The ‘ambassador’ of Jackson Ward

Experience the exciting new senior lifestyle coming soon to Richmond!

Call 1-800-349-4221 to learn more or visit AveryPointCommunity.com for your free brochure.

Inside...

Cover Story 3
Fitness & Health 4
Law & Money 13
Leisure & Travel 16
Arts & Style 19
Crossword & Classifieds 22
Reader snapshots

A couple of months ago, I shared some insights that we learned from hundreds of readers who answered our survey asking how the pandemic has affected them.

We followed that up with another survey, asking readers more about who they are, what their future plans are, and what they think of our publications (both Fifty Plus and her sister Beacon publications) and our advertisers.

This type of information is especially valuable to us, both so we know for whom we are writing, and so we can let our advertisers know more about you.

I thought some of this information might also be interesting to you, so I’m summarizing it this month.

For example, just over half our readers have grandchildren, about 25% have a household pet, and nearly 60% regularly use Facebook (by far the most popular social media with our readers).

One in three readers plans to make home improvements in the next 12 months, while a similar number are considering a move within the next two years.

Over the years we have been doing such surveys, we frequently used to see 30 to 40% of readers considering a move, but in recent years, that had dropped to the low 20s.

So, it’s interesting to me that, even as “aging in place” has grown in popularity — with a notable rise in the percent planning home improvements — the number planning to move has gone back up as well.

In earlier years, the largest group of those planning a move were considering an independent living retirement community. But in this survey, that group was edged out by readers looking to move to a smaller home.

Still, a solid third of those moving are considering independent living communities, with one in 10 looking at assisted living options for themselves.

I’m kicking myself for not asking if readers were looking for housing for other family members. That might well have produced a different set of answers. Oh well, next time…

Nearby 90% of our survey respondents had picked up a printed copy of our paper at one of our many free distribution sites. Most of the rest were subscribers, with only a handful saying they read us online.

Similarly, nearly 90% said they read us every or most months, with fewer than 10% saying they were occasional readers or had picked up our paper for the first time.

Because revenue from advertising is what enables us to print and distribute more than 200,000 copies of our four editions each month without charge to readers, we were also interested in reader response to ads.

We listed a number of ways people might respond to an ad and allowed respondents to choose as many as applied. I thought this was especially informative.

Two out of three respondents said they had purchased products or chosen services based on ads seen in our publication. Furthermore, more than half had referred a friend or relative to an advertiser.

Nearly 50% said they call advertisers for more information, more than 40% check out an advertiser’s website, one out of three Googles the product or advertiser, one out of four shows ads to friends or family and asks for advice, and an astonishing 43% cut out ads and save them for later response.

In this day and age, when so many print publications are going out of business, or are switching solely to publishing online, it was impressive to see how strongly our readers continue to prefer and respond to the printed medium.

But we know the general trend is moving away from print. In fact, we learned only a few days before this issue went to press that the bimonthly Boomer Magazine was discontinuing publication with their July/August edition.

That means Fifty Plus will now be the only regularly printed feature publication aimed at boomers and seniors in the Richmond area. We intend to continue serving you despite the trend away from print and despite the roadblocks COVID has thrown in our way.

But to do that, we need your help. In order to continue printing Fifty Plus and distributing 35,000 copies free of charge each month, we need to attract not only satisfied readers, but also advertisers and advertising agencies, whose financial support keeps us afloat. Unfortunately, more and more advertisers are shifting to digital platforms only.

It means the world to us that our readers love us. But we won’t be able to stay in business unless you let us know that you appreciate what we do, and encourage friends and family with whom you share ads to do the same.

And continue to look for us at the grocery stores and pharmacies where you can now find us, and let us know if there are other locations where you can place a rack and fill it every month for your convenience.

Fifty Plus has been a Richmond institution for more than 25 years. We look forward to serving you, with your support, for decades to come.

ON THE COVER:
Radio host and tour guide Gary Flowers spearheaded the campaign for a statue of Maggie Walker, businesswoman and newspaper publisher, in Jackson Ward.

PHOTO BY DAN CURRIER

Letters to the editor

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

Mail your Letter to the Editor to Fifty Plus, P.O. Box 2227, Silver Spring, MD 20915, or email to info@fiftyplusrichmond.com.
Please include your name, address and telephone number for verification.

Dear Editor:

Among the many great articles in July’s Fifty Plus, your cover story jumped right out at me: Men working at their jobs for decades, until Retirement Day. Then, making the switch that will give soul to their lives.

My late husband, Aubrey, was with Philip Morris for 31 years. After retirement, his longtime love — golf — beckoned, and he began caddying at the Country Club of Virginia year after year, until age and poor health no longer allowed it.

Today, many great golfers still remember him with affection and delight. What a great second act!

Frances Nunally
Richmond, Va.
Cover Story

Taking steps to revive a historic district

By Glenda C. Booth

Strolling the streets of Richmond’s historic Jackson Ward with a bounce in his step and a snazzy bowtie, Gary Flowers greets almost everyone, waving at drivers and (pre-pandemic) giving bear hugs to bank employees leaving work for the day.

Flowers, who hosts a Richmond radio show, loves meeting people, which is partly why he leads “Walking the Ward” tours. “My purpose in life is to connect with people. I feel like an ambassador,” he said.

In its heyday, Jackson Ward, where Flowers grew up, had more than 100 black-owned businesses, including insurance companies, six banks, two hospitals, law offices, churches, the Hippodrome Theater, clubs and other businesses.

Over the years, however, the community changed due to black flight, indifference, systemic racism and lack of access to capital, Flowers maintains.

Flowers dreams of a revived, bustling Second Street in Jackson Ward—a return to its glory days as the epicenter of commerce and “Harlem of the South” in the early 20th century.

He envisions a thriving business corridor with a micro-business incubator, music clubs, soul food restaurants, insurance companies and even a tap-dancing institute in honor of legendary tap dancer Bill “Bojangles” Robinson, who was born in Jackson Ward.

Located less than a mile from the State Capitol, Jackson Ward was designated a National Historic Landmark District in 1978. Today, Flowers is urging the city and state to designate Second Street as a “Corridor of Culture and Commerce” to better recognize and formalize the preservation of Jackson Ward.

In his tours, radio and other work, Flowers wants to highlight overlooked Black Americans’ contributions, citing, for example, two inventors: Alice Parker, for the gas mask, and even a tap-dancing institute in honor of legendary tap dancer Bill “Bojangles” Robinson, who was born in Jackson Ward.

In his tours, radio and other work, Flowers wants to highlight overlooked Black Americans’ contributions, citing, for example, two inventors: Alice Parker, for the gas mask, and even an inventor: Garrett Morgan, for a precursor to the gas mask. On his May 25 Memorial Day show, he said, “What we have to do is redefine what America is.”

“Because I care,” Flowers said. “I’m reinserting some pages into history to include black contributions.”

Memorializing a fight for justice

At Adams and Broad Streets stands an imposing statue of Maggie Lena Walker, a symbol of African American entrepreneurship, empowerment and determination.

Walker, the first black female bank president in the country, was the daughter of a former slave, “born with a clothes basket on my head,” she once said.

After the Civil War to the 1930s, white businesses in the area refused to serve blacks, so she established a bank, department store, insurance company, Girl Scout troop and newspaper.

Flowers’ great-grandparents lived across from Walker’s headquarters on St. James Street. The National Park Service offers tours of her Leigh Street home, a National Historic Site.

When the city settled on the statue’s site, a large oak tree loomed there. Flowers and others argued for the tree’s removal.

“We did not want her in the shade, in the shadows,” he said. Advocates crafted a slogan: “Do not lynch the legacy of Maggie Walker” and, as part of their campaign, they played “Strange Fruit,” the haunting, 1939 Billie Holiday song about the lynching of black Americans. The tree was removed to make way for the statue, which was dedicated in 2017.

As a member of Richmond’s Public Arts Commission, Flowers promotes historically and culturally accurate murals and statuary reflective of Jackson Ward’s heritage.

One, a mural depicting legendary civil rights crusader and newspaper editor John Mitchell, overlooks the Walker statue. The two worked together, ran for office on a statewide ticket, and put the city’s racially segregated trolley system out of business.

Radio talk show host

On weekdays, Flowers hosts the two-hour, live call-in “Gary Flowers Show” on WREJ (101.3 FM) radio. He calls his listeners the “voices of the village.”

Callers ask questions, vent and expound on myriad topics, from current events to slavery, as Flowers gently prods them to think deeply and challenge the status quo. An announcer intersperses, “Gary may not agree with you, but he’s never disagreeable.”

Flowers ends each show with his motto: “Think deeply, speak gently, give freely, work hard, love much, laugh a lot and be kind. And when you do this, you’ll give flowers to the people.”

A career of advocacy

Flowers graduated from Richmond’s Thomas Jefferson High School and then the University of Virginia in 1985, with a major in anthropology and African American studies.

After college, Flowers’ professional path focused on advancing justice. After spending some time learning about law at Richmond’s Hill, Tucker and Marsh law firm, from 1990 to 1994, he was a special assistant to former Virginia Governor Douglas Wilder, the country’s first black governor.

Then, Flowers worked for the Lawyers Committee for Civil Rights Under Law in Washington, D.C., where he advocated for anti-discrimination policies, environmental justice legislation, and sanctions against apartheid South Africa.

Flowers monitored South Africa’s 1994 election, the first election in that country when citizens of all races could vote, which led to the election of Nelson Mandela as president. When he met Mandela, Flowers was awed by the man’s dignity. “It was like being in the presence of a pharaoh,” he said.

See GARY FLOWERS, page 6
Study suggests red light improves vision

Courtsey of University College London

Staring at a deep red light for three minutes a day can significantly improve declining eyesight, according to a new study from University College London, the first of its kind in humans.

Scientists believe the discovery, published in The Journals of Gerontology, Series A: Biological Sciences and Medical Sciences, could signal the dawn of new, affordable home-based eye therapies, helping the millions of people globally with naturally declining vision.

“As you age your visual system declines significantly, particularly once over 40,” said lead author, professor Glen Jeffery of the UCL Institute of Ophthalmology.

“Your retinal sensitivity and your color vision are both gradually undermined, and with an aging population, this is an increasingly important issue. To try to stem or reverse this decline, we sought to reboot the retina’s aging cells with short bursts of longwave light.”

How red light helps

In humans around 40 years old, cells in the eye’s retina begin to age faster than in other organs. This is caused, in part, by the decline in ability of the cells’ mitochondria to fuel cell functions by producing ATP (adenosine triphosphate).

The retina’s photoreceptor cells include cones, which are responsible for color vision, and rods, which provide peripheral vision and adapt vision in low or dim light.

These cells have high-energy demands, so they possess greater numbers of mitochondria. However, over a lifespan, ATP is reduced in retinal cells by 70%, causing a significant decline in photoreceptor function as cells lack the energy needed to perform their normal roles.

Researchers built on their previous findings in mice, bumblebees and fruit flies, which all found significant improvements in the function of the retina’s photoreceptors when exposed to 670 nanometer (long wavelength) deep red light.

“Mitochondria have specific light-absorbance characteristics influencing their performance. Longer wavelengths spanning 650 to 1,000 nm are absorbed and improve mitochondrial performance to increase energy production,” Jeffery said.

How the study worked

Researchers recruited 24 people (12 male and 12 female) without eye disease. All participants’ eyes were tested for the sensitivity of their rods and cones at the start of the study.

Rod sensitivity was measured in dark-adapted eyes (with pupils dilated) by asking participants to detect dim light signals in the dark. Cone function was tested by subjects identifying colored letters that had very low contrast and appeared increasingly blurred, a process called color contrast.

All participants were then given a small LED flashlight to take home and were asked to look into its deep red 670nm light beam for three minutes a day for two weeks. (Participants placed their eye over the end of the flashlight. Eyes could be closed, as the red light is not filtered by the eyelid.)

