a good idea? See story on page 22.
Festivals

From page 19

Polish sausages, funnel cakes and deep-fried onion “blossoms.”
Ticket prices are $7-$13 per day. Galax is four hours and twenty minutes south-west of Washington, D.C. Visit oldfiddlerconvention.com for details.

Neptune Boardwalk Weekend, Virginia Beach, Sept. 25-27
Virginia Beach’s end-of-summer bash features sporting events, a surfing competition, and arts and crafts, with 250 exhibitors running the length of the 34-block boardwalk.
There’s the Royal Court of King Neptune with tritons and princesses, but the highlight is the International Sandsculpting Championship, which attracts artists from all over the world who make elaborate, artsy sand creations up to 10 feet tall.
Virginia Beach is a one-hour-and-45 minute drive from Richmond. Visit neptune-festival.com for pictures of past winners.

Taste of Scotland, Alexandria, Dec. 4-5
Bagpipes whine, Scottish clans strut their tartans, and dancers, Scottie dogs, classic cars, a Santa bagpiper and more bounce and roll through Old Town’s streets every December.
At the Taste of Scotland, festival-goers pose legume at their festival, attracting 125,000 people every year.
The Ruritan Club hosts an all-you-can-eat shrimp fest, barbecue and live bands.
There’s a demolition derby, truck and tractor pull, motorcycle rally, horseshoe competition, cornhole beanbag tournament, music, fireworks and peanut queen crowning.
Creative types compete in the peanut butter sculpting contest using a five-pound block of this favored spread.
Suffolk is one hour and 40 minutes south of Richmond. Visit oldfiddlerconvention.com for details.
Oyster Fest, Suffolk, Oct. 8-11
You can smell peanuts a quarter-mile away at the Peanut Fest, which features a gleaming, eight-foot Mr. P-nutty. Since 1941, locals have venerated this all-purpose legume at their festival, attracting 125,000 people every year.
The Ruritan Club hosts an all-you-can-eat shrimp fest, barbecue and live bands.
There’s a demolition derby, truck and tractor pull, motorcycle rally, horseshoe competition, cornhole beanbag tournament, music, fireworks and peanut queen crowning.
Creative types compete in the peanut butter sculpting contest using a five-pound block of this favored spread.
Suffolk is one hour and 40 minutes south of Richmond. Visit suffolkpeanutfest.com.
For a list of some 2020 festivals in Maryland and the District of Columbia, visit thebeaconnewspapers.com/festivals.
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By Rachel L. Sheedy

Packing your bags for a trip? Don’t forget travel insurance. You can protect yourself and your family from the unexpected circumstances that force you to cancel or interrupt a trip — or if you get sick while on the road.

Retiree John Murtagh said health coverage was a key reason he purchased travel insurance last year. He knew Medicare wouldn’t provide coverage outside the U.S. So, before embarking on a two-week cruise in May from Miami to Southampton, England, the 66-year-old bought a WaveCare travel insurance policy from Berkshire Hathaway Travel Protection for about $500.

“I travel quite a bit,” Murtagh said. “It’s essential coverage.”

To maximize a travel policy’s benefits, “the number-one thing to remember is to buy travel insurance right after making the first payment” for the trip, said Carol Mueller, vice president of Berkshire Hathaway Travel Protection.

Purchasing insurance within 14 days of that first payment typically ensures you will get coverage for preexisting conditions, experts say, and mitigates the risk of not being covered if a hurricane, terrorist attack or other disaster ruins your trip before it begins.

Policy premiums depend on the traveler’s age and the length and cost of the trip.

“You want to cover anything prepaid or not refundable,” said Erin Gavin, an insurance product analyst for InsureMyTrip.com. If you have nonrefundable transportation costs of $1,200 and a refundable hotel reservation for $2,000, buy coverage just for the transport costs. Generally, Gavin said, the premium will run 4% to 10% of the cost of the trip.

**Comparison shopping**

You can shop policies at sites such as InsureMyTrip.com or SquareMouth.com, which let you compare the features and prices of policies from multiple carriers.

“Higher price tag doesn’t mean more benefits or better service,” said Jenna Hummer, director of public relations for SquareMouth.

You can buy standalone medical coverage, but in many cases, it makes sense to buy a comprehensive policy that includes trip cancellation, trip interruption and medical expenses.

A policy that lets you cancel “for any reason” gives you the most flexibility but also costs more.

