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Living with lemons

A surprising (to me) number of readers and friends have been asking me when they will get to hear the new piano compositions I wrote during my recent sabbatical. It had certainly been my intention to record myself playing them and to make the videos available to all on YouTube. It still is, actually.

But reality has intervened in the form of a rather painful back bad. My doctor has diagnosed me with “lumbar radiculopathy,” and I find the term apropos, as it has me feeling “radiculous” in a number of situations.

You see, it mostly affects me pain-wise in the mornings, when it takes anywhere from 30 minutes to two hours before I can take more than a few steps away from my bed upon wakeup. Sharp pains shoot down my leg, and I find myself panting from the exertion before I can get up. In the afternoons, when it takes anywhere from 30 minutes to two hours before I can sit down for more than five minutes at a time without the pain starting to return.

So, I now use a “standing desk,” which suits me fine, and I stand or walk all day long, even while eating. These are only a few things that this generally allows me to do. One is driving or being driven, another is practicing the piano.

They apparently haven’t yet invented a “standing baby grand” (it’s not available on Amazon, so it must not exist). But I’ve come up with the next best thing: I ordered a portable electric piano keyboard that I intend to put on my standing desk. I fully expect to feel like Elton John once I start playing it when it arrives in a few days.

I tell you all this not to ask for your sympathy (not that there’s anything wrong with that). Rather, just to explain why I haven’t gotten to the point of making the promised videos.

But in addition, I want to take a moment here to credit my late father for setting an example I am striving to emulate.

My dad was not a complainer. He had some difficult experiences in his lifetime, both when young and when old, but he wasn’t one to dwell on his pains or problems. For example, when he developed swallowing issues while hospitalized for pneumonia in his late 80s, he didn’t seem to flinch when the doctors said they would need to insert a feeding tube.

We all thought it was to be a temporary measure, but it ended up being a permanent one that he lived with for another six years or so. He always maintained that preserving life is an all-important value, and you do what you need to do to keep on living.

And since he prized his independence and didn’t want a nurse or other aide handling his various pills and feeding tube apparatus, he quickly learned how to do it all himself.

When I would visit, he would grudgingly allow me to fetch this or that, or to wash the utensils when he was done, but he always insisted on getting his pills, grinding them finely in a special pill grinder, mixing them with the liquid diet and pouring it all into his feeding tube.

Though he didn’t coin the phrase, what popped into my head as I wrote this column is that dad’s motto could have been: “When life gives you lemons, get a juicer.”

While he knew you can’t always turn lemons into lemonade — some things can never be made sweet — you can sometimes find ways to power through the sourness and move on with your life as best you can.

So that’s what I’m trying to do, at the same time as I’m doing the PT exercises, taking the long walks, and doing whatever else my doctor tells me has the best chance of getting me through this rough patch and back to good health.

My “juicer,” I hope, will be my electronic keyboard, and I intend to practice and try to memorize my new pieces so I can video myself (in five-minute increments) playing them on a real piano.

So, who knows? I may well have them ready for next month. And I may even be able to get up in the morning and walk like a normal person again.

I can tell you one thing: when I can perform those once simple tasks again, I sure will appreciate them a lot more than I did a few months ago.

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.

MARK YOUR CALENDAR

Sept. 17+
ST. BENEDICT OKTOBERFEST
Enjoy German cuisine, entertainment and a market at St. Benedict Catholic Church, 300 N. Sheppard St., on Fri., Sept. 17 from 4 to 11 p.m., Sat., Sept. 18 from 11 a.m. to 11 p.m. and Sun., Sept. 19 from 12 to 6 p.m. For more information, visit stbenedictoktoberfest.com.

Sept. 17+
FALL PLANTFEST
One of Central Virginia’s favorite plant sales takes place Fri., Sept. 17 from 9 a.m. to 3 p.m. at Lewis Ginter Botanical Garden’s Parking Lot C. No admission fee or ticket is needed. For more information, visit lgi.org.

Oct. 2
RICHMOND VEGETARIAN FESTIVAL
The popular annual Richmond Vegetarian Festival takes place Sat., Oct. 2 from 12 to 6 p.m. at Byrd Park, 600 S. Arthur Ashe Blvd. Admission is free and provides opportunities to enjoy music and talks from local speakers as well as to support local businesses. For more information, visit veggiefest.org or call (804) 756-0536.