After the two weeks, they were re-tested for their rod and cone sensitivity. Researchers found the 670 nm light had no impact on the vision of younger individuals, but in those around 40 years and older, significant improvements were observed.

Strengthen your core in minutes a day

By Matthew Solan

The best exercise I do only takes a minute.

Granted, it is often the longest and most grueling 60 seconds of my life. I sweat, I shake, and I often collapse in relief when it’s over. But spending quality time in a plank pose always pays off.

The plank pose is holding a push-up position while resting on your forearms. This simple move is the ideal exercise for strengthening crucial core muscles. As you go about your day, almost every move you make revolves around your core — from picking up items on the floor to twisting while resting on your forearms.

When you first start to do planks, you may not be able to hold the correct position for very long. Keep practicing, and you’ll find it becomes easier to do.

If resting on your forearms is uncomfortable, do the plank from a push-up position, with your arms fully extended. If you have back pain or other back issues, either do the plank on your knees, or stand straight and lean against a counter, so your body is at a 45-degree angle.

If you need more of a challenge, try alternating leg lifts during the pose: raise one leg for a second or two, and then repeat with the other leg.

The ability to detect colors (known as cone color contrast sensitivity) improved by approximately 20% in people aged around 40 and over. Improvements were higher in the blue part of the color spectrum that is more vulnerable to aging.

Rod sensitivity (the ability to see in low light) also improved significantly in the older subjects, though less than color contrast.

“Our study shows that it is possible to significantly improve vision that has declined in aged individuals using simple brief exposures to light wavelengths that recharge the energy system that has declined in the retina cells, rather like recharging a battery,” Jeffery said.

“The technology is simple and very safe, using a deep red light of a specific wavelength that is absorbed by mitochondria in the retina that supply energy for cellular function. Our devices cost about $15 to make, so the technology is highly accessible to members of the public.”

Jeffery said further studies are continuing to determine the amount of time the red light should be used daily for optimal improvement.
INTRODUCING Avery Point

SALES CENTER NOW OPEN!

Experience the exciting new senior lifestyle coming soon to Richmond. Avery Point offers carefree retirement living in the perfect location.

Stylish apartment homes.
Choose from a portfolio of spacious and contemporary floor plans.

Resort-style amenities.
Enjoy the convenience of a pool, salon, restaurants, and more, just steps from your door.

Services to enhance your well-being.
Stay healthy in mind and body with a fitness center and a variety of helpful programs.

Call 1-800-349-4221 to learn more or visit AveryPointCommunity.com for your free brochure.

Avery Point
BY ERICKSON SENIOR LIVING®
12000 Avery Point Way, Richmond, VA 23233
AveryPointCommunity.com
**Best foods to eat for better night’s sleep**

By Matthew Kadey

Having trouble sleeping? These snooze-inducing snacks can help you escape a slumber slump:

**Popcorn**

Eating a heavy meal within two hours of bedtime can keep you awake, but light-and-airy popcorn makes a great late-night snack.

Popcorn contains carbohydrates that help send the amino acid tryptophan to your brain, where it is used to make serotonin — a sleep-inducing neurotransmitter.

Choose plain, fat-free popcorn and jazz it up with a little curry powder or other tasty topping.

**Halibut and more**

When it comes to seafood, halibut has a mild flavor and meaty texture that appeals to finicky fish eaters. It’s also packed with two building blocks for better sleep: tryptophan and vitamin B6.

Other foods high in tryptophan include poultry, beef, soybeans, milk, cheese, yogurt, nuts and eggs.

**Mango lassi**

Full of antioxidants, protein and vitamins, this treat from the Indian subcontinent can satisfy your cravings for creamy and sweet — without the sugar in most ice creams. A lassi is basically a smoothie, but it’s always made with yogurt.

To make a mango lassi, cut up one fresh, peeled mango and put it in a blender. Add a handful of ice, a small scoop of plain Greek yogurt and a splash of water or milk. Add a dash of stevia for extra sweetness, if desired.

If mango isn’t your thing, substitute frozen berries or watermelon.

**Chickpeas**

High-fiber chickpeas (also known as garbanzo beans) are rich in vitamin B6, which your body uses to produce serotonin. Try adding rinsed canned chickpeas to salads, soups and stews.

**Chamomile tea**

This caffeine-free herbal tea has a calming effect on the body. Plus, a hot drink before bed can make you feel cozy and ready for sleep.

**Honey**

A rise in blood sugar can reduce the brain’s production of orexin — a neurotransmitter that has been linked to wakefulness. For a touch of sweet without the sugar rush, add a little honey to your chamomile tea.

**Dried tart cherries**

A handful of dried cherries not only provides serotonin-boosting carbs, it’s also one of the few food sources of melatonin, which has been found to promote better sleep and lessen the effects of jet lag.

**Turkey**

Wondering why you feel like napping after a big Thanksgiving feast? Tryptophan, found in turkey, is known to help calm you down and naturally get you to sleep.

Not into turkey? Try roasted pumpkin seeds, which also contain tryptophan.

**Bananas**

Packed with potassium (which can help you fall asleep faster), frozen bananas are the perfect base for healthy vegan “ice cream” (sometimes called “nice cream”).

To make it, place a few frozen bananas in a blender and blend for several minutes. At first, they’ll just look slimy, but eventually they’ll morph into a creamy, delectable dessert. Add a handful of chopped nuts, if you’re so inclined.

**Kale chips**

Don’t knock these roasted green “chips” until you’ve tried them. The hefty dose of vitamin K they contain helps repair and build muscles while you sleep. Simply chop up a bunch of kale, toss with olive oil and sea salt, spread on a pan and bake at 350° F until crispy.

SHAPE is dedicated to helping you live a healthy and happy life. Online at shape.com.

© 2020 Meredith Corporation. Distributed by Tribune Content Agency, LLC.
Tips for skin care and wrinkle prevention

Q: Between dealing with the impacts of the COVID-19 pandemic and trying to stay informed about what’s happening in the world, I’m finding myself significantly more stressed than usual, and it’s negatively impacting my skin.

What changes can I make to my skin care routine to best take care of my skin and reduce the emergence of wrinkles?

A: The skin is the human body’s largest organ. It can unfortunately be one of the first targets of elevated stress hormones that circulate throughout the body. Elevated stress hormone levels have been linked to inflammatory conditions such as acne, eczema, psoriasis and more wrinkles.

Thankfully, employing an evidence-based daily skin care routine is a good way to prevent long-term damage to your skin. It can also be a good way to de-stress and take care of yourself, helping you feel calmer and more confident during these uncertain times.

Here are some immediate changes you can make to your skin care routine that will help preserve your youth and prevent the emergence of wrinkles:

- Wash your face daily with a gentle, fragrance-free cleanser.
- Make sure to wash with lukewarm water, scrub in gentle circular motions, and gently pat your face dry with a towel. Choosing a cleanser without added fragrance will also help minimize skin irritation.
- Use moisturizer immediately after cleansing, preferably while the face is still damp.
- Applying moisturizer while the face is still damp helps seal in more moisture in the skin, increasing hydration levels to help improve skin elasticity and smoothness.
- Always apply sunscreen and avoid unnecessary sun exposure.
- Do not skip this step! Even on overcast days, damaging ultraviolet rays can penetrate your skin and wreak havoc, causing photo-aging and wrinkles. Aim for an SPF of 30 to 50, and reapply every two hours if you are outdoors for an extended period of time.
- Speak to your dermatologist to see if a retinoid may be helpful.
- Retinoids are vitamin-A-like compounds that, when applied to the skin, increase skin regeneration and collagen production. These changes help reduce the appearance of fine lines and wrinkles.

Prescription-strength retinoids like Retin-A (tretinoin) are first-line treatments for wrinkle reduction and prevention, while some are available over-the-counter without a prescription, such as retinol and Differin ( adapalene).

Find ways to de-stress and improve your overall health.

Exercise, yoga and meditation are all effective ways of reducing stress levels and stopping stress from aggravating your skin.

It is important to stay informed and to make productive contributions to society, but make sure you find time to unwind and de-stress at least once a day so that you take care of your physical and mental health as well.

Everyone has different skin and distinct skin-care needs, so there truly isn’t a one-size-fits-all approach to developing a skin care routine. A little trial and error may be needed to figure out the best skin care routine that works for you, but these are changes you can make that will help maintain your skin’s integrity and may help make you look and feel better.

Andrew Zabala is a fourth-year Pharm.D. student at VCU School of Pharmacy. He majored in biology and minored in astronomy at the University of Virginia. After graduating pharmacy school, he hopes to pursue a career in either ambulatory care pharmacy or psychiatric pharmacy.

Has COVID got you down? Feeling alone?

Come see what life is like at Spring Arbor!

Our residents enjoy lively activities, safe family visits on our porches, and daily interaction with our caring, compassionate staff 24 hours a day.

Call to schedule a virtual tour today! Following all COVID guidelines.

Spring Arbor of Salisbury
Residential Assisted Living
Midlothian, VA
(804) 897-2727

Spring Arbor of Richmond
Residential Assisted Living & Memory Care
Henrico, VA
(804) 754-8700

Caring for Brain Injuries is Our Mission!

Had a stroke or accident? Contact us for a recovery plan.

(804) 272-0114

Now offering telemedicine appointments, call today for online appointments!

Visit us at: www.cns-va.net

7401 Beaufont Springs Drive • Suite 205
Richmond, VA 23225
Gary Flowers  
From page 3

Next, he worked in Chicago as national field director and then vice president of Jesse Jackson’s Rainbow PUSH Coalition. Later, he moved back to D.C. to be chief executive officer of the Black Leadership Forum, an alliance of 51 organizations.

After 23 years away, in 2014 Flowers returned to his hometown to be closer to his now 96-year-old mother and 63-year-old sister, who is blind.

Flowers formed a consulting company, started his radio show, and took up the cause of elevating Jackson Ward and its rich history.

Much of the neighborhood suffered from neglect and lack of investment between 1970 and 2000. But Flowers said he’s seen a gradual resurgence of businesses and community spirit. Still, he fears that gentrification could destroy the historic fabric of the Ward.

On the trail of history

As the immediate past vice president of the Historic Jackson Ward Association, Flowers wants to keep alive his boyhood memories of the Jackson Ward he roamed, where he knew everyone, even famed civil rights attorney Oliver Hill, whom he called his “second grandfather.”

Hill, a prominent black attorney who fought against racial discrimination, helped win the landmark 1954 Brown vs. Board of Education case, where the U.S. Supreme Court held that racially-segregated public schools are unconstitutional. Flowers recalls seeing Hill at Ebenezer Baptist Church when he was a child: “He would pat me on the head.”

Today, Flowers’ “Walking the Ward” tours highlight 20 spots, including the historic Sixth Mount Zion Baptist Church, founded in 1867 by a former slave; the renovated Hippodrome Theater, which opened in 1914 and hosted stars like Duke Ellington, Louis Armstrong and Ella Fitzgerald; the Maggie Walker emporium; and the Leigh Street Armory, now the Black History Museum and Cultural Center of Virginia.

Pointing to the six-lane Interstate 95 on the neighborhood’s north side, he lamented how it displaced families and physically divided Jackson Ward. In many cities, he said, interstates were deliberately built through minority neighborhoods.

Flowers’ tours often end with soul food at Mama J’s Kitchen on First Street in the heart of Jackson Ward, where everybody knows everybody, especially Flowers.

“My mama taught his mama,” he boasted, greeting the manager, Lester Johnson. He encouraged everyone to try the fried chicken, classic macaroni and cheese, and slow-cooked collard greens.

For Flowers, dining at Mama J’s is coming home to a community he cherishes, where the “ambassador” gives “flowers” to the people.

