The last chapter

Shelby Kirillin, left, and Nicky Hansen, right, are professional end-of-life doulas who help people during their final days.

Photo by Dan Currier
Old age is a gift. As Mark Twain put it, “Do not complain about growing old. It is a privilege denied to many.” I’m grateful for every wrinkle and insight that comes with another year. I’m grateful, too, for the older people in my life who showed me how to age well. What they all have in common, I’ve found, is something akin to hope — and something more: a love of life itself.

My grandparents met at a USO dance; he was a U.S. Army sergeant, she a nurse. Both stationed in England before D-Day, they were married in a small church with only two witnesses: the janitor and the priest. After the wedding, my grandfather and grandmother were married in a small church with only two witnesses: the janitor and the priest. After the wedding, my grandfather and grandmother planned exciting trips to Japan, India, the Philippines and Italy. When they returned, we’d sit on the “davenport” together, poring over their slides and snapshots from each adventure. My affable grandfather would return from the war, she simply said, “That’s just how it was.”

I admired the two of them not only for their strength but for their delight in life — the way they still flirted in the kitchen, when they thought they were out of earshot, and the way they enjoyed all-you-can-eat buffets. Most of all, I admired their hope. They still planned for the future, keeping up the house they owned for 50 years and sprucing up their yard. They were engaged with life. I watched my grandfather, then in his late 80s, plant a crepe myrtle in his back yard, both of us knowing that the tree would outlast him. He planted the tree anyway, leaving his yard a better place for the next family.

My grandparents on my father’s side demonstrated that retirement is the time to see the world. From their home in Ohio they planned exciting trips to Japan, India, the Philippines and Italy. When they returned, we’d sit on the “davenport” together, poring over their slides and snapshots from each adventure. My affable grandfather also a WWII veteran, enjoyed striking up conversations wherever he went. He could quote the Japanese man he shared a park bench with or the Irish farmer who gave him directions.

Inspired by photographs of my grandfather feeding pigeons in Venice, I bought a ticket to Italy and stood in the same square. When I retire, I’ll use that time to see more of the world — and to meet people, like my grandfather did. My husband’s grandparents, too, were an inspiration. From those two New Yorkers I saw that selling the family home can be liberating. In their 70s they decided to move from Long Island to an oceanfront condo in Rockaway Beach, Queens. Because they weren’t far from a New York City subway station, they ditched their cars and walked everywhere, exploring the city in ways they couldn’t when they were working and raising a family.

“Every day is like a diamond,” she said to me once, still thrilled with each morning’s possibilities.

Every week, they’d take the subway to Times Square or Lincoln Center to see a show or concert, reporting back to us excitedly, sometimes line by line. They wanted to see every new movie, read every new book, and keep up with the pace of life. They thrived in the city, happy just to be alive.

Now my own parents are aging, and my friends’ parents, too. Some have decided to settle in their longtime homes to stay close to friends. Of course, they maintain the house and garden, like my grandparents did. Others have found apartments in walkable senior communities with neighbors who host potluck dinners.

But the older adults I admire most are those who are still passionate about life. Some have found a musical hobby, like my aunt, who taught herself to play the Baroque flute, or the publisher of Fifty Plus, who is dedicating these months to piano compositions.

Others have decided to eat well, exercise and take care of themselves now, in their 70s, so that they can make it to and enjoy their 90s. I swap recipes with one of those healthy agers, who, after a lifetime of quick meals, now reads books about nutrition, takes long walks on the beach and does yoga. Her lifestyle is a good example for me, a reminder that it’s never too late to take care of yourself.

Others travel the world. One couple will fly to Hawaii when it’s safe to travel; another will take their granddaughter to Bali. All of them seem to live with hope. They remain engaged with life. They’re still looking forward to that next adventure: still reading the latest books, still playing music, still planting trees.

If I’m lucky enough to have a long life, I intend to do the same.

Please send us your best advice for aging well or, if you prefer, a story about your parents or grandparents. Our contact information is in the yellow box below. We’d love to hear from you.

Letters to the editor

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

Mail your Letter to the Editor to Fifty Plus, P.O. Box 2227, Silver Spring, MD 20915, or email to info@fiftyplusrichmond.com.

Please include your name, address and telephone number for verification.
Doulas support end-of-life transitions

By Diane York

As an intensive care nurse at the Medical College of Virginia in Richmond for 22 years, Shelby Kirillin saw people at their most vulnerable time.

“I felt a lot was missing in the way we treated patients that were dying and their families. Death was handled as a medical experience ... with no emotional or spiritual support,” Kirillin said.

“Death must be acknowledged. In a way, it is as significant a moment as is birth. There is a lost art to taking care of our dying. It should be treated as a sacred moment, not to be minimized or denied.”

So in 2015, Kirillin launched her own company, A Peaceful Passing, to help ease patients through life’s final transition. She’s also a lead instructor for the International End-of-Life Doulas Alliance, the international organization that provides training for people in her line of work.

An end-of-life doula is a professional trained to care for a terminally ill person’s physical, emotional and spiritual needs during the death process. There are many terms used to refer to an end-of-life doula, including “end-of-life coach,” “soul midwife,” “death midwife” or “transition guide.”

What doulas do

End-of-life doulas can provide companionship, respite care, legacy letters to family members, photo albums, supportive services, advance care planning and support, resource location, meal help, grocery and other errand assistance, massages, rides to medical appointments and phone support.

“With a doula, you have the ability to write the last chapter of your life. Requests can include vigils, legacy, family, what they want the doctors and nurses to do — as in ‘Don’t talk about me in the third person like I’m not here’ — or simply being able to talk freely about what is happening to them,” Kirillin said.

Services can be divided into three components: advance planning, active death support and post-death affairs. Although end-of-life doulas don’t perform medical duties, they may assist hospice workers. Costs vary from $50 to $150 an hour or more, depending on the location. Most doulas offer sliding-scale prices.

Hiring a doula can help family members avoid painful discussions. The imminent loss of a loved one, Kirillin said, “is often hard to talk with relatives about, as they don’t want to discuss or believe it is going to happen.”

To help facilitate these conversations, in 2016 Kirillin started a Death Café, meetings for people who simply wanted to talk about death — their own or others. About 20 people attended until COVID stopped their meetings, but she hopes to resume them this year.

Supporting clients is ‘gratifying’

Three years ago, Kirillin added her friend Nicola (Nicky) Hansen as a partner. Hansen was living in the U.S. when her father died suddenly in the U.K. She was devastated that she wasn’t there for him or her mother and didn’t have the chance to say goodbye.

So, Hansen began to do volunteer hospice work in Richmond and found it emotionally gratifying. What she could not give to her father she gave to others.

A Peaceful Passing was a natural fit for Hansen, she said.

“Each client is special. We are holding their hands — and the family’s hands — on this journey, so no one dies alone,” she said.

“A client can be with us for three hours or three years, depending on their needs and condition. It is a raw and scary time for family and patient, so it’s important to build trust with them first,” Hansen said.

That trust helps the patient open up. For instance, when one of Hansen’s clients seemed depressed, she engaged him in a long conversation.

“He relayed to me all the things he had done for others in his life. Through this conversation, he realized what a good life he had and how many people he helped. He was happy and content," she said.

A Peaceful Passing also attempts to celebrate a person’s life before they die. One of Kirillin’s patients loved hiking in First Landing State Park, she recalled. “We talked about a memorial for her, a bench at that site with her name on it. We were able to do this while she was alive, and she was so pleased.”

Another client, who was too tired to host visitors, yearned to connect with her friends and family, Kirillin said.

“We had them each write a letter about her with memories of experiences shared. We made a book of them, and she enjoyed this before she died.”

Best friend inspires lifelong career

As with Hansen’s experience, many end-of-life doulas begin their careers as the result of the loss of a relative or friend. Virginia resident Willow Kelly’s best friend, Colleen, was given a diagnosis of terminal cancer, and she wanted to handle her illness and death in as positive a way as possible.

She found it easier to talk to Kelly about her impending death than her family members.

Kelly helped Colleen with a myriad of tasks she could no longer handle by herself. With Kelly’s help, for instance, Colleen planned a “dying retreat,” inviting 15 close friends and family members to spend a weekend at a resort to talk about her care, her death and her funeral.

After talking about Colleen’s life and imminent death, they understood exactly how to help her and what their roles would be in her last days. Colleen found the weekend “wonderful,” a final bonding experience during which family and friends shared their deepest feelings and best memories.

Helping Colleen through this process, Kelly said, was the most rewarding thing she had ever done, so in 2015 she decided to make it her life’s work. Four years later she received an End-of-Life Doula Professional Certificate from the Larner College of Medicine at the University of Vermont.

Final visits

Kelly and other end-of-life doulas report that many clients have “seen” deceased friends and relatives prior to death. One of Kelly’s hospice cases was a gentleman who was in and out of consciousness.

“One day he said to me, ‘Willow, I have no context for this, but these people are all here to see me. He happily reached out his arms to shake their hands and connect with them,’ Kelly recalled.

In addition to in-person bedside assistance, Kelly and other end-of-life doulas can provide “virtual” online end-of-life help, especially during the past year.

“I was meant to do this kind of work,” Kelly said. “It is so fulfilling to be able to make people’s lives so much richer at such a difficult time.”

See ineld.ca for a list of certified end-of-life doulas. For more information visit virtualdeathdoula.net, apeacefulpassing.info or willowkelly.com.
Prescriptions to cure loneliness abound

By Lindsey Tanner and Martha Irvine

The stranger’s call came when Dianne Green needed it most.

Alone in the Chicago home where she’d raised four kids, Green had never felt loneliness. She was grieving recently deceased relatives and too fearful of COVID-19 to see her grandkids and great-grandbabies.

Then, one day last spring, her cell phone lit up.

The cheerful voice on the line was Janine Blezien, a nurse from a Chicago hospital’s “friendly caller” program, created during the pandemic to help lonely older adults cope with isolation. Blezien, 57, lives just six miles from Green.

“She wasn’t scripted. She seemed like she was genuinely caring,” said Green, 68, a retired dispatcher for the city’s water department. The two women started talking often and became friends without ever setting eyes on each other.

“I called her my angel.”

Rampant loneliness existed long before COVID-19, and experts believe it’s now worse. Evidence suggests it can damage health and shorten lives as much as obesity and smoking.

In addition to psychological distress, some studies suggest loneliness may cause physical changes including inflammation and elevated stress hormones that may tighten blood vessels and increase blood pressure.

Yet loneliness as a public health issue “has kind of been swept under the rug,” said Dr. Ada Stewart, president of the American Association of Family Physicians. There’s no formal medical diagnosis and no mandate to screen for it.

“Now the pandemic has unveiled it,” Stewart said. “This is real.”

A public health crisis

Just a month before a global pandemic was declared, a National Academies report showed that one-third of U.S. adults aged 45 and up were lonely. Surveys have surprisingly found higher rates in younger adults.

A British online survey in 2018 of more than 55,000 people in 237 countries found that loneliness affected 40% of young adults, compared with 27% of those older than 75. Rates were highest in countries including the United States that prize individual success over collectivism.

The true impact from the pandemic has yet to be seen.

U.S. Surgeon General Vivek Murthy, who has called loneliness a public health crisis, points out that much of the world, including the U.S., “was struggling with remarkably high levels of loneliness before COVID-19.