Frequent travelers should weigh the costs of single-trip policies versus an annual travel policy. “You buy [annual insurance] once and have coverage for all the trips and travel emergencies you might face in a year,” said Daniel Durazo, director of marketing and communications for Allianz Partners USA. Allianz offers annual policies that start at $135.

**Medicare no, Medigap maybe**

Whether you have private health insurance or Medicare, check if your insurance will cover you while traveling, particularly if you are headed overseas.

Traditional Medicare typically doesn’t cover healthcare outside the U.S. and its territories. But some Medigap supplemental insurance plans offer coverage for foreign emergency healthcare. Medicare Advantage beneficiaries may run into coverage issues while traveling abroad — and even within the U.S. Advantage plans generally have limited service networks, and traveling outside your local area can throw you out of network, making needed care costlier.

Make sure the activities on your trip agenda aren’t excluded from coverage. Active boomers seeking thrills on vacation by rock climbing or heli-skiing can buy travel insurance policies that will specifically cover those riskier activities.

Berkshire Hathaway Travel Protection offers a policy called AdrenalineCare geared to active travelers, and SquareMouth.com recently launched an “Adventure & Sports Travel Insurance” section that lets you search policies specific to active travel.

You can also buy travel insurance geared toward cruises, as Murtagh did. Such a policy could come in handy if you miss the boat at a port of call, or need healthcare beyond the scope of the ship’s doctor.

Before buying a policy, check the coverage for medical evacuation. Without it, you could be on the hook for tens of thousands of dollars in transport costs if you have to be flown to the nearest hospital or back home because of a medical emergency.

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Reese Witherspoon remembered when she met with several film production studios in 2011 to ask them how many movies were being developed for women. The studios’ responses nearly floored her. “Of all the major seven studios, the answer was one,” Witherspoon said after she received the prestigious Sherry Lansing Leadership Award at The Hollywood Reporter’s Women in Entertainment breakfast gala in Los Angeles last month.

The Oscar and Emmy-winning actress was handed the award by her friend, actress Kerry Washington, for excelling in film and her philanthropic efforts. Witherspoon said she was grateful to receive the award named after Lansing, the former Paramount Pictures CEO who was the first woman to head a Hollywood studio.

A decisive moment
While she called Lansing a “trailblazer,” the actress recalled a meeting she had with another studio head as “grim.” “One movie was being made with a fe-

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Reese Witherspoon, pictured in Cannes, France, received a leadership award for her activism at last month’s Women in Entertainment gala. Witherspoon started her own production company to give women more of an opportunity to be lead stars.
Limit winter damage to your plants

By Lela Martin

You’ve prepared for the predicted snow-storm. You’ve spread salt on the driveway, sidewalk and steps, reducing the chances of slipping and falling.

However, have you considered how your lawn and plants will fare this season? A little bit of science provides reasons to prepare your garden for the damage of winter weather.

Chemistry: Slippery surfaces

Chloride-based chemicals (salts) are applied to impermeable surfaces to melt ice and snow. Salts commonly used are sodium chloride (table salt or rock salt) and calcium chloride.

Typically, we apply these compounds before precipitation falls. Because a brine (salt and water mixture) has a freezing point lower than water, it melts the ice and helps prevent the formation of more ice as temperatures drop.

However, plants are injured when roots and foliage are exposed to salt water. Salt damages vegetation by increasing stress similar to drought conditions, affecting the quality and mineral content of the soil and accumulating to toxic levels within plants.

Spring rains usually flush salt from soil. If there’s unusually low precipitation during the spring thaw, you can dilute the salt in your lawn and on your plants with a garden hose.

However, once plants show symptoms, it is too late. Symptoms of salt injury include brown or dropping needles on evergreens, sparse leaf production on deciduous plants, brown or dropping needles on evergreens, and even death.

Sodium chloride can burn a lawn if the concentration is too strong. Calcium chloride is less harmful than sodium chloride, but may still cause plant injury.

Over time, concentrated salts in the soil may cause progressive decline leading to the eventual death of plantings. Rutgers University Cooperative Extension has compiled a list of plants especially sensitive to salts at plant-pest-advisory.rutgers.edu.

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As an alternative to salts, if paths are icy, consider using sand, bird seed, plain clay cat litter or sawdust for traction.

The Cornell Cooperative Extension recommends using a mixture of three-parts sand, sawdust or kitty litter mixed with one-part calcium chloride. These mixtures manage sidewalk ice and snow effectively; however, they are messy when tracked indoors.

