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In lonely times, generations connect

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When distrust boosts risk

Our lives today are built around how we might best survive this worldwide pandemic of COVID-19. Because the SARS-CoV-2 virus that causes COVID-19 is everywhere, yet invisible, and because its effects on any particular person are generally unknowable in advance, we all sensibly must take whatever steps we possibly can to protect ourselves and our loved ones.

One of those steps appears to be to get inoculated with one of the vaccines that have, amazingly, been produced in a matter of months by several drug manufacturers around the world. Getting vaccinated is becoming more important by the day because the virus has been quickly mutating into even more transmissible (and possibly more lethal) versions.

Unfortunately, the roll-out of this worldwide vaccination effort has not been going according to plan. Supplies have been much less than originally promised by the drug manufacturers, to date at least. Complex and overlapping rules to prioritize certain groups and require appointments are wreaking havoc with people’s lives.

Many older adults report herculean, yet failed, efforts to obtain a coveted appointment, leading family members and volunteers to spend hours on the phone and computer trying to help them.

And yet, even while there has been a rush by millions to snag one of the few available appointments, there are others who adamantly refuse the possibly life-saving vaccines.

Ironically, many of those who reject the vaccine are among the groups who most need protection and are ranked at highest priority by the system: older adults, workers in skilled nursing facilities, and people of color, whose communities have been hardest hit with severe illness and death.

Why would those people refuse the vaccine?

I’m sure everyone has their own story, but there seem to be a few common beliefs and feelings that might explain it.

Some — especially healthcare workers, it seems — are worried about the safety of a vaccine developed so quickly. They know it usually takes years to develop and thoroughly test a new drug or vaccine to ensure it is safe and effective. Some say they doubt it’s possible to have produced a safe, effective vaccine so quickly.

However reasonable that fear may be, there are two key points to understand. First, researchers have been developing a completely new type of vaccine, utilizing messenger RNA (mRNA), ever since the original SARS virus appeared in China in 2002 and quickly spread worldwide.

While that virus was contained (it was more lethal than COVID-19, but less transmissible) and has not been spotted since 2004, the fear of it and others potentially like it has impelled vaccine researchers to determine the best way to fight such viruses in the future.

Lucky for us, they were far along in understanding the mRNA process and so were able to quickly develop today’s vaccines that have proven so effective against COVID-19. A related fear, that the vaccine might cause multiple or serious complications in many people, has also not come to pass.

Not only have the clinical trials of the last few months inoculated tens of thousands of volunteers with very limited reports of bad reactions, but as of now, tens of millions of people throughout the world have been given one of the many vaccines out there, and the evidence is overwhelming that they are quite safe.

While individuals who are allergic to components of the vaccine may be susceptible to a serious reaction, those can generally be noted and controlled within a half hour of inoculation. Even so, CDC guidelines recommend not giving the Pfizer or Moderna vaccines to individuals with a history of severe allergic reactions to other vaccines or injected meds.

On the other hand, I understand no cases of Guillain-Barre syndrome (a very rare neurological condition associated with certain flu vaccines) have been reported from the COVID vaccine trials.

What about the large numbers of people of color who steer clear of the vaccine?

It largely stems from the immoral, inexcusable Tuskegee syphilis experiments that began in 1932 and continued for 40 years. Nearly 400 Black men with latent syphilis were recruited for a “clinical study” that promised to treat them for the condition. Instead, unbeknownst to them, the researchers purposely failed to treat the men in any effective way in order to better measure the life-long ill effects of the condition. By 1947, penicillin was widely available and effective to control it, but it was denied to the men.

Many Black Americans know of this history and have grown up with an understandable distrust of American medicine. An anti-vaccine advocacy group has also written about Tuskegee recently, aiming to alarm minority groups about the COVID-19 vaccines by reminding or informing them of it.

However, it should be more widely known that precisely because of the inexcusable Tuskegee “study,” clinical trials today are now highly regulated and subject to public disclosure rules and wide oversight that would prevent such a tragedy from ever occurring again.

Furthermore, it should be clear that people of all races, religions and nationalities — throughout the world — are seeking and getting one or another of the new vaccines. These vaccines hold the best hope for protecting the entire human family from severe illness and death.

If you’ve obtained the vaccine and have seen from experience that it produces no ill effects (other than, perhaps, a sore arm or brief fever), please let your friends and others know. Word of mouth from people like you will have the best chance to counter the effects of past wrongdoing and rumor mills.

Letters to the editor

Dear Editor:

“How we talk about aging,” your From the Publisher column from February, jumped right out at me. At 99 years old, how much can I learn about the run of years? A lot! Because, sadly, my eyes gave out on me some weeks ago! I no longer can read my newspaper, print, or anything else.

I write this letter half by imagination, half by a broken heart. No more letters to newspapers or editors. How sad not to be able to see or read!

Please, Fifty Plus, forgive this unclear script. With best wishes and regards.

Frances Nunnally
Richmond

What is their rationale?

Unfortunately, there is a reason many Black Americans fear scientific researchers. It largely stems from the immoral, inexcusable Tuskegee syphilis experiments that began in 1932 and continued for 40 years.

Nearly 400 Black men with latent syphilis were recruited for a “clinical study” that promised to treat them for the condition. In fact, unbeknownst to them, the researchers purposely failed to treat the men in any effective way in order to better measure the life-long ill effects of the condition. By 1947, penicillin was widely available and effective to control it, but it was denied to the men.

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Cover Story

Weekly calls create surprise friendships

By Greg Weatherford

Once a week, rain or shine, a call reaches Joan Kerby’s apartment at the Lakewood Retirement Community in Richmond.

That’s the signal for the 70-year-old retiree to shoo away her husband and launch into a wide-ranging video chat with 27-year-old VCU medical student Miranda Savioli — a conversation that might last an hour or more.

Kerby, a retired IT business analyst, and the med student from Lafayette, New Jersey, have met in person only a few times. But after talking like this almost every week since April, Kerby considers Savioli a friend. She credits their calls with helping her survive the lockdown during the COVID-19 pandemic.

“It’s a way of connecting and feeling connected to the world,” Kerby said. “It has meant a tremendous amount to me, and it still does. It’s one of the things that’s helped me hold it together.”

Savioli said she feels the same way. “I look forward to talking with her every week.”

Savioli and Kerby connected through the student chapter of the American Geriatrics Society (AGS) at VCU that, among other programs, coordinates conversations between students and residents of retirement homes.

So far, the all-volunteer operation has connected about three dozen students with residents of Lakewood, a large community of retirees in Henrico County.

Countering isolation

The virus that causes COVID-19 is much deadlier among older populations, and close living quarters have caused it to spread quickly in some senior facilities. Without a vaccine, staying away from others is the best way to avoid spreading the disease.

But that necessary precaution has come at a cost. Loneliness can have serious effects on health, particularly for older adults. An AARP study in 2018 pointed out that isolation is a major risk factor for conditions including heart disease, high blood pressure and early-onset dementia. Health problems caused or worsened by isolation cost Medicare $67 billion in additional spending every year, the AARP found.

This loneliness, already serious, was made sharply worse by the 2020 pandemic and ensuing lockdown, said Sarah Hobgood, M.D., associate professor of internal medicine at VCU School of Medicine and the faculty liaison to the student AGS group.

Previously active, socially engaged retirees in assisted-living facilities found themselves suddenly cut off from friends, family and fellow residents. During lockdown periods, they might not see anyone outside their apartment for weeks.

The tight restrictions on visitors also meant that students in the health professions could not visit or interact with older patients the way they usually would as part of their training. That worried the VCU students.

“We were kind of struggling to figure out how we would continue our mission,” said Nadia Khoury, a physical therapy student at VCU College of Health Professions who’s involved with the AGS group.

“We were all trying to figure out ways to help,” said Tiffany Tsay, a medical student and president of the group.

From greeting cards to meetings

Someone at VCU — no one is sure who — came up with the idea of communicating directly with residents. The proposal seemed promising but “tricky,” Hobgood said.

The main complication was that privacy law and policies meant that retirement communities could not simply share names and contact information of their residents with the students.

So instead, a handful of student volunteers, working in sterile environments, wrote encouraging messages on greeting cards. These were sent in bundles to anonymous recipients in nursing homes and assisted living communities in the Richmond area.

But something was missing in the one-way correspondence project. The goal was to build relationships.

So, last spring, with the assistance of Hobgood and Chuck Alexander, an education administrator at VCU School of Medicine, the students reached out to a number of assisted living communities.

At Lakewood, program manager Courtney Harver was intrigued by the proposal.

“Isolation is a huge, huge issue with older adults,” Harver said, and it can lead to loneliness and depression. During a lockdown, “you’re stuck in your room for 24 hours a day.”

Regular interactions with new people — particularly younger ones — could help, Harver thought. She asked some of her residents if they’d like to participate.

Among those who said yes was Edie Ellis. Now, almost every Friday, Ellis takes a break from hanging out with Cricket, her 12-year-old cocker spaniel, and spends an hour talking by phone with graduate student Kim Arena.

“She’s just a delightful young lady,” said Ellis, 74, a retired health educator.

With 50 years’ difference in age, what do the two women talk about?

“Oh, man, all kinds of stuff,” said Arena, who is pursuing a doctorate in cellular and developmental biology at the University of Virginia and got involved through her boyfriend, a VCU School of Medicine student. “Our families, our backgrounds.”

