Fifty Plus

It’s time to disrupt ageism

Tracey Gendron, PhD, is associate professor and chair of the Department of Gerontology at Virginia Commonwealth University. Her work focuses on understanding aging and countering ageism.

Photo by Charles Leazott

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Wonder and creativity

I found myself standing beside a window one chilly morning recently as my thoughts wandered into wondering, as they often do. This time, I was wondering — both wondering about and feeling a sense of wonder — at the early morning sunlight filtering through the window. As I raised the shade to get a better look at the day, I immediately felt an odd sensation: a coldness radiating from the glass of the window simultaneously with a warmth from the sunlight striking my hand and arm.

I couldn’t help but think back to some basic science lessons from my childhood. These rays of light from the sun, I reminded myself, have traveled 93 million miles through the forbidding vacuum of space, traversing the distance in minutes through emptiness at temperatures approaching absolute zero, leaving the blackness of space as dark as ever. But as they reach earth, they excite the molecules in our atmosphere, lighting up the darkness of space as dark as ever. Sometimes it takes very little to stymie something very powerful.

I experience a reverie of this sort fairly often. I enjoy them because they help me take a step back from a busy life and scattered brain and "smell the roses." It’s times like this that make me hum in my head a lyric from Rodgers and Hammerstein’s Flower Drum Song: “a hundred million miracles are happening ev’ry day.” I think having a sense of wonder at life, especially at some of our simplest, most common experiences, adds meaning to it. It also boosts creativity, according to psychologists. In an article titled “Creativity and Wonder,” published in the Journal of Creative Behavior, Professor Vlad Petre Glăvanu wrote: “The experience of wonder is often said to be at the origin of acts of creativity… Understood as one of the main ways in which we engage with the possible, wonder presents us, upon closer inspection, with a paradox typical for creativity — experiencing what is present (the here and now) through the lenses of what is absent (the not-yet-here).”

What makes us humans so creative — indeed, impels us to acts of creation (art and invention) — is our capacity for wonder coupled with our capacity for understanding. If we only wondered and never grasped answers, life would be only frustrating. But because we can think, speak and interact with others, and because our creative brains can comprehend many of the mysteries of the universe, we are driven to inch forward, generation after generation.

It’s true that, as we age, most of us find it increasingly difficult to recall things we once knew and to pick up new skills. But recent research confirms that our brains are “plastic,” in a good sense. Neurons can continue to grow and establish connections, especially when we concentrate on something new and different for us, such as brain games, tai chi or a new language.

Often lost in that conversation, however, is recognizing how — far from being lost — creativity remains and can even blossom with age. While creative output may appear to decline in many of us as we age, psychologists believe that is probably because we fall into a rut. We’re deflected from things we feel passionate about due to our careers, family responsibilities and the like. Even the strongest of passions can be blocked by mundane matters.

That may be why aging can be a time of resurfacing creativity. Freed from some of those matters, when older adults return to — or perhaps eventually discover — their true passions, they can be as creative and productive as when they were young.

Do you ever find yourself wondering why things are as they are, or (even better) what could be? Have you considered taking an art or music class? Have you always wanted to make pottery or jewelry, learn to play an instrument, understand theoretical physics? I think one of the best things we can do as we age is get in touch with our inner sense of wonder. Then, we should let it spark our creative spirit and lead us to do something we love, or find something new to love.

Wonder leads to creativity which can, if we’re fortunate, lead to a more passionate, meaningful and fulfilling life.

Attn: Amateur artists and photographers
Enter your best works in any of seven categories in the Celebration of the Arts — the Beacon’s online art competition for people over 50. Professional judges will select winners, who will receive cash prizes and exhibit opportunities. Enter photos of your work by March 20. For more information, see page 53, or visit thebeaconnewspapers.com/COTA2020.

Letters to the editor

Dear Editor:
I am one of the Friends of East End, the volunteers working to restore East End Cemetery (see “Reclaiming a piece of history,” Fifty Plus, January 2020). In fact, we’ve been working at East End for more than six years now.

In that time, we’ve coordinated hundreds of volunteer days and organized thousands of volunteers. Together, we’ve uncovered over 3,000 grave markers and cleared approximately half of the cemetery of overgrowth.

In addition to the physical restoration of East End, we do in-depth historical research in conjunction with professors from UR, VCU and elsewhere. You would know none of this from the Fifty Plus article, which presents East End as terra incognita. Enrichmond, the focus of the story, may have been enabled to purchase East End (that’s a whole other story), but it is not doing the work of restoration there, nor are its volunteers. A little fact-checking might have revealed all of this and more.

Melissa Pocock
Richmond

Dear Editor:
In jest, perhaps the only practical solution to the monument saga in Richmond — and elsewhere — is for Congress to make a law that states “all monuments should be torn down” simply because any monument is obviously offensive to someone.

Ronald W. Davis
Richmond
Changing the ways we think about aging

By Margaret Foster

What does it mean to age “successfully”? Does it mean remaining physically fit and bustling about the gym into our 90s? Being able to volunteer to help others around you? Does it mean you’re retired and surrounded by grandkids? Or simply that you’re happy to still be alive?

These are the kinds of questions that concern Tracey Bobrowitz Gendron, associate professor and chair of VCU’s Department of Gerontology.

The definition of aging well, Gendron suggests, can be many things for many people. “As we age, we become less like each other and more like ourselves,” she said.

Ageism is all around us

Unfortunately, the study of aging, which is what gerontologists do, is sometimes confounded by the extensive presence of ageism: discrimination against, or stereotyping of, individuals or groups based on their age.

Gendron, who publishes articles about ageism in academic journals and has spoken out against age bias in the New York Times and U.S. News and World Report, likes to use the hashtag #disruptageism in her social media posts and on T-shirts.

She wants society to acknowledge the “deeply embedded, normalized and invisible ageism that is within us all,” she said.

Once we are aware of ageism, perhaps we can change our point of view — starting with the negative connotations we give terms like “senior,” “old” and “aging.”

“It’s time that we let go of the stigma surrounding the words ‘aging’ and ‘old’ and embrace their actual meaning,” Gendron said. After all, “aging” means change, growth and evolution. And “old” simply means having lived for a long time.

“To be ‘old’ implies accumulated experience and knowledge,” she said. “Using these definitions, ‘aging’ and ‘old’ become valued and sought-after stages of life.”

Study of aging is recent

The study of aging began with the best of intentions. Ironically, some of its efforts may have given ageism a boost.

One of the first studies of healthy aging was led by Dr. Robert Neal Butler at the National Institute of Mental Health in 1969, and resulted in his book Human Aging. There he also coined and defined the term “ageism.”

In 1975, Butler was the founding director of the National Institute on Aging, and in 1982 he founded the first department of geriatrics at a medical school in the U.S.

These were all developments that could be expected to improve our knowledge of the aging process and help us understand ourselves better.

Then, in 1987, researchers John Rowe and Robert L. Kahn coined the term “successful aging” to differentiate between older people with diseases or disabilities and older people without them.

Successful aging was initially defined by three criteria, Gendron explained: Low probability of disease and disease-related disability; high cognitive and physical functional capacity; and active engagement with life. This is known as the MacArthur model of successful aging.

Rowe and Kahn’s research and 1998 book pointed out that many older adults were healthy, active and engaged members of society; therefore, research could focus on how to help them as they moved into elderhood.

“In theory, this was intended to push back against ageism,” Gendron said. “Unfortunately, in practice, it contributed to ageism by creating a chasm between aging as success (i.e., independence) and aging as failure (i.e., dependence).”

Age as something to fight

Enter the anti-aging industry, which capitalized on the concept of successful aging by convincing us to try to reverse aging and its effects. As a result, getting older isn’t easy in what Gendron calls our “culture of manipulation.”

“It’s very likely that your current understanding of successful aging is a byproduct of the manipulation perpetuated by the anti-aging industries, who want you to believe that you need their products or services to remain young,” Gendron said.

These industries try to sell us a narrow picture of aging, one that’s “unattainable — because aging is unavoidable, and becoming old is inevitable,” she said.

“We seem to accept that successful aging requires us to pull ourselves up by our bootstraps — that how we age is up to us, within our individual control,” she said.

The message they send is: “If we simply eat right, exercise, meditate, manage stress, have good genes, make the right financial decisions and investments, keep the house clean and take out the garbage every Tuesday morning, we will succeed at this aging thing.”

Avoiding disease and disability is not only unrealistic, Gendron pointed out; it also doesn’t help us prepare for elderhood — a stage of life like other developmental stages such as infancy, childhood and adulthood.

All life stages are “marked by evolving tasks and milestones of growth and expansion,” Gendron said. However, unlike earlier life stages, aging markers are more unique, idiosyncratic and variable.

What do older adults say?

To really understand what it means to age successfully, Gendron suggests we go to the source: elders themselves.

By Margaret Foster

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Inadequate sleep raises risk of dementia

By Veena J. Alfred, Ph.D.

The main cause of the cognitive decline associated with Alzheimer’s disease is the buildup of amyloid plaques in the brain as we age.

Beta-amyloid is a toxic protein that is discharged as a waste product into the fluid surrounding brain cells. If it is not cleared away in a timely manner, it clumps together to form plaques that prevent the brain cells from communicating with one another.

The body has a mechanism for clearing away this waste product, but the process can be slowed down and thus overtaken. Or the rate at which the beta amyloid is released may exceed the brain capacity to clear it away.

Scientists have recently discovered that it is during sleep that this waste disposal system goes into high gear.

When we are awake, the brain’s resources are channeled into supporting the activities of waking life. But when we are asleep, these resources become available for “housekeeping” duties, that is, cleaning up the messes of the day and clearing out the toxins that are produced by waking activities.

This housekeeping function in the brain is extremely important — that is why we spend approximately one-third of our lives sleeping. Lack of sleep or insufficient sleep robs the brain of the opportunity to carry out the necessary tasks of maintenance and repair.