“The pandemic has shed new light on this struggle and reminded us of an unmistakable truth: We need each other,” he said in an emailed statement.

Other countries test solutions

Facing troubling loneliness statistics, the United Kingdom in 2018 created a parliament position called the minister of loneliness, believed to be the world’s first. In February, after a rash of suicides, Japan appointed the second.

The UK’s current minister, Baroness Diana Barran, says the pandemic has kept her busier than ever.

“I have quite a wide portfolio of responsibilities, but I think I get probably 8 or 10 times as much correspondence on loneliness as I get on anything else,” she said.

Some of the solutions they’re trying: Mental health support via texting for young people, “garden gate” visits by volunteers offering socially distanced conversation outside older folks’ homes, and a campaign encouraging people to wear yellow socks to highlight loneliness in teens and young adults.

Unique ‘prescriptions’

Some doctors have gone as far as writing prescriptions for loneliness. There’s no recommended medicine, so they’ve gotten creative.

Evelyn Shaw’s physician knew the widowed grandmother had been holed up in her New York City apartment, too frightened to venture out. She hadn’t seen her close-knit family in person for months.

The doctor wrote her patient a prescription that said simply: “You are allowed to venture out. She hadn’t seen her close-knit family in person for months.”

So the doctor wrote her patient a prescription that said simply: “You are allowed to venture out. She hadn’t seen her close-knit family in person for months.”
Learning to live well with ‘long-haul’ illness

By Jennifer Crystal, Harvard Health Blog

When we get an acute illness like the flu or a cold, we feel sick for a week or two and then get back to our usual lives. This is how illness is “supposed” to go.

But what happens when illness doesn’t fit this bill? What do patients with chronic conditions like diabetes or multiple sclerosis, or with persistent symptoms of Lyme disease or long-haul COVID-19, do when they can’t go back to their normal lives?

Having suffered from the latter two — tick-borne illnesses that have plagued me for two decades, and a case of COVID-19 that took four months to shake — I’ve learned a few lessons about living with persistent illness.

Reframe your mindset

The most important — and hardest — lesson I’ve learned is that with debilitating, persistent conditions, there is no going back. I got sick at age 25. I had been working full-time, living an active lifestyle, burning the candle at both ends. Suddenly, the candle was gone. While I was bedridden through years of intense treatment, all I could talk about was getting back on track. I even threw a big “back to life” party when I finally achieved remission. Then I went right back to the high-functioning lifestyle I’d always known.

Three months later, I relapsed. It took another couple of years of treatment to get well enough to attend graduate school, socialize, exercise and work. The journey wasn’t linear, and I had to pace myself to have more good days than bad.

I realize I couldn’t just wipe my hands of my illnesses. These persistent infections were coming with me, and not only did I have to accept them, I had to learn to move forward with them in a way that honored my needs but didn’t let them run my life.

Recognize your needs

Our bodies are good at telling us what they need: food, sleep, down time. We’re not always good at listening to these messages, however, because we live busy lives and sometimes can’t or don’t want to make time to take care of ourselves. When you have a persistent illness, ignoring your body’s needs becomes harder, if not impossible, and the consequences are more severe.

I’ve learned that I have to pace myself physically and neurologically, stopping activity before I get tired so my symptoms don’t flare. I have to rest in the early afternoon. I must stick to a particular diet, stay on low-dose medications, and do regular adjunct therapies in order to maintain my health.

Now, after recovering from COVID-19, I also need to be conscious of residual lung inflammation.

At first, I saw these needs as limitations. They take up time and energy and prevent me from living a normal life. But when I reframed my thinking, I realized that I’ve simply created a new normal that works in the context of my illnesses. Everyone, sick or healthy, has needs. Acknowledging and respecting them can be frustrating in the short term, but allows us to live better in the long term.

The insurer also created a “Far From Alone” campaign for older adults, with online links to free virtual programs, including exercise classes, cooking lessons and how-to courses on gardening and journaling. In Chicago, vaccination allowed Dianne Green and Janine Blezien to meet briefly in person recently for the first time.

Amid hugs, tears and laughter, they seemed like old friends. “Dianne helps me as much as I help her,” Blezien said.

Now Green is considering becoming a volunteer for the friendly caller program, an idea that thrills Blezien.

“Dianne,” she said, “has so much to offer the world.” —AP

Loneliness

From page 4

to hug your granddaughter.”

The hug “was magical. It was surreal. We just held onto each other, and we cried,” Shaw said. Her daughter filmed the moment in a video that was posted on Twitter last month and went viral.

“We don’t want to live lonely and alone and terrified and afraid,” said Shaw, who along with her granddaughter has received a COVID-19 vaccine.

“We all want to be able to gather with the people we love and our friends. We want to go back to normalcy.”

Friendly calls and screening tools

Of course, loneliness won’t vanish even when the pandemic ends, said psychologist Benjamin Miller, a health policy analyst with Well Being Trust. Some people may still fear interaction, and Miller said programs to help will be needed more than ever.

In Chicago, the friendly caller program initially targeted seniors but will expand to primary care and pediatric practices, and will continue even when the pandemic subsides, said social worker Eve Escalante, manager of program innovation at Rush University Medical Center.

University of Texas researchers tested a similar friendly caller program with adults involved in a Meals on Wheels program. They found meaningful improvements in loneliness, anxiety and depression after four weeks. Several health centers have contacted the researchers to learn how to launch similar programs.

Even health insurers are paying attention. Last fall, Humana Inc. posted an online loneliness screening tool for doctors and included links for referrals to programs to help affected patients, some free and others covered by its health plans.
Staying sun-safe in the summertime

Q: Every summer I love being outdoors, but I am really concerned about the sun damaging my skin. I always try to use sunscreen when I’m outdoors — is there anything else I should do to protect my skin from sun damage?

A: Summertime always brings lots of memories, fun and sun. To maximize your fun it is important to remember to protect your skin from the sun, which can cause painful sunburns, skin discoloration and potentially skin cancer.

But don’t worry! Protecting your skin from harmful sun rays can be done in a few steps.

First, understand how the sun damages skin. Sunlight has two types of ultraviolet rays that are especially harmful to our skin: UVA rays and UVB rays. UVA rays are the main cause for sunburns. We are protected from UVB rays from harmful sun rays can be done in a few steps.

UVB rays are the main cause for sunburns. We are protected from UVB rays when indoors because they are blocked by glass windows. Clouds don’t slow them much, though: Even on cloudy days up to 80% of these harmful rays can reach our skin. This is why my No. 1 tip for sun damage prevention is to wear sunscreen every day. Everyone, regardless of age or skin tone, should be using sunscreen every single day — even if you are spending the day indoors.

To get the most protection out of your sunscreen it is important to know what type to use and how to use it. The American Academy of Dermatology recommends using a waterproof broad-spectrum sunscreen because it protects skin from UVA and UVB rays. You also want to be sure you are using a sunscreen that has a SPF of 30 or higher. SPF, or sun protection factor, tells us the proportion of sun rays that are blocked by that sunscreen. For example, a sunscreen with SPF 30 means 97% of the sun’s harmful rays are blocked.

You should apply about 1 ounce of sunscreen (a standard shot glass), or enough to cover your exposed skin, about 15 to 30 minutes before going outdoors. Don’t forget to apply sunscreen to the tops of your feet, scalp, neck and ears. Regardless of the reported SPF, you should be reapplying sunscreen every two hours and after swimming or sweating.

It is recommended to use a lip balm or lipstick that has an SPF of 30 or higher to protect your lips. Always make sure to check the expiration dates on your sunscreens!

Minimize sun exposure

Try to avoid going outdoors when the sun’s rays are the strongest — between 10 a.m. and 4 p.m. — if possible. When outside try to stay in shady areas or wear a large-brimmed hat and sunglasses. You can also wear long-sleeved lightweight tops and bottoms to cover your skin. Be extra cautious if you are spending time near a body of water, as it can reflect and amplify the intensity of UV rays.

Mind your meds

Some medications can make skin more sensitive to the sun and its harmful effects. Make sure to always talk with your pharmacist or health care provider to see if any of your medications can make you more susceptible to sun damage. Some of those medications include:

- antibiotics
- antihistamines
- diuretics
- nonsteroidal anti-inflammatory drugs (NSAIDs) like ibuprofen

With these tips you will be able to do all your favorite summer activities without the worry of damaging your skin. Have fun and stay safe.

Imani Carpenter is a fourth-year pharmacy student at Virginia Commonwealth University School of Pharmacy. She is a Fairfax, Virginia, native who graduated from VCU in 2018 with a B.S. in chemistry.

Long haul

Hope for the future, but live in the present

Learning to live well with a persistent illness does not mean resigning yourself to it. In my case, I’m able to do more each year, even though I sometimes have short setbacks. I change medications. I try new therapies. I manage my illnesses as they are now but I haven’t given up hope for a cure, and am always striving to find ways to make my life even better.

I can’t control what my illnesses do, but I can control how I handle them. And that makes life a little brighter.

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Choose the healthiest canned foods

By Jessica Ball

Whether you’re trying to eat healthy on a budget or consolidate trips to the grocery store, canned foods are pantry essentials. If you know what to look for, canned foods can make for nutritious additions to meals and snacks. As a bonus, canned foods are typically much cheaper and last longer than their fresh or frozen counterparts. Here are a few of the best healthy canned foods to keep on hand:

Canned fish
Fish is one of the healthiest foods around but can also be one of the priciest. Canned fish is an easy way to get all of the nutrition at a fraction of the price. Whether you fancy sardines, tuna, salmon or mackerel, canned fish is super affordable and healthy. Try tuna salad loaded with fresh dill for a quick and tasty lunch, or make salmon cakes for dinner in a pinch.

Canned beans
Beans are versatile and packed with protein, fiber and nutrients. For the price, they are one of the best-value foods in the grocery store. Whip canned chickpeas into hummus or tuck black beans into vegetarian tacos. White beans make a great addition to veggie soup.

When buying beans, be sure to keep an eye on the sodium content and choose “no salt added” versions when you can.

Canned diced tomatoes
While fresh tomatoes can be delicious, they have a limited growing season in most areas. For the rest of the year when “fresh” tomatoes are out of season, try canned diced tomatoes. They are useful for a variety of dishes beyond pasta sauce, from curries to soup. Similar to beans, try to choose “no salt added” or low-sodium versions when you can.

Canned coconut milk
If you are looking for a super-affordable, creamy flavor additive that is vegan- and vegetarian-friendly, coconut milk is for you. Try adding it to smoothies, curries and fish stews to feel like you’re transported to the tropics. As a bonus, it’s dairy-free, and it lasts much longer than refrigerated coconut milk.

Canned pumpkin
If you think canned pumpkin is just for the fall, think again. It’s packed with vitamin A and fiber and can add a great earthy flavor to many dishes. And canned pumpkin works for so much more than pie. You can turn it into soup or use it to make a pasta sauce. Left with half a can after you make a recipe? There are several delicious and creative ways to use up canned pumpkin, like adding it to oatmeal or even hummus.

Canned corn
Even though it has taken some heat in the anti-carb era, corn has a lot going for it. Canned corn has only 60 calories per half-cup and 2 grams of fiber. It is also loaded with B vitamins, iron and potassium that can help with vision and heart health. Canned corn is versatile and can help you add veggies to everything from salads to stews. As with many other canned veggies, watch the added sodium.