“Her boyfriend,” added Ellis, with a chuckle.

Friendships for life

Since the start of the pandemic, many facilities, including Lakewood, have seen reduced rates of coronavirus transmission and have relaxed their regulations. Residents can now walk around the grounds and travel outside the facility.

In October, Ellis even met Arena and her boyfriend for lunch at a Richmond sports bar. It was the first time they had seen each other in person. They talked for three hours.

Students say they’ve had a chance to see how important programs like this can be. Participants vow to continue calling, writing and — when it’s safe — visiting.

“We’ve had a really stark reminder of the isolation people can experience in many of these facilities,” said participant Elisabeth Marker, who is earning her pharmacy doctorate at the VCU School of Pharmacy.

Marker learned something else: “When you are helping other people, you are also helped,” she said.

“This project gave us someone else to think about and to focus on. It gave us a way to connect with other people in a time when no one is meeting. People [who are taking part] say, ‘I loved getting to know this person.’”

That’s certainly true of Kerby and student Savioli, who met for the first time in November, then again in December. They plan to meet this month, too.

“I kind of expected this to be something I could be doing as a volunteer — to help someone else,” Savioli said. “I didn’t expect to be making a friend.”

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FP3/21  Makes a great gift
Why vaccines are in such short supply

By Lauran Neergaard

With demand for COVID-19 vaccines outpacing the world’s supplies, a frustrated public and policymakers want to know: How can we get more? A lot more. Right away.

The problem: “It’s not like adding more water to the soup,” said vaccine specialist Maria Elena Bottazzi of Baylor College of Medicine.

Makers of COVID-19 vaccines need everything to go right as they scale up production to hundreds of millions of doses — and any little hiccup could cause a delay. Some of their ingredients have never before been produced at the volume needed.

And seemingly simple suggestions that other factories switch to brewing new kinds of vaccines can’t happen overnight. Just last month, French drugmaker Sanofi took the unusual step of announcing it would help bottle and package some vaccine produced by competitor Pfizer and its German partner BioNTech.

But those doses won’t start arriving until summer. And Sanofi has the space in a factory in Germany only because its own vaccine is delayed — bad news for the world’s supply.

“We think, ‘Well, OK, it’s like men’s shirts, right? I’ll just have another place make it,’” said Dr. Paul Offit of Children’s Hospital of Philadelphia, a vaccine adviser to the U.S. government. “It’s just not that easy.”

Different vaccines, different recipes

The multiple types of COVID-19 vaccines being used in different countries all train the body to recognize the new coronavirus, mostly the spike protein that coats it. But they require different technologies, raw materials, equipment and expertise to do so.

The two vaccines authorized in the U.S so far, from Pfizer and Moderna, are made by putting a piece of genetic code called mRNA — the instructions for that spike protein — inside a little ball of fat.

Making small amounts of mRNA in a research lab is easy, but “prior to this, nobody made a billion doses or 100 million or even a million doses of mRNA,” said Dr. Drew Weissman of the University of Pennsylvania, who helped pioneer mRNA technology.

Scaling up doesn’t just mean multiplying ingredients to fit a bigger vat. Creating mRNA involves a chemical reaction between genetic building blocks and enzymes, and Weissman said the enzymes don’t work as efficiently in larger volumes.

AstraZeneca’s vaccine, already used in Britain and several other countries, and one expected soon from Johnson & Johnson, are made with a cold virus that sneaks the spike protein gene into the body.

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Ten foods you should eat to lose weight

By Carolyn A. Hodges

Plenty of foods can support your weight-loss efforts when included as part of a healthy diet. Eating these 10 foods regularly is a simple way to make the most of your meals.

1. Chia seeds
   Fiber slows digestion and keeps us feeling fuller longer. This is super important when we’re cutting back on calories, a common approach to weight loss. A 2-tablespoon serving of chia seeds satisfies a whopping 40% of daily fiber needs.

2. Fatty fish
   The omega-3 fatty acids found in fish like salmon, sardines and tuna may help to reduce body fat. Fatty fish is also high in protein, which helps curb hunger, keeping us full for hours. Consider using canned seafood to whip up easy salmon patties or a classic nicoise salad.

3. Cruciferous vegetables
   Cruciferous vegetables include broccoli, cauliflower, Brussels sprouts and dark leafy greens. They’re low in calories and packed with fiber to keep us feeling satisfied.

4. Whole grains
   You don’t need to give up starches like pasta, bread and rice when you’re trying to shed pounds. Just choose whole grains most of the time. In addition to vitamins, minerals and phytonutrients, whole grains like whole-wheat pasta, brown rice and quinoa contain protein, which helps curb hunger, keeping us full for hours. Consider using canned seafood to whip up easy salmon patties or a classic nicoise salad.

5. Apples
   Like vegetables, fruits are a smart addition to any healthy weight-loss plan. Apples are especially good to have on hand throughout the week because they’re inexpensive, keep for weeks in the fridge and make for super-portable snacks. Because of their high water content and fiber (be sure to eat the skin), apples are low in calories and filling.

What about the supply chain?
Production depends on enough raw materials. Moderna CEO Stéphane Bancel acknowledges that challenges exist.

With shifts running 24/7, if on any given day “there’s one raw material missing, we cannot start making products, and that capacity will be lost forever because we cannot make it up,” he recently told investors.

Sometimes the batches fall short. AsterZeneca told an outraged European Union that, at least initially, it, too, will deliver fewer doses than originally promised. The reason cited: Lower than expected “yields,” or output, at some European manufacturing sites.

More than in other industries, when brewing with biological ingredients, “there are things that can go wrong and will go wrong,” said Norman Baylor, a former Food and Drug Administration vaccine chief who called yield variability common.

How much is on the way?
That varies by country. Moderna and Pfizer each are on track to deliver 100 million doses to the U.S. by the end of March and another 100 million in the second quarter of the year. Looking even further ahead, President Joe Biden has announced plans to buy still more over the summer, reaching enough to eventually vaccinate 300 million Americans.

Pfizer CEO Albert Bourla told a Bloomberg conference in February that his company will actually wind up providing 120 million doses by the end of March — not by speeding production but because health workers now are allowed to squeeze an extra dose out of every vial.

Moderna recently announced it will be able to supply 600 million doses of vaccine in 2021, up from 500 million, and that it was expanding capacity in hopes of getting to 1 billion.

But possibly the easiest way to get more doses is if other vaccines in the pipeline are proven to work. U.S. emergency authorization of Johnson & Johnson’s one-dose shot is expected soon, and another company, Novavax, also is in final-stage testing.

Penn’s Weissman urged patience, saying that as each vaccine maker gets more experience, “I think every month they’re going to be making more vaccine than the prior month.”

—AP

Vaccines
From page 4
cold virus, which is extracted and purified.

“If the cells get old or tired or start changing, you might get less,” Weissman said. “There’s a lot more variability and a lot more things you have to check.”

An old-fashioned variety — “inactivated” vaccines like one made by China’s Sinovac — require even more steps and stiffer biosecurity because they’re made with killed coronavirus.

One thing all vaccines have in common: They must be made under strict rules that require specially inspected facilities and frequent testing of each step — a time-consuming task needed to ensure the quality of each batch.

David Alan Chandler, MD has moved to a new office location at MOB II of Memorial Regional Medical Center, designed for maximum safety during the COVID-19 pandemic

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It is time for your yearly eye examination...
Best ways to live a heart-healthy lifestyle

Q: People tell me to live a “heart-healthy” lifestyle to reduce my risk of heart disease, but I don’t really know what that means. What should I be doing to keep my heart healthy?

A: Heart disease is very common. The term describes many types of conditions that affect the heart, including coronary artery disease, strokes, heart attacks, heart-rhythm problems and many others.

According to the CDC, heart disease is the No. 1 cause of death among both men and women across most racial groups in the United States.

Some of the biggest risk factors that can lead to heart disease include high blood pressure, high cholesterol and smoking. Diabetes, obesity, an unhealthy diet, physical inactivity and excessive alcohol use also can increase the risk of developing heart disease.

The good news is that you can get control over these risk factors and your heart health. Here are some tips:

1. Manage your current health conditions. High blood pressure over time weakens blood vessels and arteries, putting a strain on your heart. High levels of cholesterol put you at long-term risk of a stroke or heart attack.

Both of these conditions are “silent,” meaning you may not know you have them. That is why it’s important to have regular checkups with your healthcare providers.

2. Try a heart-healthy diet. One of the best ways to protect your heart is to limit bad fats (trans and saturated fats that are common in fried and fast foods) and salt in your diet. Also, make sure you eat enough fruits and vegetables.

Planning out your meals for the week is a good way to make sure you can eat healthily throughout the week and don’t have to settle for eating out when you can’t figure out what to eat.

3. Be active. Research shows that doing at least two-and-a-half hours of cardiovascular exercises every week can help prevent heart disease. Cardiovascular exercises include anything that increases your heart rate.

It’s important to make sure the exercises you are doing are right for you. If you can train for and run a marathon, go for it! But if you would feel more comfortable walking around the block or vacuuming the house, those activities will provide benefits as well.

4. Quit smoking. Smoking can increase your heart rate, damage arteries and make your heart have to work harder.

There are a lot of options available to help you quit, including nicotine patches, gum, lozenges or prescription medications that can help curb your cravings. Talk with your doctor or pharmacist to find the best option for you.