Research finds connection

A research team at the National Institutes of Health conducted a study, published in April 2018, to investigate the connection between sleep and dementia.

The team scanned the brains of 20 healthy individuals, aged 22 to 72, after a full night’s sleep and again after a night of sleep deprivation (that is, after 31 hours without sleep). The scans showed that there was an average 5% increase in beta-amyloid in the brains of the participants following the night of sleep deprivation.

The researchers noted that this increase was located especially in those brain regions (the thalamus and the hippocampus) that are associated with brain functions that decline in the early stages of Alzheimer’s.

The team also found that those in the study who had larger beta-amyloid increases reported being in a worse mood after the sleep deprivation than those with lower increases. Earlier studies have shown that the brain regions affected by sleep deprivation are also key areas of the brain involved in mood disorders.

Earlier studies published in 2016 found that older individuals who do not get sufficient or proper sleep at night are at a higher risk of developing Alzheimer’s and other dementias.

One larger study, conducted by the Departments of Medicine at various universities across the U.S., focused on 7,444 women aged 65 to 80 years. The study found that those women in the study who got six hours of less of sleep per night were at a higher risk of developing mild cognitive impairment and/or dementia.

The researchers also found that older adults suffering from insomnia are at a significantly higher risk of developing dementia than those without a sleeping disorder.

Other studies have investigated the connection between sleep apnea and dementia. Sleep apnea, a sleep disorder in which the airway is partially or completely closed for brief periods of time during sleep, disproportionately affects older adults. The temporary stoppage of breathing caused by sleep apnea disturbs sleep, thus increasing the risk of developing dementia.

Even if older adults are not afflicted with a sleeping disorder, they tend to sleep less, on average, than younger people. Therefore, it is especially important for older adults to make an extra effort to get between seven and eight hours of uninterrupted sleep each night on a regular basis.

Alfred is a Certified Dementia Practitioner and the CEO of AlfredHouse Assisted Living.
Winter gardens offer unusual sights

By Lela Martin

Do you notice more details in your garden in the winter when you’re not distracted by green leaves and showy blossoms? Here are some explanations for those unusual winter sightings:

Q: It’s February. Why are brown leaves still hanging from some trees?

A: You are observing marcescence, the term used to describe leaf retention. The dried leaves of certain hardwood trees hold fast, sometimes all winter long.

Marcescence is most common with certain trees, such as species of oak, American beech, witch hazel, hornbeam and ironwood. In addition to the stubborn oak leaves in my yard, I most notice the tobacco-colored beech leaves throughout the winter.

For most deciduous trees preparing to shed their leaves in fall, cells between the twig and the end of the leaf stem release enzymes and form an abscission layer that unglues the leaf, allowing it to fall free.

Scientists are not sure why some trees routinely have marcescent leaves. A study in Denmark found that deer preferred bare twigs to marcescent twigs. Some people speculate that retained leaves conceal buds hiding them from browsers such as deer.

The other reason trees might hold onto their leaves relates to a process called nutrient cycling. Leaves that fall in the autumn decay as leaf litter on the forest floor, leaching nutrients for all surrounding plants.

By holding onto their leaves, small understory trees with smaller root systems retain and recycle their nutrients for themselves only.

Sometimes, early hard frosts or freezes, such as ours last fall, may interrupt the abscission process, increasing the occurrence of marcescent leaves. This year, my Japanese maples and even my crape myrtles have held dead leaves for an abnormally long time.

Q: Is something wrong with my rhododendron? Its leaves are curling.

A: Your rhododendron is fine. Leaf droop, or thermotropism, is related to the temperature. As early as 1933, Japanese scientist Y. Fukuda studied the leaf-curling patterns of rhododendron, making an important observation that its leaves could be kept from curling when covered by snow, which insulated them from cold air temperatures.

Based on these observations, Fukuda concluded that the thermotropic leaf movements were correlated with leaf, rather than air, temperature. The dropping of rhododendron leaves protects them from membrane damage due to cold temperatures. Additionally, it prevents more damage to cellular membranes during daily rethawing in the early morning.

Q: My neighbor’s roses are blooming now! How can that be?

A: More than likely, the flowers you see in shades of white, pink or red are not roses, but camellias. Virginia marks the northern range for camellias to thrive outdoors.

Sasanqua camellias begin to bloom in fall and are often completed by Christmas, just in time for the earliest Japanese camellias to begin blooming.

Two lovely cultivars of Camellia sasanqua are the white-blooming ‘Setsugekka’ and the popular ‘Yuletide,’ with its bright red flowers decorated by bright yellow stamens.

Camellia japonica is often called the Rose of Winter or Rose of the South. Grown all over the world where conditions are right, camellias are the white-blooming ‘Setsugekka’ and the popular ‘Yuletide,’ with its bright red flowers decorated by bright yellow stamens.

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Boost your health by walking, fidgeting

By Karen Asp

Spending too much time on your tush can lead to numerous health woes. But here’s an easy fix: After an hour of sitting, walk around for two minutes. It could reduce your risk of early death by a third, according to a report in the Clinical Journal of the American Society of Nephrology.

Here are three benefits of walking:

1. Stable blood sugar
   A short jaunt around the block after you eat could help keep your blood sugar steady, especially if you have type 2 diabetes, according to research published in the journal Diabetologia.
   When adults with the condition walked for 10 minutes following every meal, they lowered their blood sugar 12% more, on average, than when they took a single 30-minute stroll each day.
   “Walking uses large muscles in your legs and torso — which require a lot of energy,” explained Andrew Reynolds, Ph.D., lead study author and a postdoctoral fellow at the University of Otago in New Zealand.
   “To get that energy, those muscles remove sugar from circulation, and your blood sugar goes down.” He added that after-meal walks may also help prevent diabetes in the first place.

2. Better heart health
   You don’t need crazy-hard cardio to strengthen your heart. A review of data from more than 130,000 women, published in the Journal of the American College of Cardiology, found that those who walked for at least 30 minutes a day significantly lowered their risk of heart failure.
   Other research has found that exercisers — and most of them were walkers — reduced their systolic blood pressure (the top number) by an average of nearly 9 mmHg, an improvement similar to that from medication, according the British Journal of Sports Medicine.
   Getting at least 150 minutes of moderate-intensity exercise, like walking, each week is the benchmark for heart benefits, according to the American Heart Assn.

3. Improved fertility, decreased inflammation
   Researchers from UMass Amherst found that overweight and obese women who regularly walked for at least 10 minutes at a time were nearly twice as likely to conceive as those who didn’t go for a stroll.
   The researchers said that being at an unhealthy weight — which applies to nearly three-quarters of us — is linked to higher levels of chronic inflammation, which can affect fertility. Walking reduces that inflammation and also may lower stress levels.

Even fidgeting helps

Researchers at the University of Missouri discovered that fidgeting can reduce the arterial damage from spending too much time on your derriere.

In the study, healthy men and women were asked to intermittently tap one foot while keeping the other one still. After three hours, researchers compared the blood flow in each leg and found that the fidgeting one showed improved vascular function, while the stationary leg was worse off. Considering that the average person sits 15 hours a day, a little fidgeting could have very real benefits.

Winter gardens

most of them are upright, dense bushes growing between five and ten feet tall. They usually flower between January and March, but some cultivars flower earlier or later than that. What you might imagine are roses painted on Chinese porcelain or in Victorian still lifes are probably camellias.

Q: Who is digging up my perennials?
A: Deer, squirrels and other mammals are my first suspects. However, they usually eat or, at least nibble on, what they uproot. If a perennial appears to pushing out of the soil but is not eaten, there may be another reason: the weather. Frost heaving is the culprit.
Wide temperature fluctuations, with repeated cycles of freezing and thawing, cause the water in the soil to expand and contract. These repeated movements push and turn plants and their roots.
The result is that the crown is elevated above the soil, and the roots are exposed. This leaves the plant vulnerable to cold temperatures and drying winds, which may damage, stunt or kill the plant.
Although you can’t control the weather, you can reduce the dangers of frost heaving. Make sure that your planting beds are well-drained, that you plant early in the fall, and that you mulch with an organic material no more than four inches deep.
Enjoy being observant to the sights in your winter landscape.

Lela Martin is a Master Gardener with the Chesterfield County office of the Virginia Cooperative Extension.
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- Drawing
- Mixed Media/Textile
- Ceramics
- Stained Glass/Jewelry
- Photography/Digital Art

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Throughout the ages, there have been many important advances in mobility. Canes, walkers, rollators, and scooters were created to help people with mobility issues get around and retain their independence. Lately, however, there haven’t been any new improvements to these existing products or developments in this field. Until now. Recently, an innovative design engineer who’s developed one of the world’s most popular products created a completely new breakthrough... a personal electric vehicle. It’s called the Zinger, and there is nothing out there quite like it.

“I can now go places and do things that I wasn’t able to go or do before. It has given me a new lease on life and I am so happy I found it!”

– Dana S., Texas

The first thing you’ll notice about the Zinger is its unique look. It doesn’t look like a scooter. Its sleek, lightweight yet durable frame is made with aircraft grade aluminum. It weighs only 47.2 lbs but can handle a passenger that’s up to 275 lbs! It features one-touch folding and unfolding—when folded it can be wheeled around like a suitcase and fits easily into a backseat or trunk. Then, there are the steering levers. They enable the Zinger to move forward, backward, turn on a dime and even pull right up to a table or desk. With its compact yet powerful motor it can go up to 6 miles an hour and its rechargeable battery can go up to 8 miles on a single charge. With its low center of gravity and inflatable tires it can handle rugged terrain and is virtually tip-proof. Think about it, you can take your Zinger almost anywhere, so you don’t have to let mobility issues rule your life. You can even gate check it at the airport like a stroller.

Why take our word for it. You can try the Zinger out for yourself with our exclusive home trial. Call now, and find out how you can try out a Zinger of your very own.

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

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Just think of the places you can go: • Shopping • Air Travel • Bus Tours • Restaurants—ride right up to the table!

