Church Hill resident Michael Testerman installed solar panels on his 1887 house, erasing his electricity bills in spring and fall. He did it “to save energy and to save the world.”

Photo by Glenda C. Booth

A publication of the Beacon Newspapers, Inc.
Farewell, Cicadaville

In my last column, which ran in May, I announced I was taking a seven-week sabbatical to see if my old school penchant for composing music for the piano might be something I could return to...you know, when I retire or something.

We have frequently encouraged our readers to discover their passions — whether resuming a hobby from youth or learning how to do something completely different — and to investigate their options before they stop working.

So, I thought it high time to take that advice and give it a whirl myself.

I have played the piano since the age of 5, and been composing short melodies and pieces since; well, not long after.

The pieces I wrote back then proved popular at talent shows and with friends, but frankly, they were mostly brief and undeveloped. For years, I have wondered if I could rework them into mature pieces that could one day, perhaps, become something other pianists would like to play as well.

That inspired my limited agenda over the sabbatical: developing some of the melodies and short ideas I wrote decades ago to see what I could make of them.

To that end, I took daily inspiration walks (through what I came to call “Cicadaville”) along the paths in the woods near our home. When I got back to my piano, I would spend time improvising, recording everything on my smartphone.

I would then listen to those recordings on my next walk, taking note of passages I thought would make good music or were worth touting around with more.

Then, after a few days of this back and forth, I’d sit down and pull together the themes and variations I had come up with into something resembling a piano solo.

I was fortunate to have a mentor in all this: a friend who majored in music composition in college and still composes today.

In addition to educating me on methods composers have used for centuries to develop their musical themes, he also guided me in learning how to use music notation software. I learned there are a number of rather complex but altogether amazing computer programs that enable anyone to create printed sheet music that looks quite professional.

I am happy to report that all this time away from “real” work led to three new compositions. I took one hodgepodge of a piece I wrote long ago and produced two separate pieces using some of its themes.

I also found among my “papers” a piece I had completely forgotten about, written during middle school. I turned that one-and-a-half-page theme into a six-minute piece I rather like now.

What’s that, you say? You want to hear them yourself so you can make your own judgment? I suppose that’s reasonable.

But I need to ask your indulgence while I try to accommodate that request. You see, first I need to practice them so I can play them well! (Yes, it’s quite possible to write music one cannot play!) I’m almost there.

Then I need to make decent videos of myself performing them and figure out the best way to make those available to you. The last few days of my sabbatical were spent watching innumerable YouTube videos explaining “how to set up a website,” “how to upload videos to YouTube,” “how to get your songs on Spotify,” and many more headache-inducing topics of the sort.

My hope (not a promise) is that, by the time of my next column, I will be able to refer you to a site — somewhere — where you can watch me playing my new pieces. But there’s a price involved: I want you to get back to me and tell me what you think!

I also am hoping you will find inspiration from my story and plan your own sabbatical, or take a class to help you recover or discover your own creative passions. It’s not only a delightful way to spend some time, but a great way to get the juices flowing for your life’s next project.

I want to thank our wonderful Fifty Plus staff for cheerfully taking on the various duties I shirked during my sabbatical.

When I returned, a part of me found it nice to discover I had been missed. But there’s another part that wonders how in the world I’ll convince everyone I’ll need to take another sabbatical next year...

Karmen Worden Ashburn, VA
Why some Richmonders are going solar

By Glenda C. Booth

A retired sociologist who worked for the city, Testerman is now a citizen activist advocating for policies to curb climate change and promote smart growth.

He supports more rail transportation and less reliance on polluting fuels like coal in order to reduce the greenhouse gases that are warming the planet.

“If I want to lower the consumption of energy that’s based on fossil fuels, I have to practice what I preach in my own house.”

Panels pay for themselves

Sekar Veerappan, a mechanical engineer who now works as a consultant, lives in a two-story, four-bedroom home in Glen Allen. In 2016, he installed 900 square feet of solar panels that cover 80% of his rear roof.

His system produces electricity every day, even on cloudy days. Virginia has enough sunny days for solar to work, he contends.

The panels have a 25-year lifespan and will pay for themselves in 8 to 10 years, so he is halfway there. A 26% federal tax credit significantly subsidized his up-front cost of the equipment.

Veerappan sees residential solar as a sound, low-risk investment with a great return. What he saves on electricity effectively brings a 7%-8% return on his investment, he figures.

He compares that to today’s typical 0.5% interest on a savings account or 0.7% on a five-year, bank certificate of deposit. He also believes that the solar energy system increases his house’s value.

Most of all, though, Veerappan is “passionate about green living,” he said, so he’s trying to live sustainably and curtail global warming.

“This is a way to cut greenhouse gas emissions, to reduce my carbon footprint,” he said. “It makes me feel good about it.”

He believes that the carbon dioxide emissions he has avoided so far are equal to planting more than 700 trees.

Best roofs face south, east

Solars do not work on every house. Trees can block the sun, or roofs may not have the appropriate size, shape or slope.

The most efficient roof orientation ideally is facing south, maybe east.

Leaving the traditional electricity grid and converting to solar is daunting to many people because of a general lack of awareness and understandable fear of the unknown, Testerman believes.

To become informed and get help, Testerman and Veerappan recommend joining a solar co-op with other homeowners who can provide guidance, troubleshoot and answer questions.

Solar United Neighbors, a Virginia nonprofit, typically organizes 50 to 100 neighbors into a group or co-op. The organization can also help homeowners who want to install solar energy individually, including providing a remote roof review.

Once a co-op is large enough, it solicits competitive bids from a number of solar installation companies, and members select the one that best meets their needs.

What is residential solar energy?

Solar panels are composed of photovoltaic (PV) cells wired together. When the sun’s rays hit the panels, the cells convert sunlight into electrical energy.

The cells are made of silicon, and the panels, typically three by five feet in size, are covered with protective glass and/or plastics to withstand weather.

The electricity generated is used in the home or business. If more energy is generated than needed at any particular time, the excess is typically returned to the electricity grid for credit. Some excess energy can be stored in batteries, but they are not generally cost-effective.

Home systems typically need more than one panel, called an “array,” wired together. The array can be mounted on a roof or on the ground. Solar advocates say that most panels are naturally cleaned by rain and snow.

Home solar involves the costs of the hardware, installation and possible permits. The Solar Energy Industries Association says that the average price for residential solar installation is around $3 per watt, so a medium-sized system of five kilowatts would cost about $15,000, without the federal tax credit.

The industry asserts that the total cost of residential systems has declined by more than 65% over the last.
Do hair dyes increase the risk of cancer?

By Shinjita Das, M.D.

Personal use of hair dyes is very common, with estimates that 50% or more of women and 10% of men over age 40 color their hair. As natural hair colors get rooted out, let's cut to a layered question: do permanent hair dyes increase cancer risk?

Hair dyes come in three major varieties: oxidative (permanent), direct (semi-permanent or temporary), and natural dyes. Most hair dyes used in the U.S. and Europe, both do-it-yourself dyes and those used in salons, are permanent dyes. They undergo chemical reactions to create pigment that deposits on hair shafts — and may pose the greatest cancer risk.

People are exposed to chemicals in hair dyes through direct skin contact or by inhaling fumes during the coloring process. Occupational exposure to hair dye, as experienced by hairdressers, has been classified as probably cancer-causing. However, it remains unclear whether personal use of permanent hair dyes increases risk for cancer or cancer-related death.

Many studies have explored the relationship between personal hair dye use and risk of cancer or cancer-related death. Conflicting findings have resulted from imperfect studies due to small study populations, short follow-up times, inadequate classification of exposures (personal or occupational) or hair dye type (permanent versus non-permanent), and incomplete accounting of cancer-specific risk factors beyond permanent hair dye use.

Study finds little increase in risk

In a recent study published in The BMJ, a British medical journal, researchers at Harvard Medical School evaluated personal hair dye use and risk of cancer and cancer-related death.

The study authors analyzed survey data from 117,200 women enrolled in the Nurses’ Health Study, collected over 36 years beginning in 1976. They tabulated information that included age, race, body mass index, smoking status, alcohol intake, natural hair color, permanent hair dye use (“ever-user” versus “never-user,” age at first use, duration of use, frequency of use), and risk factors for specific types of cancer.

Compared to non-hair dye users, participants who had ever used permanent hair dyes did not have an overall higher risk for cancer or cancer-related deaths. Among specific cancers, there was slightly higher risk for basal cell carcinoma (the most common type of skin cancer) in ever-users compared to non-users. Risk for certain breast cancers and ovarian cancers seemed to increase with longer-term use of permanent dye.

Women with naturally dark hair seemed to have increased risk for Hodgkin’s lymphoma, and women with naturally light hair were observed to have higher risk for basal cell carcinoma.

The authors were cautious in reporting their findings, concluding that further investigation is needed to better understand associations that were identified. In addition, we should keep in mind that association does not prove causality.

Some study limitations

This was a large, well-designed study with high participant response rates. The researchers analyzed detailed data, allowing them to tease out the degree to which cancer risk was attributable to personal permanent hair dye use rather than to other potential risk factors.

This study also had several limitations. First, participants were female nurses of mostly European descent, meaning the findings are not necessarily generalizable to men or to other racial or ethnic groups.

Next, the study could not account for every single cancer risk factor (for example, exposure to pesticides and other environmental chemicals).

Data were not collected on other hair grooming products beyond hair dyes, and subjects may have mistakenly reported use of permanent hair dyes when they were in fact using semi-permanent or natural dyes.

Without data on actual color of hair dyes used, the authors assumed that hair dye color correlated with natural shades of hair. This assumption may miscalculate true chemical exposures — such as in the case of dark-haired users who had additional chemical exposures from stripping their natural darker pigment.

To dye or not to dye?

After the pandemic, some may reconsider whether to dye their hair. The key high-
ARE YOU SUFFERING... ...from CHRONIC PAIN?

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▲ Neuropathy ▲ Fibromyalgia ▲ Back Pain

If you are suffering from Chronic Pain or Neuropathy you understand how it can slowly chip away at your life.

"I have had Chronic Pain since 2015. I started going to Maegan Hodge, L.Ac. to help manage my condition since it was debilitating. I rarely wanted to leave my bed."

Chronic pain can affect different parts of the entire body, but some common areas are the FEET, BACK, KNEES, SHOULDERS, HIPS, and HEAD.

"Most of the time I could barely stand to be touched, the pain was so nagging. I didn't want to go to work or spend time with my family."

Doctors often suggest meds that can have uncomfortable side effects or physical therapy that only works when you do it every day at home.

"My life was no longer my own."

Eventually, this patient did her own research and discovered that a specific type of acupuncture can improve the quality of life and reduce symptoms in patients with Chronic Pain.

Determined to find a clinic with an excellent reputation, she discovered Centered: Richmond and Maegan Hodge.

Maegan has been successfully treating difficult to manage, chronic pain and neuropathy cases for over a decade.

She uses the time-tested science of acupuncture and integrates it with modern medical advancements that encourage healing and recovery from chronic pain.

"I will say that my experience here was absolutely life-changing! It’s truly a testament to Maegan’s expertise when my husband can visibly see the improvements!"

Research also shows that the positive effects of acupuncture tend to be LONG LASTING. One large study (a meta-analysis in The Journal of Pain from December 2017) found "clear evidence that the effects of acupuncture persist over time with only a small decrease, approximately 15%, in treatment effect at one year."

Did you catch that? Patients with chronic pain tend to keep 85% of their relief one year later.

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Advances in prostate cancer treatment

By Chandler Dora, M.D.

Dear Mayo Clinic: My husband was diagnosed with prostate cancer, and we are looking at treatment options. One doctor suggested a prostatectomy, but my husband finds ablation appealing because of quality-of-life advantages.

I've been reading about ablations and came across information about different techniques. I am wondering if one technique or process is better, or if surgery is more successful?

A: I'm sorry to hear that your husband is dealing with prostate cancer, which is the most common cancer in American men. Approximately 192,000 men will be diagnosed with prostate cancer in 2020, according to the American Cancer Society.

Prostate cancer is more likely to develop in older men, typically those over 60, and it is more common in African American men. Fortunately, given advances in care, most men will not die from their prostate cancer.

There are many options for treating prostate cancer, depending on the grade and stage of the cancer. In recent years, the guidelines for treating prostate cancer have changed. Also, technological advances in imaging and treatment have made it possible for some men to avoid radical surgery that may come with adverse side effects.

What is ablation?

Ablation is a generic or nonspecific term for destroying tissue. In recent years, surgeons are finding that ablation is a viable alternative to traditional surgery.

In terms of prostate cancer, ablation means the reliable and precise destruction of cancerous tissue while avoiding structures important for normal sexual and urinary function. Over the years, many types of energy have been used to ablate prostate cancer, including heat generated by ultrasound or laser, and cold generated by expansion of gas.

The ability to control the application of the heat or cold to keep it within an intended boundary, without it spreading even 1 or 2 millimeters beyond, has proven difficult.

Ultrasound ablation methods

The most common type of ultrasound ablation has been transrectal high-intensity focused ultrasound, or HIFU. During this treatment, a rectal probe is inserted, and the treatment is done using ultrasound. However, many prostates are beyond the maximum size limits that can be treated with transrectal high-intensity focused ultrasound.

A promising new technology that is in clinical trials at select centers around the country is building on the rapidly emerging role of the MRI scanner to monitor real-time temperatures in the prostate.

Known as transurethral ultrasound ablation, or TULSA, this procedure is performed while the patient (under anesthesia) is in the MRI scanner. It uses software that provides thermometry or real-time temperatures within the prostate and surrounding structures. This allows for more precision during the treatment.

The temperatures are sent to the ablation device so the power output from the device is continuously adjusted to achieve the desired temperature at the boundary between the prostate and the surrounding normal structures. The temperature is continuously monitored every six seconds with MRI thermometry.

Transurethral ultrasound ablation is a refinement of previous ultrasound-based treatments that do not provide real-time monitoring of temperatures within the prostate.

Early results are promising

Although this is a new technology and many years of follow-up will be required to demonstrate equivalency to treatments such as radical prostatectomy, early results...
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Although this is a new technology and many years of follow-up will be required to demonstrate equivalency to treatments such as radical prostatectomy, early results
**Hair dye**  
*From page 4*

Lights from this study are:

—Personal permanent hair dye use did not increase risk for most cancers or cancer-related death. This is reassuring, but continued safety monitoring is needed.

—Additional research is needed to study diverse racial and ethnic backgrounds, specific hair dye colors (light versus dark), cancer subtypes, and exposure levels (personal versus occupational).

**Prostate treatment**  
*From page 5*

have been encouraging, especially concerning how long patients remain cancer-free three years after surgery.

The clinical trials have proven that this treatment is superior to surgery and radiation in preserving urinary and sexual function after three years. This preservation of function translates into improved quality of life.

Mayo Clinic in Florida is the only Mayo Clinic location that offers this technique. Johns Hopkins also offers the TULSA procedure. Patients are selected for this procedure based on prostate anatomy, as well as a review of MRIs, PSA results, biopsy pathology reports and treatment goals.

As different facilities have different infrastructures and expertise, your husband’s healthcare provider can discuss with him the availability of ablation techniques and which technique, if any, would be most appropriate. Also, consider obtaining a second opinion.

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Though this study exposed possible associations between permanent hair dye use and increased risk for some cancers, there is not enough new evidence to move the needle on recommendations for personal permanent hair dye use.

Until more is known, consider your personal and family histories when deciding whether to use permanent hair dyes. When in doubt, check with your doctor for more guidance.

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**Send a letter to the editor.**  
*See page 2.*

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It’s summer, and many people I know are still battling some type of anxiety, whether it’s from travel stress, flying, the idea of the Delta variant or something stressful going on with family. Whatever it is, there are some natural ways to conquer anxiety and boost mood.

First off, do not feel alone: Millions of people are anxious about something.

Common symptoms of anxiety include sweaty palms, rapid heartbeat, a feeling of impending doom, trembling or shaking, dry mouth, gastrointestinal problems, and inability to think of anything else other than the perceived danger at hand. Some people also experience insomnia.

Hypertension, gastric ulcers and depression are also associated with prolonged anxiety. Finding the root cause (or the root person) that causes your anxiety is key to getting well. Go for a run or take a trip to the gym. Physical activity is known to raise dopamine immediately.

For some simple anxiety-producing situations, you can also look into the following nutrients. But remember: If your condition is serious, you must see a qualified specialist.

**Vitamin B1:** Thiamine or B1 helps you produce and release serotonin and norepinephrine, which reduce mental fatigue and improve physical energy. If you like to drink wine, you are sure to be deficient in this nutrient.

**Vitamin B2:** Riboflavin or B2 helps your adrenal glands, which secrete DHEA and cortisol — hormones that must remain in proper homeostasis for you to cope with feelings of anxiety.

**Probiotics:** These friendly gut bugs help you activate thyroid hormone, which has been proven in some studies to work even better than traditional antidepressants in some people. We know that a reduction in probiotics can indirectly cause profound anxiety and depression.

**Zinc:** This mineral has a very calming effect on the body. Perhaps it helps with the COMT gene variation some people have that causes them to experience feelings, including pain, with greater intensity. (However, beware: One can overdose on zinc, which is dangerous.)

**Herbs:** There are many herbs that can help you, either via teas or supplements. Among the best are chamomile, lavender, lemon balm, ashwagandha, catnip and valerian.

Conventional medical wisdom has programmed us to believe that sedatives and addictive medications are the answer to anxiety, but that’s not necessary for everyone.

If you’d like to read the more comprehensive version of this article, please sign up for my free newsletter at suzycohen.com.

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

Suzy Cohen is a registered pharmacist and author of *The 24-Hour Pharmacist and Real Solutions from Head to Toe.*

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**Solar energy**

From page 3

the best deal. Members can purchase panels based on the group rate and save up to 20% on purchase and installation rates.

The Richmond Community Co-op has 139 participants, and 16 installations totaling 139 kilowatts in capacity to date. The Greater Richmond Solar Co-op has 53 participants with 17 installations and a capacity of 105 kilowatts.

Another approach is called “community solar.” Multiple customers benefit from energy generated by solar panels at an off-site array — a collection of panels that work together to generate electricity.

Customers buy or lease a portion of the panels in the array. This may be a good option for people who can’t put solar panels on their own roofs, don’t own their homes, or have unsuitable roof conditions.

A 2020 Virginia law requires that all electricity sold by major utilities come from renewable sources by 2045. (Renewable energy is generated from natural processes, like the sun and wind, as opposed to fossil energy sources, like coal and natural gas that are formed over millions of years and are not renewable.)

This legal requirement combined with declining prices, improving technology and more and more customers demanding “greener choices” means the future for solar energy is looking sunny.

For more information, visit the Homeowners Guide to Going Solar at bit.ly/guidetogosolar. For an overview, visit bit.ly/solarradiationbasics. To search for Virginia co-ops, see solarunitedneighbors.org/virginia.
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for your free brochure.
Hot yoga for weight loss, overall health

By Adam Perlman, M.D.

Dear Mayo Clinic: A friend of mine started doing yoga a few months ago and said after two classes a week, she has become stronger and lost weight. I want to lose weight, too, and my blood pressure is high, so my friend suggested I join her for a hot yoga class.

I’m not familiar with yoga, so I am wondering if it’s safe for me to do. Also, will heated classes help me?

A: Yoga is a mind-body practice that combines physical poses, controlled breathing, and meditation or relaxation. Yoga may reduce stress and anxiety, lower blood pressure and lower your heart rate. Yoga can be a valuable practice for your overall health and well-being, but as every person has a different body with different abilities, you may need to modify yoga postures based on your abilities. Your instructor should be able to suggest modified poses.

Regardless of which type of yoga you choose, the core components of most general yoga classes include various poses designed to increase strength and flexibility, as well as controlled breathing to quiet the mind and improve awareness.

Yoga’s potential health benefits include:

- **Stress reduction.** A number of studies have shown that yoga may reduce stress and anxiety. It also can enhance your mood and overall sense of well-being.

- **Improved fitness.** Practicing yoga may lead to improved balance, flexibility, range of motion and strength.

- **Management of chronic conditions.** Yoga can help reduce risk factors for chronic diseases, such as heart disease and high blood pressure. Yoga also might help alleviate chronic conditions, such as depression, pain, anxiety and insomnia.

**Challenges of hot yoga**

Specifically, regarding hot yoga the challenge comes from both the temperature of the studio and the intensity of the different standing and stretching postures. The postures require lengthy, forceful and sustained contractions of all major muscle groups. The demanding nature of the poses and the heat are designed to raise your heart rate and exercise your muscles.

Although you may sweat more during hot yoga, the research is ongoing regarding its effects on body fat and heart health. In general, yoga may be a useful addition to an overall weight-loss plan that includes regular aerobic exercise and a healthy diet. Although yoga is not considered a high-intensity workout in terms of burning calories, it is a great way to get more physically fit and certainly has benefits such as mindfulness, which can help with managing and sticking to your diet.

**Easy does it**

Regardless of which type of yoga you practice, you don’t have to do every pose. If a pose is uncomfortable or you can’t hold it as long as the instructor requests, don’t do it. If the room is too warm, step outside. Good instructors will understand and encourage you to explore but not exceed your personal limits.

Try different classes and find what feels good to you. You also will want to find an experienced instructor who understands your needs and with whom you can connect.

— Adam Perlman, M.D., General Internal Medicine, Mayo Clinic, Jacksonville, Florida

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Choosing a good blood pressure monitor

Dear Savvy Senior,

I just found out I have stage 1 hypertension, and my doctor recommended I get a home blood pressure monitor to keep an eye on it. Can you offer me any tips on choosing a good one?

—Hypertensive Helen

Dear Helen,

It’s a smart idea! Everyone with elevated or high blood pressure (stage 1 and higher) should consider getting a home blood pressure monitor.

Home monitoring can help you keep tabs on your blood pressure in a comfortable setting. Plus, if you’re taking medication, it will make certain it’s working and alert you to a health problem if it arises.

Here are some tips to help you choose a good monitor.

Types of monitors

The two most popular types of home blood pressure monitors sold today are automatic arm monitors and automatic wrist monitors that are electric and/or battery powered.

With an automatic arm monitor, you simply wrap the cuff around your bicep. With the push of one button, the cuff inflates and deflates automatically, giving you your blood pressure reading on the display window in a matter of seconds.

Wrist monitors work similarly, except they attach to the wrist. Wrist monitors are also smaller in weight and size, which makes them more portable.

While they’re a bit more comfortable to use than the arm monitors, they tend to be a little less accurate.

To help you choose the best monitor for you, here are several things to check into:

Make sure it fits. Be sure the cuff fits snugly around the circumference of your upper arm. Using a cuff that’s the wrong size can result in an inaccurate reading.

Most arm models have two sizes or an adjustable cuff that fits most people. Wrist models also fit most people.

Choose one that’s easy to use. Be sure the display on the monitor is easy to read and that the buttons are large. The directions for applying the cuff and operating the monitor should be clear.

Consider what extra features you want. Many automatic monitors come with additional features such as:

—irregular heartbeat detection that checks for arrhythmias and other abnormalities
—risk category indicator that tells you whether your blood pressure is in the high range
—a data-averaging function that allows you to take multiple readings and get an overall average
—multiple user memory that allows two or more people to save their readings
—downloadable memory that lets you transmit your data to your computer or smartphone

Where to buy

You can find blood pressure monitors at pharmacies, medical supply stores or online, and you don’t need a prescription to buy one. Prices typically range between $40 and $100.

In most cases, original Medicare will not cover a home blood pressure monitor, but if you have a Medicare Advantage plan or a private health insurance policy it’s worth checking into, because some plans may provide coverage.

The best automatic arm monitors as recommended by Consumer Reports include the Omron Platinum BP5450 ($75), Omron Silver BP5250 ($50) and the Omron 10 Series BP7450 ($100); A&D Medical UA767F ($45); and Rite Aid Deluxe Automatic BP3AR1-4DRITE ($37). And the top wrist monitors are the Omron 7 Series BP6330 ($80) and the Equate (Walmart) 4500 Series ($40).

After you buy a monitor, it’s a good idea to take it to your doctor’s office so they can check its accuracy and teach you the proper techniques of how and when to use it.

You can also get more detailed information on how to accurately measure your blood pressure at home at Heart.org/HBP — click on “Learn How to Monitor Your Blood Pressure at Home.”

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.

SAVVY SENIOR
By Jim Miller

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Independent Lifestyle
5020 Sulky Drive | Richmond, VA 23228
WWW.SENIORLIFESTYLE.COM
Asian salmon with veggies and noodles

By Family Features

If eating wholesome meals is a daily goal, keep in mind you can serve up tasty foods that also feed your immune system by including ingredients like mushrooms.

With their earthy flavor, mushrooms — like many other fruits and vegetables — can play a positive role in supporting a healthy immune system.

Studies at Oregon State University concluded there are a variety of micronutrients important for supporting a healthy immune system. Consider that three of these nutrients (vitamin D, selenium and B vitamins) can be found in mushrooms, meaning the following family-friendly recipe can help you add all-important nutrients to your family's menu.

Find more ways to add mushrooms to meals at mushroomcouncil.com.

Asian Barbecue Sesame Salmon with Noodles and Veggies
Recipe courtesy of Emily Weeks of "Zen and Spice"

Total time: 40 minutes
Servings: 4

Sauce ingredients:
- ½ cup soy sauce
- 2 tablespoons brown sugar
- 1 tablespoon rice vinegar
- 2 cloves garlic, minced
- 1 teaspoon fresh ginger, minced
- 1 tablespoon toasted sesame oil
- 2 tablespoons barbecue sauce
- 1 teaspoon chili garlic sauce (optional)
- 2 tablespoons water
- 2 teaspoons cornstarch

Other ingredients:
- 1 ½ pounds salmon (4 filets)
- 12 ounces stir-fry (Pad Thai) rice noodles
- 1 tablespoon toasted sesame oil
- 1 pound white mushrooms, sliced
- 1 cup sugar snap peas
- 1 large broccoli head, cut into bite-size florets
- 2-3 green onions, thinly sliced, for garnish
- sesame seeds, for garnish

Preheat oven to 400° F. Place rack in middle of oven.

In small saucepan, whisk soy sauce, brown sugar, rice vinegar, garlic, ginger, sesame oil, barbecue sauce and chili garlic sauce, if desired. Bring to boil over high heat then reduce heat to simmer.

In small bowl, whisk water and cornstarch. Pour into saucepan and cook on low, whisking often, until sauce thickens, 3-5 minutes. Remove from heat and set aside.

Pour 3 tablespoons sauce into small bowl. Brush salmon filets with reserved sauce and place on baking sheet. Bake 15 minutes, or until salmon is flaky.

While salmon cooks, prepare stir-fry noodles according to package directions. Drain, rinse and set aside.

Heat large skillet over medium heat. Add sesame oil. Add mushrooms, snap peas and broccoli. Cook, stirring often, until vegetables are tender-crisp, 7-8 minutes. Add noodles and remaining sauce from pan; toss to combine.

To serve, divide noodles, vegetables and salmon between plates. Top with sliced green onions and sesame seeds.
Leadership Message

As we continue to mourn the loss of our former Executive Director, Thelma Watson, we are keenly aware of her tireless commitment to our mission of empowering seniors to live with dignity and choice. Our agency will continue to focus on the needs of older adults and their caregivers to uphold the mission and extend our reach. Our agency is thankful for all who have and continue to support our efforts.

For many older adults, the obstacle to getting these benefits is simply not knowing that benefits are available. For many, being on a fixed income can be hard, as the cost of living goes up and your income does not. This issue contains information about Medicare, Social Security, and other benefits that help older adults who need assistance with healthcare, finances, and general support. Medicare is a federal health insurance program covering a wide range of services to keep you healthy as you get older. Our Virginia Insurance Counseling Assistant Program is here to help older adults enroll, answer questions, and inform them of their options. We are thankful for your staff and volunteers who work in this program and help older adults make informed decisions about their health benefits.

Senior Connections’ Benefit Enrollment Center is one of many located around the country. This program helps Medicare Beneficiaries enroll in benefit programs for which they are eligible. These benefits include Medicaid, Supplemental Nutrition Assistance Program, and Energy Assistance Program. Being informed and aware of these benefits are available is essential for ensuring the well-being of those we serve.

We are thankful for the staff, Board of Directors, and Advisory Council members who enable us to connect older adults to these programs and the other services and to all our community partners who coordinate with us to help us reach those in need. By meeting the basic needs of those we serve, we are empowering them to live their life well.

Senior Connections Friendship Cafés to Re-Open

Loneliness and social isolation in older adults are serious health risks affecting a significant number of people in the United States and putting them at risk for dementia and other serious medical conditions. Senior Connections Friendship Café are neighborhood gathering places designed to keep older adults connected to their community. The cafés also provide a hot, nutritious meal developed by our staff dietitian. When the pandemic hit, our Friendship Cafés had to close but we continued to provide nutritional and social support with weekly Friendship Café boxes that included five meals and supplies to keep program participants active. As circumstances permit, we are re-opening our Friendship Café. To learn more about our Friendship Cafés and their reopening, please contact our Friendship Café Services Coordinator, Diane Foster, at 804.343.3009.

Messages of Gratitude

A note of thanks to all of you. Thanks for providing the Friendship Café Seniors with healthy food bags. The bags of food items are received with thanks and appreciation. Thanks for the Hello Café Friends letter, with helpful nutrition information, prep tips and the five-day menu. I hope all of you are safe and free from the coronavirus. The café members look forward to returning to the café when the time is right.

— Bessie

I am so grateful for the food that comes from you weekly. It is a great blessing to me. You all are doing a very good job.

— Veronica

I just want to let you know how much I truly appreciate all that you are doing to help sustain us all through this virus crisis. I know it takes strength and courage to keep going and we all truly appreciate your efforts.

— Barbara

I want to thank you earthly angels for coming out in the 100-degree heat to bring my husband and me food. You have done so many things to help us over the years and we are truly grateful.