There are many ways for you to take control of your life and live a heart-healthy lifestyle. Make time to talk with the members of your healthcare team to figure out the next steps you can take to prevent heart disease.

Miranda Norvell is a fourth-year Pharm.D. student at VCU School of Pharmacy. After graduation, she hopes to pursue a career in ambulatory care pharmacy, critical-care pharmacy or academia.

Weight loss food

From page 6

6. Fermented foods

A healthy balance of good bacteria in the intestinal tract may help to promote fat burning. Aim to include a few bites or sips of probiotic-rich foods most days. (Think kefir and yogurt, sauerkraut, kombucha and tempeh.)

7. Pistachios

Nuts are satiating and satisfying thanks to their healthy fat, fiber and protein content. The key is portion control, as a serving of nuts (about 1/4 cup) can pack 160 to 200 calories. Try pistachios in shells — shelling them as you snack is a simple way to promote mindful eating!

8. Eggs

The egg really is the perfect protein, especially when it comes to weight loss. Eaten at breakfast, eggs have been shown to enhance weight loss as part of a reduced-calorie diet. Plus, incorporating enough protein-rich foods like eggs at breakfast may keep evening snack cravings at bay.

9. Avocados

Avocados deliver a one-two punch of healthy fats and fiber, plus a buttery texture that adds richness to meals and snacks. While they’re higher in calories than other fruits and vegetables, research suggests avocado eaters — those who consume about half an avocado a day along with a healthy diet — have lower body weights and waist measurements.

10. Dark chocolate

Yep, chocolate, and here’s why: A healthy weight-loss diet is more likely to be effective if it’s sustainable. Including foods you enjoy but initially perceive to be off-limits, like chocolate, may help you stick with a weight-loss plan. Including an ounce of dark chocolate (aim for 70% cacao content or higher) might be just the indulgence you need to stay on track.

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Benefits of geropsychologists

Older people have distinct phases and challenges that call for geropsychologists. "Changes come in predictable ways as we age and require particular competencies and skills," said Christina Pierpaoli Parker, a postdoctoral fellow of clinical psychology and behavioral medicine with a specialty in geropsychology at the University of Alabama.

Too often, healthcare providers dismiss the mental and physical complaints of older people as normal aging, geropsychologists say.

For example, while joints may become more painful with age, "having pain all over the body is not normal aging — that's a common indicator of depression. The same is true with lack of concentration," said Erin Emery-Tiburcio, an associate professor of geriatric and rehabilitation psychology and co-director of the Rush Center for Excellence in Aging in Chicago.

Knowing the side effects of medications, and especially combinations of medications, is also essential.

"I had a patient several years ago who was sharp as a tack, and then when he came to see me three weeks later he was very confused and stumbling," she recalled. "That acute change is not normal."

Emery-Tiburcio asked the 80-year-old man if he was on any new medication. It turned out his doctor had prescribed a new drug for incontinence, whose side effects include confusion and fall risks. "He had been to his primary physician that week, who didn’t notice," she said.

It takes a team

Ideally, psychologists — and geropsychologists in particular — should work as a team with doctors, clinical pharmacists and occupational therapists, said Melinda Ginne, who has practiced geropsychology in Northern California for 40 years.

Some geropsychologists include the family in treatment and are often practical in their advice. Ginne, who is also one of the founding instructors in the Professional Program in Aging and Mental Health at UC Berkeley Extension, said she might advise family members, for example, that their mother needs home help twice a week for at least four hours, and suggest some agencies that can help.

Pierpaoli Parker developed the University of Alabama’s Integrated Behavioral Medicine Service, which provides both psychiatric services and primary care, with an emphasis on helping change behavior. That includes creating exercise plans, even if it’s going outside with a walker for 15 minutes or working out in a chair.

She found that patients may be more willing to discuss physical problems first, such as insomnia or chronic pain, before eventually opening up about depression.

Some of the concerns many older people have revolve around isolation or residential care. Ginne said she works to empower her patients.

If the person resists getting help at home, she explains that “safety equals autonomy. If you have help at home, you can go out, you can have someone take you to the market and movies and senior center. I’ll say that about residential care as well.”

Coping with dementia

Dementia is an inevitable part of working with some older patients, and geropsychologists say treatment varies depending on the type and stage of dementia. Part of that treatment is providing perspective, Emery-Tiburcio said.

Depression tends to elevate the bad (my mind is deteriorating, and I can’t do some of the things I used to) while ignoring the good (my daughter loves and supports me, and I enjoy spending time with her).

"If you focus on the losses, you are likely to get depressed," she said, but if you concentrate on the present, “it’s a lot easier to not only function well but improve mood.”

Even if the person with dementia can’t remember the previous session, therapy
Medical alert systems offer many options

Dear Savvy Senior,

I am interested in getting my mom, who lives alone, a medical alert system with a wearable pendant button that will let her call for help if she falls or has a medical emergency. What can you tell me to help me choose one?

—Too Many Choices

Dear Too Many,

A good medical alert system is an effective and affordable tool that can help keep your mom safe and living in her own home longer. But with all the different products and features available today, choosing one can be challenging. Here are some tips that can help.

Three key questions

Medical alert systems, which have been around since the 1980s, provide a wearable help button — usually in the form of a neck pendant or wristband — that would put your mom in touch with a dispatcher who could summon emergency help or contact a friend or family member as needed.

To help you narrow down your options and choose a system that best fits your mom’s needs, here are three key questions you’ll need to ask, along with some top-rated companies that offer these products:

**Does your mom want a home-based or mobile system?**

Medical alert systems were originally designed to work inside the home with a landline telephone, which is still an option. But since fewer and fewer households have landlines these days, most companies today also offer home-based systems that work over a cellular network. With these systems, pressing the wearable help button allows you to speak to a dispatcher through a base unit located in your home.

Many companies offer mobile medical alert options, too. You can use these systems at home, but they’ll also allow you to call for help while you’re out and about.

Mobile alerts operate over cellular networks and incorporate GPS technology. They allow you to talk and listen to the operator directly through the pendant button, and because of the GPS, your location would be known in order for help to be sent.

If your mom doesn’t leave the house very often, she may not need a mobile system, but if she is still active, she may want added protection outside the home.

**Should her system be monitored or not?**

The best medical alert systems are monitored, meaning that the help button connects you with a trained operator at a 24/7 dispatching center.

But you also have the option to choose a system that isn’t monitored. With these, when you press the help button, the device automatically dials a friend or family member on your programmed emergency call list.

These products can often be set up to call multiple people and to contact emergency services if you don’t get an answer from someone on your list.

**Should you add a fall-detection feature?**

Most medical alert companies today now offer the option of an automatic fall detection pendant for an additional fee of $10 to $15 per month. These pendants sense falls when they occur and automatically contact the dispatch center, just as they would if you had pressed the call button.

But be aware that this technology isn’t foolproof. In some cases, this feature may register something as a fall that isn’t. The alarm might go off if you drop it or momentarily lose your balance but don’t actually fall down.

Top-rated systems

Here are four top companies, rated by Consumer Reports, that offer home and mobile monitored medical alert systems:

- Bay Alarm Medical: Fees range between $20 and $40 per month; BayAlarmMedical.com; 1-877-522-9633.
- GreatCall’s Lively Mobile Plus: The device costs $30 plus a $25 to $40 monthly service fee; GreatCall.com; 1-800-650-5921.
- MobileHelp: Monthly fees run $20 to $45; MobileHelp.com; 1-800-809-9664.
- Phillips Lifeline: $30 to $50/month, plus a one-time device/activation fee of $50 to $100; Lifeline.Philips.com; 1-855-681-5351.

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

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**Capital Caring Health**

A Custom Approach for Every Health Care Need

No two patients have the same needs or healthcare challenges, however most everyone desires to remain independent and with their loved ones while receiving needed care.

Capital Caring Health provides a full range of care options for persons with chronic to complex illnesses that includes support for the caregiver and family as well as the patient.

**Our services include:**

- **Advanced Illness Care:** For anyone with a chronic illness needing specialized care
- **Primary Care at Home:** For those 65 years and older
- **Hospice Services:** Specialized home care for anyone with a life limiting illness; inpatient care for more intensive needs
- **Advanced Pain Management:** Available at our Advanced Pain Clinic in Washington, D.C. and Aldie, VA
- **Children’s Hospice & Palliative Care:** Specialized care for infants and children
- **Grief Support:** Free for anyone in the community suffering from a loss or trauma
- **Veterans’ Health & Support Services:** Care and understanding of Veterans issues and benefits
- **Stay-At-Home Services:** Meal preparation and delivery; professional caregiving services

Capital Caring Health is one of the oldest and largest nonprofit providers of advanced illness, elder health, home and hospice care in the region, caring for 5,000 patients each day — mostly in the home.

Visit us at capitalcaring.org to learn more. Call our 24/7 Care Line at 800-869-2136 to speak with one of our care specialists.
Who knew? Four natural antihistamines

This time of year causes a lot of grief for people who have allergies. Of course, we have terrific antihistamines now, which you can buy nationwide. I am not opposed to them if you take them in moderation. But you should also lower your histamine burden through diet. Did you know you could do that?