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Opioid overdose: Don’t blame the patient

As someone who knows people — including loved ones — who are dependent on opioids, I agreed for a long time with the 67% of Americans blaming drug users for their opioid-use disorder. That is, until I met Billy.

Billy (not his real name, to protect privacy) was an intelligent student who was close to his sister and mother. At age 16, after ACL surgery, he was prescribed opioids for pain. Billy’s tolerance for the drug grew quickly, and he sought out doctors for more opioids. His path to opioid-use disorder had begun.

Frightened, Billy went to his primary care physician, Dr. P. His story came out: how he started taking too many pills, how it affected his family. He told Dr. P. he had heard of a drug called buprenorphine that could treat his opioid-use disorder.

Who is to blame? Billy, for taking more than the recommended number of pills? His family, for not being more supportive when Billy asked for help? Dr. P., for not being able to prescribe him medication that could have helped him? Maybe it’s the insurance company for charging too much for that medication, or the pharmaceutical companies that made the opioids, or the government for not having enough access to treatment?

According to the CDC, 47,000 Americans died of opioid overdoses in 2017. The agency calls it an “epidemic” and a “public health crisis.”

Yet we have a broken system when it comes to opioid-use disorder (OUD). I believe Billy’s death was preventable. He had severe OUD and sought medical help. I can’t think of another therapeutic area where a patient with a disease is not started on treatment immediately.

According to the American Society of Addiction Medicine (ASAM) we can do two things to help:

— Provide support to the patient.
— Detect opioid-use disorder early by asking the following questions:

1. Have they taken opioids for longer or in larger amounts than intended?
2. Do they crave or have a strong drive to use opioids?
3. Do they spend a lot of time and effort to get and use opioids?
4. Have they missed work, given up spending time with friends and family or doing enjoyable activities to use opioids?
5. Do they give up important social or work-related activities to get and use opioids?
6. Have they been in situations that are hazardous to their emotional health or physical safety to get opioids?
7. Are opioids having a negative effect on their life? If so, are they still using?
8. Do they want to cut down or stop using opioids but can’t?

To effectively combat the opioid crisis, we need to acknowledge that opioid-use disorder is a disease, not a lifestyle choice. If each of us educates ourselves on the science, perhaps we can have a more impactful role in combating the opioid epidemic.

Jaymin Patel is a member of the Class of 2020 at VCU School of Pharmacy. He earned his undergraduate degree in biochemistry from Virginia Tech.
The value in steroid injections, placebos

Q: I was going to ask my doctor for a steroid injection in my knee that has osteoarthritis, but I heard the steroid shots can do more harm than good. Is that true?

A: Osteoarthritis is a common and potentially debilitating condition. It’s a degenerative joint disease (often called the “wear-and-tear” type) in which the smooth lining of cartilage becomes thinned and uneven, exposing the bone beneath. Medications, such as acetaminophen, ibuprofen or injections of steroids or hyaluronic acid (a type of lubricant), can help. However, they don’t always work well, don’t cure the condition and may be accompanied by side effects.

Non-medication approaches can also help, such as loss of excess weight, physical therapy or use of a cane or brace. Surgery is usually a last resort, reserved for people who have declining function, unrelenting pain or both despite trying these other treatments.

Steroid injections can quickly provide pain relief that lasts from several weeks to several months. But a new report of one medical center’s experience and a review of past research came to some concerning conclusions about joint injections for osteoarthritis of the hip or knee, including:

— a lack of compelling evidence that they work
— about 7% to 8% of people getting steroid injections seem to worsen
— unusual fractures may occur (in about 1% of people)
— bone damage may develop (in about 1% of people)

Other side effects include a temporary increase in blood sugar, bleeding into the joint and, rarely, infection. And the injection itself can be painful, although numbing medication is usually provided.

The findings of this report are disappointing, especially for those who have not improved with other treatments. Even if the average benefit of a treatment is small, some individuals do report significant improvement with steroid injections.

It’s also not entirely clear that the problems described in this study are actually caused by the steroid injections. And, from my own experience, these rates of complications seem high.

I think steroid injections still have a role in the treatment of osteoarthritis, but only after a careful review of the potential risks and benefits.

If one injection is not terribly helpful, I would not encourage repeated injections. On the other hand, if it works well, a limited number of injections (up to three or four per year is a common limit) may reduce pain and improve function and quality of life. Restricting the injections to those who improve the most and limiting the number of injections each year may be a better strategy than eliminating steroid injections altogether.

By Robert H. Shmerling, M.D., associate professor of Medicine at Harvard Medical School, senior medical editor at Harvard Health Publishing, and former clinical chief of rheumatology at Boston’s Beth Israel Deaconess Medical Center.

Q: I started a new pain medication, and it seems to be helping. But I wonder if the improvement is just a placebo effect. Can a fake pill be that effective?

A: A placebo is commonly used in clinical trials to test the effectiveness of a specific therapy, especially when evaluating how well a drug works. For instance, people in one group get the tested drug, while the others receive a “fake” drug, or placebo, that they think is the real thing.

This way, the researchers can measure if the drug works by comparing how both groups react. If they both have the same reaction — improvement or not — the drug is deemed ineffective.

However, experts have concluded that reacting to a placebo is not proof that a certain treatment doesn’t work, but rather that another, non-pharmacological mechanism may be present.

How placebo works is still not quite understood. The placebo effect is more than positive thinking — believing a treatment or procedure will work. It involves a complex neurological reaction that includes everything from increases in feel-good neurotransmitters, like endorphins and dopamine, to greater activity in certain brain regions linked to moods, emotional reactions and self-awareness.

Results of a study published three years ago in PLOS Biology showed how brain activity differs when people respond to a placebo.

Researchers used functional magnetic resonance imaging to scan the brains of people with chronic pain from knee osteoarthritis. Then everyone was given a placebo and had another brain scan.

The researchers noticed that those who felt pain relief had greater activity in the middle frontal gyrus brain region of the frontal lobe.

Placebos often work because people don’t know they’re getting one. But what happens if they know it’s a placebo?

A 2014 study published in Science Translational Medicine explored this

Stand Up Straight and Feel Better

Discover the Perfect Walker, the better way to walk safely and more naturally

It’s a cruel fact of life, as we age, gravity takes over. Our muscles droop, our bodies sag and the weight of the world seems to be planted squarely on our shoulders. We dread taking a fall, so we find ourselves walking less and less — and that only makes matters worse.

Well, cheer up! There’s finally a product designed to enable us all to walk properly and stay on the go. It’s called the Perfect Walker, and it can truly change your life.

Traditional rollators and walkers simply aren’t designed well. They require you to hunch over and shuffle your feet when you walk. This puts pressure on your back, your neck, your wrists and your hands. Over time, this makes walking uncomfortable and can result in a variety of health issues. That’s all changed with the Perfect Walker. Its upright design and padded elbow rests enable you to distribute your weight across your arms and shoulders, not your hands and wrists. Its unique frame gives you plenty of room to step, and the oversized wheels help you glide across the floor. Once you’ve reached your destination you can use the hand brakes to gently slow down, and there’s even a handy seat with a storage compartment. It’s sleek, lightweight design makes it easy to use indoors and out and it folds up for portability and storage.

Why spend another day hunched over and shuffling along. Call now, and find out how you can try out a Perfect Walker for yourself... in your own home. You’ll be glad you did.
Mindful eating (and why you should try it)

By Cynthia Sass

Mindfulness is a major buzzword right now and rightly so. Becoming more mindful — that is, aware of the present moment — can be life-changing.

It can help you react more calmly and thoughtfully in any situation, whether you’re stuck in traffic, dealing with a difficult boss or making food choices.

And mindfulness isn’t just a New Age theory. Its benefits are backed by plenty of research. Studies have found it may help reduce inflammation (a known trigger of premature aging and disease), lower stress hormone levels, boost happiness, shrink belly fat, improve sleep and curb appetite.

Mindfulness can also be pretty powerful when it comes to your eating habits. It can transform a person’s relationship with food.

Mindfulness can help you eat less and enjoy your food more. Plus, feeling relaxed while you nosh helps improve digestion and reduce bloating.

And while becoming mindful doesn’t happen overnight, the process is actually pretty simple. Here are three steps you can take today:

Practice slowing down. If you find yourself eating too fast or making spontaneous food decisions often (like grabbing a handful of M&Ms from the office candy jar), start by slowing the pace of your day.

Listen to a five-minute guided mindfulness meditation. You’ll find many options on YouTube and through apps like Headspace, Meditation Studio and Calm.

At mealtimes, try putting your fork down in between bites. You can also try an app like Eat Slower, which allows you to set an interval (anywhere between 20 seconds and 3 minutes) between bites; a bell lets you know when it’s time to lift your fork again.

Even if you don’t do this at every meal, regularly practicing slow eating will help you become accustomed to unhurried noshing.

Take smaller bites and sips. If you’re struggling to quit a speed-eating habit, try cutting your food into smaller pieces.

And if you’re eating popcorn or nuts, eat one piece at a time, and chew each well before grabbing another. Grapes, berries and grape tomatoes can also work well for slowing the pace.

Eat without distractions. As efficient as multitasking may be, it’s not great to do at meals or snacks, since it’s extremely difficult (if not impossible) to really pay attention to more than one thing at a time.

Step away from your computer, TV, phone and even books during mealtime. By removing distractions, you can really pay attention to the flavors, textures and aromas of your food and better tune into your hunger and fullness levels.

You’ll also be more mindful of how quickly you’re eating and likely realize that gobbling down food at lightning speed doesn’t actually feel good. If you can’t do this at every meal, commit to undistracted eating at least once a day.

Ready to give it a go? This trio of steps may lay the foundation for balance and help remedy chaotic or erratic eating.

So, rather than thinking about calories or carbs, shift your focus inward, take a deep breath and start to adopt a new type of healthy eating pattern.

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Q & A

From page 10

question by testing how people reacted to migraine pain medication. One group took a migraine drug labeled with the drug’s name, another took a placebo labeled “placebo” and a third group took nothing.