Sept. 9+
TECH DISCUSSION GROUP
Join a Lunch and Learn technology discussion group about the newest technology trends. This group meets virtually every Thursday from 1:30 to 2:30 p.m. For more information, including the Zoom link, visit bit.ly/TechLunchLearn.
Baker built her business from scratch

By Glenda C. Booth

Richmond entrepreneur Joye B. Moore makes 70 homemade sweet potato pies at a time — 700 a week. Starting this fall, that number will more than double to 1,500.

Using a recipe passed down for generations from her North Carolina great-great-grandmother, Moore launched Joyebells Sweet Potato Pies less than two years ago.

Moore touts her pies as “smooth, homemade, backwoods country, creamy deliciousness with a burst of flavor.” Her pies’ light, creamy filling is a “family trade secret,” she said.

One secret she’ll share is this: Key to a successful sweet potato pie is “de-stringing” it to eliminate lumps.

Rocketing to success

Moore — an artist, author, producer and entertainer — founded her dessert company at age 56.

In November 2019, only one month into the pie business, she entered the NBC Today Show’s “pie-off,” was chosen as a finalist, and traveled to the network’s New York studio. She essentially won the contest when host Al Roker declared her and her fellow contestant, a pecan pie maker, the winners.

Even with the pandemic’s disruption, Moore won additional accolades in 2020: Richmond magazine named her one of “Five Fav Female Entrepreneurs,” Virginia Living magazine put her on the 2020 “Made in Virginia” list, and the Virginia Food and Beverage Expo nominated her pie as a best new food product.

Before launching the company, Moore researched product acceptance by offering free samples and monitoring tasters’ reactions.

When you offer someone a piece, she said, many instantly gripe, “I don’t like sweet potato pie.” But she set out to prove them wrong. “When they come back for seconds, you know you are doing something right,” she said.

A difficult childhood

Moore’s early years were anything but sweet. Her name is derived from childhood taunts. As a child, her head was large in proportion to her body, and some kids called her “Bellhead.” “The rest of me eventually caught up,” Moore laughed.

Her aunt once told her, “You make people happy all the time. You bring everyone joy.” So she became Joyebell.

Moore’s mother suffered from untreated schizophrenia, and zigzagged from home to home in Dallas, Texas was full of abuse.

At age 14, Moore ran away. For three years, she lived in abandoned houses, ate out of dumpsters and stole to survive. Somehow, she managed to attend school every day and graduated from high school.

She credits a woman who ran a YMCA after-school program with giving her grounding. “Miss Tina was the first Caucasian I knew, and would always ask if I had done my homework.”

Moore hopes her 2016 memoir, titled Hopefully Beautiful, will inspire young people to persevere and overcome obstacles. She donates to charities that support youth who have experienced traumas.

Making music, too

Moore not only creates delicious pies; she makes music. It started in her home when she and her sister sang with their mother in the kitchen. That evolved into living room performances, where she learned to harmonize and add dance moves.

As an adult, she sang alto in her church choir, which gave her the confidence to enter singing competitions. She scored two wins on “Showtime at the Apollo,” the television talent show that films at the legendary Apollo Theater in New York City’s Harlem.

After her 1997 Showtime performance, she wrote her first song, “Project Butterfly,” inspired by a dream. Then she started her own production company, Joyebell’s Productions, as a “do-it-yourself” undertaking.

Today, she loves to sing jazz and gospel and to scat, especially at festivals like the Richmond Jazz Festival. She has performed on Black Entertainment Television (BET), TVOne and The Word Network.

“As long as I am creating, I am happy. And that’s one of the reasons I love making the pies,” she said. “We get to create all day!”

All in the family

In addition to singing, Moore spent her first decades as a social worker. In 2019,
Pros and cons of turmeric, supplements

Dear Mayo Clinic: I was recently diagnosed with breast cancer, and I will have surgery followed by chemotherapy. A friend told me that turmeric has anti-cancer properties. I have taken turmeric supplements in the past for osteoarthritis. Can I safely take it as a supplement along with conventional breast cancer treatment?

A: Turmeric, a bright yellow spice powder made from the root of a plant in the ginger family, is grown in many Asian countries and other tropical areas. It’s a major ingredient in curry powders common in many Indian and Asian dishes, and it is used as a coloring for foods, fabrics and cosmetics.

The root can be dried and made into capsules, tablets, extracts, powders or teas. Or it can be made into a paste to apply to the skin.

Turmeric’s main active component — curcumin — is what gives the spice its yellow color. Curcumin has anti-inflammatory properties, making it a potential treatment for people with osteoarthritis and other painful health conditions.