Many people do not realize that the foods they’re eating contribute to the histamine they liberate in their body. It can ultimately cause or contribute to an existing autoimmune condition. (For a free food guide on histamine, visit suzycohen.com/hasi.) Here are the four best natural antihistamines:

Ginger is not only a histamine blocker, but is also great for your levels of cytokines and immune function. Ginger is probably best known for its ability to ward off nausea and soothe stomach aches. However, another important medicinal component of ginger fights inflammation in the bones and joints. Ginger is easy to use and fast acting. To make your own fresh ginger tea, shave off the skin of a piece of raw ginger root. Cut a half-inch piece off and slice it, then simmer in 3 to 4 cups of water for about 15 minutes. Adding lemon will boost antioxidant power.

Vitamin C is a natural immune supplement, and deficiencies are known to increase risk of allergies. It can also make collagen, which is needed for a healthy immune response to shorten the duration or severity of discomfort. You’ll find vitamin C naturally in citrus fruits, kiwi, bell peppers and squash. [See “These foods have more vitamin C than oranges,” in our February issue or on our website.]

As for the type of Vitamin C, if you’re using more than say, 100 mg per day of C, I’d recommend a naturally derived type of supplement with citrus bioflavonoids which would offer the C from a food or fruit (like an orange, cherries or lemons). Synthesized C from corn is shown on labels as “ascorbic acid.”

Quercetin is a naturally-occurring antioxidant found in many fruits, grapes, tea and especially capers! A lot of scientific research suggests that having quercetin in your diet relieves allergy symptoms because this compound stabilizes mast cells, which cause allergic symptoms. As a perk, quercetin can improve mood due to a gentle lift in dopamine and downline catecholamine neurotransmitters. Do not take more than your supplement label advises because toxic amounts of quercetin can lead to temporary neuropathy and headaches.

DHQ is short for dihydroquercetin and is a biologically available antioxidant very similar to quercetin.

Thyme, a fresh-tasting herb, contains a lot of vitamin C as well as thymol, its major active medicinal component. Thymol has properties that block histamine release from mast cells and can block it at the receptor site.

Tell them you saw it in Fifty Plus!
Ancient grains can improve modern diet

By Matthew Kadey

Ancient grains like teff, spelt and freekeh, the diversity of whole grains available to us has never been greater. Some consumers may gravitate toward these grain options, believing that they are closer to what Mother Nature intended for us to eat.

Health benefits

Fast, easy and flavorful citrus chicken

By America’s Test Kitchen

There are several steps you can take to elevate lean chicken breasts for a weeknight meal.

We started with a bold citrus vinaigrette. For an intense hit of citrus flavor, we used lemon juice enhanced with both lemon and orange zest.

Then, pounding the chicken breasts to an even thickness ensured that they cooked at the same rate and stayed juicy.

A little cinnamon and cumin rubbed onto the chicken added deep flavor and the heady aroma of warm spice to the dish.

Dredging the seasoned breasts in flour before searing protected their exteriors from becoming tough. Plus, the seared flour created a textured surface for the vinaigrette to cling to.

Slicing the cooked chicken before topping it with the vinaigrette made each bite well-seasoned. A sprinkling of cilantro added a fresh herbal counterpoint to finish the dish.

Spiced Citrus Chicken

Serves 4 to 6

For the vinaigrette:

- ¼ cup extra-virgin olive oil
- 3 tablespoons minced shallot
- 1 teaspoon sugar
- 1 teaspoon grated orange zest* plus 2 tablespoons juice
- ½ teaspoon grated lemon zest* plus 2 tablespoons juice
- ¼ teaspoon table salt

For the chicken:

- 1½ teaspoons table salt
- 1½ teaspoons ground cumin
- ¾ teaspoon ground cinnamon
- ½ teaspoon pepper
- cup all-purpose flour
- 4 (6- to 8-ounce) boneless, skinless chicken breasts, trimmed

- 2 tablespoons extra-virgin olive oil
- 2 tablespoons fresh cilantro leaves

Directions:

1. Combine all the vinaigrette ingredients in bowl; set aside.

2. Combine salt, cumin, cinnamon and pepper in a small bowl. Spread flour in a shallow dish. Place a meat mallet between two sheets of plastic wrap. Using a meat mallet, gently pound the thick part of the breasts to 3/4-inch thickness.

3. Sprinkle the spice mixture all over the chicken. Working with one breast at a time, dredge in flour, shaking off excess, and transfer to a large plate.

4. Heat oil in a 12-inch nonstick skillet over medium heat until shimmering. Add chicken to the skillet and cook until well browned and registering 160 degrees, about 8 minutes per side. Transfer to a carving board and let rest for 5 minutes.

5. Slice chicken crosswise on bias and transfer to a serving platter. Stir dressing to recombine and spoon over chicken. Sprinkle with cilantro and serve.

*Grate zest with a rasp-style grater.

For 25 years, confident cooks in the know have relied on America’s Test Kitchen for rigorously tested recipes developed by professional test cooks and vetted by 60,000 at-home recipe testers. See more online at americastestkitchen.com/TCA.

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COVID-19: Lessons Learned and Shared

Just about one year ago, we began to learn about COVID-19 and its potential impact on our communities and people, especially older adults. By April 2020, we started to experience many personal and professional losses from which we will not recover. However, we can count the lessons learned, one by one, every day. In this issue of Engage at Any Age, information about COVID-19 resources and vaccination registration is included along with articles intended to help us take account of lessons learned and shared. Please join us in providing information about the importance of sharing lessons learned and maintaining supports for each other. Also, in this issue of Engage at Any Age, you will find information about our Nutrition Program. This information recognizes the importance of food and other necessities in addressing the challenges of COVID-19 as we share lessons learned.

As in past years, we will recognize older adults in May, Older Americans Month. As we announced last month, this year's theme is “Communities of Strength.” This theme certainly recognizes the important role communities play in addressing COVID-19 challenges. This theme also reminds us that the impact of COVID-19 is a priority concern for older adults and all of us. Lessons learned include the importance of nutrition, social supports, engagement, health care and wellbeing. The theme “Communities of Strength,” while reminding us that COVID-19 is a priority concern for everyone, also points to the opportunity we have to use lessons learned to improve overall quality of life. Opportunities and challenges include managing essential needs such as food security, health care, housing, medications, and transportation. Many older adults are challenged by lack of resources and COVID-19 makes this a significant concern.

We are pleased to recognize all of the outstanding contributions being made to address the demands of COVID-19 in the diverse communities we support. The contributions of older adults, family members, local government agencies, health departments, health care professionals, service providers, staff, volunteers, and others are recognized and applauded.

Thank you for helping us share information about COVID-19 resources and lessons learned. Our goal is to connect to make sure older adults in our communities are safe and supported. Best wishes to all.

Thelma Bland Watson, Executive Director

Virginia Launches Central Pre-Registration Website for COVID-19 Vaccine

RICHMOND – The Virginia Department of Health launched a new, centralized website that allows Virginians to easily pre-register for the COVID-19 vaccine. This ‘one-stop-shop’ website allows individuals to pre-register online, check that they are pre-registered, and access additional information on Virginia’s vaccination roll-out.

Virginians who have previously pre-registered through their local health district have been automatically imported into the new system and do not need to pre-register again. Everyone who has previously registered is still on the list, and their status will not be affected. The Virginia Department of Health expects millions of unique visits to the site. Anyone who cannot get through immediately should try again.

The Virginia Department of Health expects millions of unique visits to the site. Anyone who cannot get through immediately should try again. Recognizing that many Virginians are uncomfortable or unable to pre-register online, the Virginia Department of Health also launched an accompanying hotline number on Wednesday, February 17. Governor Northam provided additional information about this hotline at a press conference on Wednesday, February 17.

Virginia has vaccinated over 12% of the population with at least one dose. Demand for the COVID-19 vaccine currently far outstrips supply, and it is expected to take several months to reach all who want to be vaccinated. Virginia is prioritizing people who qualify for Phase 1B: people age 65 and older; frontline essential workers; those living and working in homeless shelters, correctional facilities, and migrant labor camps; and individuals with high-risk medical conditions.

To Stay Up-to-Date on All the Latest COVID-19 News & Information Visit:
www.seniorconnections-va.org
and click on this button:
COVID-19 INFO
For Senior Connections, Good Nutrition Is in the Bag

By Mrs. Beth Ehrensberger, Senior Connections Registered Dietitian

As the pandemic stretches on, many of us have thought about staying in good health more than ever before. Along with the now-normal standards of keeping a safe distance, hand hygiene and masking up, good nutrition also plays an important part of the health equation. Being properly nourished keeps us in tip-top “fighting shape,” which ensures our bodies are ready for whatever challenges may come our way.

But these days, with a heavy presence of diet quick fixes and fads, it can be confusing to understand what really qualifies as “good nutrition.” Happily, making healthy choices can be easier than you think. Best of all, if you find that you need to make changes, the most effective ones are those you make gradually—step by step—to ensure success. Rather than think of a “diet”—think of any adjustments to be “lifestyle changes”—because ultimately, changes that are too hard to follow or take the pleasure out of eating become all too easy to abandon.

March is National Nutrition Month, and the perfect time to take a closer look at your health habits. The theme this year is “Personalize your Plate” which puts you in the driver’s seat to make the changes YOU want for a healthy lifestyle that YOU can sustain. Because there is no one-size-fits-all way to better nutrition and health, making choices that are important to you is the way to healthy lifestyle success.

