A second career making cider, gin and more
Guest columnist

Editor’s Note: The following guest column is by Timothy Cox, one of our contributing writers. Mr. Cox has written for Gannett and ScrippsHoward as well as for newspapers in Augusta, Atlanta, Baltimore, Pittsburgh and Washington, D.C. A member of the National Association of Black Journalists, he has a journalism degree from Point Park University.

I vividly recall the spring of 1968. I was 10 years old.

Then, America was in a state of turmoil following the April 4 assassinations of Dr. Martin Luther King, Jr. and, soon after, the June 5 fatal shooting of then-U.S. Sen. Robert F. Kennedy, a candidate well-positioned to win the Democratic nomination for the 1968 presidential election.

The violent death of Dr. King was an event that rocked the core of black Americans, many who considered him the savior of their movement. I was personally impacted by the video footage of the murder in a nation steeped in Jim Crow laws, its foundations embedded in the 18th-century slave trade.

Sen. Kennedy, as well as his deceased brother, President John F. Kennedy, was considered a fair man who would also lead the charge as the young, new politician, with values targeted toward alleviating America’s unfair treatment of African Americans.

In 1968, those bright hopes and dreams ended abruptly with their unexpected and sudden deaths.

Fast-forward some 52 years to the spring of 2020. I’m now 62. Once again, we’re immersed in a series of racially polarizing and world-changing events. Amid the somber effects of the coronavirus, many Americans were already psychologically and emotionally wrecked since the virus took hold in early March, ending jobs and lives.

As a former longtime resident of Georgia, I was personally impacted by the video released in May of two white men who tracked down and killed a young black man, Ahmaud Arbery, who was jogging in “their” neighborhood. It reigned a flame that historically has saddled America’s South.

But within weeks, we saw the groundbreaking video of George Floyd’s murder at the hands of a Minneapolis police officer. To me, that is when the wake-up call blasted out to end the illegal, racist behavior toward African Americans and other minorities.

The event has and continues to adversely impact billions, nationally and internationally. As of press time, the protest marches continue worldwide.

The video of George Floyd was so unbelievable it was difficult for me to watch. It is hard to fathom that such an incident could occur in the 21st-century United States.

Like most Americans, I immediately felt sorry for Floyd’s family, and also for the millions of young people of all races and cultures whom had never seen an incident so inhumane. Not in 2020. And hopefully, never again.

As a descendant of two parents who were raised in segregated Georgia in the early 1900s to mid-1940s, I’m proud to say that my upbringing in Western Pennsylvania had a full impact on my life. From the time of my early education to the time I entered the job market, I’ve adopted mechanisms to thrive even when faced with obvious, racially-based oppression and systemic racism.

When I was a young man, my parents ensured that my brothers and sisters were well equipped to appropriately respond when encountering by aggressive law enforcement personnel. “The talk” was and is a protection mechanism passed down the enforcement personnel. “The talk” was and is a protection mechanism passed down the ranks from grandfathers, fathers, uncles, cousins and nephews to children and in my case, to my godchildren.

As a lifelong journalist, I have often witnessed unfair hiring practices at America’s premier newspapers. On the rare occasions I was offered a job interview there, managing editors would often tell me that minority reporters such as myself were not qualified because we lacked daily newsroom experience. But if we were never given an initial opportunity, how were we supposed to acquire the necessary daily newsroom experience?

Racism was, and continues to be, a reality in our country.

However, one powerful televised moment stands out to me. At a march for George Floyd’s homegoing in Houston, a three-year-old girl saw a line of police SWAT team members and asked her father if the police were coming to “shoot them.”

Then, an officer stopped to comfort the little girl — stating that she and her family were safe and able to march and demonstrate as they pleased. Those types of hopeful images can impact our youth and the law enforcement community.

Who has the answers? Money and support has poured in from corporations, churches, athletes and entertainers, and even Pope Francis has expressed his awareness and support.

As a man of God, I pray that the religious community can step up and develop some type of healthy dialogue with other denominations and religious groups — with the sole purpose of ending the ongoing unfairness in society.

Hopefully, there will be a conglomeration of organizations that’ll collectively lead the charge in fixing the wrongs in America, and internationally, that have for so many years utilized systematic racism — again, to unfairly and primarily target and harm people of color. Black men, along with our mothers, sisters and all in between, know and have lived the real story.

Those who march worldwide in the streets to protest current and past inhumane treatment of people of color are clearly reacting to what they believe are racist practices.

To our young people: Continue to march and make the world aware of the inequities that continue to plague black Americans. It’s an ongoing struggle, but facing reality is long overdue. Sadly, George Floyd had to pay the ultimate price in order for the world to awaken.

Stay woke, America!
By Glenda C. Booth

Two years ago, the three Haneberg brothers from Richmond decided they wanted to work together and also leave a legacy. Now they handcraft unique rums, gins and other spirits in a former warehouse, the Virago Spirits distillery.

Barry Haneberg, a former investment banker, oversees the distillery, along with his brother, Brad Haneberg, a part-time attorney. Barton Haneberg oversees sales and marketing, while Brad’s wife, Vicki, manages the tasting room.

“We wanted to put our own spin on rum,” Vicki said, so they age it in barrels (most rums are not aged, she explained). Their most popular product is a blend of six imported Caribbean rums.

The Hanebergs craft other rums from molasses, aging them three or more years in a direct-fire, 2,500-liter French still. They also produce flavored gin and a coffee liqueur.

Brad spent 27 years as a securities lawyer, noting that most of a lawyer’s work is forgotten over time.

“I felt a need to develop something that would outline me, something that would create a physical manifestation of my efforts,” he explained. “We decided that a distillery would be an opportunity to create a brand that would live and breathe on its own over time.”

His wife, Vicki, said, “My advice for someone who wants to find a new direction after 50 is to find something that feeds your soul.

“Make sure you are with people who make you a better person and do something that you believe in, that makes you proud and excited to come to work each day. It should not feel like work; it should feel like fun,” she said.

After many years working or raising children, a number of retirees like the Hanebergs are reinventing themselves as distillers and brewers.

The time is ripe. Artisanal craft brew and distilling businesses have popped up all over America as more people are seeking out custom-made, small-batch beer, spirits and hard cider.

The number of licensed distilleries in Virginia has soared from 10 in 2005 to 70 today. Cideries have had a similar trajectory in the state, exploding from two in 2010 to 50 in 2020.

“People are tired of the traditional Smirnoff and soda,” said Brad Plummer, American Distilling Institute spokesman. “Drinking is not just drinking. It’s an experience.”

During the early months of the coronavirus pandemic, when retail shelves began to empty of hand sanitizer, many distilleries stepped up to put their high-power ethanol — the intoxicating ingredient of beer, wine and hard liquor — to good use making hand sanitizer by the gallon. They were well-positioned to make this pivot because they already had a license to use alcohol and plenty of stock on hand.

(Besides, even though liquor stores remained open, few customers ventured out to take tours or visit tasting rooms with stay-at-home orders in place.)

Gold medals
Antiseptic sanitizers are also for sale at the Catocin Creek Distillery in Purcellville, Virginia, housed in a former car dealership built in 1921 to sell Model-Ts.

Using locally sourced grains and fruits, Scott Harris and his wife, Becky, make gin, brandy and rye whiskey (and, temporarily, sanitizer).

Their flagship product is their premium rye whiskey, which is pot stilled just like in the 1800s, and has won gold medals across the globe.

Twenty years of government contracting headaches “taught me a great love of whisky,” Harris joked. Feeling “burned out” when he retired, he and wife, a chemical engineer, opened their distillery in 2009.

Now, in their “second act,” the couple’s experience is similar to that of other Virginia families who have teamed up to create craft beverages.

Moonshine runs in the family
Two generations are behind the Belmont Farm Distillery in Culpeper, which now sells an array of sanitizers and offers curbside pickup.

During his 30 years as a commercial pilot, Chuck Miller spent his days off at his family’s 200-acre farm, where he grew corn and made small batches of moonshine — an unaged, corn-based whiskey with a high alcohol content.

Miller learned the ropes as a teenager from his grandfather, who made beverages of questionable legality and concealed the containers in brown paper bags. Miller recalled that, when he was a child, his grandfather’s many milk jugs, and the steady stream of customers for their contents, puzzled him “because...
Better, gentler cancer drugs are helping

By Marilyn Marchione

Doctors are reporting success with newer drugs that control certain types of cancer better, reduce the risk it will come back, and make treatment simpler and easier to bear.

Gentler drugs would be a relief to patients like Jenn Carroll, a 57-year-old human resources director from New Hartford, Connecticut, who had traditional IV chemotherapy after lung cancer surgery in 2018.

“It was very strong. I call it the ‘blam-mo’ method,” she said. Carroll jumped at the chance to help test a newer drug taken as a daily pill, AstraZeneca’s Tagrisso.

Rather than chemo’s imprecise cell-killing approach, Tagrisso targets a specific gene mutation. Its side effects are manageable enough that it can be used for several years to help prevent recurrence, doctors said.

A big drawback: It and other newer drugs are extremely expensive — $150,000 or more per year. How much patients end up paying depends on insurance, income and other factors.

Here are highlights of that study and others from an American Society of Clinical Oncology conference held online this spring because of the coronavirus pandemic:

**Lung cancer**

Lung cancer kills more than 1.7 million people globally each year. Dr. Roy Herbst of the Yale Cancer Center led a study of Tagrisso in 682 patients with the most common form of the disease. All had operable tumors with a mutation in a gene called EGFR that’s found in 10 to 35% of cases, especially among Asians and non-smokers.

About half had standard chemotherapy after surgery and then took Tagrisso or placebo pills. Independent monitors stopped the study in April when the drug’s benefit seemed clear.

After two years on average, 89% of patients on the drug were alive without a cancer recurrence versus 53% on placebo. Severe side effects were a little more common on Tagrisso — mostly diarrhea, fatigue and inflamed skin around nails or in the mouth.

Tagrisso is approved for treating advanced lung cancer, and “the excitement now is moving this earlier” before the disease has widely spread, said Herbst, who has consulted for the drug’s maker. The drug costs about $15,000 a month.