Listen to the Gary Flowers Show at rejicerichmond.com and download descriptions of his Walking the Ward tours at walkingtheward.com.

MARK YOUR CALENDAR

Saturdays

VIRTUAL LUNCH

Get some social interaction every weekend with a virtual lunch on Saturdays from noon to 1 p.m. All you need is an electronic device with a microphone and screen. Register for the free weekly lunch at https://bit.ly/SatVirtualLunch.

Tuesdays

HEART-HEALTHY EATING

Help prevent some heart conditions by choosing foods that are good for you, your blood pressure and your cholesterol level. Join a free webinar with dieticians every Tuesday from 1 to 1:30 p.m. Register at https://bit.ly/HeartHealthyWebinar.

MARK YOUR CALENDAR

Aug. 16

MORNING YOGA

Get a relaxing start to your Sunday morning with a virtual beginner’s yoga class. The free online class will be held on Sundays, Aug. 16, Aug. 23 and Aug. 30 at 8 a.m. Register at https://bit.ly/SundaysYoga.

Sept. 8

EGYPTIAN ART IN GREECE AND ITALY

Learn about the influence Egyptian art and culture had on Greece and Rome with Courtney Morano from the VMFA. The free webinar takes place on Tues., Sept. 8 from 11 to 11:30 a.m., repeated from 6:30 to 7 p.m. Register for either time at https://bit.ly/VMFAEgypt.

A Glossy, Color Exhibitor Booklet

Direct-Mailed to More Than 8,000 Previous Expo Attendees

With a FULL-PAGE COLOR AD for every exhibitor at no extra charge!

To Exhibit/Sponsor or for more information contact Alan at Alan@thebeaconnewspapers.com or call 443-285-9336

Beacon Virtual 50+ Expo 2020

We are pleased to announce that, for the first time, the annual Beacon 50+ Expo will be a virtual event, combining:

• Expert Speakers
• Exhibit Area with your custom
• Exercise demos/classes
• Landing page and link to website

Will remain live through January on our website

AATTN: SPONSORS & EXHIBITORS

"Providing Peace of Mind, Celebrating Life"

Cremation Society of Virginia was established to provide professional, compassionate services to the many Virginians who prefer simple, dignified cremation services. Unlike most funeral homes, we own and operate our own crematory.

Save $200 with this ad!  
Simple, Respectful, Affordable.

For more information, call us at
(804) 355-3360
Learn more at virginiaacremate.com  
7542 West Broad St. • Richmond, VA 23294
Licensed by the Virginia Board of Funeral Directors and Embalmers. *Not to be combined with any other offer.
Tools that can help you stop smoking

By Jim Miller

Dear Savvy Senior,

I understand that COVID-19 hits smokers a lot harder than nonsmokers, but quitting at my age is very difficult. Does Medicare offer any coverage that helps beneficiaries quit smoking?

—Must Quit

Dear Must,

It’s true. Smokers and vapers have a higher risk of severe COVID-19 infection, as the coronavirus attacks the lungs. That’s why quitting now is more important than ever before.

If you are a Medicare beneficiary, you’ll be happy to know that Medicare Part B covers up to eight face-to-face counseling sessions a year to help you quit smoking.

If you have a Medicare Part D prescription drug plan, certain smoking-cessation medications are covered too. Here are some other tips that can help you kick the habit:

It’s never too late

According to the Centers for Disease Control and Prevention (CDC), 12.5% of Medicare beneficiaries smoke. Many older smokers, like yourself, indicate that they would like to quit, but because of the nicotine, which is extremely addictive, it’s very difficult to do.

Tobacco use is the leading cause of preventable illness, responsible for an estimated one-fifth of deaths in the United States each year.

But research shows that quitting, even after age 65, greatly reduces your risk of heart disease, stroke, cancer, osteoporosis and many other diseases, including COVID-19.

It also helps you breathe easier, smell and taste food better and, not incidentally, saves you quite a bit of money. A $6 pack-a-day smoker, for example, saves about $180 after one month without cigarettes, and nearly $2,200 after one year.

How to quit

The first step you need to take is to set a “quit date,” but give yourself a few weeks to get ready. During that time, you may want to start by reducing the number or the strength of cigarettes you smoke to begin weaning yourself.

Also check out over-the-counter nicotine replacement products such as patches, gum and lozenges to help curb your cravings (these are not covered by Medicare).

Just prior to your scheduled quit day, get rid of all cigarettes and ashtrays in your home, car and place of work, and try to clean up and even spray air freshener. The smell of smoke can be a powerful trigger.

Take advantage of counseling

Studies have shown that you have a much better chance of quitting if you have help. So, tell your friends, family and coworkers about your plan to quit. Don’t go it alone. Start by contacting your doctor about smoking cessation counseling covered by Medicare, and find out about the prescription antismoking drugs that can help reduce your nicotine craving.

You can also get free one-on-one telephone counseling and referrals to local smoking cessation programs at 1-800-QUIT-NOW. Or call the National Cancer Institute’s free smoking quit line at 1-877-44U-QUIT.

Line up some distractions

It’s also important to identify and write down the times and situations you’re most likely to smoke and make a list of things you can do to replace it or distract yourself.

Some helpful suggestions when the smoking urge arises are to call a friend or one of the free quit lines; keep your mouth occupied with some sugar-free gum, sunflower seeds, carrots, fruit or hard candy; go for a walk; read a magazine; listen to music; or take a hot bath.

The intense urge to smoke lasts about three to five minutes, so do what you can to wait it out. It’s also wise to avoid drinking alcohol and to steer clear of other smokers while you’re trying to quit. Both can trigger powerful urges to smoke.

For more tips on how to quit — including managing your cravings, withdrawal symptoms and what to do if you relapse — visit 60plus.SmokeFree.gov.

There are also a variety of helpful quit smoking apps you can download, like SmokeFreeApp.com and QuitGenius.com.

Send 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.
The many health benefits of chamomile

About a million cups of chamomile tea are served every single day. The antioxidant compounds in chamomile, including apigenin, have been proven useful for a variety of issues that might concern you.

Here are some of the unexpected benefits of chamomile that you may not know of:

**Arthritis relief**

You might have heard about benefits from essential oil of frankincense for knee pain or other “itis” issues because the anti-inflammatory herb has been long associated with strong evidence of helping reduce joint inflammation caused by osteoarthritis and rheumatoid arthritis.

But it’s rather unexpected to see essential oil of chamomile studied for knee pain. In a randomized controlled clinical trial published in *Complimentary Therapies in Clinical Practice*, researchers applied chamomile oil topically to the knee. Patients who applied chamomile needed lower doses of their pain medicine.

You could try adding drops to massage oil or some other pain-relieving cream or gel. Chamomile supplements and teas are available as well for oral consumption.

**Blood thinning**

Having thick or “sticky” blood is bad for you. Doctors seek to thin the blood in order to prevent strokes and heart attacks. Warfarin is the most popular prescribed anti-coagulant.

There are many plant-derived supplements that work similarly to warfarin, as well as foods with anti-platelet activity. But chamomile wouldn’t normally be something you think of for blood health. Yet, it has unexpected blood-thinning properties.

For that reason, I advise caution or avoidance of this herb if you are already taking warfarin (or other thinners) because there will be an exacerbation of the blood-thinning. Gum bleeding might be the first sign of additive anti-platelet activity in your body. Easy bruising is another sign.

**Mouth pain**

Have you ever burned your tongue or mouth on hot coffee or a super-hot pizza? Fortunately, if you burn your mouth it heals right away, within a week or so.

But if you are receiving chemotherapy, there is a type of mouth pain that is unbearable. It can occur with high dose local radiation in the mouth. The term for the pain is oral mucositis (OM). Chamomile can help with these oral lesions.

Sometimes a person isn’t able to speak after a chemo treatment, and they cannot tell you of this pain. I worked in nursing home settings and saw this at times. So, if you’re a caregiver, nurse or family member, please be mindful of non-verbal cues, so you can determine if someone is dealing with OM.

Of the herbal and medicinal oral rinses tested in a recent study, researchers concluded that certain ones were the most effective. Chamomile, honey, curcumin or Benzydamine-containing mouthwashes were found to be the most effective.

You can make your own soothing mouth rinse using the above ingredients, gargle with a tea, or simply dab the essential oil on the sores.

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.
Mexican zucchini soup is great for summer

By Mee McCormick

Years ago, my idea of home cooking was purchasing mainly processed foods and serving them along with salads and fruits, thinking I was cooking healthy for my family. Now I know that wasn’t the case.

With some detective work, I discovered that I had many food allergies and sensitivities, which led me to master allergy-friendly cooking. I’m happy to say that a year after taking my kitchen back, I have found digestive relief.

Soup is a great way to start eating healthier because you can modify soups into powerhouse meals. I add nuts, mushrooms, probiotic miso pastes and bone broths.

This soup is a total showstopper — it’s rich and creamy, and kids love it. I use zucchini, but any summertime squash will work.

In fact, this soup is super adaptable for any food sensitivity or health need, with a little ingenuity. I love to top this soup with a dollop of cashew sour cream (see my book My Pinewood Kitchen for that recipe), a drop of sriracha sauce and a sprig of cilantro.

### Summertime Mexican Zucchini Soup

**Serves 6**

- 2 tablespoons extra-virgin olive oil or 1 tablespoon ghee
- ½ onion, chopped
- 3 cloves garlic, peeled and pressed or crushed
- 4 medium zucchinis with the skin on, sliced into medium rounds
- 3 small red potatoes with skin, halved
- ¼ cup raw unsalted cashews or pumpkin seeds
- 2 tablespoons ground cumin
- 2 tablespoons chili powder
- 1 tablespoon ground coriander
- ¼ teaspoon cayenne pepper (optional)
- 6 cups vegetable broth
- 4 shiitake mushrooms, stems removed and sliced
- 1 heaping tablespoon miso
- 1 cup fresh cilantro (optional)

**Directions:**

Heat the oil or ghee in a large saucepan over medium heat, add the onion, and cook until translucent, about 3 minutes. Stir in the garlic and zucchini. Add the potatoes, cashews or pumpkin seeds, cumin, chili powder, coriander and cayenne pepper (if using).

Add the broth and mushrooms, and cover with a lid. Cook until the potatoes are tender, about 15 minutes. Cool the soup for 10 minutes.

Transfer to a blender or food processor, and stir over medium-high heat until hot.

[Ed. note: It’s delicious served hot or cold. We tried it!]

Mee McCormick was raised in Northern Appalachia. She owns a farm and restaurant in rural Tennessee called Pinewood Kitchen and Mercantile.

This recipe is from her second book, My Pinewood Kitchen: A Southern Culinary Cure. It’s available on Amazon, where it has a 5-star rating, for around $20.
Got mobility or balance issues?  
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 113487.
For fastest service, call toll free 24 hours a day. 1-888-992-0613

4 PRODUCTS IN ONE!

1. It’s a “Bed”– for a comfortable and relaxing night’s sleep
2. It’s a “Sit Up Bed”– for reading, watching TV and resting
3. It’s a “Chair”– for crafting, eating, visiting with friends and family
4. It’s a “Lift Bed”– that puts your feet safely on the floor – you’re ready to go!
Executive Director’s Message

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

Opportunities for Social Connections

In this issue of Engage at Any Age, there is attention to Medicare, Social Security and other benefits that help older adults who need various assistance with healthcare, finances and general support.

You will also find a very interesting and inspiring article about a personal connection with a grandmother that has been written by a staff member at Senior Connections.

It is wonderful to reflect on these positive opportunities as we confront today’s challenges, including the threat of social isolation and various types of fraud and scams. It has been very apparent to us during the past few months that the services offered by Senior Connections and our many community partners are critical to helping older adults connect with resources that help prevent and address the challenges of social isolation.

