Feed More: Here for our neighbors

Volunteers at the hunger-relief organization Feed More put together food packages to be delivered to those in need. “Real joy comes in giving to others,” according to CEO Doug Pick.

Photo by Feed More

www.fiftyplusrichmond.com
Yes, another survey

You may have noticed in last month’s issue of Fifty Plus a full-page survey form, where we asked you to let us know how the coronavirus and our locked-down, socially distanced way of life are treating you.

I’m pleased to say we are getting a tremendous response to this survey, with hundreds returning the page from our April edition or taking the survey online, and dozens more are coming in every day.

We can already tell that the results will be very interesting, and I will be sharing highlights from the survey with you in an upcoming issue. (Note: The survey runs through May 29, so if you haven’t yet submitted yours, please go to our website at fiftyplusrichmond.com and click on the “Attention Readers” banner. You may also access the survey directly at this web address: bit.ly/tbns2020.)

But what about the survey on page 5 of this issue, you ask? Yes, that is another survey we would like you to complete! And as an incentive, we will be having a second random drawing for $200 cash from among the completed surveys, just as we are doing for the coronavirus survey respondents.

So, if you complete and return both surveys, you have two chances to win. (But please fill out each survey only once.) Putting together these two important surveys has reminded me of other surveys we have run over the years in our publications. One in particular sticks in my memory.

The sister publication of Fifty Plus in the Washington, D.C. area was named Senior Beacon at its inception in 1988. In the early 2000s, we decided that the time had come to drop the “senior” from our name because we believed that many who would have found our publication helpful were reluctant to pick up anything with that label in the title.

So, we ran a full-page survey one month telling readers we were looking for a new name and asking for their vote on several possibilities, as well as their own suggestions.

Many of the respondents voted for one or more of the suggestions we offered (my personal favorite was “Healthy, Wealthy and Wise”), and a number proffered their own new name (ranging from serious proposals to tongue-in-cheek names like “Gezer Gazette”).

But to our surprise, the vast majority voted to retain the name “Senior Beacon,” a number of them taking umbrage at the thought that we would even consider changing it to appease younger readers.

That’s when it hit us that we were surveying the wrong audience. If we were concerned that some people were not picking up the Senior Beacon because the name “senior” put them off, then why were we asking the readers who very happily picked up the Senior Beacon every month what we should change our name to?

It was non-readers we needed to survey. Duh!

In our defense, I will say that we surveyed the audience that we had, not the one we didn’t have. That was the easiest thing to do, of course, even though in retrospect it made no sense. But we learned our lesson.

As a result, I am sensitive to this problem with surveys, and I found it amusing recently when I saw that a national membership organization of people over 50 appeared to make a similar mistake in conducting a recent survey.

This organization periodically asks its members about the technologies they are comfortable using. Apparently, one of the chief goals of this survey is to show the rest of the world (and potential business partners and advertisers) that people over 50 are highly “tech-savvy.”

The organization crowed in a press release about the most recent results, as they “found that 83% use mobile phones...and more than half (52%) own a tablet. According to the survey, older adults are adopting devices such as smartphones, wearables, home assistants/smart speakers and smart-home technology at nearly the same rate as adults ages 18 to 49.”

All well and good, until you turn to the actual report and read the fine print on “methodology.” Turns out, the survey was offered online exclusively, and it took approximately 15 minutes to complete.

If you’re trying to find tech-savvy people, it makes sense to look for them online. But if you’re truly trying to learn what percent of Americans over 50 are comfortable using technology, I think you’d get a truer picture if you also surveyed people who never or seldom go online, who would be unlikely to learn about a survey done online, or would not be comfortable filling out a 15-minute survey online.

By completely omitting all those people from the survey base, they certainly got results they could crow about, but they don’t paint a very accurate portrayal of technology use.

At any rate, we are making no mistake in both printing this month’s new survey page 5 of this issue and offering an opportunity to complete it online as well (go to bit.ly/tbns2020).

Many thanks for reading Fifty Plus and for helping us with both our surveys. I look forward to sharing results with you soon.

Stay well and take care.

NOTE: If you would like to receive the Fifty Plus FREE via email each month, or if you’d like to subscribe to the print edition at half price ($6/year + tax), please call our office at (804) 673-5203.

FROM THE PUBLISHER

By Stuart P. Rosenthal

Dear Editor:

Politicians favoring [gun control] laws claim their opponents “refuse to pass common-sense laws and do the will of the people.” We need to define some “hot button” terminology and have a rational discussion to reach a solid and sensible decision.

First, there is the “assault weapon” label. What constitutes an “assault weapon”? Can it be a specific model of a firearm, as I have heard some people claim? One nice lady sincerely insisted that the very popular AR/15 rifle, and its variants could never be adapted for hunting and could only be used for murdering lots of people. A mutual friend explained to her that AR/15’s are the most popular type of game-hunting rifles in North America today.

Then, there is the criminal mindset. Criminals ignore laws that are inconvenient. Given that, additional laws of any kind will do nothing to stop violence. We have laws against murder now, and these laws do not stop violent acts.

Similarly, there are the “background checks.” Experience shows that “background checks” do not work. Remember the Virginia Tech murders? The attacker passed two background checks to purchase two handguns (NOT “assault rifles”), which he used to murder more than 30 innocent victims when he should have been on the ineligible list in the National Criminal Information Center.

We need to try enforcing existing laws and avoid disarming law-abiding citizens. Try arresting criminals and convicting them, and promptly. Then send them to serious prison time for violence. Criminals are not really affected by more laws.

C. S. “Kess” Kessler
Henrico County
Feed More delivers much more than food

By Glenda C. Booth

Every week, a tractor-trailer full of Perdue frozen chickens arrives at Feed More headquarters near the Diamond.

“We’re the chicken food bank on the East Coast,” quipped Doug Pick, Feed More’s chief executive officer, adding, “and I get a tractor-trailer load of fresh produce per week.”

Thanks to these truck deliveries and other donations, Feed More typically prepares and delivers 3,500 meals a day, or 20,000 a week. Last year, they delivered 30 million pounds of food. As Pick put it, “We do food logistics with a heart.”

One in eight central Virginians struggles with hunger. As one of the largest food banks in the state, Feed More collects, prepares and distributes food and meals across 34 cities and counties, serving nearly 200,000 people, of whom 50,000 are children.

“In a country of this wealth, like ours, no person should go hungry. Everyone should be eating,” said Pick, a former bank executive who last year was honored as a Richmond person of the year.

During the coronavirus pandemic, requests for help have almost doubled, and Feed More is stepping up its efforts.

“We have always been here for our community when they need us most,” Pick said.

Rising to the challenge

The worldwide coronavirus pandemic has put the food bank to the test. Gov. Ralph Northam designated charitable food networks as essential services, so Feed More is even busier than usual.

In March, when emergency food assistance requests escalated, they connected 679 new individuals to a network partner, a 60% jump over February and 84% over January.

With schools closed during the outbreak, Feed More isn’t preparing after-school meals, but their kitchen still produces 2,400 meals each weekday for the clients of Meals on Wheels, a national network that delivers nutritious meals to those in need who cannot leave their homes.

Feed More’s food supply chain is strong. More than 80% of their affiliated agencies are open and serving those in need.

“We are very fortunate,” said Jessica Hickey, marketing and communications manager, referring to continuous donations, including perishable products from shuttered restaurants.

When they put out an early March call for volunteers, more than 600 people responded. In more normal times, Feed More receives 200 to 300 volunteer applications a month on average.

“Everyone’s stepped up. It’s incredible to see the best in our community, people really coming together,” Hickey said.

Of course, drivers have had to adjust the way they deliver food. With the Meals on Wheels program, for instance, instead of making daily deliveries on weekdays, they deliver a box of five to 10 frozen meals once a week, being especially careful to execute a “no-contact” delivery.

Meals from scratch, pet food

Feed More receives food donations from corporate, church and other food drives; grocery stores; bakeries; corporate donors; farmers and others. Functioning as a wholesaler and distributor, the nonprofit networks with 300 organizations — such as soup kitchens, churches, the Salvation Army and food pantries — who “grocery shop” at Feed More.

Its “mobile pantry” takes food to underserved communities with limited grocery stores or healthy food options. They even provide pet food.

At Feed More’s 92,000-square-foot main campus, a former tobacco warehouse is used for storage, offices, a temperature-controlled cooler and a state-of-the-art kitchen.

Every weekday, employees and around 40 volunteers prepare fresh-from-scratch meals for Meals on Wheels clients, mostly homebound people and people with disabilities. Many are elderly, socially isolated and unable to shop or cook.

“Meals are the highlight of their day,” Pick said.

Most volunteers are retirees

Volunteers are the backbone of the organization, and 85% of them are over age 50 and retired. As a group they work 150,000 hours a year, preparing and packaging food, organizing delivery routes and loading boxes into vehicles.

“We provide the infrastructure for neighbors to help neighbors,” Pick said. “It makes everyone feel good and take pride in the fact that, with Feed More, you can look locally to feel good.”

One volunteer, Jack Howe, a retired school district superintendent, brings 15 to 30 backpacks to Richmond middle-school children on Thursdays to take home for the weekend.

Before the pandemic, Feed More delivered 2,000 weekend “backpacks” containing six meals for youngsters. In the summer, Feed More provides breakfast and lunch for 50 students who get free or reduced lunches at school.

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Is it my usual hay fever allergy or COVID?

By Michael Rubinkam

The spring breezes of 2020 are carrying more than just tree pollen. There’s a whiff of paranoia in the air.

For seasonal allergy sufferers, the annual onset of watery eyes and scratchy throats is bumping up against the global spread of the new virus that produces its own constellation of respiratory symptoms.

Forecasters predicted a brutal spring allergy season for swaths of the U.S., which hit at the same time that COVID-19 cases started rising dramatically.

That’s causing angst for people who never have had to particularly worry about their hay fever, other than to stock up on antihistamines, decongestants and tissues. Now they’re asking: Are these my allergies? Or something more sinister?

“Everyone is sort of analyzing every sneeze and cough right now,” said Kathy Przywara, who manages an online community of allergy sufferers for the Asthma and Allergy Foundation of America.

**Symptoms differ**

Never mind the differing symptoms — that sneezing and runny nose, hallmarks of hay fever, are not typically associated with COVID-19, which commonly produces coughing, fever and, in more serious cases, shortness of breath. Never mind that allergists don’t cause fevers. Allergy sufferers fret that there’s just enough overlap to make them nervous.

Allergy season is already underway in Oceanside, California, where Ampie Convocar is dealing with a runny nose, sinus pain, headache and an urge to sneeze. Last year, she would’ve considered her symptoms mere annoyance. Now they cause tremendous anxiety. People with asthma, like Convocar, may be at higher risk of severe illness from COVID-19.

“I consider it as something that could kill me because of COVID-19 floating around,” Convocar wrote via email. With a family member still traveling to work every day, she said, “I don’t know what he got out there.”

Many garden-variety hay fever sufferers, of whom there are about 19 million adults in the U.S., are also on alert.

They’re taking their temperatures each day, just in case. They’re hiding their sneezes and snippets from suspicious neighbors and grossed-out grocery shoppers. They’re commiserating with each other and sharing memes on social media (“I don’t know if I should buy Zyrtec or turn myself in to the CDC”).