The researchers discovered that the placebo was 50% as effective as the real drug to reduce pain after a migraine attack.

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By Carla K. Johnson

Can old dogs teach us new tricks? Scientists are looking for 10,000 pets for the largest-ever study of aging in canines. They hope to shed light on human longevity, too.

The project will collect a pile of pooch data: vet records, DNA samples, gut microbes and information on food and walks. Five hundred dogs will test a pill that could slow the aging process.

“What we learn will potentially be good for dogs and has great potential to translate to human health,” said project co-director Daniel Promislow of the University of Washington School of Medicine.

If scientists find a genetic marker for a type of cancer in dogs, for instance, that could be explored in humans. For the study, the dogs will live at home and follow their usual routine. All ages and sizes, purebreds and mutts are welcome.

Owners will complete periodic online surveys and take their dogs to the vet once a year, with the possibility of extra visits for certain tests. Their welfare will be monitored by a bioethicist and a panel of animal welfare advisers.

The five-year study was formally launched in November at a science meeting in Austin, Texas. To nominate a pet, owners can visit the Dog Aging Project’s website at dogagingproject.org.

The National Institute on Aging is paying for the $23 million project because dogs and humans share the same environment, get the same diseases, and dogs’ shorter lifespans allow quicker research results, said deputy director, Dr. Marie Bernard. The data collected will be available to all scientists.

Leslie Lambert of Parkville, Maryland, enrolled her 11-year-old rescue dog, Oscar, in an early phase.

“I would selfishly like to have him around forever,” said the 33-year-old veterinarian. “Unfortunately, he ages much, much faster than I do.”

But she’s torn by the prospect of an anti-aging pill because so many abandoned dogs go without care. “Just because we can, should we?” she asked.

Larger dogs needed

Compared to farm dogs in the past, today’s pampered pups live longer and get more geriatric diseases, said veterinarian Dr. Kate Creevy of Texas A&M University, the project’s chief scientific officer.

Yet no standard measures exist for frailty or prognosis in sick, aged dogs, Creevy said. The project will develop those tools.

Promislow’s mixed breed, 14-year-old Mr. Hershey, is one of the 2,000 small dogs in the study. Larger dogs have shorter lifespans than smaller dogs. A Great Dane’s lifespan is about half that of a toy poodle’s.

That makes large dogs better test subjects for the pill. Dogs weighing at least 40 pounds will be eligible for an experiment with rapamycin, now taken by humans to prevent rejection of transplanted kidneys. The drug has extended lifespan in mice.

A small safety study in dogs found no dangerous side effects, said project co-director Matt Kaeberlein of the University of Washington.

Human devotion to dogs drives projects like this, the scientists said. Owners will gladly fill out surveys, send records and submit a pup’s poop for analysis if they think it will help all dogs live longer, even if it won’t help their pet.

“People love dogs,” said Promislow, who normally studies aging in fruit flies. “No one has ever come up to me and said, ‘Oh my goodness, I just love fruit flies.’”

Promislow’s mixed breed, 14-year-old Frisbee, will not participate to prevent a conflict of interest.

“It’s too bad because she’s a terrific example of a really healthy aged,” he said.

—AP
Chocolate spice cookies offer subtle kick

By Wolfgang Puck

If you’ve been a reader of my column, you know you can expect one thing from me as surely as the fact that I love to help people cook and eat the best food possible: When winter rolls around, at some point I’m going to turn my attention to cookies.

My love of baking goes back to my earliest childhood memories. Every year, the kitchen of our little home in the southern Austrian town of Sankt Veit an der Glan seemed always full of the rich, sweet and spicy aromas of cookies being baked by my mother and grandmother. Guests who dropped by were offered cookies with coffee or tea.

Of course, my brother, sisters and I ate plenty of the cookies ourselves at home, some of which we’d be served as snacks or desserts — and some, of course, that the four of us would sneak when the grownups weren’t looking.

I’d like to share with you this cookie recipe: Chocolate Coconut Spice Cookies, a classic from Spago. I think they make a great cookie to add to your seasonal repertoire, for a number of reasons.

When you think about how many other cookies have the word “spice” in their names, you’ll instantly understand how perfectly appropriate these seasonings are here.

Chocolate coconut spice cookies

Makes about 5 dozen

Ingredients:
- 1 ½ cups all-purpose flour
- ¾ cup unsweetened cocoa powder
- ¼ teaspoon ground cinnamon
- ¼ teaspoon salt
- ½ teaspoon freshly ground black pepper
- ½ teaspoon ground cayenne pepper
- 6 ounces unsalted butter, at room temperature, cut into small pieces
- 1 cup granulated sugar
- 1 large egg
- 1½ teaspoons vanilla extract
- 1 cup unsweetened shredded coconut

Directions:

1. In a mixing bowl, sift together the flour, cocoa powder, cinnamon, salt, and black and cayenne peppers. Set aside.
2. In the large bowl of an electric stand mixer, using the paddle or beaters, soften the butter at medium speed. Sprinkle in the sugar and, as soon as it is incorporated, raise the speed to high and continue mixing until fluffy, stopping as needed to scrape down the sides of the bowl with a rubber spatula.
3. Reduce the speed to medium, add the egg and vanilla, and continue beating just until they are incorporated. Reduce the speed to medium-low and, still beating, gradually add the flour mixture, continuing to mix just until combined.
4. Sprinkle the coconut evenly on the work surface.
5. With a very sharp knife, cut the log crosswise into slices about ¼-inch thick, forming about 60 slices total, placing them about 1 inch apart on the prepared baking trays.
6. Bake until the cookies are done, using a wide metal spatula to remove them from the baking tray, transferring them to a wire rack to cool.
7. When completely cooled, store at cool room temperature in an airtight container.

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Alcohol poisoning can sneak up on you

By Cleveland Clinic

Alcohol poisoning can occur when a person drinks large quantities of alcohol — including beer, wine or liquor — in a relatively short time. As the amount of alcohol in the bloodstream increases, the liver can’t break down the alcohol and remove its toxins from the blood quickly enough.

The excess alcohol acts as a depressant and causes parts of the brain that control vital body functions — including breathing, heart rate, blood pressure and temperature — to shut down. The blood alcohol content (BAC) can continue to rise 40 minutes after the last drink, as alcohol in the stomach and intestines continues to enter the bloodstream.

**Men 35 to 64 at most risk**

Alcohol poisoning is most common in middle-aged adults, particularly men. Among those who die from alcohol poisoning, 76% are 35 to 64, and 76% are men. Alcohol might negatively affect older people more because body chemistries change with age. Also, older people are more likely to be taking prescription medications that don’t mix well with alcohol. Other possible factors are stress and depression.

About 90% of binge drinkers who end up with alcohol poisoning are not alcoholics. However, 30% of those who die due to alcohol abuse have some type of alcohol-use disorder. In total, about 2,200 people die from alcohol poisoning every year in the United States.

Binge drinking — defined as five or more drinks for a man and four or more drinks for a woman in a relatively short span — is a common cause of alcohol poisoning. Binge drinkers have an average of eight drinks on each binge.

What constitutes a drink?

In the United States, a standard drink is considered:

- 12 ounces of beer containing 5% alcohol
- 8 ounces of malt liquor containing 7% alcohol
- 5 ounces of wine containing 12% alcohol
- 1.5 ounces of distilled spirits, including whisky, vodka, gin and rum, containing 40% alcohol

However, the line between pleasant drinking and dangerous drinking depends on the person. In addition to gender, important factors include:

- Age
- Ethnicity
- The amount of food in the stomach
- Whether one is an experienced or inexperienced drinker

Symptoms of alcohol poisoning include:

- Strong odor of alcohol
- Confusion or disorientation
- Lack of coordination and/or an inability to walk
- Dulled responses
- Cold, clammy skin
- Bluish skin, especially around the lips or under the fingernails
- Irregular pulse and/or slow heart rate
- Urinary and/or fecal incontinence (unable to control bowel or bladder)
- Hypothermia
- Vomiting and/or choking
- Difficulty remaining conscious
- Unconsciousness or semi-consciousness
- Irregular breathing (10 seconds or more between breaths)
- Slow breathing (fewer than eight breaths a minute)
- Seizures

A Wellness Update is online at awellnessupdate.com.

Dear Readers:

In February, we celebrate Heart Health Month. This is a time to call attention to managing our health and heart functions to address maintaining and improving quality of life.

Quality of life is important for all ages. At Senior Connections, our major focus is to address the needs of older adults and caregivers to help them improve overall quality of life by identifying and using available resources. Our vision for the future is “seniors with improved quality of life.”

As we celebrate Heart Health this year, this is an appropriate time to call attention to the importance of the 2020 Census. The theme for the 2020 Census is Community. Connection. Be Counted.

We need to make sure older adults are in the “count.” We are pleased to join with local partners to conduct outreach and provide information about the importance of the 2020 Census.

We particularly want to encourage older adults and their families to participate in the Census. The older population continues to grow, and we want to make sure that this trend is appropriately reflected in the new Census data. This data will be used for the next decade for research, funding decisions, and the allocation of resources for important programs.

For example, the funding that Senior Connections and other Area Agencies on Aging receive for home and community services is based on the number of older adults, age 60 and over, who reside in the localities we serve as counted by the Census.

Households with older residents may be at risk of being left out of the Census count at a time when their numbers are needed and must be reflected accurately.

In this issue of Engage at Any Age, information about the Census is included along with informative articles about the risk of social isolation among older adults. Please join us in providing information about the importance of participating with the Census to older adults who benefit from more social connections.

Also, in this issue of Engage at Any Age, you will find exciting information about our Friendship Cafe Program. After all, February is also National Friendship Month and a time to celebrate Valentine’s Day.

Thank you for helping us share information about the 2020 Census as we connect to make sure we are all counted.

Best wishes.