**Prostate cancer**

Men with advanced prostate cancer often are treated with medicines to suppress male hormones that can help the cancer grow. The drugs are given as shots every few months but take days or weeks to start working and can cause an initial flare of bone pain or urinary or other problems.

Researchers tested Myovant Sciences’s relugolix — a different type of hormone blocker and the first that’s a daily pill — versus leuprolide shots every three months in 930 men treated for nearly a year.

About 97% on the experimental drug kept hormones suppressed throughout that time versus 89% on leuprolide. Four days after the start of treatment, 56% of men on relugolix and none on leuprolide had their hormones suppressed.

A heart attack, stroke or other serious heart problem occurred in 3% of men on relugolix and in 6% of men on leuprolide. The difference was even greater among men with prior heart problems.

That could be important because heart disease is a frequent cause of death in men with prostate cancer, according to Dr. Celestia Higano of the University of Washington in Seattle in a commentary published with the results in the New England Journal of Medicine. She had no role in the study.

Myovant is seeking Food and Drug Administration approval for the drug; no cost estimate has been disclosed.

*[For more good news on prostate cancer, see “Low-risk technique for prostate biopsies” on page 8.]*

**Colon cancer**

Merck & Co.’s blockbuster Keytruda,

Ways to lower stress, boost whole grains

By Howard LeWine, M.D.

Q: The coronavirus outbreak has raised my stress level. I am worried that anxiety is making me more susceptible to infection. What can I do now to feel calmer?

A: The stress response is also known as "the fight or flight" reaction. It’s what the body does as it prepares to confront or avoid danger.

When appropriately invoked, the stress response helps us rise to many challenges, such as fighting infections. But trouble starts when this response is constantly provoked by events and circumstances, such as dealing with the rapid changes in our lives due to the coronavirus outbreak.

Not only does persistent stress increase the risk of hypertension and heart disease, it also is associated with an altered immune response to infections.

Stress does not make you more likely to get infected with coronavirus or other germs. But stress could mean a greater chance of developing more symptoms.

We can’t avoid all sources of stress in our lives, nor would we want to. But we can develop healthier ways of responding to them.

One way is to invoke the relaxation response, a state of profound rest that can be elicited in many ways, including through meditation, yoga or progressive muscle relaxation.

Breath focus is a common feature of several techniques that evoke the relaxation response. The first step is to begin breathing deeply. When you breathe deeply, the air coming in through your nose fully fills your lungs, and your lower belly rises.

Breath focus helps you concentrate on slow, deep breathing, and aids you in dis-engaging from distracting thoughts and sensations. It’s especially helpful if you tend to hold tension in your stomach.

To try focusing on your breath, find a quiet, comfortable place to sit or lie down. First, take a normal breath. Then try a deep breath: Breathe in slowly through your nose, allowing your chest and lower belly to rise as you fill your lungs. Let your abdomen expand fully. Now breathe out slowly through your mouth (or your nose, if that feels more natural). Notice how your body feels and changes as you breathe in and out.

Once you’ve taken the steps above, you can move on to regular practice of controlled breathing. As you sit comfortably with your eyes closed, blend deep breathing with helpful imagery and perhaps a word or phrase that helps you relax. It’s important not to try too hard. That may just cause you to tense up. Just be aware of your breathing. The key to eliciting the relaxation response lies in shifting...
Cancer drugs
From page 4

which helps the immune system find and fight cancer, proved better than standard chemo combinations as initial treatment for people with advanced colon cancer and tumors with gene defects that result in a high number of mutations, making them tough to treat.

The study involved 307 patients in France. Those given Keytruda went more than 16 months on average before their cancer worsened compared to 8 months for those on chemo. After a year, 55% on Keytruda were alive without worsening cancer versus 37% on chemo. After two years, it was 48% versus nearly 19%.

About 22% of people getting Keytruda had severe side effects versus 66% on chemo.

About 5% of colon cancers are like those in this study, said Dr. Howard Burris, president of the oncology society and head of the Sarah Cannon Research Institute in Nashville.

“If you’re one of that one in 20, instead of taking that combination chemotherapy you can take a simpler immunotherapy once every two weeks” with better results and fewer side effects, he said.

Keytruda costs about $12,500 a month.

—AP

Lower stress
From page 4

your focus from stressors to deeper, calmer rhythms.

Q: What makes whole grain foods healthier than other carbs? And how can you tell which products are really whole grain?

A: Whole grains reduce the risk of heart disease, stroke and type 2 diabetes. But they do even more. People who eat a diet rich in whole grain foods live longer

And it’s not enough that “made with whole grain” appears somewhere on the list of ingredients. That grain may have been refined.

Again, the key is the word “whole” in the first ingredient listed — for example, “stone-ground whole wheat.”

Don’t be fooled by terms such as “wheat” and “organic.” None of these terms guarantees that the product is whole grain.

Keytruda was alive without worsening cancer versus 37% on chemo.


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visits closest to you.

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If you feel overwhelmed by generic workout classes, HASFit now has exercise routines specifically for older adults. Check out their 10- to 30-minute videos on their YouTube channel at https://bit.ly/HASFitOnline.

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Some sports, like NASCAR, are starting back up again. If you still need your spots fix, check out the New York Times list of seven podcasts for sports fans, including game recaps, crime in sports and sports history, at https://bit.ly/SportsPodcast.

Ongoing
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The Virginia Museum of Fine Arts curated an archive online of the African American art the museum has hosted since 1944. View artistry and watch videos of prominent black artists at


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If you want to know more about African American heritage in Virginia, check out the many monuments, memorials, museums and other sites in our state. Visit virginia.org/blackhistoryattractions to find the sites closest to you.

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Dear Savvy Senior,

Can you recommend some simple devices that can help tech-challenged seniors with video calls? My 80-year-old mother has been isolating herself for months now in fear of the coronavirus, and I haven’t been able to see her face-to-face in quite a while.

—Concerned Daughter

Dear Concerned,

Video chatting is a great way to stay connected and keep tabs on a parent when you can’t be there. But it’s even more important during this pandemic, as many isolated seniors are also suffering from chronic loneliness.

To help connect you and your mom virtually, there are various products on the market that offer simple video calling for those with limited ability or experience with technology.

Here are four devices to consider:

**GrandPad:** This is a top option for simple video calling and much more. The GrandPad is an 8-inch tablet specifically designed for people ages 75 and older. It comes with a stylus, a charging cradle and 4G LTE built in, so it works anywhere within the Consumer Cellular network — home Wi-Fi is not required.

Ready to go right out of the box, GrandPad provides a simplified menu of big icons and large text for essential features, providing clutter-free, one-touch access to make and receive video calls, send voice emails, view photos and videos, listen to music, check the weather, play games, browse the internet and more.

A GrandPad tablet costs $250 plus $40 monthly service fee and is sold through Consumer Cellular at GrandPad.net or call 1-888-545-1425.

**Amazon’s Echo Show:** With its built-in camera and screen, the voice-command Echo Show also provides a simple way to have face-to-face chats with your mom, but she’ll need home Wi-Fi installed.

Echo Shows, which come in three screen sizes — 5-inch ($90), 8-inch ($130) and 10-inch ($230) — will let your mom make and receive video calls to those who have their own device or who have the Amazon Alexa app installed on their smartphone or tablet.

Once you set up her contacts, to make a call your mom could simply say, “Alexa, call my daughter.” And when you initiate a call to her, she would ask Alexa to answer the call (or ignore it). There’s also a feature called “drop-in” that would let you video call your mom’s device anytime without her having to answer it.

Available at Amazon.com, the Echo Show also offers thousands of other features your mom would enjoy, such as voice-activated access to news, weather, her favorite music and much more.

For instructions to help your mom set it up, or if she doesn’t have a smartphone, go to Amazon.com/gp/help/customer/display.html, and type in “Help Loved Ones Set Up Their Echo Show Remotely” in the “find more solutions” bar.

**ViewClix:** This is a smart picture frame specifically designed for older adults who aren’t in a position to operate a device themselves. It lets family members make video calls, send photos, and post virtual sticky note messages to their loved ones’ ViewClix from their smartphone, tablet or computer. The recipient, however, cannot initiate video calls from their ViewClix. Home Wi-Fi is also required.

Available in two sizes — 10-inch for $199, and 15-inch for $299 — you can learn more about this product at ViewClix.com.

**Facebook Portal:** If your mom is a Facebook user, a voice-command Facebook portal (see portal.facebook.com) is another simple way to stay connected. Again, home Wi-Fi is needed.

Portals, which come in three sizes — the original 10-inch Portal ($179), the 8-inch Mini ($129) and the massive 15-and-a-half-inch Portal Plus ($279) — are like Echo Shows, except they connect through Facebook.

With a Portal, your mom can video call your smartphone or tablet (and vice versa) using Facebook Messenger or WhatsApp.

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

By Julio Gundian Jr., M.D.

Dear Mayo Clinic:

My husband had an MRI that showed an abnormal spot on his prostate. The last time he had a prostate biopsy, he got a severe urinary tract infection, which led to him being hospitalized. It took him weeks to recover.

Is he at risk of another serious infection after this prostate biopsy? Is there anything we can do to reduce that risk?

Although it’s uncommon to contract an infection as a result of a prostate biopsy, as your husband found out, it can happen.

A new technique for prostate biopsies has been developed, however, which reduces the odds of an infection to almost zero. That technique, called “transperineal fusion biopsy,” is a good alternative to considering, particularly for someone like your husband, who has already had one infection due to a biopsy.

A prostate biopsy is a procedure that removes samples of suspicious tissue from the prostate gland, so they can be examined for signs of cancer.

Until recently, prostate biopsies had to be performed with a probe inserted through the rectum. During the procedure, a needle is passed through the rectal wall to obtain tissue from the prostate. This approach, known as a transrectal biopsy, exposes the biopsy needle to bacteria found in the rectum.

Despite measures to reduce the risk of infection with a transrectal biopsy, such as cleansing enemas and antibiotics, the needle may encounter fecal contents, and bacteria can be introduced into the prostate or bloodstream.

The risk of contracting an infection with a transrectal biopsy is about 6%. The risk of requiring hospitalization for urinary tract infection — a serious infection of the bloodstream — due to a transrectal biopsy is about 3%.