Pamela Smelser is reminded of allergy season every time she looks out the window of her home office, where her cherry tree is blooming. Spring came early, she said, and lots of people are coughing and sneezing from the pollen.

“You do what you have to do: You take your meds for allergies and stay away from people,” Smelser said. “People get really hinky about coughing right now.”

**No test to prove it’s allergies**

Though she’s had allergies for years, Smelser, a semi-retired social worker and community college teacher, admits to being a touch paranoid. She takes her temperature every day because she’s 66 and, well, you can never be too careful.

“I can’t rule out that I have anything,” she said. “That’s the paranoia: You can’t even get a test to say. This is all seasonal allergies.”

---AP
ATTN: Readers — NEW survey

Another chance to win $200!

Please complete and return the survey below — or fill it out online at bit.ly/tbns2020. All entries received by May 29 will be entered into a random drawing for $200 cash.

We respect your privacy. We will not share your individual responses with anyone or sell your information to any third party, so please answer all questions. Thank you!

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   [ ] most months
   [ ] occasionally
   [ ] this is the first time

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   [ ] pick up printed copy
   [ ] get copy in mail
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3. How many persons at your home or business read Fifty Plus? ______

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   [ ] Yes [ ] No

5. Do you have a household pet?
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    [ ] Yes [ ] No

11. Are you planning to make home improvements in the next 12 months?
    [ ] Yes [ ] No

12. Are you considering a move in the next two years?
    [ ] Yes [ ] No

    If yes, to where? (check all that apply)
    [ ] A smaller home or condo
    [ ] An independent living or continuing care community
    [ ] An assisted living community or group home
    [ ] A family member's home
    [ ] Other _______________________________

13. How often do you visit the Fifty Plus website at FiftyPlusRichmond.com?
    [ ] Monthly [ ] occasionally [ ] never

14. What social media do you regularly use? (check all that apply):
    [ ] Facebook
    [ ] Pinterest
    [ ] Instagram
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    [ ] Twitter
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15. Age:
    [ ] Under 50
    [ ] 51-64
    [ ] 65-74
    [ ] Over 75

16. Gender:
    [ ] Male [ ] Female

17. What is your zip code?_______

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Feel free to return this page together with the FREE INFORMATION form on page 3.

Or you may complete this survey online at bit.ly/tbns2020

Thank you!
Older adults remember earlier hard times

By Lindsey Tanner

One person remembers the polio epidemic and the hardships of World War II. One is stoic about it all because, he said, he’s already “here past [his] welcome.” A third, old enough to remember the aftermath of the 1918 flu epidemic, turns to her faith in challenging times.

For older Americans, some of the people most likely to be negatively affected by the coronavirus pandemic, these unusual days and the social distancing that they bring are rippling out in varied and nuanced ways.

Easter Brown, 77, works with a Washington, D.C., group that provides groceries, medicine and other services to older inner-city residents. But it’s pollen season, and she has asthma, making her more vulnerable to coronavirus.

So, on doctor’s orders, she has stopped making deliveries. She has also stopped walking outside for exercise and instead strolls her apartment building’s hallways for 35 minutes each day.

Her daughter and grandson live in the building, so she doesn’t feel isolated. Crossword puzzles, studying the Bible, cooking and watching TV keep her busy.

Reminded of rationing

Many older Americans say they’ve seen hard times before. “This kind of thing is not new for us older people,” said Mimi Allison, the former director of the National Museum of Dance, who turned 90 recently.

She lives with one of her daughters and a teenage grandson in Asheville, North Carolina, and said the main inconvenience of social distancing is not getting to celebrate her birthday with other family members, including her two great-grandchildren.

“I think we’re not as stressed as some of the younger people,” Allison said. “We know that we’re all going to come out of it. Well, some of us won’t, but most of us will, and we’re all going to be better off for it.”

Allison said she’s reminded of the rationing in World War II and the polio epidemic that sickened her brother in the 1940s, when swimming pools and movie theaters were closed and families kept children close to avoid that virus. So far, she said, it’s not all that different from growing up in Buffalo, New York, when blizzards often brought life to a halt.

Staying connected

The key is to maintain some kind of connection, said the Rev. Michael Pfleger, 70, a charismatic Chicago priest who normally feeds off the energy of parishioners but now faces empty pews. His parish in a struggling South Side neighborhood includes many adults his age and older who are sequestered in their homes.

He has turned to live-streaming mass on Sundays. Instead of handshakes and embraces, he’s urging phone calls, especially for seniors without internet access or smartphones.

“It’s so important to stay connected right now because what depression does with people is have them turn into themselves and close their world,” Pfleger said.

Mental health experts agree. Almost one in three older adults live alone, and many have chronic health problems. Those factors make them vulnerable to loneliness and depression; suicide rates among those aged 75 and older are among the highest in the nation.

For those accustomed to being more active, being confined to home and reliant on others for groceries and basic needs can be disempowering. Family members can help by talking about health risks and the need for social distancing.

Some have seen it all

Helen Anstead, 106, isn’t fazied by the COVID-19 pandemic because, she said, she has pretty much seen it all. Anstead was 5 when influenza swept the planet in 1918. “I just felt the fear that the elders had when they talked about it,” she said.

The retired teacher lives by herself on a farm in rural northeast Michigan where her son raises beef cattle. COVID-19 hasn’t reached her county yet.

Anstead mostly stays indoors, pays attention to the news but doesn’t worry about getting sick. Raised in a church-going family, she said she relies on her faith and watches mass on TV every day. “When you’re isolated, you reach for spiritual help,” she said, “and it works for me.”

In New Hampshire, Pete Thomas lives by himself. “At 88, I am sort of here past the welcome, as the saying goes,” Thomas said. “It will be what it is, and you deal with it as you will. I see no point in getting myself concerned about something I have no control over.”

—AP

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Five ways to be social from a distance

By Judy Holland

Social distancing and stay-at-home orders are taking a toll on the human psyche and fueling the loneliness epidemic that has raged for several years.

Let’s face it: It’s isolating to stay inside for long stretches. And when we venture outside, we find others who look like aliens with face masks and gloves, darting away from each other. It’s downright creepy.

Before coronavirus knocked us off our feet, one-fifth of Americans reported feeling lonely. More than one-third of Americans age 45 and older said they felt socially isolated. And 28% of older adults live home alone, more than ever before.

Too much isolation is bad news: Loneliness is as damaging as smoking 15 cigarettes a day, being obese, or having high blood pressure or diabetes. It can trigger inflammation, arthritis, Alzheimer’s and premature death. It also hampers the immune system, which is especially tough on older adults, who are more vulnerable to the virus.

How can we bust isolation?

1. Rekindle old friendships. Go on the internet or pick up your phone to track down people from your past. Close friends help us cope with the ups and downs of life — and these times are definitely a downer.

2. Create virtual double dates. Connect with another couple on your tablet or computer. But don’t make small talk. Talk about real concerns.

Getting together with others over a glass of wine or cup of tea triggers new ideas, prompts great discussions and brings everyone closer.

3. Choose meaningful connections. Connect with friends who soothe and support you. steer clear of toxic relationships or people who vex or annoy you.

Aristotle divides friendship into two types: those of “utility” and those of “pleasure” — which both fade away. But the friendship “of the good,” the one that exists for its own sake, sticks with you.

4. Connect with community. Watch concerts, plays or church services on your computer, tablet or smartphone. It’s the next best thing to being there.

5. Chat up strangers. Did you ever share secrets with your airplane seatmate? We frequently confide in people we barely know, seeking “cognitive empathy” with others who have similar experiences. These days, we’re all in the same boat. When you’re outside, interact with others nearby. Just stay more than six feet away! Remember, physical distance isn’t the same as social distance. People who move through tough times and trauma emerge with “post-traumatic growth,” feeling more resilient and having a better sense of what really matters. They learn to appreciate life more and sense subtler vibrations.

This is a stressful time. But with the right approach, it can be transformational.

Judy Holland, judyhollandauthor.com, has been published in the Washington Post, Boston Globe, Houston Chronicle, San Francisco Examiner and Washingtonian magazine. Her most recent book, HappiNest: Finding Fulfillment After Your Kids Leave Home, is available on Amazon.

MARK YOUR CALENDAR

May+
DARK NIGHTS DUET
If you’re looking for a way to brighten your nights, check out the Virginia Repertory Theatre’s YouTube channel. There you will find free duets every week of beloved musical numbers. Visit https://bit.ly/DarkNightsDuets.

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Get all the benefits of the Grammy Museum in Los Angeles from your couch. Watch interviews and concerts with musicians, and learn how to do basic video production with free classes. Visit grammymuseum.org/museum-at-home for more information.
Ways you can help others from home

By Margaret Foster

A few weeks into the coronavirus quarantine, Laurie Onofrio-Collier, 57, heard about AARP’s new Friendly Voice program—a call center that offers older adults a free, confidential telephone conversation. (volunteer@aarp.org)

“I told my husband about it, and he said, ‘Calling and chatting with people? That sounds like you,’” Onofrio-Collier said, laughing.

Now, from her sunny patio, Onofrio-Collier spends several hours a day reaching out to people who are frightened or lonely. She listens, asks questions and laughs with them.

Speaking about a recent phone call with an older woman, she said, “We talked about memories, and vacations with kids and travel, and you could just hear how joyful she was and how delighted she was with the conversation.”

Like AARP, which launched its program in March in response to the pandemic, many organizations need volunteers, and much of the work can be done from home.

There’s a virtual volunteer position for just about everyone, and older adults especially are taking advantage.

Transcribe historic documents

The Library of Congress, for example, launched a program in 2018 called By the People to digitize items from its collection so they can be searched online. (crowd.loc.gov)

Anyone with a computer and an internet connection can transcribe images of documents such as Abraham Lincoln’s notes, Branch Rickey’s scouting reports, century-old diary entries, and even Rosa Parks’ recipe for peanut butter pancakes.

“At the Library of Congress, we have 150 million pages of historic documents, and we only have 15 million pages transcribed,” said Emily Anderson, the library’s senior innovation specialist and project manager. “You don’t really need to have a knowledge of, or affinity for, a certain subject.”

Anderson noticed an uptick in volunteers since the quarantine began in March, but with 215,000 pages transcribed and 54,000 of those needing a review for accuracy, she said, “There’s still plenty to do.”

Older volunteers are particularly needed. “Being able to read cursive is a huge benefit that people over 50 can bring, since it’s not being taught in school anymore,” she said.

The goal of By the People, Van Hyning said, is not only to make the library’s content easier to find, but to engage Americans with their national heritage.

Similar programs, like the Smithsonian Transcription Center, welcome “anyone with a curious spirit,” according to its website, transcription.si.edu. The National Archives Citizen Archivist program asks volunteers to transcribe documents, too. (archives.gov/citizen-archivist)

All three programs have an online forum, such as the National Archives’ History Hub, where volunteers “meet” and can ask and answer questions.

In this way, while volunteering from home, “people form relationships and get to know [other] people,” Van Hyning said. “They’re all retirees, for the most part. It’s a great way to engage with people right now, and people are very welcoming.”

Bring books alive

Another way to engage with people is by reading books to students. An audiobook company called Learning Ally trains volunteers to record textbooks or young-adult novels for students who are blind or dyslexic. (learningally.org)

Other volunteers are paired up with narrators to give them one-on-one feedback on each recording’s sound quality, speed or pronunciation. A third tier of volunteers double-checks the final product before the book is distributed to 30,000 children—and hopefully sparks a lifelong love of reading.