During this most unusual year, Senior Connections has taken on this “personal” theme and put it straight to work. Normally, Senior Connections hosts Friendship Cafés around the Richmond area, where older adults can come for a healthy, hot lunch and social programming, as well as time to enjoy catching up with friends. Of course, COVID halted the in-person meals and programming, but it didn’t halt the meals or the spirit!

Senior Connections, along with numerous community partners, snapped into action, altering the regular meal plan and quickly devising a new one, designed with safety in mind. So, instead of weekly meals, Senior Connections currently sends a set of weekly meal bags. The carefully curated contents are centered around an evolving menu, featuring recipes to use with shelf stable foods as well as fresh produce. Each week brings not only nourishment, but also some essentials like toilet paper—and entertaining surprises, such as puzzle books, too.

As the one-year mark approaches, there is no lack of enthusiasm for what these bags can do. Over the past year, Senior Connections has dispatched 113,665 meals to over 700 individuals in the congregate program. Filled with food, but packed with care by numerous volunteers from all walks of life, they are faithfully delivered right to the door of deserving older adults.

So just how does one “Personalize Your Plate” with the provided provisions? With the adage of making lemonade out of lemons, older adults have enjoyed the opportunity to taste new-to-some foods such as spaghetti squash, or try their hand at healthier spins on familiar things, like a plant-based black bean taco instead of the traditional meat filled version. Older Adults have been treated to ripe Hanover tomatoes, donated by Shalom Farms as well as summer-sweet watermelons and cantaloupes procured by Feed More. Additionally, older adults have enjoyed trying recipes provided by Senior Connections, tweaking them with things from home, and sharing personal creations among friends and trading bag contents—and in some cases, even making soups to share among neighbors. Since items in the bag vary each week, taking into consideration the older adults’ tastes and traditions, there is room for a little familiarity as well as adventure to brighten up long days at home and keep the nourishment going. Of course, that means there is plenty of opportunity to “personalize your plate” with the ingredients sent to make the meal as the individual would want it to be.

This pivot to creating meal bags would not be possible without the generous support of longtime community partners. Feed More has provided warehouse storage for supplies as well as dedicated work space each week for volunteers to assemble bags. Feed More also helps with the procurement of weekly staples, such as milk and special items like fresh produce and meat. Other community partners like Performance Food Group, The Market at 25th and Rudy’s Produce, provide weekly support—which sometimes feels a bit like magic during the times of grocery shortages—to ensure there is quality food in the bags each week.

Feed More, in addition to the support with meal bags, also provided 189,458 home delivered meals to CAAA clients in 2020 with a total of 185 COVID specific referrals (clients that were attending Friendship Cafes and needed to move to home delivered meals) starting in March 2020. The home delivered meals are a boon to those that cannot leave home or cook for themselves, and also offers the option of specialized diets.

COVID may have changed and challenged us all, but through difficulty, strength prevails. We’ve all cooked a little more and found a way to “personalize our plates” from home, and pressed on in spite of the hurdles. Providing healthy meals and a place to belong has always been central to the mission of The Friendship Cafes, and the pandemic has been a reminder of how much we all need to continue to rally around each other.

With the help of community partners and in the spirit of looking out for each other, we’ve all cooked a little more and found a way to “personalize our plates” from home, and pressed on in spite of the hurdles. Providing healthy meals and a place to belong has always been central to the mission of The Friendship Cafes, and the pandemic has been a reminder of how much we all need to continue to rally around each other. With the help of community partners and in the spirit of looking out for each other, we’ll continue to flourish.

Sometimes in nourishing the body, we also nourish the soul.

Personalize Your Plate with this Easy and Nutritious Recipe!

Blackeyed Pea and Tomato Stew

Sauté 1 onion with a little oil in a pan until pieces are see-through. Drain and rinse one can of black-eyed peas and add to the pan. Add one can of stewed tomatoes (with juice) to pan and cook on low until slightly thickened and flavors have combined, about 20 minutes.

Serve over rice prepared according to package directions. This dish is full of plant-based fiber, antioxidants and flavor! Even better, combining a vitamin C rich food (such as tomatoes) with a non-heme source of iron (such as the peas) helps your body absorb the nutrients optimally.

Anyone experiencing anxiety or stress related to COVID-19 may call or text VA COPES, a free and confidential COVID-19 response warmline, at 877-349-6428.

Monday - Friday 9:00 a.m. - 9:00 p.m.
Saturday - Sunday 5:00 p.m. - 9:00 p.m.

Spanish Speakers are available.

Good Nutrition Is in the Bag
Getting the COVID-19 Vaccine? Here’s How to Prepare

Before your appointment:
- Learn about the vaccine. The Centers for Disease Control and Prevention (CDC) or the Virginia Department of Health (VDH) are great places to get the facts. 
  - CDC website: cdc.gov
  - VDH website: vdh.virginia.gov

Night before your appointment:
- The night before your appointment, make sure to get a good night’s sleep – it will help your immune system work to its fullest potential. If your appointment is around a mealtime, you should eat beforehand and drink water – don’t go to your appointment hungry or thirsty.

At your appointment:
- Bring along your personal identification and medical information.
- Make a transportation plan.
- Check parking and transport options.
  - If you have a disability placard, have it available.
- Will you need someone to accompany you?
- Be prepared to complete some additional paperwork at the site.
  - Take your reading glasses.
  - Have someone with you that can assist.
- Do you need a wheelchair to avoid long periods of standing?
- Expect some waiting in line.
  - In some cases, wait times have stretched into multiple hours, so bring emergency medications, snacks, and water.

- Be prepared to wait for 20 to 30 minutes after the vaccine is administered to observe any side effects or reactions.
- Don’t forget your mask and maintain physical distancing.
- Be ready to schedule your second appointment, if necessary.
- Keep your vaccine record card.

After your appointment:
- Continue to monitor your side effects.
- Continue to follow CDC guidelines to reduce the spread of COVID-19.
- Be prepared to wait for 20 to 30 minutes after the vaccine is administered to observe any side effects or reactions.
- Don’t forget your mask and maintain physical distancing.
- Be ready to schedule your second appointment, if necessary.
- Keep your vaccine record card.

SIGN UP FOR YOUR FREE COVID-19 VACCINE
Vaccinate.Virginia.gov

Or call 1-877-VAX-IN-VA 7 days a week, 8 a.m. – 8 p.m. Available in English and Spanish. Call-back service in 100+ languages. TTY service.

- GET INFORMATION on how vaccines work and why they are safe.
- GET PRE-REGISTERED to put your name on the list.
- GET VACCINATED —when it’s your turn, we’ll contact you to schedule your vaccine.

COVID Vaccine Distribution

PHASE 1a
- Healthcare Personnel
- Residents of long-term care facilities

PHASE 1b
- Frontline Essential Workers
- People aged 65 years or older and people aged 16-64 years with an underlying medical condition
- People living in correctional facilities, homeless shelters, and migrant labor camps

PHASE 1c
- Other Essential Workers

For more information about the COVID-19 vaccine, visit vdh.virginia.gov/covid-19-vaccine or call 877-ASK-VDH3.
March is National Nutrition Month and it’s the perfect time to introduce Senior Connections Registered Dietitian, Mrs. Beth Sumrell Ehrensberger. Beth enjoys helping older adults achieve their healthiest lifestyle through translating current nutrition research into practical application. This regularly includes creative menu planning for the Friendship Cafes, educational presentations and nutrition counseling. During COVID, the pivot to meal bag deliveries has meant extra (extra!) creativity in meal planning and crafting recipes older adults can use at home, as well as phone-based nutrition counseling. The current mission of Senior Connections’ Nutrition and Wellness program is to spread hope and good nutrition in partnership with the community while we eagerly anticipate the return to in-person Friendship Café meetings!

Beth is a Registered Dietitian and holds a Master of Public Health from the University of Tennessee. An accomplished nutrition professional, Beth is committed to practical, prevention focused nutrition that promotes complete health. Beth was awarded a Nutrition Communications Fellowship to the National Cancer Institute at the National Institutes of Health, and has worked on the internationally recognized Nutrition Action Healthletter of the Center for Science in the Public Interest. Beth has used working travel to China and Alaska to study and integrate a culturally sensitive public health philosophy into her practice. Her work has appeared in Self Magazine and Healing Lifestyles and Spas Magazine. Beth has been a contributing writer to books, What’s your Diet Type? (H.K Jones) and Bob Greene’s The Best Life Guide to Managing Diabetes and Pre-Diabetes (Greene, Merendino and Jibrin), as well as the ebook The Grocery Cart Makeover (H.K Jones). Beth’s diverse portfolio also includes grant and proposal writing, including the proposal for The Skinnytaste Cookbook by Gina Homolka. Beth has also provided nutrition consultation to programs and businesses, which have included the national 5 A Day program, the North Carolina Pork Council, Virginia Tech Cooperative Extension, Hint Water, Smart Balance products, James Madison University, The Virginia State Department of Health and the Girl Scout Commonwealth Council of Virginia.

Meet Senior Connections Registered Dietitian, Beth Ehrensberger

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Beth Ehrensberger and her family.

The Home Delivered Meals program at Senior Connections is a nutritional support program done in partnership with Feed More. Nutritious meals are delivered to the homes of older adults who are not able to prepare meals themselves. You can help support this program by making a donation.

Three Ways to Give:

Visit our Website: seniorconnections-va.org
Mail Check: 24 E. Cary St * Richmond, VA * 23219
Call Mrs. Angie Phelon: 804.343.3000

18th Annual Empty Plate Campaign

EMPOWERING SENIORS TO LIVE WITH DIGNITY AND CHOICE.