Dr. Thelma Bland Watson
Executive Director, Senior Connections, The Capital Area Agency on Aging

Senior Connections, CAAA Welcomes Two New Care Coordinators

Two new Care Coordinators have joined the Senior Connections Care Coordination Team

Mrs. Evelyn Beaumont has her Master’s Degree in Gerontology from Virginia Commonwealth University, where she also earned her Master’s degree in Social Work.

She received the Age Wave Scholar Award in 2019 for her service and partnership to further the mission of the Greater Richmond Age Wave Coalition. Earlier in her career, Evelyn earned a Bachelor’s Degree in Political Science with a minor in Psychology from the College of Charleston.

Evelyn is originally from Sacramento, California. She enjoys reading, knitting and photography. Evelyn is married with one adult daughter and an adorable 20-month-old grandson.

Ms. Naye Bullock comes to us with experience as a Social Work Coordinator in Council Bluffs, Iowa, a Regional Program Director with the Methodist Home in Columbus, Georgia, a Shelter Manager in Colorado Springs, Colorado, and a Case Manager for the American Red Cross Disaster Services.

She holds a PhD in Human Services from Walden University, and a Master’s in Education and a Bachelor of Arts in Human Resources Management from Colorado Christian University. She is a proud Soror of Zeta Phi Beta, and is a native of Washington, D.C.

Mrs. Evelyn Beaumont
Ms. Naye Bullock
Ride Assist Services for Powhatan County Seniors

The Ride Assist Services volunteer driver team has been developed, fully processed and vetted.

Powhatan County seniors (60+) who are unable to drive themselves for basic needs, but are able to walk with the aid of a cane or walker, can now register as riders in this free volunteer transportation service.

Registered riders will be able to make individual ride requests Monday to Friday (we ask for five business days’ notice) through the Transportation Coordinator. The goal is to pair each request with an available volunteer who will commit to fulfill the request.

Adding more volunteer drivers to this team will be an ongoing effort in order to coordinate and meet this need in a more sustainable way.

Please consider joining our team of drivers. Even a couple of hours a month can make a huge difference in someone’s life!

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2020 Census FAQ

What is the census?
The census is a count of every person who lives in the United States and its territories. It happens every 10 years. In early 2020, you will be asked to count everyone who lives in your home as of April 1. Responding to the 2020 Census is a chance to shape your future.

What’s in it for me?
Your responses inform where over $675 billion is distributed each year to communities nationwide for clinics, schools, roads, and more.

Census data gives community leaders vital information to make decisions about building community centers, opening businesses, and planning for the future.

Responding also fulfills your civic duty because it’s mandated by the U.S. Constitution. The United States has counted its population every 10 years since 1790.

Your responses are used to redraw legislative districts and determine the number of seats your state has in the U.S. House of Representatives.

Is my information safe?
Your responses to the 2020 Census are safe, secure, and protected by federal law. Your answers can only be used to produce statistics. They cannot be used against you by any government agency or court in any way—not by the FBI, not by the CIA, not by the DHS, and not by ICE.

When can I respond to the census?
In early 2020, every household in America will receive a notice to complete the census online, by phone, or by mail. In May, the U.S. Census Bureau will begin following up in person with households that have yet to respond.

What will I be asked?
You will be asked a few simple questions, like age, sex, and the number of people who live in your home, including children.

What won’t be asked?
The census will never ask for Social Security numbers, bank or credit card numbers, money or donations, or anything related to political parties.

For more information, visit: 2020CENSUS.GOV

Census 2020 is Just Around the Corner! The 2020 Census Matters to Older Adults

Senior Connections is excited to announce that we are partnering with the U.S. Census Bureau to support the 2020 Census. As a partner, we will be working to make sure our community is accurately represented in the upcoming decennial count.

The census counts everyone in the United States. Census results are the basis for congressional representation, and help determine how more than $675 billion in federal funds are distributed each year to support vital programs in states and communities across the country.

These funds shape local healthcare, housing, education, transportation, employment, public policy and services to older adults and person with disabilities.

As the 2020 Census approaches, we will continue to share information about how YOU can make sure our community is fully represented. Visit Senior Connections’ website at seniorconnections-va.org.
By Jacqueline Weisgarber

As of January 8, Social Security field offices will remain open until 4:00 p.m. on Wednesdays, with typical field office hours from 9:00 a.m. until 4:00 p.m., Monday through Friday.

You can locate the closest field office to you using our field office locator. Go to http://bit.ly/ssoffices.

In another move to improve service to the public, Commissioner Andrew Saul announced in his Open Letter to the Public at socialsecurity.gov/agency/cover-message.html that the agency is hiring 1,100 front line employees to provide service on the agency’s National 800 Number and in its processing centers.

The agency is currently bringing onboard 100 new processing center employees and approximately 500 new teleservice representatives for the 800 Number. An additional 500 hires for the 800 Number will occur later in 2020.

“Improving service is my top priority. Increasing full public service hours at our nationwide network of more than 1,200 field offices is the right thing to do and will provide additional access,” Commissioner Saul said.

“The additional hiring of National 800 Number and processing center employees is an important step in the right direction to greatly improve the service we provide,” he added.

While we continue to improve both the access to and the experience with our services, it is important to note that most Social Security services do not require the public to take time to visit an office in person. People may create a my Social Security account – a personalized online service – at www.socialsecurity.gov/myaccount.

Through their personal my Social Security account, people can check personal information and conduct business with Social Security. If they already receive Social Security benefits, they can start or change direct deposit online. And if they need proof of their benefits, they can print or download a current Benefit Verification Letter from their account. People not yet receiving benefits can use their online account to get a personalized Social Security Statement, which provides earnings history information as well as estimates of future benefits.

Currently, residents in 40 states and the District of Columbia may request a replacement Social Security card online if they meet certain requirements. The portal also includes a retirement calculator, and links to information about other online services, such as applications for retirement, disability and Medicare benefits.

Many Social Security services are also conveniently available by dialing our toll-free number, 1-800-772-1213. People who are deaf or hard of hearing may call our TTY number, 1-800-325-0778.

Weisgarber is Social Security Public Affairs Specialist in Richmond, Virginia.

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**Social Security Field Office Expands Hours**

By Jacqueline Weisgarber

Scammers go to great lengths to trick you out of your personal information. We want to help you protect your information by helping you recognize a Social Security impostor.

There’s a widespread telephone scam involving callers claiming they’re from Social Security. The caller ID may even show a government number.

These callers may tell you there’s a problem with your Social Security number. They may also threaten to arrest you unless you pay a fine or fee using gift cards, pre-paid debit cards, a wire transfer or cash. That call is not from us.

If you receive a suspicious call from someone alleging to be from Social Security, please:

• Hang up right away.
• Never give your personal information, money or retail gift cards.
• Report the scam at oig.ssa.gov to Social Security’s law enforcement team at the Office of the Inspector General.

Social Security will not:
• Threaten you.
• Tell you that your Social Security Number has been suspended.
• Call you to demand an immediate payment.
• Ask you for credit or debit card numbers over the phone.

• Require a specific means of debt repayment, like a prepaid debit card, a retail gift card, or cash.
• Demand that you pay a Social Security debt without the ability to appeal the amount you owe.
• Promise a Social Security benefit approval, or increase, in exchange for information or money.
• Request personal or financial information through email, text messages or social media.

Social Security will:
• Sometimes call you to confirm you filed for a claim or to discuss other ongoing business you have with them.
• Mail you a letter if there is a problem.
• If you need to submit payments, mail you a letter that will have detailed information about options to make payments and the ability to appeal the decision.
• Use emails, text messages and social media to provide general information (not personal or financial information) on its programs and services if you have signed up to receive these messages.

Please share this information with your family and friends.

Weisgarber is Social Security Public Affairs Specialist in Richmond.

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**Help Support Older Adults in Your Community!**

Did you know Senior Connections is a non-profit 501(c)3 organization? Essential services such as food, in-home care, emergency services, transportation and social engagement programs are provided through donated funds.

YES! I want to help support Senior Connections.

Enclosed is my tax-deductible contribution of:

$100 □ $50 □ $25 □ Other $__________

Contributions will support the Empty Plate Campaign.

Name: ____________________________________________

Address: ____________________________________________

City: ____________________ State:______ Zip:_________ _

Mail to Senior Connections, 24 E. Cary St. Richmond, VA 23219.

To make a donation with a credit card, please visit our website at https://seniorconnections-va.org/giving/donate
Traditionally the month for lovers and all things heart-related, February also reminds us to take care of our heart. It is American Heart Month, the perfect time to learn about your risk for heart disease. The “Live Well, Virginia” Healthy Living classes provide you with the information you need to make small changes that can lead to a lifetime of heart health.

The American Heart Association recommends tracking “Life’s Simple 7” — the top “risk factors that people can improve through lifestyle changes to help achieve ideal cardiovascular health.”

Simplify healthy living with these seven things to measure and track, including:

- Blood Pressure
- Blood Cholesterol
- Blood Sugar
- Smoking Status
- Healthy Weight
- Physical Activity
- Healthy Diet

Learn about these subjects with our “Live Well Virginia” Healthy Living workshops on Chronic Disease, Chronic Pain, Diabetes, and Falls Prevention, sponsored by Senior Connections’ Nutrition and Wellness Department.

To learn more, please contact Mrs. Kathy Brown at kbrown@youraaa.org or (804) 343-3004.

Valentine’s Day gives us an opportunity to let the special people in our lives know we care, whether it is with candy and flowers, a handmade card, or a simple declaration of “Happy Valentine’s Day.”

But what about those who find themselves alone on a special day like Valentine’s Day? Social isolation is a real and growing problem among older adults in the United States. Approximately 28% of older adults live alone. However, it is not simply living alone that makes a person feel isolated. The AARP Foundation defines social isolation as the experience of diminished social connectedness stemming from a process whereby the impact of risk factors outweighs the impact of any existing protective factors.

A shrinking social network can be the result of exiting the workforce, the death of a spouse or close friend, diminished mobility, financial instability, geographic location, language barriers and other factors.