— Barry
Special Thanks to Community Partners who Supported our Weekly Friendship Café Boxes

- Weekly Volunteers
- Feedmore
- PFG - Performance Food Group
- The Market @ 25th Street
- Visual Art Center
- Westminster Canterbury
- Lidl - on Staples Mill
- Shalom Farms
- VIP Transportation
- CAPUP transportation
- Aetna
- Anthem
- Rosies Gaming Emporium
- Rudy’s Produce
- First Baptist Church of Ashland
- Girl Scouts of the Commonwealth

### Weekly Friendship Café Box Menu

<table>
<thead>
<tr>
<th>Week 31</th>
<th>Meal Menu</th>
<th>Ingredients Needed</th>
<th>Special Instructions</th>
</tr>
</thead>
</table>
| Day 1   | Tuna salad with crackers, carrots, fruit, and 1% milk | * Tuna and crackers  
* Mayo/relish  
* Carrots, fruit  
* 1% milk | Use relish and mayo to make tuna salad. Spread on crackers. Serve with carrots, fruit and 1% milk. |
| Day 2   | Unstuffed Cabbage Casserole, fruit, and 1% milk | * 1 head of cabbage  
* 2 cans tomato soup  
* 1 pound ground turkey  
* Rice (you will need 1½ cups cooked)—prepare 1 cup raw rice and you will have a little extra for another purpose  
* Parmesan cheese pkt  
* Fruit  
* 1% milk | For the Unstuffed Cabbage Casserole: First, cook rice to total 1½ cups cooked. While rice is cooking, core and thinly slice the whole head of cabbage and toss in boiling water for just 5 minutes. Drain and set cabbage aside. Preheat oven to 350 degrees. While oven is preheating, brown ground turkey in the biggest pot you have (you will be adding the cabbage in the next step and you will need the room), until no longer pink. Drain any fat and then add 2 cans UNDILUTED tomato soup and the cooked rice to the cooked turkey and stir. Season generously with pepper. If you'd like to add a more flavor, sprinkle garlic or onion powder in to taste. Add the drained and cooked cabbage to the turkey/tomato soup/rice mixture and mix all until well incorporated. Pour into a casserole dish. If you happen to have shredded cheese, you can sprinkle some on top for added flavor. Bake uncovered for about 20 minutes. Alternatively, you can pour the mixture into two smaller casserole dishes, and bake both for 20 minutes. Enjoy one now and wrap the other tightly in foil after it’s cooled to freeze and enjoy later. Sprinkle with parmesan cheese packet if desired just before serving. Serve with fruit and 1% milk. |
| Day 3   | Soup, crackers, peanut butter, carrots, fruit and 1% milk | * Soup, crackers, PB  
* Carrots  
* Fruit, 1% milk | Prepare soup according to package directions. Serve with crackers spread with peanut butter, carrots, fruit and 1% milk. |
| Day 4   | Pork and beans, mixed vegetables, fruit and 100% fruit juice | * Pork and beans  
* Mixed vegetables  
* 100% fruit juice  
* Fruit | Prepare pork and beans according to package directions. Serve with mixed vegetables, fruit and 100% fruit juice. |
| Day 5   | Ravioli, mixed vegetables, fruit and 100% fruit juice | * Canned ravioli  
* Mixed vegetables  
* Fruit  
* 100% fruit juice | Prepare ravioli and mixed vegetables according to package instructions. Serve with fruit and 100% fruit juice. |
Understanding Medicare Enrollment Periods

There are several enrollment periods for Medicare that happen at different times and are available for different types of coverage. Understanding when you are eligible for Medicare, and when you can enroll is important to ensure you avoid paying late enrollment penalties and don't have a lapse in health coverage. Below are a few of the important enrollment periods to know when you have Medicare.

**Initial Enrollment Period (IEP)**

**What is IEP?**

Your Initial Enrollment Period (IEP) is when you first become eligible for Medicare. This can happen when you turn 65, if you are under 65 and have received 24 months of Social Security Disability Insurance (SSDI) payments or if you have been diagnosed with End Stage Renal Disease (ESRD). During this time, you can elect Original Medicare (Part A and B) as well as Part D and/or Medicare Advantage.

**When is IEP?**

- **Turning 65:** You have a 7-month Initial Enrollment Period to sign up for Part A and/or B that begins 3 months before you turn 65, the month you turn 65 and 3 months after you turn 65.

Under 65 and receiving SSDI: Original Medicare enrollment is automatic once you have received 24 full months of SSDI payments.

Diagnosed with ESRD: You can get Medicare no matter how old you are if all of these apply:

  - Your kidneys no longer work
  - You need regular dialysis or have had a kidney transplant

One of these applies to you:

- You've worked the required amount of time under Social Security, the Railroad Retirement Board (RRB), or as a government employee
- You're already getting or are eligible for Social Security or Railroad Retirement benefits
- You're the spouse or dependent child of a person who meets either of the requirements listed above

**When will my coverage start?**

**Turning 65:**

<table>
<thead>
<tr>
<th>If you enroll...</th>
<th>Then your coverage starts...</th>
</tr>
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<tbody>
<tr>
<td>In the 3 months before you turn 65</td>
<td>The first day of the month you turn 65</td>
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<tr>
<td>The month of your 65th birthday</td>
<td>1 month after you sign up</td>
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<td>1 month after you turn 65</td>
<td>2 months after you sign up</td>
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<td>2 months after you turn 65</td>
<td>3 months after you sign up</td>
</tr>
<tr>
<td>3 months after you turn 65</td>
<td>3 months after you sign up</td>
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*If your birthday is on the first day of the month, your coverage starts the first day of the prior month.

Under 65 and receiving SSDI: Coverage starts the 1st of the 25th month you received SSDI payments. Individuals diagnosed with ALS are eligible for Medicare the first month they receive disability payments.

Diagnosed with ESRD: Medicare coverage generally starts on the first day of the fourth month of your dialysis treatments. This waiting period will start even if you haven't signed up for Medicare.

Medicare coverage can start as early as the first month of dialysis if you meet all of these conditions:

- You take part in a home dialysis training program offered by a Medicare-certified training facility to teach you how to give yourself dialysis treatments at home.
- Your doctor expects you to finish training and be able to do your own dialysis treatments.
- The regular course of dialysis is maintained throughout the waiting period that would otherwise apply.

**Open Enrollment Period (OEP)**

**What is OEP?**

Open Enrollment Period (OEP) is the annual window for Medicare recipients to enroll into or make changes to Part D and/or Medicare Advantage (Part C) plans.

**When is OEP?**

October 15th – December 7th

**When will my coverage start?**

January 1st

**Medicare Advantage Open Enrollment Period (MA OEP)**

**What is MA OEP?**

If you already have a Medicare Advantage Plan (Part C) you can switch back to Original Medicare and get a Medicare Prescription Drug Plan (Part D) or change to a different Medicare Advantage Plan.

**When is MA OEP?**

January 1st–March 31st

**When will my coverage start?**

If you make an election during MA OEP your coverage will start the first of the month following the receipt of your enrollment request.

*You may only make one election during MA OEP.

**General Enrollment Period (GEP)**

**What is GEP?**

General Enrollment Period (GEP) is the annual window for Medicare recipients to enroll into Part A and/or Part B if you did not sign up during your Initial Enrollment Period and you do not qualify for a Special Enrollment Period.

**When is GEP?**

January 1st–March 31st

**When will my coverage start?**

You can enroll into Part A and/or Part B January 1st–March 31st but your coverage will not begin until July 1st. It is important to note you may have to pay a late enrollment penalty which will result in a higher Part A and/or Part B monthly premium.

**Additional opportunities to enroll into Part C and/or Part D**

If you have Medicare Part A, and enrolled into Medicare Part B during GEP you can sign up for a Medicare Advantage Plan (Part C) April 1st–June 30th.

If you do not have Medicare Part A, and you enrolled into Medicare Part B during GEP you can sign up for a Medicare Prescription Drug Plan (Part D) April 1st–June 30th.

**Special Enrollment Periods (SEP)**

**What is a SEP?**

When certain life events occur, you are given a Special Enrollment Period to make changes to your Medicare. The types of changes you can make and the length of time you have to make the changes vary.

**When do I have a SEP?**

- Specia I Enrollment Periods are different for Original Medicare (Part A and B), Medicare Part D and Medicare Advantage (Part C).
- **Original Medicare:** The SEPs for Part A and Part B are limited to the following:
  - If you and/or your spouse is working and you're covered by a group health plan through the employer or union based on that work:
    - You have an 8-month SEP to sign up for Part A and/or B starting the month after employment ends OR the month after your group health plan ends (whichever happens first)
  - If you were an international volunteer and were out of the country during your initial enrollment period for at least 12 months on behalf of a tax-exempt organization and had health insurance that provided coverage for the duration of the volunteer services:
    - You have a 6-month SEP to sign up for Part A and/or B when you are no longer serving as a volunteer outside of the US, the organization no longer has tax-exempt status or you no longer have health insurance that provide coverage outside of the US (whichever happens first)
- **Part D and Medicare Advantage:** You can make changes to your Medicare Advantage and Medicare Part D coverage when certain events happen in your life (ex. you move, lose other coverage, are eligible for Low Income Subsidy (LIS) etc.). Rules about when you can make changes and the type of changes you can make are different for each SEP.

**When will my coverage start?**

Rules about when you can make changes and when your coverage will start vary for each SEP.

For additional information on Medicare enrollment periods you can contact your local VICAP office. To locate the VICAP office serving your area call 1-800-552-3402.
Benefits Enrollment Center (BEC) at Senior Connections

The Benefits Enrollment Center (BEC) at Senior Connections launched in 2019 to help low-income seniors and younger adults with disabilities access programs that pay for healthcare, food, and more. Our Benefit Outreach Specialists provide direct assistance with screening for eligibility, completing applications and follow-up on eligibility determinations. Through the BEC Medicare beneficiaries receive enrollment assistance with the following programs:

- Low Income Subsidy (LIS) / Extra Help
- Medicare Savings Programs (MSPs)
- Medicaid
- Supplemental Nutrition Assistance Program (SNAP)
- Low Income Home Energy Assistance Programs (LIHEAP)
- Lifeline (phone and internet)
- New Eyes (eye glasses)
- EyeCare America (eye exams)
- Other benefits as available

If you would like assistance applying for benefits, or if you have questions, you can contact the BEC by:
- Email: bec@youraaa.org
- Phone: 804-672-4484
- Web: www.seniorconnections-va.org

VICAP
Virginia Insurance Counseling and Assistance Program

 ABOUT VICAP

The Virginia Insurance Counseling and Assistance Program (VICAP) is part of a national network of State Health Insurance Programs (SHIP).

COUNSELING TOPICS

- Original Medicare
- Medicare Prescription Drug Coverage (Part D)
- Medicare Advantage (Part C)
- Medicare Supplemental Insurance (Medigap)
- Extra Help with Medicare Prescription Drug Costs (LIS)
- Medicare Savings Programs (MSP)
- Long-Term Care Insurance
- Medicare Appeals and Denials
- Preventing, Detecting and Reporting Healthcare Fraud, Errors and Abuse

COUNSELORS

Trained volunteers assist Medicare beneficiaries, their families and caregivers with free, unbiased and confidential counseling related to Medicare.

VICAP AT SENIOR CONNECTIONS

Locally, VICAP is sponsored by Senior Connections, CAAA and serves the City of Richmond and the counties of Chesterfield, Henrico, Powhatan, Goochland, Hanover, Charles City and New Kent.

CONTACT VICAP AT SENIOR CONNECTIONS

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

If you are outside of Senior Connections service area and would like to locate your local VICAP office, call 1.800.552.3402

Senior Medicare Patrol (SMP)

The Virginia Senior Medicare Patrol’s (SMP) mission is to empower and assist Medicare beneficiaries, their families, and caregivers to prevent, detect, and report health care fraud, errors, and abuse through outreach, counseling, and education. The Virginia SMP works with local AAAs and volunteers to provide information, conduct educational presentations and attend events to share information with the public.

Fraud Hotline: 1-800-938-8885
SMP Website: www.VirginiaSMP.com

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

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.

This product was supported, in part, by funding from the U.S. Administration for Community Living (ACL), Dept. of Health and Human Services. Points of view or opinions expressed here do not necessarily represent official ACL policy.
Who gets the keys to your digital estate?

By Liz Weston

You may not own cryptocurrency or run an online business. But if you do almost anything online, you probably have digital assets — electronic records that you own, control or license.

Failing to make arrangements for those assets while you’re alive could result in unnecessary costs, stress and heartache to those you leave behind.

Online photo and video collections could be lost forever. Heirs could also be locked out of electronic records with monetary value, such as cryptocurrency and frequent flyer miles. Email and social media accounts could be hacked.

Even basic tasks, such as paying bills online or canceling online subscriptions, may be difficult or impossible if you haven’t made arrangements.

“There would be no way for someone to know how I pay bills unless they could access my online account and my emails,” said Abby Schneiderman, co-founder of Everplans, a site for creating end-of-life plans and storing documents.

“And if it takes you a while to access these accounts, you’re going to realize afterwards, ‘Well, we’ve lost thousands of dollars on services we don’t use or don’t need anymore, because we can’t access them.’”

Here’s what you should consider and do to make this job easier for your descendants:

Provide logins to your executor

In the past, your executor — the person entrusted with settling your estate after your death — probably could have figured out what you owned and owed by rummaging through the papers in your filing cabinet and the bills in your mail, said Sharon Hartung, the author of two books for financial advisors, Your Digital Undertaker and Digital Executor. That’s no longer the case.

“Because our digital assets tend to be virtual in nature, an executor is not going to find them in a search of our home office,” Hartung said. “We’re going to have to leave some additional instructions on what we’ve created and how the executor is supposed to get access.”

Google and Facebook are among the few online providers that allow you to appoint someone to manage your accounts if you become incapacitated or die. Apple recently announced plans to add a similar feature.

The vast majority of online providers don’t have this option, however. Complicating matters further, almost all providers prohibit sharing passwords.

Typically, executors can’t demand access to your digital assets unless you specifically give them authority to do so in your will or living trust. Even then, a provider’s terms of service may limit what the executor can do and hinder them from carrying out your wishes.

So, giving your executor your login credentials may be the easiest way to make sure they can carry out your wishes.

Share an inventory and passwords

The first step in creating a plan for your digital assets is to make a list of them.

Searching online for a “digital assets inventory” will turn up some worksheets, including a detailed one created by the trade organization Society of Trust and Estate Practitioners, or STEP. It allows you to list your accounts, usernames and passwords.

Don’t forget to include access to your devices. If you have two-factor authentication set up on accounts to verify your identity — and typically you should — your executor will need the passcode to unlock your phone or other device that receives the authentication code.

You may also want to leave a letter of instruction telling your executor about your wishes for various assets — what to delete, what to archive and what to transfer to heirs, for example.

Another option is to keep your login credentials in a password manager such as LastPass or 1Password.

You would need to provide your executor with the master password, which could be included in the letter of instruction.

Update and safeguard your list

You don’t want to include sensitive information such as passwords in your will, since that document becomes public after you die.

Instead, store the inventory and letter of instruction with your other estate planning documents in a secure location, and let your executor know where to find it.

You also could upload the information to an online storage site, such as Everplans or LifeSite, which allows you to give a trusted person access to the documents.

Consider reviewing the inventory at least once a year and make any needed updates. You’ll rest easier knowing your loved ones won’t be locked out of your digital life.

—AP/NerdWallet

Become a better long-distance caregiver

By Liz Weston

Long pandemic lockdowns forced many older adults to become comfortable with video calls to stay connected with family. That in turn meant that long-distance caregivers had a better way to see how their loved ones were faring.

“You can’t tell on the phone that they’re wearing the same clothes every day, or they’re not bathing because they’re afraid they’ll fall in the shower,” said Amy Goyer, AARP’s national family and caregiving expert and the author of Juggling Life, Work, and Caregiving.

More than 1 in 10 caregivers look after family or friends from a distance, which can be more difficult and expensive.

A 2016 AARP survey found that caregivers in general incur an average of about $7,000 a year in out-of-pocket expenses. Long-distance caregivers — those who live at least an hour away from the care recipient — incur about $12,000 on average, according to the survey. They’re more likely than local caregivers to hire help, take unpaid time off work and pay for travel, Goyer said.

Yet many distant caregivers worry they’re not doing enough.

“As caregivers, guilt is our constant companion,” Goyer said. “When you’re a long-distance caregiver, it’s even more so.”

AARP has numerous resources for caregivers, including a “Prepare to Care” planning guide and a financial workbook for estimating and tracking costs. Goyer, who cares for her grandparents, parents and a sister from afar, suggests the following ways to make long-distance caregiving more effective and manageable.

Assemble a team

If you can’t physically check in on your loved one regularly, enlist others who can, Goyer suggested. Those could include family members or friends who live closer, or even a friendly neighbor to whom you can give your contact information.

“You may say, ‘Hey, if you notice grass isn’t getting mowed, things around the house look like they’re not being kept up, will you let me know?’” Goyer said.

If you have siblings, they can pitch in even if they’re long-distance too. They can make daily check-in calls or handle tasks such as paying bills, making medical appointments and dealing with insurance companies.

If you have the means, consider hiring a geriatric care manager, also known as an aging life care professional, to help you evaluate your loved one’s caregiving needs, hire home health aids if necessary and step in if there’s a crisis.

These professionals, who are often nurses or social workers, typically charge $75 to $200 an hour. An initial assessment may cost a few hundred dollars, but then the manager can be tapped as needed.

“If my parents had to go to the hospital or some emergency happened, there had to be somebody right away who could deal with it,” Goyer said.

Embrace technology

Video calling isn’t the only technology that can make life easier.

Medical alert systems can allow a loved one to summon aid, and some have fall-detection technology that works even if the person isn’t wearing a special device. Smart pill dispensers manage medications, and some can let caregivers know if doses aren’t taken.

Smart home systems can also help. A smart door lock, for example, can allow you to grant access from afar to someone such as a friend, a health aide or paramedic. A smart thermostat can help you ensure a comfortable temperature, while a smart home security system can let you know if your loved one has left the house.

Goyer used security cameras to keep an eye on her dad “whether I was going outside 2,000 miles away.”

—AP/NerdWallet
Maximize spouse assets if on Medicaid

By David Rodeck

The bill for long-term care adds up fast. The annual median cost for a private room in a nursing home was $105,850 in 2020, according to Genworth. The government will up these costs if you qualify for Medicaid, but that’s easier said than done.

“Medicaid is a welfare program,” said Neel Shah, estate-planning attorney and a certified financial planner at Shah & Associates in Monroe Township, N.J. “There are strict income and wealth limits to qualify.”

(Medicaid should not be confused with Medicare, the national health insurance program for people age 65 and over that largely doesn’t cover long-term care.)

If you can pay for your own care, you’ll have more options, as not all facilities accept Medicaid. Still, even individuals with ample savings risk impoverishing their spouses to pay for a long stay in a nursing home.

If that’s what you fear, you may be surprised to learn that you can preserve some assets for a spouse and qualify for Medicaid using tools designed for that purpose.

How to qualify, but protect spouse

Although qualifications vary by state, to qualify for Medicaid, your income generally must be less than $2,382 per month. However, you can allocate as much as $3,259.50 of your monthly income to a spouse, whose income isn’t considered, and still meet the Medicaid limit.

Your assets must be $2,000 or less, with a spouse allowed to keep up to $130,380. Cash, bank accounts, real estate other than a primary residence, and investments, including those in an IRA or 401(k), all count as assets.

But you don’t have to count as assets your residence, non-luxury personal belongings like clothes and home appliances, one vehicle, engagement and wedding rings, and a prepaid burial plot.

Therefore, redistributing your assets can help you meet Medicaid’s standards. “Rather than keeping $100,000 in the bank, use that money to pay off your mortgage or pay for home renovations,” Shah suggested.

Alternatively, you could prepay a burial plot, replace a vehicle or upgrade household appliances. Your spouse will keep these purchases if you need long-term care, and with fewer assets to spend down, you’ll qualify for Medicaid sooner.

What your spouse is left with, however, is unlikely to be enough to live off of. You could boost a spouse’s income with a Medicaid-compliant annuity.

These contracts turn your savings into a stream of future retirement income for you and a spouse and don’t count as an asset. You can buy the annuity at any time, but to be Medicaid compliant, the annuity payments must start immediately, with the state named as the beneficiary after you and your spouse pass away.

Consider irrevocable Miller Trust

You could also set up a Miller Trust for yourself, according to Steve Parrish, co-director of the Center for Retirement Income at the American College of Financial Services in King of Prussia, Pennsylvania. This irrevocable trust is used exclusively to satisfy Medicaid’s income threshold.

If your income from Social Security, pensions and other sources is above Medicaid’s limit but not enough to pay for nursing home care, the excess income can go into a Miller Trust. That lets you qualify for Medicaid while keeping some extra money in the trust for your own care.

The funds can be used by you to dine out, purchase new clothes, or pay for dental work, which Medicare doesn’t cover, Parrish said.

Descendants may have to pay

These strategies protect assets or income for couples. Leaving something to other heirs is harder.

After you and your spouse pass away, state governments are required to recover Medicaid costs from your estate whenever possible — through a lien on your home, reimbursement from a Miller Trust, or seizure of assets during probate before they’re distributed to heirs.

A potential workaround comes with risk. Any assets given away within five years of a Medicaid application date still count toward eligibility, but property transferred to heirs earlier doesn’t.

“You could set up an irrevocable trust on behalf of your children, and transfer property that way,” Shah said. “It’s like putting the property away in a vault and giving them the key.”

Because you lose control of the trust’s assets, your heirs should be willing to help you out financially if you need it. That’s too much uncertainty for Parrish. If someone has that much money, he said, maybe they should use it to pay for better care.

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Use a trust to protect child’s inheritance

By Lisa Brown

I recently met with a client to update her will, and her big question was whether she still needs a trust for her daughter. Her child has graduated college, is on her second well-paying job, got married and is now a new mom.

Her daughter has been maturing into a responsible young adult. But there’s another factor that weighs heavily on my client’s mind: her son-in-law and the potential for divorce.

My clients don’t want money they’ve worked hard for to pass down to their son’s or daughter’s ex-spouse if the unfortunate reality of divorce happens.

With the current federal estate tax exemption in 2021 at $11.7 million per person or $23.4 million for married couples, setting up a trust to save taxes upon death is not as much of a driving force as it used to be. Even if the estate tax limit is cut in half (Congress is considering significant reductions), most people will still be protected, as far as taxes go.

The larger question becomes how well they think their children will handle receiving a large sum of money. As they watch their children mature, in most cases my clients eventually feel their child is up to the task.

Yet they still want a trust because they worry about their adult child losing thousands, if not millions, of dollars of their inheritance as a result of a failed marriage. By establishing a trust as part of their will, these clients can help protect their child’s assets in a divorce settlement.

How a trust works

Let’s examine how this works. In many cases, if a child receives an inheritance and combines it with assets they own jointly with their spouse — such as a bank account, car or house — depending upon the state in which they live, the inheritance may become subject to marital property division if the adult child and spouse later divorce.

But if the child’s inheritance remains in a trust account, or they use trust funds to pay for assets only in their name, the inherited wealth can further be protected from a divorce. This gives the adult child their own assets to fall back on in the event of a divorce.

One of my clients left his daughter’s inheritance in a trust after her first divorce because he was afraid his hard-earned dollars might end up squandered if she remarried. It turns out my client was spot on — she married again; it did not work out, but her second ex-husband never got a dime from her trust.

Trusts can be complex and involve extra administrative work and costs, which may cost more compared with leaving assets outright to your children.

In addition, a person or company must be named as a trustee to oversee these funds throughout the trust’s existence. But many people are willing to pay these costs to protect their child’s wealth.

When to consider a trust

How do parents decide whether to leave assets in trust for their children because of the possibility of a failed marriage? Here are three scenarios to consider:

—If your child is under 18, you’re probably not thinking about the marriage/divorce angle. However, due to their youth, leaving assets in trust for them is often a good idea. A trustee will be named to oversee the child’s assets and will be able to guide them to make wise decisions with these funds. And the trustee has the power to deny any financial requests, which can be valuable if a young person is immature or easily influenced.

—Is your child newly married? Nearly all couples are happy in the first years of marriage, but the road can turn bumpy as life becomes more stressful and complex — whether it’s a job loss, a decline in health, financial stress or simply the demands of raising children. Instead of deciding to set up a trust right after your child’s marriage, watch how the marriage progresses over the next five to 10 years.

—How is the marriage going? Even after five years or more, consider how comfortable you are with your child’s relationship and how you feel about your son- or daughter-in-law. If there is constant fighting or you simply have a “gut feeling,” setting up a trust for your child’s inheritance might be a wise move.

I encourage my clients to think about estate plans as five-year plans: Review your wills, trusts and other documents every five years.

It isn’t necessary to constantly change these documents, but reviewing them periodically helps a person to carefully evaluate relationships, finances and the emotional dynamics of their families. In addition, an estate lawyer can modify or delete specific language in your will or trust.

It isn’t necessary to constantly change these documents, but reviewing them periodically helps a person to carefully evaluate relationships, finances and the emotional dynamics of their families. In addition, an estate lawyer can modify or delete specific language in your will or trust.

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In search of the Underground Railroad

By Glenda C. Booth

Harriet Tubman was born enslaved in Dorchester County, Maryland, around 1822. She was rented out at age six by her owner, but at age 27 escaped to Pennsylvania.

After her escape, Tubman became a highly effective “conductor” on the Underground Railroad, making 13 trips back to her home area to guide 70 people to freedom.

“I never ran my train off the track, and I never lost a passenger,” Tubman once said.

The Underground Railroad was secretive in nature, and few structures remain. But many historic sites related to Tubman survive today.

Invisible depots and tracks

Neither subterranean nor a train, the Underground Railroad was a loosely connected network that stretched over half of the United States, connecting sympathizers who helped self-emancipating people escape slavery.

Runaways headed to free northern states and Canada as well as Spanish Florida, California, Mexico, the Caribbean and Central America. They were aided by people who cooperated across racial, ethnic, socioeconomic, gender and religious lines.

Freedom-seekers often traveled at night—in disguise, on foot, in wagons, by boat, however they could. During the day they slept in barns, cellars, sheds, churches or other “stations.” They used railroad-related code words such as stations and depots (safe hiding places), conductors (guides) and tracks (routes with sympathizers).

Maryland was a pivotal border state before the Civil War. Its many waterways and overland routes were used by many enslaved people, who often headed to Philadelphia as their first destination. That city was the headquarters of William Still’s Pennsylvania Anti-Slavery Society, which aided 1,500 people in their journey to freedom.

Tubman Byway’s 45 sites

Dorchester County, Maryland, about three hours north of Richmond, is a mosaic of 600 square miles of vast, flat farmlands, dense woods, creeks, rivers and marshes. Its maze-like landscape looks much as it did in the 1800s, when many enslaved people bolted from their plantation owners to freedom.

If you want to tour local Underground Railroad sites, follow the Harriet Tubman Underground Railroad Byway—a self-guided driving tour along 125 miles in Maryland and 98 miles in Delaware—which highlights 45 marked sites.

Travelers can download an audio guide from the website (harrietrubmanbyway.org) or download a free smartphone app to navigate the trip. In fact, smartphone users can now point their phone’s cameras at certain sites to see historic images superimposed on the current landscape.

For an introduction to the byway and touring materials, start at the Dorchester County Visitor Center in Cambridge, Maryland. The Harriet Tubman Museum and Educational Center opened in Cambridge four years ago.

Not far away, slave auctions took place outside the Italianate Dorchester County Courthouse, built in 1854, and its 1852 predecessor, destroyed by fire. Inside this courthouse, a free Black man, Samuel Green, was given a 10-year prison sentence for owning the anti-slavery novel, Uncle Tom’s Cabin.

A memorial garden in Cambridge honors Tubman with murals painted by her descendant Charles Ross.

At the Harriet Tubman Underground Railroad Visitor Center in Church Creek, 10 minutes away, a film and exhibits detail Tubman’s life. Visitors learn that her early love of the outdoors and life of hard work, including driving mules, timbering and farming, later gave her insight and survival skills to escape, aid others, and become a Civil War Union nurse, spy and suffragist.

The adjacent Blackwater National Wildlife Refuge is a wild expanse of the natural elements that Tubman and others navigated. In the refuge, they foraged for food in the wetlands, dense woods and muskrat lodges.

Historic buildings tell a story

One of the byway’s most popular stops, the Bucktown Village Store, stands mostly unchanged today. (The store, now a small museum and gift shop, is open by appointment only.)

Here Tubman witnessed an enslaved field hand break free of his master. When the “owner” demanded that Tubman help with the capture, she refused, and he struck Tubman in the head, cracking her skull and leaving her with seizures and headaches for the rest of her life.

The tour route takes visitors north to several sites from the 1800s, including the Jacob and Hannah Leverton House in Preston, a Quaker abolitionist haven.

At Preston’s Linchester Mill, a water-powered grist mill with a post office, general store and several safe houses, people could get the latest news. The town’s Mount Pleasant Cemetery was likely a meeting place for fugitives.

In Denton, the William Still Family Interpretive Center honors the Still family’s struggle for freedom. Still documented more than 1,000 escapes, compiling in 1871 one of the most authentic existing records of the Underground Railroad.

Another conductor: Frederick Douglass

Frederick Douglass also led people on
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Operated by Riverfront Canal Cruises, LLC, a subsidiary of Venture Richmond.
Some unique attractions to check out

By Victor Block

While the Statue of Liberty stands as America’s most famous symbol, our country’s character can also be found in its quirky roadside monuments: the world’s largest ball of twine, a corn palace, giant dinosaur statues, and buildings that resemble shoes, bugs or coffee pots.

For your next day trip, consider a few overlooked destinations in our region: giant floats that have appeared in inaugural parades and the Rose Bowl, for instance, or ships that sailed in Maryland’s waterways centuries ago.

We have some wonderful, welcoming — and, in some cases, downright weird — places to visit without driving far from home.

Parade floats in Virginia

Although Shenandoah Caverns in Virginia (near Luray Caverns) is well known, its adjacent warehouse, the American Celebration on Parade, gets less attention. But visitors to the red-carpeted warehouse will be impressed by the enormous floats that had a few hours of glory before being laid to rest.

In addition to the elaborate parade floats, including from Presidential Inaugurals and Rose Bowl parades, the facility displays models ranging from a miniature U.S. Capitol building and Iwo Jima Memorial to a 20-foot pelican playing a banjo and a 30-foot genie (shenandoahcaverns.com). Open through Labor Day.

Baltimore’s eclectic treasures

In Curtis Creek in Baltimore, a unique collection of ruined ships rises from the water’s surface. As their useful lives ended, they were unceremoniously dumped along the shoreline.

Among the residents of the ship graveyard are several wooden World War I freighters, a sidewheel steamer and several houseboats.

The most notable ship, a three-masted schooner known as the William T. Parker, was abandoned in the 19th century off the coast of North Carolina and drifted all the way to Maine. To see the vessels, rent a boat or kayak, park at the nearby Jaws Marina, or glimpse them from the I-695 bridge nearby (gofishbaltimore.com).

While you’re in Baltimore, stop at a unique diner near the Baltimore Museum of Art. Along with breakfast classics and Southern staples, the Papermoon Diner serves up a colorful collection of quirky decorations that it touts as “living art” (others may call it pop-culture kitsch).

Mannequins lean against walls and lounge on the lawn. Plastic toys, carousel horses and a collection of Pez paraphernalia help to transform a place to eat into a feast for the eyes as well (papermoondiner24.com).

After eating, floss. That’s one of many messages imparted at the National Museum of Dentistry, appropriately located near the Baltimore College of Dental Surgery.

Among some 40,000 objects that trace the history of the profession are historic dental chairs, instruments that were used on Queen Victoria, and George Washington’s lower dentures — which, despite legend to the contrary, were fashioned primarily from ivory, not wood (dental.umaryland.edu/museum).