“Most of the kids who use our products struggle with reading,” said Paula Restrepo, volunteer nation lead at Learning Ally. “So we need to make sure that first book is really engaging.”

Be a couch cartographer

For less one-on-one social interaction, you can also volunteer from your couch by helping cartographers.

Map lovers can join the National Map Corps with the U.S. Geological Survey. The agency asks volunteer editors to help update map sites from their home computers. (nationalmapcorps.usgs.gov)

“Many of our current volunteers are retirees who enjoy being able to contribute to a citizen-science project without leaving the house, so this is an ideal stay-at-home/social distancing opportunity,” project manager Emily Anderson said.

After creating an account and reading a brief how-to guide, Map Corps volunteers can get to work right away. Add new points to a map or make sure that existing points correctly identify schools, hospitals and other structures. If you get stuck, there’s a Q&A forum where people can ask questions or answer them for newbies.

Wanted: Outdoor citizen scientists

There are also volunteer options for nature lovers. Amateur wildlife photographers can upload photos to the iNaturalist app or website, contributing them to a database for biologists. (iNaturalist.org)

Birdwatchers can report sightings via iBird—an online checklist organized by the National Audubon Society and the Cornell Laboratory of Ornithology. (iBird.com)

You can help save lives by reporting floods, hail or tornadoes with a quick phone call or email. The National Weather Service is always on the lookout for “weather weenies,” as agency meteorologist Jeremy Geiger put it.

Geiger trains people officially called “spotters” to report storms via a program called Skyywarn (weather.gov/skyywarn). The two-hour training sessions are entirely online now, and no experience is necessary. “Average Joes to geniuses” are welcome, he said.

The on-the-ground weather reports from their 400,000 trained severe weather spotter...
Volunteer
From page 8

ters are crucial, Geiger said, enabling the agency to issue a warning and save lives.
“With a radar, you can only see so much,” he said. Retirees are particularly helpful. “People who are retired have a lit-
tle more time.”

Help Richmonders
If you’d like to help out RVA residents, consider becoming a TeleBridges volunteer with Senior Connections. Once you register, you’ll be matched with a volunteer to learn how to provide telephone reassurance to older adults. Contact sbeverly@youraaa.org.

Feed More [see our cover story this month] needs volunteers to make friendly greeting cards for food recipients, anything “to bring a smile to their faces,” according to its website, feedmore.org. Wear a face mask

MARK YOUR CALENDAR

May+

SHAKESPEARE PLAYS
You can still enjoy the world-renowned Globe Theatre in London by watching its Shakespearean plays online. You can view over 70 plays by renting them for $6.19 each or buying (and keeping forever) for $13.82. Check it out at globeplayer.tv.

May+

VIDEOS OF NATURE
Relax with the plants from the Volunteer Park Conservatory in Seattle. Watch a live stream of the flora of the famous greenhouse every day at 5 p.m. on Instagram. Check it out at Instagram.com/vpconservatory.

Laurie Onofrio-Collier volunteers from her patio, phoning older adults for AARP’s Friendly Voices program. “I try to have a few joyful, uplifting conversations a day, and that’s what I can give,” she said. Many organizations, from the Library of Cong-

To Onofrio-Collier, a virtual volunteer position is a rewarding way to fill up the days. In fact, you can get carried away.

Recently, a friend asked her what TV shows she was “binge-watching” during the quarantine.
“I said, ‘What? Sorry, I don’t have any time for that,’” Onofrio-Collier said. “I’m busier now than when I was working.”

To receive a Friendly Voice phone call, dial 1-888-281-0145. To search for more volunteer opportunities to do from home, visit createthegood.aarp.org.

Volunteer

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A new target in fight against dementia

By Veena J. Alfred, Ph.D.

The body’s immune system can turn against itself: What evolved as a protective mechanism can, under different circumstances, actually cause harm.

Scientists have discovered that there is, in fact, something in the brain that plays an immensely important protective and beneficial role but can also, under certain circumstances, cause damage — and they have linked it, possibly, to Alzheimer’s.

This new culprit in the search for the cause of Alzheimer’s is astrocytes. These star-shaped cells (hence their name) constitute an essential part of the central nervous system and are the most abundant cells in the brain.

They perform a number of important functions, including:

— creating and maintaining synapses (links between brain cells),
— serving as gatekeepers of the blood-brain barrier (which prevents toxins and other harmful elements from entering the brain through the blood supply),
— maintaining chemical balance,
— producing antioxidants (to counteract oxidative stress), and
— controlling immune system responses to injury in the central nervous system.

Astrocytes also release chemicals into the brain that are associated with memory and learning and the establishment of new connections between brain cells.

The role of glutamate

One of the key functions of astrocytes is the control of the amount of glutamate around brain cells. Glutamate is a chemical that excites brain cells into communicating with each other.

Too much glutamate and excessive excitation can be harmful to the brain cells, and it is the job of the astrocytes to keep glutamate at the right level and convert the excess glutamate to glutamine.

When amyloid-B plaques accumulate in the brains of Alzheimer’s patients, an inflammatory response is triggered. The inflammation causes the astrocytes to clear the amyloid plaques from the brain.

In the process of reacting to the buildup of amyloid plaques, the astrocytes undergo various changes. One of these changes is that the astrocytes become less efficient at controlling the amount of glutamate around the brain cells.

What is more damaging, the amyloid plaques can actually cause the astrocytes to release glutamate that they had already taken in for reprocessing into glutamine.

High levels of glutamate surrounding the brain cells cause overactivation of the cells, and this results in cell damage and even cell death.

It is this damage and death of brain cells that is responsible for the memory loss and other cognitive impairments experienced by Alzheimer’s patients.

Potential treatments

Researchers are now looking into the possibility of developing drugs that will target astrocytes — and, in particular, their mechanisms for controlling glutamate levels.

Of the more than 1,000 drugs approved by the FDA, more than 20 have been shown to be effective in stimulating the astrocyte mechanism to control glutamate levels.

This is a new approach to the treatment of Alzheimer’s. It shifts the focus away from the amyloid plaques and tau tangles to astrocytes.

Early findings of this approach look extremely promising.

Veena J. Alfred, Ph.D., is a certified dementia practitioner and CEO/Administrator of AlfredHouse.

Introducing Quingo... the World’s Best Selling Auto-Loading Scooter!

With 5 wheel technology for superior handling, stability, and safety

If you have mobility issues that interfere with your ability to go places, you may have tried a power chair or a scooter. But what good is a scooter if you can only use it at home? Now, for the first time, there’s a scooter that’s designed for on-the-go with seniors.

This scooter has been a best-seller in Europe for years, because it loads and unloads itself in your car in under 60 seconds... simply and easily! You just use the remote to drive the folded-up Quingo in and out of your mini-van, SUV or cross over. Its exclusive ramping system and docking station is a snap to install and can be easily taken out if you need more room. There’s no need to disassemble your scooter to get it into your vehicle, and it is safely secured in your car.

Auto-loading is just the beginning! The designers of the Quingo Scooter added a larger wheel in the center of the scooter. On turns, the inside wheel lifts and stays out of the way. This patented technology gives Quingo Scooters the maneuverability of a 3-wheel scooter and better stability than a 4-wheel scooter. They didn’t stop there. They created a powerful battery giving it better range. They added adjustable footrests and ergonomic handlebars for more comfort than any scooter on the market.

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Potential treatments

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Veena J. Alfred, Ph.D., is a certified dementia practitioner and CEO/Administrator of AlfredHouse.
Thinking about traveling abroad one day?

Q: When this pandemic quarantine lifts, I am planning to travel outside the country. I heard from a friend about his bad experience with “travelers’ diarrhea.” What can I do to prevent that and fully enjoy my trip?

A: While travelers’ diarrhea is one of the most predictable illnesses for travelers, the old rule that you should “boil it, cook it, peel it or forget it” has still allowed people to become sick. In addition, while underdeveloped places with warmer climates and denser populations tend to carry a higher risk for travelers’ diarrhea — usually due to a lack of clean water and adequate plumbing systems, as well as different handwashing habits — travelers to developed places also can develop diarrhea from inadequate handling and preparation of food in restaurants.

Therefore, if you are traveling abroad, especially to a high-risk place, you can reduce — though not eliminate — your risk for travelers’ diarrhea by making sure you do the following:

- Wash your hands with soap where available.
- Carry small containers of alcohol-based hand sanitizers.
- Only eat hot foods — avoid salads, uncooked vegetables, raw and unpeeled fruits, and fresh and unpasteurized fruit juices.
- Look for steam coming off your food, especially at restaurants.
- Drink only unopened, commercially bottled beverages.
- Avoid drinking or using any tap water, unless it has just been boiled.
- Avoid drinks with ice.
- Avoid drinks with ice.

Over-the-counter meds may help

In addition, Pepto-Bismol and Kapectate, both of which contain bismuth subsalicylate, can be taken as either 2 ounces of liquid four times per day or two chewable tablets four times per day to prevent travelers’ diarrhea. Common side effects of these medications include a darkening of the tongue and stool, nausea and constipation. Rarely, these medications can cause ringing in the ears (also called “tinnitus”). These medications should be avoided if you have an aspirin allergy, kidney problems or gout, or if you are taking blood thinners or the drugs probenecid or methotrexate. Also, these medications should be avoided by pregnant women and by children under 12.

Antibiotics are generally not recommended to prevent travelers’ diarrhea. Along with their side effects, when antibiotics are used to avoid diarrhea, they can actually spread resistance to these drugs, which can make treating diarrhea and other infections more difficult.

However, there are instances where antibiotics are appropriate, especially if you have a weak immune system or if you have significant medical conditions. Speak to your doctor or pharmacist if you have concerns or if you have any questions about these or other medications.

If you do become sick with travelers’ diarrhea, you might experience mild or severe cramps; urgent, loose stools; fever; vomiting or bloody diarrhea.

If you develop these symptoms, speak to a doctor and be sure that you stay hydrated, especially with bottled sports drinks to replenish your electrolytes.

In addition, while there are no vaccines for most cases of travelers’ diarrhea, speak to your doctor at least two months before your trip about vaccines you should get to help prevent other diseases that are common where you are traveling.

Christian Ruiz recently graduated with a Pharm.D. from VCU School of Pharmacy and is currently pursuing a PGY-1 Pharmacy Residency at CJW Medical Center in Richmond. His current career interests include emergency medicine, critical care and internal medicine.

FIFTY PLUS — MAY 2020

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Finally... a better mobility solution than Scooters or Power Chairs.

The Zoomer’s versatile design and 1-touch joystick operation brings mobility and independence to those who need it most.

If you have mobility issues, or know someone who does, then you’ve experienced the difficulties faced by millions of Americans. Once simple tasks like getting from the bedroom to the kitchen can become a time-consuming and potentially dangerous ordeal. You may have tried to solve the problem with a power chair or a scooter but neither is ideal. Power chairs are bulky and look like a medical device. Scooters are either unstable or hard to maneuver. Now, there’s a better alternative... the Zoomer.