This is the mission of Senior Connections, “to empower seniors to live with dignity and choice.” This mission is carried out by providing a range of home and community services that make it easier for older adults and caregivers to access resources, improve health, support increased mobility and enhance quality of life.

We can support social connections by promoting fundraising for critical services (Empty Plate Campaign), providing access to nutrition and activities, and assuring support throughout the year with connection to resources.

During this period of responding to COVID-19, we extend special thanks to all who have contributed to this year’s Empty Plate Campaign and have made donations of food, personal care equipment and other items. We thank you very much for your outstanding support.

For the past 17 years, the Richmond Metropolitan Region has generously supported our Empty Plate Campaign. The purpose of the campaign is to generate funds to fill the “empty plates” of older adults and caregivers with meals, rides, home care, medications, information, volunteer support and other opportunities.

The campaign also provides the opportunity to recognize community leaders who improve the quality of life for older adults through connections and support.

Recipients of this year’s awards include three individuals who have helped thousands of older adults connect with community resources while providing education and advocacy.

Mrs. Marilyn Branch-Mitchell, Dr. Ellen Netting and Mrs. Lynn Seward were selected for the 2020 Phoebe and Frank Hall Award for Humanitarian Service to Older Virginians.

Mrs. Branch-Mitchell serves as Human Resources Director for Senior Connections and has spent her career influencing service delivery, volunteerism and diversity that has positively impacted older and caregivers.

Dr. Netting, retired professor of social work at VCU, has provided education and volunteer support to help older Virginians enjoy enhanced quality of life.

Mrs. Seward has made significant contributions to advance adult care services and Alzheimer’s research.

These award recipients will be recognized as part of this year’s Empty Plate Campaign. We are grateful to continue the Campaign with a 50th Anniversary Video and fundraising opportunities to help ensure the future of vital programs for older adults and caregivers with a focus on support needed due to COVID-19.

Thanks to all of the supporters of our 2020 Empty Plate Campaign. We are still accepting contributions to fill more “empty plates.” Contributions may be made on our Website (senior-connections-va.org) or sent to us at 24 East Cary Street, Richmond, VA 23219. We appreciate your consideration of a gift to this year’s campaign.

Best wishes and thank you,

Thelma Bland Watson

Five Reasons to Use Your “my Social Security” Account

By Jacqueline Weisgabher
Social Security Public Affairs Specialist in Richmond, Virginia

There are countless reasons why you can benefit from using your personal Social Security account. Here are five that highlight why opening an account today can help you and the people you love:

Saving you time

There’s no need to leave your home when using the features of my Social Security. You may think you need to speak with a Social Security representative to check your application status, set up or change direct deposit, or request a replacement Social Security card. All you have to do is log in or create an account at www.ssa.gov/myaccount.

Security

When you open an account, it prevents someone else from possibly creating an account in your name. And we use the two-step authentication process to verify you are the one logging in to your account. Your personal information is very important to us. You can access your personal information safely and securely using my Social Security.

Reassurance

Did you know you can see your entire work history with your personal Social Security account? This allows you to verify if your employers reported your earnings to us correctly. This is very important. Accurate wage reporting will ensure you get the benefits you earned when you begin receiving benefits.

Planning for your future

Retirement planning is essential for a secure future. The Retirement Calculator lets you enter the age or date when you expect to begin receiving benefits to generate an estimated benefit amount. If you enter your estimated future salary amount, that will be included when calculating the estimated benefit amount. You can also view your estimated disability benefit on the Estimate Benefits page.

Control

A personal my Social Security account gives you the control to conduct your Social Security business wherever and whenever you want without needing to speak with a representative. You can check the status of your claim, get an instant proof of benefits letter or copy of your SSA-1099, and more. And people in most states can request a replacement Social Security card. Check out ssa.gov/myaccount and put yourself in control.

Ride Connection

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

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

Ride Connection:

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

For more information, please contact the Ride Connection Hotline at (804) 672-4495.
Getting Ready for Medicare Open Enrollment Period

Each year during Medicare’s Open Enrollment Period (OEP) – October 15 to December 7 – you can join, switch or drop your Medicare coverage.

In addition, you can choose to make changes to your Medicare prescription drug (Part D) or Medicare Advantage coverage for the coming year.

It is important for Medicare beneficiaries to utilize this opportunity to review your coverage for the coming year, even if you like your current plan, because plans and their prices can change from year to year. When reviewing plans, you want to verify your prescription drug coverage and costs as well as your provider coverage for the coming year.

Last year, the Centers for Medicare and Medicaid Services (CMS) launched a redesigned version of the Medicare Plan Finder, which is an online tool that allows you to compare costs and benefits associated with various Part D and Medicare Advantage plans.

In order to complete a personalized comparison, you now need to create an account on the website medicare.gov. To create your account, you will need to have the following information ready:

- Medicare number
- Last name
- Date of birth
- Current address
- Part A or B coverage start date

Once you have entered this information, you will be prompted to create a username and password that can then be used each time you want to access the Plan Finder tool.

If you have questions about creating your account, or if you would like assistance comparing plans, the Virginia Insurance Counseling and Assistance Program (VICAP) has counselors available to assist you over the phone or by email. VICAP counselors provide Medicare beneficiaries free and unbiased assistance year-round, but take appointments for OEP beginning in October.

We encourage anyone looking for assistance during OEP to call VICAP in September as appointments are limited. You can contact the VICAP office at Senior Connections by phone at (804) 343-3014 or by email at vicap@youraaa.org.

Protect Your Medicare Card

If you have Medicare, you can protect your identity and help prevent healthcare fraud by guarding your Medicare card like you would a credit card.

Identity theft from stolen Medicare numbers is becoming more common. Medicare helped by removing Social Security numbers from Medicare cards and Medicare is being helped by removing Social Security numbers from Medicare cards and Medicare helped by removing Social Security numbers from Medicare cards.

Medicare & Medicaid Services.

Medicare is an insurance program.

Medical bills are paid from trust funds which those covered paid into. Patients pay part of costs through deductibles for hospital and other costs. Small monthly premiums are required for non-hospital coverage.

It serves low-income people of every age.

It serves people over 65 primarily, whatever their income; and serves younger disabled people and dialysis patients.

What is it?

The Virginia Insurance Counseling and Assistance Program (VICAP) is part of a national network of programs that offers FREE, unbiased, confidential counseling and assistance for people with Medicare.

Counseling Topics

- Medicare
- Medicare Part D
- Medicare Advantage Plans
- Medigap
- Duals Special Needs Plans (D-SNP’s)
- Long-Term Care Insurance

Counselors can also help with healthcare appeals, denials, and identifying those eligible for low-income subsidies.

Counselors

VICAP counselors are not licensed to sell insurance. Counselors are trained and certified to help you understand and compare benefits, assist with filing for benefits based on income and resources, and inform you of your rights.

Find a Plan for You

VICAP counselors can help all Medicare beneficiaries, including those with disabilities and younger than 65, explore options that best meet their needs. Counselors will help you compare the quality of care and services given by health and prescription drug plans available in your area.

Contact VICAP at Senior Connections

VICAP Intake Line: (804) 343-3014
Email: vicap@youraaa.org

Medicare vs. Medicaid

What’s the Difference?

<table>
<thead>
<tr>
<th>MEDICAID</th>
<th>MEDICARE</th>
</tr>
</thead>
<tbody>
<tr>
<td>A federal-state program that varies from state to state. It is run by state and local governments within federal guidelines.</td>
<td>The federal government, through the Centers for Medicare &amp; Medicaid Services.</td>
</tr>
<tr>
<td>Medicaid is an assistance program.</td>
<td>Medicare is an insurance program.</td>
</tr>
<tr>
<td>Patients usually pay no part of costs for covered medical expenses. A small co-pay is sometimes required.</td>
<td>Medical bills are paid from trust funds which those covered paid into. Patients pay part of costs through deductibles for hospital and other costs. Small monthly premiums are required for non-hospital coverage.</td>
</tr>
<tr>
<td>It serves low-income people of every age.</td>
<td>It serves people over 65 primarily, whatever their income; and serves younger disabled people and dialysis patients.</td>
</tr>
</tbody>
</table>

Tips for Protecting Yourself

Here are some important steps you can take to protect yourself from the identity theft that can lead to healthcare fraud:

- Don’t share or confirm your Medicare or Social Security number with anyone who contacts you by telephone, email or in person, unless you’ve given them permission in advance. Medicare will NEVER contact you (unless you ask them to) to ask for your Medicare number or other personal information or to send you a new card. Medicare already has your information.
- Don’t ever let anyone borrow or pay to access your Medicare or Social Security number or other personal information or to send you a new card. Medicare will NEVER contact you (unless you ask them to) to ask for your Medicare number or other personal information or to send you a new card. Medicare already has your information.
- Don’t ever let anyone borrow or pay to access your Medicare or Social Security number or other personal information or to send you a new card. Medicare will NEVER contact you (unless you ask them to) to ask for your Medicare number or other personal information or to send you a new card. Medicare already has your information.
- Don’t ever let anyone borrow or pay to access your Medicare or Social Security number or other personal information or to send you a new card. Medicare will NEVER contact you (unless you ask them to) to ask for your Medicare number or other personal information or to send you a new card. Medicare already has your information.
- Don’t ever let anyone borrow or pay to access your Medicare or Social Security number or other personal information or to send you a new card. Medicare will NEVER contact you (unless you ask them to) to ask for your Medicare number or other personal information or to send you a new card. Medicare already has your information.

How can I replace my Medicare card?

If you need to replace your card because it’s damaged or lost, sign into your MyMedicare.gov account to print an official copy of your Medicare card. If you don’t have an account, visit MyMedicare.gov to create one.

If you need to replace your card because it’s damaged or lost, sign into your MyMedicare.gov account to print an official copy of your Medicare card. If you don’t have an account, visit MyMedicare.gov to create one.

If you need to replace your card because it’s damaged or lost, sign into your MyMedicare.gov account to print an official copy of your Medicare card. If you don’t have an account, visit MyMedicare.gov to create one.

If you need to replace your card because it’s damaged or lost, sign into your MyMedicare.gov account to print an official copy of your Medicare card. If you don’t have an account, visit MyMedicare.gov to create one.

If you need to replace your card because it’s damaged or lost, sign into your MyMedicare.gov account to print an official copy of your Medicare card. If you don’t have an account, visit MyMedicare.gov to create one.

If you need to replace your card because it’s damaged or lost, sign into your MyMedicare.gov account to print an official copy of your Medicare card. If you don’t have an account, visit MyMedicare.gov to create one.

How can I replace my Medicare card?

If you need to replace your card because it’s damaged or lost, sign into your MyMedicare.gov account to print an official copy of your Medicare card. If you don’t have an account, visit MyMedicare.gov to create one.

If you need to replace your card because it’s damaged or lost, sign into your MyMedicare.gov account to print an official copy of your Medicare card. If you don’t have an account, visit MyMedicare.gov to create one.

If you need to replace your card because it’s damaged or lost, sign into your MyMedicare.gov account to print an official copy of your Medicare card. If you don’t have an account, visit MyMedicare.gov to create one.

If you need to replace your card because it’s damaged or lost, sign into your MyMedicare.gov account to print an official copy of your Medicare card. If you don’t have an account, visit MyMedicare.gov to create one.

If you need to replace your card because it’s damaged or lost, sign into your MyMedicare.gov account to print an official copy of your Medicare card. If you don’t have an account, visit MyMedicare.gov to create one.

If you need to replace your card because it’s damaged or lost, sign into your MyMedicare.gov account to print an official copy of your Medicare card. If you don’t have an account, visit MyMedicare.gov to create one.

If you need to replace your card because it’s damaged or lost, sign into your MyMedicare.gov account to print an official copy of your Medicare card. If you don’t have an account, visit MyMedicare.gov to create one.