Sponsorships & Contributions to the 18th Annual Empty Plate Campaign support meals, home & community services, transportation, social engagement programs and our Pandemic response.

Visit seniorconnections-va.org to learn more.

RIDE CONNECTION

Our goal is to help older adults and persons with disabilities have the knowledge of and access to transportation for medical and non-medical needs to age in place at home, live a health and socially connected life. Adults 60 and over and Adults under 60 and 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.
How to pay no tax on your capital gains

By Mike Piershale

The gain won’t be taxed when it occurs in a year when the investor is in the “0%” long-term capital gain tax bracket, which for 2021 occurs when they have a taxable income of $40,400 or less if single; $80,800 or less if a married couple.

The genius of selling and buying it right back is that the process raises your “basis” in the investment from your original cost in the past to current fair market value. Whenever you sell an investment, you are taxed on the increase in value over your cost basis. If in this particular year you owe no tax on the increase over basis because you’re in the 0% bracket, you nonetheless will own the repurchased investment at today’s value, reducing the taxable gain you owe when you ultimately do sell in the future, when you are in a higher tax bracket.

And many people do end up in higher tax brackets in the future due to things like pay raises, starting Social Security or pension benefits after retirement, or taking required minimum distributions at age 72.

Even if your taxable income is normally too high to harvest gains with zero tax, there may be some years where it may fall to a point where you can take advantage of this strategy, such as when you are: temporarily unemployed, a self-employed person and your income varies from year to year, or between the ages of 60 and 72 and required minimum distributions.

Also, you can sometimes intentionally create a low-tax year that qualifies for gain harvesting by delaying a bonus until the next year, waiting to take taxable distributions out of retirement accounts until you’re required to do so at age 72 (or even later if you’re still working), and/or delaying your Social Security benefits until age 70.

How it can work
For example, let’s say you’re married, to a primary residence, the borrower would incur tax liability on the forgiven amount. In 2007, Congress provided a temporary exclusion for qualified canceled mortgage debt. That exclusion was recently extended through 2025. Starting in 2021, the maximum amount of debt that can be discharged has been reduced from $2 million to $750,000 for joint filers and from $1 million to $375,000 for single filers.

For a quicker return of refunds, I recommend filing electronically. The IRS still hasn’t processed thousands of paper returns from 2019.

And if you haven’t received either of the stimulus payments from 2020, you can request a recovery rebate credit on your 2020 tax return. You must request the rebate on either 2020 form 1040, or form 1040-SR. You should use the IRS recovery rebate credit worksheet for directions.

If you are a non-filer because you did not have to file a return for 2018 or 2019, you will have to file a 2020 return in order to receive a payment.

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Protect against risk of outliving nest egg

By Ken Nuss

Few of us would go without auto, home, life or health insurance. But the kind of insurance that protects against the risk of running out of money in old age is still greatly underutilized. It’s called a deferred income annuity.

I believe most people planning for retirement should strongly consider an income annuity, and a Brookings Institution report confirms that belief.

The concept of this type of annuity is simple. The buyer deposits a lump sum or series of payments with an insurer. In return, the insurer guarantees to pay you a stream of income in the future. That’s why it’s known as a deferred income annuity.

Guaranteed lifetime income is a cost-effective way to insure against running out of money during very old age. You get to choose when your payments will begin. Most people choose lifetime payments starting at age 80 or older.

The main disadvantage is that the annuity has no liquidity. You’ve transferred your money to an insurance company in exchange for a guarantee of future income. People who can’t afford to tie up any of their money shouldn’t buy a deferred income annuity.

Why are people reluctant?

Given that traditional company pensions have largely gone away, there should be great demand for income annuities. Martin Neil Baily of Brookings and Benjamin Harris of the Kellogg School of Management write in the 2019 Brookings Institution report, titled “Can Annuities Become a Bigger Contributor to Retirement Security?” But the demand just isn’t there.

Why? A few reasons: People overestimate their ability to invest money wisely. They’re also concerned that if they don’t live long enough, the annuity won’t be worth the cost. But that’s a wrong-headed view, according to Baily and Harris, because it’s the insurance that’s the most valuable aspect of the annuity.

And the topic is confounding to consumers, in part because of the terminology. As Baily and Harris point out, annuities include both income annuities as well as fixed, indexed and variable annuities, which are primarily savings or investment vehicles.

How do income annuities work?

Income deferral is a key part of the equation. The insurer invests your money so it grows until you begin receiving income.

For instance, if you buy an annuity at age 55 and don’t start income payments until 85, you reap the advantage of 30 years of compounded growth without current taxes.

You could reap the same growth and tax advantages with a 401(k) or an IRA, but

Letters to editor

From page 2

In the meantime, here’s another solution if you have a computer. First, download the Chrome browser if you don’t already use it. Chrome offers a free service that can read any webpage out loud if you download the Chrome “Read Aloud” extension. Visit bit.ly/chromereadaloud for detailed instructions.

To use this for Fifty Plus, you’d go to fiftyplusrichmond.com, but instead of opening up one of our flip version editions, click on a topic header at the top of the page (health, money, travel, etc.). Then choose a story, click “Read More” and select the Read Aloud extension in the upper right corner of your web screen to hear it read to you by a friendly computer-generated voice.

Yes, it’s a bother, but until Virginia Voice is back up and running, it’s a workaround!

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.

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Sincerely, A. Macon, Williamsburg, VA

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.

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No tax
From page 13
you just retired, and your taxable income for the year is going to be $50,000. Remember, the first $80,800 of your taxable income is taxed at a “0%” long-term capital gains tax rate — but for the sake of simplicity, and to build in a safety net so you don’t go over the limit, let’s round it down to $80,000.
Therefore, you have $30,000 of long-term capital gains that you trigger without going over the $80,000 threshold and a “0%” capital gain tax rate will apply. In other words, you can capture this gain tax-free.
If you own stocks or mutual funds in a taxable account and some of your positions have unrealized long-term capital gains, you have a tax-planning opportunity here. You can sell enough of your investments to trigger $30,000 of long-term capital gain and pay no income tax on it.
And, assuming you want to keep these investments, you could simply buy them back immediately, and the $30,000 worth of taxable long-term capital gains will be eliminated forever, with no tax consequences, when you go to sell the investments later.
You do not have to wait 31 days to buy the investments back to abide by what is known as the “wash sale” rule, because that applies only to investors taking capital losses, not capital gains.

What to watch out for
Before you use this strategy, be sure to check to see if you have any capital gains distributions that may pay out on mutual funds that you own in taxable accounts.
Mutual funds distribute capital gains each fall, although some funds distribute these funds as late as mid-December. These are gains that can be triggered even if you have not personally sold any of the mutual fund shares.
You’ll want to know what these gains are before you decide to intentionally realize additional gains. Otherwise, you could get thrown into a higher long-term capital gain tax bracket, which will be at least 15%, and end up paying tax on part of the gain.

Annuities
From page 14
with a nonqualified annuity (one that’s not in a retirement plan) you don’t have to take required minimum distributions (RMDs) starting at age 72, and thus can extend tax deferral.
Furthermore, nonqualified annuities aren’t subject to annual limits on contributions like IRAs and 401(k)s are, so you can stash away much more if you like.
The longer you delay taking payments from deferred income annuities and the older you are when you start taking them, the greater the monthly payout.
It’s true that buyers who do not live to an advanced old age subsidize those who do, but such risk-sharing is how all insurance works — whether it’s home, auto or longevity insurance.

No worries about destitution
A deferred income annuity provides unique flexibility in planning your retirement. Suppose you plan to retire at 65. You can use part of your savings to buy a deferred income annuity that will provide lifetime income starting at 85, for example.
Then, with the balance of your retirement money, you only need to create an income plan that gets you from age 65 to 85 — instead of indefinitely. You don’t have to deal with the uncertainty of trying to make your money last for your entire lifetime.
The Brookings report makes a similar point. An income annuity can substitute for bonds in a portfolio.
For instance, suppose a couple’s allocation is 60% equities and 40% bonds. The couple could safely sell all their bonds and use the proceeds to buy an income annuity. Holding an annuity provides stability in a retirement portfolio, making it unnecessary to hold bonds, or to hold the same amount in bonds.
Another benefit: since you know you’ll have assured lifetime income later on, you can feel less constrained about spending money in the early years of your retirement.

If you’re married, you and your spouse can each buy individual longevity annuities. Or you can purchase a joint payout version, where payments are guaranteed as long as either spouse is living.
What happens if you die before you start receiving payments, or after only a few years, when the total amount of payments received is less than the original deposit?
To deal with that risk, most insurers offer a return-of-premium option that guarantees your beneficiaries will receive the original deposit premium.
This is a popular option, but it does reduce the payout amount slightly when compared to the payout amount without the return-of-premium guarantee. If you don’t have a spouse or anyone else you want to leave money to, you won’t need this option.
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Finally... A scooter that loads itself in and out of your car.

Introducing Quingo® – the powerful, take-anywhere and go-anywhere mobility scooter that you never have to lift.

It’s a sad fact. Many people who have mobility issues and could benefit from a scooter aren’t able to use them away from home. Struggling to get it into a car or loading it onto a bumper-mounted lift just isn’t worth the effort. Even travel scooters can be hard to pick up and load into a car... and many are prone to tipping over. Now, there’s a better scooter, Quingo®. It’s easy to use, even for one person, and requires no more effort than opening a car’s tailgate and pressing a remote. Now anyone with a SUV, cross-over or mini van can go anywhere they want any time they want.