One study found that taking turmeric extract three times daily was comparable to taking a 1,200-milligram dose of ibuprofen daily for arthritis pain. However, more research is necessary to confirm these effects.

In addition to its anti-inflammatory properties, research suggests that curcumin has many other health benefits. Among them are antioxidant, metabolic-regulating, antimicrobial, immune-modulating, mood-enhancing, neuroprotective and anti-cancer effects.

Preclinical studies demonstrate curcumin stops the growth of breast cancer cells in the laboratory, but it’s not known if this happens in humans, since the body quickly breaks down curcumin, making it difficult to study.

High-quality human studies are needed to confirm these findings and guide effective and safe use of turmeric as a supplement.

When ingested as a superfood or when turmeric is used as a spice in culinary cuisine, the curcumin it contains appears to be generally safe for cancer patients. But dietary food sources are different from turmeric supplements or when it is taken as a pill. There is little research to ensure turmeric supplements are safe when used in combination with cancer treatments, including surgery, radiation and chemotherapy.

Chemotherapy interactions

The use of supplements, like turmeric, among cancer patients undergoing cancer treatment can be a concern. Supplements are not standardized like prescription medications, meaning the dose is not regulated and purity cannot be guaranteed. What you get may differ from bottle to bottle and among brands, and...
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Bedtime snack mistakes can wreck sleep

By Krissy Brady, CookingLight.com

Snacking before bed can be a tricky business. Eat too much, and get ready for a night of tossing and turning. Eat too little, and you might find yourself devouring your entire kitchen at 3 in the morning.

It’s no secret that steering clear of refined carbs and junky foods before bed is one of the best ways to avoid a sleepless night. But even noshing on healthy PM snacks can still mess with your sleep quality if you’re not careful.

The key to successful bedtime snacking? Balance.

“Being overly full or starving is more likely to lead to sleep issues than any one particular food,” according to registered dietitian Alex Caspero, R.D.

If you’ve yet to find your snacking sweet spot, find out if you’re making one of these five mistakes — and learn how to turn things around.

1. Getting carried away with portions.

Even when you eat healthy snacks before bed, such as pretzels and hummus or cheese and crackers, it’s easy to overdo it in the portion department. This sends the body into digestion mode, which can make it difficult to fall asleep (and stay asleep).

“We need just enough to offer satisfaction, so we don’t wake during the night hungry,” Caspero said.

The fix: The trick is to be strategic with your snack choices. Choose snacks that are harder to overeat, such as pistachios in the shell. If you’ve got a sweet tooth, try fruits like grapes or berries.

2. Ignoring your cravings.

When you’re craving dessert and attempt to resist your craving by snacking on healthier alternatives, you might find yourself consuming more calories in the long run, says Connecticut-based registered dietitian Alyssa Lavy, R.D.

Because the healthy snack isn’t satisfying your craving, you might keep snacking to fill the void. This might lead to feelings of disappointment, which can cause stress, ultimately disrupting sleep quality.

The fix: Indulge your dessert craving, but stick to a reasonable portion — such as one or two cookies or 1/2 cup of ice cream.

3. Choosing a protein-heavy snack.

Most people can forgive protein before bed and stick with a small amount of carbs and healthy fats to satisfy their hunger.

“Protein revs up our metabolism, which is great during the day, but not so great when you’re trying to wind down,” said Minnesota-based registered dietitian Leah Kleinschrodt, R.D.

However, she adds, some people do need some protein at night to help stabilize their blood sugar. The fix: Aim for about 2 ounces of protein (15 grams) before bed.

4. Snacking right before bed.

Getting your snack on just before bed can delay your ability to fall asleep, since your body will be busy digesting the grub.

The fix: The trick is to be strategic with your snack choices. Choose snacks that are harder to overeat, such as pistachios in the shell. If you’ve got a sweet tooth, try fruits like grapes or berries.

5. Going to bed hungry.

Much like being too full can mess with your ability to fall asleep, so can being too, well, empty.

Hunger is a sign that your blood sugar is trending downward or already low. Not exactly an ideal state when you’re trying to score some shut-eye.

The fix: Munch on ½ cup of berries with 2 to 3 tablespoons of heavy whipping cream.

Cooking Light empowers people to cook more for good health. Online at cookinglight.com.

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If I’m vaccinated, why do I need to get a COVID test?

If you’ve been around someone who has COVID-19, you need to get tested even if you’re vaccinated.