In addition to changes in the number of social connections that a person has as they age, an individual may also experience a decline in the quality of their remaining relationships.

Social isolation has been connected to increased rates of mortality, morbidity, infection, cognitive decline and more. Isolation is also associated with higher rates of re-hospitalization.

But you can help! Through simple acts of kindness or a little extra effort, there are several ways to make this Valentine’s Day special for an older adult.

- Shovel sidewalks, driveways and/or walkways — Also, consider setting up services on a senior’s behalf through Snow Angels, which enlists community volunteers to provide shoveling assistance on a regular basis in the winter.
- Volunteer! You can help older adults stay connected to our community by becoming a volunteer at an agency that serves older adults and individuals with disabilities.
- Drop off a care package for a neighbor — A care package can be just the thing to make this Valentine’s Day special for an older adult. Fill a box with homemade goodies, a few small items and a nice card, and drop it off at a neighbor or loved one’s home.
- Take an older adult to senior-centric events — Look online or call local retirement homes and senior centers for Valentine’s Day-themed events, dances or socials that are exclusively for older adults.
- Make a phone call or stop by for a visit.
- Rather than looking at Valentine’s Day as a romantic obligation, try considering it an opportunity to connect with older loved ones or a special older neighbor. And to make it even more special, try to keep these efforts going beyond February 14.
A comprehensive guide to retirement

By Mary Kane

Scammers regularly target older adults with bogus claims of unpaid bills. Having an organized system to double-check your finances can help protect you, according to Susan Devaney, a professional who specializes in helping older adults move from their longtime homes and resettle elsewhere.

It’s also useful to have documentation if you’ve forgotten whether you paid a bill and need to review your records.

“It freaks all of us out when we get these crazy calls from scammers,” said Devaney, founder of The Mavins Group, a move-management and real estate sales company. “If you have some sort of system, you can reassure yourself.”

No need for a computer

Budgeting apps and other digital money-tracking tools may be handy, but you can also use an old-fashioned, paper-based filing system, Devaney noted.

“Some people just want to be able to see everything on paper,” she said. “When they put it in a digital document, they feel like it can get lost in there and they can’t retrieve it.”

To begin reorganizing, drop by an office supply store for a few items, such as folders and a desk organizer for your supplies, from pens to paper clips, so you don’t get distracted trying to find them as you work.

Devaney prefers accordion folders, so you can organize bills either by month or by subject. Then use tabs or stickers to color-code your bills. But don’t get carried away; if you make your organizing system too complicated, you won’t use it.

She suggests sticking to 12 to 15 months’ worth of files organized by date, or 10 to 12 subjects, such as utility bills, mortgage payments or healthcare costs.

You might also want to include all your insurance policies and tax-deductible contributions. If you don’t keep your documents organized, it’s hard to keep track of all your items.

When you’re ready to start, remember that there are several ways to go about it.

Keep it simple

Make sure that you — and your spouse or adult children — know how to locate all your accounts and their passwords, said Lori Atwood, a Washington, D.C., financial planner. Keeping a paper copy of all passwords in a secure but accessible place can work, but you also could consider online password managers that keep them safely stored digitally.

Find a good time to review your budget, Atwood said. Write down your income, expenses, retirement contributions and account balances.

Then simplify some of your finances. Consider using just one credit card, even if you have a spouse, to cut down on fees, she said. If you have recurring charges such as Netflix or magazine subscriptions, put them on a backup credit card (with no annual fee), so if your primary card gets lost, you have a backup credit card that you can use.

Reverse mortgages can be a relatively expensive means of borrowing, yet it may be appropriate for individuals who place a greater value on remaining in their home and maintaining their independence.

In the right situation, these mortgages can be a valuable tool, allowing you to maintain a higher standard of living than a person would otherwise be able to do, while remaining in the home.

Guidance for women

A chapter on women’s retirement issues notes several challenges many women face: lower earnings; longer expected life; fewer years of earned income; lower confidence about investing skills; lower likelihood to marry after a gray divorce (divorce after age 50); greater susceptibility to elder abuse; and the statistical likelihood of dying single, divorced or widowed.

This chapter emphasizes that women can mitigate the impact of these factors.
How to talk inheritance with your kids

By Lisa Brown

One of the most important conversations you can have with your grown children involves plans for your estate — where assets will end up when one or both parents pass away.

If you feel the time has come to broach this topic, find an hour or two to pull everyone together for a conversation. Here are some tips for speaking with your adult children:

Don’t feel you need to provide specific numbers.

While this may seem counterproductive, there are good reasons to avoid disclosing the details. One is that you and your spouse or partner don’t know how long you will live. The longer you do live, the more money will be needed to pay for lifestyle needs, long-term care and other expenses.

If your children believe they stand to inherit a specific amount — especially if it’s a large sum — it could impede their own plans. They may decide to save less money or lose the drive to achieve their goals — neither of which matches the set of values you probably desire to pass on.

In addition, the children could begin to influence your spending decisions. For example, would you choose a mid-range nursing home instead of a better one, knowing this expense will impact their inheritance?

And, finally, if your adult children share information about their potential windfall with their spouses, a spouse could use this information to their advantage in the event of a divorce.

Which of your children will make your healthcare and financial decisions?

Consider letting the children know which one of them has been designated to make key financial and medical decisions in the event you and your spouse or partner become incapacitated.

The person charged with the financial responsibility needs to have access to key data — legal documents, financial statements and computer passwords. Place this information in a sealed envelope for your child (ren), and instruct them to open it only when needed, if you desire to keep your financial affairs private until then.

For your healthcare agent, make sure you discuss your wishes for food, water and life support with them, and provide them with the signed healthcare power of attorney document. If something happens to you, this healthcare document needs to be quickly accessed.

How will they receive an inheritance?

Let your children know how they will receive any inheritance. Will it be outright or in a trust?

A common reason to establish a trust is to help protect any assets from an unfavorable event, such as a divorce or lawsuit. A trust can also help ensure your money is passed along to any grandchildren if the adult child dies prematurely.

Share insurance information.

Your adult children are likely the people who will care for you later in life or coordinate your caregiving needs. They need to know information about your medical and long-term care insurance and what to do if there are gaps in coverage.

For example, will long-term care insurance cover all your nursing home expenses, or will you need to use personal funds to supplement the cost?

Also, provide children with all life insurance information, including the companies that issue the policies and contact numbers that issue the policies and contact information, including the companies and addresses of those companies.

Informing about professional advisers.

Make a list of all people your children will need to know and contact in the event of your death or inability to act on your own behalf. These include attorneys, financial planners and accountants, as well as

“IT’S NOT COVERED BY MEDICARE NOR MEDICAID."

INHERITANCE, page 18

Retirement

From page 15

with the right knowledge and actions. Included is a financial empowerment checklist that will help prepare for retirement.

An essential chapter is devoted to estate planning. The authors cover core estate planning documents, including the durable power of attorney for healthcare and living will, durable power of attorney for finances, a pour-over will, and a discussion of the advantages of revocable trusts and the use of irrevocable trusts.

The authors emphasize the importance of selecting a competent estate planning attorney. In a related chapter, “Preparing Your Heirs,” they list questions that can help determine if your heirs are prepared.

The book is not all about financial matters. The authors discuss topics not generally covered in retirement planning books, such as aligning your activities consistent with your life’s purpose, volunteering, maintaining healthy relationships and growing through mental activities. All of these activities have played a significant role in my retirement over the last 20 years.

Elliot Raphaelson welcomes your questions and comments at raphelliot@gmail.com. © 2019 Elliot Raphaelson. Distributed by Tribune Content Agency, LLC.

Introducing ZOOMER!

The portable, folding, electric chair that offers easy one-handed operation

The secret to the Zoomer is its intuitive steering system. You operate it with a simple-to-use joystick, giving you precision maneuverability and the ability to navigate tight spaces easily with a 25” turning radius. It is designed to let you pull right up to a table or desk. You no longer have to move to another chair to work or eat at your table.

Joystick conveniently rolls beneath table or desk Easy to use joystick control

Joystick Control (reversible left or right)

Powerful Battery/ Dual Motors

10” Non-Marking Tires

8” Non-Marking Tires

Swivel Away Footrest

One-touch Folding

Comfortable Seating

Sturdy & Lightweight Frame

The portable, folding, electric chair that offers easy one-handed operation.

Remember when you were a child and got your first bicycle? I do. It gave me a sense of independence … I felt like I could go anywhere, and it was so much easier and more enjoyable than walking. Well, at my age, that bike wouldn’t do me much good. Fortunately, there’s a new invention that gives me the freedom and independence to go wherever I want … safely and easily. It’s called the Zoomer, and it’s changed my life.

If you are one of the countless Americans who need a little help getting around, there is a safe, simple and easy-to-use solution … the Zoomer. It is propelled by small yet powerful dual motors for speeds of 3.7 miles per hour over a variety of terrains, on up to a 10 degree incline. Its innovative, airborne-powered lithium ion battery enables you to go 8 miles on a single charge, and the automatic electromagnetic brakes let you stop on a dime.

What’s more, it folds up easily so it can fit in a trunk or a back seat. Why spend another day watching life pass you by, when instead you could be Zooming around! Call now and a knowledgeable, friendly Zoomer expert will tell you all about it. You’ll be glad you did.

Ready to get your own Zoomer? We’d love to talk to you.

Call now toll free and order one today!

1-888-252-5609

Please mention code 112682 when ordering.

The Zoomer Chair is a personal electric vehicle and is not a medical device nor a wheelchair. Zoomer is not intended for medical purposes to provide mobility to persons restricted to a sitting position. It is not covered by Medicare nor Medicaid. © 2020 InStreet for Boomers and Beyond, Inc.
Now, from United of Omaha Life Insurance Company and Companion Life Insurance Company...

$25,000.00 Whole Life Insurance.

Are you between the ages of 45 and 85*?