If you need to replace your card because it’s damaged or lost, sign into your MyMedicare.gov account to print an official copy of your Medicare card. If you don’t have an account, visit MyMedicare.gov to create one.

If you need to replace your card because it’s damaged or lost, sign into your MyMedicare.gov account to print an official copy of your Medicare card. If you don’t have an account, visit MyMedicare.gov to create one.

If you need to replace your card because it’s damaged or lost, sign into your MyMedicare.gov account to print an official copy of your Medicare card. If you don’t have an account, visit MyMedicare.gov to create one.

If you need to replace your card because it’s damaged or lost, sign into your MyMedicare.gov account to print an official copy of your Medicare card. If you don’t have an account, visit MyMedicare.gov to create one.
Protect Yourself and Loved Ones from Fraud

Senior Medicare Patrols (SMPs) are grant-funded projects established to empower and assist Medicare beneficiaries, their families and caregivers to prevent, detect and report healthcare fraud, errors and abuse.

SMP Mission
SMPs are grant-funded projects of the federal U.S. Department of Health and Human Services (HHS), U.S. Administration for Community Living (ACL). Their work is in three main areas:

Conduct Outreach and Education.
SMPs give presentations to groups, exhibit at events, and work one-on-one with Medicare beneficiaries.

Engage Volunteers.
Protecting older persons’ health, finances and medical identity while saving precious Medicare dollars is a cause that attracts civic-minded Americans.

Receive Beneficiary Complaints.
When Medicare beneficiaries, caregivers and family members bring their complaints to an SMP, the SMP makes a determination about whether or not fraud, errors, or abuse is suspected. When fraud or abuse is suspected, they make referrals to the appropriate state and federal agencies.

Medicare Fraud
SMPs play a unique role in the fight against Medicare fraud, errors and abuse. SMP volunteers and staff serve as “eyes and ears” in their communities, educating beneficiaries to be the first line of defense.

Medicare is complicated. What may seem like an error to the beneficiary may simply be the result of a misunderstanding about benefits. It may also be abuse, which involves billing Medicare for services that are not covered or are not correctly coded. In this case, the provider has not knowingly and intentionally misrepresented the facts to obtain payment.

Medicare fraud assumes criminal intent. The Centers for Medicare and Medicaid Services (CMS) defines fraud as “an intentional deception or misrepresentation that the individual knows to be false or does not believe to be true,” and that is made “knowing that the deception could result in some unauthorized benefit to himself or herself or some other person.”

Some common examples of suspected Medicare fraud or abuse are:
- Billing for services or supplies that were not provided
- Providing unsolicited supplies to beneficiaries
- Misrepresenting a diagnosis, a beneficiary’s identity, the service provided, or other facts to justify payment
- Prescribing or providing excessive or unnecessary tests and services
- Violating the participating provider agreement with Medicare by refusing to bill Medicare for covered services or items and billing the beneficiary instead
- Offering or receiving a kickback (bribe) in exchange for a beneficiary’s Medicare number
- Requesting Medicare numbers at an educational presentation or in an unsolicited phone call
- Routinely waiving co-insurance or deductibles [Note: Waivers are only allowed on a case-by-case basis where there is financial hardship, not as an incentive to attract business.]

Report Fraud
If you suspect Medicare fraud, errors or abuse, address it immediately by taking these steps:
- Rule out error: If you have questions about information on yours or your loved one’s Medicare Summary Notice (MSN) or Explanation of Benefits (EOB), call the provider or plan and ask for an explanation.
- Get help from your SMP: If you are not comfortable calling the provider or plan, or if you are not satisfied with their response, your local SMP can help you:
  - Identify and report fraud schemes and deceptive healthcare practices, such as illegal marketing or billing for services that were never provided.
  - Refer complaints of potential fraud and abuse to the appropriate entity, who can intervene. For example:
    - HHS Office of Inspector General (OIG) – 1-800-447-8477
    - Centers for Medicare & Medicaid Services (CMS) – 1-800-MEDICARE
    - State attorneys general – Virginia State Attorney General’s Office: 1-800-723-1615
    - State Medicaid Fraud Control Units (MFCU) – 1-853-820-1719

How to contact your SMP
Virginia SMP Toll-Free Number: 1-800-938-8885

If you live outside of Virginia, use the SMP Locator on the SMP website (below) to select your state and receive SMP contact information, or call the nationwide toll-free number: 1-877-808-2468.

(Callers receive information about the SMP program and are connected to the SMP in their state if they need individual assistance.)

National Mailing Address:
SMP National Resource Center
Northeast Iowa Area Agency on Aging
3840 W. 9th Street
Waterloo, Iowa 50702
Website: https://www.smpresource.org

The information in this article was obtained from the Senior Medical Patrol (SMP) website. Please visit their website or call the Virginia SMP for additional information.

How to Contact the Centers for Medicare & Medicaid Services (CMS) to Request Accessible Format Materials

CMS provides free auxiliary aids and services, including information in accessible formats like Braille, large print, data/audio files, relay services and TTY communications.

If you request information in an accessible format from CMS, you won’t be disadvantaged by any additional time necessary to provide it. This means you will get extra time to take any action if there’s a delay in fulfilling your request.

To request Medicare or Marketplace information in an accessible format you can:
- Visit the website: Medicare.gov
- For Medicare, call 1-800-MEDICARE (1-800-633-4227), TTY: 1-877-486-2048.
- Email altformatrequest@cms.hhs.gov
- Send a fax: 1-844-530-3676
- Send a letter to:
  Attn: Customer Accessibility Resource Staff
  Centers for Medicare & Medicaid Services
  Offices of Hearings and Inquiries (OHI)
  7500 Security Boulevard, Mail Stop SI-13-25
  Baltimore, MD 21244-1850

Your request should include your name, phone number, type of information you need (if known) and the mailing address where we should send the materials. We may contact you for additional information.
Want to Hear a Great Story? Talk to an Older Adult!

By Lee Owens

For more than two decades earlier in my life, both summer vacation and Christmas vacation involved flying halfway across the country from my hometown of Sioux Falls, South Dakota to Richmond, Virginia in order to visit my grandparents.

Upon our arrival in Richmond, my grandmother Jane would regale me and my two sisters with stories about the way things were during “the old days.” As the years went by, I gained a greater appreciation for my grandmother’s stories which were interesting, insightful and sometimes humorous.

When I made a permanent move to Richmond from Sioux Falls in 2005, I was able to hear even more of her stories when I visited her frequently to help her with chores and/or just to chat. Unfortunately, my grandmother Jane passed away in 2010. Upon her passing, I knew that I would miss her telling me stories from times past with her welcoming smile and thick Southern accent.

However, it wasn’t until this year (10 years after her death) that my uncle forwarded me a story about my grandmother Jane of which I am very proud, especially given recent societal events.

The story that my uncle forwarded me was about the passion my grandmother, a white woman, had for furthering the education of African American students in Richmond because they needed her help the most.

My grandmother Jane was deeply troubled by the inequalities faced by African American schoolchildren in Richmond during her teaching tenure. Not only did she campaign to reduce this problem, she also personally took steps to rectify it.

My grandmother would go to yard sales and buy the necessary materials that she used to teach her African American students at her own personal expense.

Also, as if I could not be more proud of her, I also learned that she kept in touch with some of her students after they had exited her classroom. In fact, she and my grandfather sent some of these students to college, and even paid their college expenses!

Hearing this wonderful story about my dear grandmother Jane inspired me to reflect on what this means for us as a society today. Given the instances of racial injustice that we have born witness to in the news during the last few weeks, my grandmother’s story is one that can help set us on a path to change.

In addition, her story also should give us pause to ask this important question: “What stories of achievement, inspiration and hope do the senior adults in our lives have to tell?”

If we don’t stop to ask this question, we may miss out on stories of heroism on the battlefield, incredible athletic achievements, innovative entrepreneurship, or, like the case with my grandmother Jane, stories of ordinary individuals who greatly impacted and improved the lives of those in their communities.

Think about the senior adults in your lives. They could be parents, grandparents, co-workers or next-door neighbors. I would urge everyone to take time to chat and listen to the stories and memories that these seniors have to tell.

It doesn’t matter if you have to travel halfway across the country (like me) or if you just have to travel halfway down the street. You may be surprised and inspired by what they have to say.

Lee Owens works for Senior Connections, The Capital Area Agency on Aging, where he is proud to be part of its mission to improve the lives of seniors. He holds a Master of Public Administration from the University of South Dakota and a Master in Business Administration from Strayer University.

In his spare time, Lee enjoys going on dates with his wife, Christine, playing with his two sons, Lee (4) and Cooper (2), and walking the family dog, Peri. If you are interested in volunteering, please contact him at (804) 343-3050.

Lee Owens

Lee’s grandmother, Jane Outen
How to make better financial decisions

By Jamie Letcher

As the coronavirus pandemic continues to challenge every aspect of our lives — work, family, health and money — it is imperative we all take a gut check on any of our portfolio exposed to the wild rides of the financial markets.

A recap is important: According to JP Morgan’s Q2 2020 Guide to the Markets, the S&P 500 index hit its last historical peak on Feb. 19, 2020. It then promptly plummeted over the next four weeks, dropping 34%. That epic plunge ended the longest bull-run in stock market history on March 12, a few days after its 11th anniversary.

Since March 23, the S&P 500 index has had a furious, if uneven, rally, recovering nearly all of its 2020 losses. Some might suggest we are now out of the woods, but I would say, “Not by a long shot.”

I encourage all investors to hope for the best but prepare for the worst. Remember, the S&P 500 index dropped 49% from 2000 to 2002 and 57% from 2007 to 2009. Will the economic challenges created by this crisis be less? That history is yet to be written.

As an investor, I’ve now lived through everything from the crash of 1987 to today. As an adviser for 14 years, I’ve helped clients navigate through both the Great Recession and today’s pandemic crisis.

What I have seen and felt is the emotional tug our investments have on our decision-making and stress levels. Some people handle it better than others.

Luckily, there is an entire school of academic thought — Behavioral Finance — that equips us with observations to ease our anxiety and help us make better decisions during difficult times. Using the thinking behind Behavioral Finance, here are some lessons investors could take away about now:

It is only a loss if you sell it

The urge to sell everything during panic moments is real — something I’ve seen firsthand with my own clients during the 2008 downturn. Now consider the following scenario:

A couple lives in a $500,000 house, and they have a $500,000 retirement portfolio. A recession hits, and the values of their home and their portfolio fall to $350,000 each.

Someone knocks on the door and makes an offer to buy the couple’s house for $350,000. It’s not necessarily an unreasonable offer in the current market, but the couple find it easy to turn down the offer.

Why? Because they trust that eventually the value will return. Yet that same couple may at the same moment panic and put all of their retirement account into a cash equivalent.

How do we reconcile these two decisions? It is the emotions of the market.

I suggest to you to look at your retirement nest egg as your house. It is only a loss if you sell it. Markets go up and down, but over the long run, they have always gone up.

Stocks are on sale right now

Another method for quelling your anxiety due to a volatile market is asking yourself, “When is the best time to buy a house, or anything we may value (e.g., shares of stocks)?”

We all know intuitively: when it’s on sale. But I have seldom seen investors who put this common-sense approach to practice in the investing world.

I suggest to investors during times of panic, in buying into the falling market, you are taking advantage of things being on sale. Investors can, if they choose to, go further and shift funds from bonds to stocks during down markets.

This increases risk, and it has to be carefully considered before doing so, but it is a compelling way of taking advantage of a crisis. A financial professional can help you decide if this is the right step for you.

These are the times that test our patience. Recoveries can be entirely unpredictable and uneven, and trying to time a low point (or a high point) is a fool’s errand. History has shown us that the markets will eventually rebound; cyclical is a feature of the markets, not a bug.