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“For the first time in years I’ve been able to go with my granddaughters to the mall. A crowd gathers every time I unload my scooter from my car!”

– Judi K, Exeter, CA

This scooter provides 5-Wheel Anti-Tip Technology for stability, agility and comfort with its unique wheel configuration. The patented 5-wheel design by Quingo enables it to ride safely over a wide variety of surfaces. It uses 4 ultra slim powerful batteries providing a range of up to 23 miles on a single charge.

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More to Florida Keys than just Key West

By Victor Block

One afternoon during a recent visit to the Florida Keys, I photographed my wife as she swam with stingrays and other denizens of the sea in an enormous tank of water, and then gingerly shoved live fish through a small opening in a plexiglass wall to feed hungry sharks on the other side.

The island chain that stretches in a gentle curve southwest from the tip of Florida combines close-up encounters with nature with quirky touches of crass commercialism.

Throughout the limestone islands, landscaped parks abut shops selling sandals, shells and T-shirts (“four for $10”). Recreational vehicle and trailer lots lie in the shadow of upscale resorts. An environmentally conscious tattoo artist donates half a month’s income to coral reef restoration.

Key West offers a variety of tempting things to see and do, from funky and fashionable to historical and hysterical. But my wife, Fyllis, and I had another goal: We wanted to see if other islands in the Keys have enticing attractions that warrant a look. We found plenty.

For starters, there’s the setting itself: dots of land so narrow that we could watch the sun rise over the Atlantic Ocean, stroll across the highway and see it set hours later into the Gulf of Mexico.

The Keys include some 1,700 islands, only about 40 of which are inhabited. The journey by car from the first island, Key Largo, to Key West — about three hours driving time without stops — follows the 113-mile Overseas Highway, U.S. 1.

Almost immediately after leaving the mainland, travelers are immersed in local atmosphere. Bridges and piers are lined by fishermen seeking their dinner. Boats harbored in marinas are available for deep-sea fishing excursions and rides to snorkel and dive sites.

Key Largo

The popularity of water sports becomes immediately evident on Key Largo, the first island you reach while driving south from the mainland.

Film buffs associate it with the 1948 motion picture starring Humphrey Bogart and Lauren Bacall. While several tourist spots claim they had a part in making of the film, most scenes were shot on a sound stage in Hollywood.

Nearby is John Pennekamp Coral Reef State Park, which covers 178 square miles of coral reefs, mangrove swamps and seagrass beds.

Divers and snorkelers enjoy close-up encounters with more than 50 varieties of multihued coral and 600-plus species of fish, while landlubbers can identify resident and migratory birds.

Other state park amenities include rental canoes, kayaks, snorkeling, grass-bottom boat tours, hiking paths and two mammal beaches.

Many people are surprised to learn that there are few stretches of inviting sand in the Keys. That’s because reefs east of the islands reduce the beach-building action of the surf. Fortunately, there are some inviting exceptions. Anne’s Beach on Lower Matecumbe Key is fronted by an elevated wooden boardwalk that meanders through a wetland hammock.

White-sand Sombrero Beach, set against a backdrop of grassy lawns shaded by palm trees, is a favorite among locals because of its isolated location off the main drag.

Many sun worshippers rank the baby-powder-soft sand at Bahia Honda State Park among the best anywhere.

Wildlife refuges

The fact that there are relatively few outstanding beaches on the Keys has its upside: more time to discover other treasures. One of these is the variety of animals encountered in the wild and at national refuges and state parks.

Most appealing is the tiny and adorable Key Deer, a subspecies of white-tailed North American deer found only in the Keys. The minuscule animals, listed as endangered, stand about two feet tall. Most live on Big Pine and No Name Keys, in a federal refuge.

The misnamed Blue Hole on Big Pine Key, an abandoned quarry that’s no longer a hole but a freshwater lake, is home to wading birds, turtles, numerous fish and a resident alligator.

During spring and fall migrations, refuges provide habitat for more than 250 species of birds. While I’m no ornithologist, I enjoyed searching the sky for winged visitors with intriguing names like sooty shearwater, brown noddie and dark-eyed junco.

At the Florida Keys Wildlife Bird Center on Key Largo, birds recover from accidents or disease. Those nursed back to health include a peregrine falcon, red-shouldered hawk and roseate spoonbills.

Sea turtles are patients at the Turtle Hospital in Marathon, which treats animals that have been injured and, when possible, returns them to the wild. The facility even has its own Turtle Ambulance which, on occasion, visitors will spot on a rescue mission.

Our tour included views of the examination and surgery rooms, and face time with 74 resident reptiles, as turtles are classified, including those identified as Brianna, M&M and my namesake, Victor.

A personal favorite site was the Crane Point Museum and Nature Center, a preserved pocket of thatch-palms that represent the natural habitat of the Keys. We began our visit in the museum, viewing exhibits that range from a 600-year-old dugout canoe and early Keys explorers, to remnants of pirate ships.
Vietnam War. Nurses tended to more than 300,000 service members in the war, saving almost 58% of those who reached hospitals.

**Korean War Veterans Memorial**

A short walk from there, a stainless-steel squad of 19 soldiers on patrol is a striking reminder of military service at the Korean War Veterans Memorial. The soldiers are depicted trampling over granite strips amid scruffy junipers that suggest Korea’s rugged terrain. Their windblown ponchos recall the harsh weather they endured.

A polished black granite wall displays etched images of the faces of Americans who served. On it, a plaque reads, “Our nation honors her sons and daughters who answered the call to defend a country they never knew and people they never met.”

**LBJ Memorial**

Lyndon Johnson was a big man full of bravado, but the capital’s tribute to him is anything but. The quiet Lyndon Baines Johnson Memorial Grove is co-located with Lady Bird Johnson Park on what used to be called Columbia Island. It lies alongside the Potomac River, with a view of the city’s more famous monuments in the distance.

“President Johnson came here often when he needed to escape,” notes the National Park Service’s website. “After he died, his wife chose this place for his memorial.” The entire island was later named Columbia Island. It lies alongside the Johnson Memorial Grove is co-located with Congression Cemetery.

**Congressional Cemetery**

Two colorful totems and a crossbar carved from giant red cedar trees are attention grabbers looming above the tombstones in the Congressional Cemetery, the resting place for some former members of Congress, J. Edgar Hoover, John Philip Sousa, other luminaries and less eminent souls.

**Netherlands Carillon**

The 127-foot Netherlands Carillon in Arlington, Virginia, was a thank-you gift from the Netherlands for U.S. help during World War II. In the spring, tulips bloom around the tower.

The Royal Netherlands Embassy, which operates the bell tower, sent its bells to a Dutch foundry for restoration. The foundry will cast three new bells dedicated to George C. Marshall, Rev. Dr. Martin Luther King, Jr. and Eleanor Roosevelt.

Later this year, the new bells will be added to the current 50 bells, and free, automated daily concerts will resume.

**Capitol Grounds**

The U.S. Capitol’s grounds, a 58-acre park landscaped by Frederick Law Olmsted in 1874, may be the stage for protests, but it is also an accredited arboretum with more than 100 labeled varieties of trees and shrubs, many gifts from states.

In the west front lawn of the Capitol is the hexagon-shaped Summerhouse, an open-air brick structure Olmsted completed in 1880. It’s surrounded by a groto and rocky stream, and its park benches and fountain provide a place of cool respite from the heat — thermal and political. (As of press time, the Netherlands Carillon, page 19)

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**The Invention of the Year**

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**Introducing the future of battery-powered personal transportation... The Zinger.**

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

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

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Florida Keys
From page 17
and a realistic, simulated coral reef cave. Then we checked out the labyrinth of nature trails, wild bird center and butterfly meadow.

Bridges for walking, biking, fishing
Another part of the Keys story is the Seven Mile Bridge, completed in 1942 to form the railroad built by industrialist Henry Flagler to connect the Keys to the mainland.

After the demise of the railroad, the bridge became part of the Overseas Highway. Since a new span was built alongside it in 1982, the old structure has been a favorite route for walkers, bike riders and so many fishermen that it’s referred to as “the longest fishing pier in the world.”

Fishing from bridges and boats is so popular that I have included it in “Victor’s laws for people who wish to live in the Keys.” Other rules: Own a boat. If you don’t know how to fish, learn. Develop a taste for all kinds of seafood. Relax.

That last admonition was spelled out on a roadside sign I spotted, which succinctly summarizes perhaps the greatest appeal of the Keys: “Honestly now, what’s your hurry? You’re here!”

If you go
During the pandemic, facial coverings are required in all Florida Keys businesses as well as outdoors when social distancing of six feet or more is not possible.

I recommend staying on Marathon Key, located near the midpoint of the archipelago. The Skipjack Resort & Marina (19 Sombrero Blvd., Marathon) has a pleasant tropical feel and overlooks a golf course. Its private marina offers boat docking, charter fishing, diving and snorkeling tours. Rates begin at $145 a night. For more information, visit skipjackresort-marathon.com or call (305) 289-7662.