Canned beets
Beets may help lower blood pressure, boost athletic performance and fight inflammation, but they aren’t always the easiest to prepare. Buying canned beets allows you to enjoy their flavor and nutrition in a fraction of the time and for a fraction of the price. Toss them in a salad for a colorful addition.

Jessica Ball, M.S., is a registered dietician. EatingWell is a magazine and website dedicated to healthy eating as a way of life. Online at eatingwell.com.

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Most with hearing loss don’t see a doctor

By Margaret Foster

About 48 million Americans have some form of hearing loss, whether from illness, military service or too many loud concerts. Worldwide, 1 in 4 people will experience hearing loss by 2050, according to the World Health Organization’s first World Report on Hearing, released this year.

In May, the American Speech-Language-Hearing Association (ASHA) announced that its recent poll of 2,500 adults showed a “disconnect between the high value that Americans say they place on their hearing and their low willingness to be treated for any hearing loss,” according to a statement.

That’s a problem because hearing loss can affect our health.

“We know, and are consistently learning more, about how untreated hearing loss can not only impact a person’s quality of life and mental health, but that it can also be associated with cognitive decline, dementia, preventable hospitalizations and more,” said A. Lynn Williams, PhD, ASHA president.

“There are effective treatment options that can enable adults with hearing loss to live fuller and more satisfying lives.”

Results of the survey

The poll, conducted by YouGov in March 2021, found the following:

—80% of Americans say maintaining their hearing health is extremely important or very important to their quality of life.
—Yet only 2 in 10 (20%) adults have had a hearing test in the past 5 years, compared with roughly 6 in 10 (61%) who have had their vision tested.
—More than half (53%) of all adults reported having hearing problems, but only 11% of those respondents have sought treatment.

—More than three-quarters (78%) of those with hearing problems have had these difficulties for 1 or more years — and over one third (35%) have had trouble for 5 or more years.
—42% of Americans understand that mild hearing loss can impact a person’s life or daily functioning. Yet more than half of those with untreated hearing problems (56%) say that they would be unlikely to treat it unless it was “severe.”
—64% say they would be “much more” or “more” likely to seek treatment for hearing difficulties if they knew it could help lower the risk of developing dementia later in life.
—44% of employed adults worry that hearing loss would reduce their effectiveness at work — and 37% worry that it could hurt their ability to remain employed.

—People are much more likely to seek treatment if a loved one encourages them to do so. Roughly 6 in 10 said that they would likely seek help if either their spouse/partner (59%) or child (61%) asked them to.

This spring, ASHA’s consumer affiliate, the National Association for Hearing and Speech Action, launched a public service announcement campaign called “Act Now on Hearing” to encourage the public to take action on their hearing difficulties by visiting a certified audiologist for a hearing evaluation.

Visit ActNowonHearing.com to learn the signs of hearing loss or search for a certified audiologist. Or call ASHA at 1-800-638-8255 or by TTY at (301) 296-5650.

MARK YOUR CALENDAR

June 25

DEMENTIA CONVERSATIONS

Learn how to talk to family about some of the challenging and uncomfortable topics related to dementia and Alzheimer’s in this virtual seminar presented by the Alzheimer’s Association. This free event takes place Fri., June 25 from 11 a.m. to 12 p.m. To register, visit bit.ly/CCVAPrograms, course number 38686. For more information, contact Lauren Wood at (804) 768-7904.

MARK YOUR CALENDAR

June 23+

THE LEGACY INTERVIEWS

Every Wednesday at 4 p.m., from June 23 to September 8, the American Society on Aging presents The Legacy Interviews, hosted by Ken Dychtwald, PhD. The web series, sponsored by Age Wave, will feature conversations with leaders in the fields of aging, health and social services. Experts will discuss ageism in the workplace, politics and media; how health-care, financial and social services systems can better support older adults; and the opportunities and obligations of elders. Watching the conversations is free, but registration is required. For more information and to register, visit asaging.org/legacy-interviews.
Savory galette makes a great lunch or dinner

By America’s Test Kitchen

A galette is like a pie, except the crust is only on the bottom and the sides and it’s a totally free-form dish. No pie plate here!

A good galette has a crust that is nice and crisp. But the filling can create a problem. Most veggies are filled with water, which can make the crust wet. The solution? We put a layer of grated Parmesan cheese on the bottom of the galette before adding the filling. This creates a delicious! barrier against any excess water.

If you don’t want to make the dough yourself, feel free to use a store-bought dough. Also, it’s important to bake the galette right after assembling it. Don’t let it sit around and get soggy!

Corn, Tomato and Bacon Galette
Serves 6

All-purpose flour (for sprinkling on counter)
1 pie dough (make your own or use 1 round store-bought)
3 slices bacon (standard, turkey or vegetarian)
1 cup frozen corn, thawed and patted dry
1 cup (6 ounces) cherry tomatoes, halved
½ cup shredded cheddar cheese (2 ounces)
1 garlic clove, peeled and minced
¼ teaspoon salt

¼ cup grated Parmesan cheese (1/2 ounce)
1 large egg, cracked into bowl and lightly beaten with fork
1 scallion, dark green part only, sliced thin

1. Adjust the oven rack to the lower/middle position and heat oven to 375 degrees. Line a rimmed baking sheet with parchment paper.

2. If using homemade pie dough, sprinkle flour over a clean counter. Place dough on floured counter and sprinkle dough with a little extra flour. Use a rolling pin to roll dough into a 12-inch circle, rotating the dough and reflouring the counter in between rolls. (Store-bought dough is already rolled out.)

3. Gently transfer the dough to the parchment-lined baking sheet. Cover the baking sheet loosely with plastic wrap and refrigerate while making the filling.

4. Line a microwave-safe plate with two paper towels and place the bacon on top. Top with two more paper towels. Microwave until the bacon is crispy, 3 to 5 minutes. Remove the plate from the microwave. Let bacon cool.

5. In a large bowl, use a rubber spatula to stir together corn, tomatoes, cheddar cheese, garlic and salt.

6. Remove the baking sheet from the refrigerator and discard the plastic. Sprinkle Parmesan cheese evenly over the dough, leaving a 2-inch border around the edge. Use a rubber spatula to spread the corn-tomato mixture over the Parmesan. Crumble cooked bacon over top.

7. Fold a 2-inch border of dough up and over the edge of the filling. Continue folding, overlapping folds of dough every 2 inches, until you get all the way around the galette. Use a pastry brush to paint dough with a beaten egg.

8. Place the baking sheet in the oven and bake until the dough is golden brown, 45 to 50 minutes. Transfer to a cooling rack. Let the galette cool on baking sheet for 15 minutes. Transfer the galette to cutting board. Sprinkle scallion greens over the filling. Slice into wedges and serve warm or at room temperature.

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

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What to do about chronically itchy skin

The average person is estimated to scratch an itch on their body about a hundred times a day, and that is considered pretty normal. But what if you have a chronic itch? The scratching could be nonstop, and you could scratch yourself to the point of bleeding, risking infection.

Itching is one of those symptoms that will drive you mad unless you get to the root cause and treat it. This can be the most difficult part.

Unfortunately, digging deep isn’t what happens at first when you show up at the doctor’s office with an itchy rash. You likely will have to go to the pharmacy to pick up a steroid, such as a Medrol Dose pack, and some Benadryl. If you’re among the lucky, the itchy sensation will clear up with those.

But what if it doesn’t?
The misery of chronic itchy sensations and an accompanying painful rash could baffle you and your practitioners for weeks, sometimes months or years!

Today I’ll cover a few conditions that cause itch, along with my suggestions for treatment. Please ask your doctor about what’s right for you.

Tinea Versicolor
This common fungal infection results in discolored patches of skin that are lighter or darker than surrounding skin. Since this is caused by a fungus, you will need to eliminate refined sugar in your diet because that feeds fungus.

You could rub some coconut oil on the area since that is an easily accessible natural anti-fungal. If it’s all over your body, you could take a shower and use a selenium sulfide body wash (like Selsun Blue) or buy a soap containing zinc pyrithione.

Hot Tub Folliculitis
This is sometimes also called Pool Folliculitis, and the rash can cause itchy, red and tender bumps that contain pus. You can get this from a swimming pool or whirlpool that looks like it has perfectly clean water because the causative bacteria Pseudomonas aeruginosa will survive in water that’s been chlorinated! Treatments usually include silver-containing creams or gels. Some people try compresses with distilled vinegar. In serious cases, an antibiotic will be prescribed.

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Pseudomonas aeruginosa

Water that’s been chlorinated! Treatments usually include silver-containing creams or gels. Some people try compresses with distilled vinegar. In serious cases, an antibiotic will be prescribed.

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Neuropathic itch
This type of itch is difficult to diagnose because there is no presentation of a rash or bump, scaly skin or anything! The itching is caused by damage to the nervous system. You can change your shampoo, soap, laundry detergent, bedding and clothing, and the itch will stay with you.

One of the most promising treatments for neuropathic itch are the JAK inhibitor drugs. One in particular is Xelganz (tolacitinib). I researched to find a natural JAK inhibitor, and it appears that thymoquinone might be helpful. Black Seed oil supplements are rich in that compound.

[Ed. Note: Other common causes of itching include allergies and bedbugs, so try to rule those out, too.]

In closing, I will refer you to the work of Dr. Brian S. Kim, who can be found on Twitter as @itchdoctor. Dr. Kim has done pioneering research on the topic of itch. 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.

There’s still time.
Learn what you can do now.

Research shows that our social interactions, diet, sleep, exercise, stress levels and daily health habits have dramatic effects on our cognitive abilities as we age.

Alzheimer’s: What You Can Do, a new VPM documentary, explores the discoveries that are changing the medical profession’s view of dementia.

MARK YOUR CALENDAR

June 21+
BALANCE CLASS
VCU Health and Senior Connections are hosting Matter of Balance, a nationally recognized program designed to reduce fear of falling and increase activity levels among older adults. This course takes place at the VCU Health Hub on 25th Street on Mondays from June 21 to August 16 from 2 to 4 p.m. The class is free, but registration is required. Call (804) 839-4593 to register or email eve.flippen@vcuhealth.org.

June 21+
BUMBLEBEE JAMBOREE
Celebrate National Pollinator Week at Maymont with a self-guided tour of the role pollinators play and what we can do to protect natural resources. Admission is free, and activities take place from June 21 to June 27. For more information, visit bit.ly/BumblebeeJamboree.
Executive Director’s Message

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

As we begin reemergence following the pandemic, our focus will remain on supporting older adults and caregivers as they adjust to the new normal and develop new social connections. Many have experienced the loss of family, friends or acquaintances and may have become socially disconnected. Our Area Plan addresses social connections and ways to help individuals age successfully. We collaborate with many community partners throughout our region to provide services such as transportation, home care, adult day services, congregate and home delivered meals. Our care coordinators connect older adults to a myriad of services including emergency services, legal assistance, telephone support and insurance counseling. We promote well-being through our health and wellness classes and volunteer opportunities.

Thank you to our staff and volunteers who continue to work tirelessly to ensure needed services for older adults and caregivers. In addition, we thank our community partners who are working with us to ensure older adults are receiving needed resources. We recognize our many funders and supporters who generously support our mission. Special thanks go to the Virginia Department for Aging and Rehabilitative Services (DARS) and Commissioner Hayfield for their support and guidance. Also, thanks are extended to the Virginia Department of Rail and Public Transportation (DRPT) for ongoing support and guidance.