Frightening teeth are among the exhibits

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Offbeat

From page 18

at Protesan Books & Records, located in a Baltimore warehouse. A real book store, it’s also where Dr. Gloom’s Crypt of Curiosities displays a collection of morbid artifacts, like ghastly recreations of cryptids, mummified remains and a representation of Barnum’s sharp-toothed Fifi mermaid.

That fraudulent creature has the torso and head of a monkey attached to the back half of a fish, and in years past was a common feature of circus sideshows, where it was presented as a real animal.

West Virginia’s Mothman

Another unbelievable creature, the Mothman, is celebrated in the heart of West Virginia. At the Mothman Museum in Point Pleasant, visitors can learn about the birdlike humanoid that residents claimed to have seen in the mid-1960s.

They reported sightings of a large, gray-winged creature with glowing red eyes.

To learn more about Douglass, visit the Talbot County Courthouse in Easton, where Douglass was jailed in 1836 after he attempted to escape from his plantation.

In addition, visitors can see the Bancker-Douglass Museum in Annapolis, and Douglass’s home, Cedar Hill, in Washington, D.C., where he lived from 1878 until his death in 1895.

The Mothman Museum displays police reports of eyewitness accounts, newspaper articles about the sightings, and a statue of the alleged creature itself (mothmanmuseum.com).

Offbeat buildings and museums

Einstein’s brain, Ulysses S. Grant’s fatal tumor, and other medical samples are part of the massive collection of the National Museum of Health and Medicine in Silver Spring, Maryland.

Established in 1862 by U.S. Surgeon General William Hammond, who asked physicians to send him “specimens of morbid anatomy…together with projectiles and foreign bodies removed,” the museum displays grim anatomical accidents as well as historic artifacts such as a 1660 microscope. Relocated 10 times, the museum has been located in the Army’s Forest Glen Annex since 2011 (medicalmuseum.mil).

Other buildings that in themselves are oddities are worth a visit.

The Markel Building in Richmond has the dubious distinction of having been included on a list of “The World’s 10 Ugliest Buildings.” That’s no surprise to those who have seen the circular edifice, whose top three floors are sheathed in a single piece of crinkled aluminum. The building’s designer conceived the idea at an American Institute of Architects dinner, where he was served a baked potato (architeturerichmond.com).

While smaller, the O Mansion in downtown Washington, D.C. has more to offer in terms of chic charm. The 1892 building houses a boutique hotel, museum, gourmet dining room and event venue under a single roof.

Its eccentric interior styling includes rooms individually decorated with antiques and fine art, and dozens of hidden secret doors. It even has a room that served as temporary home for civil rights activist Rosa Parks.

The museum displays a diverse collection of art, sculpture and memorabilia (omansion.com).

Before you visit any of these sites, call ahead to check for hours or pandemic restrictions.

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By Catherine Brown

During the Holocaust, Nazis forced Jewish musicians to play while their family members, neighbors and friends were marched to death camps.

At Auschwitz, Birkenau and other concentration camps, SS officers assembled orchestras and bands, ordering prisoners to play during executions. For some, the ability to play an instrument spared their lives.

“The people that played, they saw their families going to the gas chamber, and through the violin they were going with them,” said Amnon Weinstein, 82, a Holocaust-era survivor and violinmaker. “They couldn’t pray. Their violins prayed for them.”

This year, 30 of the historic instruments Weinstein has restored in his Israeli shop are on display at U.S. museums in an exhibition titled “Violins of Hope.”

Why hope? “The violins were played in impossible situations,” Weinstein explained in a recent interview with Fifty Plus, “but the people playing them survived.”

From August 4 to October 24, the exhibition will be in Richmond, thanks to a collaboration between the host institution, the Virginia Holocaust Museum, and the Virginia Museum of History and Culture, the Black History Museum and Cultural Center and the Richmond Symphony. Each museum will display violins and host educational programs.

Samuel Asher, executive director of the Virginia Holocaust Museum, said that the violins help people comprehend the devastation of the Holocaust, when six million Jews were methodically killed by the Nazis.

“It’s hard to understand the Holocaust en masse, but we can understand one story at a time.”

Weinstein’s story

When Weinstein was born 82 years ago, his parents had recently fled Eastern Europe to what was then Palestine. Nearly 400 of Weinstein’s relatives perished in Lithuania, site of the Ponary Forest massacre, where Germans murdered an estimated 75,000 Jewish civilians along with 25,000 prisoners of war and others.

“My mother would show us pictures of Ponary Forest,” Weinstein said in a video about his life and work. “She would tell us, ‘This is your family.’”

His father, Moshe, was a well-regarded luthier who made instruments for some of the world’s most talented violinists. Some immigrants would bring their violins to him and tell him that if he didn’t buy them, they would destroy the instruments, as they elicited such painful memories for them.

By the late 1980s, Weinstein had taken over his father’s workshop. One day an Auschwitz survivor who hadn’t played his violin since the Holocaust, asked him to restore his old violin for his grandson to play.

That restoration led to a calling. Weinstein has since restored more than 90 such violins.

“All of them are my children,” Weinstein said. “Every time I hold a new violin from the Holocaust, it feels like I’m holding history.”

Telling their owners’ stories

The current exhibition includes not only violins but the histories of their owners. Many of these stories are chronicled in a book by internationally respected musicologist James Grymes titled Violins of Hope: Violins of the Holocaust — Instruments of Hope and Liberation in Mankind’s Darkest Hour.

One violin’s interior contained black powder, Weinstein said, residue from when it was played near the death camps’ crematoria.

Another had dried flowers inside. A woman came to own it after the Jewish boy whom she had hidden in her home left and never returned. She felt she honored the boy by placing flowers inside his silent violin.

The “Lyon violin” tells the story of a man traveling to Auschwitz. He threw his violin out the window of the moving train as it passed through the French city. He knew he would be unable to play it where he was going and hoped someone else would derive joy from it.
Choose these perennials for fall blooms

By Lela Martin

My sister who lives in planting zone 5, far north of Virginia, asked my advice about selecting blooming plants for the heat of summer. I’ll give you the same guidance I shared with her.

For annual selections, I recommend looking at commercial plantings. What survives in a median, in front of an office complex, or on a shopping center hellsstrip?

For perennial plants, I plug natives. The following suggestions are summer-blooming natives for zone 7 here in Central Virginia.

**Purple show**

Liatris (aka blazing star or gayfeather) is a genus in the Aster family that produces a large spike of lilac flowers. There are several species, all of which provide a showy exclamation point in a garden while providing nectar for hummingbirds, butterflies and native bees.

New England asters prefer moist soils and full sun. These lavender-pink to deep violet wildflowers can grow four to six feet tall. Blooming from August through September, they provide a nectar source for pollinators, especially monarchs as they stock up for their fall migration to Mexico.

**Need moist soil**

Swamp or Eastern rose mallow (Hibiscus moscheutos) produces creamy-white or pink flowers from July through September. The flowers have a deep pink or burgundy center and grow six to eight inches in diameter. The plants thrive in full to partial sun. (Note: This plant may be marketed as a hardy hibiscus and is not the tropical Hibiscus that is an annual in the Richmond area.)

Scarlet bee balm (Monarda didyma) produces tightly clustered tubular red flowers from July through September. True to its name, bee balm attracts hummingbirds, butterflies, bumblebees and other native bees. Growing in full sun to partial shade, its native habitat is creekbanks and flood-plains.

**Might require staking**

Narrow-leaved mountain mint (Pycnanthemum tenuifolium) has a long bloom period. With silvery foliage and white to lavender blossoms, it is a pollinator magnet. Like many tall-growing native perennials, it may need staking as it can grow four feet high.

New York ironweed (Vernonia noveboracensis) can reach six feet tall. Its natural habitat includes riverbanks; however, it can tolerate regular or dry soil. It has finely petaled red-purple flowers from July through September that attract butterflies.

Joe Pye weeds (Eutrochium spp.) are not weedy at all. With heights ranging from three feet to seven feet, they may need staking, however. They have a clumping growth habit with flowers that attract butterflies, especially swallowtails and monarchs.

Leave the spent flower heads through the winter; the plant “fluff” will be used by butterflies, bumblebees and other native bees for nests the following spring. Flowering from July through September, Joe Pye colors range from dusky rose to mauve pink. Sweet Pye weed has a vanilla fragrance. Most need moist to wet, rich soils.

**Not-so-mellow yellow**

Solidago is a genus of about 100 species known as goldenrod. Blooming in late summer and early fall, goldenrods provide late season food for bees and butterflies, as well as attract predatory insects that target pest insects.

Goldenrod species vary in light and moisture requirements. While most blooming plants require full sun, the following species add a yellow splash to lightly shaded spots: Solidago caesia (blue-stemmed or wreath goldenrod); the aggressive Solidago flexicaulis (zigzag goldenrod); Solidago nemoralis (gray, dwarf, or old field goldenrod).

Helianthus is a genus of 62 sunflower species in the Aster family. Many gardens include the annual sunflower with its plate-sized blooms; however, there are perennials species native to the area. In fact, the perennial H. angustifolius was named 2007 NC Wildflower of the Year.

With bright yellow flowers from July through October, sunflowers are not only appealing to us, but also to pollinators, butterflies, bumblebees and other native bees. Growing in full sun to partial shade, its native habitat is creekbanks and flood-plains.

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

Traditional rollators and walkers simply aren’t designed well. They require you to hunch over and shuffle your feet when you walk. This puts pressure on your back, neck, wrists and hands. Over time, this makes walking uncomfortable and can result in a variety of health issues. That’s all changed with the Perfect Walker. Its upright design and padded elbow rests enable you to distribute your weight across your arms and shoulders, not your hands and wrists, which helps reduce back, neck and wrist pain and discomfort.

Its unique frame gives you plenty of room to step, and the oversized wheels help you glide across the floor. The height can be easily adjusted with the push of a button to fit anyone from 4’9” to over 6’2”. Once you’ve reached your destination you can use the hand brakes to gently slow down, and there’s even a handy seat with a storage compartment. Plus the Perfect Walker includes Stand Assist™ handles which make standing from a sitting position simple and easy. Its sleek, lightweight design makes it easy to use indoors and out and it folds up for portability and storage.

Why spend another day hunched over and shuffling along. Call now, and find out how you can try out a Perfect Walker for yourself... and start feeling better each and every day in your own home.

**Perfect Walker™ Call now Toll-Free 1-888-964-3506**

Make a great gift | Arts & Style 21

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“I didn’t know this work would be so important,” Weinstein said. “Every time I restore a violin, I’m putting to life six million voices to speak.”

Concerts bring violins to life
In conjunction with the exhibition, musicians will play the violins at several concerts. The Richmond Symphony, for instance, will play the violins at the Cathedral of the Sacred Heart on Sept. 9 at 7:30 p.m. and St. Mary’s Catholic Church on Sept. 10 at 6 p.m.

Community concerts will take place at the Virginia Holocaust Museum on Aug. 5 at 6:30 p.m.; the Weinstein JCC on Sept. 26 at 3 p.m.; Virginia Arts Festival on Oct. 6 at 7:30 p.m.; Congregation Beth Abraham on Oct. 17, 3 p.m.; and Virginia Museum of History and Culture on Oct. 24 (time TBD).

For more information about the exhibition, or to purchase tickets to some of the concerts, visit violinsforhoperva.com.

[Ed. Note: The founder and long-time publisher of Fifty Plus, the late Mark Fetter, was one of the founders of the Virginia Holocaust Museum.]

Gardening
who love their nectar, and birds, who enjoy the seed heads.

These plants are also the larval host for several butterfly species, including the painted lady and silvery checkerspot. Note that perennial Helianthus spread rapidly by rhizomes and can be aggressive in a garden; however, if you have space, they are great for naturalizing.

Rudbeckia species, including black-eyed Susan (R. hirta) and green-headed coneflower (R. laciniata), are low-maintenance plants that are easy to grow and tolerant of most soils. Some are shorter lived, but all reseed and establish clumps. The yellow petals surround a woody cone.

Butterflies and bees are attracted to the nectar, while birds, especially goldfinches and chickadees, enjoy the ripe seeds. Black-eyed Susan blooms from June through October and is drought-tolerant.

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— J. Fitzgerald, VA

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Please mention code 115633.

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This year, we are pleased to announce two in-person events and an online Virtual 50+Expo

In-person Expos

Springfield, Va.
Sunday, Oct. 17, 2021
Springfield Town Center

Bethesda, Md.
Sunday, Oct. 24, 2021
Westfield Montgomery Mall

Health Screenings • Flu Shots • Keynote Speaker • Giveaways
Exhibitors (nonprofit, government and business) • Door Prizes

Online Expo

October 1 thru November 30 at beacon50expo.com

Online find dozens of free classes, speakers and entertainers available 24/7, as well as helpful resources and exhibitors.

Watch this space for more details. Or email info@beacon50expo.com to receive updates.

ATTN: Businesses and nonprofits: To sponsor or exhibit at either or both in-person Expos and/or at our virtual Expo, call (804) 673-5203 or speak with your Beacon advertising representative.
Hair dye
From page 4
Lights from this study are:
— Personal permanent hair dye use did not increase risk for most cancers or cancer-related death. This is reassuring, but continued safety monitoring is needed.
— Additional research is needed to study diverse racial and ethnic backgrounds, specific hair dye colors (light versus dark), cancer subtypes, and exposure levels (personal versus occupational).

Prostate treatment
From page 6
have been encouraging, especially considering how long patients remain cancer-free three years after surgery.

The clinical trials have proven that this treatment is superior to surgery and radiation in preserving urinary and sexual function after three years. This preservation of function translates into improved quality of life.

Mayo Clinic in Florida is the only Mayo Clinic location that offers this technique.

Though this study exposed possible associations between permanent hair dye use and increased risk for some cancers, there is not enough new evidence to move the needle on recommendations for personal permanent hair dye use.

Until more is known, consider your personal and family histories when deciding whether to use permanent hair dyes. When in doubt, check with your doctor for more guidance.

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Herbs, vitamins that can help with anxiety

It’s summer, and many people I know are still battling some type of anxiety, whether it’s from travel stress, flying, the idea of the Delta variant or something stressful going on with family. Whatever it is, there are some natural ways to conquer anxiety and boost mood.

First off, do not feel alone: Millions of people are anxious about something.

Common symptoms of anxiety include sweaty palms, rapid heartbeat, a feeling of impending doom, trembling or shaking, dry mouth, gastrointestinal problems, and inability to think of anything else other than the perceived danger at hand. Some people also experience insomnia.

Hypertension, gastric ulcers and depression are also associated with prolonged anxiety. Finding the root cause (or the root person) that causes your anxiety is key to getting well. Go for a run or take a trip to the gym. Physical activity is known to raise dopamine immediately.

For some simple anxiety-producing situations, you can also look into the following nutrients. But remember: If your condition is serious, you must see a qualified specialist.

**Vitamin B1**: Thiamine or B1 helps you produce and release serotonin and norepinephrine, which reduce mental fatigue and improve physical energy. If you like to drink wine, you are sure to be deficient in this nutrient.

**Vitamin B2**: Riboflavin or B2 helps your adrenal glands, which secrete DHEA and cortisol — hormones that must remain in proper homeostasis for you to cope with feelings of anxiety.

**Probiotics**: These friendly gut bugs help you activate thyroid hormone, which has been proven in some studies to work even better than traditional antidepressants in some people. We know that a reduction in probiotics can indirectly cause profound anxiety and depression.

**Zinc**: This mineral has a very calming effect on the body. Perhaps it helps with the COMT gene variation some people have that causes them to experience feelings, including pain, with greater intensity. (However, beware: One can overdose on zinc, which is dangerous.)

**Herbs**: There are many herbs that can help you, either via teas or supplements. Among the best are chamomile, lavender, lemon balm, ashwagandha, catnip and valerian.

Conventional medical wisdom has programmed us to believe that sedatives and addictive medications are the answer to anxiety, but that’s not necessary for everyone.

If you’d like to read the more comprehensive version of this article, please sign up for my free newsletter at suzycohen.com.

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

Suzy Cohen is a registered pharmacist and author of The 24-Hour Pharmacist and Real Solutions from Head to Toe.

Solar energy

*From page 3*

The best deal. Members can purchase panels based on the group rate and save up to 20% on purchase and installation rates.

The Richmond Community Co-op has 139 participants, and 16 installations totaling 139 kilowatts in capacity to date. The Greater Richmond Solar Co-op has 53 participants with 17 installations and a capacity of 105 kilowatts.

Another approach is called “community solar.” Multiple customers benefit from energy generated by solar panels that an off-site array — a collection of panels that work together to generate electricity.

Customers buy or lease a portion of the panels in the array. This may be a good option for people who can’t put solar panels on their own roofs, don’t own their homes, or have unsuitable roof conditions.

A 2020 Virginia law requires that all electricity sold by major utilities come from renewable sources by 2045. (Renewable energy is generated from natural processes, like the sun and wind, as opposed to fossil energy sources, like coal and natural gas that are formed over millions of years and are not renewable.)

This legal requirement combined with declining prices, improving technology and more and more customers demanding “greener choices” means the future for solar energy is looking sunny.

For more information, read the Homeowners Guide to Going Solar at bit.ly/guidetogoingsolar. For an overview, visit bit.ly/solarradiationbasics. To search for Virginia co-ops, see solarunitedneighbors.org/virginia.
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BY ERICKSON SENIOR LIVING®
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By Adam Perlman, M.D.

Dear Mayo Clinic: A friend of mine started doing yoga a few months ago and said after two classes a week, she has become stronger and lost weight. I want to lose weight, too, and my blood pressure is high, so my friend suggested I join her for a hot yoga class.

I’m not familiar with yoga, so I am wondering if it’s safe for me to do. Also, will heated classes help me?

A: Yoga is a mind-body practice that combines physical poses, controlled breathing, and meditation or relaxation. Yoga may reduce stress and anxiety, lower blood pressure and lower your heart rate.

There are many styles, forms and intensities of yoga. Hatha is one of the most common styles of yoga, and beginners may like its slower pace and easier movements.

Hot yoga is a vigorous form of yoga performed in a very warm, humid studio. During the Bikram form of hot yoga, the room is heated to approximately 105°F and has a humidity of 40%.

Regardless of the type of yoga you choose, the core components of most general yoga classes include various poses designed to increase strength and flexibility, as well as controlled breathing to quiet the mind and improve awareness.

Yoga’s potential health benefits include:
- Stress reduction. A number of studies have shown that yoga may reduce stress and anxiety. It also can enhance your mood and overall sense of well-being.
- Improved fitness. Practicing yoga may lead to improved balance, flexibility, range of motion and strength.
- Management of chronic conditions. Yoga can help reduce risk factors for chronic diseases, such as heart disease and high blood pressure. Yoga also might help alleviate chronic conditions, such as depression, pain, anxiety and insomnia.

Challenges of hot yoga
Specifically, regarding hot yoga the challenge comes from both the temperature of the studio and the intensity of the different standing and stretching postures.

The postures require lengthy, forceful and sustained contractions of all major muscle groups. The demanding nature of the poses and the heat are designed to raise your heart rate and exercise your muscles.

Although you may sweat more during hot yoga, the research is ongoing regarding its effects on body fat and heart health.

In general, yoga may be a useful addition to an overall weight-loss plan that includes regular aerobic exercise and a healthy diet. Although yoga is not considered a high-intensity workout in terms of burning calories, it is a great way to get more physically fit and certainly has benefits such as mindfulness, which can help with managing and sticking to your diet.

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What to beware of
While yoga can quiet the mind and body, which leads to relaxation and less stress, the intensity of the hot yoga workout and the high temperatures could cause other issues.

Although most people can perform hot yoga, there is an increased risk of dehydration, heat exhaustion or heat stroke. If you have any concerns or underlying health conditions, it’s always best to consult your healthcare provider before starting a new exercise routine such as hot yoga.

You will want to drink plenty of water before, during and after the workout. Also, be aware of the signs of heat-related illness. If you feel lightheaded, dizzy or in any way sick, stop immediately and seek medical attention.

It’s probably best to skip hot yoga if you have heart disease or a history of heat-related illness such as heatstroke or dehydration.

Yoga can be a valuable practice for your overall health and well-being, but as every person has a different body with different abilities, you may need to modify yoga postures based on your abilities. Your instructor should be able to suggest modified poses.

Easy does it
Regardless of which type of yoga you practice, you don’t have to do every pose. If a pose is uncomfortable or you can’t hold it as long as the instructor requests, don’t do it. If the room is too warm, step outside. Good instructors will understand and encourage you to explore but not exceed your personal limits.

Try different classes and find what feels good to you. You also will want to find an experienced instructor who understands your needs and with whom you can connect.

— Adam Perlman, M.D., General Internal Medicine, Mayo Clinic, Jacksonville, Florida

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

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Choosing a good blood pressure monitor

Dear Savvy Senior,

I just found out I have stage 1 hypertension, and my doctor recommended I get a home blood pressure monitor to keep an eye on it. Can you offer me any tips on choosing a good one?

—Hypertensive Helen

It’s a smart idea! Everyone with elevated or high blood pressure (stage 1 and higher) should consider getting a home blood pressure monitor. Home monitoring can help you keep tabs on your blood pressure in a comfortable setting. Plus, if you’re taking medication, it will make certain it’s working and alert you to a health problem if it arises.

Here are some tips to help you choose a good monitor.

Types of monitors

The two most popular types of home blood pressure monitors sold today are automatic arm monitors and automatic wrist monitors that are electric and/or battery powered.

With an automatic arm monitor, you simply wrap the cuff around your bicep. With the push of one button, the cuff inflates and deflates automatically, giving you your blood pressure reading on the display window in a matter of seconds.

Wrist monitors work similarly, except they attach to the wrist. Wrist monitors are also smaller in weight and size, which makes them more portable.

While they’re a bit more comfortable to use than the arm monitors, they tend to be a little less accurate.

To help you choose the best monitor for you, here are several things to check into:

- Make sure it fits. Be sure the cuff fits snugly around the circumference of your upper arm. Using a cuff that’s the wrong size can result in an inaccurate reading.
- Most arm models have two sizes or an adjustable cuff that fits most people. Wrist models also fit most people.
- Choose one that’s easy to use. Be sure the display on the monitor is easy to read and that the buttons are large. The directions for applying the cuff and operating the monitor should be clear.
- Consider what extra features you want. Many automatic monitors come with additional features such as:
  - irregular heartbeat detection that checks for arrhythmias and other abnormalities
  - a risk category indicator that tells you whether your blood pressure is in the high range
  - a data-averaging function that allows you to take multiple readings and get an overall average
  - multiple user memory that allows two or more people to save their readings
  - downloadable memory that lets you transmit your data to your computer or smartphone

Where to buy

You can find blood pressure monitors at pharmacies, medical supply stores or online, and you don’t need a prescription to buy one. Prices typically range between $40 and $100.

In most cases, original Medicare will not cover a home blood pressure monitor, but if you have a Medicare Advantage plan or a private health insurance policy it’s worth checking into, because some plans may provide coverage.

The best automatic arm monitors as recommended by Consumer Reports include the Omron Platinum BP5450 ($75), Omron Silver BP5250 ($50) and the Omron 10 Series BP7450 ($100); A&D Medical UA767F ($45); and Rite Aid Deluxe Automatic BP2AR1-DRITE ($37). And the top wrist monitors are the Omron 7 Series BP6350 ($80); and the Equate (Walmart) 4500 Series ($40).

After you buy a monitor, it’s a good idea to take it to your doctor’s office so they can check its accuracy and teach you the proper techniques of how and when to use it.

You can also get more detailed information on how to accurately measure your blood pressure at heart.org/hbp — click on “Learn How to Monitor Your Blood Pressure at Home.”

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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To schedule a personalized tour, call 804-210-5999.
Asian salmon with veggies and noodles

By Family Features

If eating wholesome meals is a daily goal, keep in mind you can serve up tasty foods that also feed your immune system by including ingredients like mushrooms.

With their earthy flavor, mushrooms — like many other fruits and vegetables — can play a positive role in supporting a healthy immune system.

Studies at Oregon State University concluded there are a variety of micronutrients important for supporting a healthy immune system. Consider that three of these nutrients (vitamin D, selenium and B vitamins) can be found in mushrooms, meaning the following family-friendly recipe can help you add all-important nutrients to your family’s menu.

Find more ways to add mushrooms to meals at mushroomcouncil.com.

Asian Barbecue Sesame Salmon with Noodles and Veggies

Recipe courtesy of Emily Weeks of “Zen and Spice”

Total time: 40 minutes
Servings: 4

Sauce ingredients:
½ cup soy sauce
2 tablespoons brown sugar
1 tablespoon rice vinegar
2 cloves garlic, minced
1 teaspoon fresh ginger, minced
1 tablespoon toasted sesame oil
2 tablespoons barbecue sauce
1 teaspoon chili garlic sauce (optional)
2 tablespoons water
2 teaspoons cornstarch

Other ingredients:
1 ½ pounds salmon (4 filets)
12 ounces stir-fry (Pad Thai) rice noodles
1 tablespoon toasted sesame oil
1 pound white mushrooms, sliced
1 cup sugar snap peas
1 large broccoli head, cut into bite-size florets
2-3 green onions, thinly sliced, for garnish
sesame seeds, for garnish

Preheat oven to 400° F.

In small saucepan, whisk soy sauce, brown sugar, rice vinegar, garlic, ginger, sesame oil, barbecue sauce and chili garlic sauce, if desired. Bring to boil over high heat then reduce heat to simmer.

In small bowl, whisk water and cornstarch. Pour into saucepan and cook on low, whisking often, until sauce thickens, 3-5 minutes. Remove from heat and set aside.

Pour 3 tablespoons sauce into small bowl. Brush salmon filets with reserved sauce and place on baking sheet. Bake 15 minutes, or until salmon is flaky.

While salmon cooks, prepare stir-fry noodles according to package directions. Drain, rinse and set aside.

Heat large skillet over medium heat. Add sesame oil. Add mushrooms, snap peas and broccoli.

Cook, stirring often, until vegetables are tender-crisp, 7-8 minutes. Add noodles and remaining sauce from pan; toss to combine.

To serve, divide noodles, vegetables and salmon between plates. Top with sliced green onions and sesame seeds.
Leadership Message

As we continue to mourn the loss of our former Executive Director, Thelma Watson, we are keenly aware of her tireless commitment to our mission of empowering seniors to live with dignity and choice. Our agency will continue to focus on the needs of older adults and their caregivers to uphold the mission and extend our reach. Our agency is thankful for all who have and continue to support our efforts.

For many older adults, the obstacle to getting these benefits is simply not knowing that benefits are available. For many, being on a fixed income can be hard, as the cost of living goes up and your income does not. This issue contains information about Medicare, Social Security and other benefits that help older adults who need assistance with healthcare, finances and general support. Medicare is a federal health insurance program, covering a wide range of services to keep you healthy as you get older. Our Virginia Insurance Counseling Assistant Program is here to help older adults enroll, answer questions and inform them of their options. We are thankful for your staff and volunteers who work in this program and help older adults make informed decision about their health benefits.

Senior Connections’ Benefit Enrollment Center is one of many located around the country. This program helps Medicare Beneficiaries enroll in benefit programs for which they are eligible. These benefits include Medicaid, Supplemental Nutrition Assistance Program and Energy Assistance Program. Being informed and aware that these benefits are available is essential for ensuring the wellbeing of those we serve.

We are thankful for the staff, Board of Directors and Advisory Council members who enable us to connect older adults to these programs and the other services and to all our community partners who coordinate with us to help us reach those in need. By meeting the basic needs of those we serve, we are empowering them to live their life well.

Senior Connections Friendship Cafés to Re-Open

Loneliness and social isolation in older adults are serious health risks affecting a significant number of people in the United State and putting them at risk for dementia and other serious medical conditions. Senior Connections Friendship Café are neighborhood gathering places designed to keep older adults connected to their community. The cafés also provide a hot, nutritious meal developed by our staff dietitian. When the pandemic hit, our Friendship Cafés had to close but we continued to provide nutrition-al and social support with weekly Friendship Café boxes that included five meals and supplies to keep program participants active. As circumstances permit, we are re-opening our Friendship Café. To learn more about our Friendship Cafés and their reopening, please contact our Friendship Café Services Coordinator, Diane Foster, at 804.343.3009.

Messages of Gratitude

A note of thanks to all of you. Thanks for providing the Friendship Café Seniors with healthy food bags. The bags of food items are received with thanks and appreciation. Thanks for the Hello Café Friends letter, with helpful nutrition information, prep tips and the five-day menu. I hope all of you are safe and free from the coronavirus. The café members look forward to returning to the café when the time is right.

– Bessie

I am so grateful for the food that comes from you weekly. It is a great blessing to me. You all are doing a very good job.

– Veronica

I just want to let you know how much I truly appreciate all that you are doing to help sustain us all through this virus crisis. I know it takes strength and courage to keep going and we all truly appreciate your efforts.

– Barbara

I want to thank you earthly angels for coming out in the 100-degree heat to bring my husband and me food. You have done so many things to help us over the years and we are truly grateful.

– Barry
Special Thanks to Community Partners who Supported our Weekly Friendship Café Boxes

- Weekly Volunteers
- Feedmore
- PFG - Performance Food Group
- The Market @ 25th Street
- Visual Art Center
- Westminster Canterbury
- Lidl - on Staples Mill
- Shalom Farms
- VIP Transportation
- CAPUP Transportation
- Aetna
- Anthem
- Rosies Gaming Emporium
- Rudy's Produce
- First Baptist Church of Ashland
- Girl Scouts of the Commonwealth

### Weekly Friendship Café Box Menu

<table>
<thead>
<tr>
<th>Week 31</th>
<th>Meal Menu</th>
<th>Ingredients Needed</th>
<th>Special Instructions</th>
</tr>
</thead>
</table>
| Day 1   | Tuna salad with crackers, carrots, fruit, and 1% milk | • Tuna and crackers  
• Mayo/relish  
• Carrots, fruit  
• 1% milk | Use relish and mayo to make tuna salad. Spread on crackers. Serve with carrots, fruit and 1% milk. |
| Day 2   | Unstuffed Cabbage Casserole, fruit, and 1% milk | • 1 head of cabbage  
• 2 cans tomato soup  
• 1 pound ground turkey  
• Rice (you will need 1½ cups cooked)  
• 1 cup raw rice and you will have a little extra for another purpose  
• Parmesan cheese pkt  
• Fruit  
• 1% milk | For the Unstuffed Cabbage Casserole First, cook rice to total 1½ cups cooked. While rice is cooking, core and thinly slice the whole head of cabbage and toss in boiling water for just 5 minutes. Drain and set cabbage aside. Preheat oven to 350 degrees. While oven is preheating, brown ground turkey in the biggest pot you have (you will be adding the cabbage: in the next step and you will need the room), until no longer pink. Drain any fat and then add two cans UNDILUTED tomato soup and the cooked rice to the cooked turkey and stir. Season generously with pepper. If you’d like to add a more flavor, sprinkle garlic or onion powder in to taste. Add the drained and cooked cabbage to the turkey/tomato soup/rice mixture and mix all until well incorporated. Pour into a casserole dish. If you happen to have shredded cheese, you can sprinkle some on top for added flavor. Bake uncovered for about 20 minutes. Alternatively, you can pour the mixture into two smaller casserole dishes, and bake both for 20 minutes. Enjoy one now and wrap the other tightly in foil after it’s cooled to freeze and enjoy later. Sprinkle with parmesan cheese packet if desired just before serving. Serve with fruit and 1% milk. |
| Day 3   | Soup, crackers, peanut butter, carrots, fruit and 1% milk | • Soup, crackers, PB  
• Carrots  
• Fruit, 1% milk | Prepare soup according to package directions. Serve with crackers spread with peanut butter, carrots, fruit and 1% milk. |
| Day 4   | Pork and beans, mixed vegetables, fruit and 100% fruit juice | • Pork and beans  
• Mixed vegetables  
• 100% fruit juice  
• Fruit | Prepare pork and beans according to package directions. Serve with mixed vegetables, fruit and 100% fruit juice. |
| Day 5   | Ravioli, mixed vegetables, fruit and 100% fruit juice | • Canned ravioli  
• Mixed vegetables  
• Fruit  
• 100% fruit juice | Prepare ravioli and mixed vegetables according to package instructions. Serve with fruit and 100% fruit juice. |
Understanding Medicare Enrollment Periods

There are several enrollment periods for Medicare that happen at different times and are available for different types of coverage. Understanding when you are eligible for Medicare, and when you can enroll is important to ensure you avoid paying late enrollment penalties and don’t have a lapse in health coverage. Below are a few of the important enrollment periods to know when you have Medicare.