The latest guidance from the U.S. Centers for Disease Control and Prevention says people who are fully vaccinated should get tested three to five days after a potential exposure, even if they don’t have symptoms. That change comes two months after the agency eased its initial testing guidance because of the more contagious delta variant, which now accounts for most COVID-19 infections.

The thinking was that vaccinated people also weren’t likely to spread COVID-19 to others. The CDC says vaccinated people infected with the coronavirus generally subject to stepped-up testing requirements. Doctors, nurses and other healthcare workers should consult with their employers, some of whom may require routine testing for their staff. People working in prisons and homeless shelters are also generally subject to stepped-up testing requirements.

U.S. citizens returning from abroad still have to present a negative COVID-19 test for their entry. People working in prisons and homeless shelters are also generally subject to stepped-up testing requirements.

What is meant by a ‘breakthrough’ case of COVID?

A “breakthrough infection” is when a fully vaccinated person gets infected with the coronavirus.

In studies, the two-dose COVID-19 vaccines by Pfizer and Moderna were around 95% effective at preventing illness, while the one-shot Johnson & Johnson shot was 72% effective, though direct comparisons are difficult.

—AP

See COVID News, page 8

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Makes a great gift | Fitness & Health

Fitness & Health 7
**Supplements may raise men’s cancer risk**

By Howard LeWine, M.D.

Q: Do any supplements help prevent a man from developing prostate cancer?

A: Most studies of vitamin and mineral supplements used to prevent cancer, including prostate cancer, have had disappointing results. In fact, some even appear to increase prostate cancer risk. Here’s a rundown on where things stand.

**Multivitamins.** One standard multivitamin daily neither increases nor decreases the chance of getting prostate cancer.

**Vitamin D.** Low vitamin D blood levels have been linked with various cancers, including prostate cancer, so it makes sense for men to aim for the recommended 800 IU of vitamin D daily. But taking more does not lead to a lower risk.

**Vitamin E.** Unless specifically prescribed by your doctor, high doses of vitamin E (400 international units, or IU, daily or more) should be avoided.

**Calcium.** A high total calcium intake — through supplements and diet — may raise the risk of developing prostate cancer, and perhaps even the more aggressive type.

**B vitamins.** There is no evidence that extra B vitamins are preventive. In fact, some studies have shown an association of high blood levels of folic acid and B12 with higher cancer risk. But that is not proof that the supplements themselves cause prostate cancer.

**Lycopene.** A large observational study found that men who eat more lycopene-rich foods, like tomatoes and tomato-based products, had lower rates of prostate cancer and prostate cancer deaths. However, other studies did not confirm these findings, and studies of lycopene supplements have not shown any benefit.

**Zinc.** One study found that men who took more than 100 milligrams of supplemental zinc per day for several years were more likely to be diagnosed with prostate cancer compared with men who did not take the supplement. Again, however, this does not prove cause and effect.

**Covid news**

From page 7

So, while the vaccines are very good at protecting us from the virus, it’s still possible to get infected with mild or no symptoms, or even to get very sick.

If you do end up getting sick despite vaccination, experts say the shots help reduce the severity of the illness — the main reason to get vaccinated.

But the understanding of how vaccinated people who are infected might spread the virus to others is changing.

Previously, health officials believed vaccinated people who get breakthrough infections were unlikely to spread the virus. But with the more contagious delta variant that is now dominant, the CDC said new data shows people who get infected could carry enough virus in their noses and throats to spread it to others.

The agency recently cited that data when recommending vaccinated people go back to wearing masks indoors in areas where the virus is surging.

“It is concerning enough that we feel like we have to act,” said CDC Director Dr. Rochelle Walensky.

Still, health experts say the vaccines provide strong protection against serious illness. In the U.S., people who weren’t vaccinated make up nearly all hospitalizations and deaths from COVID-19.

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

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

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

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

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

"My life was no longer my own."

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

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

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

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

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

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

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

Results of course are not guaranteed but we do track your progress closely. The quotes above have been taken from our patients or their reviews.

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This recommendation is based on a controlled trial that looked at whether supplements of vitamin E, selenium or both could reduce the risk of prostate cancer. The results found that men who took vitamin E actually had a higher rate of prostate cancer and especially aggressive cancer.

Selenium. In the vitamin E and selenium trial, selenium supplement use was associated with a slight increase in cancer risk, but this was not statistically significant.

The bottom line: At present, there’s no firm evidence to support any vitamin or mineral supplements to prevent prostate cancer. However, it would be best if you still focused on getting these same nutrients through a healthy diet. Men who eat high amounts of fruits and vegetables and minimal red meat and high-fat dairy products may have a lower prostate cancer risk.