After just one trip around your home in the Zoomer, you’ll marvel at how easy it is to navigate. It is designed to maneuver in tight spaces like doorways, between furniture, and around corners. It can go over thresholds and works great on any kind of floor or carpet. It’s not bulky or cumbersome, so it can roll right up to a table or desk—there’s no need to transfer to a chair. Its sturdy yet lightweight aluminum frame makes it durable and comfortable. It’s dual motors power it at up to 3.7 miles per hour and its automatic electromagnetic brakes stop on a dime. The rechargeable battery powers it for up to 8 miles on a single charge. Plus, it’s exclusive foldable design enables you to transport it easily and even store it in a closet or under a bed when it’s not in use.

Why spend another day letting mobility issues hamper your lifestyle? Call now and find out how you can have your very own Zoomer.

Who can drive a Zoomer? – everyone!
The secret to the Zoomer is its simple 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.
If you’d like to eat less meat, try ahi tuna

By Wolfgang Puck

Many people today wonder if they’re maybe eating a little too much red meat, and are looking for alternatives. I suggest they try fresh tuna.

To me, a good sushi-grade ahi tuna steak is the closest thing you can eat from the sea that tastes like a great piece of beef. Deep rosy red in color, firm in texture and richly robust in flavor, fresh tuna is definitely the fish you want to eat if you’re trying to take a break from meat. Unlike red meat, it also provides heart-healthy omega-3 fatty acids (though it isn’t as high in them as fattier fish like salmon).

To enjoy ahi at its best, I cook it no more than medium rare, leaving a definite layer of deep red at its center. That ensures the relatively lean fish doesn’t dry out, yielding the best possible taste and texture.

I prepare it simply, too, quickly searing it over high heat after seasoning it with a sprinkling of salt and a layer of crushed black peppercorns like you’d find on a classic beefsteak cooked in the French au poivre (with pepper) style.

I also like to add a finishing touch in the form of a sauce, first deglazing the pan with a little port wine and cognac (the high heat evaporates most of the alcohol) and then whisking in some butter — just half a tablespoon per serving.

Seared Tuna Steak Au Poivre

Serves 4

Ingredients:

- ⅝ cup black peppercorns
- 4 sushi-grade ahi tuna steaks, about 6 ounces each
- Kosher salt
- ¼ cup port
- ½ cup cognac
- ¾ cup good-quality low-sodium chicken stock or broth, or vegetable stock or broth, briskly simmered until reduced to about ¼ cup
- 2 tablespoons unsalted butter, cut into 3 or 4 pieces
- 2 teaspoons bottled green peppercorns, drained

Directions:

1. Put the peppercorns in a small sealable food storage bag. Seal the bag, squeezing out any air. Place the bag flat on a work surface. With a meat mallet or the bottom of a heavy skillet, crack peppercorns into coarse pieces.

2. Season the tuna steaks lightly on both sides with salt. Pour the cracked peppercorns onto a large plate or a sheet of wax paper and press each steak into the peppercorns, turning to coat both sides evenly.

3. In a small saucepan, combine the port and cognac. Place the pan over medium-high heat and simmer until the mixture thickens to a consistency thick enough to coat the back of a spoon. Remove the pan from the heat and briskly whisk the butter a piece at a time into the reduced liquid. Adjust the seasoning to taste with a little more salt, if needed. Cover the pan and keep warm.

4. Heat a nonstick skillet large enough to hold the 4 tuna steaks in a single layer over high heat. Add the tuna to the hot skillet and sear on both sides until rare to medium-rare, 45 seconds to 1 minute.

5. To serve, cut each tuna steak crosswise into slices ½ inch thick. Spoon the sauce in the center of four warmed serving plates and arrange the tuna slices on top, overlapping them slightly. Garnish with green peppercorns. Serve immediately.

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You can’t always lie down in bed and sleep. Heartburn, cardiac problems, hip or back aches – and dozens of other ailments and worries. Those are the nights you’d give anything for a comfortable chair to sleep in: one that reclines to exactly the right degree, raises your feet and legs just where you want them, supports your head and shoulders properly, and operates at the touch of a button.

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— J. Fitzgerald, VA
Executive Director’s Message
Dr. Thelma Bland Watson
Executive Director, Senior Connections,
The Capital Area Agency on Aging

For the past 57 years, communities throughout the United States have observed Older Americans Month as a time to recognize the importance of older adults. The theme for May 2020 is “Make Your Mark.”

Again, this year, May is recognized as Older Americans Month by the U.S. Administration for Community Living (ACL), and as Older Virginians Month by the Virginia Department for Aging and Rehabilitative Services (DARS), as a time to recognize the contributions of older Virginians and the many ways they “Make Marks” in our communities.

This year’s theme emphasizes the importance of encouraging and recognizing the countless contributions that older adults make to families and communities. However, the year’s observance is a time when we also recognize the national COVID-19 crisis that impacts all ages as we seek to keep communities safe and healthy while checking on the wellbeing of older adults who may be further isolated.

This is also time for us to look to the future and review policies that impact older adults and caregivers during times of crisis so that we can improve the ways in which we provide care, support and services to people of all ages. After all, we are all in this together, crisis or not. We are all aging all the time.

As indicated throughout this issue of Engage at any Age, May is a time to recognize the accomplishments of older adults and recognize people of all ages. This is a time to reflect on the many opportunities we have to honor older adults as valuable resources to our communities and families. These opportunities help us to realize the important role that older adults serve as role models and mentors.

We extend thanks to all of our local governments for supporting May 2020 as Older Americans Month as we address the challenges and opportunities of COVID-19. This time of crisis points to the need to call attention to the importance of intergenerational collaborations as well as the opportunities that are available for community partnerships.

COVID-19 has brought together many groups to collaborate, share resources and best practices. In the Richmond Region, we are receiving much encouragement and support from local governments, funders and individuals as we address the immediate and long term needs as a result of COVID-19.

In recognition of Older Virginians Month, we salute all programs of Senior Connections and community partners for empowering older adults to remain in their homes by helping them manage their health while utilizing available community resources. As we observe Older Virginians Month, we honor all of our program participants, volunteers and certainly the staff at Senior Connections. Thank you for joining us in celebrating during May and in the future.

Thank you for “Making Your Mark” with “transforming perspectives” as we prepare for 50 years of service from 1973 to 2023.

Sincerely,
Thelma Bland Watson

Dear Senior Connections Supporter,

Thank you for your ongoing support to help fill “empty plates” for older adults who need assistance in the Greater Richmond community. Each year, we conclude our annual Empty Plate Campaign with an annual luncheon in October. This year, in response to the coronavirus pandemic, we are devoting all efforts to meeting needs of vulnerable older adults and caregivers. We need and appreciate your support.

The 17th Annual Empty Plate Luncheon originally scheduled for October 7, 2020 will not be held. This will give us the opportunity to focus all our efforts on supporting the needs of our older adults and caregivers in response to the COVID-19 crisis, while filling many empty plates.

With your generous support, Senior Connections achieves our mission of “empowering seniors to live with dignity and choice.” We continue that mission during this pandemic as our community takes unprecedented actions to deal with the spread of COVID-19 and address the needs of older adults who are most at risk during this crisis. Our services are more important now and will continue to be in the months to come.

Your contribution to the Annual Empty Plate Campaign provides food, in-home care, emergency services, transportation, and activities to reduce social isolation and improve health and well-being. Today, this work is more critical than ever. Thank you for considering a contribution to this year’s Empty Plate Campaign.

Our goal is to raise $160,000. Again, please join us to make a difference in the lives of older adults and caregivers. Please complete the form on the back of this edition of Engage at Any Age (see page B-4) and return it along with your check (made payable to Senior Connections with 2020 Empty Plate Campaign noted on the memo line) or donate online at seniorconnections-va.org/giving/donate.

For any additional information, please contact Mrs. Angie Phelon at (804) 343-3045. We appreciate your kindness, consideration and support.

Warmest regards,
Thelma Bland Watson
Michelle Johnson, Chair
Carol A. Young, Chair

Executive Director
Board of Directors
Advisory Council
Senior Connections Continues to Support Older Adults Thanks to Support from our Community!

For the past five weeks, Senior Connections has been packing and delivering shelf-stable meal bags to our Friendship Café participants and community members. Each bag contains a menu, prepared by our registered dietician, of five meals that participants can prepare at home. Over the past five weeks, we have delivered 2,125 bags with 10,625 meals to older adults. The meal bags are packed at Feed More by Senior Connections staff members and volunteers from the community. Volunteers, staff and community partners, such as Van Go, CAPUP and VIP, help deliver the meals.

We are especially grateful for the support we have received from Performance Food Group (PFG) and the Market @ 25th, who have been lifesavers in helping us procure food each week. We have received donations from Rosie’s, Westminster Canterbury, Humana, Aetna, Anthem, Dispatch Health, Genworth, Jen Care and Girl Scout Troop 3824 of the Commonwealth, and Hands on RVA has helped recruit volunteers.

We offer our sincerest thank-you to all who have supported our mission during the COVID-19 pandemic.

Eligibility for your spouse’s Social Security

By Jacqueline Weisgarber, Social Security Public Affairs Specialist

With more than 80 years of service, the Social Security Administration has helped secure today and tomorrow with financial benefits, information and tools that support you throughout life’s journey.

In May, we recognize Older Americans month and we encourage you to participate by learning about available Social Security benefits. Did you know that you may be able to receive benefits on your spouse’s record if you have not worked or do not have enough Social Security credits to qualify for your own Social Security benefits?

To qualify for spouse’s benefits, you must be 62 years of age or older, or any age and care for a child who is younger than age 16 or who is disabled and entitled to receive benefits on your spouse’s record. Your full spouse’s benefit could be up to one-half the amount your spouse is entitled to receive at their full retirement age.

If you choose to receive your spouse’s benefits before you reach full retirement age, you will get a permanently reduced benefit. If you wait until you reach full retirement age to receive benefits, you will receive your full spouse’s benefit amount (up to half the amount your spouse can receive).

You will also get your full spouse’s benefit if you care for a child who is younger than age 16 or who has a disability and is entitled to receive benefits on your spouse’s record.

If your benefits as a spouse are higher than your own retirement benefits, you will get a combination of benefits that equal the higher spouse benefit. For example, Sandy qualifies for a retirement benefit of $250 and a spouse’s benefit of $400. At her full retirement age, she will receive her own $250 retirement benefit. We will add $150 from her spouse’s benefit, for a total of $400.

Want to apply for either your or your spouse’s benefits? Are you at least 61 years and 8 months old? Visit www.ssa.gov/benefits/retirement to learn more about the process.

Are you divorced, but your marriage lasted at least 10 years? You may be able to get benefits on your former spouse’s record. Explore more about your eligibility by visiting our Benefits Planner page at www.ssa.gov/planners/retire/divspouse.html for more information.
A cornerstone of Senior Connections’ programming is that services are provided in the community and in individual homes. How we “do our business” is built around that model.

With the COVID-19 pandemic, followed by a stay at home order, we had to totally change how we do business. We also had to change how we communicate with participants and with each other. Success requires reliable access to technology.

Before the pandemic, Senior Connections recognized the need to upgrade and invest in our staff and technological infrastructure. As with most nonprofits, we typically think of ourselves last, instead investing funds in programs and services.