Then this GUARANTEED ACCEPTANCE policy is for YOU!

» Choose from 4 benefit levels - up to $25,000!
» Rates “lock-in” at the age you apply - never go up again!
» Call for your FREE all-by-mail application packet!
» Call TOLL-FREE 1-844-370-1074

Or apply online at www.GetMutualDirect.com

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.

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!

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The rates above include a $12 annual policy fee.

Where is this policy available?

This is a solicitation of individual insurance. A licensed insurance agent/producer may contact you by telephone. These policies contain benefits, reductions, limitations, and exclusions to include a reduction in death benefits during the first two years of policy ownership. In NY, during the first two years, 110% of premiums will be paid. Whole Life Insurance is underwritten by United of Omaha Life Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175 which is licensed nationwide except NY. Life insurance policies issued in NY are underwritten by Companion Life Insurance Company, Hauppauge, NY 11788. Each company is responsible for its own financial and contractual obligations. Not available in all states. Benefit amounts vary by state. Policy Form ICC11L059P or state equivalent (7780L-0505 in FL, 828Y-0505 in NY).

* Ages 50 to 75 in NY.
** In FL policy is renewable until age 121.
***All benefits paid would be less any outstanding loan.

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Avoid these common investment biases

By Elliot Raphaelson

Many investors have biases when they structure or make changes to their portfolios. Omar Aguilar, chief investment officer of equities and multi-asset strategies at Charles Schwab, addressed some of these biases at Schwab Impact 2019, a gathering of finance industry experts in San Diego in November. They included the following:

—Recency bias: This is the tendency to invest based on the most recent favorable performance. This can be dangerous. For example, many investors have been burned badly by investing in crypto assets, incurring losses after the market peaked. What happens in the short run does not necessarily reflect long-term trends, and it may not be consistent with long-term portfolio objectives.

—Loss aversion bias: This is the tendency to avoid short-term losses anticipating a fall in equity prices. It is impossible to predict tops and bottoms in the stock market.

It is prudent to rebalance your portfolio at least annually, to protect stock market gains. But many investors sell their equity holdings too quickly and reinvest in low-yielding investments such as CDs or money market instruments.

Then they hesitate to reinvest in equities out of fear that it is the wrong time. Many readers have told me they left the market too soon, and they hesitate to come back.

Investors who establish a stable stock-to-bond ratio that is consistent with long-term objectives, and periodically rebalance it, will have better results than those who try to guess market tops and bottoms.

—Confirmation bias: This is our tendency to seek information that reinforces beliefs rather than to look for objective information that might contradict our bias. For example, some investors prefer to invest only in a specific sector, such as energy or precious metals, and avoid diversification. Concentration in a specific sector rarely is best for long-term performance.

Most investors who develop and maintain a diversified portfolio with low costs, using index funds and exchange-traded funds (ETFs), will have more consistent results. Unless you have true expertise in a specific market segment, look for viewpoints and associated investments that may contradict preconceived notions regarding a narrow investment focus.

—Home bias: This is the tendency to invest only in a market segment you understand. Investors need to consider sectors in which they don’t have expertise.

For example, in recent decades some of the most successful investments have been in technology and new healthcare products. I don’t have expertise in healthcare, but I have had excellent results in investing in mutual funds that contain significant holdings in that sector.

If you had avoided these sectors because you didn’t know much about them — and most investors don’t — you would have missed out on significant upside.

By Elliot Raphaelson

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Statistics:

—Loss aversion bias:
—Recency bias:
—Confirmation bias:
—Home bias:

Most investors who develop and maintain a diversified portfolio with low costs, using index funds and exchange-traded funds (ETFs), will have more consistent results. Unless you have true expertise in a specific market segment, look for viewpoints and associated investments that may contradict preconceived notions regarding a narrow investment focus.

The best way to do it is to invest in diversified mutual funds and ETFs that contain growth companies in a broad variety of sectors.

There is no guarantee that the next decade will be as good as the last. It is likely that there will be years in which the stock market will have negative results. However, no one can tell you with certainty when or if that will happen. The most successful investors will be those who recognize their biases and take steps to keep them under control.

My advice is pretty straightforward: Establish a long-term plan with which you are comfortable. Decide what percentage of your retirement funds you want in stocks, bonds and cash equivalents such as CDs and money market instruments. Re-balance at least once a year. © 2019 Elliot Raphaelson. Distributed by Tribune Content Agency, LLC.

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By Don Mankin

Bucolic. Picturesque. Charming. Clichés, perhaps, but in my 50 years of world travel, I’ve visited few places where those words are more appropriate. The Netherlands is one.

Last summer, I pedaled for several days through the beautiful countryside in southeastern Netherlands, near the border with Germany. It’s hard to believe that such a peaceful place was the site of some of the fiercest fighting of World War II.

This region was the first line of defense against the invasion by the Germans in 1940. After several years of brutal occupation by Nazi forces, the Allies liberated the region in 1945 as they fought their way from the beaches of Normandy to Germany.

Hills do exist in the Netherlands. A good bike tour company will have e-bikes on hand to help a tour run smoothly.

Our daily excursions of 30 miles, more or less, took us on mostly flat, shady bike paths on leafy lanes and country roads, along the tops of dikes overlooking canals and rivers, and through villages of red-brick gingerbread houses.

The scenery was serene, pristine and tidy — fields of flowers; grand homes and castles; ponds, lakes and rivers; and some of the healthiest farm animals I’ve ever seen.

**Battlefields and barns**

The natural beauty of the area belies a dark history. The first four days of the trip focused on the invasion in 1940, which took place in the area around the village of Amerongen.

The village is near the Grebbeline, first constructed in 1745 as a line of defense against invading armies. It’s a vast low-lying area that could be flooded, backed up by classic trench fortifications.

Unfortunately, the Grebbeline was not able to withstand the Germans’ modern artillery and bombs. The Dutch put up a valiant resistance, however, holding them off for five days, rather than the one day the Germans had expected. More than 5,000 Dutch soldiers and civilians lost their lives, and many houses, barns and villages were destroyed.

The occupation added to the toll, as Nazi sympathizers turned in their neighbors and had them shipped off to labor camps.

Despite that bloody history, our stay in Amerongen was quite pleasant. Our accommodations were in a former tobacco barn, the Napoleon Schuur, which is now a boutique hotel featuring the latest in high tech and modern, fashionably-functional interior design.

The historic Amerongen Castle, church and a national park are only a few minutes’ walk (or bicycle ride) away. We ate breakfast and dinner every day on the attractive, airy patio of the Restaurant Hotel Buitenlust, a café on a cobbledstone street near the hotel.

**Museums and cemeteries**

Highlights of my first four days in the region included the Het Depot (“the Depot”), an art museum in Ede-Wageningen that features modern and avant-garde sculpture from young Dutch artists, and an old Jewish cemetery tucked away behind a row of houses just down the street from the museum.

After four days in Amerongen, we moved on to Otterlo, a quiet town about a 40-minute taxi drive away. Otterlo’s history essentially completes the story of WWII in the region, namely, the liberation by the Allies in 1945.

This is the region where the Allies launched Operation Market Garden to take the bridges that were critical to their advance toward Germany.

This is also the site of the book and movie *A Bridge Too Far*, which tells the story of the ill-fated attempt to capture the final bridge at Arnhem. The Battle of Otterlo was the last big battle to take place in the Netherlands.

Our group visited the Airborne Museum in the Hotel Hartenstein in Oosterbeek and the Airborne Cemetery, which features modern and avant-garde sculpture from young Dutch artists, and an old Jewish cemetery tucked away behind a row of houses just down the street from the museum.

The museum is dedicated to the Battle of Arnhem, and the hotel served as the headquarters for the British 1st Airborne Division. In the basement of the museum is a realistic, loud and adrenaline-inducing depiction of the Battle of Arnhem.

The cemetery visit was just the opposite: tranquil and beautiful, but sad. Both sites elicited deep but different emotions.

**E-bike helped**

The cycling took us through forests, vil-

See NETHERLANDS, page 20
New York City’s bohemian Hotel Chelsea

By Katherine Roth

When Colin Miller and Ray Mock set out to document the remaining inhabitants of Hotel Chelsea, the bohemian haven where Jackson Pollock, Andy Warhol, Patti Smith, William S. Burroughs and others once lived and worked, they imagined it as a sort of requiem. After all, much of the 12-story Gilded Age building, once New York City’s tallest, has been gutted and is being converted into hotel rooms and apartments. Instead, they found daring, dramatic style alive and well in many of the hotel’s remaining homes. Their new book, Hotel Chelsea: Living in the Last Bohemian Haven (The Monacelli Press), is a big, colorful celebration of more than two dozen residents, their living spaces and their stories.

“I went into this thinking I was making some kind of eulogy, recording something that was being lost. But I discovered that while there are huge portions of the hotel that were gutted, it’s still a living place, with vibrant amazing lives being lived there,” photographer Miller said.

**Colorful walls and residents**

After much legal wrangling and a few changes of building ownership, between 50 and 60 people still live in the Chelsea, a National Historic Landmark in Manhattan’s Chelsea neighborhood. Nineteen of them are featured in the hefty coffee-table book.

Miller calls it “a story of resilience, an exploration of how people adapt in New York City.”

“I’m not sure I could see myself living in some of these situations, but they’re really beautiful,” Miller added. “It seems like every door that opens enters into a

See HOTEL CHELSEA, page 22

Netherlands

From page 19

lages and the city of Arnhem. We climbed more hills than in the first four days, so for this section of the trip, Martin advised me to opt for an e-bike, which provides battery-powered assistance on demand, helping me ascend the long, steep hills.

I had trained hard for this trip, going for 30+ mile rides several days a week on the beach bike path in Los Angeles. But if I hadn’t switched to the e-bike, I would have struggled to get up the few hills we did encounter in one of the flattest countries on earth. I took the last couple of days off and joined my wife, Katherine, in exploring the area around Otterlo on foot. It was a good decision.