We continue to enjoy tremendous leadership from numerous individuals who serve on our Board of Directors, Advisory Councils and Planning Groups. Throughout the Agency’s history, numerous passionate, knowledgeable and skilled staff have managed programs and delivered services. This tradition makes the Agency strong and capable.

This is an important time in Senior Connections’ history as we prepare for the Agency’s 50th year of service in December 2023. Our Area Plan addresses priority needs and plans for the provision of home and community services funded by the federal Older Americans Act through the Virginia Department for Aging and Rehabilitative Services (DARS).

We wish to thank all leaders, community partners and staff.

Making a Difference in the Lives of Individuals and Strengthening Communities

Our Vision
"Seniors with improved quality of life."

Our Mission
"Empowering seniors to live with dignity and choice."

Senior Connections, The Capital Area Agency on Aging established as a private nonprofit organization in 1973 and governed by a Board of Directors, the Agency provides services for older adults and caregivers residing in Planning Service Area (PSA) 15, which includes the City of Richmond and the Counties of Charles City, Chesterfield, Goochland, Hanover, Henrico, New Kent, and Powhatan. The Agency also serves as the Region’s designated No Wrong Door Service Program as well as the designated lead for the Human Services Transportation Coordination Entity. Additionally, the Agency co-manages The Longevity Project with the Department of Gerontology at VCU. Senior Connections is designated as the Area Agency on Aging for the development and enhancement of comprehensive, coordinated home and community-based services for older adults and caregivers. Roles and responsibilities include advocacy, planning, coordinating services, information/assistance, leadership, partnerships, collaboration, a focal point for services, and assessing/meeting the needs of older adults. This designation is from the U.S. Administration for Community Living (ACL) through the Virginia Department for Aging and Rehabilitative Services (DARS).

Senior Connections, The Capital Area Agency on Aging: Almost 50 Years of Service

Summary of Services

In support of addressing social connections and helping individuals age successfully, Senior Connections is proposing these programs and services as part of the 2020-2023 Area Plan for Aging Services:

- **Adult Day Care** (Partnership with local Adult Day Care Centers)
- **Care Coordination** (Assessment of Service Needs)
- **Care Transitions** (Hospital-to-Home Partnership with Hospital Systems to Reduce Readmissions and Help Older Adults Connect with Community Resources)
- **Caregiver Counseling and Support** (Information and Assistance to Help with Duties)
- **Chore Services** (Heavy housework or yard work)
- **Communication, Referral, Information & Assistance (CRIA)**
- **Congregate Meals and Activities** (Friendship Cafés, including nutrition and wellness)
- **Emergency Services** (Critical Needs: Help with Payments for Housing, Utilities, and Medications)
- **Employment and Training Assistance** (Job Training and Referrals/Matches)
- **Health and Wellness Classes** (Evidence-based workshops on Chronic Disease Self-Management and Fall Prevention)
- **Home Delivered Meals** (Meals on Wheels; Partnership with FeedMore, Inc.)
- **Legal Assistance** (Partnership with Central VA Legal Aid and Senior Law Day)
- **Long-Term Care Ombudsman and Elder Abuse Prevention** (Information & Complaint Resolution)
- **Money Management** (Check Writing for Bills and Budget Management)
- **No Wrong Door** (Virtual system and a statewide network of shared resources designed to streamline access to long term services and supports)
- **Options Counseling** (Choices for Service Selection)
- **Outreach & Public Information & Education** (Presentations, Health/Resource Fairs, Newsletters, Publications, Press Releases, Advertising, Website)
- **Personal Care, Homemaker and Respite Services** (Partnership with Home Care Providers and Direct Payments to Caregivers)

See AREA PLAN, page B-2.
Area plan

From page B-1

Residential Repair and Renovation
Socialization & Recreation (Exercise, Arts, and Activities)
Telebridges Telephone Support (Volunteers Connect with Seniors)
Transportation and Mobility Management (Rides to and from Friendship Cafes and Ride Connection for Medical Appointments)
Virginia Insurance Counseling and Assistance Program/VICAP (Help with Medicare and Other Insurance)
Volunteer Opportunities (Engagement)

Planning for the Future

The Agency’s Board of Directors, Advisory Council and Staff are engaged in a multi-year Planning Process. This process involves the integration of several planning initiatives: The Longevity Project, Updated Strategic Plan, and the Implementation of the Four-Year Plan for Aging Services, which is approved by the Virginia Department for Aging and Rehabilitative Services (DARS).

Longevity Project
(formerly Greater Richmond Regional Ave Wave Coalition)

Senior Connections continues to partner with the Department of Gerontology at VCU to lead the work of the Longevity Project, which is intended to guide the creation of livable communities for all ages. The Longevity Center is housed in the first floor of Senior Connections.

Strategic Plan Update

Strategic Plan Update sets goals and directions for Agency Programs and Activities based on five focus areas: Visibility/Marketing, Programs/Services, Funding/Resources, Sustainability, and Measurement and Evaluation. Goals are:

• Create a distinctive and recognizable public image (brand) for Senior Connections.
• Increase development and delivery of comprehensive and collaborative programs that address the short term and long term needs of older adults, adults with disabilities, and their caregivers.
• Develop diverse, sustainable funding sources while continuing strong stewardship of all resources.
• Improve facility and implement other strategies to ensure the sustainability of Senior Connections.
• Identify and implement performance measures and outcomes for selected programs and activities.

Area Plan for Aging Services

Area Plan for Aging Services serves as the blueprint for the work of Senior Connections and is the official funding application to the Virginia Department for Aging and Rehabilitative Services (DARS). It also informs interested persons about the intent of the Agency to deliver services outlined under the Older Americans Act. The Plan also describes the manner in which the Agency will continue to develop a comprehensive and coordinated delivery system for older adults, caregivers, and their families. This is the third year of a Four-Year Plan and covers the time period October 1, 2021 – September 30, 2022.

Funding Sources

Senior Connections receives funding from the federal Older Americans Act and the Virginia General Assembly through the Virginia Department for Aging and Rehabilitative Services (DARS). AmeriCorps Seniors (formerly The Corporation for National and Community Service) provides funding for volunteer initiatives - the Foster Grandparent Program and Retired and Senior Volunteer Program. Ride Connection provides information and rides to necessary appointments and is funded by the Virginia Department for Rail and Public Transportation. Other federal and state funds support the Agency’s Programs and local funds are provided by city and county governments. All the local governments support special initiatives for planning, services and recognition in support of older adults and caregivers. They also support the Longevity Project and the No Wrong Door Service Coordination Program.

Senior Connections also receives contributions from citizens in the communities. Grants are also used from organizations such as the United Way of Greater Richmond & Petersburg, local corporations and foundations. Corporate sponsors include Dominion Energy, Bank of America, Genworth, Bon Secours, VCU Health, and Truist. Local foundations include the Richmond Memorial Health Foundation, The Community Foundation, and The Pauley Family Foundation, The Herndon Foundation, and the Registrar Foundation. The Agency also receives grants from Atria’s Employee Community Fund. Local fundraising efforts include the Empty Plate Campaign which provides money to help meet critical needs and service gaps.

Needs Assessment

Impact of demographics

The Area Plan reflects important population trends in our region, Planning and Service Area (PSA) 15. The number of older adults in PSA 15 is increasing, with an estimated 206,200 individuals age 60 and over according to the 2012-2016 American Community Survey, 5-Year Estimates. The number of persons age 85 and over is the fastest-growing group. The population is also becoming more diverse and there is a growing minority population of older Asian Americans and Hispanics. By the year 2030, we will see a doubling of our older population, with the Baby Boomers continuing to retire. At risk groups include older adults with low incomes, older adults living with disabilities, individuals aged 85 and older; older adults living alone, and older adults who are geographically isolated. Advanced age, disability, poverty, and geographic isolation are risk factors in and of themselves, and the combination of two or more of these risk factors is likely to have significant impacts on the independence and well-being of older adults, putting them at risk for decreased quality of life, social isolation, loss of independence, poor health outcomes, and shortened lifespan. Living alone is another factor that can put individuals at risk for social isolation and reduced quality of life. In our region, approximately 28.9% of older adults aged 65+ live alone.

Community Input

Public Comment Sessions:

For the four year Area Plan cycle, Senior Connections conducted five Public Comment Sessions at the Hanover Council on Aging meeting at the Department of Social Services on 6/10/2019, at Senior Connections on 6/12/2019, at the New Kent Friendship Café on 6/13/2019, at the Powhatan Friendship Café on 6/17/2019, and the Chesterfield Council on Aging meeting at Lucy Corr on 6/27/2019 to gain public input and make the community aware of the Area Plan Update. Key issues/needs identified at the comment sessions are:

• Affordable, accessible transportation for medical appointments and personal business
• Information about services and resources to older adults and their families using a variety of means to disseminate information
• Need to partner with localities to address local issues and develop programs and services to meet local needs
• Affordable and accessible housing, housing stability and livable communities
• Need more health and wellness classes and recreational activities for older adults Reaching individuals who are vulnerable/isolated
• Education on the use of technology

Community Partner Survey

Senior Connections completed an electronic survey of 110 community partners in April 2020 to obtain feedback on services and programs. Fifty-nine partners responded. One survey question asked which service areas should be expanded and the top responses were:

• Behavioral health issues
• Transportation Coordination
• Coordination Care
• Care Transitions
• Benefit Enrollment Center
• Housing-related issues

Public Comment Survey

The Area Plan Public Document and a Public Comment Survey were posted on the Senior Connections website during the month of June 2020. The five greatest needs identified by survey participants in the greater Richmond area are:

• Knowing what services are available and how to access them
• Affordable housing
• Available and affordable transportation for medical trips
• Available and affordable transportation for shopping and errands
• Assistance and support for caregivers

According to survey participants, the most important services provided by Senior Connections to help older adults remain in their communities are:

• Information on and assistance with services
• Friendship Cafes
• Care Coordination
• Home Delivered Meals
• Adult Day Services
Resiliency and Strength During COVID-19

As we celebrate our aging network during May 2021 Older Americans Month, there are two organizations that define resiliency and strength with a combined 316 years of service in the Richmond area.

While both organizations offer services across the lifespan, both specialize in providing comprehensive services for older adults, persons with disabilities and their caregivers.

Jewish Family Services, a non-profit celebrating 72 years of helping, offers care management services with home care, private and public guardianship/conservatorship, specialty in counseling older adults in living facilities as well as our volunteer services like telephone reassurance and friendly visitor program. Family Lifeline, a non-profit celebrating 44 years of caring, offers care coordination, nursing support and consultation, home care and visiting volunteers.

Helping individuals remain safe at home and socially connected is challenging, but in a pandemic year filled with uncertainty and ever-changing information, that challenge increased exponentially.

At our Greater RVA No Wrong Door Advisory Council Meeting in March 2021, both organizations shared insights and reflected on providing in-home services during a global pandemic. When the rest of world stayed home, their professional care-providing staff continued to provide connection and service with those in need of in-home care.

Jewish Family Services (JFS) knew it was going to be tough but, with years of experience and commitment to mission, they knew it was possible. During the first three months of the pandemic, there were ever shifting challenges. Many clients put their services on hold, fearful of someone coming in to the home. In some cases, family members began caring for their loved ones due to fear of contracting the virus and the ability to work remotely. Family Lifeline was short staffed during a time of increased need of care providers to help meet COVID19 best protocols. When clients remained in facility, family members could no longer visit. Fear was making decisions – fear of getting the virus or fear of giving the virus.