Grounded in a belief that we could do both, we contracted with IT4Causes, a 501(c)(3) organization, whose mission is to provide stable, secure and sustainable information technology (IT) solutions that enable other nonprofit organizations to focus on their missions and serve their clients better, with lower total cost to their organization and the community.

IT4Causes was founded in 2014 by Tom Anderson and Lyall Shank, both of who were 50+ and decided to take on new roles that are more about “impact” than “income.”

Tom had worked for Honeywell in software quality assurance, and an IT Director at Capital One, where he had always worked with the company’s community service groups to help nonprofits in addition to his normal day job. Lyall had worked in public accounting, United Way and a startup software company.

Both saw that nonprofits often struggle with their IT needs, and wanted to figure out how to help them do technology well. After lots of research and a pilot or two, they landed on the IT4Causes business model, which uses a couple of key paid staff members combined with skilled volunteers from various specialties to identify IT needs and implement solutions at local nonprofits.

Over time, they also incorporated technology interns into the program. Using this model, IT4Causes can deliver great IT to local nonprofits at a fraction of typical commercial costs.

These improvements could not have come at a better time. Shifting access to email, files and records from the office to home has a lot of moving parts. Not all of our staff have access to reliable internet (we serve city of Richmond and surrounding counties where some locations still have dial up). Staff have smartphones, tablets and computers — so any changes must include an understanding of this. At this time, IT4Causes has enabled our staff to work remotely while protecting our data from hackers and scammers.

First order of business: Ensure staff has reliable up-to-date computer equipment at home. Tom and his team were able to refurbished donated laptops (as well as some purchased below cost) and update for staff to use at home.

Remotely, IT4Causes is in the process of shifting us from a server to Office 365 in the Microsoft Cloud. This shift will greatly simplify the technology stack and remove the risk of the servers failing, with an added bonus of also reducing long-term costs.

Our staff will have greater accessibility to our data from any device, anytime, anywhere. There will be greater reliability and performance, a fool-proof connection of mobile devices to organization email accounts, greater overall security for sensitive data, and built-in capabilities for remote work. This is crucial as all our work right now is remote.

Perhaps one of the greatest benefits to this move is that it comes with new tools for better collaboration and communication among staff. Staff “groups” can be created to allow seamless connection to one another with increased ability to access and share documents. This is especially helpful during remote work when we cannot come together in a conference room to discuss ideas, grants, services or complex individual situations that require a team approach.

Having a staff that can easily connect is critical in order to provide services during this time, not only for the older adults we serve, but for each other. We are all going through this together.

We need to be able to connect and support one another.

The work we do is hard. Our technology should not be. Thanks to this partnership, our agency is more technologically prepared than ever before to get us through this pandemic and other emergency situations that are sure to follow (hopefully, not anytime soon).

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IT4Causes: Making their Mark in the Nonprofit World

Senior Connections continues to ensure service delivery continues during the COVID-19 pandemic. We are working with the Department of Aging and Rehabilitative Services (DARS) and local governments to coordinate resources for older adults.

Our office building remains closed, but our staff members are working from home and other remote locations. We are conducting assessments and handling requests for assistance by telephone in lieu of home visits.

Our Friendship Cafés are closed, but we are providing meals to Friendship Café participants, as well as calling them to make sure they are well.

Our Long-Term Care Ombudsman Program staff members are working with long-term care facility coordinators to assist residents and their family members.

We are coordinating home care services and transportation and responding to the needs of individuals in our other programs, such as the Public Guardian Program. And our Caregiver Specialist is still responding to the needs of caregivers.

We are working to keep disruptions at a minimum and we greatly appreciate at all offers of assistance and support during the coronavirus epidemic. At this time, monetary donations will have the greatest impact. We suggest any donations for food be provided directly to Feed More, one of our partner agencies, which helps us provide home-delivered meals to older adults throughout our service area.

Monetary donations to Senior Connections will be used for the purchase of food and personal items, to help with utility bills, and to support our transportation program and social isolation programs.

Monetary donations may be made by visiting our website at seniorconnections-va.org or by mailing a check to Senior Connections, 24 East Cary St., Richmond, VA 23219.

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Update on Senior Connections Services During COVID-19 Pandemic — How you can help!

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Ride Connection

Our goal at Ride Connection is to help older adults and persons with disabilities have knowledge about, and access to, transportation for medical and non-medical needs to help them age in place at home and live a healthy and socially-connected life.

Adults age 60 and over (and adults under age 60 receiving SSA disability benefits) are eligible for service.

Ride Connection:
• Provides information on mobility planning, education and referrals.
• Provides transportation to a limited number of medical appointments each month.
• Provides assistance with accessing public transportation.

For more information, please contact the Ride Connection Hotline at (804) 672-4495.
Sponsorships & Contributions will help meet the needs of older adults and caregivers during the COVID-19 crisis and beyond.

This year, in lieu of the annual Luncheon, focus will be on addressing the COVID-19 crisis. In keeping with the Empty Plate Campaign tradition, we are offering six levels of support, to help older adults and caregivers. Your support will be recognized in very prominent ways.

**Levels of Sponsorship**

- **Program Sponsor**
  - $10,000
  - Press Release Announcing Support
  - Article in our October issue of Engage at Any Age
  - Recognition on our website (logos, photos and links to organization)
  - Recognition in our “virtual” program
  - Ongoing posts on our social media platforms

- **Project Sponsor**
  - $5,000
  - Press Release Announcing Support
  - Recognition on our website (logos, photos and links to organization)
  - Recognition in our “virtual” program
  - Ongoing posts on our social media platforms

- **Initiative Sponsor**
  - $2,500
  - Acknowledgment in our October issue of Engage at Any Age
  - Recognition on our website (logos and links to organizations)
  - Recognition in our “virtual” program
  - Ongoing posts on our social media platforms

- **Covid-19 Sponsor**
  - $1,200
  - Acknowledgement in our October issue of Engage at Any Age
  - Listing on our website
  - Recognition in our “virtual” program
  - Post on our social media platforms

- **Virtual Table Sponsor**
  - $500
  - Acknowledgement in our October issue of Engage at Any Age
  - Listing on our website
  - Recognition in our “virtual” program

**Individual contributions also make a positive impact on enhancing our ability to serve for older adults and caregivers. All contributors will be recognized in the October issue of the Engage at Any Age Newsletter that is published in Fifty Plus.**

If we would like to make a donation in the amount of $_______ in support of Senior Connections, Please recognize this donation as: In Honor of / In Memory of:

These contributions will be used to support older adults and caregivers in need and will continue to help in the months following the pandemic. Thank you so much for your support!

Name: ____________________________
Title: ____________________________
Organization: _____________________
Address: __________________________
Email: ____________________________
Phone: ____________________________

Please make checks payable to Senior Connections and note “Empty Plate Campaign 2020” on the memo line. Mail completed form, along with check to Senior Connections — EPL, 24 East Cary Street, Richmond, VA 23219. For more information, please contact Mrs. Angie Phelon at (804) 343-3045 or apheloneyouraaa.org.
By Jeffrey R. Kosnett

I won’t mince words: “Lower for longer,” my overriding view of fixed-income yields, is trending toward “lowest imaginable.” Expect the imminent return of zero, or near-zero, rates on money market funds, three- and six-month certificates of deposit (CDs) and bank deposits.

Bonds with 4% and 5% coupons will be called in bunches by their issuers. Mortgage refis will cut the payouts from Ginnie Mae funds. More dividend erosion is in store for short- and intermediate-term bond funds.

Is the slide in yields a disaster for you and me? Not immediately, if you own, directly or through funds, noncallable investment-grade bonds or government and municipal bonds with decent coupons and many years to maturity.

Credit is sound — outside of retail and oil and gas, and maybe airlines — so 98% of all bonds will pay on schedule even if economic growth hibernates this summer.

Interest rate fears

But the daily pressure for interest rates to plunge further comes from many sides. And that’s what frightens me.

Start with the stock market: It’s an impulsive polling booth where orderly price declines due to tactical selling are supercharged by technical scourges such as rapid-fire hedge-fund trading, margin calls and impaired liquidity in options and futures.

The trillions of dollars escaping stocks are hyper-inflating bond prices (that means lower yields, which move in the opposite direction). Meanwhile, politicians and central bankers imagine that interest rate cuts can repel economic havoc. That’s questionable.

The real nightmare scenario is that you lock your money in a low-yield prison just in time for normalcy to return to the financial markets. At some point, the interest-rate curve will trace a V — because if 10-year Treasury yields can travel from 1.5 to 0.5% in a fortnight, the reverse is also possible. A reversal could start as soon as the health headlines are less dire and stocks rally for longer than a few hours.

Fixed-income markets will then confront a simultaneous buying strike and profit-taking spree. Positive total returns — such as the 2.4% delivered year to date through March 13 by the Bloomberg Barclays Aggregate Bond index — could dip to losses. I would consider exiting long-term Treasuries rather than blindly using them as a haven from chaos elsewhere.

Consider munis

Where would I look instead? Municipal bonds are mostly keeping their distance from this chaos. And the ratio of tax-free to taxable yields is again favorable.

Consider Vanguard Tax-Exempt ETF (symbol VTEB, $52). It yields 1.2%, equivalent to 2% for some taxpayers.

My favorite closed-end tax-exempt fund, BNY Mellon Muni Bond Infrastructure (DMB, $12), pays a secure monthly dividend and yields an annualized 5.3%. After briefly trading above its net asset value, the fund is discounted again.

Actively managed, go-anywhere bond funds are made for challenging times, including FPA New Income (FPNX), Metropolitan West Flexible Income (MVWFX), Osterweis Total Return (OSTKX), PGIM Total Return (FDBAX) and RiverNorth DoubleLine Strategic Income (RNDLX). Their net asset values won’t fall apart if Treasury yields bounce. Nor will the payouts crater — though I grant they may shrink a little — because of their mix of assets.

Well-screened high-yield bonds and preferred stocks are worth a look. AT&T’s 4.75% series C preferreds, issued at $25 in February, are a good value at $23, for a yield to call in 2025 of 5.8%. A junk fund with low exposure to energy — think TCW High Yield (TGHX), yielding 3.3% — is fine.

Don’t get too fearful. Fear rarely pays. © 2020 The Kiplinger Washington Editors, Inc. Distributed by Tribune Content Agency, LLC.

By Liz Weston

In an ideal world, your retirement accounts would be left alone for retirement. But you’ve probably noticed that we’re not living in an ideal world.

Early withdrawals can have serious repercussions, including big tax bills today and potential shortfalls in the future. Please look for other solutions first. You might:

— Halt ongoing retirement contributions to free up cash.
— Trim expenses.
— Tap other savings and nonretirement investment accounts.
— Sell unneeded possessions.
— Ask lenders for concessions on debt payments.
— Seek government or charitable help if you can’t pay your bills.

If you must raid your retirement funds, there are ways to reduce the financial impact.

If you’re unlikely to pay the money back, your best option may be to take from a Roth IRA.

If you can pay it back, using the new “coronavirus hardship withdrawal” contained in the Coronavirus Aid, Relief and Economic Security Act may be your best bet.

Here are more details on those options, plus a few more ideas:

Coronavirus hardship withdrawal

Savers impacted by the pandemic can take up to $100,000 from their 401(k)s and IRAs as part of the recently enacted economic stimulus package. The withdrawal is not penalized, and there’s no mandatory withholding.