Also, maintaining a healthy weight and regular exercise appears to decrease the risk of developing more aggressive and potentially deadly types of prostate cancer. © 2021 Harvard University. Distributed by Tribune Content Agency, LLC.

### Are your bones getting enough calcium?

**By the National Osteoporosis Foundation**

Calcium and vitamin D are essential to building strong, dense bones when you’re young and to keeping them strong and healthy as you age.

About 99% of the calcium in our bodies is in our bones and teeth. When we don’t get the calcium our body needs, it is taken from our bones. This is fine once in a while, but if it happens too often, bones get weak and may break.

Vitamin D plays an important role in protecting our bones, too, both by helping the body absorb calcium and by supporting muscles needed to avoid falls. If you don’t get enough vitamin D, you’re more likely to break bones as you age.

**How much do you need?**

Calcium is a mineral that is necessary for life. In addition to building bones and keeping them healthy, calcium enables our blood to clot, our muscles to contract, and our heart to beat.

Our bodies cannot produce their own calcium. That’s why it’s important to get enough calcium from the food we eat.

The amount of calcium you need every day depends on your age and sex. Women age 51 and older should get 1,200 mg daily. Men age 70 and younger should get 1,000 mg daily, and 1,200 mg after age 70. This includes the total amount of calcium you get from food and supplements.

To calculate how much calcium is in your diet, use the International Osteoporosis Foundation’s calculator at iofbone-health.org/calcium-calculator.

**Calcium-rich foods**

Food is the best source of calcium. Dairy products such as milk, yogurt and cheese are high in calcium. Certain green vegetables and other foods contain calcium in smaller amounts.

Some juices, breakfast foods, soy milk, cereals, snacks, breads and bottled water have added calcium. If you drink soy milk or another liquid that is fortified with calcium, be sure to shake the container well, as calcium can settle to the bottom.

A simple way to add calcium to many foods is with a tablespoon of nonfat powdered milk, which contains about 50 mg of calcium. It’s easy to add a few tablespoons of powdered milk to almost any recipe.

**Calcium supplements**

Try to get the daily recommended amount of calcium from food. In general, you shouldn’t take supplements that you don’t need. There is no added benefit to taking more calcium than you need. Doing so may even carry some risks. (See “Supplements may raise men’s cancer risk” on page 8.)

When choosing a supplement, keep the following in mind:

—Choose brand-name supplements with proven reliability. Look for labels that state “purified” or have the USP (United States Pharmacopeia) symbol.

—Calcium is absorbed best when taken in amounts of 500 to 600 mg or less. This is the case for both foods and supplements. Try to get your calcium-rich foods and/or supplements in small amounts throughout the day, preferably with a meal. While it’s not recommended, taking your calcium all at once is better than not taking it at all.

—Take (most) calcium supplements with food. Eating food produces stomach acid that helps your body absorb most calcium supplements. The one exception to the rule is calcium citrate, which can absorb well when taken with or without food.

When starting a new calcium supplement, start with a smaller amount to mitigate possible side effects, such as gas or constipation. If increasing fluids in your diet does not help, try something else.

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Ways to cope with pain of osteoarthritis

Q: My doctor just diagnosed me with osteoarthritis. Whenever I lift something, I experience pain in my hands, knee or hip. How can I stop this pain from taking over my life?

A: It can be difficult to receive a diagnosis like this one. Osteoarthritis pain is very common and can affect your daily life. It’s caused by the wearing down of the cartilage in your joints.

Cartilage cushions your bones. When osteoarthritis decreases cartilage, bones do not have that protection, and they can grind against each other. This grinding causes pain and swelling. While there are other types of arthritis, this is the most common.

The good news is that there is a lot you can do to help decrease your pain, strengthen your bones, and stay moving so you can play with grandkids and maintain hobbies like gardening or walking. We address these in the following questions and answers:

Q: Who is most likely to get osteoarthritis? Is this something my spouse and children could have?

A: Osteoarthritis is caused by the wear and tear to your bones’ cartilage. This comes with age, former injuries or being overweight. Having diabetes or bone deformities can increase your chances of having osteoarthritis.

It can also be more likely to happen due to genetics, so your children may experience it as they grow older.

Q: Can I do anything to ease my pain in addition to or instead of taking medication?

A: Yes, there are many things you can do!

—Apply a warm compress (such as a moist towel with hot water) to relieve pain and help your muscles relax.

—Exercise to increase your endurance and strengthen the muscles around your joints for more support. This will also make your joints more stable.