Minimal risk and side effects

In contrast, the new technique — transperineal fusion biopsy — virtually eliminates the risk of infection.

The perineum is the area that lies between the scrotal sac and the anus in men. For a transperineal fusion biopsy, a needle is inserted through the perineal skin while an ultrasound probe in the rectum helps locate the area in the prostate that requires biopsy.

When this technique is used, the needle never enters the rectum, virtually eliminating the risk of infection. This technology also uses previously obtained MRI imaging of the prostate to guide the needle to the suspicious region.

After the procedure, there is a small risk of urinary retention or inability to urinate in about 2% of patients, which is similar to the transrectal approach. Unlike the transrectal approach, however, there is almost no risk of bleeding from the rectum after a transperineal biopsy.

Reduces antibiotic use

Another significant difference between the new transperineal biopsy and the traditional transrectal biopsy is that the new approach dramatically reduces the need for antibiotics before the procedure.

Prior to a transrectal biopsy, the patient usually receives a quinolone antibiotic, such as ciprofloxacin. But between 15% and 30% of typical bacteria in the colon are resistant to this powerful antibiotic.

The CDC estimates that the problem of antibiotic resistance by bacteria will only worsen with time. Bacteria can develop resistance to antibiotics the more they are exposed to them.

Patients who have previously been treated with multiple antibiotics, who work in medical facilities, who travel internationally or who have a weakened immune system are more prone to be resistant to the antibiotics. As a result, they have a higher risk for infection.

Patients who fall into those categories are better served by a technique such as the transperineal prostate biopsy that requires little to no antibiotic treatment prior to the procedure.

It’s also a better choice for people who have drug allergies or who have developed serious side effects to antibiotics in the past.

Encourage your husband to talk with his healthcare provider about a transperineal biopsy. While the procedure is not widely available at this time, it is offered at Mayo Clinic and some other large academic medical centers.

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

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Gardeners: help yourself and others, too

By Dean Fosdick

Gardening’s popularity has surged during the coronavirus pandemic. It provides exercise, outdoor time, emotional well-being and wholesome produce.

Home gardeners can also provide some hunger relief to others during a time of rising food insecurity. Many home gardeners are donating portions of their freshly picked harvests to food banks, meal programs and shelters.

Some are cultivating “giving gardens” for donations. These plots are weighted toward long-term storage crops, like carrots and winter squash, or nutrient-dense potatoes and beans.

“When gardeners are able to donate a steady supply of fresh produce, it can make a big difference for neighbors in need,” said Christie Kane, a spokeswoman for Gardener’s Supply Company in Burlington, Vermont. The nation’s overburdened food pantries generally have access only to canned fruits and vegetables, she said.

Even before the coronavirus crisis, an estimated 37.2 million people, or 11.1% of all U.S. households, lacked reliable access to enough food for a healthy standard of living, according to the U.S. Department of Agriculture.

Now, joblessness and lost wages due to the COVID-19 outbreak are forcing millions more to choose between food and other essentials.

Fortunately, “stay-at-home orders have been a boon for gardening, since they give people added hours to go out and work in relative safety,” said Gary Oppenheimer, founder and executive director of AmpleHarvest.org, an organization that helps gardeners find food pantries eager to obtain fresh crops for their clients.

“Millions more are planting, a great many more are enjoying healthier foods, and still more are contributing [to others],” he said.

Where and how to donate

Make safety a priority when harvesting homegrown produce, especially if you’re sharing it with others, Oppenheimer said.

“Call the local food pantry ahead of time to schedule your drop. Wear gloves. Step back six feet from anyone when delivering food.

“Add nutrition to the community, but do it in such a way that people don’t get harmed in the process,” he said.

Be choosy about where you make your contributions, Oppenheimer said. “Verify that they’re legitimate, that they’re non-profit and give away their food for free.”

Look to churches, municipalities or groups like AmpleHarvest.org for lists of recognized food programs.

How to boost garden’s yield

Expanding the growing seasons will stretch your giving. Start earlier in the spring and continue production well into early winter using lights, row covers or other shelters to protect plants from frost. Other yield-boosting tips:

— Practice succession gardening. Plant new crops immediately where others have been harvested.

— Keep on picking. Promptly harvesting crops like green beans enables them to flower and produce still more beans, said C.L. Fornari, a writer, radio host and garden consultant from Sandwich, Massachusetts.

Sets. “If left to sit on the plants for more than a few days, these plants will stop germinating and producing,” Fornari said.

— Use small spaces like patio and windowsills for container gardens, or grow vertically with vine crops.

— Share your space or time. “Team up with a neighbor or family member that may have space but no time to garden,” said Melinda Myers, a horticulturist and television/radio host from Mukwonago, Wisconsin.

“Gardening is good for our minds, body and spirits, and so is sharing,” Myers said. “As more families have been able to spend more time together, this is another activity that provides valuable lessons to children.”

For more about how and where to donate your surplus produce, visit ampleharvest.org/covid19gardeners. —AP
Try making immunity-boosting ice cubes

As the weather warms, I find myself craving ice cubes in my water. But I make what you might call “weird” ice cubes.

Sometimes they’re green. Sometimes they are the normal whitish color, but they’ve been laced with herbs like astragalus or echinacea, all intended to boost immunity.

When my children were young, they didn’t notice what was going on, but they got “immune cubes” at times (usually in their smoothies). All soups were simmered with a piece of Astragalus bark in the broth, along with the expected bay leaf.

(I’d take the Astragalus bark out before serving them, of course.)

I made some of their drinks and smoothies using coconut water or bilberry-infused water. I’d put a dash of matcha powder in their cookie dough.

Today, my adult children are tickled by my antics. They tease me that they knew what was going on...which is possible because they were always in the kitchen, licking spoons and “helping me” pour flour out onto the floor.

Made with green tea
At times like these, with the coronavirus still circulating, it’s important to protect your immune function as best you can. I also think making immune cubes might be a fun project with your kids or grandchildren.

There are green tea bags available everywhere, as well as matcha powder. This has caffeine. I usually use matcha because it’s stronger. You’re drinking crushed-up leaves, not an extraction.

The antioxidants in green tea and matcha, especially EGCG, chase down free radicals and help balance your cytokines, so they are in healthier ratios.

The FDA requires me to say that neither green tea nor matcha powder (or supplements containing these ingredients) prevent, cure or treat COVID-19 — or any disease for that matter.

This herb simply provides antioxidants to go after oxidants (free radicals), which are reactive molecules in our bodies that can cause inflammation and contribute to disease.

How to make them
Steep 4 green tea bags in 4 cups of hot water for about 5 minutes. Strain the infusion into an ice cube tray and freeze.

If you are using matcha, you can use a bamboo whisker or a metal whisker and stir 2 teaspoons of matcha powder into 4 cups of hot water. Make sure it has all dissolved well, or put it through a stainless steel strainer before pouring into your ice cube tray. Freeze. These will probably stay good for about a month.

Use these ice cubes daily. Put them in individual glasses or in a pretty water dispenser for your counter. You can also use these ice cubes in your smoothies.

You won’t even taste the green tea (which is a tad bitter if you over-steep it) in a glass of water. But it will provide powerful immune benefits.

Studies support this. Between 1998 and 2009, a group of women were studied, and those who drank green tea showed a 30% reduced risk of getting breast cancer. In another study of 49,000 men, they found that prostate cancer risk was cut virtually in half.

I have a longer version of this article with other immunity-boosting recipes using licorice root, Astragalus, oranges and more. It’s available via email after you sign up for my newsletter at suzycohen.com.

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

Suzy Cohen is a registered pharmacist and the author of The 24-Hour Pharmacist and Real Solutions from Head to Toe. To contact her, visit suzycohen.com.
Strawberry-rhubarb crisp for any season

By America's Test Kitchen

Around this time every year, as fresh rhubarb’s season is coming to an end, we start to anticipate going months without half of our favorite fruit-dessert filling.

But with this crisp — which works with both fresh and frozen rhubarb — we can get that bright, tart, floral combination any time of the year. Even better, the recipe is literally easier than pie.

Making a crisp takes little more than stirring together a topping in a bowl, tossing cut-up fruit with some sugar, and throwing it all in the oven.

But baker, beware! Follow the wrong recipe, and you might end up with a strawberry-rhubarb soup and a soggy topping.

That’s the real lesson of this carefully tested recipe: Different batches of strawberries and rhubarb will exude varying amounts of moisture when combined with sugar and baked. So, how do you create a recipe that will result in the perfect (slightly jammy but never stodgy) texture every time?

The simplest answer is to cook the filling briefly on the stovetop, over moderately high heat, to coax out the excess liquid, reduce it, and thicken it to the right consistency.

Then you can top the fruit and quickly brown the crisp in the oven. Applying this simple technique also ensures that your topping remains crisp.

And we found that the crispiest topping came from the inclusion of an unexpected ingredient: panko breadcrumbs.

For the filling:
- 1 pound fresh rhubarb, trimmed and cut into ¼-inch pieces, or frozen rhubarb, thawed and cut into ¼-inch pieces (3½ cups)
- 12 ounces fresh strawberries, hulled and chopped coarse, or frozen strawberries, thawed and chopped coarse (2 cups)
- 1¼ cups packed light brown sugar
- 2 tablespoons cornstarch
- Dash of table salt

Directions:
1. Make the filling: Whisk flour, panko, sugar, salt and cinnamon together in bowl. Add melted butter and stir until no dry spots of flour remain and mixture forms clumps. Refrigerate until ready to use.

2. Prepare the filling: Adjust oven rack to middle position and heat oven to 375° F. Toss all ingredients in large bowl and thoroughly combine them. Transfer to a 10-inch oven-safe skillet. Cook over medium-high heat, stirring frequently, until the fruit has released enough liquid to be mostly submerged, the rhubarb is just beginning to break down, and the juices have thickened, which should take about 8 minutes. Remove skillet from heat.

3. Squeeze the topping into large clumps. Crumble the topping into pea-size pieces and sprinkle evenly over the filling. Bake until the topping is browned, and the filling is bubbling around the sides of the skillet, about 20 minutes. Let cool for 15 minutes. Serve.