You also have longer to pay the resulting taxes, since the income can be spread evenly over tax years 2020, 2021 and 2022. And if you can pay back the amount you took out within three years, you can claim a refund on those taxes.

These distributions are allowed if you, a spouse or dependent has been diagnosed with COVID-19. They’re also allowed if you’ve experienced adverse financial consequences from coronavirus-related issues, such as having your hours reduced; being quarantined, laid off or furloughed; not having the child care that would allow you to work; owning a business that’s closed or reduced its hours; or “other factors as determined by the Secretary of the Treasury,” according to the text of the CARES Act.

Withdraw Roth contributions

You can always withdraw the amount you contributed to your Roth IRA tax- and penalty-free. It’s only when you start taking out investment earnings on those contributions that you incur taxes and penalties.

If you’ve converted a traditional retirement account to a Roth, withdrawals of the converted money won’t be taxable but can be penalized if the conversion is less than five years old.

A short-term IRA loan

Long-term IRA loans aren’t allowed, but if you have a temporary cash crunch — you have to pay a bill while waiting for your tax refund, for example — the “90-day rule” may help. Money taken from a regular, rollover or Roth IRA isn’t taxed or penalized if it’s re-deposited within 60 days. You’re allowed to do this only once in any 12-month period.

Borrow from your 401(k)

You can now borrow up to 100% of your vested balance in a current employer’s workplace retirement plan, up to a maximum of $100,000. Generally such loans are repaid over five years, but the stimulus package allows borrowers to delay payments owed in 2020 for up to one year.

The danger of any retirement plan loan is that you won’t be able to pay the money back. That triggers income taxes as well as penalties if you’re under 59½.

Withdraw from your IRA

If you don’t qualify for a coronavirus-related hardship withdrawal, you can still take money from traditional and rollover IRAs. Distributions are generally taxable, and you can be penalized if you’re under 59½.

Regular hardship withdrawal

If you don’t qualify for a coronavirus-related hardship withdrawal, you may still be able to get a regular hardship withdrawal from your 401(k) or other workplace retirement plan if you can prove an immediate and heavy financial need that requires the distribution.

Examples include medical expenses, tuition, a home purchase, funeral expenses, and payments to prevent eviction or foreclosure. Hardship distributions are taxable, with a mandatory 20% withholding, and often are subject to 10% early withdrawal penalties. Each of these options has too many
When will the U.S. economy recover?

By Anne Kates Smith

Mark Zandi is the chief economist of Moody’s Analytics. He spoke with Kiplinger’s Anne Kate Smith in a series of interviews on March 26 and 27. This is an edited transcript of their conversations.

Q: What’s your outlook for the economy? How deep a recession do you see?

A: It’s going to be a struggle between now and this time next year. We’re in the teeth of the downturn now. We expect gross domestic product to have fallen 2% to 3% in the first quarter and to fall close to 20% in the second quarter — 18.7%, to be precise.

I’m assuming the virus plays out by the third quarter [from July to September] — not gone away, but no longer closing businesses. We’ll get a double-digit pop in GDP as people go back to work. In the fourth quarter, we’ll get some growth, but the economy will be limping along.

For calendar 2020, I expect U.S. GDP to be down 2.3%. Unemployment should peak in the second quarter at 9%, but on a monthly basis, we could get to double-digit unemployment.

What shape will the recovery take?

We won’t kick into gear until they find a vaccine or a medical treatment that is effective for the virus. Until that happens, I don’t see people traveling; global trade will struggle; and businesses, weighed down by uncertainty, won’t invest or hire aggressively. We’re in the soup, more or less, until we have some solution to this virus.

Is the $2.2 trillion fiscal stimulus enough?

Ultimately, it won’t be enough, but it was a very timely, positive step. It was a valiant effort, and I think it will make a difference. Without it, we’d see a second-quarter decline in GDP of close to 30% — a complete wipeout. Even with the economy down 18.7%, there’s a lot of pressure on the financial system.

The stimulus is designed to generate a pop in economic growth, but then it goes away. We’ll probably need more in the fourth quarter, possibly including more in unemployment benefits, help for the states, maybe more aid to smaller businesses. I suspect there will be a lot of business failures.

Will it take years to recover?

No. If we solve the virus, we’ll quickly get our groove back. There will be pent-up demand, and interest rates will be low. Assuming the finance system is not taken out, we’ll see a period of good strong growth in the second half of 2021 going into 2022 — as long as the script for a vaccine holds true.

What do you mean about the financial system being taken out?

There will be some problems in the financial system that the Federal Reserve can’t control — in the shadow banking system — that might impair the flow of credit to some degree. The shadow system includes the overnight debt-repurchase market, corporate bonds, asset-backed securities, pension funds, insurance, derivatives, payment processors, crypto-currencies — everything outside banks and credit unions.

The shadow system is not transparent, and we don’t have much information about it. If one institution gets taken out, it becomes systemic very quickly, and the shadow system plays a key role in the economy.

For example, the Federal Housing Administration mortgage market is dominated by non-banks. I expect the Fed to set up and provide a credit facility to mortgage banks. It would be catalytic if FHA lending got shut down, and ironic, considering the Federal Housing Administration was set up during the Depression to funneled money directly to the mortgage market.

Is the Fed doing enough to keep markets functioning and support the economy?

The Fed is on DEFCON 1 — it’s all in; it has broken the emergency glass. Interest rates are at 0%. They’ve launched infinite quantitative easing to buy every kind of bond they can legally buy, lowered bank reserve requirements and set up all kinds of credit facilities — some new and some used in the financial crisis.

They’re very committed and very creative. They should succeed in keeping the system from cracking up. The risk is that there are fault lines they might not be able to manage quickly enough.

Do you see any unintended consequences from this unprecedented monetary and fiscal stimulus? Could it trigger inflation?

Prices for certain goods in scarce supply will jump, but I don’t expect a broad-based acceleration in inflation. Demand for goods and services has been hammered, which will weigh on prices.

What about the increasing debt load, for the federal government and for companies?

Government deficits and corporate debt will surge, but this is a problem for another day. Governments need to use all their resources to address the health and economic crisis. If they don’t, we will suffer an economic depression, creating fiscal problems that are much worse.

See RECOVERY, page 18

The Invention of the Year

The world’s lightest and most portable mobility device

Once in a lifetime, a product comes along that truly moves people.

Introducing the future of personal transportation... The Zinger.

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. It’s 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.

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Some simple strategies for CD savers

By Lisa Gerstner

Since the Federal Reserve slashed the federal funds rate to near zero in March, yields on certificates of deposit, a federally insured savings account with fixed interest rates and fixed dates of withdrawal, have been tumbling.

“Unfortunately for savers, we will return to the ultra-low interest earnings that prevailed for years following the 2008 financial crisis,” said Greg McBride, of Bankrate.com. [For up-to-date information on CDs offering the highest rates, visit Bankrate.com and DepositAccounts.com.]

Retirement funds

From page 15

specific rules and exceptions to cover here. It’s best to consult with a tax pro.

Also, talk to a bankruptcy attorney before using retirement money to pay credit cards, medical bills or other debt that could be erased in bankruptcy.

Retirement money typically is protected from creditors. It would be a shame to drain your retirement accounts only to wind up in bankruptcy court anyway.

—AP/NerdWallet

With most CDs, you’ll face a penalty if you pull out the funds before the CD matures, so they’re best for savings you won’t need for a while.

And when interest rates are scraping bottom, it’s often wise to focus on CDs with maturities of a couple years or less. That way, when yields rise again, your money isn’t trapped earning a low rate.

A CD ladder is another way to maintain flexibility: Spread your cash among CDs of varying maturities — say, of one, two, three, four and five years. Some of your savings will capture the higher rates that long-term CDs offer. Meanwhile, each time a CD matures, you could reinvest the cash or use it for other needs.

You can also hedge your bets by choosing long-term CDs with minimal early-withdrawal penalties. Five-year CDs from Ally Bank: 1.60% yield; Barclays: 1.85% and Sallie Mae Bank: 1.70%, with a $2,500 minimum deposit, have relatively light penalties of no more than six months’ interest.

Or consider a no-penalty CD. Rates are usually lower than on standard CDs, but they sometimes offer better rates than online savings accounts. You can use them to squeeze out a little extra yield, said Ken Tumin, of DepositAccounts.com. For example, Ally’s 11-month no-penalty CD yields 1.53% on balances of at least $25,000, and the bank’s savings account yields 1.5%.

You could keep some of your savings in a no-penalty CD, then move it to the savings account fee-free if the money needs to be more accessible.

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MARK YOUR CALENDAR

May+

ALZHEIMER’S HELPLINE
The Alzheimer’s Foundation is still available to support caregivers of people with Alzheimer’s. The helpline chat system is available online at alzfdn.org in the lower, right-hand corner of the main page in over 90 languages. It is open seven days a week from 9 a.m. to 9 p.m. on weekdays and from 9 a.m. to 3 p.m. on weekends.

EMOTIONAL SUPPORT
If you are struggling to deal with the mental and emotional toll that has come from COVID-19, there is help. Call the Disaster Distress Helpline at 1-800-985-5990 or text “TalkWithUs” to 66746. You will be instantly connected to a trained professional for confidential counseling or other support services.

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Stop ‘dollar-cost ravaging’ your portfolio

By Jason Lambert

If you aren’t familiar with the 4% rule, it asserts that retirees are unlikely to run out of money as long as they withdraw approximately 4% from their portfolios, adjusted for inflation, each year.

It was created in the 1990s, based on stock and bond returns over a 50-year period, from 1926 to 1976. And it made sense for many folks — for a while.

But times change, and so does investing. For one thing, the 4% rule came about when interest rates were much higher. Back then, you could get a Treasury note that was paying 5% or 6%. At the moment, the 10-year Treasury rate is less than 1%.

That means many older investors are looking to stocks to make their money, and often they’re taking more risk. This type of strategy may work out while the market is good, or even if there’s an occasional dip. But if your plan is to withdraw 4% from your retirement accounts every year and there’s a drastic drop in the market — as we’ve seen in the past month alone — suddenly you could be taking 4% out of a portfolio that’s been cut by a third or even half.

And instead of working with a generic withdrawal percentage, it means choosing investments — high dividend-paying stocks, fixed income instruments, annuities, etc. — that will produce the dollar amount you need ($2,000, $3,000, $5,000 or more) month after month and year after year.

Most investors — and some advisers — aren’t well-trained for this. Accumulation gets all the glory in retirement planning, but it’s a thoughtful decumulation process that will make your retirement a true success.

In our financial practice, we often use a mountain-climbing analogy to get this message across. While climbers may feel they’ve conquered the most difficult part of their quest when they reach the summit, 75% of dangerous falls occur on the descent.

It’s not so different when you’re working toward retirement. Most people dream of the day when they’ve accumulated enough money to move on to the next phase of their lives, and they diligently save for that goal.

But without proper planning for the “descent” — when instead of contributing to your retirement accounts, you’re pulling money out — it’s easy to make mistakes. And dropping your guard could be devastating.

One lesson we can take from this dark time is that in the good times we should work hard to reduce deficits and debt. Will 0% interest rates be the new normal far into the future, depressing returns for savers?

Yes, I expect 0% short-term interest rates through at least 2021, and likely longer. After the financial crisis, the Fed didn’t begin raising rates from zero at the low end of the range until the unemployment rate was falling through 5%. That’s at least two years away.