**Initial Enrollment Period (IEP)**

**What is IEP?**

Your Initial Enrollment Period (IEP) is when you first become eligible for Medicare. This can happen when you turn 65, if you are under 65 and have received 24 months of Social Security Disability Insurance (SSDI) payments or if you have been diagnosed with End Stage Renal Disease (ESRD). During this time, you can elect Original Medicare (Part A and B) as well as Part D and/or Medicare Advantage.

**When is IEP?**

**Turning 65:** You have a 7-month Initial Enrollment Period to sign up for Part A and/or B that begins 3 months before you turn 65, the month you turn 65 and 3 months after you turn 65.

**Under 65 and receiving SSDI:** Original Medicare enrollment is automatic once you have received 24 full months of SSDI payments.

**Diagnosed with ESRD:** You can get Medicare no matter how old you are if all of these apply:
- Your kidneys no longer work
- You need regular dialysis or have had a kidney transplant

One of these applies to you:
- You’ve worked the required amount of time under Social Security, the Railroad Retirement Board (RRB), or as a government employee
- You’re already getting or are eligible for Social Security or Railroad Retirement benefits
- You’re the spouse or dependent child of a person who meets either of the requirements listed above

**When will my coverage start?**

**Turning 65:**

<table>
<thead>
<tr>
<th>If you enroll...</th>
<th>Then your coverage starts...</th>
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<tr>
<td>In the 3 months before you turn 65</td>
<td>The first day of the month you turn 65</td>
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<td>The month of your 65th birthday</td>
<td>1 month after you sign up</td>
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<td>3 months after you turn 65</td>
<td>4 months after you sign up</td>
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*If your birthday is on the first day of the month, your coverage starts the first day of the prior month.

Under 65 and receiving SSDI: Coverage starts the 1st of the 25th month you received SSDI payments. Individuals diagnosed with ALS are eligible for Medicare the first month they receive disability payments.

**Diagnosed with ESRD:** Medicare coverage usually starts on the first day of the fourth month of your dialysis treatments. This waiting period will start even if you haven’t signed up for Medicare.

Medicare coverage can start as early as the first month of dialysis if you meet all of these conditions:
- You take part in a home dialysis training program offered by a Medicare-certified training facility to teach you how to give yourself dialysis treatments at home.
- Your doctor expects you to finish training and be able to do your own dialysis treatments.
- The regular course of dialysis is maintained throughout the waiting period that would otherwise apply.

**Open Enrollment Period (OEP)**

**What is OEP?**

Open Enrollment Period (OEP) is the annual window for Medicare recipients to enroll into or make changes to Part D and/or Medicare Advantage (Part C) plans.

**When is OEP?**

October 15th – December 7th

**When will my coverage start?**

January 1st

**Medicare Advantage Open Enrollment Period (MA OEP)**

**What is MA OEP?**

If you already have a Medicare Advantage Plan (Part C) you can switch back to Original Medicare and get a Medicare Prescription Drug Plan (Part D) or change to a different Medicare Advantage Plan.

**When is MA OEP?**

January 1st–March 31st

**When will my coverage start?**

If you make an election during MA OEP your coverage will start the first of the month following the receipt of your enrollment request.

*You may make only one election during MA OEP.

**Special Enrollment Periods (SEP)**

**What is a SEP?**

When certain life events occur, you are given a Special Enrollment Period to make changes to your Medicare. The types of changes you can make and the length of time you have to make the changes vary.

**When do I have a SEP?**

- **Specia l Enrollment Periods (SEP)**: The SEPs for Part A and Part B are limited to the following:
  - If you and/or your spouse is working and you’re covered by a group health plan through the employer or union based on that work:
    - You have an 8-month SEP to sign up for Part A and/or B starting the month after employment ends OR the month after your group health plan ends (whichever happens first)
  - If you were an international volunteer and were out of the country during your initial enrollment period for at least 12 months on behalf of a tax-exempt organization and had health insurance that provided coverage for the duration of the volunteer services
    - You have a 6-month SEP to sign up for Part A and/or B when you are no longer serving as a volunteer outside of the US, the organization no longer has tax-exempt status or you no longer have health insurance that provide coverage outside of the US (whichever happens first)

**Part D and Medicare Advantage**: You can make changes to your Medicare Advantage and Medicare Part D coverage when certain events happen in your life (ex. you move, lose other coverage, are eligible for Low Income Subsidy (LIS) etc.). Rules about when you can make changes and the type of changes you can make are different for each SEP.

**When will my coverage start?**

Rules about when you can make changes and when your coverage will start vary for each SEP.

For additional information on Medicare enrollment periods you can contact your local VICAP office. To locate the VICAP office serving your area call 1-800-552-3402.
Benefits Enrollment Center (BEC) at Senior Connections

The Benefits Enrollment Center (BEC) at Senior Connections launched in 2019 to help low-income seniors and younger adults with disabilities access programs that pay for healthcare, food, and more. Our Benefit Outreach Specialists provide direct assistance with screening for eligibility, completing applications and follow-up on eligibility determinations.

Through the BEC Medicare beneficiaries receive enrollment assistance with the following programs:

- Low Income Subsidy (LIS) / Extra Help
- Medicare Savings Programs (MSPs)
- Medicaid
- Supplemental Nutrition Assistance Program (SNAP)
- Low Income Home Energy Assistance Programs (LIHEAP)

- Lifeline (phone and internet)
- New Eyes (eye glasses)
- EyeCare America (eye exams)
- Other benefits as available

If you would like assistance applying for benefits, or if you have questions, you can contact the BEC by:

- Email: bec@youraaa.org
- Phone: 804-672-4484
- Web: www.seniorconnections-va.org

VICAP
Virginia Insurance Counseling and Assistance Program

ABOUT VICAP
The Virginia Insurance Counseling and Assistance Program (VICAP) is part of a national network of State Health Insurance Programs (SHIP).

COUNSELING TOPICS
- Original Medicare
- Medicare Prescription Drug Coverage (Part D)
- Medicare Advantage (Part C)
- Medicare Supplemental Insurance (Medigap)
- Extra Help with Medicare Prescription Drug Costs (LIS)
- Medicare Savings Programs (MSP)
- Long-Term Care Insurance
- Medicare Appeals and Denials
- Preventing, Detecting and Reporting Healthcare Fraud, Errors and Abuse

COUNSELORS
Trained volunteers assist Medicare beneficiaries, their families and caregivers with free, unbiased and confidential counseling related to Medicare.

VICAP AT SENIOR CONNECTIONS
Locally, VICAP is sponsored by Senior Connections, CAAA and serves the City of Richmond and the counties of Chesterfield, Henrico, Powhatan, Goochland, Hanover, Charles City and New Kent.

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

If you are outside of Senior Connections service area and would like to locate your local VICAP office, call 1.800.552.3402

Senior Medicare Patrol (SMP)
The Virginia Senior Medicare Patrol’s (SMP) mission is to empower and assist Medicare beneficiaries, their families, and caregivers to prevent, detect, and report health care fraud, errors, and abuse through outreach, counseling, and education.

The Virginia SMP works with local AAAs and volunteers to provide information, conduct educational presentations and attend events to share information with the public.

Fraud Hotline: 1-800-938-8885
SMP Website: www.VirginiaSMP.com

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

Senior Connections, CAAA
AUGUST 2021 — FIFTYPLUS
**Who gets the keys to your digital estate?**

*By Liz Weston*

You may not own cryptocurrency or run an online business. But if you do almost anything online, you probably have digital assets — electronic records that you own, control or license.

Failing to make arrangements for those assets while you’re alive could result in unnecessary costs, stress and heartache to those you leave behind.

Online photo and video collections could be lost forever. Heirs could also be locked out of electronic records with monetary value, such as cryptocurrency and frequent flyer miles. Email and social media accounts could be hacked.

Even basic tasks, such as paying bills online or canceling online subscriptions, may be difficult or impossible if you haven’t made arrangements.

“There would be no way for someone to know how I pay bills unless they could access my online account and my emails,” said Abby Schneiderman, co-founder of Everplans, a site for creating end-of-life plans and storing documents.

“And if it takes you a while to access these accounts, you’re going to realize afterwards, ‘Well, we’ve lost thousands of dollars on services we don’t use or don’t need anymore, because we can’t access them.’”

Here’s what you should consider and do to make this job easier for your descendants:

**Provide logins to your executor**

In the past, the executor — the person entrusted with settling your estate after your death — probably could have figured out what you owned and owed by rummaging through the papers in your filing cabinet and the bills in your mail, said Sharon Hartung, the author of two books for financial advisors, *Your Digital Undertaker and Digital Executor*. That’s no longer the case.

“Because our digital assets tend to be virtual in nature, an executor is not going to find them in a search of our home office,” Hartung said. “We’re going to have to leave some additional instructions on what we’ve created and how the executor is supposed to get access.”

Google and Facebook are among the few online providers that allow you to appoint someone to manage your accounts if you become incapacitated or die. Apple recently announced plans to add a similar feature.

The vast majority of online providers don’t have this option, however. Complicating matters further, almost all providers prohibit sharing passwords.

Typically, executors can’t demand access to your digital assets unless you specifically give them authority to do so in your will or living trust. Even then, a provider’s terms of service may limit what the executor can do and hinder them from carrying out your wishes.

So, giving your executor your login credentials may be the easiest way to make sure they can carry out your wishes.

**Share an inventory and passwords**

The first step in creating a plan for your digital assets is to make a list of them. Searching online for a “digital assets inventory” will turn up some worksheets, including a detailed one created by the trade organization Society of Trust and Estate Practitioners, or STEP. It allows you to list your accounts, usernames and passwords.

Don’t forget to include access to your devices. If you have two-factor authentication set up on accounts to verify your identity — and typically you should — your executor will need the passcode to unlock your phone or other device that receives the authentication code.

**Update and safeguard your list**

You don’t want to include sensitive information such as passwords in your will, since that document becomes public after you die. Instead, store the inventory and letter of instruction with your other estate planning documents in a secure location, and let your executor know where to find it.

You also could upload the information to an online storage site, such as Everplans or LifeSite, which allows you to give a trusted person access to the documents.

Consider reviewing the inventory at least once a year and make any needed updates. You’ll rest easier knowing your loved ones won’t be locked out of your digital life.

—AP/NerdWallet

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**Become a better long-distance caregiver**

*By Liz Weston*

Long pandemic lockdowns forced many older adults to become comfortable with video calls to stay connected with family. That in turn meant that long-distance caregivers had a better way to see how their loved ones were faring.

“You can’t tell on the phone that they’re wearing the same clothes every day, or they’re not bathing because they’re afraid they’ll fall in the shower,” said Amy Goyer, AARP’s national family and caregiving expert and the author of *Juggling Life, Work, and Caregiving*.

More than 1 in 10 caregivers look after family or friends from a distance, which can be more difficult and expensive.

A 2016 AARP survey found that caregivers in general incur an average of about $7,000 a year in out-of-pocket expenses. Long-distance caregivers — those who live at least an hour away from the care recipient — incur about $12,000 on average, according to the survey. They’re more likely than local caregivers to hire help, take unpaid time off work and pay for travel, Goyer said.

Yet many distant caregivers worry they’re not doing enough.

“As caregivers, guilt is our constant companion,” Goyer said. “When you’re a long-distance caregiver, it’s even more so.”

AARP has numerous resources for caregivers, including a “Prepare to Care” planning guide and a financial workbook for estimating and tracking costs. Goyer, who cares for her grandparents, parents and a sister from afar, suggests the following ways to make long-distance caregiving more effective and manageable.

**Assemble a team**

If you can’t physically check in on your loved one regularly, enlist others who can, Goyer suggested. Those could include family members or friends who live closer, or even a friendly neighbor to whom you can give your contact information.

“You may say, ‘Hey, if you notice grass isn’t getting mowed, things around the house look like they’re not being kept up, will you let me know?’” Goyer said.

If you have siblings, they can pitch in even if they’re long-distance too. They can make daily check-in calls or handle tasks such as paying bills, making medical appointments and dealing with insurance companies.

If you have the means, consider hiring a geriatric care manager, also known as an aging life care professional, to help you evaluate your loved one’s caregiving needs, hire home health aides if necessary and step in if there’s a crisis.

These professionals, who are often nurses or social workers, typically charge $75 to $200 an hour. An initial assessment may cost a few hundred dollars, but then the manager can be tapped as needed.

“If my parents had to go to the hospital or some emergency happened, there had to be somebody right away who could deal with it,” Goyer said.

**Embrace technology**

Video calling isn’t the only technology that can make life easier.

Medical alert systems can allow a loved one to summon aid, and some have fall-detection technology that works even if the person isn’t wearing a special device. Smart pill dispensers manage medications, and some can let caregivers know if doses aren’t taken.

Smart home systems can also help. A smart door lock, for example, can allow you to grant access from afar to someone such as a friend, a health aide or para-medic. A smart thermostat can help you ensure a comfortable temperature, while a smart home security system can let you know if your loved one has left the house.

Goyer used security cameras to keep an eye on her dad “whether I was going outside to take out the trash or 2,000 miles away.”

—AP/NerdWallet
Maximize spouse assets if on Medicaid

By David Rodeck

The bill for long-term care adds up fast. The annual median cost for a private room in a nursing home was $105,850 in 2020, according to Genworth. The government will up these costs if you qualify for Medicaid, but that’s easier said than done.

“Medicaid is a welfare program,” said Neel Shah, estate-planning attorney and a certified financial planner at Shah & Associates in Monroe Township, N.J. “There are strict income and wealth limits to qualify.”

(Medicaid should not be confused with Medicare, the national health insurance program for people age 65 and over that largely doesn’t cover long-term care.)

If you can pay for your own care, you’ll have more options, as not all facilities accept Medicaid. Still, even individuals with ample savings risk impoverishing their spouses to pay for a long stay in a nursing home.

If that’s what you fear, you may be surprised to learn that you can preserve some assets for a spouse and qualify for Medicaid using tools designed for that purpose.

How to qualify, but protect spouse

Although qualifications vary by state, to qualify for Medicaid, your income generally must be less than $2,382 per month. However, you can allocate as much as $3,259.50 of your monthly income to a spouse, whose income isn’t considered, and still meet the Medicaid limit.

Your assets must be $2,000 or less, with a spouse allowed to keep up to $130,380. Cash, bank accounts, real estate other than a primary residence, and investments, including those in an IRA or 401(k), all count as assets.

But you don’t have to count as assets your residence, non-luxury personal belongings like clothes and home appliances, one vehicle, engagement and wedding rings, and a prepaid burial plot.

Therefore, redistributing your assets can help you meet Medicaid’s standards. “Rather than keeping $100,000 in the bank, use that money to pay off your mortgage or pay for home renovations,” Shah suggested.

Alternatively, you could prepay a burial plot, replace a vehicle or upgrade household appliances. Your spouse will keep these purchases if you need long-term care, and with fewer assets to spend down, you’ll qualify for Medicaid sooner.

What your spouse is left with, however, is unlikely to be enough to live off of. You could boost a spouse’s income with a Medicaid-compliant annuity.

These contracts turn your savings into a stream of future retirement income for you and a spouse and don’t count as an asset. You can buy the annuity at any time, but to be Medicaid compliant, the annuity payments must start immediately, with the state named as the beneficiary after you and your spouse pass away.

Consider irrevocable Miller Trust

You could also set up a Miller Trust for yourself, according to Steve Parrish, co-director of the Center for Retirement Income at the American College of Financial Services in King of Prussia, Pennsylvania. This irrevocable trust is used exclusively to satisfy Medicaid’s income threshold.

If your income from Social Security, pensions and other sources is above Medicaid’s limit but not enough to pay for nursing home care, the excess income can go into a Miller Trust. That lets you qualify for Medicaid while keeping some extra money in the trust for your own care.

The funds can be used by you to dine out, purchase new clothes, or pay for dental work, which Medicare doesn’t cover, Parrish said.

Descendants may have to pay

These strategies protect assets or income for couples. Leaving something to other heirs is harder.

After you and your spouse pass away, state governments are required to recover Medicaid costs from your estate whenever possible — through a lien on your home, reimbursement from a Miller Trust, or seizure of assets during probate before they’re distributed to heirs.

A potential workaround comes with risk. Any assets given away within five years of a Medicaid application date still count toward eligibility, but property transferred to heirs earlier doesn’t.

“You could set up an irrevocable trust on behalf of your children, and transfer property that way,” Shah said. “It’s like putting the property away in a vault and giving them the key.”

Because you lose control of the trust’s assets, your heirs should be willing to help you out financially if you need it. That’s too much uncertainty for Parrish. If someone has that much money, he said, maybe they should use it to pay for better care.

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Use a trust to protect child’s inheritance

By Lisa Brown

I recently met with a client to update her will, and her big question was whether she still needs a trust for her daughter. Her child has graduated college, is on her second well-paying job, got married and is now a new mom.

Her daughter has been maturing into a responsible young adult. But there’s another factor that weighs heavily on my client’s mind: her son-in-law and the potential for divorce.

My clients don’t want money they’ve worked for to pass down to their son's or daughter’s ex-spouse if the unfortunate reality of divorce happens.

With the current federal estate tax exemption in 2021 at $11.7 million per person or $23.4 million for married couples, setting up a trust to save taxes upon death is not as much of a driving force as it used to be. Even if the estate tax limit is cut in half [Congress is considering significant reductions], most people will still be protected, as far as taxes go.

The larger question becomes how well they think their children will handle receiving a large sum of money. As they watch children mature, in most cases my clients aren’t thinking up to the task.

Yet they still want a trust because they worry about their adult child losing thousands, if not millions, of dollars of their inheritance as a result of a failed marriage. By creating a trust as part of their will, these clients can help protect their child’s assets in a divorce settlement.

**How a trust works**

Let’s examine how this works. In many cases, if a child receives an inheritance and combines it with assets they own jointly with their spouse — such as a bank account, car or house — depending upon the state in which they live, the inheritance may become subject to marital property division if the adult child and spouse later divorce.

But if the child’s inheritance remains in a trust account, or they use trust funds to pay for assets only in their name, the inherited wealth can further be protected from a divorce. This gives the adult child their own assets to fall back on in the event of a divorce.

One of my clients left his daughter’s inheritance in a trust after her first divorce because he was afraid his hard-earned dollars might end up squandered if she remarried. It turns out my client was spot on — she married again; it did not work out, but her second ex-husband never got a dime from her trust.

Trusts can be complex and involve extra administrative work and costs, which may cost more compared with leaving assets outright to your children.

In addition, a person or company must be named as a trustee to oversee these funds throughout the trust’s existence. But many people are willing to pay these costs to protect their child’s wealth.

**When to consider a trust**

How do parents decide whether to leave assets in trust for their children because of the possibility of a failed marriage? Here are three scenarios to consider:

— If your child is under 18, you’re probably not thinking about the marriage/divorce angle. However, due to their youth, leaving assets in trust for them is often a good idea. A trustee will be named to oversee the child’s assets and will be able to guide them to make wise decisions with these funds. And the trustee has the power to deny any financial requests, which can be valuable if a young person is immature or easily influenced.

— Is your child newly married? Nearly all couples are happy in the first years of marriage, but the road can turn bumpy as life becomes more stressful and complex — whether it’s a job loss, a decline in health, financial stress or simply the demands of raising children. Instead of deciding to set up a trust right after your child’s marriage, watch how the marriage progresses over the next five to 10 years.

— How is the marriage going? Even after five years or more, consider how comfortable you are with your child’s relationship and how you feel about your son or daughter-in-law. If there is constant fighting or you simply have a “gut feeling,” setting up a trust for your child’s inheritance might be a wise move.

I encourage my clients to think about estate plans as five-year plans: Review your wills, trusts and other documents every five years.

It isn’t necessary to constantly change these documents, but reviewing them periodically helps a person to carefully evaluate relationships, finances and the emotional dynamics of their families. In addition, an estate lawyer can modify or delete these documents, but reviewing them periodically helps a person to carefully evaluate relationships, finances and the emotional dynamics of their families. In addition, an estate lawyer can modify or delete these documents, but reviewing them periodically helps a person to carefully evaluate relationships, finances and the emotional dynamics of their families. 

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By Glenda C. Booth

Harriet Tubman was born enslaved in Dorchester County, Maryland, around 1822. She was rented out at age six by her owner, but at age 27 escaped to Pennsylvania.

After her escape, Tubman became a highly effective “conductor” on the Underground Railroad, making 13 trips back to her home area to guide 70 people to freedom.

“I never ran my train off the track, and I never lost a passenger,” Tubman once said.

The Underground Railroad was secretive in nature, and few structures remain. But many historic sites related to Tubman survive today.

**Invisible depots and tracks**

Neither subterranean nor a train, the Underground Railroad was a loosely connected network that stretched over half of the United States, connecting sympathizers who helped self-emancipating people escape slavery.

Runaways headed to free northern states and Canada as well as Spanish Florida, California, Mexico, the Caribbean and Central America. They were aided by people who cooperated across racial, ethnic, socioeconomic, gender and religious lines.

Freedom-seekers often traveled at night—in disguise, on foot, in wagons, by boat, however they could. During the day they slept in barns, cellars, sheds, churches or other “stations.” They used railroad-related code words such as stations and depots (safe hiding places), conductors (guides) and tracks (routes with sympathizers).

Maryland was a pivotal border state before the Civil War. Its many waterways and overland routes were used by many enslaved people, who often headed to Philadelphia as their first destination. That city was the headquarters of William Still’s Pennsylvania Anti-Slavery Society, which aided 1,500 people in their journey to freedom.

**Tubman Byway’s 45 sites**

Dorchester County, Maryland, about three hours north of Richmond, is a mosaic of 600 square miles of vast, flat farmlands, dense woods, creeks, rivers and marshes. Its mazelike landscape looks much as it did in the 1800s, when many enslaved people bolted from their plantation owners to freedom.

If you want to tour local Underground Railroad sites, follow the Harriet Tubman Underground Railroad Byway—a self-guided driving tour along 125 miles in Maryland and 98 miles in Delaware—which highlights 45 marked sites.

Travelers can download an audio guide from the website (harrietrubmanbyway.org) or download a free smartphone app to navigate the trip. In fact, smartphone users can now point their phone’s cameras at certain sites to see historic images superimposed on the current landscape.

For an introduction to the byway and touring materials, start at the Dorchester County Visitor Center in Cambridge, Maryland. The Harriet Tubman Museum and Educational Center opened in Cambridge four years ago.

Not far away, slave auctions took place outside the Italianate Dorchester County Courthouse, built in 1854, and its 1852 predecessor, destroyed by fire. Inside this courthouse, a free Black man, Samuel Green, was given a 10-year prison sentence for owning the anti-slavery novel, *Uncle Tom’s Cabin*.

A memorial garden in Cambridge honors Tubman with murals painted by her descendant Charles Ross.

At the Harriet Tubman Underground Railroad Visitor Center in Church Creek, 10 minutes away, a film and exhibits detail Tubman’s life. Visitors learn that her early love of the outdoors and life of hard work, including driving mules, timbering and farming, later gave her insight and survival skills to escape, aid others, and become a Civil War Union nurse, spy and suffragist.

The adjacent Blackwater National Wildlife Refuge is a wild expanse of the natural elements that Tubman and others navigated. In the refuge, they foraged for food in the wetlands, dense woods and muskrat lodges.

**Historic buildings tell a story**

One of the byway’s most popular stops, the Bucktown Village Store, stands mostly unchanged today. (The store, now a small museum and gift shop, is open by appointment only.)

Here Tubman witnessed an enslaved field hand break free of his master. When the “owner” demanded that Tubman help with the capture, she refused, and he struck Tubman in the head, cracking her skull and leaving her with seizures and headaches for the rest of her life.

The tour route takes visitors north to several sites from the 1800s, including the Jacob and Hannah Leverton House in Preston, a Quaker abolitionist haven.

At Preston’s Linchester Mill, a water-powered grist mill with a post office, general store and several safe houses, people could get the latest news. The town’s Mount Pleasant Cemetery was likely a meeting place for fugitives.

In Denton, the William Still Family Interpretive Center honors the Still family’s struggle for freedom. Still documented more than 1,000 escapes, compiling in 1871 one of the most authentic existing records of the Underground Railroad.

**Another conductor: Frederick Douglass**

Frederick Douglass also led people on...
Cruise Through Richmond’s Past and Present

Now through November, Riverfront Canal Cruises offers 40-minute, historically-narrated tours that travel along downtown Richmond’s Canal Walk and review centuries of Richmond’s history.

Fridays-Sundays
Hourly departures
12:00 p.m.-7:00 p.m.
139 Virginia Street

Tickets sold on a first come, first served basis at the Turning Basin’s ticket kiosk or online up to 24 hours in advance. Boats are handicap accessible.
Some unique attractions to check out

By Victor Block

While the Statue of Liberty stands as America’s most famous symbol, our country’s character can also be found in its quirky roadside monuments: the world’s largest ball of twine, a corn palace, giant dinosaur statues, and buildings that resemble shoes, bugs or coffee pots.

For your next day trip, consider a few overlooked destinations in our region: giant floats that have appeared in inaugural parades and the Rose Bowl, for instance, or ships that sailed in Maryland’s waterways centuries ago.

We have some wonderful, welcoming — and, in some cases, downright weird — places to visit without driving far from home.

Parade floats in Virginia

Although Shenandoah Caverns in Virginia (near Luray Caverns) is well known, its adjacent warehouse, the American Celebration on Parade, gets less attention. But visitors to the red-carpeted warehouse will be impressed by the enormous floats that had a few hours of glory before being laid to rest.

In addition to the elaborate parade floats, including from Presidential Inaugurals and Rose Bowl parades, the facility displays models ranging from a miniature U.S. Capitol building and Iwo Jima Memorial to a 20-foot pelican playing a banjo and a 30-foot genie (shenandoahcaverns.com). Open through Labor Day.

Baltimore’s eclectic treasures

In Curtis Creek in Baltimore, a unique collection of ruined ships rises from the water’s surface. As their useful lives ended, they were unceremoniously dumped along the shoreline.

Among the residents of the ship graveyard are several wooden World War I freighters, a sidewheel steamer and several houseboats.

The most notable ship, a three-masted schooner known as the William T. Parker, was abandoned in the 19th century off the coast of North Carolina and drifted all the way to Maine. To see the vessels, rent a boat or kayak, park at the nearby Jaws Marina, or glimpse them from the I-695 bridge nearby (gofishbaltimore.com).

While you’re in Baltimore, stop at a unique diner near the Baltimore Museum of Art. Along with breakfast classics and Southern staples, the Papermoon Diner serves up a colorful collection of quirky decorations that it touts as “living art” (others may call it pop-culture kitsch).

Mannequins lean against walls and lounge on the lawn. Plastic toys, carousel horses and a collection of Pez paraphernalia help to transform a place to eat into a feast for the eyes as well (papermoondiner24.com).

After eating, floss. That’s one of many messages imparted at the National Museum of Dentistry, appropriately located near the Baltimore College of Dental Surgery.

Among some 40,000 objects that trace the history of the profession are historic dental chairs, instruments that were used on Queen Victoria, and George Washington’s lower dentures — which, despite legend to the contrary, were fashioned primarily from ivory, not wood (dental.umaryland.edu/museum).

Frightening teeth are among the exhibits...
West Virginia’s Mothman

Another unbelievable creature, the Mothman, is celebrated in the heart of West Virginia. At the Mothman Museum in Point Pleasant, visitors can learn about the bird-like humanoid that residents claimed to have seen in the mid-1960s.

They reported sightings of a large, gray-winged creature with glowing red eyes. The Mothman Museum displays police reports of eyewitness accounts, newspaper articles about the sightings, and a statue of the alleged creature itself (mothmanmuseum.com).

Offbeat buildings and museums

Einstein’s brain, Ulysses S. Grant’s fatal tumor, and other medical samples are part of the massive collection of the National Museum of Health and Medicine in Silver Spring, Maryland.

Established in 1862 by U.S. Surgeon General William Hammond, who asked physicians to send him “specimens of morbid anatomy…together with projectiles and foreign bodies removed,” the museum displays grim anatomical accidents as well as historic artifacts such as a 1660 microscope. Relocated 10 times, the museum has been located in the Army’s Forest Glen Annex since 2011 (medicalmuseum.mil).

Other buildings that in themselves are oddities are worth a visit. The Markel Building in Richmond has the dubious distinction of having been included on a list of “The World’s 10 Ugliest Buildings.” That’s no surprise to those who have seen the circular edifice, whose top three floors are sheathed in a single piece of crinkled aluminum. The building’s designer conceived the idea at an American Institute of Architects dinner, where he was served a baked potato (architeturerichmond.com).

While smaller, the O Mansion in downtown Washington, D.C. has more to offer in terms of chic charm. The 1892 building houses a boutique hotel, museum, gourmet dining room and event venue under a single roof.

Its eccentric interior styling includes rooms individually decorated with antiques and fine art, and dozens of hidden secret doors. It even has a room that served as temporary home for civil rights activist Rosa Parks.

The museum displays a diverse collection of art, sculpture and memorabilia (omansion.com).

Before you visit any of these sites, call ahead to check for hours or pandemic restrictions.

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Historic violins tell stories of pain, hope

By Catherine Brown

During the Holocaust, Nazis forced Jewish musicians to play while their family members, neighbors and friends were marched to death camps.

At Auschwitz, Birkenau and other concentration camps, SS officers assembled orchestras and bands, ordering prisoners to play during executions. For some, the ability to play an instrument spared their lives.