Notes: If using frozen strawberries, there’s no need to thaw them completely; you can chop them as soon as they’re soft enough.

If using frozen strawberries and frozen rhubarb, you may need to increase the stovetop cooking time by up to 4 minutes.

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As you can see from the various articles in this issue of Engage at Any Age, we are very grateful for all that is happening in the face of the pandemic. We appreciate all that is being done by local governments, funders, community partners, supporters, staff, volunteers, families, neighbors and others. Yes, we are all in this together, and we will adapt as needed to support older adults and caregivers.

This year, we are conducting the 17th Annual Empty Plate Campaign with a focus on meeting needs of older adults and caregivers who are impacted by COVID-19. As part of the Campaign, the Phoebe and Frank Hall Humanitarian Award for Service to Older Virginians will be presented to Mrs. Marilyn Branch-Mitchell, Dr. Ellen Netting and Mrs. Lynne Seward. In a future issue, we will provide more information about this important recognition and the award recipients.

Senior Connections joins the Commonwealth’s Area Agencies on Aging (AAAs) and the Virginia Association of Area Agencies on Aging (VAAAA) in extending special thanks and recognition to Commissioner Kathy Hayfield, Deputy Commissioner Marcia DuBois, and the entire staff of the Virginia Department for Aging and Rehabilitative Services (DARS). We appreciate their exceptional support and guidance in response to COVID-19.

We have remained strong and positioned to support the Commonwealth's older adult population and caregivers due to DARS' leadership and assistance. We are very grateful. We are pleased to share the letter (right) from Commissioner Hayfield. Her thoughtful recognition is appreciated.

Sincerely,

Thelma Bland Watson

Executive Director
Senior Connections
The Capital Area Agency on Aging

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June 2, 2020

Dear Virginia’s Area Agency on Aging Employees:

This year’s COVID-19 outbreak has created especially difficult circumstances. The pandemic has led to tragic consequences for older and other vulnerable Virginians and has likely taken an emotional and physical toll on many of you. Therefore, it is especially important to me that I acknowledge your efforts over these last three months.

Throughout this unique situation, you have continued to support and serve vulnerable citizens to the best of your abilities. I have heard how social distancing has hindered your ability to meet with individuals, yet you have developed creative solutions to work around these barriers. You have continued to link people to support services, understanding that social isolation may not be a virus, but it can be as destructive as one. You have taken on new and additional responsibilities and have joined with community providers to deliver food and other needed supplies to older adults who were too frightened to leave their homes. Because of your efforts to ramp up services, more of our most vulnerable aging Virginians have had access to healthy meals. Every day, I hear amazing stories of how the Area Agencies on Aging make a difference in their communities.

I know the days ahead will be challenging. I expect as concerns about the virus subside and family members, neighbors, and friends engage again with loved ones, the demand for services may even increase. I am comforted to know you will be there ready to respond.

Thank you again for all that you do and I encourage you to remain safe and strong and most importantly to take care of yourselves as much as you care for those in your communities. Please know that we at the Department for Aging and Rehabilitative Services value the work you do and appreciate you. Virginia needs you now more than ever!

Sincerely,

Kathryn A. Hayfield, Commissioner
Department for Aging and Rehabilitative Services
To Our Amazing Staff, Volunteers, and Community Partners

Thank You for Making a Difference During the COVID-19 Pandemic

We are grateful for the dedication and support from staff members, volunteers and community partners during these unprecedented times. Working together, we are ensuring older adults in need receive help. Your commitment to support older adults, caregivers and individuals with disabilities in our community makes a positive impact.

Meeting an Urgent Transportation Need During COVID-19 — Thank you Ride Connection Staff!

During an AARP tax event in April, Ms. S, an older adult in the Richmond community, saw a flyer about Senior Connections’ Ride Connection program which provides point to point transportation services to eligible individuals over the age of 60 and adults with disabilities. Struggling with finding transportation for medical appointments, Ms. S contacted our Ride Connection counselors and enrolled in the Ride Connection program. As a result, she began receiving CARE Vouchers to use to get to her medical appointments.

As part of the Ride Connection COVID-19 response, Ride Connection counselors began calling program participants to check on their well-being. Shortly after the pandemic started, one of the counselors made a call to Ms. S to check on her. During the wellness check, the counselor learned that Ms. S had had a series of falls, including one that morning.

Ms. S had scheduled a doctor’s appointment that same day, but she did not have transportation. When the Counselor learned about Ms. S’s situation, she contacted our Ride Connection’s Transportation Manager. The Volunteer was able to find Ms. S a ride to her doctor’s office. As a result, Ms. S was able to receive the medical attention she needed. She thanked everyone involved numerous times, and she has not experienced further falls.

Assisting Older Adults Managing Their Finances During COVID-19 — Thank You Money Management Staff and Volunteers!

The Volunteer Money Management Program at Senior Connections assists adults 60 and over with their monthly bill-paying chores. Prior to COVID-19, trained volunteers met face-to-face with program participants each month to help them manage the task of paying their bills by creating budgets, reviewing their bills monthly, and paying those bills through check writing and other services. The Money Management program enables older adults to live independently, protects them from exploitation, and provides them with the peace of mind that comes with paying bills in a timely fashion.

The arrival of the COVID-19 pandemic meant volunteers were no longer able to visit program participants in their homes. The volunteers needed a new system to continue this bill-paying service.

One Money Management volunteer proposed a system of picking up and dropping off the program participant’s paperwork by doing a “drive-by” to pick up the individual’s mail from the participant’s porch. The volunteer reviewed and sorted the mail. He would then call the participant so they could process the bills over the phone. The volunteer discussed this process with the Senior Connections Volunteer Money Management Program Manager. This method was shared with the other volunteers in the program, who are now using this “drive by” system.

We are so grateful for our Money Management volunteers who have been able to find a way to continue helping individuals they work with while adhering to the COVID-19 guidelines.

In addition, Money Management Volunteers have found other ways to let older adults know they care. For example, one Money Management volunteer noticed a client was sad during a phone conversation. In an effort to cheer her up, the volunteer had a meal delivered to the woman’s home. The client was appreciative of the kindness and told the volunteer the delivery brought a smile to her face.

In another instance, a Money Management volunteer discovered a participant who resided in an assisted living facility had been overcharged for services due to a billing error. He had broken his shoulder because of a fall and had been transferred to a different wing in his assisted living facility. The volunteer advised Money Management Program Manager. She contacted a Long-Term Care Ombudsman who confidentially assists residents of long-term care facilities with a variety of concerns. The ombudsman was able to advocate for this participant to get the overpaid funds returned.

Connecting Individuals to Benefits During COVID-19 — Thank You BEC Counselors!

The Benefits Enrollment Center (BEC) at Senior Connections helps Medicare beneficiaries enroll in benefit programs for which they are eligible. These BEC centers are located around the country to help older adults and adults with disabilities receive assistance with core programs like Extra Help, Medicare Savings Programs (MSPs), Medicaid, Supplemental Nutrition Assistance Programs (SNAP) and Energy Assistance Programs.

Prior to the COVID-19 pandemic, BEC counselors met face-to-face with individuals to assist them in enrolling in the benefits program. After the start of the COVID-19 pandemic, counselors had to think outside of the box in order to continue services.

One of the BEC Counselors recently shared a story of how she was able to help Mr. C, a 94-year-old, who was in dire need of help. She received a referral to contact Mr. C to determine his eligibility for benefits. He lived alone with no family support, and was hearing and vision impaired. Mr. C had recently lost his Medicare Savings Benefit, which resulted in a reduction of $144 from his monthly income. Since he was already on fixed budget, the loss of income was having a detrimental effect on his ability to meet his basic needs.

The counselor recommended that Mr. C seek assistance from a friend to help him enroll in the benefit programs due to his visual and hearing impairment. He was able to solicit help from a neighbor. The counselor scheduled a convenient time to communicate with them over the phone. As a result, she was able to assist Mr. C in applying for some of the core benefits to assist him in meeting his basic needs.

A Medicaid application was submitted via Virginia CommonHelp, a website portal to apply for benefits. In addition, the Medicare application, along with an application for the Supplemental Nutrition Assistance Program (SNAP) was also submitted.

As a result, the Mr. C obtained SNAP benefits while he waited for his Medicare Part B application to be processed. This relieved some of the stress he was feeling about his finances.

Reducing the Risk of Hospital Re-admissions During COVID-19 — Thank You Care Transitions Team!

Senior Connections’ 30-day Care Transitions Program aims for patients to have the best recovery possible while helping them gain confidence in managing their own health. The program accepts patients with chronic health conditions referred by VCU Health and Bon Secours St. Mary’s Hospitals.

Prior to COVID-19, our trained Health Coaches met with patients at the hospital bedside, and at home after discharge. After their hospital stays, Health Coaches met with patients and caregivers to review their discharge instructions, help schedule needed follow-up appointments, reconcile medications, and identify their health condition’s “red flags.” Health Coaches make 3 weekly calls to check on progress and answer questions during the 30-day program. The goal is to empower patients to manage their own healthcare, have good recoveries, and reduce their risk for hospital re-admission.

During the pandemic, Health Coaches are working with patients by phone, making calls to hospital patients and care-
Resilience in the Middle of a Global Pandemic

Tina R. Thomas, MSHP, CDP, CADDCT, CMHS
Senior Director of Programs and Services
Alzheimer's Association Greater Richmond and Central & Western Virginia Chapters
tthomas@alz.org

More than 5 million Americans are living with Alzheimer’s disease. By 2050, this number is projected to rise to nearly 14 million. More than 16 million Americans provide unpaid care for people with Alzheimer’s or other dementias. The Alzheimer’s Association is the leader in the fight to end Alzheimer’s and all other dementias. We accelerate global research, drive risk reduction and early detection, and maximize quality care and support.

Receiving support and resources virtually is a much-needed life line for Alzheimer’s and dementia caregivers in our community

Amidst extreme uncertainty due to the Covid-19 Pandemic, Alzheimer’s Association volunteers and staff transitioned our care and support services to various virtual platforms in mid-March to ensure that our constituents continued to receive the support and services that they had become accustomed to. Since March, the Greater Richmond Chapter of the Alzheimer’s Association has offered more than 175 support groups and education programs to more than 1,500 people. Supporting, coaching and educating remotely has become the new norm for millions across the world.