Is there any ammunition left for further crisis, or the next crisis?

We have ammunition, but not nearly enough to feel good about it. As soon as we are on the other side of this crisis, we should work diligently to get our fiscal house in order.

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Sources of free or cheap insulin for diabetics

By Linda A. Johnson

Diabetes patients struggling to afford insulin, especially those losing health insurance because of the coronavirus pandemic, can get it at sharply reduced prices, even for free.

All top three insulin makers are now offering programs to help patients. In April, Novo Nordisk announced a new program offering free insulin for at least three months to those who have lost insurance. Rival Eli Lilly also began offering most of its insulins for a $35 monthly copayment. Sanofi already had multiple programs offering insulin for free or very little.

The companies have all been criticized for huge price increases over the past decade, which have led some patients to ration their insulin. And the pandemic has made everything worse.

"The economic situation has changed dramatically the last few weeks" for patients, said Doug Langa, head of Novo Nordisk’s U.S. operations.

Meanwhile, people with chronic conditions like diabetes are more vulnerable to complications if they become infected with the coronavirus.

How to apply
For the Novo Nordisk program, patients must show that because of the pandemic they’ve lost their job and their health insurance, or they’ve started paying for insurance under the COBRA program. Patients can apply online.

The program will run through the end of the year, Langa said. Some patients can stay on it longer than three months, including those denied Medicaid benefits during that period and those on Medicare.

The new Lilly Insulin Value Program provides Humalog and most other Lilly insulins for $35 a month to people with private insurance or without insurance. Lilly hasn’t set a time limit on the program.

Sanofi’s copay assistance lets most patients with private insurance get Lantus and other insulins for free or $10 per month. A year ago, the company improved its Insulins Valyou Savings Program, allowing uninsured patients regardless of income to buy insulin products for $99 per month.

Qualified low- and middle-income patients can get insulin and other Sanofi medicines for free through the Sanofi Patient Connection program. —AP

Portfolio
From page 18

Rein in your risk

In the financial world, putting your portfolio at risk by steadily withdrawing funds during retirement, regardless of market conditions, has been referred to as “dollar-cost ravaging” (a bit of wordplay based on the accumulation strategy of dollar-cost averaging). And it’s a true risk for retirees.

Limiting your losses at this stage in your life is as critical as growing your money when you’re working.

If you’re near or in retirement, and you’re still going with a 50-50 or even 40-60 stock-bond mix or all S&P 500 stocks, it’s time to change your focus to income.

Talk to your financial professional about adjusting your portfolio. And say goodbye to the 4% rule’s potential for retirement peril.

Kim Franke-Folstad contributed to this article.

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MARK YOUR CALENDAR

May+

SLAVERY IN THE WHITE HOUSE

Presidents aren’t the only ones who resided in the White House.

In an effort to remember the slaves that built, worked at and lived in the executive mansion, the White House Historical Association has created a podcast, interactive tour and index of enslaved people. To access, visit white-househistory.org/spn/introduction.

ARMY BAND CONCERTS

Enjoy the U.S. Army Band’s concerts online on Facebook. They play live every Tuesday at 2 p.m., Thursday at 7 p.m. and Friday at 4 p.m. You can also view the archived versions of their concerts later on their Facebook Page. To listen, go to facebook.com/usarmyband.

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Why just camp when you can glamp?

By Ivey Noojin

Editor’s Note: As of the time of publication, the COVID-19 virus has spread throughout the world. Especially for vulnerable adults, this is not the time to travel anywhere for enjoyment.

Please enjoy this travel section as armchair entertainment and for planning your future travel in healthier times.

Camping in the outdoors is all fun and games until your back seize up or the mosquitos attack. But if you want to do something “woody” without the suffering, there’s a solution: glamorous camping, also known as glamping.

Although you’re immersed in the wilderness while glamping, you have a bed, running water, a proper toilet, and shelter from bugs.

A ranch in Greenough, Montana, 35 minutes northeast of Missoula, has taken glamping to the extreme. Voted the best glamping destination by Forbes, the Resort at Paws Up is a 37,000-acre ranch with ute northeast of Missoula, has taken glamping to the extreme. Voted the best glamping destination by Forbes, the Resort at Paws Up is a 37,000-acre ranch with

Fun for all ages

My family and I stayed at the ranch last year to celebrate my mother’s birthday. We had a wide array of ages in our group — from 19 to 72 — but that was fine, as many of the ranch’s activities are meant to be multi-generational.

“You’re not going to be limited by any means by what you can and can’t do,” Robertson said.

Members of my family took advantage of every activity on and near the ranch. My mother, her husband and my brother went rappelling down a rocky ledge, enjoying an overlook of the Blackfoot River and the green acres of the ranch.

Later, I joined them for an all-terrain vehicle (ATV) ride, racing across fields and down dirt roads. The ATV tour is for all levels: I was a relative beginner, while my brother has years of experience. At the start of the ride, I was careful going around each turn. By the end, however, I was gunning the ATV through mud piles and deliberately lifting the machine off the ground.

During these adventures, my uncle — a 72-year-old with Parkinson’s disease — sat outside the cabin in the sun, reading a book and listening to the sounds of the river. When we returned, we asked if he was relaxed. His response: “Quite.”

For horse lovers

My mother and I have enjoyed horseback riding for most of our lives, so we couldn’t wait for this part of the trip. We spent several hours on the trails in the mountains, and we led 30 cows from one end of the ranch to the other. Real devotees can enjoy wagon team driving and wrangling.

But you don’t have to know how to ride a horse at all. The ranch offers lessons and guided trail rides. Kids can ride ponies in an enclosed arena, and all ages can enjoy carriage rides.

Additionally, there is a new equestrian program for those who want to learn more about interacting with the large animals. The resort’s equestrian manager leads “horse whispering” mindfulness sessions that teach people how to establish “authentic and life-changing equine connections,” as the website puts it.

Target practice

Paws Up also has a “Wild West”-themed rifle range. Halfway through the week, my whole family went to the shooting range. My uncle, despite recent back surgery and a shaky hand, was able to hit the targets, thanks to the support and encouragement of the staff.

More advanced shooters can take aim at sporting clays, where you travel across a course in the mountains and shoot at moving targets. Prior knowledge of guns, however, is not necessary to enjoy the rifle range. And don’t worry; the riflery activities are far too away from the campgrounds to scare the youngins (or even the fish).

Relax at the spa

If living in a lodge or luxurious tent is still too outdoorsy for you, spend the day at the spa center. You can enjoy a massage, other spa treatments and yoga classes with the sounds of the wind and birds in the background, while the rest of your family is driving through mud in an ATV or standing in the river trying to catch fish.

Dogs are also welcome at the spa center, with a complimentary massage available for them with any 60-minute spa service.

If you go

There are no hotel rooms at the Resort at Paws Up. Instead, there are lodges with space for up to eight guests and tents for up to six.

Homes begin at $441 per night per person,
Laos, Southeast Asia’s spiritual heart

By Don Mankin

As our boat glided silently up the wide Mekong River, I dozed off in the breeze. Occasionally I opened my eyes to look at the lush scenery gliding by, the children playing in the water, and the fisherman in their slim boats tossing their nets into the river.

My mind drifted as I let the sights, sounds and fragrances of the river wash the chatter from my mind.

I was on a slow boat just a few miles downstream from Luang Prabang, the ancient capital of Laos, on the last full day of my most recent visit. Luang Prabang, a former French protectorate and one of my favorite destinations in the world, is the soul of Southeast Asia.

Under Communist control since 1975, Laos has been largely overlooked by Western tourists for the past 30 years. Because it is relatively isolated and has no beach resorts, it’s still an underdeveloped country, only now awakening to its tourism potential.

As a result, it remains a sleepy, gracious country that offers an excellent opportunity to experience life in Southeast Asia as it once was.

Capital charms

Located at the confluence of the Mekong and Nam Khan Rivers in Northern Laos, Luang Prabang is a UNESCO World Heritage Site with classic Buddhist temples, quiet and shady streets, and world-class dining and shopping.

Established in the 14th century and still one of Asia’s best-preserved former capitals, it is surrounded by a countryside of lush mountains, waterfalls, caves and rivers. The town is an intimate, living museum of life, culture and architecture in a beautiful, serene setting.

During my visit to Luang Prabang, I loved to wander down its leafy lanes and hidden pathways. Often, my explorations lead me to ornate temples tucked away in quaint neighborhoods among simple houses and sleepy cafes. The temples, rarely crowded, are perfect places for reflection and meditation, whether you’re a Buddhist or not.

I also made sure to climb the steps that lead to the temple at the top of Phousi Hill to watch the reflection of the setting sun in the orange waters of the Mekong. From the top of the hill, the highest point in Luang Prabang at over 300 feet, you can see the entire town, two rivers, the surrounding hills and the spires of several temples in the distance.

After sunset, I descended the stairs and wandered through the night market on Sisavangvong Road, the bustling main street that runs through the heart of town and the tourist district.

Sisavangvong Road is lined on both sides with inexpensive restaurants, guest-houses and numerous shops selling the high-quality handicrafts and art for which Luang Prabang is known: hand-woven silk, saa paper (from mulberry bark) and silver jewelry. These shops attract high-end shoppers, including Mick Jagger, whose photo can be found in more than one shop.

Ceremonial rice to French pastries

Another one of my favorite activities was watching the daily alms-giving ceremony at dawn. In this tradition, hundreds of Buddhist monks, with shaved heads and vivid saffron-colored robes, walk silently down the street in the early morning mist, past kneeling locals and tourists.

Most place small handfuls of sticky rice in the monks’ black lacquered bowls. These donations make up a significant portion of the monks’ daily diet and are said to

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Bring the natural benefits of sunlight indoors.

Ever since the first human went into a dark cave and built a fire, people have realized the importance of proper indoor lighting. Unfortunately, since Edison invented the light bulb, lighting technology has remained relatively prehistoric. Modern light fixtures do little to combat many symptoms of improper lighting, such as eyestrain, dryness or burning. As more and more of us spend longer hours in front of a computer monitor, the results are compounded...and the effects of indoor lighting are not necessarily limited to physical well-being. Many people believe that the quantity and quality of light can play a part in one’s mood and work performance. Now there’s a better way to bring the positive benefits associated with natural sunlight indoors.

A floor lamp that spreads sunshine all over a room

The Balanced Spectrum® floor lamp will change the way you see and feel about your living or work spaces. Studies show that sunshine can lift your mood and your energy levels. But as we all know, the sun, unfortunately, does not always shine. So, to bring the benefits of natural daylight indoors, use the floor lamp that simulates the full spectrum of daylight. You will see with more clarity and enjoyment as this lamp provides sharp visibility for close tasks and reduces eyestrain. Its 27-watt compact bulb is the equivalent to a 150-watt ordinary light bulb. This makes it perfect for activities such as reading, writing, sewing, needlepoint, and especially for aging eyes.

Experience sunshine indoors at the touch-of-a-switch. This amazing lamp is easy on the eyes and easy on the hands. It features a special “soft-touch, flicker-free” rocker switch that’s easier to use than traditional toggle or twist switches. Its flexible goose-neck design enables you to get light where you need it most. The high-tech electronics, user-friendly design, and bulb that last 10 times longer than an ordinary bulb make this lamp a must-have.