As the pandemic continued, needs shifted again. People were choosing home over in-patient rehab following surgery or medical crisis. Clients began resuming services. Family caregivers began feeling exhausted. In-home care service request began increasing as well as services like power of attorney and care management.

Personal care assistants and certified nursing assistants, also as direct care staff, are critical to helping someone remain safe in their home. However, both agencies have seen increases in requests for services. JFS is short staffed due to increased case load for individual care services, including Access and Supportive Services, Health and Wellness, Caregiver, and the Elder Rights Programs. Programs and services need to be defined individually based on local needs.

Meeting in March 2021, both organizations shared insights and reflected on providing in-home services during a global pandemic. When the rest of world stayed home, their professional care-providing staff continued to provide connection and service with those in need of in-home care.

Family LifeLine Visiting Volunteers connecting during a Zoom training

Please submit comments and questions by Wednesday, June 30, 2021, to: Marge Boynton, Senior Connections, 24 E. Cary Street, Richmond, VA 23219; or email mboynton@youraaa.org; or call (804) 343-3054.

See RESILIENCY AND STRENGTH, page B-4

Area Plan

Priorities for the Four-Year Plan for Aging Services
1. Continue Older Americans Act core programs including Access and Supportive Services, Health and Wellness, Caregiver, and the Elder Rights Programs. Programs and services need to be defined individually based on local needs.
2. Continue development and implementation of a coordinated regional network of transportation services to meet the needs of older adults, adults with disabilities, and their caregivers.
3. Strengthen services and supports that encourage self-care for clients and caregivers, using evidence-based programs.
4. Provide person-centered planning for older adults and their caregivers across the spectrum of long-term care services, including home, community, and institutional settings.
5. Work with other community stakeholders to develop the “Risk” Index / Social Network Scale (rubric) to identify and connect clients at-risk and to provide data necessary to support interventions and service strategies to address isolation.
6. Collaborate with No Wrong Door (NWD) staff at the Virginia Department for Aging and Rehabilitative Services (DARS) to encourage and support Agency staff and community partners in using NWD service coordination software to more efficiently deliver services and facilitate ongoing communications.
7. Expand volunteer opportunities within and outside of the Agency by integrating internal Agency volunteer programs and coordinating a forum on volunteering in the Greater Richmond area.

8. Continue to participate in Longevity Project implementation which promotes engagement and connectedness of older adults in our community.
9. Promote the use of advance planning through assistance with legal documents such as wills, powers of attorney, and advance medical directives and through education concerning other end-of-life issues.
10. Develop strategies to reach and serve culturally diverse older individuals and caregivers.
11. Provide information, referral, and assistance to Veterans and Military Dependents and family members.
12. Work with local governments to ensure that information about resources and services is available to their citizens by increasing our presence on locality websites and partnering with local agencies, such as libraries, as a means to distribute information about resources and services.
13. Provide information, referral, and assistance to caregivers of individuals with Alzheimer’s disease and other dementias and behavioral health concerns.
14. Develop a cohesive person-centered response to housing needs.
15. Conduct training/classes on the use of Smartphones and related technology.

Area Plan Waivers
Wherever possible, the Agency contracts for services with qualified vendors. We request waivers for services that are appropriate to provide direction based on needs and Agency capacity: Care Transitions, Checking, Congregate Meals, Disease Prevention/Health Promotion, Emergency Services, Employment, Money Management, Options Counseling, Socialization and Recreation, and Volunteer. We also request a waiver to use nonfederal funding for In-Home Services to meet the required spending percentage.
Resiliency and strength
From page B-3

Family Lifeline and Jewish Family Services, experienced an increased shortage of the direct care staff. The pandemic exacerbated an existing crisis. Many facilities with higher reimbursement rates could offer higher wages or staff stayed home over fear of contracting the virus.

A strong resilient agency, JFS got creative with staffing, partnered with other home care agencies to ensure coverage as well as partnered with Uber and Lyft to overcome transportation barriers to care. Personal protective equipment became more readily accessible. JFS client schedulers became creative, using more than one provider to maintain coverage. Direct care staff wages increased. However, the professional direct care staff shortage remains and is at a critical all-time high, especially with clients receiving Medicaid benefits, where reimbursement rates are notoriously low.

Andrea Warham, of JFS says, despite all the challenges, JFS is ready to assist other No Wrong Door Partner Agencies in supporting their clients. “JFS is a valuable resource with a deep history that is dedicated to building a healthier and happier community. Just tell us what you need, and we will provide a solution and with the help of No Wrong Door, our solutions can reach further.”

Family Lifeline is also one of the oldest non-profit organizations in Virginia and an important member of the greater Richmond community. Family Lifeline faced similar challenges in an ever-changing world of the pandemic. Grounded in their mission and vision, they knew they must continue to partner with families and individuals, to deliver intensive home and community-based services to ensure individuals are connected, safe and living a healthy, meaningful life.

Faced with similar staffing shortages, Family Lifeline staff got creative as well. Home care continued to be considered essential work, personal protective equipment was provided by the agency, schedules were juggled. Visiting Volunteers continued their visits via telephone or through virtual visits. And, a key to helping connect older adults to other services, was the creation of No Wrong Door verbal consent.

Before verbal consent, consent to connect with other agencies was through a “wet ink” signature. In a non-pandemic year, a home visit would be completed to explain the programs, assess the situation and get a signature on a consent or a form is mailed. Given the ever fast changing environment, and the need to limit the number of individuals in a home, the previous way did not work. As Madison Foard at Family Lifeline states, “being able to get and document consent over the phone was instrumental in connecting individuals to other short- and long-term supportive services.”

Senior Connections is proud to partner with both Family Lifeline and Jewish Family Services, long time organizations serving the greater RVA and long time No Wrong Partners. This Older Americans Month we salute their strength and resiliency.

Editor’s note: The complete article was originally scheduled to appear in our May issue; however, only half the article was printed. This is a reprint of the article in its entirety.

Congrats to Melissa for five years at JFS. You are a hero!

From 2018 to 2028, the long-term care sector will need to fill 8.2 million job openings in direct care, including 1.3 million new jobs to meet rising demand and 6.9 million openings caused by workers who transfer to other occupations or exit the labor force altogether. From PHI Report: Caring for the Future: The Power and Potential of America’s Direct Care Workforce

HELP OLDER ADULTS IN YOUR COMMUNITY!

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
For better customer service, phone it in

By Laura McMullen

When the pandemic began, Sean McAuliffe’s New York-based distribution company suffered financially. So, he set out to cut operating costs. He canceled a few services, and for more important ones, he contacted the providers to request deferred or lowered bills.

First, he emailed, only to receive unhelpful replies.

Then, he called — and every one of those same companies he had emailed agreed to temporarily pause or lower his bill. McAuliffe estimates that these conversations saved his company thousands of dollars, which helped prevent layoffs.

This technique can work on the individual level, too. If you’re willing to chat on the phone, you can save money and, often, time.

How a phone call can help

Is the idea of talking to a real-life stranger on the phone about as appealing to you as an ice-cold milkshake on a hot summer day? Join the club. In 2019, gadget trade-in website BankMyCell conducted an online survey of more than 1,200 millennials in the U.S. When asked if they sometimes feel they need to summon the courage to make a phone call, 81% of respondents said yes.

But if you can push yourself to pick up the phone, a call to customer service is often the best way to request a favor that will save you money. You can ask to have a bill lowered or deferred; a credit limit raised; an interest rate lowered; a fee waived; a service or booking canceled without penalty or just about anything else.

All it costs to ask is time and potential phone-call awkwardness. And the worst thing that can happen is the stranger on the other line says no. (But read on, and you’ll probably get them to negotiate.)

Phone calls are also the way to resolve errors, such as unwarranted late-payment fees or duplicate charges on a bill. Ira Rheingold, executive director at the National Association of Consumer Advocates, recommends regularly scrutinizing your bills for mistakes.

“Do not expect the company you’re dealing with to always be accurate,” he said. “When things don’t look right, they’re probably not right, and you should follow up on it.”

Even if you’re not necessarily trying to save money, jumping on the phone may help you understand a nuanced money topic more quickly (and maybe more accurately) than spiraling down an online search hole.

Call your insurance agent if you don’t understand how your policy works or if a certain something is covered, for example. Call your credit card issuer to learn why you were rejected for a new card. Or call your health care provider’s billing office to identify head-scratcher charges.

How to prepare for the call

Before picking up the phone, get clear on the outcome you want, said Stephanie Richman, certified financial planner and regional director of Northern California/East Bay at EP Wealth Advisors. Knowing this goal and clearly communicating it will help make for an efficient and effective conversation.

Also, consider the motivations and interests of the company you’re calling, she said. That will help you anticipate their questions, answer them and ultimately encourage the other person to help you. So, in practice, that may mean asking to defer this month’s water bill and explaining how you’ll be able to catch up on payments by your next due date.

Ahead of your call, gather relevant paperwork, such as a copy of the bill you’re asking about or your insurance card. And mention your history with this company. Let the customer service rep know if you’ve been a loyal customer for a long time or if you’ve gone years without a late charge. The company will likely be motivated to keep a customer like you around.

Finally, “be prepared to have patience,” Rheingold said. This call may take a while and, yes, become tedious or frustrating. Set aside some distraction-free time when you’re feeling good, not when you’re irritable or hungry.

How to make the most of the call

OK, you can articulate exactly what you want and have armed yourself with information (and maybe snacks). Time to dial.

Be kind to whoever picks up as you clearly state your request. When McAuliffe, the business owner, made his calls, he said he was simply honest with the service providers about what he needed.

“It was more about working together than trying to strong-arm them,” he said.

If the person on the other end denies your request, or if it seems like they’re sticking to a script, Rheingold recommends speaking to their supervisor. That person is probably in a better position to help.

“There’s nothing wrong with working your way up the food chain,” he said.

As you climb said chain, remember your manners. “You can ask for a supervisor in a nice way,” Richman said. “Assertive does not mean aggressive.”

—AP

What we can learn from the best investors

Financial journalist William Green has written a great book, Richer, Wiser, Happier: How the World’s Greatest Investors Win in Markets and Life, based on his in-depth interviews with the world’s most successful investors. The book touches on a common theme: that one of the most important factors was buying undervalued securities. Not all of the experts invested in equities. Many were successful purchasing other investment vehicles. For example, Howard Marks specializes in depressed bonds and high-yield securities.

Another common theme is that most of the experts are “loners.” They spend a lot of time reading by themselves. This includes Warren Buffett and John Templeton. The most successful investors are not afraid of buying when others are selling, and vice versa. Many of these investors are avid game players. Many play bridge.

I found the chapter about Templeton very instructive. He, George Soros and Buffett shared one invaluable characteristic: “the willingness to be lonely,” as Green puts it. They take positions that others don’t think wise. “They have a conviction that a lot of people don’t have.”

When Templeton began his career, for example, the default wisdom of investment advisers was that Americans should invest exclusively in U.S. assets. Templeton took a different approach. After graduating from Oxford, he traveled the world, gaining an informational edge over investors who lacked his insatiable curiosity.