We are proud of our partnership with Senior Connections that has allowed us to continue providing our evidence-based caregiver counseling program, FAMILIES, and a virtual Frontal Temporal Dementia (FTD) support group to families in the region.

While we are pleased with what we have accomplished thus far, we know that there are many more families that need our help. There is a movement across the nation called “spontaneous volunteering,” when individuals volunteer to assist community members, typically after a large-scale or well-publicized disaster. In the midst of the COVID-19 pandemic, many people have felt a need to offer help.

My ask of you, if you are passionate about our mission, and are seeking ways to get involved and make a difference, please send me an email at tthomas@alz.org or visit our website: alz.org/volunteer. If you have friends, colleagues or neighbors who are passionate about our mission and are seeking ways to get involved and make a difference, please send them my way or tell them to visit alz.org/volunteer.

Together we can make a difference in the lives of those impacted by Alzheimer’s disease and other dementias, today, tomorrow and beyond.

Links: FAMILIES Program https://alz.org/grva/helping_you/F-a-m-i-l-i-e-s

Family Support.

Help Support Older Adults in Your Community!

Did you know Senior Connections is a nonprofit 501(c)3 organization? Contributions to the Annual Empty Plate Campaign support meals, home and community services, emergency services, transportation, social engagement programs and support for COVID-19 related needs.

YES! I want to help support Senior Connections.

Enclosed is my tax-deductible contribution of:

$100 $50 $25 Other $________

To become an Empty Plate Luncheon Sponsor, visit our website or contact

Mrs. Angie Phelon at aphelon@youraaa.org or (804) 343-3045.

Name: ___________________________________________________
Address: ________________________________________________
City: __________________________ State:________________________
Zip: __________________________

Mail to Senior Connections, 24 E. Cary St. Richmond, VA 23219.
To make a donation with a credit card, please visit our website at
seniorconnections-va.org

Thank you
From page B-2

Givers, then conducting the same in-depth “home visit” intervention by phone upon their discharge home. Our Health Coaches are making general wellness calls and assessing patients’ needs remotely in order to continue meeting unaddressed needs.

During a recent call, Mrs. H, a Care Transitions Program participant, said she was in desperate need of transportation and a wheelchair ramp so she could resume dialysis. After her discharge, Mrs. H was using a wheelchair and could not get into a car or climb the front porch steps, as she did prior to being in the hospital.

The Health Coach made many inquiries to ramp businesses and volunteer organizations regarding having a wheelchair ramp installed at Mrs. H’s home. Unfortunately, because of the pandemic, most were not providing new ramp building services. Fortunately, the Care Coordination Manager at Senior Connections referred her to another resource, and the Senior Connections Health Coach coordinated the ramp’s installation at Mrs. H’s home. The Health Coach then enrolled Mrs. H in our Ride Connections program to provide transportation to her dialysis treatments.

As a result of our Health Coach’s efforts, Mrs. H was able to receive life sustaining treatment. In addition to the Care Transition Program’s person-centered interventions, Health Coaches listen for expressed needs and act to provide resources to help.

Friends.
Local Government Connections

Charles City County
COVID-19 has greatly impacted older residents in Charles City County. As the community begins to re-open, the County remains committed to supporting the needs of older adult residents. The health and safety of Charles City residents is our top priority. Residents should call the Charles City hotline at 804.652.4701 if they:
- have questions about where to get tested.
- are in need of food assistance.
- need to get connected with additional services.
- have questions about Charles City County operations.

Chesterfield County
The Chesterfield County Council on Aging has published its biennial “Resource Directory” of Services for Older Adults and Individuals with Disabilities in Chesterfield County. The directory is intended for older adults, adults with disabilities, family caregivers, and professionals, and providers of services. The directory contains the names, addresses, telephone numbers and website addresses of Chesterfield County Human Service Departments, agencies, and organizations (both for profit and non-profit) that provide services and resources for older adults, individuals with disabilities and their caregivers.

Goochland County
Goochland County Department of Social Services’ staff is working 8:30 a.m. - 4:30 p.m. and available to assist clients by phone during those hours. Applicants may apply for benefits online at https://commonhelp.virginia.gov/, by phone at 1-855-365-4370, or for Medical Assistance only at 1-855-242-8282 (TDD: 1-888-221-1590). If a replacement EBT card is needed, the client may call 1-866-281-2448 or Goochland Department of Social Services at (804) 556-5880.

Hanover County
Transportation
Hanover DASH is still operational and available for trips to essential places such as routine medical appointments, grocery stores, the pharmacy, and your bank. In celebration of 6 months of service, you can now ride at “no charge.” Hours of operation are Mon-Sat 5am-6pm, transportation for employment is included, and the service area now includes the medical offices at Stony Point. The six-month promotion is available for a limited time - 6/12/2020 through 9/30/2020. Hanover DASH is available to Hanover residents, age 60 and over, or those with short-term or long-term disability. For more information, call 804.365.DASH (3274) or visit www.HanoverDASH.org.

Financial Assistance
- • ASHA (Ashland Christian Emergency Services) 804.798.2784
- • WHEAT (Western Hanover Emergency Action Team) 877.559.4328
- • MCEF (Mechanicsville Churches Emergency Functions) 804.357.4093

Food Resources
- • Call Hanover County Resources at 804.556.4300 for current list of Hanover Food Pantries
- • Call Senior Connections 804.343.3000. Their Nutrition and Wellness Department will assist with Home Delivered meals/Meals on Wheels application or other resources.
- • Call Feed More’s Hunger Hotline at 804.521.2500, ext. 631

PPE (Personal Protective Equipment) Agents have been equipped with the personal protective equipment to ensure the safety of the clients and the staff.

Henrico County
Henrico County’s EngAGE initiative has responded to the COVID-19 pandemic through the creation of two new programs. The first is the Outreach Call Center for Older residents. This call center was created to reach older adults in the County who are considered a vulnerable population according to the CDC’s COVID-19 guidelines. The Outreach Call Center is designed to provide information and assistance on resources in the area. The program also provides a friendly, reassuring voice to individuals enrolled to receive regular phone calls.

The second program created in response to COVID-19 is EngAGE at Home. EngAGE at Home is a telephone-based activities program offering opportunities for engagement and education. This program offers learning, sharing, and other opportunities to connect via phone from the comfort of your home. Henrico residency is not required and all are welcome. Sessions are held every Tuesday at 11am. To enroll in the program or request additional information, please contact Sara Morris, Advocate for the Aging, at 804.301.3065 or agingadvocate@henrico.us.

New Kent County
Coronavirus Aid, Relief and Economic Security Act: New Kent County residents in need of financial assistance due to COVID-19 related events may be eligible to receive help with rent, mortgage, electric bill, water bill, medication, food and more. To determine if you are eligible and to apply, please visit the New Kent Social Services page on New Kent County’s website. You may also call the New Kent Department of Social Services at 804.966.8533 x336 to request an Emergency Services application packet be mailed to you. If you call after normal business hours, please be sure to leave your name, phone number and mailing address.

An application packet will be mailed to you on the next business day. To apply for SNAP (formerly food stamps), TANF, Medicaid and Childcare go to https://commonhelp.virginia.gov/ or call 1.855.635.4370. You may also call the office at 804.966.8533 x336 to request that a packet be mailed to you.

Powhatan County
Powhatan County continues to serve and assess the needs of older residents in the future. Senior Focus Groups are being developed with the goal of formulating a strategic plan to make Powhatan County a livable community for this valued age group.

The Ride Assist Services (RAS) program through the Department of Social Services launched the COVID-19 Pandemic began. RAS provides free transportation to ambulatory adults, 60 and older who are unable to drive themselves, to help with basic transportation needs. The program is supported by volunteer drivers who go through a vetting process. Currently, because of COVID-19, the program is unable to provide transportation. However, program volunteers are assisting older adult residents by providing other services such as grocery delivery, assistance with obtaining prescriptions, supportive calls and more.

The Grandpals program in Powhatan works to connect the younger generation with older adults in the County. The program encourages interaction through the letters, stories, and artwork of children of all ages. The goal is to support older adults during this time of isolation and uncertainty.

To learn more about the programs and services available to assist older adults in Powhatan County, please contact Jayne Lloyd at 804.698.0438 or RAServices.pva@gmail.com.

City of Richmond
The City of Richmond’s Office of Aging and Disability Services assist Richmond residents with aging place through a well-coordinated network of community-based services. Help navigating community-based services and supports is available for adults, 55 and older, and for adults with physical and sensory disabilities.

COVID-19 Programs & Services are:
- conducting care coordination assessments by phone.
- providing coordination of food distribution.
- providing coordination of financial assistance programs to provide financial support with expenses such as
  - mortgages, rent, and utilities.
- providing coordination of benefits services such as SNAP, Medicaid, Adult Protective Services and more.
- providing well-check calls to those who may be socially isolated.
- providing assistance with accessing mobility devices and equipment.
- providing programs to help with social isolation and stimulating engagement.
Money tight? Ways to adjust your budget

By Courtney Jespersen

You’re not the only one with a tight budget. Millions of Americans are currently struggling with unemployment, lost hours and lowered wages.

We talked to financial experts for advice on getting more mileage out of the money you have available right now. Here are their tips for finding extra money in your monthly budget:

**Go line by line**

You’re probably spending a lot of time at home these days, so devote some of that free time to analyzing your finances.

Go over every single transaction in your checking account, savings account, credit card bills and so forth, said Robinson Crawford, a certified financial planner. He said you can use a budgeting system to make this step easier. Try an app, Excel file or some other tool.

Once you see all of the dollars going in and out, you’ll be able to identify areas for savings. And you’ll be ready to start making some (or all) of the changes outlined below.

**Pick up the phone**

As you look at your line items, focus on the largest bills first, suggested Cadyn North, another financial planner. Lowering substantial, recurring payments has the potential to reap the biggest savings.

For example, even if you already received an automatic rebate from your auto insurance company (due to the pandemic), it doesn’t hurt to call and see if you can negotiate additional savings. That’s particularly applicable if you’re not driving right now.