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Glamping
From page 20
and luxury tents begin at $470 per night per person. The cost includes daily breakfast, lunch and dinner, along with alcoholic and non-alcoholic drinks. The rates also include several activities per person during the stay. Guests can purchase additional activities.

Laos
From page 21
ensure a good life for the donors.

Upscale restaurants and excellent bakeries abound, a legacy from the many years that Laos was a French protectorate.

Limestone caves
Several miles upstream on the Mekong are the Pak Ou Caves, accessible only by boat. As you pound through the current, the riverbank teems with life.

After an hour or so, a towering limestone cliff appears. Local people, almost all of them devout Buddhists, have visited the cliff’s caves for four centuries to offer small statues of the Buddha. Thousands of statues of all sizes, materials and styles perch in niches in the rock, on ledges or crevices in the dusky caves. The overall effect is both reverent and spooky.

The Kuang Si waterfalls and pools are about a 45-minute drive south of Luang Prabang. You can hike up a steep trail along the falls for a spectacular view of the countryside, then descend and cool off with a refreshing swim in the turquoise pools at the base of the falls while fish nibble at your toes.

When I visited the falls last October, I returned to Luang Prabang via a lunch cruise on the Mekong. As the boat slowly made its way back, I sat for a couple of hours in a state of what I call Mekong meditation. My mind drifted between thinking about many things and not thinking at all.

But it kept returning to the most salient thought of all: How soon would I be able to return to this magically serene and seductive place?

If you go
Luang Prabang has many attractive, inexpensive, small boutique hotels. I recommend the Maison Dalabua (maisondalabua.com), a short walk from the tourist district, or the Grand Luang Prabang (grandluangprabang.com). The latter, located just outside of town, provides a shuttle to and from town. Both cost less than $100 per night.

For upscale dining, I recommend 3 Nagas (3-nagas.com) and L’Elephant (elephant-restau.com). A less fancy and expensive, but still excellent, choice for lunch, is Khaiphaen (facebook.com/Khiaiphaen), run by an organization founded by Friends International that helps street children in Laos. Menu items range from $5 to $7.

The Mekong cruise to the caves was run by Khopfa Mekong Cruise, khopfa-mekong-cruise.com/kuang-si-cruise. Cost: $15.

For more information and photos, see Don Mankin’s website, adventuretransformations.com. He is scheduled to lead a trip to Northern Thailand and Laos, including Luang Prabang, in the fall of 2021. For more information, go to explorer-a.com.

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How flowers survive social distancing

By Lela Martin

Amid these times of distancing from other people, perhaps we can learn from the intricate relationships in nature, including the one between flowers and the bees who pollinate them.

Since plants permanently “shelter in place,” they have had to develop the means to reproduce. Pollination is the symbiotic relationship between plants that are fertilized and pollinators that do the fertilizing (and are rewarded with pollen and nectar).

Although birds, some mammals and many insects, including ants, flies and beetles, inadvertently move pollen through close contact, bees are the most prolific pollen carriers. As bees move from flower to flower, they spread pollen to many plants, a phenomenon called cross pollination.

Cross pollination ensures genetic diversity and the ability of plants to adapt to changing conditions. Even though about 10% to 15% of flowering plants are predominantly self-fertilizing, bees play a part here as well by moving the pollen within a single flower.

Pollinators, including bees and butterflies, are responsible for about a third of all foods and beverages. To protect Virginia’s vital bees, reduce or eliminate pesticides in your yard.

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Feed More
From page 3

south Richmond clients once a week. “One of best parts is whenever they meet me at the door [prior to the pandemic], they have a big smile and friendly greeting,” Howe said. “They are very appreciative. That is why I do it.”

Carlton Weinstein retired from Cigna HealthCare as a mental health counselor in 2016 and signed up with Feed More. Every Wednesday, he’s stationed in the distribution center, where he bags groceries, discards dented cans, checks sell-by dates and loads vans with food.

“I feel like I’m accomplishing something,” Weinstein said. “It feels good knowing this is going to help somebody.”

Betsy Blandford, a retired elementary school teacher, learned about hunger first-hand from her students. “Elementary kids will tell you when they’re hungry,” she said. “Kids get cranky, and soon you find out that they are hungry.”

Every Monday, she and 10 to 30 volunteers pack up almost 1,500 meals for Meals on Wheels deliveries and organize them for special diets, such as clients who cannot chew, are vegetarian or don’t eat pork. “It’s an amazing operation,” she said.

She also takes a laptop to the Ephesus Seventh-Day Adventist Church food bank each week to help people with their SNAP applications. (SNAP is the federal Supplemental Nutrition Assistance Program, formerly known as food stamps.)

Earlene Turner, a licensed practical nurse retired from Children’s Hospital, delivers meals to homes in Hopewell, Petersburg, Dinwiddie and Prince George on Wednesdays and Thursdays. Turner, who said she would go crazy to just “sit at home,” noted, “Delivering meals is more than food; it’s connecting and helping people overcome isolation.

“I love taking care of babies and the elderly, many of whom are alone. These people can’t go out and do for themselves. They look forward to someone coming in and talking for a few minutes. It is rewarding for both of us.”

To CEO Pick, Feed More’s staff and volunteers, providing people with food is a cause, not a job.

“We’re on this Earth for a short period of time,” Pick said. “Do all you can to fill up your life with growth, and constantly challenge yourself with new opportunities.

“Know that real joy comes in giving to others. Know that you left no growth and no good deeds undone at the end of your time on Earth.”

Feed More needs more Meals on Wheels drivers. To volunteer, email volunteer@FeedMore.org or call (804) 521-2500. To receive food, call Feed More’s Hunger Hotline at (804) 521-2500, x 631.
Gardening
From page 23

After a flowering plant is fertilized, fruit can develop. About one-third of the food we eat is a result of pollination. Using some “buzzwords” and concepts from today’s headlines in other contexts may help explain the pollination relationship.

Flowers produce pollen
Much as a grocery store sells food, cone-bearing and flowering plants produce pollen. The powdery, sometimes sticky, substance is often yellow, but pollen can be a rainbow of colors depending on the plant.

In flowering plants, pollen is produced in the anthers, part of the stamen within the flower. Each pollen grain contains the “male” reproductive cell that can fertilize the “female” part of the flower (stigma, part of the pistil). Pollen is moved either by the wind or by insect or other animal pollinators who contribute to community spread.

Bees collect pollen
Think of the foraging worker bees as the InstaCart essential employees who pick up food from many groceries and deliver it. Bumblebees (called “bumbabees” by my two-year-old grandson) are some of the more than 3,500 species of native bees that provide pollination, especially in our own yards. Honeybees, although not native, perform more than 80% of all pollination of cultivated crops.

Flowers entice bees
Flowers must make themselves attractive to the bees who assist them. Bees are most attracted to the neon signs of bright white, yellow and blue flowers as well as flowers with contrasting ultraviolet patterns. Blue-flowering plants appealing to bees include salvia, Russian sage, lavender and vitex. Extra-tempting benefits include fresh, mild and pleasant odors.

Honeybees unintentionally collect pollen on their hairy bodies, including their eyes. To groom themselves, bees use their legs. Researchers at Georgia Tech found that a bee could shed about 15,000 pollen grains in two minutes as it brushed itself clean — talk about a super spreader!

Bees move a portion of that pollen to special structures on their hind legs called pollen baskets. You may see foraging bees returning to the hive with bright yellow balls of pollen hanging from these pollen baskets.

Pollen provides protein
Just as humans eat protein, bees feed on floral pollen as their source of protein, fat, vitamins and minerals. Bees refine the chemical nature of pollen, turning it into bee bread (also known as perga) and then converting that into royal jelly.

Beebread starts with the fresh pollen gathered by honeybees, mixed with nectar and digestive juices, packed in the empty comb cells in the hive, and sealed with a drop of honey. The bee bread remains stable indefinitely as a protein-rich food to feed the larvae.

Royal jelly is secreted from glands in the heads of worker bees and is fed to all bee larvae, whether they become drones (males), workers (sterile females), or queens (fertile females). After three days, the drone and worker larvae are no longer fed with royal jelly, but queen larvae continue to be fed it throughout their development.

Nectar is a sweet reward
Nectar, a sugary liquid produced in plant glands called nectaries, attracts and rewards pollinators. Worker bees drink the nectar by sucking it with their tongues, and store additional amounts in a pouchlike structure called a crop (also known as a honey stomach or honey sack), which is different from their food stomach. Nectar is a bee’s main source of carbohydrates, water and essential minerals.

And, of course, bees also convert nectar into honey. Foraging worker bees fly back to the hive and regurgitate the nectar to quarantined house bees, passing it on from bee to bee for about 30 minutes until it gradually turns to honey.

House bees mix the nectar with enzymes and deposit it into a honeycomb cell, which is like a wax jar, where it remains exposed to air for a while, allowing some of the water to evaporate.

The bees help the process by fanning the open cells with their wings, as the honey becomes stickier. The cell containing the resulting honey is later capped with beeswax and kept for future food for the drones and worker bees. It takes at least eight bees all their lives to make one teaspoonful of honey.

Protect the workers
To protect bees on the front lines, reduce or eliminate your use of pesticides. Flatten the curve of bee deaths. Celebrate National Pollinator Week from home from June 22 to 28, 2020. For more information, go to pollinator.org.

Although Bumblebee Jamboree 2020 has been cancelled, mark June 19, 2021, on your calendar for next year’s local pollinator event.

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

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<td>1. Part of the lowlands</td>
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<td>2. Thai dish</td>
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<td>5. <strong>Chinese zodiac sign after Pig</strong></td>
<td>10. <strong>LeafFilter</strong>, the most advanced gutter cleaning forever! <strong>LeafFilter</strong>, the most advanced debris-blocking gutter protection. <strong>Schedule a free estimate.</strong></td>
<td>15. <strong>Terrestrial</strong></td>
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<td>1. Super-sized</td>
<td>2. Like the Wright Flyer for 59 seconds</td>
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<td>4. Racetrack term for one who scans the ground for winning tickets</td>
<td>5. <strong>German</strong> mest</td>
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<td>7. Anyone born on Halloween</td>
<td>8. Paiatau</td>
<td>9. Do over and over and over and ...</td>
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<td>10. He makes a eve-turn</td>
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<td>16. <strong>Arthritis</strong>, <strong>COPD</strong>, <strong>Joint Pain</strong></td>
<td>17. <strong>LeafFilter</strong>, the most advanced gutter cleaning forever! <strong>LeafFilter</strong>, the most advanced debris-blocking gutter protection. <strong>Schedule a free estimate.</strong></td>
<td>18. <strong>ARBITRAGE</strong>, <strong>COPI, Jjoint Pain</strong> or <strong>Mobility Issues on the Stairs?</strong></td>
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**RESEARCH STUDY:** Seeking adults helping a loved one with Alzheimer’s or dementia for research study. This study is trying to understand how dementia caregivers who have a chronic condition use technology (PI: Hae-Ra Han, PhD, RN, Johns Hopkins Bi20018650). The study involves doing a phone or online survey. Help us understand how you use technology so we can build technology that helps caregivers. If interested, please contact the study team at 410-292-4367 or techcaregiver@hopkinsstudy@gmail.com.

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