“The people that played, they saw their families going to the gas chamber, and through the violin they were going with them,” said Amnon Weinstein, 82, a Holocaust-era survivor and violinmaker. “They couldn’t pray. Their violins prayed for them.”

This year, 30 of the historic instruments Weinstein has restored in his Israeli shop are on display at U.S. museums in an exhibition titled “Violins of Hope.”

Why hope? “The violins were played in impossible situations,” Weinstein explained in a recent interview with Fifty Plus, “but the people playing them survived.”

From August 4 to October 24, the exhibition will be in Richmond, thanks to a collaboration between the host institution, the Virginia Holocaust Museum, and the Virginia Museum of History and Culture, the Black History Museum and Cultural Center and the Richmond Symphony. Each museum will display violins and host educational programs.

Samuel Asher, executive director of the Virginia Holocaust Museum, said that the violins help people comprehend the devastation of the Holocaust, when six million Jews were methodically killed by the Nazis.

“It’s hard to understand the Holocaust en masse, but we can understand one story at a time.”

Weinstein’s story

When Weinstein was born 82 years ago, his parents had recently fled Eastern Europe to what was then Palestine. Nearly 400 of Weinstein’s relatives perished in Lithuania, site of the Ponary Forest massacre, where Germans murdered an estimated 75,000 Jewish civilians along with 25,000 prisoners of war and others.

“My mother would show us pictures of Ponary Forest,” Weinstein said in a video about his life and work. “She would tell us, ‘This is your family.’”

His father, Moshe, was a well-regarded luthier who made instruments for some of the world’s most talented violinists. Some immigrants would bring their violins to him and tell him that if he didn’t buy them, they would destroy the instruments, as they elicited such painful memories for them.

By the late 1980s, Weinstein had taken over his father’s workshop. One day, an Auschwitz survivor who hadn’t played his violin since the Holocaust, asked him to restore his old violin for his grandson to play.

That restoration led to a calling. Weinstein has since restored more than 90 such violins.

“All of them are my children,” Weinstein said. “Every time I hold a new violin from the Holocaust, it feels like I’m holding history.”

Telling their owners’ stories

The current exhibition includes not only violins but the histories of their owners. Many of these stories are chronicled in a book by internationally respected musicologist James Grymes titled Violins of Hope: Violins of the Holocaust — Instruments of Hope and Liberation in Mankind’s Darkest Hour.

One violin’s interior contained black powder, Weinstein said, residue from when it was played near the death camps’ crematoria.

Another had dried flowers inside. A woman came to own it after the Jewish boy whom she had hidden in her home left and never returned. She felt she honored the boy by placing flowers inside his silent violin.

The “Lyon violin” tells the story of a man traveling to Auschwitz. He threw his violin out the window of the moving train as it passed through the French city. He knew he would be unable to play it where he was going and hoped someone else would derive joy from it.
**Choose these perennials for fall blooms**

By Lela Martin

My sister who lives in planting zone 5, far north of Virginia, asked my advice about selecting blooming plants for the heat of summer. I’ll give you the same guidance I shared with her.

For annual selections, I recommend looking at commercial plantings. What survives in a median, in front of an office complex, or on a shopping center hellstrip?

For perennial plants, I plug natives. The following suggestions are summer-blooming on a shopping center hellstrip?

1. **Purple show**
   - Liatris (aka blazing star or gayfeather) is a genus in the Aster family that produces a large spike of lilac flowers. There are several species, all of which provide a showy exclamation point in a garden while providing nectar for hummingbirds, butterflies and native bees.

2. **New England asters**
   - New England asters prefer moist soils and full sun. These lavender-pink to deep violet wildflowers can grow four to six feet tall. Blooming from August through September, they provide a nectar source for pollinators, especially monarchs as they stock up for their fall migration to Mexico.

3. **Need moist soil**
   - Swamp or Eastern rose mallow (Hibiscus moscheutos) produces creamy-white or pink flowers from July through September. The flowers have a deep pink or burgundy center and grow six to eight inches in diameter. The plants thrive in full to partial sun. (Note: This plant may be marketed as a hardy hibiscus and is not the tropical hibiscus that is an annual in the Richmond area.)

4. **Scarlet beebalm** (Monarda didyma) produces tightly clustered tubular red flowers from July through September. True to its name, beebalm attracts hummingbirds, butterflies, bumblebees and other native bees. Growing in full sun to partial shade, its native habitat is creekbanks and flood-plains.

5. **Might require staking**
   - Narrow-leaf mountain mint (Pycnanthemum muticum) has a long bloom period. With silvery foliage and white to lavender blossoms, it is a pollinator magnet. Like many tall-growing native perennials, it may need staking as it can grow four feet high.

6. **New York ironweed** (Vernonia noveboracensis) can reach six feet tall. Its natural habitat includes riverbanks; however, it can tolerate regular or dry soil. It has finely petal red-purple flowers from July through September that attract butterflies.

7. **Joe Pye weeds** (Eutrochium spp.) are not weedy at all. With heights ranging from three feet to seven feet, they may need staking, however. They have a clumping growth habit with flowers that attract butterflies, especially swallowtails and monarchs.

8. **Leave the spent flower heads through the winter; the plant “fluff” will be used by birds for nests the following spring. Flow-ering from July through September, Joe Pye colors range from dusky rose to mauve pink. Sweet Pye weed has a vanilla fragrance. Most need moist to wet, rich soils.

9. **Not-so-mellow yellow**
   - Solidago is a genus of about 100 species known as goldenrod. Blooming in late summer and early fall, goldenrods provide late season food for bees and butterflies, as well as attract predatory insects that target pest insects.

Goldenrod species vary in light and moisture requirements. While most blooming plants require full sun, the following species add a yellow splash to lightly shaded spots: Solidago caesia (blue-stemmed or wraith goldenrod); the aggressive Solidago flexicaulis (zigzag goldenrod); Solidago nemoralis (gray, dwarf, or old field goldenrod).

Helianthus is a genus of 62 sunflower species in the Aster family. Many gardens include the annual sunflower with its plate-sized blooms; however, there are perennials species native to the area. In fact, the perennial H. angustifolius was named 2007 NC Wildflower of the Year.

With bright yellow flowers from July through October, sunflowers are not only appealing to us, but also to pollinators.
Violins

From page 20

“I didn’t know this work would be so important,” Weinstein said. “Every time I restore a violin, I’m putting to life six million voices to speak.”

Concerts bring violins to life

In conjunction with the exhibition, musicians will play the violins at several concerts. The Richmond Symphony, for instance, will play the violins at the Cathedral of the Sacred Heart on Sept. 9 at 7:30 p.m. and St. Mary’s Catholic Church on Sept. 10 at 6 p.m.

Community concerts will take place at the Virginia Holocaust Museum on Aug. 5 at 6:30 p.m.; the Weinstein JCC on Sept. 26 at 3 p.m.; Virginia Arts Festival on Oct. 6 at 7:30 p.m.; Congregation Beth Ahabah on Oct. 17, 3 p.m.; and Virginia Museum of History and Culture on Oct. 24 (time TBD).

For more information about the exhibition, or to purchase tickets to some of the concerts, visit violinsofhopeva.com.

Gardening

From page 21

Gardening

who love their nectar, and birds, who enjoy the seed heads.

These plants are also the larval host for several butterfly species, including the painted lady and silvery checkerspot. Note that perennial Helianthus spread rapidly by rhizomes and can be aggressive in a garden; however, if you have space, they are great for naturalizing.

Rudbeckia species, including black-eyed Susan (R. hirta) and green-headed coneflower (R. laciniata), are low maintenance plants that are easy to grow and tolerant of most soils. Some are shorter lived, but all reseed and establish clumps. The yellow petals surround a woody cone.

Butterflies and bees are attracted to the nectar, while birds, especially goldfinches and chickadees, enjoy the ripe seeds. Black-eyed Susan blooms from June through October and is drought-tolerant.

While August is not the best month for planting perennials, it is a good time to scout out a few natives for planting this upcoming spring. And, as I advised my sister, it’s always important to choose the right plant for the right spot!

Lela Martin is a Master Gardener with the Chesterfield County office of the Virginia Cooperative Extension.
This year, we are pleased to announce two in-person events and an online Virtual 50+Expo

**In-person Expos**

<table>
<thead>
<tr>
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<td>Bethesda, Md.</td>
<td>Sunday, Oct. 24, 2021</td>
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Advances in prostate cancer treatment

By Chandler Dora, M.D.

Dear Mayo Clinic: My husband was diagnosed with prostate cancer, and we are looking at treatment options. One doctor suggested a prostatectomy, but my husband finds ablation appealing because of quality-of-life advantages.

I've been reading about ablations and came across information about different techniques. I am wondering if one technique or process is better, or if surgery is more successful?

A: I'm sorry to hear that your husband is dealing with prostate cancer, which is the most common cancer in American men. Approximately 192,000 men will be diagnosed with prostate cancer in 2020, according to the American Cancer Society.

Prostate cancer is more likely to develop in older men, typically those over 60, and it is more common in African American men. Fortunately, given advances in care, most men will not die from their prostate cancer.

There are many options for treating prostate cancer, depending on the grade and stage of the cancer. In recent years, the guidelines for treating prostate cancer have changed. Also, technological advances in imaging and treatment have made it possible for some men to avoid radical surgery that may come with adverse side effects.

What is ablation?

Ablation is a generic or nonspecific term for destroying tissue. In recent years, surgeons are finding that ablation is a viable alternative to traditional surgery.

In terms of prostate cancer, ablation means the reliable and precise destruction of cancerous tissue while avoiding structures important for normal sexual and urinary function. Over the years, many types of energy have been used to ablate prostate cancer, including heat generated by ultrasound or laser, and cold generated by expansion of gas.

The ability to control the application of the heat or cold to keep it within an intended boundary, without it spreading even 1 or 2 millimeters beyond, has proven difficult.

Ultrasound ablation methods

The most common type of ultrasound ablation has been transrectal high-intensity focused ultrasound, or HIFU. During this treatment, a rectal probe is inserted, and the treatment is done using ultrasound. However, many prostates are beyond the maximum size limits that can be treated with transrectal high-intensity focused ultrasound.

A promising new technology that is in clinical trials at select centers around the country is building on the rapidly emerging role of the MRI scanner to monitor real-time temperatures in the prostate.

Known as transurethral ultrasound ablation, or TULSA, this procedure is performed while the patient (under anesthesia) is in the MRI scanner. It uses software that provides thermometry or real-time temperatures within the prostate and surrounding structures. This allows for more precision during the treatment.

The temperatures are sent to the ablation device so the power output from the device is continuously adjusted to achieve the desired temperature at the boundary between the prostate and the surrounding normal structures. The temperature is continuously monitored every six seconds with MRI thermometry.

Transurethral ultrasound ablation is a refinement of previous ultrasound-based treatments that do not provide real-time monitoring of temperatures within the prostate.

Early results are promising

Although this is a new technology and many years of follow-up will be required to demonstrate equivalency to treatments such as radical prostatectomy, early results...
Hair dye
From page 4

Lights from this study are:
—Personal permanent hair dye use did not increase risk for most cancers or cancer-related death. This is reassuring, but continued safety monitoring is needed.
—Additional research is needed to study diverse racial and ethnic backgrounds, specific hair dye colors (light versus dark), cancer subtypes, and exposure levels (personal versus occupational).

Prostate treatment
From page 6

have been encouraging, especially considering how long patients remain cancer-free three years after surgery.

The clinical trials have proven that this treatment is superior to surgery and radiation therapy (personal versus occupational). This preservation of urinary and sexual function translates into improved quality of life.

Mayo Clinic in Florida is the only Mayo Clinic location that offers this technique.

Johns Hopkins also offers the TULSA procedure. Patients are selected for this procedure based on prostate anatomy, as well as a review of MRIs, PSA results, biopsy pathology reports and treatment goals.

As different facilities have different infrastructures and expertise, your husband’s healthcare provider can discuss with him the availability of ablation techniques and which technique, if any, would be most appropriate. Also, consider obtaining a second opinion.

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Though this study exposed possible associations between permanent hair dye use and increased risk for some cancers, there is not enough new evidence to move the needle on recommendations for personal permanent hair dye use.

Until more is known, consider your personal and family histories when deciding whether to use permanent hair dyes. When in doubt, check with your doctor for more guidance.

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Send a letter to the editor. See page 2.
Herbs, vitamins that can help with anxiety

It’s summer, and many people I know are still battling some type of anxiety, whether it’s from travel stress, flying, the idea of the Delta variant or something stressful going on with family. Whatever it is, there are some natural ways to conquer anxiety and boost mood.

First off, do not feel alone: Millions of people are anxious about something.

Common symptoms of anxiety include sweaty palms, rapid heartbeat, a feeling of impending doom, trembling, inability to think of anything else other than the perceived danger at hand. Some people also experience insomnia.

**Solar energy**

From page 3

the best deal. Members can purchase panels based on the group rate and save up to 20% on purchase and installation rates.

The Richmond Community Co-op has 339 participants, and 16 installations totaling 139 kilowatts in capacity to date. The Greater Richmond Solar Co-op has 53 participants with 17 installations and a capacity of 105 kilowatts.

Another approach is called “community solar.” Multiple customers benefit from energy generated by solar panels at an off-site array — a collection of panels that work together to generate electricity. Customers buy or lease a portion of the panels in the array. This may be a good option for people who can’t put solar panels on their own roofs, don’t own their homes, or have unsuitable roof conditions.

A 2020 Virginia law requires that all electricity sold by major utilities come from renewable sources by 2045. (Renewable energy is generated from natural processes, like the sun and wind, as opposed to fossil energy sources, like coal and natural gas that are formed over millions of years and are not renewable.)

This legal requirement combined with declining prices, improving technology and more and more customers demanding “greener choices” means the future for solar energy is looking sunny.

For more information, read the Homeowners Guide to Going Solar at bit.ly/guidetoingsolar. For an overview, visit bit.ly/solarradionationbasics. To search for Virginia co-ops, see solarunitedneighbors.org/virginia.

Hypertension, gastric ulcers and depression are also associated with prolonged anxiety. Finding the root cause (or the root person) that causes your anxiety is key to getting well.

For some simple anxiety-producing situations, you can also look into the following nutrients. But remember: If your condition is serious, you must see a qualified specialist.

**Vitamin B1:** Thiamine or B1 helps you produce and release serotonin and norepinephrine, which reduce mental fatigue and improve physical energy. If you like to drink wine, you are sure to be deficient in this nutrient.

**Vitamin B2:** Riboflavin or B2 helps your adrenal glands, which secrete DHEA and cortisol — hormones that must remain in proper homeostasis for you to cope with feelings of anxiety.

**Probiotics:** These friendly gut bugs help you activate thyroid hormone, which has been proven in some studies to work even better than traditional antidepressants in some people. We know that a reduction in probiotics can indirectly cause profound anxiety and depression.

**Zinc:** This mineral has a very calming effect on the body. Perhaps it helps with the COMT gene variation some people have that causes them to experience feelings, including pain, with greater intensity. (However, beware: One can overdose on zinc, which is dangerous.)

**Herbs:** There are many herbs that can help you, either via teas or supplements. Among the best are chamomile, lavender, lemon balm, ashwagandha, catnip and valerian.

Conventional medical wisdom has programmed us to believe that sedatives and addictive medications are the answer to anxiety, but that’s not necessary for everyone.

If you’d like to read the more comprehensive version of this article, please sign up for my free newsletter at suzycohen.com.

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

Suzy Cohen is a registered pharmacist and author of The 24-Hour Pharmacist and Real Solutions from Head to Toe.
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Hot yoga for weight loss, overall health

By Adam Perlman, M.D.

Dear Mayo Clinic: A friend of mine started doing yoga a few months ago and said after two classes a week, she has become stronger and lost weight. I want to lose weight, too, and my blood pressure is high, so my friend suggested I join her for a hot yoga class. I’m not familiar with yoga, so I am wondering if it’s safe for me to do. Also, will heated classes help me?

A: Yoga is a mind-body practice that combines physical poses, controlled breathing, and meditation or relaxation. Yoga may reduce stress and anxiety, lower blood pressure and lower your heart rate. Improved fitness

Yoga’s potential health benefits include:

Stress reduction. A number of studies have shown that yoga may reduce stress and anxiety. It also can enhance your mood and overall sense of well-being.

Improved fitness. Practicing yoga may lead to improved balance, flexibility, range of motion and strength.

Management of chronic conditions. Yoga can help reduce risk factors for chronic diseases, such as heart disease and high blood pressure. Yoga also might help alleviate chronic conditions, such as depression, pain, anxiety and insomnia.

Challenges of hot yoga

Specifically, regarding hot yoga the challenge comes from both the temperature of the studio and the intensity of the different standing and stretching postures. The postures require lengthy, forceful and sustained contractions of all major muscle groups. The demanding nature of the poses and the heat are designed to raise your heart rate and exercise your muscles. Although you may sweat more during hot yoga, the research is ongoing regarding its effects on body fat and heart health.

In general, yoga may be a useful addition to an overall weight-loss plan that includes regular aerobic exercise and a healthy diet. Although yoga is not considered a high-intensity workout in terms of burning calories, it is a great way to get more physically fit and certainly has benefits such as mindfulness, which can help with managing and sticking to your diet.

What to beware of

While yoga can quiet the mind and body, which leads to relaxation and less stress, the intensity of the hot yoga workout and the high temperatures could cause other issues.

Although most people can perform hot yoga, there is an increased risk of dehydration, heat exhaustion or heat stroke. If you have any concerns or underlying health conditions, it’s always best to consult your healthcare provider before starting a new exercise routine such as hot yoga. You will want to drink plenty of water before, during and after the workout. Also, be aware of the signs of heat-related illness. If you feel light-headed, dizzy or in any way sick, stop immediately and seek medical attention.

It’s probably best to skip hot yoga if you have heart disease or a history of heat-related illness such as heatstroke or dehydration.

Yoga can be a valuable practice for your overall health and well-being, but as every person has a different body with different abilities, you may need to modify yoga postures based on your abilities. Your instructor should be able to suggest modified poses.

Easy does it

Regardless of which type of yoga you practice, you don’t have to do every pose. If a pose is uncomfortable or you can’t hold it as long as the instructor requests, don’t do it. If the room is too warm, step outside. Good instructors will understand and encourage you to explore but not exceed your personal limits.

Try different classes and find what feels good to you. You also will want to find an experienced instructor who understands your needs and with whom you can connect.

— Adam Perlman, M.D., General Internal Medicine, Mayo Clinic, Jacksonville, Florida

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

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Choosing a good blood pressure monitor

Dear Savvy Senior,

I just found out I have stage 1 hypertension, and my doctor recommended I get a home blood pressure monitor to keep an eye on it. Can you offer me any tips on choosing a good one?

—Hypertensive Helen

Dear Helen,

It's a smart idea! Everyone with elevated or high blood pressure (stage 1 and higher) should consider getting a home blood pressure monitor.

Home monitoring can help you keep tabs on your blood pressure in a comfortable setting. Plus, if you're taking medication, it will make sure it's working and alert you to a health problem if it arises.

Here are some tips to help you choose a good monitor.

Types of monitors

The two most popular types of home blood pressure monitors sold today are automatic arm monitors and automatic wrist monitors that are electric and/or battery powered.

With an automatic arm monitor, you simply wrap the cuff around your bicep. With the push of one button, the cuff inflates and deflates automatically, giving you your blood pressure reading on the display window in a matter of seconds.

Wrist monitors work similarly, except they attach to the wrist. Wrist monitors are also smaller in weight and size, which makes them more portable.

While they're a bit more comfortable to use than the arm monitors, they tend to be a little less accurate.

To help you choose the best monitor for you, here are several things to check into:

Make sure it fits. Be sure the cuff fits snugly around the circumference of your upper arm. Using a cuff that's the wrong size can result in an inaccurate reading.

Most arm models have two sizes or an adjustable cuff that fits most people. Wrist models also fit most people.

Choose one that's easy to use. Be sure the display on the monitor is easy to read and that the buttons are large. The directions for applying the cuff and operating the monitor should be clear.

Consider what extra features you want. Many automatic monitors come with additional features such as:

—irregular heartbeat detection that checks for arrhythmias and other abnormalities
—risk category indicator that tells you whether your blood pressure is in the high range
—data-averaging function that allows you to take multiple readings and get an overall average
—multiple user memory that allows two or more people to save their readings
—downloadable memory that lets you transmit your data to your computer or smartphone

Where to buy

You can find blood pressure monitors at pharmacies, medical supply stores or online, and you don't need a prescription to buy one. Prices typically range between $40 and $100.

In most cases, original Medicare will not cover a home blood pressure monitor, but if you have a Medicare Advantage plan or a private health insurance policy it's worth checking into, because some plans may provide coverage.

The best automatic arm monitors as recommended by Consumer Reports include the Omron Platinum BP5450 ($75), Omron Silver BP5250 ($50) and the Omron 10 Series BP7450 ($100); A&D Medical UA767F ($45); and Rite Aid Deluxe Automatic BP2AR1-DDRIT ($37). And the top wrist monitors are the Omron 7 Series BP6350 ($80); and the Equate (Walmart) 4500 Series ($40).

After you buy a monitor, it's a good idea to take it to your doctor's office so they can check its accuracy and teach you the proper techniques of how and when to use it.

You can also get more detailed information on how to accurately measure your blood pressure at home at Heart.org/HBP — click on “Learn How to Monitor Your Blood Pressure at Home.”

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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SAVVY SENIOR
By Jim Miller

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If eating wholesome meals is a daily goal, keep in mind you can serve up tasty foods that also feed your immune system by including ingredients like mushrooms. With their earthy flavor, mushrooms — like many other fruits and vegetables — can play a positive role in supporting a healthy immune system.

Studies at Oregon State University concluded there are a variety of micronutrients important for supporting a healthy immune system. Consider that three of these nutrients (vitamin D, selenium and B vitamins) can be found in mushrooms, meaning the following family-friendly recipe can help you add all-important nutrients to your family’s menu.

Find more ways to add mushrooms to meals at mushroomcouncil.com.

**Asian Barbecue Sesame Salmon with Noodles and Veggies**

Recipe courtesy of Emily Weeks of “Zen and Spice”

Total time: 40 minutes
Servings: 4

Sauce ingredients:
- ½ cup soy sauce
- 2 tablespoons brown sugar
- 1 tablespoon rice vinegar
- 2 cloves garlic, minced
- 1 teaspoon fresh ginger, minced
- 1 tablespoon toasted sesame oil
- 2 tablespoons barbecue sauce
- 1 tablespoon chili garlic sauce (optional)
- 2 tablespoons water
- 2 teaspoons cornstarch

Other ingredients:
- 1 ½ pounds salmon (4 filets)
- 12 ounces stir-fry (Pad Thai) rice noodles
- 1 tablespoon toasted sesame oil
- 1 pound white mushrooms, sliced
- 1 cup sugar snap peas
- 1 large broccoli head, cut into bite-size florets
- 2-3 green onions, thinly sliced, for garnish
- sesame seeds, for garnish

Preheat oven to 400° F.

In small saucepan, whisk soy sauce, brown sugar, rice vinegar, garlic, ginger, sesame oil, barbecue sauce and chili garlic sauce, if desired. Bring to boil over high heat then reduce heat to simmer.

In small bowl, whisk water and cornstarch. Pour into saucepan and cook on low, whisking often, until sauce thickens, 3-5 minutes. Remove from heat and set aside.

Pour 3 tablespoons sauce into small bowl. Brush salmon filets with reserved sauce and place on baking sheet. Bake 15 minutes, or until salmon is flaky.

While salmon cooks, prepare stir-fry noodles according to package directions. Drain, rinse and set aside.

Heat large skillet over medium heat. Add sesame oil. Add mushrooms, snap peas and broccoli.

Cook, stirring often, until vegetables are tender-crisp, 7-8 minutes. Add noodles and remaining sauce from pan; toss to combine.

To serve, divide noodles, vegetables and salmon between plates. Top with sliced green onions and sesame seeds.
Leadership Message

As we continue to mourn the loss of our former Executive Director, Thelma Watson, we are keenly aware of her tireless commitment to our mission of empowering seniors to live with dignity and choice. Our agency will continue to focus on the needs of older adults and their caregivers to uphold the mission and extend our reach. Our agency is thankful for all who have and continue to support our efforts.

For many older adults, the obstacle to getting these benefits is simply not knowing that benefits are available. For many, being on a fixed income can be hard, as the cost of living goes up and your income does not. This issue contains information about Medicare, Social Security and other benefits that help older adults who need assistance with healthcare, finances and general support. Medicare is a federal health insurance program, covering a wide range of services to keep you healthy as you get older. Our Virginia Insurance Counseling Assistant Program is here to help older adults enroll, answer questions and inform them of their options. We are thankful for your staff and volunteers who work in this program and help older adults make informed decisions about their health benefits.

Senior Connections’ Benefit Enrollment Center is one of many located around the country. This program helps Medicare Beneficiaries enroll in benefit programs for which they are eligible. These benefits include Medicaid, Supplemental Nutrition Assistance Program and Energy Assistance Program. Being informed and aware that these benefits are available is essential for ensuring the wellbeing of those we serve.

We are thankful for the staff, Board of Directors and Advisory Council members who enable us to connect older adults to these programs and the other services and to all our community partners who coordinate with us to help us reach those in need. By meeting the basic needs of those we serve, we are empowering them to live their life well.

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Senior Connections
Friendship Cafés to Re-Open

Loneliness and social isolation in older adults are serious health risks affecting a significant number of people in the United States and putting them at risk for dementia and other serious medical conditions. Senior Connections Friendship Café are neighborhood gathering places designed to keep older adults connected to their community. The cafés also provide a hot, nutritious meal developed by our staff dietician. When the pandemic hit, our Friendship Cafés had to close but we continued to provide nutritional and social support with weekly Friendship Café boxes that included five meals and supplies to keep the program participants active. As circumstances permit, we are re-opening our Friendship Café. To learn more about our Friendship Cafés and their reopening, please contact our Friendship Café Services Coordinator, Diane Foster, at 804.343.3009.

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Messages of Gratitude

A note of thanks to all of you. Thanks for providing the Friendship Café Seniors with healthy food bags. The bags of food items are received with thanks and appreciation. Thanks for the Hello Café Friends letter, with helpful nutrition information and prep tips and the five-day menu. I hope all of you are safe and free from the coronavirus. The café members look forward to returning to the café when the time is right.

— Bessie

I am so grateful for the food that comes from you weekly. It is a great blessing to me. You all are doing a very good job.

— Veronica

I just want to let you know how much I truly appreciate all that you are doing to help sustain us all through this virus crisis. I know it takes strength and courage to keep going and we all truly appreciate your efforts.

— Barbara

I want to thank you earthly angels for coming out in the 100-degree heat to bring my husband and me food. You have done so many things to help us over the years and we are truly grateful.

— Barry

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FIFTYPLUS — AUGUST 2021

Makes a great gift

FIFTYPLUS — AUGUST 2021

Makes a great gift
Special Thanks to Community Partners who Supported our Weekly Friendship Café Boxes

- Weekly Volunteers
- Feedmore
- PFG - Performance Food Group
- The Market @ 25th Street
- Visual Art Center
- Westminster Canterbury
- Lidl - on Staples Mill
- Shalom Farms
- VIP Transportation
- CAPUP transportation
- Aetna
- Anthem
- Rosies Gaming Emporium
- Rudy's Produce
- First Baptist Church of Ashland
- Girl Scouts of the Commonwealth

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**Weekly Friendship Café Box Menu**

<table>
<thead>
<tr>
<th>Week 31</th>
<th>Meal Menu</th>
<th>Ingredients Needed</th>
<th>Special Instructions</th>
</tr>
</thead>
</table>
| Day 1   | Tuna salad with crackers, carrots, fruit, and 1% milk | • Tuna and crackers  
• Mayo/relish  
• Carrots, fruit  
• 1% milk | Use relish and mayo to make tuna salad. Spread on crackers.  
Serve with carrots, fruit and 1% milk. |
| Day 2   | Unstuffed Cabbage Casserole, fruit, and 1% milk | • 1 head of cabbage  
• 2 cans tomato soup  
• 1 pound ground turkey  
• Rice (you will need 1½ cups cooked)—Prepare  
• 1 cup raw rice and you will have a little extra  
• Parmesan cheese pkt  
• Fruit  
• 1% milk | For the Unstuffed Cabbage Casserole: First, cook rice to total 1½ cups cooked.  
While rice is cooking, core and thinly slice the whole head of cabbage and toss in boiling water for just 5 minutes. Drain and set cabbage aside. Preheat oven to 350 degrees. While oven is preheating, brown ground turkey in the biggest pot you have (you will be adding the cabbage in the next step and you will need the room), until no longer pink. Drain any fat and then add two cans UNDILUTED tomato soup and the cooked rice to the cooked turkey and stir. Season generously with pepper. If you'd like to add a more flavor, sprinkle garlic or onion powder in to taste. Add the drained and cooked cabbage to the turkey/tomato soup/rice mixture and mix all until well incorporated. Pour into a casserole dish. If you happen to have shredded cheese, you can sprinkle some on top for added flavor. Bake uncovered for about 20 minutes. Alternatively, you can pour the mixture into two smaller casserole dishes, and bake both for 20 minutes. Enjoy one now and wrap the other tightly in foil after it's cooled to freeze and enjoy later. Sprinkle with parmesan cheese packet if desired just before serving. Serve with fruit and 1% milk. |
| Day 3   | Soup, crackers, peanut butter, carrots, fruit and 1% milk | • Soup, crackers, PB  
• Carrots  
• Fruit, 1% milk | Prepare soup according to package directions.  
Serve with crackers spread with peanut butter, carrots, fruit and 1% milk. |
| Day 4   | Pork and beans, mixed vegetables, fruit and 100% fruit juice | • Pork and beans  
• Mixed vegetables  
• 100% fruit juice  
• Fruit | Prepare pork and beans according to package directions.  
Serve with mixed vegetables, fruit and 100% fruit juice. |
| Day 5   | Ravioli, mixed vegetables, fruit and 100% fruit juice | • Canned ravioli  
• Mixed vegetables  
• Fruit  
• 100% fruit juice | Prepare ravioli and mixed vegetables according to package instructions.  
Serve with fruit and 100% fruit juice. |
Understanding Medicare Enrollment Periods

There are several enrollment periods for Medicare that happen at different times and are available for different types of coverage. Understanding when you are eligible for Medicare, and when you can enroll is important to ensure you avoid paying late enrollment penalties and don’t have a lapse in health coverage. Below are a few of the important enrollment periods to know when you have Medicare.

**Initial Enrollment Period (IEP)**

**What is IEP?**

Your Initial Enrollment Period (IEP) is when you first become eligible for Medicare. This can happen when you turn 65, if you are under 65 and have received 24 months of Social Security Disability Insurance (SSDI) payments or if you have been diagnosed with End Stage Renal Disease (ESRD). During this time, you can elect Original Medicare (Part A and B) as well as Part D and/or Medicare Advantage.