[Ed. Note: If you have a federally backed mortgage and are able to attest that the pandemic has caused you financial hardship, you can request up to one full year’s “forbearance” on mortgage payments from your lender. That’s only a temporary hold on your debt payments, but if you need the extra money now and expect to be able to resume payments later, it can be a big help.]

If you choose to contact companies and service providers you do business with, be honest about how COVID-19 has affected you. Crawford recommends telling them about your situation and why you’re asking for help, especially if you’ve been laid off (or suffered steep declines in investment savings). They’re likely to empathize.

“Part of the reasoning should be, ‘Listen I’m trying to do everything to keep all of my bills paid. I want your service. I want to keep you. I want to stay as a customer,’” he said.

**Five stocks to consider buying now**

By Anne Kates Smith

With the market finding its way through tricky economic territory, investors will have to strike a careful balance between offensive and defensive moves.

These five stocks will help you finesse your approach with a blend of classic safety plays, companies that will shine as the economy recovers, and companies poised to profit in a post-pandemic world:

**American Electric Power** (AEP, $81): Operating in 11 states, this electric utility mixes defense of a 3.6% yield with some sensitivity to an economic rebound, according to T. Rowe Price portfolio manager David Giroux. Look for long-term annual earnings growth in the mid-single-digit percentages.

**Becton Dickinson** (BDX, $235): The healthcare equipment maker has a pipeline of products to battle COVID, according to BoFA Securities, including a test that will confirm an active infection in 15 minutes. Becton is ramping up to produce syringes for a COVID vaccine.

**Costco Wholesale** (COST, $300): Competitive advantages go beyond pandemic-related stockpiling, according to Morningstar. Membership renewal rates are nearly 90% and have held steady through the financial crisis and the rise of e-commerce.

**Peloton Interactive** (PTON, $53): Peloton (which makes indoor exercise bikes and treadmills with screens connecting you to remote classes and fellow exercisers) has yet to post a profit. But it has first-mover advantage in the interactive fitness market, allowing it to achieve critical mass and cultivate a loyal following. Brand awareness grew with free-trial marketing amid the pandemic, according to investment research firm CFRA.

**Southwest Airlines** (LUV, $34): People will fly again, and this low-cost airline has the financial resources to survive until they do, according to Artisan Partners portfolio manager Dan O’Keefe. The domestically focused carrier is in the best position to take market share from struggling competitors.

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See **ADJUST BUDGET**, page 15
Ethical wills let you share life’s lessons

By Alina Tugend

Rebecca Schreiber, a Manhattan real estate agent, was getting her papers in order after a divorce and decided that, along with redoing her legal will, she would also write up an ethical will for her two young children.

“It was a way to convey my wishes and hopes to my children,” Schreiber, 42, said.

Ethical wills, or legacy letters as they are also called, are documents to “communicate values, experiences and life lessons to your family,” said Abby Schneiderman, co-founder of Everplans, which helps people plan and store important documents online in one location.

Barry Baines, a hospice medical director in Minneapolis and St. Paul and author of Ethical Wills: Putting Your Values on Paper, said he first came upon the concept in the 1990s when he and his colleagues were working on a project about existential pain at the end of life.

A dying young man told them his non-physical pain was a 10 out of 10. Even though this patient was a husband and father, “He told us, ‘I feel like I’m going to die, and there won’t be any trace that I was ever on the Earth.’”

When Baines heard this, he recalled a book he had read about ethical wills and suggested the patient create one with some guidance from a chaplain. The patient “grabbed onto the idea like a drowning person grabs onto a life preserver,” Baines said. And when it was done, the young man said his spiritual suffering had dropped to zero.

Baines is also co-founder of livingwise-ly.org, a company that, among other things, offers both guidance for creating ethical wills and trains facilitators — such as financial planners, hospice workers and those who work in faith communities — about how to help people fashion their own legacy letters.

No one needs an expert to write their own ethical will, Baines acknowledged, but services like his are a way to prompt people to do it. “Everyone is capable of doing it by themselves,” he said. “But you need that protected time to reflect and write.”

While the task may seem daunting, most people’s ethical wills aren’t long, perhaps only a page or two. For those who don’t know where to start, Schneiderman suggests writing about their personal history, favorite things, academic and professional life, religious and political views, and hopes for the future.

Ethical wills take many forms

Be creative. Jo Kline, a retired attorney and author of So Grows the Tree: Creating an Ethical Will, said her ethical will is a slideshow with photos of loved ones and her favorite quotes.

Or, think of how a favorite hobby can convey to others your passions and beliefs. For example, Kline, 68, recommended that if you love cooking, take beloved recipes and annotate them with memories and hopes for future family gatherings.

Legacy letters can even be accidental. Kline discovered a two-page typewritten letter from her uncle that was saved by his brother (her father) while clearing out her parents’ house in the early 2000s. Her uncle had written the letter in 1963 on the back of a church bulletin shortly after his only child had died in an airplane crash.

In it, her Uncle Bill urges his brother to take walks, to worry about his mental health as well as his physical health, to keep an open mind and be tolerant of others. “When I saw it, I thought, ‘This is my uncle’s ethical will. But he didn’t have any idea what it was called,’” Kline said.

For many, leaving an ethical will seems like a grandiose idea, that their lives are too ordinary or unsuccessful for them to have valuable insights to share. But the struggles are where life lessons come from, Baines said.

Kline also urges those considering writing a legacy letter to perhaps do it at their life’s milestones — for instance, when you become an empty nester or when you retire. The document can also be one of self-reflection for how you want to live the rest of your life.

“It’s a way to soul-search what I want the rest of my footprint to look like,” she said. “What do I stand for?”

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Excellent resources for financial planning

Life is fraught with a series of complicated financial decisions, from financing an education or a first home to distributing an estate after death. Fortunately, on almost every aspect of personal financial planning, there is at least one published guide that can help you through.

I use many sources to keep current on the latest innovations, legal developments and information about personal finance. Here are the most reliable and readable:

Social Security

My favorite guide is Andy Landis’ Social Security: The Inside Story (available online at andylantis.biz). The book, which Landis updates regularly, is well organized and easy to read, and he includes references relevant to Social Security regulations. Landis answers questions from readers promptly and clearly.

IRAs and other retirement accounts

Ed Slott’s Retirement Decisions Guide: 2020 (irahelp.com) is the most recent iteration of his comprehensive and authoritative guide to retirement accounts. He and his staff at Ed Slott & Co. stay up-to-date with all new issues. I count on Ed and his staff to respond quickly and accurately to any issues.

Annuities

Annuities are a complex subject. My favorite expert is Stan Haithcock, an annuity agent with whom I have been working for 10 years. Haithcock has prepared readable and accurate brochures, available at no cost, on every type of annuity that discusses the pros and cons. His website, stantheannuityman.com, has a wealth of information. He responds quickly and accurately to readers.

Adjust budget

From page 13

services and online shopping memberships, especially ones you haven’t found use for even while you’ve been cooped up at home.

If you still like (and use) your subscriptions and aren’t willing to give them up completely, cut them out temporarily. Some companies allow you to go online and pause your account for a period of time.

“That’s a way to get $15, $20 here and there extra in your budget,” North said.

Get money back

Sign up for cash-back shopping sites or apps to earn money back when you purchase groceries and other essentials, Wooten suggested. With some apps, you scan your receipt after a transaction for post-purchase savings.

Every change you can make — no matter how major or minor — can make a difference.

As an agent, he recommends only cost-effective products to his clients and does not push products for high commissions. I have recommended many readers to Stan and have yet to receive a complaint.

Retirement planning

The best general book on the subject is How to Make Your Money Last, by Jane Bryant Quinn (published by Simon & Schuster). Recently updated, the book is comprehensive and easy to read.

It covers all major retirement issues, including Social Security, healthcare, pensions, retirement plans, investing, housing issues (including reverse mortgages) and life insurance. She also identifies her sources, so readers can seek additional information.

Reverse mortgages

When I first started writing my column, I had a very low opinion of reverse mortgages, owing to deceptive ads and high costs. Costs are still pretty high, but some authors have presented a good case for the advantages of reverse mortgages for some homeowners.

The best book I have read on the subject is Reverse Mortgages: How to Use Reverse Mortgages to Secure Your Retirement, by Wade Pfau (Retirement Research Media). He has presented a reasonable case for some homeowners. I would recommend that anyone considering a reverse mortgage read his book before committing to anything.

Index investing

Readers of my column know that I am a strong believer in the advantage of index investing. A leading proponent is Charles Ellis, one of the most influential investment writers, who makes a strong case for it in his book, Winning the Loser’s Game: Timeless Strategies for Successful Investing (McGraw Hill).

His book is excellent, readable and recommended reading by many of the leading investment experts. Ellis regularly updates this book, printing seven additions.

Investment strategy and risk control

I haven’t read an investment book that covered the subject of risk as well Howard Marks’ The Most Important Thing: Uncommon Sense for the Thoughtful Investor (Columbia Business School Publishing).

Considered a must-read by John Bogle, Warren Buffett and many other prominent investors, the book is comprehensive and readable. Marks is the co-founder of Oaktree Capital Management, which manages over $120 billion for clients.

Periodicals

I recommend Barron’s weekly and Investors News monthly.

Elliot Raphaelson welcomes your questions and comments at raphelliot@gmail.com. © 2020 Elliot Raphaelson. Distributed by Tribune Content Agency, LLC.
Enjoy the simple life in modern Sweden

By Don Mankin

(EDITOR'S NOTE: Given the worldwide reach of the coronavirus and the fact that COVID-19 cases in Sweden and elsewhere are still rising, this is not the time to travel there, or anywhere, for enjoyment. Please enjoy this article as armchair entertainment and for planning your future travel in healthier times.)

Sweden has been much in the news of late. First, it was teenage activist Greta Thunberg scolding adults for trashing the planet.

More recently it’s been the country’s controversial no-quarantine approach to the COVID-19 pandemic.

Its reputation, however, has long been in the vanguard of progressive lifestyles, social innovation and avant-garde experimentation, and is now headling “back to the future” by focusing on sustainable living and eco-friendly lifestyles.