Appropriately named Tranquility Bay Beachfront Hotel & Resort (2560 Overseas Highway, Marathon) is set among 12 acres of lovely landscaped grounds, with a private beach, three heated swimming pools and a putting green. Accommodations are in hotel rooms and two-and-three-bedroom villas. Rates start at $200 a night. For more information, see tranquilitybay.com or call (844) 489-9655.

Not surprisingly, seafood is the highlight of many restaurant menus. It doesn’t get any fresher than at the Clawsa Blanca, perched above a seafood market (3502 Gulfview Ave., Marathon).

The menu at this pleasantly disheveled eatery and bar is limited but the options are fresh off the boat and bargain-based priced. They include stone crab claws ($3 each), tasty smoked fish dip ($5) and steamed clams in garlic butter ($8.95). For more information, call (305) 743-4353.

Across Independence Avenue, the Dwight D. Eisenhower Memorial, designed by world-famous architect Frank Gehry, highlights chapters of the 34th president’s life — from Kansas prairies to Normandy Beach in World War II and then to the White House. The four-acre outdoor memorial was dedicated in September 2020.

“Ike” is commemorated by large bronze sculptures, stone bas reliefs, and a statue of the young boy from Abilene, Kansas. “The proudest thing I can claim is that I am from Abilene,” said the man who was the Supreme Commander of the Allied Expeditionary Force in World War II, led the D-Day attack on Nazi-occupied France, and won the war for the Allies.

The most striking feature of the sandstone memorial is a unique, stainless-steel tapestry, 447 feet wide and 60 feet tall, depicting France’s Normandy coastline. All of these sites are free and outdoors. Masks are required on public transportation.

D.C. monuments
From page 18
the Capitol Grounds were fenced off to the public.)

Two new memorials
Nearby, located on the grounds of the Smithsonian’s National Museum of the American Indian, a patch of watery wilderness lies within view of the U.S. Capitol. The new National Native American Veterans Memorial was dedicated in November 2020.

Designed by Vietnam veteran Harvey Pratt, of the Cheyenne and Arapaho tribes of Oklahoma, the “Warriors’ Circle of Honor” invites people in via an elevated walkway. After passing seals of the branches of the U.S. military, visitors can contemplate a large steel circle centered in a gently flowing pool of water.

The overall presentation is a soothing juxtaposition to the traditional, marble monuments around Washington.
During pandemic, she wrote three books

By Diane York

At a certain point in life, we want to finish the story.
That was Dr. Daryl Cumber Dance’s thought. Upon retirement from a career as a professor of English, Dance had been asked to send her papers to her alma mater, the University of Virginia.

As she went through her extensive collection of writing, Dance found projects unfinished and things unsaid. She realized she didn’t want anyone else to write the endings that only she could accurately provide, so she got to work.

Dance, 82, is a well-known authority on African American folklore as well as a university professor and author of more than 16 books. She came from a family of women teachers and began writing in childhood.

In college in the 1970s, she was the first black woman to graduate from UVA with a major in English. During her long career, she taught English for 20 years at VCU and 20 years at the University of Richmond.

Between 1985 and 2002 Dance wrote eight books, establishing herself as a source and expert on Southern Black folklore and culture. In the late 90s, W. W. Norton & Co., a major New York publisher, contacted her and asked her to write a book on that subject.

That book, a collection of essays titled, Honey, Hush: An Anthology of African American Women’s Humor, became one of Dance’s favorites. Critics lauded the book, too, as did readers. One reader described how much he enjoyed reading the book before bed, saying, “I go to sleep with a smile on my face every night.”

But last year, in no small part due to COVID-19 restrictions on her activities, Dance focused all of her attention on projects that had been brewing in her mind for 20 years. Subscribe online! See how on p. 12

MARCH 2021 — FIFTYPLUS

When it comes to perennials, division encourages growth. See story on opposite page.
Divide perennials to expand your garden

By Lela Martin

With political polarization dominating the news, maybe you’d like to know how division can be a positive thing — when it comes to perennials, that is.

Why divide perennials, those plants that return each year? Many perennials left undisturbed for more than three years become overcrowded, unsightly and needy. The center of the clump becomes either hollow or weak, and the flowers might be skimpy or smaller than normal.

Splitting a perennial into multiple plants helps the plant perform better by stimulating new growth and blooming. Dividing creates more space for roots to reach, rather than compete, for nutrients and water. It can also help manage plant size.

Additionally, division is an inexpensive way to increase the number of plants in your garden.

As gardener Gertrude Jekyll writes, “We garden-lovers are greedy folk, and always want to have more and more and more!” Plant divisions elsewhere or give extra plants to your greedy gardener friends.

Timing is everything

When should you divide perennials? In general, divide spring and summer blooming perennials in fall, and fall bloomers in spring. By dividing the plant when it is not flowering, all the plant’s energy can go to root and leaf growth.

Spring division is ideally done in the early spring as soon as new growth has emerged. Although spring-divided perennials often bloom a little later than usual, they have the entire growing season to recover before winter.

Spring division is ideally done in the early spring as soon as new growth has emerged. Although spring-divided perennials often bloom a little later than usual, they have the entire growing season to recover before winter.

Spring division is ideally done in the early spring as soon as new growth has emerged. Although spring-divided perennials often bloom a little later than usual, they have the entire growing season to recover before winter.

Avoid dividing perennials on hot, sunny days. Preferably, wait until a cloudy day with several days of spring showers in the forecast.

How often should you divide perennials? Most should be divided every three to five years. Others, such as chrysanthemums and asters, may need to be divided every one or two years.

Stagger plant divisions so the whole garden will not be redone at the same time. If plants are growing well, leave them alone unless you’re greedy for more.

Preparation, the key to success

A day or two before you plan to divide your perennials, water them thoroughly. Prepare the area where you plan to place your new divisions before you lift the parent plant.

Prune the stems and foliage of the parent plant to about six inches from the ground in order to ease division and to reduce moisture loss. Clean your tools with a disinfectant spray.

The dividing line

Using a sharp pointed shovel or spading fork, dig up the parent plant on all four sides approximately four to six inches away from the plant. Pry the plant out of the ground, lifting gently and removing any loose dirt around the roots.

Separate the plant into smaller divisions by the appropriate method (see below). In all cases, keep the divisions shaded and moist until they are replanted. Refill the original hole with the same amount of soil and perennial mass that was removed.

Know your roots

How do you make the divisions? Perennials have several different types of root systems. Each of these needs to be treated a bit differently.

Those with spreading root systems have many thin intertwined roots that originate from many locations. These plants include aster, monarda (aka bee balm), lamb’s ear and echinacea (aka purple coneflower). Some can be invasive unless divided frequently.

They can usually can be pulled apart by hand or cut apart with shears or a hori-hori knife. For extremely tangled roots, you may need to place two digging forks back-to-back in the center of a plant to pry the pieces apart. Separate the plants into three to five healthy shoots each.

Clumping root systems originate from a central clump with multiple growing points. Many have thick fleshy roots. This group includes astilbes, daylilies, hostas and ornamental grasses, including liriope.

It is often necessary to cut through the thick fleshy crowns with a sharp knife or to pry the roots apart with digging forks. Keep at least one developing eye or bud with each division.
Perennials

From page 21

For those plants with tough, vigorous root systems, such as red-hot poker and large ornamental grasses, you may resort to a shovel, saw or ax. Two techniques to loosen the root mass include hosing soil off to a shovel, saw or ax. Two techniques to loosen the root mass include hosing soil off, and raising the clump one to two feet off the ground and dropping it.

Bearded iris has rhizomes, stems growing horizontally at or above the soil level. Cut the rhizome showing just above soil level. Some perennials such as dahlias have damaged rhizomes that can’t be trimmed. Iris divisions should retain a few inches of rhizome and one fan of leaves, trimmed back halfway. Replant with the top of the rhizome showing just above soil level.

Some perennials such as dahlias have tuberous roots. Cut the tubers with a sharp knife. Every division must have a piece of the original stem and a growth bud attached. Underground running roots are also known as suckers. Perennial geraniums (aka cranesbill) have this system. Cut away the suckers from the mother plant and transplant them, or dig up the mother plant to separate it into pieces with suckers already forming.

United we stand, divided we fall

Some plants do not tolerate division, however. Avoid dividing butterfly weed (Asclepias), euphorbias, oriental poppies, baby’s breath (Gypsophila), Japanese anemones, false indigo (Baptisia), and columbines (Aquilegia).

Older Lenten roses (Helleborus) are very difficult to move; however, tiny seedlings around the base are easy to transplant. Unless you want to increase your stock, bleeding hearts and peonies, for example, may never need to be divided.

For a list of perennials with specific division advice, go to bit.ly/todivideperennials.

Lela Martin is a Master Gardener with the Chesterfield County office of the Virginia Cooperative Extension.
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Long Lasting DuraLux™
MicroLux™ Microfiber

<table>
<thead>
<tr>
<th>Color</th>
<th>Chestnut</th>
<th>Burgundy</th>
<th>Tan</th>
<th>Chocolate</th>
<th>Blue</th>
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<tbody>
<tr>
<td>Classic</td>
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<tr>
<td>Durability</td>
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<td>Stain</td>
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<td>Water Repellent</td>
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<td>Breathable</td>
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<tr>
<td>Amazingly Soft</td>
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</table>

Because each Perfect Sleep Chair is a made-to-order bedding product it cannot be returned, but if it arrives damaged or defective, at our option we will repair it or replace it. © 2021 firstSTREET for Boomers and Beyond, Inc.