Otterlo is located a short walk from the National Park De Hoge Veluwe, and we found many hiking trails in and around the park and town.

The excellent Kröller-Müller Museum and Sculpture Garden are in the heart of the park. The art museum is spacious, filled with natural light and beautifully laid out. It also has a great collection, including many Van Goghs, second only to the Van Gogh Museum in Amsterdam.

The sculpture garden was the best I’ve ever seen, with miles of trails and almost 200 impressive pieces scattered along the paths and in the forest.

Our accommodations in Otterlo were at the Hotel De Sterrenberg, a sleek, modern four-star hotel that deserves every one of those stars.

We splurged one night in the excellent restaurant in the hotel and ordered the four-course “Chef’s Surprise.” I couldn’t begin to describe all of the food in those four courses, though I do remember trout, bass and duck, plus a whole bunch of ingredients that I couldn’t recognize or even pronounce.

The most important element in the success of the Netherlands trip was our guide, Martin. His knowledge of the area ensured that we took the most scenic, historic and safe routes each day, and his stories bought the history to life, adding an important personal perspective to what we saw and experienced.

And I’m especially grateful to Hosea Libbey, inventor of the e-bike. If it wasn’t for him, I might have spent way too much time puffing and grinding my way up gentle hills rather than enjoying scenery as bucolic, picturesque and charming as it gets.

If you go

Tripsite’s week-long bike tours through the Netherlands range from $1,200 to $2,700. Check tripsite.com or call 1-833-864-5623 or (267) 310-1058.

Nonstop flights from Richmond to Amsterdam in March start at $647 on United Airlines.

More information on WWII history in the Netherlands is available at holland.com/global/tourism/holland-stories/liberation-route.
The document contains a schedule of tours with dates, destinations, and prices. Here is the summarized version:

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<td>Feb 16-18</td>
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Hotel Chelsea

Mock, who wrote the text, concurs. “You never know what to expect when walking into these apartments,” he said. “I had a real ‘Oh, wow!’ moment when I walked into Tony Notarberardino’s apartment, for example. Earthy rich colors on the walls and ceiling. It immediately opened a window into the past.”

The apartment consists of two rooms joined by a colorfully painted curved hallway and is one of the most visually arresting apartments featured in the book. The rooms are crowded with “wondrous objects, photographs, furniture and garments, yet each has its own visual identity owing to the elaborate murals left behind by a previous tenant, the enigmatic artist Vali Myers, in what is now Notarberardino’s bedroom,” reads a description in the book.

Miller, a self-described minimalist, said immersing himself in the world of Hotel Chelsea made him push his aesthetic limits. “One of the things I love so much is how bold the living spaces are. All the walls are black, or all the walls are red. They show how to be really brave when you’re making design decisions,” Miller said.

“I generally have a pretty minimalist aesthetic, but now I’m thinking about doing a room of my home in wallpaper. I saw an apartment all done completely in antique wallpapers at Hotel Chelsea,” he said. “I never would have considered that before.”

He was referring to the home of Suzanne Lipschutz, an antiques dealer and wallpapers expert who moved into Hotel Chelsea in the 1990s and immediately set to work transforming her one-bedroom apartment. The book describes her wallpaper as “exquisite period papers and borders selected to amplify the mood in every corner of the apartment.

“After hearing all these stories, I asked myself what I can do in my life to foster a sense of community, with maybe shared gatherings on the rooftop, or other ways to reach out to neighbors,” he said.

While it remains to be seen when and whether Hotel Chelsea will open to a mix of new tenants and hotel guests, as was planned at one time, Miller and Mock said everyone featured in the book will be able to remain there. “And some are raising kids, so there’s another generation growing up in Hotel Chelsea,” Miller said. “Its story is continuing.” –AP
By Gayla Mills

Ric Bergstrom began playing banjo several years ago, when his wife gave him one as a birthday present.

“At 47, I decided to pick up a stringed instrument, and the last time I’d touched any instrument was literally in ninth grade,” said Bergstrom, the owner of a Richmond insurance agency.

Almost everyone knows the joy of listening to music, the way it can transport you to someplace glorious. Not everyone, though, tries to make music.

Maybe you were one of the lucky ones, and you caught the music bug as a kid. But then adult life kicked in and crowded out music. You figured you could always come back to it. One day.

If not now, when?

Many Richmonders are saying now is the time for them to do more with music, and they’re discovering the joys of playing in the second half of life. Bergstrom is one of them.

After six months of lessons, Bergstrom went to a large jam at a local church but found it intimidating.

“There were so many great musicians over there playing off of each other,” he said. It was more than just their experi-

See JAM SESSION, page 24

Plum and Mike Cluverius picked up the guitar and banjo in mid-life. They now play together in a bluegrass band called Good Question.

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Legacy List

Jam session

From page 23

ence that was challenging to a newcomer. “People are sitting there with their backs to you, so they can see each other,” he said, “but it came off as a little unapproachable.”

Since he was uncomfortable playing with more experienced musicians, Bergstrom put an ad on Craigslist to start a beginners’ slow jam. In response, he was invited to a formal jam, where people played with a mic on stage.

Though he wasn’t ready to get under the lights, he kept attending and watched for a year to see how it was done. He continued taking lessons.

Finally, he felt prepared. He started playing at several informal jams and learned of others farther afield. He began collecting the emails of musicians who liked jamming and sent them notices of area jams. He kept meeting new people.

Now his list of players has grown to more than 150 names, and he e-mails them weekly with the details of the many jams offered throughout the Central Virginia area.

“Jamming has challenged me to do things I wouldn’t have done,” he said.

Clean-shaven, wearing khaki pants and Oxford shirts, Bergstrom has a reassuring demeanor at jams as he encourages musicians new and old to join in.

When you play with others, he said, “you’re creating your own little ball of art in the middle of this circle. It’s innovative, it’s creative. You can play the same song over and over again, but it’s never the same. And once you create it, it disappears, so then you do it over again.”

Bergstrom continues to get more from music each year, as he expands the circle of people he jams with, continues improving with his banjo, vocals and bass, and now plays with a band.

“My social life is my family and wife and kids. But the kids are a little bit older now, so I slip out of the house and go make some music.”

Music camp can help

There’s never been a better time to learn how to play. As the population ages and awareness of the benefits of music spreads through popular media, musical organizations appealing to those in the second half of life have multiplied.

Wherever you turn, you can find places to learn and play — whether you like classical, jazz, folk, bluegrass, swing, R&B or rock.

To celebrate their 35th anniversary, Richmond couple Mike and Plum Cluverius decided to try something new — attend a music camp together. It was such a success, they’ve celebrated every anniversary since at Augusta Heritage Center in Elkins, West Virginia.

Mike returned to the banjo in his 40s after a gap when he rarely played. He had faced the usual impediments, including the couple’s young children.

“When I would get the banjo out with two inquisitive, active boys, I would think, ‘Oh my gosh, how can I get this back in the case before they’ve unscrewed all the parts?’” he said.

Plum had picked up a few guitar chords in her teens but didn’t start playing seriously until her 50s. “I can be a poster child for ‘It’s never too late,”’ she said.

A leadership coach and consultant who’s at ease speaking to a full audience, Plum was initially so shy that she wouldn’t play in front of Mike.

But after years of lessons, jamming and performing, she and Mike enjoy playing with each other now.

“We play music together at night,” she said. “We don’t watch much TV.”

Music camps have increased their enjoyment and musical satisfaction. Mike said he appreciates “the opportunities to play with so many other people, to learn from them and to share with them. It’s just the camaraderie of it.”

Music camp, Plum said, “turned out to be this awesome experience,” she says. “You’re in a small class, so you get to know the people really well. It’s interactive, and...
Everyone is playing. It’s that supportive-ness that we’re all in it together.”

Since bluegrass has traditionally leaned toward male musicians, Plum felt that the women needed extra support, so she organized an all-women’s jam at camp. Dozens showed up.

Giving back through music

Music, which has given the couple so much, is now helping them give to others.

As Mike and Plum’s musical abilities improved, they began making music in other settings, too. One of their most meaningful experiences was playing to patients on the memory unit where Mike’s mother stayed.

People in all stages of dementia brightened up when they heard familiar songs. The music became a way to offer something of themselves and to connect to his mother and the other residents.

Plum has also been volunteering for the Guitars for Vets program to help soldiers suffering from PTSD. “I do a lot of listening as well as teaching guitar,” she said.

Plum is good humored about how far she has come: “Thank you, Mike, for being patient with me and for playing music even when I totally sucked,” she said, laughing.

Developing a new gig

Ashland resident Roger Reynolds enjoys music in countless ways — as a radio DJ, music teacher, festival and concert host, vocalist and guitar player. In his youth he played in various ensembles, including rock, jazz, a cappella, and dance bands.

But now he performs in two unique formats — as a soloist playing songs about trains, and in an authentic Civil War music band. In fact, Reynolds has developed a reputation as “The Singing Conductor.”

It began one year when, with his shaved head and goatee, Reynolds donned a conductor’s hat for a talent show performance. It’s as if the trains have his attention — he no longer gigs with a rowdy band.

“Age is always a thing. They want the young, good-looking guys up there,” he said, “and rock ‘n’ roll is hard on the voice. You’re expected to have a lot of grit and growl.”

Reynolds appreciates how time can mellow musicians. “The behavior of an older band is much more responsible,” he said. “We’re not hard-drinking and partying animals.”

As the saying goes, with age comes wisdom.

“The meaning of a song is kind of lost on a lot of younger people until they get life experience,” he said. “All these love songs I was singing as a jazz student really didn’t mean anything to me until I had my first heartbreak.

“Oh, that’s what this song means. Now I get it. The life experience opens your mind and you can interpret it more deeply.”

This article was excerpted from Mills’ book Making Music for Life: Rediscover Your Musical Passion, published in 2019. Mills, a Richmond writer, has also recorded three albums with her husband, Gene, and performed since 2004. To learn more, visit gaylamills.com.

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