This past fall, my wife and I saw both sides of Sweden — futuristic art and technology coupled with a pervasive desire to return to nature.

Our week-long road trip to West and Southern Sweden was my second trip to the country. My first was in 1969 when I purchased a Volvo in the U.S., picked it up at the factory on the outskirts of the city and headed north to the Bohuslän Coast — the rugged, rocky, indented coastline to the north.

It didn’t take long to get used to the Volvo’s new-fangled gadgetry, and soon I was cruising along like a local. Lulled by a smooth, effortless ride that made 80 mph feel like 50, I even got a speeding ticket.

We made our way up the coast to Everts Sjöbad, a guesthouse near the town of Grebbestad, for our first taste of Sweden’s back-to-nature revival.

There are only six simple rooms in this weathered former boathouse, all with access to a deck where guests can eat simple, healthy meals or just gaze over the water to the rocky islands offshore.

The first activity on our agenda was an oyster-shucking lesson from Hanna, our host, on her father’s classic wooden fishing boat. We chugged around the rocky bay, nothing in view to suggest that we were in one of the most modern, technologically advanced countries on Earth.

Hanna did most of the shucking; I did most of the eating. I washed down the oysters, plucked from the water just minutes before, with a bottle of the local oyster stout. You can have champagne with your oysters, but I’ll take a bottle of oyster stout on a fishing boat any day.

After a sunny four-mile walk into Grebbestad and back, two huge platters of seafood with crab claws, langoustine, mussels and prawns, plus various accompaniments, were waiting for us outside our room. We took our time working our way through the meal as we sat on the deck and watched the sunset.

Before leaving West Sweden, we visited a scenic sculpture park on the island of Tjörn. We wandered for over an hour through Sculpture in Pilane’s fields of heather, gaping at the collection.

All of the pieces were interesting, many dramatic, but the highlight was the gigantic head of a woman by the Spanish artist Jaume Plensa. It looks like a marriage between the elongated faces painted by Modigliani and the massive stables of Alexander Calder.

Vineyards of Southern Sweden

From the sculpture park, we headed four hours south to Skåne. Our first stop was Mölle, a 19th-century fishing village that was transformed into one of Sweden’s first seaside resorts by its scandalous, mixed-gender beaches. Sweden, and indeed the rest of the Western world, has come a long way since then.

Just a few minutes from Mölle is Arild’s Vineyard, with rows and rows of grapevines, wine vaults from Roman times and 16th-century farm buildings.

Fine wine is not what you would normally associate with Sweden, so I was pleasantly surprised by the quality of the wine served at dinner. I enjoyed several more glasses to confirm my initial impression.

Sweden’s Stonehenge

For a glimpse of an even simpler time, my wife and I made our final stop of the week-long trip at the megalithic Ales stenar (Ale’s stones) monument — ancient stones several feet high arranged in the shape of a ship, probably the burial site for somebody very important.

It’s a short but steep hike to the stones in a grassy meadow on a bluff overlooking the sea. In a trip that featured spectacular scenery, this was some of the best.

It was late afternoon when we started our hike. The sun was low in the sky, and
**Visiting quaint, yet grand, Rhode Island**

*By Ashley Stimpson*

Rhode Island is easy to miss. It’s famously small, crammed tightly into the jigsaw puzzle of New England.

But travelers who seek out this tiny-but-mighty state are rewarded with quaint accommodations, uncrowded attractions and one-of-a-kind cuisine.

My partner and I set out from Baltimore on a blustery fall day last year, content in the cozy silence of an Amtrak Northeast Regional quiet car.

We pulled into Providence Station six hours later and caught an Uber to Bristol, an easy 20 miles and 200 years down the road.

**Historic waterfront mansions**

Quaint, seaside towns are not difficult to find in Rhode Island. Narragansett and Newport are among the most popular, but we chose Bristol for its proximity to the capital city of Providence.

We wanted to explore historic houses, so we were excited to find one we could sleep in: the Bradford Dimond Norris House, a Federal-style mansion in the heart of downtown. This B&B is 228 years old but feels remarkably clean and modern.

Next door to the BDN House is the R. H. Lovecraft and site of much Revolutionary angst, Providence feels like a mystery waiting to be unraveled.

**Funky Providence**

A couple days in the country left us eager to get back to the city, so we headed to Providence. Our room at the newly renovated Graduate Providence (formerly the Biltmore) was dark and moody, like the city itself.

The hometown of famous horror writer H. P. Lovecraft and site of much Revolutionary angst, Providence feels like a mystery waiting to be unraveled.

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

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

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

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Traditional rollators and walkers simply aren’t designed well. They require you to hunch over and shuffle your feet when you walk. This puts pressure on your back, your neck, your wrists and your hands. Over time, this makes walking uncomfortable and can result in a variety of health issues. That’s all changed with the Perfect Walker. Its upright design and padded elbow rests enable you to distribute your weight across your arms and shoulders, not your hands and wrists. Helps reduce back, neck and wrist pain and discomfort. Its unique frame gives you plenty of room to step, and the oversized wheels help you glide across the floor. The height can be easily adjusted with the push of a button to fit anyone from 5’ to over 6’. Once you’ve reached your destination you can use the hand brakes to gently slow down, and there’s even a handy seat with a storage compartment. Its sleek, lightweight design makes it easy to use indoors and out and it folds up for portability and storage.

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Rhode Island

From page 17

souvenirs in the city.

Around the block we found the Athenaeum, a historic, picturesque library housed in a handsome 1938 Greek Revival building.

We enjoyed the self-guided tour, which takes visitors on a veritable treasure hunt of cool history. Just make sure you explore quietly — the Athenaeum is still a working library.

From the library, we took a stroll down Benefit Street, Providence’s main thoroughfare. The John Brown House, Stephen Hopkins House and the Old State House face these cobblestones and could keep any history buff entertained.

If you’re looking for evening plans, Trinity Repertory Company (the locals call it Trinity Rep) is one of the most highly regarded local theatres in the country.

Food for foodies, vegans

Unsurprisingly, the Ocean State is all about seafood — specifically the quahog, a hard-shell clam that makes a memorable chowder.

We got ours at the Lobster Pot in Bristol along with fried calamari, the official state appetizer. Rhode Island-style calamari is topped with hot peppers, served with garlic butter — and worth a try.

The hike to Alex stenan essentially marked the end of our trip. I did not realize it at the time, but that hike also marked the end of my traveling for a while, at least until a vaccine for COVID-19 becomes available.

When we all emerge from our pandemic cocoons and start thinking about traveling again, there will be lots of destinations competing for our dollars and time.

Another Rhode Island classic is coffee milk. Made with sweet, coffee-flavored syrup, it’s like chocolate milk for grown-ups.

We fell in love with it at a diner called Olneyville N.Y. System, where you can also indulge in a hot wiener (insider tip: Do not call it a hot dog, and do not ask for ketchup) with salt-and-vinegar fries.

If meat is not your thing, Providence delivers with Plant City, the country’s first all-vegan food hall. Featuring four restaurants, a coffee bar, bakery and small grocery store, Plant City has something for everyone, even for skeptics.

If you try one meal in Providence, let it be the cacio e pepe at Double Zero. The thick noodles coated in cashew cream sauce will change your life — or at least your misconceptions about vegan cuisine.

Elsewhere, we were impressed with the service and French toast at Nick’s on Westminster, and the opulent dining room at the Dorrance. If you’re hungry in Rhode Island, you’re doing it wrong.

We did it right, I can happily report, and were stuffed for the duration of the train ride home. At the end of our journey, we were full of seafood and stories, and ready to let everyone in on the East Coast’s best-kept secret.

You can get to Rhode Island by train (around $100), plane (around $150), or car. It’s an eight-hour drive. Check cdc.gov for current travel advice.

Sweden

From page 16

the stones cast long shadows across the meadow. We could imagine that we were living 1,400 years ago, worshiping, watching the sun rise, or fasting for spiritual enlightenment (well, maybe not that).

BEACON BITS

Ongoing DIGITAL CONCERT HALL

Do you miss classical concerts? The Berlin Philharmoniker has opened a digital stage, with free concerts and films that delve into the lives of famous musicians. To learn more, visit digitalconcerthall.com/en/home.

The Invention of the Year

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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.

Why take our word for it. You can try the Zinger out for yourself with our exclusive home delivery experience. You can make arrangements for the purchase of a new car in the U.S., pick it up at the factory just outside Gothenburg, drive it around for as long as you want, and drop it for shipment back to the U.S. See volvocars.com/intl/buy/experience-volvo-cars/factory-delivery-experience for more info.

If you go

British Airways, Air France and SAS have one stop, round-trip flights from Richmond to Gothenburg for around $1,000. Check cdc.gov for current travel restrictions.

Getting around: With Volvo’s Factory Delivery Experience, you can make arrangements for the purchase of a new car in the U.S., pick it up at the factory just outside Gothenburg, drive it around for as long as you want, and drop it for shipment back to the U.S. See volvocars.com/intl/buy/experience-volvo-cars/factory-delivery-experience for more info.

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This trip was hosted by Volvo, West Sweden Tourist Board and Tourism in Skåne. For more information, photos and details on what to do and places to stay and eat, visit Don’s website, adventuretransformations.com.

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Recommended reads from local authors

By Catherine Brown

For many of us, the restrictions associated with the COVID-19 pandemic have afforded more time to enjoy quieter pastimes like reading. Social distancing has provided extra hours and space to discover new authors, reread old favorites and escape to another time and place.

Local author Kathleen Reid, who wrote A Page Out of Life, Paris Match and, more recently, Sunrise in Florence, has enjoyed the opportunity to read more during the pandemic.

“I love to read,” Reid said, “and I love to be transported by another author’s work.”

Although the pandemic has led to economic mayhem for many industries, book sales have remained relatively consistent. Not surprisingly, online book sales surged this spring, when most of us were at home.

If not for the virus, Reid would be out and about promoting her recent release at book clubs, the VMFA and other venues. Instead, she has engaged in virtual events through online meeting service Zoom, an experience she finds a bit strange.