Most of the investors profiled in the book emphasize the importance of understanding probability. Most think very long term. Buffett and his partner Charlie Munger believe that when they finally select a company, it’s a lifetime investment.

The book presents a variety of opinions about diversification. Some of the experts are confident about having a small number of securities in their portfolio, while others, such as Joel Greenblatt, emphasize the importance of having a large number.

Patience is a virtue in investing

One of the most important lessons from the book is the importance of patience. Too many investors monitor their portfolio value too frequently, making rash judgments based on price changes that don’t reflect long-term conditions.

In the first three or four months of 2020, when the stock market fell dramatically, some sold much or all of their equities at lower prices, and many of them have still not gone back into the market. In doing so, they missed a significant market rebound and now have a much lower allocation of equities.
When to establish a private foundation

By Hannah Shaw Grove

For families of means, there are plenty of reasons to consider establishing a private foundation: tax savings, control over assets and the ability to give back using a broad range of philanthropic capabilities, such as program-related investments and grants to individuals.

But for many of my clients, the most important benefits of a foundation are those that help them ensure that the next generation will be responsible stewards of their values and wealth.

The ideal training ground

A private foundation is like “an estate plan in action,” because the skills needed to run one are identical to those the next generation needs to manage their inheritance. By learning how the foundation maintains its investments, conducts due diligence before making a grant and measures its impact, heirs learn essential business skills.

And by participating in group decision making, advocating for their positions and resolving disagreements with other members, young people acquire the social skills that are key to leadership.

Beyond the acquisition of financial and business skills, many families of wealth are concerned that their success will kill their children’s ambition — especially if their wealth passes to their children before they have had a chance to develop sufficient maturity. For these families, a foundation is a perfect fit, because it enables the next generation to participate in wealth and understand both its power and responsibility — all without taking control of it. By having a say in the foundation’s governance and work, children witness the impact of their decisions and learn the value of money in ways no lecture can ever hope to match.

A legacy of giving

When a family decides to establish a private foundation, the process naturally sparks discussions about what the family wants to accomplish with their charitable funds. These conversations can be a springboard for exploring the family’s priorities, offering a rare opportunity to uncover what matters most to individuals and what core values the family shares. Ultimately, the family can distill this conversation’s fruits into an external mission statement for the foundation. However, this process might also give rise to an internal mission for the family itself.

Whereas the external mission details what the family wants to accomplish for others, an internal mission focuses on the family’s goals for itself. Many Foundation Source clients use an internal mission statement to strengthen family bonds, forge a distinctive identity and optimize time spent together.

Connection to family

In this day and age, it’s common for families to spread out all over the globe. Education, job opportunities and marriages exert their gravitational forces, pulling family members away from one another.

For many families, the foundation becomes the glue that holds them together, even when they live in different ZIP codes and time zones. Having a common cause and a formal vehicle for advancing that
Birthdays that can affect your finances

By Liz Weston

You hit a lot of milestone birthdays when you’re young. There’s your first birthday, of course, and at 13, you’re a teenager. At 16, you’re probably thinking about driving. At 18, you can vote; at 21, you can get into bars.

You reach milestones later in life as well, and many of them have to do with retirement. Knowing these age milestones can help you better prepare for life after work. They include:

Turning 50
It’s catch-up time! People 50 and older can contribute $6,500 more to their 401(k)s or 403(b)s each year, for a total contribution of up to $26,000 this year. Those 50 and older who contribute to IRAs and Roth IRAs can throw in an additional $1,000, for a total maximum annual contribution of $7,000.

Turning 55
Normally people have to pay a 10% federal penalty, along with income taxes, when they withdraw money from retirement accounts before age 59 ½. The penalty (but not the taxes) disappears on 401(k) and 403(b) withdrawals if you’re 55 or older when you quit, get fired or retire. This “separated from service” rule applies during or after the year you turn 55.

Turning 59 ½
At this age you can take withdrawals from workplace plans or IRAs without penalty. Also, some 401(k) plans allow workers who are at least 59 ½ to do an “in-service” rollover, allowing you to move money into an IRA while still working and contributing to the 401(k). If you’re interested, check with your 401(k) plan provider or your human resources department to see if this option is available to you.

Turning 60
For most widows and widowers, age 60 is the earliest that they can begin Social Security survivor benefits. (Survivor benefits are available starting at age 50 for survivors living with a disability, or at any age if the survivor cares for the spouse’s children who are under age 16 or disabled.)

Turning 62
This is the earliest age you can begin Social Security retirement or spousal benefits, but your checks will be permanently reduced if you start before your full retirement age, which ranges from 66 to 67.

Also, you’ll face an earnings test (see story on page 33) that reduces your benefit by $1 for every $2 you earn over a certain amount, which in 2021 is $18,960. The earnings test disappears once you reach full retirement age.

Turning 65
At 65, most Americans are eligible for Medicare, the government health care program. Typically, you’ll want to sign up in the seven months around your birthday — meaning the three months before the month you turn 65, the month you turn 65, and the three months after. Delaying after that point can cause you to pay permanently increased premiums.

You can learn more at medicare.gov or by calling Medicare at 1-800-MEDICARE (1-800-633-4227) to request the “Medicare and You” handbook.

Turning 66 to 67
Full retirement age is 66 for people born between 1943 and 1954. The age rises two months for each birth year after that until it reaches 67 for people born in 1960 and later. Waiting at least until full retirement age to start Social Security benefits means you won’t have to settle for checks that have been reduced because you started early or because of earned income.

Turning 70
A juicy benefit awaits those who can delay the start of Social Security after full retirement age: Their benefit increases by 8% annually until it maxes out at age 70. This not only means more money for the rest of your life, but if you’re the larger earner in a couple, it also maximizes the survivor benefit for your spouse.

Turning 72
Most retirement plan contributions reduce your taxes in the year you make them, and your account grows tax-deferred over the years. But eventually the government wants its cut. You’re required to begin taking required minimum distributions (RMDs) by the following April 1 of the year you turn 72.

Finally, because private foundations can be established to exist in perpetuity, they can link the founders to generations of the family they will likely never meet. The foundation conveys the founders’ cherished values, hopes and dreams from one generation to the next. And, as the foundation’s assets grow in a tax-advantaged environment, it can become a philanthropic heirloom of substantial worth, empowering each generation to embrace the family’s legacy and add to it themselves.

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What is the Social Security earnings test?

By Austin Powell

More than half of Americans surveyed by Voya Financial plan to work in retirement. If you share that plan, you may assume that you can easily combine paid employment with other sources of retirement income, such as your retirement savings and Social Security.

However, if you claim Social Security before your full retirement age — which is based on your year of birth — your benefits may be reduced through a mechanism known as the Social Security earnings test. Essentially, this rule limits your benefits if your paid employment earnings exceed certain thresholds.

The good news is that once you reach full retirement age, the benefit amounts that were withheld due to the earnings test will be returned to you in future Social Security payments. However, that doesn’t help when you are trying to balance your budget during the early years of retirement.

How the earnings test works

The impact of the earnings test on your benefit can be broken down into three distinct phases. Each phase is based on your current age relative to your full retirement age.

Stage 1: You will not reach full retirement age in 2021: In this stage, you can earn as much as $18,960 a year from employment without affecting your Social Security benefits. There will be a $1 reduction in Social Security payments for every $2 of earnings over the $18,960 limit.

In the event of a reduction, Social Security withholds benefits in the form of whole payments at the beginning of the year. If Social Security withholds too much, that means money will be refunded in the next calendar year.

Stage 2: You will reach your full retirement age in 2021: If you will reach your full retirement age during 2021, the earnings test is much less restrictive. You can earn as much as $50,520 a year from employment without affecting your benefit. There will be $1 reduction for every $3 of earnings over the $50,520 limit.

Stage 3: You reached your full retirement age before 2021: If you have already reached your full retirement age before 2021, the earnings test doesn’t apply to your earnings. If you have a Roth IRA, however, you won’t be required to start distributions at any age. If you leave the money to your heirs, though, they will have to start taking withdrawals.

Special Rule: A special rule exists for filers that fall into phase 1 and 2 who retire from employment mid-year. Regardless of your earnings, if you stop receiving employment income once you collect Social Security, you can collect your entire benefit without reduction due to the excess earnings test.

Social Security claiming primer

The amount of your Social Security benefit depends on your earnings history and your age. Social Security benchmarks all benefits around the concept of full retirement age, which for those born between 1943 and 1960 is between ages 66 to 67.

At full retirement age you receive what is known as your full benefit or primary insurance amount (PIA). If you claim Social Security before your full retirement age, your benefit is reduced. Similarly, if you claim after your full retirement age, your benefit is increased.

The earliest you can claim Social Security is age 62; the latest you can claim to receive the maximum potential benefit is 70.

Managing employment and Social Security benefits

Ultimately, the Social Security earnings test does not affect the benefit you receive over the course of your retirement because Social Security will make up any benefit reductions later when you reach full retirement age.

However, this isn’t much comfort when you’re trying to balance your budget in early retirement. That’s why it’s critical to understand the earnings test and weigh all of your possible options when making your Social Security filing decision.

For more information, contact the Social Security Administration office or visit ssa.gov.

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Cowboys and culture on Canada’s plains

By Glenda C. Booth

In the middle of southern Alberta Canada’s vast prairie, multicultural urbanity meets cowboy country in Calgary. The outlaw Henry Longabaugh, better known as the Sundance Kid, himself once owned a saloon in one of its grand hotels.

Locals still brag that when the city hosted the 1988 winter Olympics, some Calgarians opened their homes to visitors from all over the world, and others cleaned up horse manure after the Western-themed opening ceremony.

But the city is perhaps best known for the Greatest Outdoor Show on Earth, the annual Calgary Stampede. Celebrated every July since 1912, the Stampede offers 10 days of high-octane rodeo competitions that draw cowboys and cowgirls from all around and 1.2 million fans in non-COVID times.

While the pandemic has dampened travel everywhere, “Calgary’s ‘giddy up’ never left, and we’re looking forward to welcoming visitors back with our Western hospitality when it’s safe to do so,” said Tourism Calgary’s Nancy Jackson.

Located near five UNESCO World Heritage Sites, Calgary is an intriguing, walkable historic city just an hour’s drive east of the Canadian Rockies.

Walkable in all types of weather

 Calgary’s downtown is compact and easily walkable, with many shops and eateries along Stephen Avenue Mall.

The Plus 15 skywalk network makes strolling around town a comfortable even in inclement weather. Opened in 1970, the 11-mile network now includes about 60 enclosed bridges connecting downtown buildings.

After an 1866 fire incinerated most of the town’s wooden buildings, all buildings by law were made of sandstone, earning Calgary the moniker “Sandstone City.”

Many still stand.

The 62-foot Calgary Tower’s elevators whisk visitors to the top in only 62 seconds. There, you can sightsee on the observation deck’s glass floor, watch the city’s comings and goings below, or soak in broad vistas of the prairies, foothills and the Rocky Mountains. Built in just 24 days in 1968, the tower can withstand winds up to 100 miles per hour, partly because 60 percent of the building is underground.

Olympic Plaza, built for the 1988 winter Olympic games’ medal ceremonies, has plaques honoring the winners. Today, it’s a fair-weather setting for concerts and festivals, an ice rink in winter and a gathering place year-round.