**When is IEP?**

**Turning 65:** You have a 7-month Initial Enrollment Period to sign up for Part A and/or B that begins 3 months before you turn 65, the month you turn 65 and 3 months after you turn 65.

**Under 65 and receiving SSDI:** Original Medicare enrollment is automatic once you have received 24 full months of SSDI payments.

**Diagnosed with ESRD:** You can get Medicare no matter how old you are if all of these apply:
- Your kidneys no longer work
- You need regular dialysis or have had a kidney transplant

One of these applies to you:

- You’ve worked the required amount of time under Social Security, the Railroad Retirement Board (RRB), or as a government employee
- You’re already getting or are eligible for Social Security or Railroad Retirement benefits
- You’re the spouse or dependent child of a person who meets either of the requirements listed above

**When will my coverage start?**

**Turning 65:**

<table>
<thead>
<tr>
<th>If you enroll...</th>
<th>Then your coverage starts...</th>
</tr>
</thead>
<tbody>
<tr>
<td>In the 3 months before you turn 65</td>
<td>The first day of the month you turn 65</td>
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<tr>
<td>The month of your 65th birthday</td>
<td>1 month after you sign up</td>
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<td>1 month after you turn 65</td>
<td>2 months after you sign up</td>
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<tr>
<td>2 months after you turn 65</td>
<td>3 months after you sign up</td>
</tr>
<tr>
<td>3 months after you turn 65</td>
<td>3 months after you sign up</td>
</tr>
</tbody>
</table>

*If your birthday is on the first day of the month, your coverage starts the first day of the prior month.

**Under 65 and receiving SSDI:** Coverage starts the 1st of the 25th month you received SSDI payments. Individuals diagnosed with ALS are eligible for Medicare the first month they receive disability payments.

**Diagnosed with ESRD:** Medicare coverage usually starts on the first day of the fourth month of your dialysis treatments. This waiting period will start even if you haven’t signed up for Medicare.

Medicare coverage can start as early as the first month of dialysis if you meet all of these conditions:
- You take part in a home dialysis training program offered by a Medicare-certified training facility to teach you how to give yourself dialysis treatments at home.
- Your doctor expects you to finish training and be able to do your own dialysis treatments.
- The regular course of dialysis is maintained throughout the waiting period that would otherwise apply.

**Open Enrollment Period (OEP)**

**What is OEP?**

Open Enrollment Period (OEP) is the annual window for Medicare recipients to enroll into or make changes to Part D and/or Medicare Advantage (Part C) plans.

**When is OEP?**

- October 15th – December 7th

**When will my coverage start?**

January 1st

**Medicare Advantage Open Enrollment Period (MA OEP)**

**What is MA OEP?**

If you already have a Medicare Advantage Plan (Part C) you can switch back to Original Medicare and get a Medicare Prescription Drug Plan (Part D) or change to a different Medicare Advantage Plan.

**When is MA OEP?**

- January 1st–March 31st

**When will my coverage start?**

- If you make an election during MA OEP your coverage will start the first of the month following the receipt of your enrollment request.

*You may make only one election during MA OEP.

**Special Enrollment Periods (SEP)**

**What is a SEP?**

When certain life events occur, you are given a Special Enrollment Period to make changes to your Medicare. The types of changes you can make and the length of time you have to make the changes vary.

**When do I have a SEP?**

- SpeciaI Enrollment Periods are different for Original Medicare (Part A and B), Medicare Part D and Medicare Advantage (Part C).
- **Original Medicare:** The SEPs for Part A and Part B are limited to the following:
  - If you and/or your spouse is working and you’re covered by a group health plan through the employer or union based on that work:
  - You have an 8-month SEP to sign up for Part A and/or B starting the month after employment ends OR the month after your group health plan ends (whichever happens first)
  - If you were an international volunteer and were out of the country during your initial enrollment period for at least 12 months on behalf of a tax-exempt organization and had health insurance that provided coverage for the duration of the volunteer services:
  - You have a 6-month SEP to sign up for Part A and/or B when you are no longer serving as a volunteer outside of the US, the organization no longer has tax-exempt status or you no longer have health insurance that provide coverage outside of the US (whichever happens first)

**Part D and Medicare Advantage:** You can make changes to your Medicare Advantage and Medicare Part D coverage when certain events happen in your life (ex. you move, lose other coverage, are eligible for Low Income Subsidy (LIS) etc.). Rules about when you can make changes and the type of changes you can make are different for each SEP.

**When will my coverage start?**

Rules about when you can make changes and when your coverage will start vary for each SEP.

For additional information on Medicare enrollment periods you can contact your local VICAP office. To locate the VICAP office serving your area call 1-800-552-3402.
Benefits Enrollment Center (BEC) at Senior Connections

The Benefits Enrollment Center (BEC) at Senior Connections launched in 2019 to help low-income seniors and younger adults with disabilities access programs that pay for healthcare, food, and more. Our Benefit Outreach Specialists provide direct assistance with screening for eligibility, completing applications and follow-up on eligibility determinations.

Through the BEC Medicare beneficiaries receive enrollment assistance with the following programs:
- Low Income Subsidy (LIS) / Extra Help
- Medicare Savings Programs (MSPs)
- Medicaid
- Supplemental Nutrition Assistance Program (SNAP)
- Low Income Home Energy Assistance Programs (LIHEAP)
- Lifeline (phone and internet)
- New Eyes (eye glasses)
- EyeCare America (eye exams)
- Other benefits as available

If you would like assistance applying for benefits, or if you have questions, you can contact the BEC by:
- Email: bec@youraaa.org
- Phone: 804-672-4484
- Web: www.seniorconnections-va.org

VICAP
Virginia Insurance Counseling and Assistance Program

ABOUT VICAP
The Virginia Insurance Counseling and Assistance Program (VICAP) is part of a national network of State Health Insurance Programs (SHIP).

COUNSELING TOPICS
- Original Medicare
- Medicare Prescription Drug Coverage (Part D)
- Medicare Advantage (Part C)
- Medicare Supplemental Insurance (Medigap)
- Extra Help with Medicare Prescription Drug Costs (LIS)
- Medicare Savings Programs (MSP)
- Long-Term Care Insurance
- Medicare Appeals and Denials
- Preventing, Detecting and Reporting Healthcare Fraud, Errors and Abuse

COUNSELORS
Trained volunteers assist Medicare beneficiaries, their families and caregivers with free, unbiased and confidential counseling related to Medicare.

VICAP AT SENIOR CONNECTIONS
Locally, VICAP is sponsored by Senior Connections, CAAA and serves the City of Richmond and the counties of Chesterfield, Henrico, Powhatan, Goochland, Hanover, Charles City and New Kent.

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

If you are outside of Senior Connections service area and would like to locate your local VICAP office, call 1.800.552.3402

Senior Medicare Patrol (SMP)
The Virginia Senior Medicare Patrol’s (SMP) mission is to empower and assist Medicare beneficiaries, their families, and caregivers to prevent, detect, and report health care fraud, errors, and abuse through outreach, counseling, and education.

The Virginia SMP works with local AAs and volunteers to provide information, conduct educational presentations and attend events to share information with the public.

Fraud Hotline: 1-800-938-8885
SMP Website: www.VirginiaSMP.com

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

This product was supported, in part, by funding from the U.S. Administration for Community Living (ACL), Dept. of Health and Human Services. Points of view or opinions expressed here do not necessarily represent official ACL policy.
Who gets the keys to your digital estate?

By Liz Weston

You may not own cryptocurrency or run an online business. But if you do almost anything online, you probably have digital assets — electronic records that you own, control or license.

Failing to make arrangements for those assets while you’re alive could result in unnecessary costs, stress and heartache to those you leave behind.

Online photo and video collections could be lost forever. Heirs could also be locked out of electronic records with monetary value, such as cryptocurrency and frequent flyer miles. Email and social media accounts could be hacked.

Even basic tasks, such as paying bills online or canceling online subscriptions, may be difficult or impossible if you haven’t made arrangements.

“There would be no way for someone to know how I pay bills unless they could access my online account and my emails,” said Abby Schneiderman, co-founder of Everplans, a site for creating end-of-life plans and storing documents.

“And if it takes you a while to access these accounts, you’re going to realize afterwards, ‘Well, we’ve lost thousands of dollars on services we don’t use or don’t need anymore, because we can’t access them.’

Here’s what you should consider and do to make this job easier for your descendants:

Provide login s to your executor

In the past, your executor — the person entrusted with settling your estate after your death — probably could have figured out what you owned and owed by rummaging through the papers in your filing cabinet and the bills in your mail, said Sharon Hartung, the author of two books for financial advisors, Your Digital Undertaker and Digital Executive. That’s no longer the case.

“Because our digital assets tend to be virtual in nature, an executor is not going to find them in a search of our home office,” Hartung said. “We’re going to have to leave some additional instructions on what we’ve created and how the executor is supposed to get access.”

Google and Facebook are among the few online providers that allow you to appoint a successor to manage your accounts if you become incapacitated or die. Apple recently announced plans to add a similar feature.

The vast majority of online providers don’t have this option, however. Complicating matters further, almost all providers prohibit sharing passwords.

Typically, executors can’t demand access to your digital assets unless you specifically give them authority to do so in your will or living trust. Even then, a provider’s terms of service may limit what the executor can do and hinder them from carrying out your wishes.

So, giving your executor your login credentials may be the easiest way to make sure they can carry out your wishes.

Share an inventory and passwords

The first step in creating a plan for your digital assets is to make a list of them.

“Online photo and video collections could be lost forever. Heirs could also be locked out of electronic records with monetary value, such as cryptocurrency and frequent flyer miles. Email and social media accounts could be hacked.”

Assembling a team

You may also want to leave a letter of instruction telling your executor about your wishes for various assets — what to delete, what to archive and what to transfer to heirs, for example.

Another option is to keep your login credentials in a password manager such as LastPass or 1Password.

You would need to provide your executor with the master password, which could be included in the letter of instruction.

Update and safeguard your list

You don’t want to include sensitive information such as passwords in your will, since that document becomes public after you die. Instead, store the inventory and letter of instruction with your other estate planning documents in a secure location, and let your executor know where to find it.

You also could upload the information to an online storage site, such as Everplans or LifeSite, which allows you to give a trusted person access to the documents.

Consider reviewing the inventory at least once a year and make any needed updates. You’ll rest easier knowing your loved ones won’t be locked out of your digital life.

By Liz Weston

Long-distance caregivers — those who live far from a relative, companion, “when you’re a long-distance caregiver, it’s even more so.”

AARP has numerous resources for caregivers, including a “Prepare to Care” planning guide and a financial workbook for estimating and tracking costs. Goyer, who cared for her grandparents, parents and a sister from afar, suggests the following ways to make long-distance caregiving more effective and manageable.

Assemble a team

If you can’t physically check in on your loved one regularly, enlist others who can, Goyer suggested. Those could include family members or friends who live closer, or even a friendly neighbor to whom you can give your contact information.

“You may say, ‘Hey, if you notice grass isn’t getting mowed, things around the house look like they’re not being kept up, will you let me know?’” Goyer said.

If you have siblings, they can pitch in even if they’re long-distance too. They can make daily check-in calls or handle tasks such as paying bills, making medical appointments and dealing with insurance companies.

If you have the means, consider hiring a geriatric care manager, also known as an aging life care professional, to help you manage your loved one’s caregiving needs, hire home health aids if necessary and step in if there’s a crisis.

These professionals, who are often nurses or social workers, typically charge $75 to $200 an hour. An initial assessment may cost a few hundred dollars, but then the manager can be tapped as needed.

“If my parents had to go to the hospital or some emergency happened, there had to be somebody right away who could deal with it,” Goyer said.

Embrace technology

Video calling isn’t the only technology that can make life easier.

Medical alert systems can allow a loved one to summon aid, and some have fall-detection technology that works even if the person isn’t wearing a special device. Smart pill dispensers manage medications, and some can let caregivers know if doses aren’t taken.

Smart home systems can also help. A smart door lock, for example, can allow you to grant access from afar to someone such as a friend, a health aide or paramedic. A smart thermostat can help you ensure a comfortable temperature, while a smart home security system can let you know if your loved one has left the house.

Goyer used security cameras to keep an eye on her dad “whether I was going outside to take out the trash or 2,000 miles away.”

—AP/NerdWallet
Maximize spouse assets if on Medicaid

By David Rodeck

The bill for long-term care adds up fast. The annual median cost for a private room in a nursing home was $105,850 in 2020, according to Genworth. The government will up these costs if you qualify for Medicaid, but that’s easier said than done.

“Medicaid is a welfare program,” said Neel Shah, estate-planning attorney and a certified financial planner at Shah & Associates in Monroe Township, N.J. “There are strict income and wealth limits to qualify. (Medicaid should not be confused with Medicare, the national health insurance program for people age 65 and over that largely doesn’t cover long-term care.)

If you can pay for your own care, you’ll have more options, as not all facilities accept Medicaid. Still, even individuals with ample savings risk impoverishing their spouses to pay for a long stay in a nursing home.

If that’s what you fear, you may be surprised to learn that you can preserve some assets for a spouse and qualify for Medicaid using tools designed for that purpose.

How to qualify, but protect spouse

Although qualifications vary by state, to qualify for Medicaid, your income generally must be less than $2,382 per month. However, you can allocate as much as $3,259.50 of your monthly income to a spouse, whose income isn’t considered, and still meet the Medicaid limit.

Your assets must be $2,000 or less, with a spouse allowed to keep up to $130,380. Cash, bank accounts, real estate other than a primary residence, and investments, including those in an IRA or 401(k), all count as assets.

But you don’t have to count as assets your residence, non-luxury personal belongings like clothes and home appliances, one vehicle, engagement and wedding rings, and a prepaid burial plot.

Therefore, redistributing your assets can help you meet Medicaid’s standards. “Rather than keeping $100,000 in the bank, use that money to pay off your mortgage or pay for home renovations,” Shah suggested.

Alternatively, you could prepay a burial plot, replace a vehicle or upgrade household appliances. Your spouse will keep these purchases if you need long-term care, and with fewer assets to spend down, you’ll qualify for Medicaid sooner.

What your spouse is left with, however, is unlikely to be enough to live off of. You could boost a spouse’s income with a Medicaid-compliant annuity.

You can buy the annuity at any time, but to be Medicaid compliant, the annuity payments must start immediately, with the state named as the beneficiary after you and your spouse pass away.

Consider irrevocable Miller Trust

You could also set up a Miller Trust for yourself, according to Steve Parrish, co-director of the Center for Retirement Income at the American College of Financial Services in King of Prussia, Pennsylvania. This irrevocable trust is used exclusively to satisfy Medicaid’s income threshold.

If your income from Social Security, pensions and other sources is above Medicaid’s limit but not enough to pay for nursing home care, the excess income can go into a Miller Trust. That lets you qualify for Medicaid while keeping some extra money in the trust for your own care.

The funds can be used by you to dine out, purchase new clothes, or pay for dental work, which Medicare doesn’t cover, Parrish said.

Descendants may have to pay

These strategies protect assets or income for couples. Leaving something to other heirs is harder.

After you and your spouse pass away, state governments are required to recover Medicaid costs from your estate whenever possible — through a lien on your home, reimbursement from a Miller Trust, or seizure of assets during probate before they’re distributed to heirs.

A potential workaround comes with risk. Any assets given away within five years of a Medicaid application date still count toward eligibility, but property transferred to heirs earlier doesn’t.

“You could set up an irrevocable trust on behalf of your children, and transfer property that way,” Shah said. “It’s like putting the property away in a vault and giving them the key.”

Because you lose control of the trust’s assets, your heirs should be willing to help you out financially if you need it. That’s too much uncertainty for Parrish. If someone has that much money, he said, maybe they should use it to pay for better care.

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Use a trust to protect child’s inheritance

By Lisa Brown

I recently met with a client to update her will, and her big question was whether she still needs a trust for her daughter. Her child has graduated college, is on her second well-paying job, got married and is now a new mom.

Her daughter has been maturing into a responsible young adult. But there’s another factor that weighs heavily on my client’s mind: her son-in-law and the potential for divorce.

My clients don’t want money they’ve worked hard for to pass down to their son’s or daughter’s ex-spouse if the unfortunate reality of divorce happens.

With the current federal estate tax exemption in 2021 at $11.7 million per person or $23.4 million for married couples, setting up a trust to save taxes upon death is not as much of a driving force as it used to be. Even if the estate tax limit is cut in half (Congress is considering significant reductions), most people will still be protected, as far as taxes go.

The larger question becomes how well they think their children will handle receiving a large sum of money. As they watch children mature, in most cases my clients are no longer worried about their adult child losing their wealth. They think their children will handle receiving a large sum of money.

Yet they still want a trust because they worry about their adult child losing their wealth if, not millions, of dollars of their inheritance as a result of a failed marriage. By establishing a trust as part of their will, these clients can help protect their child’s assets in a divorce settlement.

How a trust works

Let’s examine how this works. In many cases, if a child receives an inheritance and combines it with assets they own jointly with their spouse — such as a bank account, car or house — depending upon the state in which they live, the inheritance may become subject to marital property division if the adult child and spouse later divorce.

But if the child’s inheritance remains in a trust account, or they use trust funds to pay for assets only in their name, the inherited wealth can further be protected from a divorce. This gives the adult child their own assets to fall back on in the event of a divorce.

One of my clients left his daughter’s inheritance in a trust for her first divorce because he was afraid his hard-earned dollars might end up squandered if she remarried. It turns out my client was spot on — she married again; it did not work out, but her second ex-husband never got a dime from her trust.

Trusts can be complex and involve extra administrative work and costs, which may cost more compared with leaving assets outright to your children.

In addition, a person or company must be named as a trustee to oversee these funds throughout the trust’s existence. But many people are willing to pay these costs to protect their child’s wealth.

When to consider a trust

How do parents decide whether to leave assets in trust for their children because of the possibility of a failed marriage? Here are three scenarios to consider:

—If your child is under 18, you’re probably not thinking about the marriage/divorce angle. However, due to their youth, leaving assets in trust for them is often a good idea. A trustee will be named to oversee the child’s assets and will be able to guide them to make wise decisions with these funds. And the trustee has the power to deny any financial requests, which can be valuable if a young person is immature or easily influenced.

—Is your child newly married? Nearly all couples are happy in the first years of marriage, but the road can turn bumpy as life becomes more stressful and complex — whether it’s a job loss, a decline in health, financial stress or simply the demands of raising children. Instead of deciding to set up a trust right after your child’s marriage, watch how the marriage progresses over the next five to 10 years.

—How is the marriage going? Even after five years or more, consider how comfortable you are with your child’s relationship and how you feel about your son- or daughter-in-law. If there is constant fighting or you simply have a “gut feeling,” setting up a trust for your child’s inheritance might be a wise move.

I encourage my clients to think about estate plans as five-year plans: Review your wills, trusts and other documents every five years.

It isn’t necessary to constantly change these documents, but reviewing them periodically helps a person to carefully evaluate relationships, finances and the emotional dynamics of their families. In addition, an estate lawyer can modify or delete these documents, but reviewing them periodically helps a person to carefully evaluate relationships, finances and the emotional dynamics of their families. In addition, an estate lawyer can modify or delete these documents.

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In search of the Underground Railroad

By Glenda C. Booth

Harriet Tubman was born enslaved in Dorchester County, Maryland, around 1822. She was rented out at age six by her owner, but at age 27 escaped to Pennsylvania.

After her escape, Tubman became a highly effective “conductor” on the Underground Railroad, making 13 trips back to her home area to guide 70 people to freedom.

“I never ran my train off the track, and I never lost a passenger,” Tubman once said.

The Underground Railroad was secretive in nature, and few structures remain. But many historic sites related to Tubman survive today.

Invisible depots and tracks

Neither subterranean nor a train, the Underground Railroad was a loosely connected network that stretched over half of the United States, connecting sympathizers who helped self-emancipating people escape slavery.

Runaways headed to free northern states and Canada as well as Spanish Florida, California, Mexico, the Caribbean and Central America. They were aided by people who cooperated across racial, ethnic, socioeconomic, gender and religious lines.

Freedom-seekers often traveled at night—in disguise, on foot, in wagons, by boat, however they could. During the day they slept in barns, cellars, sheds, churches or other “stations.” They used railroad-related code words such as stations and depots (safe hiding places), conductors (guides) and tracks (routes with sympathizers).

Maryland was a pivotal border state before the Civil War. Its many waterways and overland routes were used by many enslaved people, who often headed to Philadelphia as their first destination. That city was the headquarters of William Still’s Pennsylvania Anti-Slavery Society, which aided 1,500 people in their journey to freedom.

Tubman Byway’s 45 sites

Dorchester County, Maryland, about three hours north of Richmond, is a mosaic of 600 square miles of vast, flat farmlands, dense woods, creeks, rivers and marshes. Its mazelike landscape looks much as it did in the 1800s, when many enslaved people bolted from their plantation owners to freedom.

If you want to tour local Underground Railroad sites, follow the Harriet Tubman Underground Railroad Byway — a self-guided driving tour along 125 miles in Maryland and 98 miles in Delaware — which highlights 45 marked sites.

Travelers can download an audio guide from the website (harriettubmanbyway.org) or download a free smartphone app to navigate the trip. In fact, smartphone users can now point their phone’s cameras at certain sites to see historic images superimposed on the current landscape.

For an introduction to the byway and touring materials, start at the Dorchester County Visitor Center in Cambridge, Maryland. The Harriet Tubman Museum and Educational Center opened in Cambridge four years ago.

Not far away, slave auctions took place outside the Italianate Dorchester County Courthouse, built in 1854, and its 1852 predecessor, destroyed by fire. Inside this courthouse, a free Black man, Samuel Green, was given a 10-year prison sentence for owning the anti-slavery novel, Uncle Tom’s Cabin.

A memorial garden in Cambridge honors Tubman with murals painted by her descendant Charles Ross.

At the Harriet Tubman Underground Railroad Visitor Center in Church Creek, 10 minutes away, a film and exhibits detail Tubman’s life. Visitors learn that her early love of the outdoors and life of hard work, including driving mules, timbering and farming, later gave her insight and survival skills to escape, aid others, and become a Civil War Union nurse, spy and suffragist.

The adjacent Blackwater National Wildlife Refuge is a wild expanse of the natural elements that Tubman and others navigated. In the refuge, they foraged for food in the wetlands, dense woods and muskrat lodges.

Historic buildings tell a story

One of the byway’s most popular stops, the Bucktown Village Store, stands mostly unchanged today. (The store, now a small museum and gift shop, is open by appointment only.)

Here Tubman witnessed an enslaved field hand break free of his master. When the “owner” demanded that Tubman help with the capture, she refused, and he struck Tubman in the head, cracking her skull and leaving her with seizures and headaches for the rest of her life.

The tour route takes visitors north to several sites from the 1800s, including the Jacob and Hannah Leverton House in Preston, a Quaker abolitionist haven.

At Preston’s Linchester Mill, a water-powered grist mill with a post office, general store and several safe houses, people could get the latest news. The town’s Mount Pleasant Cemetery was likely a meeting place for fugitives.

In Denton, the William Still Family Interpretive Center honors the Still family’s struggle for freedom. Still documented more than 1,000 escapes, compiling in 1871 one of the most authentic existing records of the Underground Railroad.

Another conductor: Frederick Douglass

Frederick Douglass also led people on
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Some unique attractions to check out

By Victor Block

While the Statue of Liberty stands as America’s most famous symbol, our country’s character can also be found in its quirky roadside monuments: the world’s largest ball of twine, a corn palace, giant dinosaur statues, and buildings that resemble shoes, bugs or coffee pots.

For your next day trip, consider a few overlooked destinations in our region: giant floats that have appeared in inaugural parades and the Rose Bowl, for instance, or ships that sailed in Maryland’s waterways centuries ago.

We have some wonderful, welcoming — and, in some cases, downright weird — places to visit without driving far from home.

Parade floats in Virginia

Although Shenandoah Caverns in Virginia (near Luray Caverns) is well known, its adjacent warehouse, the American Celebration on Parade, gets less attention. But visitors to the red-carpeted warehouse will be impressed by the enormous floats that had a few hours of glory before being laid to rest.

In addition to the elaborate parade floats, including from Presidential Inaugurals and Rose Bowl parades, the facility displays models ranging from a miniature U.S. Capitol building and Iwo Jima Memorial to a 20-foot pelican playing a banjo and a 30-foot genie (shenandoahcaverns.com). Open through Labor Day.

Baltimore’s eclectic treasures

In Curtis Creek in Baltimore, a unique collection of ruined ships rises from the water’s surface. As their useful lives ended, they were unceremoniously dumped along the shoreline.

Among the residents of the ship graveyard are several wooden World War I freighters, a sidewheel steamer and several houseboats.

The most notable ship, a three-masted schooner known as the William T. Parker, was abandoned in the 19th century off the coast of North Carolina and drifted all the way to Maine. To see the vessels, rent a boat or kayak, park at the nearby Jaws Marina, or glimpse them from the I-695 bridge nearby (gofishbaltimore.com).

While you’re in Baltimore, stop at a unique diner near the Baltimore Museum of Art. Along with breakfast classics and Southern staples, the Papermoon Diner serves up a colorful collection of quirky decorations that it touts as “living art” (others may call it pop-culture kitsch).

Mannequins lean against walls and lounge on the lawn. Plastic toys, carousel horses and a collection of Pez paraphernalia help to transform a place to eat into a feast for the eyes as well (papermoondiner24.com).

After eating, floss. That’s one of many messages imparted at the National Museum of Dentistry, appropriately located near the Baltimore College of Dental Surgery.

Among some 40,000 objects that trace the history of the profession are historic dental chairs, instruments that were used on Queen Victoria, and George Washington’s lower dentures — which, despite legend to the contrary, were fashioned primarily from ivory, not wood (dental.umaryland.edu/museum).

Frightening teeth are among the exhibits...
**Railroad**
*From page 16*

the Underground Railroad near Rochester, New York. Douglass was born into slavery around 1818 in Talbot County on Maryland’s Eastern Shore. He became a bank president, statesman, lecturer and author.

Offbeat
*From page 18*

at Protext Books & Records, located in a Baltimore warehouse. A real book store, it’s also where Dr. Gloom’s Crypt of Curiosities displays a collection of morbid artifacts, like ghostly recreations of cryptids, mumified remains and a representation of Barnum’s sharp-toothed Fifi mermaid.

That fraudulent creature has the torso and head of a monkey attached to the back half of a fish, and in years past was a common feature of circus sideshows, where it was presented as a real animal.

West Virginia’s Mothman

Another unbelievable creature, the Mothman, is celebrated in the heart of West Virginia. At the Mothman Museum in Point Pleasant, visitors can learn about the bird-like humanoid that residents claimed to have seen in the mid-1960s. They reported sightings of a large, gray-winged creature with glowing red eyes.

To learn more about Douglass, visit the Talbot Courthouse in Easton, where Douglass was jailed in 1836 after he attempted to escape from his plantation.

In addition, visitors can see the Barnum-Douglas Museum in Annapolis, and Douglas’s home, Cedar Hill, in Washington, D.C., where he lived from 1878 until his death in 1895.

**To help your search**

The Harriet Tubman Underground Railroad Byway has a list of all 45 sites on the self-guided tour: harrietubmanbyway.org. Some sites may be closed during the pandemic, so call ahead.

Make a reservation for the Harriet Tubman Visitor Center in Church Creek, open Thursday through Sunday, at bit.ly/Tubmanreservations.


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Historic violins tell stories of pain, hope

By Catherine Brown

During the Holocaust, Nazis forced Jewish musicians to play while their family members, neighbors and friends were marched to death camps.

At Auschwitz, Birkenau and other concentration camps, SS officers assembled orchestras and bands, ordering prisoners to play during executions. For some, the ability to play an instrument spared their lives.

"The people that played, they saw their families going to the gas chamber, and through the violin they were going with them," said Amnon Weinstein, 82, a Holocaust-era survivor and violinmaker. "They couldn't pray. Their violins prayed for them."

This year, 30 of the historic instruments Weinstein has restored in his Israeli shop are on display at U.S. museums in an exhibition titled "Violins of Hope."

Why hope? "The violins were played in impossible situations," Weinstein explained in a recent interview with Fifty Plus, "but the people playing them survived."

From August 4 to October 24, the exhibition will be in Richmond, thanks to a collaboration between the host institution, the Virginia Holocaust Museum, and the Virginia Museum of History and Culture, the Black History Museum and Cultural Center and the Richmond Symphony. Each museum will display violins and host educational programs.

Samuel Asher, executive director of the Virginia Holocaust Museum, said that the violins help people comprehend the devastation of the Holocaust, when six million Jews were methodically killed by the Nazis.

"It's hard to understand the Holocaust en masse, but we can understand one story at a time."

Weinstein's story

When Weinstein was born 82 years ago, his parents had recently fled Eastern Europe to what was then Palestine. Nearly 400 of Weinstein's relatives perished in Lithuania, site of the Ponary Forest massacre, where Germans murdered an estimated 75,000 Jewish civilians along with 25,000 prisoners of war and others.

"My mother would show us pictures of Ponary Forest," Weinstein said in a video about his life and work. "She would tell us, 'This is your family.'"

His father, Moshe, was a well-regarded luthier who made instruments for some of the world's most talented violinists. Some immigrants would bring their violins to him and tell him that if he didn't buy them, they would destroy the instruments, as they elicited such painful memories for them.

By the late 1980s, Weinstein had taken over his father's workshop. One day, an Auschwitz survivor who hadn't played his violin since the Holocaust, asked him to restore his old violin for his grandson to play.

That restoration led to a calling. Weinstein has since restored more than 90 such violins.

"All of them are my children," Weinstein said. "Every time I hold a new violin from the Holocaust, it feels like I'm holding history."

Telling their owners' stories

The current exhibition includes not only violins but the histories of their owners. Many of these stories are chronicled in a book by internationally respected musicologist James Grymes titled Violins of Hope: Violins of the Holocaust — Instruments of Hope and Liberation in Mankind’s Darkest Hour.

One violin's interior contained black powder, Weinstein said, residue from when it was played near the death camps' crematoria.

Another had dried flowers inside. A woman came to own it after the Jewish boy whom she had hidden in her home left and never returned. She felt she honored the boy by placing flowers inside his silent violin.

The “Lyon violin” tells the story of a man traveling to Auschwitz. He threw his violin out the window of the moving train as it passed through the French city. He knew he would be unable to play it where he was going and hoped someone else would derive joy from it.

See VIOLINS, page 22
Choose these perennials for fall blooms

By Lela Martin

My sister who lives in planting zone 5, far north of Virginia, asked my advice about selecting blooming plants for the heat of summer. I’ll give you the same guidance I shared with her.

For annual selections, I recommend looking at commercial plantings. What survives in a median, in front of an office complex, or on a shopping center hillstrip?

For perennial plants, I plug natives. The following suggestions are summer-blooming natives for zone 7 here in Central Virginia.