But if it turns out that you don’t have the stomach for the uncertainty — and that’s okay — rather than pulling out of the markets altogether, consider investing in principal-protected instruments like annuities, which are less susceptible to the volatile swings.

At the end of the day, though money and emotions may always be intertwined, you always have control over how you react.

Letcher, CRPC, is a financial adviser at CUNA Brokerage Services. The opinions expressed are his and do not necessarily represent the opinions of Kiplinger, CUNA Brokerage Services, Inc. or its management. This article is provided for educational purposes only and should not be relied upon as investment advice.

© 2020 The Kiplinger Washington Editors, Inc. Distributed by Tribune Content Agency, LLC.

Where to find financial help in hard times

By Jim Miller

Dear Savvy Senior,

Are there any financial assistance programs you can refer me to? The coronavirus pandemic has cost me my part-time retirement job and has shrunk my measly IRA account.

Needy Retiree

Absolutely! In addition to the $1,200 federal coronavirus stimulus check that was distributed in April and May, there are many other financial-assistance programs (both public and private) that can help struggling retirees, as well as give relief to family members who help provide financial support for their loved ones.

To find out what types of assistance you may be eligible for, just go to BeneﬁtsCheckUp.org — a free, conﬁdential web tool designed for adults 55 and older and their families. It will help you locate federal, state and private beneﬁts programs that can assist with paying for food, medications, utilities, healthcare, housing and other needs. This site, created by the National Council on Aging, contains more than 2,500 programs across the country.

To identify beneﬁts, you’ll ﬁrst need to ﬁll out an online questionnaire that asks a series of questions like your date of birth, ZIP code, expenses, income, assets, veteran status, the medications you take and a few other factors. It takes about 15 minutes.

Once completed, you’ll get a report detailing all the programs and services you may qualify for, along with detailed information on how to apply.

Some programs can be applied for online, some have downloadable application forms that you can print and mail, and some require that you contact the program’s administrative ofﬁce directly (they provide the necessary contact information).

If you don’t have internet access, you can also get help in-person at any of the 84 Beneﬁt Enrollment Centers located throughout the U.S. Call 888-268-6706 or visit NCIA.org/centerforbeneﬁts/beccs to locate a center near you. Some centers also offer assistance over the phone.

Types of beneﬁts

Depending on your income level and where you live, here are some beneﬁts you may be eligible for:

Food assistance: Programs like the Supplemental Nutrition Assistance Program (SNAP) can help pay for groceries. The average SNAP beneﬁt for 60-and-older households is around $125 per month. Other programs that may be available include the Emergency Food Assistance Program, Commodity Supplemental Food Program and the Senior Farmers Market Nutrition Program.

Healthcare: Medicaid and Medicare savings programs can help or completely pay for out-of-pocket healthcare costs. And there are special Medicaid waiver programs that provide in-home care and assistance too.

Prescription drugs: There are hundreds of programs offered through pharmaceutical companies, government agencies and charitable organizations that help lower or eliminate prescription drug costs, including the federal low-income subsidy known as “Extra Help” that pays premiums, deductibles and prescription copayments for Medicare Part D beneﬁciaries.

Utility assistance: There’s the Low-Income Home Energy Assistance Program

NEW HABITS FOR NEW TIMES

The pandemic offers the opportunity to cut costs now and change our spending habits long term. Instead of taking a big vacation, invest what you would have spent...
A big chance to change spending habits

By Josh Monroe

No matter how much we earn, the amount we spend often impacts more of a person’s future financial success than their income, savings or investment returns. Try as we might, cutting back our spending is never easy. Until now.

The current pandemic has impacted all of us. Nearly everyone I’ve spoken with is spending much less money than they were three months ago.

This forced spending reduction may be a once-in-a-lifetime opportunity to re-evaluate our spending habits, invest more and reshuffle the financial deck.

Here are some recommendations on how to make at least some of these spending cuts permanent and bolster your finances:

Determine a new monthly budget

Many people are likely saving $200 month or more from less car maintenance, lower gasoline prices, no parking fees or dry cleaning, and less dining out at restaurants.

Since working from home the past few months, I’ve been sweeping over to savings the money I would have ordinarily spent buying lunch a few days a week and getting gas to drive to my office.

You may also consider paying down your mortgage or other debts with this surplus each month. If you are currently retired and spending less, this is a great opportunity to build up your cash reserves.

Take a few minutes to determine how much less you are spending now, and see if there are opportunities to convert any short-term spending reductions into long-term gains.

Use a short-term cash surplus wisely

Even if some savings are temporary, it’s the perfect time to sweep extra cash over to a savings account, fund a Health Savings Account, an Individual Retirement Account (IRA), Roth IRA or a 529 college education savings plan for your children or grandchildren.

It can also be used to contribute to food banks and other charitable organizations to meet the needs of those most directly impacted by coronavirus.

On the other hand, you can start some positive habits now and carry them into the future, such as increasing the contribution rate into your 401(k) plan.

For example, someone earning $100,000 annually who has been contributing 8% of their income to a 401(k) may be able to bump up that contribution to 10%. The extra $2,000 annual contribution, growing over several years, will likely provide you with a significant increase in your retirement account.

Turn that canceled vacation into an investment

If you have a pile of cash tucked away for a major trip that’s been canceled, consider the benefits of investing that money.

For example, if a couple had planned to spend $5,000 or more on a romantic getaway to Europe or a family trip to a theme park, they may now be choosing a less costly vacation that makes it easier to adhere to health and safety guidelines. Others may be canceling these trips and staying at home until new infections in their state or county continue to recede.

If you have money that you now won’t be spending for at least three years, consider investing it in a balanced portfolio in a brokerage account. If you’ll need the money sooner, consider opening a high-yield savings account with an online bank.

Think twice about a new car

Some people who had planned to buy a new car may be re-evaluating the need to drive as much once the economy recovers.

If working from home is now a permanent option for one or more persons in the household, it may make more sense to buy a used car than to buy a new car.

Financial help

Supplemental Security Income (SSI): Administered by the Social Security Administration, SSI provides monthly payments to very low-income persons 65 and older, as well as to those who are blind or disabled. For 2020, SSI is paying up to $783 per month for a single person and up to $1,175 for couples.

In addition to these programs, there are numerous other benefits your nearest Benefits Enrollment Center can help you locate, such as HUD housing, home weatherization assistance, tax relief, veterans’ benefits, senior transportation, respite care, free legal assistance, job training and employment and debt counseling.

Send 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.

Make your home more comfortable than ever

“ ”To you, it’s the perfect lift chair. To me, it’s the best sleep chair I’ve ever had.”

— J. Fitzgerald, VA

Our Perfect Sleep Chair® does all that and more. More than a chair or recliner, it’s designed to provide total comfort. Choose your preferred heat and massage settings, for hours of soothing relaxation. Reading or watching TV? Our chair’s recline technology allows you to pause the chair where you want it, even carry the packaging away! You get your choice of Genuine Italian leather, stain and water repellent custom-manufactured Duralux with the classic leather look or plush microfiber in a variety of colors to fit any decor. New Chestnut color only available in Genuine Italian Leather and long-lasting Duralux. Call now!

The Perfect Sleep Chair®

1-888-815-3881

Please mention code 113488.

Because each Perfect Sleep Chair is a custom-made bedding product, we can only accept returns on chairs that are damaged or defective.

© 2020 firstSTREET for Boomers and Beyond, Inc.
Preferred stocks are worth a closer look

Many investors don’t fully understand the advantages and disadvantages of buying preferred stocks. Preferred stock is really a hybrid security more similar to a bond than to a common stock.

The primary advantage is consistent high income with less downside risk than common stocks. The primary disadvantage is that when interest rates increase significantly, the value of preferred stocks decrease.

Preferred shareholders have priority over common stockholders when it comes to dividends, which generate a higher yield than common stock dividends. Most preferred stocks have a fixed rate, although some are variable, in which the rate is based on a benchmark such as LIBOR.

Dividends can be paid monthly or quarterly. Generally, dividends on common stock can’t be paid until dividends are paid to the shareholders of preferred stock. If a preferred stock is “cumulative,” then preferred stockholders would receive their dividends in arrears before any dividends can be paid to common stockholders.

Preferred stock generally has no specific end date, unlike all bond issues. However, preferred stock generally does have “callable” provisions, which allows the board of directors of the company to purchase outstanding preferred stock at par value after a set date. However, this provision would only be an option if interest rates decrease after the initial issue of the stock.

In the case of liquidation, a preferred stockholder’s claim is greater than common stockholders but subordinate to bondholders.

Some preferred stock is convertible to a specific number of shares of common stock under certain circumstances. Naturally, this feature is attractive when the common stock price increases. However, most issues are not convertible.

For income more than growth

In general, investors should look at preferred stock with the objective of high income, not capital growth. For example, currently the largest preferred stock ETF, iShares Preferred and Income Securities ETF (PFF), has a trailing 12-month yield of 5.61% and an expense ratio of 0.46%.

Regarding capital growth, even if a company increases its earnings dramatically, it will not have a significant effect on the net asset value of a preferred stock fund unless the preferred is convertible. Investors who are interested in capital growth should be primarily investing in common stock equities, not preferred stock.

For investors who have established a specific allocation to fixed income, and are interested in high income, they can consider preferred stock for part of that allocation.

Recommended funds

My recommendation would be an investment in one of the large diversified popular ETF’s such as PFF, First Trust Preferred Securities and Income (FPE), or VanEck Vectors Preferred Securities ex Financials (PFXF). Yields are stable, currently over 5%, and you can re-invest the dividend income back into the funds. You can compare other preferred ETFs at Morningstar.

In general, both preferred stocks and long-term bonds have a low correlation to the stock market indexes. It’s likely that, as long as major banks remain stable financially, a moderate investment in preferred stock ETFs will provide some stability in your portfolio.

Elliot Raphaelson welcomes your questions and comments at raphelliot@gmail.com.

© 2020 Elliot Raphaelson. Distributed by Tribune Content Agency, LLC.

Spending habits

From page 14

a used car and save thousands of dollars, or hold off on a purchase for a few more years. Less mileage on your car now means it could run a lot longer.

Keep those good habits going

Everyone needs to save for something.

Josh Monroe, CFP®, is a Chartered Financial Consultant and Financial Planner at Brightworth.

© 2020 The Kiplinger Washington Editors, Inc. Distributed by Tribune Content Agency, LLC.
By Glenda C. Booth

Drawn to Monterey’s heritage, sea life

Monterey has a balmy Mediterranean climate and a mix of outdoor recreation, seafood restaurants, and rich history.

For centuries, the Rumsien Native Americans lived on the Pacific Coast, where they fished for sardines, anchovies and rockfish, crafted abalone-decorated baskets, and thrived on local plants and wildlife. That is, until the Spanish arrived with livestock and new diseases.

By 1770, Franciscan Father Junípero Serra established the Mission de San Carlos Borromeo de Monterey, the second mission in the Spanish colonial province called Alta California. For a quarter century, Monterey was the region’s capital.

By the mid-1800s, the town was California’s main port. That’s when an entrepreneur named David Jack sold some cheese that some say he stole from area Franciscan friars. At some point, it became known as Monterey Jack cheese, another bragging point.

Spanish-Mexican heritage

Today the town’s Spanish-Mexican heritage is preserved in 21 historic adobes. Nineteenth-century author Richard Dana wrote that the adobe buildings sparkled in the sun because of their ground-up abalone shells.

Monterey State Historic Park preserves and interprets 12 such buildings, including the Custom House, the oldest government building in California.

Starting at the park’s headquarters in the Pacific House Museum, visitors can amble along a marked two-mile trail and see a whalebone sidewalk, historic gardens and adobes.