The second floor of Jamieson Place is a mood booster with its skyscraper-level garden and a 2,000-square-foot “living wall” that recalls a prairie landscape. The area sparkles with three hand-blown Dale Chihuly chandeliers of intricate, twisting tendrils and orbs that reflect the light in amber, green and blue — colors that suggest the prairie sky just before sunrise.

The 20-gallery Glenbow Museum, one of western Canada’s largest, chronicles the history of the Canadian West — from the indigenous First Nations through pioneers to the oil boom.

Alberta has been the hub of Canada’s oil and gas production since oil was first struck here in 1914. Today, around 85 energy companies have their headquarters here. Oil and gas are “in Alberta’s veins,” according to one exhibit.

Other exhibits explore mineralogy, cattle ranching and railroading. The museum has the oldest known rock in the world, a tonalite gneiss, 3.9 billion years old (the Earth is believed to be 4.5 billion years old).

Throughout the Glenbow Museum, plaques provide the First Nations peoples’ perspective, for example, pointing out that Europeans brought both tools and diseases to North America.

Blackfoot, Sarcee and Stoney tribes lived for centuries along Alberta’s converging Bow and Elbow Rivers. A gallery is dedicated to the culture of the indigenous Blackfoot people.

Another must-see is the city’s vibrant Chinatown and the Chinese Cultural Center, which is modeled after Beijing’s Temple of Heaven. Twenty percent of Canadians are Chinese, descended from immigrants who helped build the Canadian Pacific Railroad in the 1880s.

The center’s Chinese Artifact Museum has impressive replicas of the terracotta soldiers from a 247 B.C. imperial tomb discovered in Xian in 1974. Also on display is the first seismograph, invented in 132 C.E. by Zhang Heng: The ball in a dragon’s mouth drops to a toad’s mouth during an earthquake.

Another exhibit on discrimination recounts the 1923 Chinese Exclusion Act, which banned most Chinese people from immigrating to Canada until it was repealed in 1947.

Musical musings

An especially intriguing attraction is Studio Bell, home of the National Music Centre, which welcomes visitors with its motto, “Everyone’s born to sing.” Visiting is as much an auditory tour as a visual one. The center’s 2,000-piece collection tells the story of 450 years of Canadian music. Artists use some of the center’s 200 instruments and recording studios, and visitors are invited to watch and listen.

One exhibit replicates a theater, where a professional organist makes a “great big
Stay in a treehouse, wagon or caboose

By Victor Block

So you’d like to get away for a while without driving too far, but the idea of a cookie-cutter hotel doesn’t appeal. Fortunately there are enticing alternatives for a variety of preferences and pocketbooks, from treehouses to houseboats to museum-like houses that allow you to step into chapters of history.

It’s no surprise that treehouse accommodations exist in a state that’s virtually blanketed by forests. Those at Pinehaven in Beaver, West Virginia combine an introduction to unspoiled nature with welcome creature comforts, including a full bathroom, heat and air conditioning. A private hot tub is an added bonus. (For more information visit pinehaven.com.)

Rather than being anchored, houseboats on Smith Mountain Lake in Virginia are free to explore miles of unspoiled shoreline and hundreds of protected coves. This typically uncrowded body of water is a fisherman’s paradise and the site of numerous tournaments for anglers each year (houseboating.org).

If you don’t mind driving a bit farther, you’ll find nine houses perched in trees at the unlikely named Mohicans Resort and you’ll find nine houses perched in trees at Pinehaven, including the Fairmont Chateau Lake Louise. Check banfflakelouise.com for accommodations.

Rock to sleep on a houseboat

There also are options for those who like accommodations that move with the wind and waves. The houseboat Pisces, docked in downtown Philadelphia, can sleep six people. A kitchenette, roof deck and parking spot add to its appeal (sleepboat.com).

The C&O Canal passes near Frederick, Maryland, where another historic event took place. In 1863, John Greenleaf Whittier penned a poem about Barbara Fritchie in which she pleads with a Confederate general, “Shoot if you must this old gray head, but spare your country’s flag.”

Despite the fact that the incident described in the poem probably never occurred, it made Fritchie an instant heroine and part of American folklore. (It is true that she was a Union sympathizer and did have a flag.)

After the original early 19th-century house was destroyed in 1927, it was reconstructed using documents and photographs. Today, although it’s not open to the public, it’s possible to rent it to catch a glimpse of artifacts from Fritchie’s life. If you’re thinking of overnighting there, be forewarned that some people who say it’s haunted have claimed to have seen Barbara’s rocking chair moving on its own (stayinfrederick.com).

Conestoga wagon replicas

In the 1700s and 1800s, canvas-topped Conestoga wagons were the primary cargo vehicles used to cross the Appalachian Mountains.

Some campgrounds include Conestoga reproductions among their campsites and RV hookups. The Kampgrounds of America (KOA) Delaware Water Gap site in East Stroudsburg, Pennsylvania, rents out a Conestoga wagon with a king-sized bed and bunk beds as well as three teepees. Other members of the KOA chain also have Conestoga wagons and other different accommodations (koa.com).

lock houses on the C&O Canal

The past comes alive at seven historic lock houses that line the Chesapeake and Ohio Canal, which stretches 184 miles from Washington, D.C. to Cumberland, Maryland. The narrow waterway was constructed from 1828 to 1850 to enable cargo, primarily coal, to be transported in mule-drawn barges. A total of 74 locks were installed to deal with the 605-foot elevation change, and lock keepers and their families lived in houses adjacent to those structures.

Seven of the historic buildings have been equipped with period furnishings and are available to overnight guests. Each lock-house is designed to relate a different time period in the canal’s history (canaltrust.org).

If you go

For travel planning, check ahead for current COVID-19 requirements. Roundtrip flights from Richmond start at $418. For tourist information, go to visitcalgary.com.

The Calgary Stampede, July 9 to 18, is a 10-day spectacular of professional athletes in high-dollar rodeo competitions, including bareback, saddle-bronc, bull riding, tie-down roping, steer wrestling and barrel racing. Rodeo tickets available for purchase have been situated to allow for current physical distancing requirements. For ticket inquiries, email tickets@calgarystampede.com.

Other highlights include First Nations dancing and drum competitions, livestock shows, midway rides, chuckwagon races, concerts and tasty treats like maple-glazed donuts and deep-fried, bacon-wrapped Reese’s cups.

Planners hope the Calgary Folk Music Festival, July 2 to 25, will be live (2020’s was virtual). Seventy Alberta artists will perform on six daytime and two evening stages. Visit www.calgaryfolkfest.com/festival.

Through the Beltline Urban Murals Project (BUMP), artists have transformed Calgary into an open-air gallery with outdoor murals. During the BUMP Festival, August 6 to 29, the city is expected to pop with live DJs, music, food and self-guided mural tours. Visit yycbump.ca.

Set aside a couple of days to visit nearby Banff National Park, 100 miles west — a vast expanse of nature bursting with sublime scenery, glacier-fed lakes, 1,000 miles of trails and a gondola that takes adventurers to Sulphur Mountain’s summit.

A good “base camp” is the stunning, emerald green-turquoise Lake Louise, which has several lodging options, including the Fairmont Chateau Lake Louise. Check banfflake louise.com for accommodations.
Watch out for fake airline ticket sites

By BBB of Central Virginia

With the vaccines rolling out, travel is coming back. That’s great news for summer vacation plans — and for scammers. The Better Business Bureau’s Scam Tracker is receiving reports of con artists who create fake airline ticket booking sites or customer service numbers. If you’re buying airfare, always double check the URL or phone number before providing your credit card information.

How the scam works

While doing an online search for cheap flights, you come across something that seems like a great deal with a major airline. You book the flight — either through the website or by calling a customer support number — and receive a confirmation message.

However, when you look closer at the email, you notice that you never actually received your ticket. You were scammed.

In another version of the scam, you book a flight on a travel website offering deals on airfare. You pay with your credit card. But shortly after making the payment, you receive a call from the company saying there’s been a sudden price increase or an extra charge needed to finalize your booking. This is something a legitimate company would never do.

In either case, you should call the airline to follow up about your flight. If after talking to an agent you find that they have no record of your booking, it’s clear that you purchased tickets through a scam website or a phony customer service number.

One victim told BBB Scam Tracker, “I received a phone call right after [booking the flight] stating that they wanted $100 per passenger to finalize my flight.” Then, after calling the airline to complain, the victim discovered that “the flight wasn’t available to begin with. The flight was never booked ... this company just charged my card.”

How to avoid travel scams

Do your research. If you come across a company you haven’t dealt with before, research it before making any purchase. Look on BBB.org for reviews and feedback from previous customers.

Double check the URL before you enter personal and payment information. It can be easy to click on a sponsored ad or imposter website without noticing. Before you enter any sensitive information, double check that you are on the right website and that the link is secure. (Secure links start with “https://” and include a lock icon on the purchase page. Learn more at BBB.org/BBBSecure.)

Be wary of third-party websites. Some websites appear to offer a legitimate service but are only fronts for a scam. Be suspicious of websites with no working customer service number and no physical address. Typos and grammatical errors can be indications of a scammer’s handwriting, too.

Make online purchases with your credit card. Fraudulent charges made on a credit card can usually be disputed, whereas that might not be the case with other payment methods. Unfortunately, there is no way to get back the personal information you may have shared.

For more information

To learn more about planning agetaway during COVID-19, visit bbb.org. For ways to protect yourself from travel scams, go to BBB.org/TravelScam. Stay one step ahead of scammers by subscribing to BBB’s weekly Scam Alert emails.

If you’ve been a victim of an airline ticket or other travel scam, please report your experience at BBB.org/ScamTracker. When you report a scam, you can help others avoid falling prey to scammers.

BBB serving Central Virginia was established in 1954 to advance responsible, honest, and ethical business practices and to promote customer confidence through self-regulation of business. Core services of BBB include business profiles, dispute resolution, truthful advertising, scam warnings, consumer and business education and charity review.

Offbeat places

From page 18

Starting in the 1850s, Conestoga wagons were replaced by trains. Railroad buffs are likely to enjoy sleeping in renovated cabooses in the Blue Ridge Mountains near Fancy Gap, Virginia. They offer a kitchenette, private bath and other comforts, along with access to Jacuzzis (grassycreekcabooses.com).

Other unique overnight spots include a rustic 65-foot-tall fire tower with 360-degree views over West Virginia’s largest state forest; the 183-year-old Cove Point Lighthouse and keeper’s home on the shore of Chesapeake Bay; and several family-operated farms in Pennsylvania’s Amish country where guests may help with chores, interact with cows and other animals and enjoy farm-to-table meals (onlyinyourstate.com/west-virginia/thorny-mountain-wv, calvertmarinemuseum.com, paims.com).

Stand Up Straight and Feel Better

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

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

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

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 reaching 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 1-888-565-0384

Please mention promotion code 115239.
Farm specializes in herbs, small edibles

By Glenda C. Booth

Cleopatra used lavender to seduce Julius Caesar and Mark Antony. In the Tudor period, hopefuls put lavender under newlyweds’ beds to induce passion. Throughout history, lavender has been hyped to induce relaxation, heal aches, mummiﬁy corpses, ward off evil spirits, scent clothing and enhance bath water.

The bluish-purple plant of myth, magic and medicine rarely fails to intrigue visitors to the Lavender Fields Herb Farm in Glen Allen.