**Purple show**

Liatris (aka blazing star or gayfeather) is a genus in the Aster family that produces a large spike of lilac flowers. There are several species, all of which provide a showy exclamation point in a garden while providing nectar for hummingbirds, butterflies and native bees.

New England asters prefer moist soils and full sun. These lavender-pink to deep violet wildflowers can grow from six to eight inches tall. Blooming from August through September, they provide a nectar source for pollinators, especially monarchs as they stock up for their fall migration to Mexico.

**Need moist soil**

Swamp or Eastern rose mallow (Hibiscus moscheutos) produces creamy-white or pink flowers from July through September. The flowers have a deep pink or burgundy center and grow six to eight inches in diameter. The plants thrive in full to partial shade.

**Might require staking**

Narrow-leaf mountain mint (Pycnanthemum tenuifolium) has a long bloom period. With silvery foliage and white to lavender blooms, it is a pollinator magnet. Like many tall-growing native perennials, it may need staking as it can grow four feet high.

New York ironweed (Vernonia noveboracensis) can reach six feet tall. Its natural habitat includes riverbanks; however, it can tolerate regular or dry soil. It has finely petaled red-purple flowers from July through September that attract butterflies.

Joe Pye weeds (Eutrochium spp.) are not weedy at all. With heights ranging from three feet to seven feet, they may need staking, however. They have a clumping growth habit with flowers that attract butterflies, especially swallowtails and monarchs.

Leave the spent flower heads through the winter; the plant “fluff” will be used by birds for nests the following spring. Flowering from July through September, Joe Pye colors range from dusky rose to mauve pink. Sweet Pye weed has a vanilla fragrance. Most need moist to wet, rich soils.

**Not-so-mellow yellow**

Solidago is a genus of about 100 species known as goldenrod. Blooming in late summer and early fall, goldenrods provide late season food for bees and butterflies, as well as attract predatory insects that target pest insects.

Goldenrod species vary in light and moisture requirements. While most blooming plants require full sun, the following species add a yellow splash to lightly shaded spots: Solidago caesia (blue-stemmed or wraith goldenrod); the aggressive Solidago flexicaulis (zigzag goldenrod); Solidago nemoralis (gray, dwarf, or old field goldenrod).

Helianthus is a genus of 62 sunflower species in the Aster family. Many gardens include the annual sunflower with its plate-sized blooms; however, there are perennials species native to the area. In fact, the perennial H. angustifolius was named 2007 NC Wildflower of the Year.

With bright yellow flowers from July through October, sunflowers are not only appealing to us but also to pollinators, especially butterflies, bumblebees and other native bees. Growing in full sun to partial shade, its native habitat is creekbanks and floodplains.

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**Violins**

*From page 20*

“I didn’t know this work would be so important,” Weinstein said. “Every time I restore a violin, I’m putting to life six million voices to speak.”

**Concerts bring violins to life**

In conjunction with the exhibition, musicians will play the violins at several concerts. The Richmond Symphony, for instance, will play the violins at the Cathedral of the Sacred Heart on Sept. 9 at 7:30 p.m. and St. Mary’s Catholic Church on Sept. 10 at 6 p.m.

Community concerts will take place at the Virginia Holocaust Museum on Aug. 5 at 6:30 p.m.; the Weinstein JCC on Sept. 26 at 3 p.m.; Virginia Arts Festival on Oct. 6 at 7:30 p.m.; Congregation Beth Ahabah on Oct. 17, 3 p.m.; and Virginia Museum of History and Culture on Oct. 24 (time TBD).

For more information about the exhibition, or to purchase tickets to some of the concerts, visit violinsofhopeva.com.

“Every violin tells a story,” Weinstein said. “When I’m looking at these instruments, I understand what the meaning of life was for [their owners]. It gives me all the energy I need to bring them back.”

**Gardening**

*From page 21*

who love their nectar, and birds, who enjoy the seed heads.

These plants are also the larval host for several butterfly species, including the painted lady and silvery checkerspot. Note that perennial Helianthus spread rapidly by rhizomes and can be aggressive in a garden; however, if you have space, they are great for naturalizing.

Rudbeckia species, including black-eyed Susan (R. hirta) and green-headed coneflower (R. laciniata), are low-maintenance plants that are easy to grow and tolerant of most soils. Some are shorter lived, but all reseed and establish clumps. The yellow petals surrounding a woody cone.

Butterflies and bees are attracted to the nectar, while birds, especially goldfinches and chickadees, enjoy the ripe seeds. Black-eyed Susan blooms from June through October and is drought-tolerant.

While August is not the best month for planting perennials, it is a good time to scout out a few natives for planting this upcoming spring. And, as I advised my sister, it’s always important to choose the right plant for the right spot!

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

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Answers on page 21.
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- **Springfield, Va.**
  - Sunday, Oct. 17, 2021
  - Springfield Town Center

- **Bethesda, Md.**
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  - Westfield Montgomery Mall

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Hair dye

From page 4

lights from this study are:

— Personal permanent hair dye use did not increase risk for most cancers or cancer-related death. This is reassuring, but continued safety monitoring is needed.

— Additional research is needed to study diverse racial and ethnic backgrounds, specific hair dye colors (light versus dark), cancer subtypes, and exposure levels (personal versus occupational).

Though this study exposed possible associations between permanent hair dye use and increased risk for some cancers, there is not enough new evidence to move the needle on recommendations for personal permanent hair dye use.

Until more is known, consider your personal and family histories when deciding whether to use permanent hair dyes. When in doubt, check with your doctor for more guidance.

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Prostate treatment

From page 6

have been encouraging, especially considering how long patients remain cancer-free three years after surgery.

The clinical trials have proven that this treatment is superior to surgery and radiation in preserving urinary and sexual function after three years. This preservation of function translates into improved quality of life.

Mayo Clinic in Florida is the only Mayo Clinic location that offers this technique.

Johns Hopkins also offers the TULSA procedure. Patients are selected for this procedure based on prostate anatomy, as well as a review of MRIs, PSA results, biopsy pathology reports and treatment goals.

As different facilities have different infrastructures and expertise, your husband’s healthcare provider can discuss with him the availability of ablation techniques and which technique, if any, would be most appropriate. Also, consider obtaining a second opinion.

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Send a letter to the editor. See page 2.

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Makes a great gift | Fitness & Health
Herbs, vitamins that can help with anxiety

It’s summer, and many people I know are still battling some type of anxiety, whether it’s from travel stress, flying, the idea of the Delta variant or something stressful going on with family. By the way, there are some natural ways to conquer anxiety and boost mood.

First off, do not feel alone: Millions of people are anxious about something.

Common symptoms of anxiety include sweaty palms, rapid heartbeat, a feeling of impending doom, trembling or shaking, dry mouth, gastrointestinal problems, and inability to think of anything else other than the perceived danger at hand. Some people also experience insomnia.

Pharmacist

DEAR PHARMACIST

By Suzy Cohen

Hypertension, gastric ulcers and depression are also associated with prolonged anxiety. Finding the root cause (or the root person) that causes your anxiety is key to getting well.

For some simple anxiety-producing situations, you can also look into the following nutrients. But remember: If your condition is serious, you must see a qualified specialist.

Vitamin B1: Thiamine or B1 helps you produce and release serotonin and norepinephrine, which reduce mental fatigue and improve physical energy. If you like to drink wine, you are sure to be deficient in this nutrient.

Vitamin B2: Riboflavin or B2 helps your adrenal glands, which secrete DHEA and cortisol — hormones that must remain in proper homeostasis for you to cope with feelings of anxiety.

Probiotics: These friendly gut bugs help you activate thyroid hormone, which has been proven in some studies to work even better than traditional antidepressants in some people. We know that a reduction in probiotics can indirectly cause profound anxiety and depression.

Zinc: This mineral has a very calming effect on the body. Perhaps it helps with the COMT gene variation some people have that causes them to experience feelings, including pain, with greater intensity. (However, beware: One can overdose on zinc, which is dangerous.)

Herbs: There are many herbs that can help you, either via teas or supplements. Among the best are chamomile, lavender, lemon balm, ashwagandha, catnip and valerian.

Conventional medical wisdom has programmed us to believe that sedatives and addictive medications are the answer to anxiety, but that’s not necessary for everyone.

If you’d like to read the more comprehensive version of this article, please sign up for my free newsletter at suzycohen.com.

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

Suzy Cohen is a registered pharmacist and author of The 24-Hour Pharmacist and Real Solutions from Head to Toe.

Solar energy

From page 3

the best deal. Members can purchase panels based on the group rate and save up to 20% on purchase and installation rates.

The Richmond Community Co-op has 139 participants, and 16 installations totaling 139 kilowatts in capacity to date. The Greater Richmond Solar Co-op has 53 participants with 17 installations and a capacity of 105 kilowatts.

Another approach is called “community solar.” Multiple customers benefit from energy generated by solar panels at an off-site array — a collection of panels that work together to generate electricity.

Customers buy or lease a portion of the panels in the array. This may be a good option for people who can’t put solar panels on their own roofs, don’t own their homes, or have unsuitable roof conditions.

A 2020 Virginia law requires that all electricity sold by major utilities come from renewable sources by 2045. (Renewable energy is generated from natural processes, like the sun and wind, as opposed to fossil energy sources, like coal and natural gas that are formed over millions of years and are not renewable.)

This legal requirement combined with declining prices, improving technology and more and more customers demanding “greener choices” means the future for solar energy is looking sunny.

For more information, visit the Homeowners Guide to Going Solar at bit.ly/guidetogoing-solar. For an overview, visit bit.ly/solarradionbasics. To search for Virginia co-ops, see solarunitedneighbors.org/virginia.

Are You A Veteran?

Sitter & Barfoot Veterans Care Center is a Long-Term Care & Short-Term Rehab Facility that opened in January 2008. This facility was built specifically for our Virginia Veterans. Located conveniently on the campus of the McGuire VA Medical Center in Richmond, Virginia, this state-of-the-art facility is owned and operated by the Virginia Department of Veterans Services.

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Hot yoga for weight loss, overall health

By Adam Perlman, M.D.

Dear Mayo Clinic: A friend of mine started doing yoga a few months ago and said after two classes a week, she has become stronger and lost weight. I want to lose weight, too, and my blood pressure is high, so my friend suggested I join her for a hot yoga class.

I’m not familiar with yoga, so I am wondering if it’s safe for me to do. Also, will heated classes help me?

A: Yoga is a mind-body practice that combines physical poses, controlled breathing, and meditation or relaxation. Yoga may reduce stress and anxiety, lower blood pressure and lower your heart rate.

There are many styles, forms and intensities of yoga. Hatha is one of the most common styles of yoga, and beginners may like its slower pace and easier movements.

Hot yoga is a vigorous form of yoga performed in a very warm, humid studio. During the Bikram form of hot yoga, the room is heated to approximately 105°F and has a humidity of 40%.

Regardless of the type of yoga you choose, the core components of most general yoga classes include various poses designed to increase strength and flexibility, as well as controlled breathing to quiet the mind and improve awareness.

Yoga’s potential health benefits include:

- Stress reduction. A number of studies have shown that yoga may reduce stress and anxiety. It also can enhance your mood and overall sense of well-being.

- Improved fitness. Practicing yoga may lead to improved balance, flexibility, range of motion and strength.

- Management of chronic conditions. Yoga can help reduce risk factors for chronic diseases, such as heart disease and high blood pressure. Yoga also might help alleviate chronic conditions, such as depression, pain, anxiety and insomnia.

Challenges of hot yoga

Specifically, regarding hot yoga the challenge comes from both the temperature of the studio and the intensity of the different standing and stretching postures.

The postures require lengthy, forceful and sustained contractions of all major muscle groups. The demanding nature of the poses and the heat are designed to raise your heart rate and exercise your muscles.

Although you may sweat more during hot yoga, the research is ongoing regarding its effects on body fat and heart health.

In general, yoga may be a useful addition to an overall weight-loss plan that includes regular aerobic exercise and a healthy diet. Although yoga is not considered a high-intensity workout in terms of burning calories, it is a great way to get more physically fit and certainly has benefits such as mindfulness, which can help with managing and sticking to your diet.

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What to beware of

While yoga can quiet the mind and body, which leads to relaxation and less stress, the intensity of the hot yoga workout and the high temperatures could cause other issues.

Although most people can perform hot yoga, there is an increased risk of dehydration, heat exhaustion or heat stroke. If you have any concerns or underlying health conditions, it’s always best to consult your healthcare provider before starting a new exercise routine such as hot yoga.

You will want to drink plenty of water before, during and after the workout. Also, be aware of the signs of heat-related illnesses. If you feel light-headed, dizzy or in any way sick, stop immediately and seek medical attention.

It’s probably best to skip hot yoga if you have heart disease or a history of heat-related illness such as heatstroke or dehydration.

Yoga can be a valuable practice for your overall health and well-being, but as every person has a different body with different abilities, you may need to modify yoga postures based on your abilities. Your instructor should be able to suggest modified poses.

Easy does it

Regardless of which type of yoga you practice, you don’t have to do every pose. If a pose is uncomfortable or you can’t hold it as long as the instructor requests, don’t do it. If the room is too warm, step outside. Good instructors will understand and encourage you to explore but not exceed your personal limits.

Try different classes and find what feels good to you. You also will want to find an experienced instructor who understands your needs and with whom you can connect.

— Adam Perlman, M.D., General Internal Medicine, Mayo Clinic, Jacksonville, Florida

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

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Choosing a good blood pressure monitor

Dear Savvy Senior,

I just found out I have stage 1 hypertension, and my doctor recommended I get a home blood pressure monitor to keep an eye on it. Can you offer me any tips on choosing a good one?

—Hypertensive Helen

It’s a smart idea! Everyone with elevated or high blood pressure (stage 1 and higher) should consider getting a home blood pressure monitor.

Home monitoring can help you keep tabs on your blood pressure in a comfortable setting. Plus, if you’re taking medication, it will make certain it’s working and alert you to a health problem if it arises.

Here are some tips to help you choose a good monitor.

Types of monitors

The two most popular types of home blood pressure monitors sold today are automatic arm monitors and automatic wrist monitors that are electric and/or battery powered.

With an automatic arm monitor, you simply wrap the cuff around your bicep. With the push of one button, the cuff inflates and deflates automatically, giving you your blood pressure reading on the display window in a matter of seconds.

Wrist monitors work similarly, except they attach to the wrist. Wrist monitors are also smaller in weight and size, which makes them more portable.

While they’re a bit more comfortable to use than the arm monitors, they tend to be a little less accurate.

To help you choose the best monitor for you, here are several things to check into:

Make sure it fits. Be sure the cuff fits snugly around the circumference of your upper arm. Using a cuff that’s the wrong size can result in an inaccurate reading.

Most arm models have two sizes or an adjustable cuff that fits most people. Wrist models also fit most people.

Choose one that’s easy to use. Be sure the display on the monitor is easy to read and that the buttons are large. The directions for applying the cuff and operating the monitor should be clear.

Consider what extra features you want. Many automatic monitors come with additional features such as:

—irregular heartbeat detection that checks for arrhythmias and other abnormalities
—risk category indicator that tells you whether your blood pressure is in the high range
—a data-averaging function that allows you to take multiple readings and get an overall average
—multiple user memory that allows two or more people to save their readings
—downloadable memory that lets you transmit your data to your computer or smartphone

Where to buy

You can find blood pressure monitors at pharmacies, medical supply stores or online, and you don’t need a prescription to buy one. Prices typically range between $40 and $100.

In most cases, original Medicare will not cover a home blood pressure monitor, but if you have a Medicare Advantage plan or a private health insurance policy it’s worth checking into, because some plans may provide coverage.

The best automatic arm monitors as recommended by Consumer Reports include the Omron Platinum BP5450 ($75), Omron Silver BP5250 ($50) and the Omron 10 Series BP7450 ($100); A&D Medical UA767F ($45); and Rite Aid Deluxe Automatic BP2AR14DR (S7). And the top wrist monitors are the Omron 7 Series BP6350 ($80); and the Equate (Walmart) 4500 Series ($40).

After you buy a monitor, it’s a good idea to take it to your doctor’s office so they can check its accuracy and teach you the proper techniques of how and when to use it.

You can also get more detailed information on how to accurately measure your blood pressure at home at Heart.org/HBP — click on “Learn How to Monitor Your Blood Pressure at Home.”

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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Asian salmon with veggies and noodles

By Family Features

If eating wholesome meals is a daily goal, keep in mind you can serve up tasty foods that also feed your immune system by including ingredients like mushrooms.

With their earthy flavor, mushrooms — like many other fruits and vegetables — can play a positive role in supporting a healthy immune system.

Studies at Oregon State University concluded there are a variety of micronutrients important for supporting a healthy immune system. Consider that three of these nutrients (vitamin D, selenium and B vitamins) can be found in mushrooms, meaning the following family-friendly recipe can help you add all-important nutrients to your family’s menu.

Find more ways to add mushrooms to meals at mushroomcouncil.com.

Asian Barbecue Sesame Salmon with Noodles and Veggies

Recipe courtesy of Emily Weeks of “Zen and Spice”

Total time: 40 minutes
Servings: 4

Sauce ingredients:
½ cup soy sauce
2 tablespoons brown sugar
1 tablespoon rice vinegar
2 cloves garlic, minced
1 teaspoon fresh ginger, minced
1 tablespoon toasted sesame oil
2 tablespoons barbecue sauce
1 teaspoon chili garlic sauce (optional)
2 tablespoons water
2 teaspoons cornstarch

Other ingredients:
1 ½ pounds salmon (4 filets)
12 ounces stir-fry (Pad Thai) rice noodles
1 tablespoon toasted sesame oil
1 pound white mushrooms, sliced
1 cup sugar snap peas
1 large broccoli head, cut into bite-size florets
2-3 green onions, thinly sliced, for garnish
2 teaspoons cornstarch

Preheat oven to 400° F.
In small saucepan, whisk soy sauce, brown sugar, rice vinegar, garlic, ginger, sesame oil, barbecue sauce and chili garlic sauce, if desired. Bring to boil over high heat then reduce heat to simmer.
In small bowl, whisk water and cornstarch. Pour into saucepan and cook on low, whisking often, until sauce thickens, 3-5 minutes. Remove from heat and set aside.
Pour 3 tablespoons sauce into small bowl. Brush salmon filets with reserved sauce and place on baking sheet. Bake 15 minutes, or until salmon is flaky.

While salmon cooks, prepare stir-fry noodles according to package directions. Drain, rinse and set aside.
Cook, stirring often, until vegetables are tender-crisp, 7-8 minutes. Add noodles and remaining sauce from pan; toss to combine.
To serve, divide noodles, vegetables and salmon between plates. Top with sliced green onions and sesame seeds.
Leadership Message

As we continue to mourn the loss of our former Executive Director, Thelma Watson, we are keenly aware of her tireless commitment to our mission of empowering seniors to live with dignity and choice. Our agency will continue to focus on the needs of older adults and their caregivers to uphold the mission and extend our reach. Our agency is thankful for all who have and continue to support our efforts.

For many older adults, the obstacle to getting these benefits is simply not knowing that benefits are available. For many, being on a fixed income can be hard, as the cost of living goes up and your income does not. This issue contains information about Medicare, Social Security and other benefits that help older adults who need assistance with healthcare, finances and general support. Medicare is a federal health insurance program, covering a wide range of services to keep you healthy as you get older. Our Virginia Insurance Counseling Assistant Program is here to help older adults enroll, answer questions and inform them of their options. We are thankful for your staff and volunteers who work in this program and help older adults make informed decision about their health benefits.

Senior Connections’ Benefit Enrollment Center is one of many located around the country. This program helps Medicare Beneficiaries enroll in benefit programs for which they are eligible. These benefits include Medicaid, Supplemental Nutrition Assistance Program and Energy Assistance Program. Being informed and aware that these benefits are available is essential for ensuring the wellbeing of those we serve.

We are thankful for the staff, Board of Directors and Advisory Council members who enable us to connect older adults to these programs and the other services and to all our community partners who coordinate with us to help us reach those in need. By meeting the basic needs of those we serve, we are empowering them to live their life well.

Senior Connections Friendship Cafés to Re-Open

Loneliness and social isolation in older adults are serious health risks affecting a significant number of people in the United State and putting them at risk for dementia and other serious medical conditions. Senior Connections Friendship Café are neighborhood gathering places designed to keep older adults connected to their community. The cafés also provide a hot, nutritious meal developed by our staff dietitian. When the pandemic hit, our Friendship Cafés had to close but we continued to provide nutrition and social support with weekly Friendship Café boxes that included five meals and supplies to keep program participants active. As circumstances permit, we are re-opening our Friendship Café. To learn more about our Friendship Cafés and their reopening, please contact our Friendship Café Services Coordinator, Diane Foster, at 804.343.3009.

Messages of Gratitude

A note of thanks to all of you. Thanks for providing the Friendship Café Seniors with healthy food bags. The bags of food items are received with thanks and appreciation. Thanks for the Hello Café Friends letter, with helpful nutrition information, prep tips and the five-day menu. I hope all of you are safe and free from the coronavirus. The café members look forward to returning to the café when the time is right.

– Bessie

I am so grateful for the food that comes from you weekly. It is a great blessing to me. You all are doing a very good job.

– Veronica

I just want to let you know how much I truly appreciate all that you are doing to help sustain us all through this virus crisis. I know it takes strength and courage to keep going and we all truly appreciate your efforts.

– Barbara

I want to thank you earthly angels for coming out in the 100-degree heat to bring my husband and me food. You have done so many things to help us over the years and we are truly grateful.

– Barry
Special Thanks to Community Partners who Supported our Weekly Friendship Café Boxes

- Weekly Volunteers
- Feedmore
- PFG - Performance Food Group
- The Market @ 25th Street
- Visual Art Center
- Westminster Canterbury
- Lidl - on Staples Mill
- Shalom Farms
- VIP Transportation
- CAPUP Transportation
- Aetna
- Anthem
- Rosies Gaming Emporium
- Rudy’s Produce
- First Baptist Church of Ashland
- Girl Scouts of the Commonwealth

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**Weekly Friendship Café Box Menu**

<table>
<thead>
<tr>
<th>Week 31</th>
<th>Meal Menu</th>
<th>Ingredients Needed</th>
<th>Special Instructions</th>
</tr>
</thead>
</table>
| **Day 1** | Tuna salad with crackers, carrots, fruit, and 1% milk | • Tuna and crackers  
• Mayo/relish  
• Carrots, fruit  
• 1% milk | For the Unstuffed Cabbage Casserole: First, cook rice to total 1 ½ cups cooked. While rice is cooking, core and thinly slice the whole head of cabbage and toss in boiling water for just 5 minutes. Drain and set cabbage aside. Preheat oven to 350 degrees. While oven is preheating, brown ground turkey in the biggest pot you have (you will be adding the cabbage; in the next step and you will need the room), until no longer pink. Drain any fat and then add two cans UNDILUTED tomato soup and the cooked rice to the cooked turkey and stir. Season generously with pepper. If you’d like to add a more flavor, sprinkle garlic or onion powder in to taste. Add the drained and cooked cabbage to the turkey/tomato soup/rice mixture and mix all until well incorporated. Pour into a casserole dish. If you happen to have shredded cheese, you can sprinkle some on top for added flavor. Bake uncovered for about 20 minutes. Alternatively, you can pour the mixture into two smaller casserole dishes, and bake both for 20 minutes. Enjoy one now and wrap the other tightly in foil after it's cooled to freeze and enjoy later. Sprinkle with parmesan cheese packet if desired just before serving. Serve with fruit and 1% milk. |
| **Day 2** | Unstuffed Cabbage Casserole, fruit, and 1% milk | • 1 head of cabbage  
• 2 cans tomato soup  
• 1 pound ground turkey  
• Rice (you will need 1½ cups cooked)  
• Prepare 1 cup raw rice and you will have a little extra for another purpose  
• Parmesan cheese pkt  
• Fruit  
• 1% milk | |
| **Day 3** | Soup, crackers, peanut butter, carrots, fruit and 1% milk | • Soup, crackers, PB  
• Carrots  
• Fruit, 1% milk | Prepare soup according to package directions.  
Serve with crackers spread with peanut butter, carrots, fruit and 1% milk. |
| **Day 4** | Pork and beans, mixed vegetables, fruit and 100% fruit juice | • Pork and beans  
• Mixed vegetables  
• 100% fruit juice  
• Fruit | Prepare pork and beans according to package directions.  
Serve with mixed vegetables, fruit and 100% fruit juice. |
| **Day 5** | Ravioli, mixed vegetables, fruit and 100% fruit juice | • Canned ravioli  
• Mixed vegetables  
• Fruit  
• 100% fruit juice | Prepare ravioli and mixed vegetables according to package instructions.  
Serve with fruit and 100% fruit juice. |
Understanding Medicare Enrollment Periods

There are several enrollment periods for Medicare that happen at different times and are available for different types of coverage. Understanding when you are eligible for Medicare, and when you can enroll is important to ensure you avoid paying late enrollment penalties and don’t have a lapse in health coverage. Below are a few of the important enrollment periods to know when you have Medicare.

### Initial Enrollment Period (IEP)

**What is IEP?**

Your Initial Enrollment Period (IEP) is when you first become eligible for Medicare. This can happen when you turn 65, if you are under 65 and have received 24 months of Social Security Disability Insurance (SSDI) payments or if you have been diagnosed with End Stage Renal Disease (ESRD). During this time, you can elect Original Medicare (Part A and B) as well as Part D and/or Medicare Advantage.

**When is IEP?**

**Turning 65:** You have a 7-month Initial Enrollment Period to sign up for Part A and/or B that begins 3 months before you turn 65, the month you turn 65 and 3 months after you turn 65.

**Under 65 and receiving SSDI:** Original Medicare enrollment is automatic once you have received 24 full months of SSDI payments.

**Diagnosed with ESRD:** You can get Medicare no matter how old you are if all of these apply:
- Your kidneys no longer work
- You need regular dialysis or have had a kidney transplant

One of these applies to you:
- You’ve worked the required amount of time under Social Security, the Railroad Retirement Board (RRB), or as a government employee
- You’re already getting or are eligible for Social Security or Railroad Retirement benefits
- You’re the spouse or dependent child of a person who meets either of the requirements listed above

### When will my coverage start?

**Turning 65:**

<table>
<thead>
<tr>
<th>If you enroll...</th>
<th>Then your coverage starts...</th>
</tr>
</thead>
<tbody>
<tr>
<td>In the 3 months before you turn 65</td>
<td>The first day of the month you turn 65</td>
</tr>
<tr>
<td>The month of your 65th birthday</td>
<td>1 month after you sign up</td>
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<td>1 month after you turn 65</td>
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<tr>
<td>3 months after you turn 65</td>
<td>3 months after you sign up</td>
</tr>
</tbody>
</table>

* If your birthday is on the first day of the month, your coverage starts the first day of the prior month.

### Open Enrollment Period (OEP)

**What is OEP?**

Open Enrollment Period (OEP) is the annual window for Medicare recipients to enroll into or make changes to Part D and/or Medicare Advantage (Part C) plans.

**When is OEP?**

October 15th – December 7th

**When will my coverage start?**

January 1st

### Medicare Advantage Open Enrollment Period (MA OEP)

**What is MA OEP?**

If you already have a Medicare Advantage Plan (Part C) you can switch back to Original Medicare and get a Medicare Prescription Drug Plan (Part D) or change to a different Medicare Advantage Plan.

**When is MA OEP?**

January 1st–March 31st

**When will my coverage start?**

If you make an election during MA OEP your coverage will start the first of the month following the receipt of your enrollment request.

* You may make only one election during MA OEP.

### General Enrollment Period (GEP)

**What is GEP?**

General Enrollment Period (GEP) is the annual window for Medicare recipients to enroll into Part A and/or Part B if you did not sign up during your Initial Enrollment Period and you do not qualify for a Special Enrollment Period.  

**When is GEP?**

January 1st–March 31st

**When will my coverage start?**

You can enroll into Part A and/or Part B January 1st–March 31st but your coverage will not begin until July 1st. It is important to note you may have to pay a late enrollment penalty which will result in a higher Part A and/or Part B monthly premium.

### Additional opportunities to enroll into Part C and/or Part D

If you have Medicare Part A, and enrolled into Medicare Part B during GEP you can sign up for a Medicare Advantage Plan (Part C) April 1st–June 30th.

If you do not have Medicare Part A, and you enrolled into Medicare Part B during GEP you can sign up for a Medicare Prescription Drug Plan (Part D) April 1st–June 30th.

### Special Enrollment Periods (SEP)

**What is a SEP?**

When certain life events occur, you are given a Special Enrollment Period to make changes to your Medicare. The types of changes you can make and the length of time you have to make the changes vary.

**When do I have a SEP?**

- Special Enrollment Periods are different for Original Medicare (Part A and B), Medicare Part D and Medicare Advantage (Part C).
- **Original Medicare:** The SEP’s for Part A and Part B are limited to the following:
  - If you and/or your spouse is working and you’re covered by a group health plan through the employer or union based on that work:
    - You have an 8-month SEP to sign up for Part A and/or B starting the month after employment ends OR the month after your group health plan ends (whichever happens first)
  - If you were an international volunteer and were out of the country during your initial enrollment period for at least 12 months on behalf of a tax-exempt organization and had health insurance that provided coverage for the duration of the volunteer services:
    - You have a 6-month SEP to sign up for Part A and/or B when you are no longer serving as a volunteer outside of the US, the organization no longer has tax-exempt status or you no longer have health insurance that provide coverage outside of the US (whichever happens first)
- **Part D and Medicare Advantage:** You can make changes to your Medicare Advantage and Medicare Part D coverage when certain events happen in your life (ex. you move, lose other coverage, are eligible for Low Income Subsidy (LIS) etc.). Rules about when you can make changes and the type of changes you can make are different for each SEP.

**When will my coverage start?**

Rules about when you can make changes and when your coverage will start vary for each SEP.

For additional information on Medicare enrollment periods you can contact your local VICAP office. To locate the VICAP office serving your area call 1-800-552-3402.
Benefits Enrollment Center (BEC) at Senior Connections

The Benefits Enrollment Center (BEC) at Senior Connections launched in 2019 to help low-income seniors and younger adults with disabilities access programs that pay for healthcare, food, and more. Our Benefit Outreach Specialists provide direct assistance with screening for eligibility, completing applications and follow-up on eligibility determinations.

Through the BEC Medicare beneficiaries receive enrollment assistance with the following programs:

- Low Income Subsidy (LIS) / Extra Help
- Medicare Savings Programs (MSPs)
- Medicaid
- Supplemental Nutrition Assistance Program (SNAP)
- Low Income Home Energy Assistance Programs (LIHEAP)
- Lifeline (phone and internet)
- New Eyes (eye glasses)
- EyeCare America (eye exams)
- Other benefits as available

If you would like assistance applying for benefits, or if you have questions, you can contact the BEC by:

- Email: bec@youraaa.org
- Phone: 804-672-4484
- Web: www.seniorconnections-va.org

VICAP
Virginia Insurance Counseling and Assistance Program

ABOUT VICAP

The Virginia Insurance Counseling and Assistance Program (VICAP) is part of a national network of State Health Insurance Programs (SHIP).