At the Cooper-Molera Adobe, built in 1827, visitors learn that early locals made sun-dried adobe bricks from clay soil, straw, crushed seashells and horse manure. Its garden has a working, beehive-shaped oven, called an horno, which originated in Spain.

The Joseph Boston Store in the Casa del Oro, built in 1845, was the first general store in Monterey; it now sells 1850s-themed merchandise, such as artisan soaps, elderberry syrups and balsamic vinegars.

At the Custom House in 1846, Commodore John Drake Sloat raised the American flag and claimed more than 600,000 square miles of territory for the United States, ending Mexican rule without firing a shot.

Exhibits explain that Boston seafaring merchants brought iron tools, bear traps and metal buckets to locals. They paid $1 each for cattle hides, which they sold to belt-makers for $10 each in Boston in the 1800s. The Russians came for the region’s otter pelts, and Chinese traders brought goods like firecrackers and dishes.

The free Museum of Monterey explores the town’s connection to the sea, with exhibits on the cannery workers, nautical memorabilia, boat types, a Fresnel lighthouse lens from Point Sur, and a tutorial on sardine fishing, processing and packing.

At the industry’s height, there were 19 canneries and reduction plants employing hundreds of workers. (Reduction plants convert fish into feed meal, oil and other consumer products.)

During World War I, the canneries shipped 1.4 million cases of sardines to troops. They had another boom in World War II.

Underwater forests

The sea is both indoors and out at the world-famous Monterey Bay Aquarium, where 100 exhibits highlight the beach, ocean and wetland habitats of a full range of marine life, including sea slugs, jellyfish, sea turtles, limpets and anemones.

In an underwater kelp forest, “the redwoods of the sea,” divers plunge into the...
Travel insurance coverage after COVID

By Ed Perkins

“I had to cancel my trip because of the virus, but my insurance wouldn’t cover my prepayment losses.”

This is a common complaint I’ve seen and heard, and I’m sympathetic to travelers who believe their insurance failed them.

That’s not exactly the case, however, and it brings up the question of just what you can expect from travel insurance now — and in the future.

The record of the current crisis is clear: Insurance sellers say that typical cancellation policies do not specifically list an “epidemic” or equivalent term as a “covered reason” to pay a cancellation claim, and that therefore the insurance is not obligated to pay.

Cancel for any reason

The only claims being paid for most virus-based cancellation claims are on “cancel for any reason” (CFAR) policies, which are not restricted to enumerated “covered reasons,” but which are more expensive and typically pay no more than 75% of insured losses.

Other travel writers and I have consistently urged travelers who want to cover cancellation losses to buy CFAR policies. I still do, but the COVID-19 pandemic changes the game.

It’s hard for me to imagine any insurance that could provide full cash recovery of all prepayments in future pandemics — or a recurrence of the current one — and still sell at a reasonable price.

Some of us occasionally forget the basic economic model of almost any kind of insurance: A lot of people pay a little money, which they never get back, into a pot that can pay a lot of money to a few people who encounter an insured contingency.

That works fine for occasional contingencies such as a house fire, a sudden medical problem, or death of a travel companion.

But it fails when the same widespread contingency causes a large percentage of the insureds to cancel, and those insureds all submit big-dollar cancellation claims.

To sell at reasonable rates, issuers of future policies will have to find a way to exclude claims for such far-reaching contingencies.

What constitutes a refund?

A related problem involves exceptions from recoverable expenses. Virtually all policies say that cancellation coverage will cover only those prepayments that you can’t first get refunded by the supplier: airline, hotel, cruise line, tour operator, whatever.

But many are not clear about whether a “refund” in the form of a credit toward future travel satisfies the requirement for a recovery from a supplier.

Some insurers say it does, others say it doesn’t, and many don’t specify. And many travelers don’t see a credit toward a future trip they’re unlikely to take as a satisfactory recovery.

If you’re considering a trip this year or next, most ordinary policies wouldn’t help you at all. Almost universally, they limit claims to “unforeseen” circumstances, and for the foreseeable future, nothing about the virus and its consequences can be considered “unforeseen.”

I still see a CFAR option available on many policies, but for a sample $4,200 in cancellation coverage for a couple ages 43 to 45 on a two-week trip, CFAR adds $100 to $200 to the cost. (Older travelers may encounter even higher costs.)

Changes to expect

For the longer-term future, I expect to see changes to cancellation insurance:

— Typical policy fine print will specifically exclude destination “epidemic” and local responses to the epidemic, such as quarantines, from lists of “covered reasons.”

— Policy fine print will specify credit for future travel as satisfying the requirement for recovery from a supplier. Policies that call for suppliers to make cash refunds may still be available, but only as extra-cost options.

— Many insurers will either abandon the CFAR option entirely or raise its price well above current levels.

This is not to say that travel insurance will no longer be valuable or useful. It will still cover the usual contingencies that affect only a small minority of insured travelers.

But no insurer can sell policies that are likely to result in claims from a big percentage of buyers. The industry — and the travelers — will have to adjust to that new reality.

Send email to Ed Perkins at eperkins@mind.net or visit his website at railguru.com. © 2020 Tribune Content Agency, LLC.
Monterey
From page 16

glass tanks to feed the fish and talk to visitors from underwater. Visitors can also watch sea otters and penguins eat and play. An aviary has shorebirds and two species of penguins, tufted and horned.

There’s plenty of life outside the building, too — tidal pool critters darting around, common murres skimming the surface, kingfishers and cormorants diving, and brown pelicans flapping or perching on the rocks. With museum scopes, tourists can scan the ocean for whales, seals and sea otters.

The Monterey Bay National Marine Sanctuary is known as the “Serengti of the Sea” for its rich wildlife diversity. It’s the site of North America’s biggest and deepest underwater canyon, plunging more than two miles deep, and one of the largest kelp forests in the U.S.

In this 6,100-square-mile sanctuary, there are 334 known species of marine mammals, more than 180 species of sea and shorebirds and at least 525 species of fish.

Several operators offer boat tours to see humpback, blue, gray and killer whales, as well as seals, dolphins, sea lions, otters, sea turtles and seabirds.

The nearby outdoors

Multiple parks and preserves near Monterey offer breathtaking views and stunning nature.

Pinnacles National Park near Soledad has talus caves, rolling chaparral, and dramatic rock spires and crags formed by volcanic action 23 million years ago. Lucky visitors may see an endangered California condor.

Big Sur is well known for its dramatic coastal scenery, wave-sculpted blowholes, sea stacks, ancient coastal redwood trees, beaches and hiking trails.

In the 19th century Point Sur Light Station, situated on a large volcanic rock promontory 316 feet above the ocean, documents tells tales of lighthouse keepers, and explain the importance of lighthouses to seafaring vessels.

For wetland explorers, the Elkhorn Slough is a tidal salt marsh stretching seven miles inland from Monterey Bay, home to oak woodlands, maritime chaparral, sea otters, harbor seals, sea lions and over 340 species of birds.

Here, if you look really hard, you might spot a sardine shimmering in the water.

If you go

In pre-pandemic times, the Monterey Regional Airport typically offered more than 40 daily flights. The San Jose Internation Airport is one hour north, and San Francisco’s airport is two hours north.

Currently, one-stop flights from D.C. to Monterey in September start at $240 round trip on American Airlines. Check ctc.gov for current travel recommendations.

To plan your trip, visit see.monterey.com or Monterey.org. There are many guided tours available to explore the region’s history, food, wine, gardens and whale watching.

Upon arrival, start at the Visitors Center, 401 Camino El Estero, or call them at 1-888-221-1010.

Monterey’s cuisine highlights local artichokes, mushrooms and wine from Salinas and Carmel Valley farms, located less than an hour away. Several tour companies offer food, wine and agriculture tours to “California’s Salad Bowl.”

If you can’t travel now, get a glimpse of Monterey Bay’s spectacular wildlife from home. At montereybayaquarium.org/animals/live-cams, viewers can explore kelp forest life, “swim” with sharks and sea turtles, and watch moon jellies open and close like fancy, upside-down parasaurolophus.

At elkhornslough.org/ottercam, you can watch otters, including playful pups, at Elkhorn Slough.

MARK YOUR CALENDAR

Aug. 20 MEDICARE EXPENSES

Learn how to manage your healthcare expenses in retirement with a virtual webinar on Medicare plan choices, benefits and costs. The free seminar will be held on Thurs., Aug. 20 from 4 to 5:30 p.m. To register, go to https://bit.ly/MedicareExpense.

Sept. 10 CUT YOUR ENERGY BILLS

If you’re spending more time at home due to the pandemic, you may see an increase in your energy bills. Learn how to cut your home energy consumption with a free webinar on Thurs., Sept. 10 from 1 to 3 p.m. Register at https://bit.ly/SaveEnergyPandemic.

Aug. 19 JOB INTERVIEW PREP

Are you trying to improve your job interview skills? Learn how to properly answer and ask questions, along with pre-interview preparation, at a virtual workshop on Wed., Aug. 19 from 2 to 3 p.m. To register, visit https://bit.ly/InterviewsVirtual.

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

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

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

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

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

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

Joystick Control

(adaptable left or right)

Joystick conveniently rolls beneath table or desk

Easy to use joystick control

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

Call now toll free and order one today!

1-888-379-1419

Please mention code 113490 when ordering.

The Zoomer Chair is a personal electric vehicle and is not a medical device nor a wheelchair. Zoomer is not intended for medical purposes to provide mobility to persons restricted to a sitting position. It is not covered by Medicare nor Medicaid.

© 2020-TV1 STREET for Boomers and Beyond, Inc.
Preserving the environment

By Lela Martin

Virginia’s diverse natural geography ranges from the Atlantic Ocean to the Blue Ridge Mountains to the Piedmont in between.

One group has worked for a century to preserve those natural resources: The Garden Club of Virginia (GCV). The club was the first conservation organization in Virginia, advocating for the state parks system, monitoring state roadways cluttered by signage, and preserving many native plant habitats.

“The Garden Club of Virginia was instrumental in the founding of the Virginia State Park system in the 1920s,” noted Lynn McCashin, its executive director.

Around the turn of the last century, many American women formed garden clubs, focusing primarily on their home gardens. However, as women became franchised, they increasingly saw themselves as harbingers of political, environmental, and social change.

In 1920, seven Virginia clubs joined to establish GCV. The goal’s mission was to conserve Virginia’s natural beauty and to encourage others to join its preservation efforts.

Last month, the Virginia Museum of History & Culture on Arthur Ashe Boulevard recognized the importance of GCV by unveiling a new special exhibit, “A Landscape Saved: The Garden Club of Virginia.”

Visually appealing, the presentation showcases the good work of GCV, from remedying the blight of billboards and mining to restoring gardens of 40 historic houses, including Mt. Vernon. The exhibit shows the location of these preserved places, many of which are open to the public, as well as landscape plans for private locations.

Preserving the environment

Perhaps most surprising is the extent of the organization’s environmental lobbying. The garden club brought litigation to save Goshen Pass from a proposed dam and to preserve 79,000 acres of wilderness to create Shenandoah National Park, the first large national park in the East.

Over the decades, club members have educated the public on efforts to conserve our state flower and tree, the dogwood, in addition to other native plants.

Since 1947, the GCV has held an Annual Conservation Forum to tackle timely topics such as pollution, waterway protection and climate change.

In order to fund their projects, GCV established Historic Garden Week in 1929. The beloved annual tour of private gardens has been cancelled only twice: once during the first year of the United States’ involvement in World War II and again this year, due to COVID.

The museum exhibit includes items related to Historic Garden Week: booklets, declarations and advertising posters. Also included is a colonial costume worn by a Garden Week tour guide.

Running in the background of the exhibit is a promotional video of Virginia during Historic Garden Week sponsored by Standard Oil Company in the late 1950s, which publicized Virginia tourism as well as Esso gasoline.