Many farms typically smell like manure. Not this one. The sweet aroma of lavender and many other herbs, like thyme, savory, rosemary, basil and mint wafts on the breeze.

Between Memorial Day and July 4, when hundreds of lavender plants bloom, sniffing fans descend.

Farm owner Shaun Mercer grows 12 varieties of aromatic lavender, including Grosso, Provence, Munstead and Vera. The farm’s store is chock full of lavender plants, oils, soaps, sprays and in summer, even lemonade and ice cream. And Mercer has expanded his inventory to also include other herbs, ﬂowers and organic vegetables like zucchini, tomatoes, eggplants and peppers.

A family farm
Mercer is the sixth generation in his family to farm this land, located just 15 minutes from downtown Richmond in Glen Allen. In 2000, his uncle and aunt, Stan and Nicole Schermerhorn, established a wholesale herb farm, and in 2007, Shaun began retail sales there.

After growing up in Australia and working in hospitality, Mercer realized that he likes to serve people and interact. A self-educated plant specialist, he’s especially knowledgeable about herbs and vegetables, including their characteristics and growing requirements. He can readily discuss the ﬁne points of herbs with customers and offer tutorials on how to cut and dry herbs.

Faithful customer Mary Harris Jones buys herbs and vegetables at Lavender Fields Farm to “support the locals,” she said. She loves the “knowledgeable personal service,” like Mercer’s advice on buying burpless cucumbers for her father.

How to use lavender
Lavender may not be on everyone’s grocery shopping list, but Mercer and his staff readily tout its uses. For cooking, it has a sweet ﬂoral ﬂavor. It’s often included in herb blends, but be judicious in using it, he cautioned.

“If you use too much, no one will eat it,” Mercer said.

In addition, it’s a “natural diffuser,” he said, used in aromatherapy to relieve stress, reduce anxiety and foster sleep.

Lavender oil is derived from 30 pounds of foliage distilled into one pound of liquid. Putting sachets in the clothes dryer gives garments a fresh scent; sachets can repel moths, some say. People decorate with lavender or use it as wedding favors.

But growing lavender in Virginia’s humid climate is a challenge, Mercer said. “In winter, I can lose 50 percent of my plants if the weather is variable, up and down.”

In its native Mediterranean habitat, it thrives in the sun in dry, rocky soil, “where weeds like to grow,” he said.

Beyond lavender
Mercer also conducts online classes in herb and vegetable gardening and cooking with herbs. The farm’s website posts cooking-with-herbs videos and recipes.

Mercer specializes in what he calls “small edibles.” Here’s a partial list of the farm’s edibles, many of them hard to ﬁnd in typical stores and garden centers:

- 100 varieties of herbs, including 15 varieties of basil; four varieties of oregano (“Cuban variegated has a nice zing,” Mercer said); catnip; chervil; rue and sorrel
- Mint, including several varieties of spearmint and peppermint. He offers regular and chocolate peppermint. “Put the chocolate peppermint leaves in your coffee,” he suggested.
- 13 varieties of heirloom tomatoes
- 27 varieties of peppers, including Italian roaster, pepperoncini, Thai dragon and Trinidad scorpion
- Berries that are easy to grow in containers

Many of Lavender Fields Herb Farm’s employees are over 50. One, Ann Roland, has taught customers how to make herbal wreaths and gardening classes. She now works in the store.

“If it’s a wonderful atmosphere,” Roland said. “It’s not a big-box store where you don’t get much help. Here you get quality plants and advice.”

If you go
The farm’s lavender ﬁeld “is best enjoyed in June,” according to its website. Admission to the ﬁeld is $7 per person, which includes 20 lavender stems and a lavender ice cream sample.

Learn more about lavender plants at the Lavender Tour at 11 a.m. daily. The tour is free with paid admission. No registration is required.

For more information visit lavenderﬁeldsfarm.com or call (804) 262-7167. The farm’s address is 11300 Winfrey Road, Glen Allen.
Ways plants communicate with pollinators

By Lela Martin

Note: This is part two of a two-part series.

Plants are stationary, but most flowering plants require pollinators for reproduction. Therefore, they must attract pollinators to themselves. Pollinator syndrome describes the way plants have developed over time to attract specific pollinators, including visual cues and bribery with nectar and pollen. Researchers continue to discover additional unusual methods that plants use to tempt pollinators.

Scent

A complex mixture of highly volatile compounds and essential oils, scent is a signal to pollinators to locate particular flowers. From over a mile away, a pollinator follows the concentrated chemical producing the scent to the flower.

Bees prefer sweet scents, and beetles choose musty, spicy or fruity odors. Bees and butterflies pollinate specific plants during the day, when their fragrance is high, while moths and bats pollinate night-blooming plants in the evening, when their scent is greatest.

Once a flower has been pollinated, its floral bouquet is less appealing to pollinators.

Mimicry

Other times, scent and color are used in a deceitful way. Some flowers that are dark red or red-purple produce an odor similar to rotting flesh. A pollinator, such as a female blowfly, visits the flower expecting a meal and a carcass on which to lay her eggs.

In a number of flowering plants, especially orchids, a different sort of mimicry entices the insect pollinator to visit the flower and pollinate it. Eastern marsh helleborine, an orchid native to the Middle East, attracts hoverfly pollinators. These plants produce chemicals that mimic aphid alarm pheromones. Since aphids are a food source, female hoverflies are lured to the orchid by these false aphid warning signals. Additionally, the aphid alarm pheromones actually keep aphids away from the orchid as it protects itself.

Sexual seduction

The copper bearded orchid of Australia has a floral structure and scent that imitates the female scoliid wasp. The male wasp attempts to mate with the flower and provides pollination services as he travels from orchid to orchid attempting to mate.

Drug addiction

Just as many of us rely on a caffeine buzz, so do bees. The nectar in the flower of a coffee plant contains almost as much caffeine as a cup of instant coffee. Caffeine occurs naturally in the nectar of citrus plants too. Bees remember the caffeine-laced flowers and return to them.

Sacred datura (Datura wrightii), a plant that truly moves people.

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**June 29+**

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Join curators, conservators, scientists and educators from the National Museum of Asian Art for a symposium on East Asian painting conservation. This virtual event explores the intersection of traditional practices and modern technology, providing diverse perspectives to enrich the discussion. Talks take place Tues., June 29, Wed., June 30 and Thurs., July 1 at 8:00 a.m. For more information and to register, visit bit.ly/EastAsianArtSymposium.

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native to the U.S. Southwest, has evolved a unique strategy to ensure cross-pollination. The flower opens at dusk and its fragrance attracts hawkmoths. Its nectar contains a narcotic, ensuring return visits by the addicted hawkmoth.

Entrapment

Once lured to some flowers, pollinators may become trapped within it. Water lilies (Nymphaea odorata) have a broad open flower with numerous petals. On the first day that the flower opens, it does not release pollen; instead, the female part of the flower is covered by a pool of fluid. When a pollinator visits the flower, the insect falls into the fluid, where it dies. Any pollen grains on its body from a previous visit to a pollen-releasing water lily settles to the bottom of the pool, coming in contact with the female part of the flower. The next day, the flower produces no fluid, the male part of the flower (stamens) release pollen, and pollen-covered pollinators leave to continue this fatal cycle.

Protection from predators

Some plants provide chemicals that allow the insect pollinator to repel predators. Monarch butterfly larvae (caterpillars) feed exclusively on milkweeds (Asclepias spp.). The latex sap in milkweed leaves contains a chemical that the caterpillars incorporate into their bodies. This chemical defense protects them from a number of predator species.

Response to sound

A recent study showed that plants respond rapidly to the specific airborne sound frequencies of bee wingbeats to potentially increase their chances of pollination. The flowers themselves serve as sound sensing organs. Within three minutes, flowers increase the concentration of sugar in their nectar following exposure to bee sounds by an average of 20%.

Electric fields

Scientists have learned that plants use electric fields to communicate with bees. Bumblebees are able to locate and decipher weak electric signals emitted by flowers. Tests reveal that bees can distinguish among different floral electric fields as if they were different petal colors. Researchers suspect the electrostatic force might make bee hairs bristle similar to the way static electricity can affect our own hair. The electric signals may also let insects know if another bee has recently visited a flower. Bees carry a positive electric charge with voltages as high as 200 volts. They build up the charge as they fly. Plants, rooted in the soil, typically carry a negative charge. As a bee approaches and lands on a flower, the bee transfers part of its charge to the plant stem, resulting in the plant’s charge being positive for about two minutes. This interaction of charges may be how the next bee will know which flower is depleted of nourishment, allowing the bee to move to a flower that hasn’t had a recent pollinator visit.

While we do know that native plants communicate with native pollinators, we are still discovering more about these intricate relationships.

Lela Martin is a Master Gardener with the Chesterfield County office of the Virginia Cooperative Extension. She is also co-chair of the Bumblebee Jamboree, which has been reimagined for 2021 as a self-guided Pollinator Path through Maymont’s Children’s Farm from June 21-27. Visit https://linktr.ee/BBJ2021 for more information.
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Click on Puzzles

Wind Power

By Stephen Sherr

Across

1. Restroom region
6. Atlantic game fish
10. Samples cappuccinos
14. Neighborhood pal
15. ____ of your bee’s wax
16. Make a scarf
17. Convenient site for mass-vaccinations
18. “They are gaining on us; step ___”
19. Italian mountain, one of 16 worldwide “decade volcanoes”
20. Reach Friday afternoon
23. Eve, originally
25. Vegan’s protein source
26. Notes after dos
29. Patron saint of Norway
31. Rules and ___
33. Number system with digits 0 to 7
35. Unsuccessful baseball game
37. Cash-out conveniences
40. Whipped for attention
43. Divide M&M’s into their color components
44. Castaway’s landing spot
45. Get back one’s glow
46. Scarlet and maroon
48. Investment bank job applicants
49. Lip-___ (perform like Milli Vanilli)
50. Distort data
51. Stormwater filter
52. Lufthansa luggage limits
53. Forbes magazine
54. Look at with contempt
55. Right-hand man
56. Mr. Kotter of “Welcome Back, Kotter”
59. Poker starter
61. Scares away
62. 30th birthday celebration
63. Lip-___ (perform like Milli Vanilli)
64. Furlongs and fathoms
65. Popular gambling game
66. Ø. Capital of Denmark
68. Maltese cross
70. Ohio’s Great Lake
71. Rapunzel requirement

Down

1. Nobel-winning Pygmalion playwright
2. Donut shapes
3. “You got that right!”
4. Actress Blair or Hamilton
5. Play’s protagonist, probably
6. February missiles
7. Only RI and Del are smaller than it
8. Convenient site for mass-vaccinations
9. You can buy one on EquineNow.com
10. Distort data
11. Federally-funded road
12. Covered in conifers
13. Vampire killer
14. 30th birthday celebration
15. Acro ___
16. 57 58 59 60 61 62
17. Lufthansa luggage limits
18. Forbes magazine
19. 53. Forbes magazine
21. The Meaning of Life
22. Part of the Great Seal of the United States
23. Ticket stub data
24. Judicial misconduct
25. Rapid advancement
26. A common color
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29. The Meaning of Life
30. Scares away
31. Short of
32. Welcome Back, Kotter
33. Spanish mountain
34. 17. Convenient site for mass-vaccinations
35. The Meaning of Life
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Answers on page 21.
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Footrest may vary by model.