“I’m thankful for the opportunity to engage in these events, but I’m a people person,” Reid said. “I really miss the connections I get to make with the audience before and after a talk.”

Time to start new books

The quarantine has a silver lining for Reid, a 2015 novel a top seller in 2019 about two working-class kids who develop a successful singing act during the Big Band era.

“Trigiani is a fabulous writer and person,” Reid said, “and her newest book was the perfect summer read.”

Engaging our brains and being transported to another world, as Reid and Kukla have done, can be good medicine for all, particularly during these uncertain times.
By Lela Martin

Has your tomato plant produced blossoms but no fruit? If so, that may be because a neighbor engaged a mosquito control service.

The principal active ingredient in the insecticides used by these services — pyrethrum, permethrin, resmethrin, or d-phenothrin — does not differentiate between mosquitoes and beneficial insects, such as the bumblebees needed to pollinate your tomato plants.

True, mosquitoes are pests, and female mosquitoes can be vectors of dangerous diseases. But you should employ other remedies to deter mosquitoes. Here are several:

**Prevention**

One aspect of prevention is to reduce your skin’s exposure to mosquitoes, thereby avoiding bites. Wear long, loose and light-colored clothing, including long-sleeve shirts and long pants.

Stay in during early morning and evening when some mosquitoes are active. Use mosquito netting over baby strollers.

Repair rips and tears in window screens, or use air conditioning if your screens are in disrepair.

The other type of prevention involves removing habitats for mosquitoes to live and breed. Since a mosquito can be born in as little as a teaspoon of water, your primary job is to remove (or at least reduce) sources of standing water.

Henrico County has a Standing Water Initiative and provides many services including free mosquito inspection to county residents.

Its “Pick a Day to Fight the Bite” campaign suggests that homeowners pick a convenient day each week from April 1 until Oct. 31 to inspect the yard and dump sources of standing water.

It’s important to do this regularly every seven days to disrupt the mosquito’s life cycle. Standing water can accumulate in children’s toys, kiddie pools, pet dishes, bird baths, grill covers, trashcan lids, flowerpot saucers, watering cans, wheelbarrows and garden tools.

Tie tarp tight, remove old tires, clean gutters, inspect A/C drains, and maintain swimming pools. Fill in lawn depressions. Keep 16-mesh screens over rain barrels.

If you have a pond or other water feature in your yard, those with steep slopes or vertical walls that quickly drop off into water deeper than 24 inches are not as appealing to mosquitoes. Stock mosquito-eating fish such as native top-feeding minnows or goldfish in small garden ponds.

Fountains or waterfalls increase water circulation and reduce stagnation.

**Sprays and lotions**

Chemical repellents containing DEET, picaridin or Insect Repellent 3535 (IR3535) provide longer lasting protection. EPA-registered repellents containing oil of lemon eucalyptus or paramenthane-diols also provide good protection; however, they may not last as long as DEET products.

Apply repellent to exposed skin and clothing according to product directions. Do not spray repellent on the skin under clothing. Heavy saturation is unnecessary. Avoid eyes, nose, lips, cuts or other sensitive areas. Reapply repellent when it begins to wear off.

After returning indoors, wash repellent-treated skin with soap and water or bathe.

You can also purchase permethrin-treated clothing that retains repellent through multiple washes. (Do not, however, apply repellents containing permethrin directly to the skin.)

**Natural repellents**

Plants whose odors are natural mosquito repellents include basil, lemongrass, rosemary, garlic, citronella grass and catnip. Planting them in the garden makes them very accessible.

To be considered effective, plant essential oils may need to be released by crushing the leaves, rubbing the leaves on the skin, brushing against the plant or burning them in a firepit or grill.

Make sure through testing that your skin is not sensitive to any of the plants listed.

Citronella candles and torches provide relief from mosquito bites in the areas where the smoke wafts.

See MOSQUITOES, page 21

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Distillers
From page 3

granddaddy only had one cow.”

When airline rules forced his retirement at age 60, Chuck said, making whiskey seemed like the “natural thing to do.” So, he and his wife, Jeanette, established Belmont Farm Distillery, where they grow their own corn and produce whiskey in a 3,000-gallon copper pot still. The still is the “secret of our whiskey,” he contends.

The Millers also make vodka, bourbon and gin, some flavored with cherries, butterscotch and peaches. But by far the most popular product is the moonshine: their 100-proof unflavored Virginia Lightning.

“We are preserving an American and family tradition. We keep the old pot still going,” Miller said.

Nothing but the apple

The Shelton family operates their own farm in North Garden, Virginia, 10 miles south of Charlottesville. The family patriarch planted the Rural Ridge Orchard, while two of his grown children started studying heirloom apples. By 2009, the family hobby evolved into Albemarle CiderWorks, with Chuck Shelton, a former radiation control specialist for a nuclear power plant, as the cidermaker.

The Sheltons are now resurrecting the cider culture of old, making a pure, artisinal product.

“There’s nothing in the glass but the apple,” said Charlotte Shelton, Chuck’s sister and a former financial advisor who now oversees Albemarle CiderWorks’ workshops and events.

Not get-rich-quick

There are more than apples at the Mt. Defiance Cidery and Distillery in Middleburg. Lead distiller Peter Ahlf spent 25 years as an aeronautical engineer at NASA and a private firm, helping design the Space Shuttle and the International Space Station.

But it wasn’t until Ahlf retired that he started making a kind of rocket fuel. Today, he crafts an award-winning absinthe, a green, anise-flavored spirit.

Ahlf makes 400 bottles a month of the 140-proof brew from scratch. He grows the potent beverage’s key herbal ingredients — wormwood and hyssop — at Mt. Defiance, co-founded in 2014 by Ahlf and Marc Chretien of Arlington, Virginia.

For most of his life, Chretien practiced law, served in the New Hampshire legislature, was counsel to a Congressional committee, and advised four-star combatant commanders in Iraq and Afghanistan.

Chretien didn’t want to settle for “the classic retirement — go to Florida and play golf,” he said. “When you come out of a pressure-cooker environment, you need something to do. I’m not really geared to sit home.”

While Ahlf makes absinthe, Chretien makes hard cider flavored with bourbon, ginger, blueberries, peppers or lemonade. All are served to customers in the airy barn’s tasting room.

Chretien said he’s happy, but he warns retirees who want to open a distillery that it’s not a get-rich-quick scheme.

“Don’t plan on making a fortune,” he said. “You have to be prepared to work for free and have workers earn more than you in some years, if you have chosen something you like doing.”

For more information about Virginia’s distilleries and cideries, visit the websites of the companies mentioned above, or see virginiaspirits.org/spirits-trail, virginiacider.org/explore-cideries or AmericanWhiskeyTrail.com.

Mosquitoes
From page 20

Studies at Michigan State University have shown that mosquitoes do not like wind; therefore, a fan or ceiling fan installed on a porch, deck or patio during a meal may help reduce the number of mosquitoes.

Researchers also learned that DEET added to a fan filter (combining a chemical repellent and wind) was a very effective repellent.

Larvicides

Pesticides include larvicides and also those that kill adult mosquitoes. Larvicides kill larval mosquitoes in ponds or other standing water.

Products such as those containing Bacillus thuringiensis israeliensis (Bti) are available to the public as dunks or granules. They typically do not harm birds or other organisms other than the those of the genus Diptera (e.g., flies and mosquitoes).

Mosquito dunks resemble biscuits and are available in small quantities. They can be broken into different sizes, depending on the size of the larval breeding habitat to be treated. Bti granules are also available to the public as dunks or granules.

Larvicides kill larval mosquitoes in ponds or other standing water.

Researchers also learned that DEET (2,2-dichloro-1,1-trifluoroethane) and permethrin (2,2-bis(p-chlorophenyl)ethylene) are effective, biological, physical) to control mosquito populations without losing the positive effects of beneficial insects. For more information, visit epa.gov/mosquitocontrol.

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

FROM PAGE 22
ANSWERS TO CROSSWORD

APRIL BLEAB PAPP
LAURA MA I N
HYBAY DOSSENTHE
FALSE GONE
EVERY THE
NELPHIE
ELECTRIC COMPANY
HALO IMAN CIG
PARKING IMPORTS
LOTS REDO
GAD GREE MON
POWERIORDA IEB
STYNG OFF IDOOF
ITIVE BLINE SHADE

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UpBed™ is the ONLY adjustable bed that puts your feet safely on the ground.

The only adjustable bed that helps you “Get Up and Go” by yourself!

For millions of Americans, “Rise & Shine” has become a thing of the past. Mobility and balance issues have forced many people to struggle getting in and out of bed. Not being able to get out of bed by yourself can be inconvenient, undignified and downright dangerous. To solve this problem, this product has been introduced in continuing care and other health care facilities. Now, thanks to firstSTREET, the leading marketer of innovative products for seniors in the United States, that same bed can enable people to get up, get going and live independently in their home. It’s called the UpBed™, and there is nothing else like it. The secret to the UpBed™ is its revolutionary system for raising the mattress to any position for a variety of activities. It features a state-of-the-art mattress with memory foam for a great night’s sleep… like sleeping on a cloud. With the touch of a button, it gently raises your upper body to a “sitting up” position, perfect for reading a book or watching TV. Another touch and it moves to a full sitting position, enabling you to eat, knit, play cards… all in a comfortable position. Time to get out of bed? It’s never been easier or safer. The bed elevates slowly, and the bottom of the mattress curls in, enabling you to put your feet firmly on the floor while the bed lifts you gently towards the “nose over toes” position where you simply stand and walk away. It’s easy, safe and no other bed can do it.

Nothing is worse than spending the night worrying about how you are going to get out of bed. Call now, and a helpful, knowledgeable product expert can tell you how you can try out the UpBed™ for yourself, in your own home. Delivery of the bed is most convenient as we offer to-your-door delivery or we can provide White Glove delivery and we will completely set up the bed where you would like. Call today!

Call now to find out how you can get your own UpBed!
Please mention promotional code 113427.

For fastest service, call toll free 24 hours a day. 1-888-882-9446

This bedding product cannot be returned, but if it arrives damaged or defective, at our option we will repair it or replace it. ©2020 by firstSTREET for Boomers and Beyond, Inc.
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