COUNSELING TOPICS

- Original Medicare
- Medicare Prescription Drug Coverage (Part D)
- Medicare Advantage (Part C)
- Medicare Supplemental Insurance (Medigap)
- Extra Help with Medicare Prescription Drug Costs (LIS)
- Medicare Savings Programs (MSP)
- Long-Term Care Insurance
- Medicare Appeals and Denials
- Preventing, Detecting and Reporting Healthcare Fraud, Errors and Abuse

COUNSELORS

Trained volunteers assist Medicare beneficiaries, their families and caregivers with free, unbiased and confidential counseling related to Medicare.

VICAP AT SENIOR CONNECTIONS

Locally, VICAP is sponsored by Senior Connections, CAAA and serves the City of Richmond and the counties of Chesterfield, Henrico, Powhatan, Goochland, Hanover, Charles City and New Kent.

CONTACT VICAP AT SENIOR CONNECTIONS

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

If you are outside of Senior Connections service area and would like to locate your local VICAP office, call 1.800.552.3402

Senior Medicare Patrol (SMP)

The Virginia Senior Medicare Patrol’s (SMP) mission is to empower and assist Medicare beneficiaries, their families, and caregivers to prevent, detect, and report health care fraud, errors, and abuse through outreach, counseling, and education. The Virginia SMP works with local AAAs and volunteers to provide information, conduct educational presentations and attend events to share information with the public.

Fraud Hotline: 1-800-938-8885
SMP Website: www.VirginiaSMP.com

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

Virginia Department of Aging and Rehabilitative Services

This product was supported, in part, by funding from the U.S. Administration for Community Living (ACL), Dept. of Health and Human Services. Points of view or opinions expressed here do not necessarily represent official ACL policy.
Who gets the keys to your digital estate?

By Liz Weston

You may not own cryptocurrency or run an online business. But if you do almost anything online, you probably have digital assets — electronic records that you own, control or license.

Failing to make arrangements for those assets while you’re alive could result in unnecessary costs, stress and heartache to those you leave behind.

Online photo and video collections could be lost forever. Heirs could also be locked out of electronic records with monetary value, such as cryptocurrency and frequent flyer miles. Email and social media accounts could be hacked.

Even basic tasks, such as paying bills online or canceling online subscriptions, may be difficult or impossible if you haven’t made arrangements.

“There would be no way for someone to know how I pay bills unless they could access my online account and my emails,” said Abby Schneiderman, co-founder of Everplans, a site for creating end-of-life plans and storing documents.

“And if it takes you a while to access these accounts, you’re going to realize afterwards, ‘Well, we’ve lost thousands of dollars on services we don’t use or don’t need anymore, because we can’t access them.’

Here’s what you should consider and do to make this job easier for your descendants:

Provide logins to your executor

In the past, your executor — the person entrusted with settling your estate after your death — probably could have figured out what you owned and owed by rummaging through the papers in your filing cabinet and the bills in your mail, said Sharon Hartung, the author of two books for financial advisors, Your Digital Undertaker and Digital Executor. That’s no longer the case.

“Because our digital assets tend to be virtual in nature, an executor is not going to find them in a search of our home office,” Hartung said. “We’re going to have to leave some additional instructions on what we’ve created and how the executor is supposed to get access.”

Google and Facebook are among the few online providers that allow you to appoint someone to manage your accounts if you become incapacitated or die. Apple recently announced plans to add a similar feature.

The vast majority of online providers don’t have this option, however. Complicating matters further, almost all providers prohibit sharing passwords.

Typically, executors can’t demand access to your digital assets unless you specifically give them authority to do so in your will or living trust. Even then, a provider’s terms of service may limit what the executor can do and hinder them from carrying out your wishes.

So, giving your executor your login credentials may be the easiest way to make sure they can carry out your wishes.

Share an inventory and passwords

The first step in creating a plan for your digital assets is to make a list of them.

Searching online for a “digital assets inventory” will turn up some worksheets, including a detailed one created by the trade organization Society of Trust and Estate Practitioners, or STEP. It allows you to list your accounts, usernames and passwords.

Don’t forget to include access to your devices. If you have two-factor authentication set up on accounts to verify your identity — and typically you should — your executor will need the passcode to unlock your phone or other device that receives the authentication code.

Provide logins to your executor

As caregivers, guilt is our constant companion,” Goyer said. “When you’re a long-distance caregiver, it’s even more so.”

AARP has numerous resources for caregivers, including a “Prepare to Care” planning guide and a financial workbook for estimating and tracking costs. Goyer, who cares for her grandparents, parents and a sister from afar, suggests the following ways to make long-distance caregiving more effective and manageable.

Assemble a team

If you can’t physically check in on your loved one regularly, enlist others who can, Goyer suggested. Those could include family members or friends who live closer, or even a friendly neighbor to whom you can give your contact information.

“You may say, ‘Hey, if you notice grass isn’t getting mowed, things around the house look like they’re not being kept up, will you let me know?’” Goyer said.

If you have siblings, they can pitch in even if they’re long-distance too. They can make daily check-in calls or handle tasks such as paying bills, making medical appointments and dealing with insurance companies.

If you have the means, consider hiring a geriatric care manager, also known as an aging life care professional, to help you evaluate your loved one’s caregiving needs, hire home health aides if necessary and step in if there’s a crisis.

These professionals, who are often nurses or social workers, typically charge $75 to $200 an hour. An initial assessment may cost a few hundred dollars, but then the manager can be tapped as needed.

“If my parents had to go to the hospital or some emergency happened, there had to be somebody right away who could deal with it,” Goyer said.

Embrace technology

Video calling isn’t the only technology that can make life easier.

Medical alert systems can allow a loved one to summon aid, and some have fall-detection technology that works even if the person isn’t wearing a special device. Smart pill dispensers manage medications, and some can let caregivers know if doses aren’t taken.

Smart home systems can also help. A smart door lock, for example, can allow you to grant access from afar to someone such as a friend, a health aide or paramedic. A smart thermostat can help you ensure a comfortable temperature, while a smart home security system can let you know if your loved one has left the house.

Goyer used security cameras to keep an eye on her dad “whether I was going outside to take out the trash or 2,000 miles away.”

—AP/NerdWallet
Maximize spouse assets if on Medicaid

By David Rodeck

The bill for long-term care adds up fast. The annual median cost for a private room in a nursing home was $105,850 in 2020, according to Genworth. The government will up these costs if you qualify for Medicaid, but that’s easier said than done.

“Medicaid is a welfare program,” said Neel Shah, estate-planning attorney and a certified financial planner at Shah & Associates in Monroe Township, N.J. “There are strict income and wealth limits to qualify.”

(Medicaid should not be confused with Medicare, the national health insurance program for people age 65 and over that largely doesn’t cover long-term care.)

If you can pay for your own care, you’ll have more options, as not all facilities accept Medicaid. Still, even individuals with ample savings risk impoverishing their spouses to pay for a long stay in a nursing home.

If that’s what you fear, you may be surprised to learn that you can preserve some assets for a spouse and qualify for Medicaid using tools designed for that purpose.

How to qualify, but protect spouse

Although qualifications vary by state, to qualify for Medicaid, your income generally must be less than $2,382 per month. However, you can allocate as much as $3,259.50 of your monthly income to a spouse, whose income isn’t considered, and still meet the Medicaid limit.

Your assets must be $2,000 or less, with a spouse allowed to keep up to $130,380. Cash, bank accounts, real estate other than a primary residence, and investments, including those in an IRA or 401k, all count as assets.

But you don’t have to count as assets your residence, non-luxury personal belongings like clothes and home appliances, one vehicle, engagement and wedding rings, and a prepaid burial plot.

Therefore, redistributing your assets can help you meet Medicaid’s standards. “Rather than keeping $100,000 in the bank, use that money to pay off your mortgage or pay for home renovations,” Shah suggested.

Alternatively, you could prepay a burial plot, replace a vehicle or upgrade household appliances. Your spouse will keep these purchases if you need long-term care, and with fewer assets to spend down, you’ll qualify for Medicaid sooner.

What your spouse is left with, however, is unlikely to be enough to live off of. You could boost a spouse’s income with a Medicaid-compliant annuity.

These contracts turn your savings into a stream of future retirement income for you and a spouse and don’t count as an asset. You can buy the annuity at any time, but to be Medicaid compliant, the annuity payments must start immediately, with the state named as the beneficiary after you and your spouse pass away.

Consider irrevocable Miller Trust

You could also set up a Miller Trust for yourself, according to Steve Parrish, co-director of the Center for Retirement Income at the American College of Financial Services in King of Prussia, Pennsylvania.

This irrevocable trust is used exclusively to satisfy Medicaid’s income threshold.

If your income from Social Security, pensions and other sources is above Medicaid’s limit but not enough to pay for nursing home care, the excess income can go into a Miller Trust. That lets you qualify for Medicaid while keeping some extra money in the trust for your own care.

The funds can be used by you to dine out, purchase new clothes, or pay for dental work, which Medicare doesn’t cover, Parrish said.

Descendants may have to pay

These strategies protect assets or income for couples. Leaving something to other heirs is harder.

After you and your spouse pass away, state governments are required to recover Medicaid costs from your estate whenever possible — through a lien on your home, reimbursement from a Miller Trust, or seizure of assets during probate before they’re distributed to heirs.

A potential workaround comes with risk. Any assets given away within five years of a Medicaid application date still count toward eligibility, but property transferred to heirs earlier doesn’t.

“You could set up an irrevocable trust on behalf of your children, and transfer property that way,” Shah said. “It’s like putting the property away in a vault and giving them the key.”

Because you lose control of the trust’s assets, your heirs should be willing to help you out financially if you need it.

That’s too much uncertainty for Parrish. If someone has that much money, he said, maybe they should use it to pay for better care.

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Use a trust to protect child’s inheritance

By Lisa Brown

I recently met with a client to update her will, and her big question was whether she still needs a trust for her daughter. Her child has graduated college, is on her second well-paying job, got married and is now a new mom.

Her daughter has been maturing into a responsible young adult. But there’s another factor that weighs heavily on my client’s mind: her son-in-law and the potential for divorce.

My clients don’t want money they’ve worked hard for to pass down to their son’s or daughter’s ex-spouse if the unfortunate reality of divorce happens.

With the current federal estate tax exemption in 2021 at $11.7 million per person or $23.4 million for married couples, setting up a trust to save taxes upon death is not as much of a driving force as it used to be. Even if the estate tax limit is cut in half [Congress is considering significant reductions], most people will still be protected, as far as taxes go.

The larger question becomes how well they think their children will handle receiving a large sum of money. As they watch children mature, in most cases my clients eventually feel their child is up to the task.

Yet they still want a trust because they worry about their adult child losing thousands, if not millions, of dollars of their inheritance as a result of a failed marriage. By establishing a trust as part of their will, these clients can help protect their child’s assets in a divorce settlement.

How a trust works

Let’s examine how this works. In many cases, if a child receives an inheritance and combines it with assets they own jointly with their spouse — such as a bank account, car or house — depending upon the state in which they live, the inheritance may become subject to marital property division if the adult child and spouse later divorce.

But if the child’s inheritance remains in a trust account, or they use trust funds to pay for assets only in their name, the inherited wealth can further be protected from a divorce. This gives the adult child their own assets to fall back on in the event of a divorce.

One of my clients left his daughter’s inheritance in a trust after her first divorce because he was afraid his hard-earned dollars might end up squandered if she remarried. It turns out my client was spot on — she married again; it did not work out, but her second ex-husband never got a dime from her trust.

Trusts can be complex and involve extra administrative work and costs, which may cost more compared with leaving assets outright to your children.

In addition, a person or company must be named as a trustee to oversee these funds throughout the trust’s existence. But many people are willing to pay these costs to protect their child’s wealth.

When to consider a trust

How do parents decide whether to leave assets in trust for their children because of the possibility of a failed marriage? Here are three scenarios to consider:

—If your child is under 18, you’re probably not thinking about the marriage/divorce angle. However, due to their youth, leaving assets in trust for them is often a good idea. A trustee will be named to oversee the child’s assets and will be able to guide them to make wise decisions with these funds. And the trustee has the power to deny any financial requests, which can be valuable if a young person is immature or easily influenced.

—Is your child newly married? Nearly all couples are happy in the first years of marriage, but the road can turn bumpy as life becomes more stressful and complex — whether it’s a job loss, a decline in health, financial stress or simply the demands of raising children. Instead of deciding to set up a trust right after your child’s marriage, watch how the marriage progresses over the next five to 10 years.

—How is the marriage going? Even after five years or more, consider how comfortable you are with your child’s relationship and how you feel about your son or daughter-in-law. If there is constant fighting or you simply have a “gut feeling,” setting up a trust for your child’s inheritance might be a wise move.

I encourage my clients to think about estate plans as five-year plans: Review your wills, trusts and other documents every five years.

It isn’t necessary to constantly change these documents, but reviewing them periodically helps a person to carefully evaluate relationships, finances and the emotional dynamics of their families. In addition, an estate lawyer can modify or delete these documents, but reviewing them periodically helps a person to carefully evaluate relationships, finances and the emotional dynamics of their families. In addition, an estate lawyer can modify or delete these documents.

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In search of the Underground Railroad

By Glenda C. Booth

Harriet Tubman was born enslaved in Dorchester County, Maryland, around 1822. She was rented out at age six by her owner, but at age 27 escaped to Pennsylvania.

After her escape, Tubman became a highly effective “conductor” on the Underground Railroad, making 13 trips back to her home area to guide 70 people to freedom.

“I never ran my train off the track, and I never lost a passenger,” Tubman once said.

The Underground Railroad was secretive in nature, and few structures remain. But many historic sites related to Tubman survive today.

Invisible depots and tracks

Neither subterranean nor a train, the Underground Railroad was a loosely connected network that stretched over half of the United States, connecting sympathizers who helped self-emancipating people escape slavery.

Runaways headed to free northern states and Canada as well as Spanish Florida, California, Mexico, the Caribbean and Central America. They were aided by people who cooperated across racial, ethnic, socioeconomic, gender and religious lines.

Freedom-seekers often traveled at night—in disguise, on foot, in wagons, by boat, however they could. During the day they slept in barns, cellars, sheds, churches or other “stations.” They used railroad-related code words such as stations and depots (safe hiding places), conductors (guides) and tracks (routes with sympathizers).

Maryland was a pivotal border state before the Civil War. Its many waterways and overland routes were used by many enslaved people, who often headed to Philadelphia as their first destination. That city was the headquarters of William Still’s Pennsylvania Anti-Slavery Society, which aided 1,500 people in their journey to freedom.

Tubman Byway’s 45 sites

Dorchester County, Maryland, about three hours north of Richmond, is a mosaic of 600 square miles of vast, flat farmlands, dense woods, creeks, rivers and marshes. Its mazelike landscape looks much as it did in the 1800s, when many enslaved people bolted from their plantation owners to freedom.

If you want to tour local Underground Railroad sites, follow the Harriet Tubman Underground Railroad Byway—a self-guided driving tour along 125 miles in Maryland and 98 miles in Delaware—which highlights 45 marked sites.

Travelers can download an audio guide from the website (harrietstubmanbyway.org) or download a free smartphone app to navigate the trip. In fact, smartphone users can now point their phone’s camera at certain sites to see historic images superimposed on the current landscape.

For an introduction to the byway and touring materials, start at the Dorchester County Visitor Center in Cambridge, Maryland. The Harriet Tubman Museum and Educational Center opened in Cambridge four years ago.

Not far away, slave auctions took place outside the Italianate Dorchester County Courthouse, built in 1854, and its 1852 predecessor, destroyed by fire. Inside this courthouse, a free Black man, Samuel Green, was given a 10-year prison sentence for owning the anti-slavery novel, Uncle Tom’s Cabin.

A memorial garden in Cambridge honors Tubman with murals painted by her descendant Charles Ross.

At the Harriet Tubman Underground Railroad Visitor Center in Church Creek, 10 minutes away, a film and exhibits detail Tubman’s life. Visitors learn that her early love of the outdoors and life of hard work, including driving mules, timbering and farming, later gave her insight and survival skills to escape, aid others, and become a Civil War Union nurse, spy and suffragist.

The adjacent Blackwater National Wildlife Refuge is a wild expanse of the natural elements that Tubman and others navigated. In the refuge, they foraged for food in the wetlands, dense woods and muskrat lodges.

Historic buildings tell a story

One of the byway’s most popular stops, the Bucktown Village Store, stands mostly unchanged today. (The store, now a small museum and gift shop, is open by appointment only.)

Here Tubman witnessed an enslaved field hand break free of his master. When the “owner” demanded that Tubman help with the capture, she refused, and he struck Tubman in the head, cracking her skull and leaving her with seizures and headaches for the rest of her life.

The tour route takes visitors north to several sites from the 1800s, including the Jacob and Hannah Leverton House in Preston, a Quaker abolitionist haven.

At Preston’s Linchester Mill, a water-powered grist mill with a post office, general store and several safe houses, people could get the latest news. The town’s Mount Pleasant Cemetery was likely a meeting place for fugitives.

In Denton, the William Still Family Interpretive Center honors the Still family’s struggle for freedom. Still documented more than 1,000 escapes, compiling in 1871 one of the most authentic existing records of the Underground Railroad.

Another conductor: Frederick Douglass

Frederick Douglass also led people on
Cruise Through Richmond’s Past and Present

Now through November, Riverfront Canal Cruises offers 40-minute, historically-narrated tours that travel along downtown Richmond’s Canal Walk and review centuries of Richmond’s history.

Fridays-Sundays
Hourly departures
12:00 p.m.-7:00 p.m.
139 Virginia Street

Tickets sold on a first come, first served basis at the Turning Basin’s ticket kiosk or online up to 24 hours in advance. Boats are handicap accessible.
Some unique attractions to check out

By Victor Block

While the Statue of Liberty stands as America’s most famous symbol, our country’s character can also be found in its quirky roadside monuments: the world’s largest ball of twine, a corn palace, giant dinosaur statues, and buildings that resemble shoes, bugs or coffee pots.

For your next day trip, consider a few overlooked destinations in our region: giant floats that have appeared in inaugural parades and the Rose Bowl, for instance, or ships that sailed in Maryland’s waterways centuries ago.

We have some wonderful, welcoming — and, in some cases, downright weird — places to visit without driving far from home.

Parade floats in Virginia

Although Shenandoah Caverns in Virginia (near Luray Caverns) is well known, its adjacent warehouse, the American Celebration on Parade, gets less attention. But visitors to the red-carpeted warehouse will be impressed by the enormous floats that had a few hours of glory before being laid to rest.

In addition to the elaborate parade floats, including from Presidential Inaugurals and Rose Bowl parades, the facility displays models ranging from a miniature U.S. Capitol building and Iwo Jima Memorial to a 20-foot pelican playing a banjo and a 30-foot genie (shenandoahcaverns.com).

Open through Labor Day.

Baltimore’s eclectic treasures

In Curtis Creek in Baltimore, a unique collection of ruined ships rises from the water’s surface. As their useful lives ended, they were unceremoniously dumped along the shoreline.

Among the residents of the ship graveyard are several wooden World War I freighters, a sidewheel steamer and several houseboats.

The most notable ship, a three-masted schooner known as the William T. Parker, was abandoned in the 19th century off the coast of North Carolina and drifted all the way to Maine. To see the vessels, rent a boat or kayak, park at the nearby Jaws Marina, or glimpse them from the I-695 bridge nearby (gofishbaltimore.com).

While you’re in Baltimore, stop at a unique diner near the Baltimore Museum of Art. Along with breakfast classics and Southern staples, the Papermoon Diner serves up a colorful collection of quirky decorations that it touts as “living art” (others may call it pop-culture kitsch).

Mannequins lean against walls and lounge on the lawn. Plastic toys, carousel horses and a collection of Pez paraphernalia help to transform a place to eat into a feast for the eyes as well (papermoondiner24.com).

After eating, floss. That’s one of many messages imparted at the National Museum of Dentistry, appropriately located near the Baltimore College of Dental Surgery.

Among some 40,000 objects that trace the history of the profession are historic dental chairs, instruments that were used on Queen Victoria, and George Washington’s lower dentures — which, despite legend to the contrary, were fashioned primarily from ivory, not wood (dental.umaryland.edu/museum).

Frightening teeth are among the exhibits
the Underground Railroad near Rochester, New York. Douglass was born into slavery around 1818 in Talbot County on Maryland's Eastern Shore. He became a bank president, statesman, lecturer and author.

Offbeat
From page 18
at Proteen Books & Records, located in a Baltimore warehouse. A real book store, it's also where Dr. Gloom’s Crypt of Curiosities displays a collection of morbid artifacts, like ghastly recreations of cryptids, mumified remains and a representation of Barnum's sharp-toothed Fiji mermaid.

That fraudulent creature has the torso and head of a monkey attached to the back half of a fish, and in years past was a common feature of circus sideshows, where it was presented as a real animal.

West Virginia's Mothman
Another unbelievable creature, the Mothman, is celebrated in the heart of West Virginia. At the Mothman Museum in Point Pleasant, visitors can learn about the birdlike humanoid that residents claimed to have seen in the mid-1960s.

They reported sightings of a large, gray-winged creature with glowing red eyes. To learn more about Douglass, visit the Talbot County Courthouse in Easton, where Douglass was jailed in 1836 after he attempted to escape from his plantation.

In addition, visitors can see the Banana-Douglass Museum in Annapolis, and Douglass’s home, Cedar Hill, in Washington, D.C., where he lived from 1878 until his death in 1895.

To help your search
The Harriet Tubman Underground Railroad Byway has a list of all 45 sites on the self-guided tour: harrietubmanbyway.org. Some sites may be closed during the pandemic, so call ahead.

Make a reservation for the Harriet Tubman Visitor Center in Church Creek, open Thursday through Sunday, at bit.ly/Tubmanreservations.


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.

My Zoomer is a delight to ride! It has increased my mobility in my apartment, my opportunities to enjoy the-out-of-doors, and enabled me to visit the homes of my children for longer periods of time. The various speeds of it match my need for safety, it is easy to turn, and I am most pleased with the freedom of movement it gives me.

Sincerely, A. Macon, Williamsburg, VA

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

Why spend another day letting mobility issues hamper your lifestyle? Call now and find out how you can have your very own Zoomer.
Historic violins tell stories of pain, hope

By Catherine Brown

During the Holocaust, Nazis forced Jewish musicians to play while their family members, neighbors and friends were marched to death camps.

At Auschwitz, Birkenau and other concentration camps, SS officers assembled orchestras and bands, ordering prisoners to play during executions. For some, the ability to play an instrument spared their lives.

“The people that played, they saw their families going to the gas chamber, and through the violin they were going with them,” said Amnon Weinstein, 82, a Holocaust-era survivor and violinmaker. “They couldn’t pray. Their violins prayed for them.”

This year, 30 of the historic instruments Weinstein has restored in his Israeli shop are on display at U.S. museums in an exhibition titled “Violins of Hope.”

Why hope? “The violins were played in impossible situations,” Weinstein explained in a recent interview with Fifty Plus, “but the people playing them survived.”

From August 4 to October 24, the exhibition will be in Richmond, thanks to a collaboration between the host institution, the Virginia Holocaust Museum, and the Virginia Museum of History and Culture, the Black History Museum and Cultural Center and the Richmond Symphony. Each museum will display violins and host educational programs.

Samuel Asher, executive director of the Virginia Holocaust Museum, said that the violins help people comprehend the devastation of the Holocaust, when six million Jews were methodically killed by the Nazis.

“It’s hard to understand the Holocaust en masse, but we can understand one story at a time.”

Weinstein’s story

When Weinstein was born 82 years ago, his parents had recently fled Eastern Europe to what was then Palestine. Nearly 400 of Weinstein’s relatives perished in Lithuania, site of the Ponary Forest massacre, where Germans murdered an estimated 75,000 Jewish civilians along with 25,000 prisoners of war and others.

“My mother would show us pictures of Ponary Forest,” Weinstein said in a video about his life and work. “She would tell us, ‘This is your family’.”

His father, Moshe, was a well-regarded luthier who made instruments for some of the world’s most talented violinists. Some immigrants would bring their violins to him and tell him that if he didn’t buy them, they would destroy the instruments, as they elicited such painful memories for them.

By the late 1980s, Weinstein had taken over his father’s workshop. One day, an Auschwitz survivor who hadn’t played his violin since the Holocaust, asked him to restore his old violin for his grandson to play.

That restoration led to a calling. Weinstein has since restored more than 90 such violins.

“All of them are my children,” Weinstein said. “Every time I hold a new violin from the Holocaust, it feels like I’m holding history.”

Telling their owners’ stories

The current exhibition includes not only violins but the histories of their owners. Many of these stories are chronicled in a book by internationally respected musicologist James Grymes titled Violins of Hope: Violins of the Holocaust — Instruments of Hope and Liberation in Mankind’s Darkest Hour.

One violin’s interior contained black powder, Weinstein said, residue from when it was played near the death camps’ crematoria.

Another had dried flowers inside. A woman came to own it after the Jewish boy whom she had hidden in her home left and never returned. She felt she honored the boy by placing flowers inside his silent violin.

The “Lyon violin” tells the story of a man traveling to Auschwitz. He threw his violin out the window of the moving train as it passed through the French city. He knew he would be unable to play it where he was going and hoped someone else would derive joy from it.
Choose these perennials for fall blooms

By Lela Martin

My sister who lives in planting zone 5, far north of Virginia, asked my advice about selecting blooming plants for the heat of summer. I’ll give you the same about selecting blooming plants for the heat of summer. I’ll give you the same

For annual selections, I recommend looking at commercial plantings. What survives in a median, in front of an office complex, or on a shopping center hellsrip?

For perennial plants, I plug natives. The following suggestions are summer-blooming natives for zone 7 here in Central Virginia.

Purple show

Liatris (aka blazing star or gayfeather) is a genus in the Aster family that produces a large spike of lilac flowers. There are several species, all of which provide a showy exclamation point in a garden while providing nectar for hummingbirds, butterflies and native bees.

New England asters prefer moist soils and full sun. These lavender-pink to deep violet wildflowers can grow four to six feet tall. Blooming from August through September, they provide a nectar source for pollinators, especially monarchs as they stock up for their fall migration to Mexico.

Need moist soil

 Swamp or Eastern rose mallow (Hibiscus moscheutos) produces creamy-white or pink flowers from July through September. The flowers have a deep pink or burgundy center and grow six to eight inches in diameter. The plants thrive in full to partial sun. (Note: This plant may be marketed as a hibiscus and is not the tropical hibiscus that is an annual in the Richmond area.)

Scarlet beebalm (Monarda didyma) produces tightly clustered tubular red flowers from July through September. True to its name, beebalm attracts hummingbirds, butterflies, bumblebees and other native bees. Growing in full sun to partial shade, its native habitat is creekbanks and flood-plains.

Might require staking

Narrow-leaf mountain mint (Pycnanthemum tenuifolium) has a long bloom period. With silvery foliage and white to lavender blooms, it is a pollinator magnet. Like many tall-growing native perennials, it may need staking as it can grow four feet high.

New York ironweed (Vernonia novae-angustifolias) can reach six feet tall. Its natural habitat includes riverbanks; however, it can tolerate regular or dry soil. It has finely petaled red-purple flowers from July through September that attract butterflies.

Joe Pye weeds (Eutrochium spp.) are not weedy at all. With heights ranging from three feet to seven feet, they may need staking, however. They have a clumping growth habit with flowers that attract butterflies, especially swallowtails and monarchs.

Leave the spent flower heads through the winter; the plant “fluff” will be used by birds for nests the following spring. Flow-ering from July through September, Joe Pye colors range from dusky rose to mauve pink. Sweet Pye weed has a vanilla fragrance. Most need moist to wet, rich soils.

Not-so-mellow yellow

Solidago is a genus of about 100 species known as goldenrod. Blooming in late summer and early fall, goldenrods provide late season food for bees and butterflies, as well as attract predatory insects that target pest insects.

Goldenrod species vary in light and moisture requirements. While most blooming plants require full sun, the following species add a yellow splash to lightly shaded spots: Solidago caesia (blue-stemmed or wraith goldenrod); the aggressive Solidago flaxcatus (zigzag goldenrod); Solidago nemoralis (gray, dwarf, or old field goldenrod).

Helianthus is a genus of 62 sunflower species in the Aster family. Many gardens include the annual sunflower with its plate-sized blooms; however, there are perennials species native to the area. In fact, the perennial H. angustifolias was named 2007 NC Wildflower of the Year.

With bright yellow flowers from July through October, sunflowers are not only appealing to us, but also to pollinators.

See GARDENING, page 22

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Concerts bring violins to life

In conjunction with the exhibition, musicians will play the violins at several concerts. The Richmond Symphony, for instance, will play the violins at the Cathedral of the Sacred Heart downtown as well as at other venues in the region.

Weinstein has seen the restored violins played throughout the country, and he has been moved by musicians’ engagement with the instruments.

“The orchestras are not playing at 100 percent of their abilities; they’re playing at 200 percent. They cannot speak afterward. They are touched completely,” Weinstein said.

The violins from the exhibition will be played in featured concerts at the Cathedral of the Sacred Heart on Sept. 9 at 7:30 p.m. and St. Mary’s Catholic Church on Sept. 10 at 6 p.m.

Community concerts will take place at the Virginia Holocaust Museum on Aug. 5 at 6:30 p.m.; the Weinstein JCC on Sept. 26 at 3 p.m.; Virginia Arts Festival on Oct. 6 at 7:30 p.m.; Congregation Beth Ahabah on Oct. 17, 3 p.m.; and Virginia Museum of History and Culture on Oct. 24 (time TBD).

For more information about the exhibition, or to purchase tickets to some of the concerts, visit violinsofhoperva.com.

“Every violin tells a story.”

A不管你这个工作会是那么的重要, 我明白的, Weinstein said. “Every time I restore a violin, I’m putting to life six million voices to speak.”

Gardening

From page 21

who love their nectar, and birds, who enjoy the seed heads.

These plants are also the larval host for several butterfly species, including the painted lady and silvery checkerspot. Note that perennial Helianthus spread rapidly by rhizomes and can be aggressive in a garden; however, if you have space, they are great for naturalizing.

Rudbeckia species, including black-eyed Susan (R. hirta) and green-headed coneflower (R. laciniata), are low maintenance plants that are easy to grow and tolerant of most soils. Some are shorter lived, but all reseed and establish clumps. The yellow petals surround a woody cone.

Butterflies and bees are attracted to the nectar, while birds, especially goldfinches and chickadees, enjoy the ripe seeds. Black-eyed Susan blooms from June through October and is drought-tolerant.

While August is not the best month for planting perennials, it is a good time to scout out a few natives for planting this upcoming spring.

And, as I advised my sister, it’s always important to choose the right plant for the right spot!

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

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  - Springfield Town Center

- **Bethesda, Md.**
  - Sunday, Oct. 24, 2021
  - Westfield Montgomery Mall

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