Today, with approximately 3,400 members in 48 clubs across the state, the Garden Club is still committed to conservation. GCV’s newest contribution to Virginia is its five-year Centennial Project, which will give out $500,000 in grants for projects that benefit Virginia’s state parks.

At the end of the exhibit, visitors are challenged to support several Virginia preservation organizations to extend the service of GCV.

Timed-entry tickets needed

The exhibit is open for in-person visits daily, now through Sunday, Nov. 1. In consideration of social distancing, there is a prescribed path marked on the floor through the Virginia Museum of History & Culture. A brief tour of the museum takes about an hour.

There is free parking in the lot behind the museum. Admission is free for members. Prices are reduced through August: Adults are $6; seniors (65+) are $5; and youth (6-17) are $3.

As part of the national program, Museums for All, guests who present their SNAP or WIC EBT card (or show the EBT app on their phone) will receive free admission to the Virginia Museum of History & Culture.

COVID-19 guidelines require advance purchase of timed-entry tickets. Timed tickets are available every half hour starting at 10:00 a.m., with the last entry time at 4:30 p.m. To reserve tickets, go to Virginiastory.org/tickets.
Prepare now for “cole-d” weather crops

By Lela Martin

You may be in the midst of harvesting your zucchini, tomatoes and basil. However, August is also the ideal time to prepare your garden for its transition to cool-season plants like cole crops.

Brassicas, or cole crops, are members of the cabbage family. “Cole” derives from the Latin meaning stem. Cole crops are part of the large genus *Brassica*, which come from herbs of the Old World mustard family. They include broccoli, cabbage, Brussels sprouts, cauliflower, kale and kohlrabi.

### When to plant what

Begin by making an inventory of vegetables you can harvest now. Then determine how much space you will have available, so you can prioritize your fall plantings.

You can anticipate how long it will take for each crop to reach harvestable size by learning its approximate lifespan, noted by “days to maturity” on the seed packet or plant tag. (The Virginia Cooperative Extension publication “Cole Crops or Brassicas” lists this information as well.)

Many broccoli and cabbage heirloom varieties can range anywhere from 70 to 95 days, so plan and plant accordingly for the variety you wish to grow.

You’re a “brocc”-star if you plant in order for the crops to reach maturity before the first frost. The first frost day (with a 50% probability) in the metro Richmond area is mid-October.

To give your crops time to mature before autumn’s shorter days and frosty nights, plant in the heat of August. While some fast-growing fall crops such as lettuce and radishes can be planted into late September, cole crops, including broccoli, need more time. When in doubt, plant your fall crops a little early.

In August, you should plant cole crops from seedlings, not seeds. Seeds should have been started in June or July. Place your transplants 18 to 24 inches apart in rows 24 inches apart.

### Choose the right environment

All cole crops prefer a location with full sun. Although a wide range of soils is acceptable, fertile and well-drained loams are considered best. Cole crops grow better in heavier soils than warm season crops. Typically, a soil pH of 6.0 to 6.8 is best for the cole family of vegetables.

The Virginia Cooperative Extension always recommends a soil test to determine deficiencies of major plant nutrients and suggest ways to correct them. Because cole crops can easily become deficient in minor elements, composted manure or composted vegetable matter ensures a supply of these nutrients.

Cauliflower has the most demanding soil and fertility requirements in the cole family.

### Avoiding problems

The most significant way to reduce insect pests and diseases of cole crops is to rotate crops. To get ahead of any problems, do not plant any cole crop in a spot occupied the previous year by another cole family member. Two- or three-year rotations are preferred.

One advantage of “cole-d” weather planting is that there are typically fewer insects in the fall. Additionally, there are fewer problems with bolting (the production of a flowering stem before the crop is harvested), which is common in spring-planted cole plants.

An effective way to control weeds is to mulch with straw. In addition to reducing weeds, straw aids in moisture retention.

Consider how each crop grows and which part of the plant is eaten. For example, the edible parts of broccoli and cauliflower are the flower heads; these are more sensitive to cold and nutritional deficiencies.

### When to harvest

**Broccoli**

Pick broccoli while the head is still compact and firm. You should harvest cabbage when the head is very firm.

Pick broccoli while the head is still compact and firm. You should harvest cabbage when the head is very firm.

**Brussels sprouts**

As the sprouts of Brussels sprouts enlarge, remove the large leaves between the sprouts. Pinch out the growing tip of the plants in early September to hasten maturity. Harvest the sprouts when they are firm and before they open up. Surprisingly, a light frost or two improves their flavor.

Lela Martin is a Master Gardener with the Chesterfield County office of the Virginia Cooperative Extension.
Suspenseful fiction for summer reading

By Dinah Rokach

This summer, relax and enjoy these tales of crime detection, spycraft and murder as conjured by talented older authors.

The Department of Sensitive Crimes: A Detective Varg Novel, by Alexander McCall Smith, 240 pages, Anchor paperback, 2020

Follow Detective Ulf Varg of the Malmo, Sweden, Criminal Investigation Authority as he solves quirky cases assigned to his Department of Sensitive Crimes. Suspected criminal cases that require investigative discretion are referred to this special plain-clothes unit.

Working with Ulf are his colleagues Anna Bengsdotter, Carl Holgersson and clerical assistant Erik Nykvist. The clash of personalities in a confined workspace; an office infatuation between a divorced man and a married woman; and the struggle to make progress as a team despite a bombastic, know-it-all temporary state of affairs. (Aren’t we all?)

The Department of Sensitive Crimes has been labeled, with tongue firmly in cheek, Scandi Blanc — a new genre of fiction.

Agent Running in the Field: A Novel, by John le Carré, 288 pages, Viking hardcover, 2019

Octogenarian author John le Carré has written a nuanced, dramatic, well drawn portrait of a 47-year-old British spy, home from his overseas postings. Those experiences were dramatic, important and dangerous compared to his current, staid London grind.

Agent Nat is anchored by the love and forbearance of his wife, Prue, a radical attorney. He hearkens to his early years as a spy during the Cold War when right and wrong were in stark contrast. He is dismayed by the contemporary state of affairs. (Aren’t we all?)

Nat’s experience at spycraft holds him in good stead as he must navigate a crisis in his life anew proves fraught with temptations and terror, murder and mayhem.

Meet the colorful and complicated Varg’s take on contemporary behavior. Although in his late 30s, the detective pines for the days when gentlemen adhered to a strict code of conduct. That’s no mystery: Varg’s creator is a septuagenarian.

Scottish writer Alexander McCall Smith has written more than 100 novels. He brings a wry sensibility to this beguiling mystery, the first of a series about Detective Varg. There are no murders, no corpses, no guns in this whodunit.

The Department of Sensitive Crimes has been labeled, with tongue firmly in cheek, Scandi Blanc — a new genre of fiction.

Agent Running in the Field is entertaining and full of surprises as readers get a glimpse into the secret world of undercover operatives.

The story’s events are neither far-fetched nor overly dramatized. Better still is le Carré’s wise insight into human relationships — complicated by factors such as betrayal and diverse philosophies — that stands the test of time.

The elegance, courtesy, stiff-upper-lip mentality and understatement, which permeate the behavior of the older British generation, contrasts with the outspoken, harsh historionics of the book’s younger characters. Older readers will be enchanted.

One Good Deed, by David Baldacci, 464 pages, Grand Central Publishing paperback, 2020

Richmond, Virginia, native and Fairfax County resident David Baldacci takes us back to small town, post-World War II America in this exciting thriller. Army veteran Aloysius Archer, in his first days as a free man after his release from prison, encounters troubles that culminate in a trial for his very life.

The elegance, courtesy, stiff-upper-lip mentality and understatement, which permeate the behavior of the older British generation, contrasts with the outspoken, harsh historionics of the book’s younger characters. Older readers will be enchanted.

Meet the colorful and complicated townpeople who become his friends, antagonists, cohorts and nemeses. Appearances prove to be deceiving. Someone’s past can be readily misunderstood. Villains may be victims. As the action unfolds, characters are revealed to be more than skin-deep and their motivations ultimately understood in their proper context.

Baldacci, a prolific author who has sold more than 130 million novels worldwide, joins the ranks of “older adults” when he celebrates his 60th birthday this month. Welcome to the club!
HOW TO PLACE CLASSIFIED ADS

All classified ads must be submitted and paid for online, via our website, www.thebeaconnewspapers.com/classifieds.

**Classifieds**

For Sale

WESTHAMPTON MEMORIAL AND CREMATION PARK, 10,000 Patterson Ave. Richmond VA. 2 side by side Cemetery plots. $3500 per plot. Negotiable. Section 2, Garden of Meditation. Will sell separately. Call or text Joanne 804-555-0087.

STAY IN YOUR HOME LONGER with an American Standard Walk-In Bathtub. Receive up to $1,500 off, including a free toilet and a lifetime warranty on the tub and installation! Call us at 1-877-240-2061 or visit www.walkintubquote.com.

ELIMINATE GUTTER CLEANING FOREVER! LeafFilter, the most advanced debris-blocking gutter protection. Schedule a FREE LeafFilter estimate today. 15% off Entire Purchase. 10% Senior & Military Discounts. Call 1-844-359-6933.

PUT ON YOUR TV EARS and hear TV with unmatched clarity. TV Ears Original were originally $129.95 - NOW WITH THIS SPECIAL OFFER are only $59.95 with code MCB59! Call 1-833-934-0843.

SMOKE FREE! radon 8,000 in the garage! In 30 minutes! Call 1-804-560-5837.

TV/Cable

DIRECTV - Switch and Save! $39.99/month. Select All-Included Package. 100+ of Shows/Movies On Demand. FREE Genie HD DVR Upgrade. Premium movie channels. FREE for 3 mos! Call 1-888-970-0779.


Legal Services

APPLYING FOR SOCIAL SECURITY DISABILITY or Appealing a Denied Claim? Call Bill Gordon & Assoc. Free consultation and advice about your case. Call 1-866-970-0779.

STAY IN YOUR HOME LONGER with an American Standard Walk-In Bathtub. Receive up to $1,500 off, including a free toilet and a lifetime warranty on the tub and installation! Call us at 1-877-240-2061 or visit www.walkintubquote.com.

SPECIAL OFFER are only $59.95 with code MCB59! Call 1-833-934-0843.

MBC59! Call 1-833-934-0843.

MBC59! Call 1-833-934-0843.

www.thefiveplus.com/320 #6258. with all the details! 1-844-366-1003 www.den-
Fifty Plus

is so much more than a monthly feature paper!

In addition to keeping you informed about the latest health and financial news, technology, housing, travel and the arts, we also offer

A newly updated website with additional content

An easy-to-use, comprehensive searchable database — the Silver Pages — to help you find the services you’re looking for.

You can read all four of our editions online every month.

Visit www.FiftyPlusRichmond.com

Look for the Silver Pages on our home page.
READY TO TAKE YOUR LIFE BACK?

LIMITED-TIME

Get Up To
20% OFF MSRP
FREE Shipping and a RISK-FREE TRIAL.*

Call NOW and speak with an Inogen Oxygen Specialist to request your free informative brochure or to take advantage of our 30-Day Risk Free Trial.”

1-844-415-8444
or visit GetInogen.com/deal

Over 775,000 people in 47 countries have taken their lives back with a lightweight Inogen One portable oxygen concentrator. Dealing with a chronic respiratory disease, such as COPD, is burdensome enough without having to struggle with heavy tanks, constant refills, or being tethered to a stationary system. For nearly 20 years, Inogen has been the global leader in portable oxygen concentrators, exclusively dedicated to innovative oxygen solutions. It's time to reclaim your freedom and live your life in moments, not minutes left in an oxygen tank.

*Applicable for purchases only. Restocking fee may apply.