Another alternative is calcium magnesium acetate, which is biodegradable and environmentally friendly, but expensive.

Biology: Frozen lawns

Deicers may cause lawn grasses to turn brown or die back; you usually notice this in a strip close to a sidewalk or road.

Another winter concern is foot traffic on frozen lawns. When a lawn is covered with frost or snow, the grass blades are literally frozen. As a heavy object, such as a mower or a person, presses down onto the grass, the expanded water molecules cause significant cellular damage inside the blade.

You can see the results of the damage when the crushed blades turn a white or beige color. The lawn will probably recover, but not before spring.

Physics: Snow- and ice-covered shrubs and trees

Snow itself is not dangerous to plants. In fact, it’s a natural insulator, protecting plants from freezing and thawing temperatures. Therefore, leave the snow unless it is too heavy and bends branches severely.

The best technique for removing snow is to gently brush upward with a broom or lightly push limbs upward with a pole. Be careful when standing underneath taller shrubs or small trees while you do this.

Do not shake the shrub or tree, as this can cause more injury, especially to evergreens. If snow is frozen on the branch and doesn’t brush off easily, let the snow melt naturally to avoid damage.

When shoveling or blowing snow near shrubs, avoid piling excessive amounts of wet, heavy snow on them, as the weight of compacted snow can break branches.

If foundation shrubs are located underneath roof eaves, you can protect them by constructing A-shaped wooden frames and installing them before bad weather arrives. Upright shrubs such as arborvitae, Leyland cypress and some junipers may splay outward under the weight of snow. You can reduce the effects by giving support: tie strips of cloth or twine around the shrub, or tie the leaders together inside the shrub to maintain its shape. Don’t forget to remove the supports during growing season.

Relatively little can be done to prevent ice damage. It’s typically better to let ice melt naturally.

As soon as weather permits, prune any limbs damaged by ice and snow to prevent ragged tears of the bark. Wounds with clean edges heal better.

Winter is a great time to inspect trees for dead branches, crossed branches, or overhanging branches where falling limbs may cause a problem. If these are higher than you can reach from the ground, call a professional for preventative pruning.

Lela Martin is a Master Gardener with the Chesterfield County office of the Virginia Cooperative Extension.

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Witherspoon

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male lead out of 140 movies [at the studio],” she continued. “As I was told by a studio head at the time, ‘Well, we already have one female star this year. We can’t make two.’ Can you guess which year this was? 2011. Not 1911…2011.”

Witherspoon said the moment helped empower her to start her own production company, Hello Sunshine, which has produced Oscar-nominated films “Gone Girl,” “Wild,” and the HBO drama series “Big Little Lies” with an all-female leading cast.

The actress, who starred in films including “Legally Blonde” and “Sweet Home Alabama,” told the packed room of about 600 people, mostly women, that “this is our time.”

The star-studded event included Charlize Theron, John Legend and Mindy Kaling. Often shedding tears onstage, Theron said the gala “fed my soul.”

Helping the next generation

The event helped support 40 young women who are taking part in the Reporter’s Women in Entertainment mentorship program, established a decade ago.

Around $1.5 million in university scholarships were presented to the high school seniors from under-served communities in south and east Los Angeles.

“A lot of people can recognize a problem, look at it and complain about it,” said Witherspoon, who is also a member of the Time’s Up movement, an initiative for anti-harassment and gender equality.

“But not everybody is going to do something about it. Leaders are really doers. Even though you don’t think of yourself as a leader, or you’re hesitant… Too bad. Do it anyway.”

Also at the event, investigative journalist Ronan Farrow received the Equity in Entertainment award for his journalistic work against gender-based discrimination.

Political activist Stacey Abrams spoke during her keynote speech about storytelling holding an extraordinary power. She said she’s witnessed moments when women and others who “look like me are often footnote, not chapters, in stories.”

Abrams, who is African American and once served in the Georgia House of Representatives, encouraged those in the room to make a difference.

She also acknowledged that when she ran for Georgia governor in 2018, she went against the advice of those who told her she needed to “change my look and use smaller words.”

Abrams encouraged attendees not to allow anyone to stifle them.

“This is power you all possess as leaders in Hollywood. With a word, with a scene, with a script, you become advocates for the voiceless,” Abrams said.

“You become the cyphers who tell the whole truth of who we are in society. As women, you can leverage to highlight our complexities, our strength and our capacity for redemption.”

—AP
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