—Lose weight to relieve the pressure on and potential stress surrounding your joints.

—Try movement therapies (such as yoga or tai chi) to reduce overall stress and improve flexibility.

—Go to physical or occupational therapy. An expert can guide you through exercises and can assist in finding ways to complete daily activities without placing stress on the joints.

Q: My doctor said there were over-the-counter medications for me to take for pain of arthritis. What do you recommend?

A: There are multiple medications that can help relieve your pain. Below are a few, a description of how they are taken, and some reasons you might not choose to take the medication. This is not a complete list, so please check product labels and verify with your doctor.

Advil (ibuprofen) tablets: Take one tablet every four to six hours when experiencing pain. This may not be the best option if you take blood thinners, blood pressure medication, or have renal disease.

Aleve (naproxen) tablets: Take one tablet every eight to 12 hours while symptoms last. This may not be the best option if you take blood thinners or blood pressure medication, or have renal disease.

Tylenol 8-Hour Arthritis Pain (acetaminophen): Take two caplets every eight hours with water. This may not be the best option if you have liver concerns.

Voltaren Gel (diclofenac sodium gel): Use the provided dosing card and apply 2.25 inches to the upper body and 4.5 inches to the lower body. This may not be the best option if you have any skin conditions.

As always, please check with your provider to determine whether any particular medication is safe for you. Additionally, there are prescription medications if your provider feels those would be the best way to treat your osteoarthritis.

For more information, visit MayoClinic.org/Osteoarthritis or arthritis.org.

Jewlyus Grigsby recently received his Pharm.D. from VCU School of Pharmacy. He completed his Bachelor of Science in chemistry with a concentration in biochemistry at Virginia Commonwealth University. He hopes to pursue a career in ambulatory care and academia with a college of pharmacy.
diet does not solve the problem, try another type or brand of calcium. It may require trial and error to find the right one.

How much vitamin D do you need?
Both men and women over age 50 should try to get 800 to 1,000 IU daily. Some people need more vitamin D. According to the Institute of Medicine, the safe upper limit of vitamin D is 4,000 IU per day for most adults.

There are three ways to get vitamin D:
- from sunlight, food or supplements.
- Sunlight: Your skin makes vitamin D in reaction to sunlight and stores it in fat for later use. How much vitamin D your skin can produce depends on the time of day, season, latitude, skin pigmentation, age and other factors.
- Vitamin D in food: Vitamin D is found in very few foods. Sources include fatty fish like wild-caught mackerel, salmon and tuna. Vitamin D is added to milk and other dairy products, orange juice, soymilk and fortified cereals.
- Vitamin D supplements: If you aren’t getting enough vitamin D from sunlight and food, consider taking a supplement. There are two types: vitamin D2 (ergocalciferol) and vitamin D3 (cholecalciferol). Both are good for bone health.
- Before adding a vitamin D supplement, check to see if any of the other supplements, multivitamins or medications you take contain vitamin D.

For more information, visit nof.org/patients.

Creamy lasagna soup with vegetables

By Family Features
Lasagna is often a family favorite, a kind of comfort food with an Italian vibe. But depending on the recipe, the process of making it can be onerous.

First, you prepare and season the sauce and mix together the cheeses. Then you par-cook the lasagna noodles and trim them to fit the dish. You might even need to pre-cook some mushrooms and other vegetables.

Finally, you have to line the whole thing up, and hope you don’t run out of ingredients before you’ve reached the last layer.

Here comes a lasagna soup recipe that keeps all the same ingredients, but lets you make it all in one pot with a minimum of fuss. And when done, you have a meal in a bowl, perfect served with some crusty bread and a side salad.

Give it a try.

Creamy Spinach, Mushroom and Lasagna Soup
Recipe courtesy of Emily Weeks of “Zen and Spice”

Cook time: 30 minutes; Total time: 40 minutes
Servings: 4

Ingredients:
1 tablespoon extra-virgin olive oil
2 cloves garlic, minced
1 medium onion, small diced
8 ounces crimini mushrooms, sliced
1 jar (24 ounces) marinara sauce
1 can (15 ounces) diced tomatoes
2 teaspoons tomato paste
2 teaspoons balsamic vinegar
1 teaspoon granulated sugar
1 tablespoon dried basil
½ teaspoon salt
1 teaspoon oregano
½ teaspoon black pepper
1 bay leaf
3 cups vegetable broth
6 lasagna noodles, broken into pieces
½ cup heavy cream
5 ounces fresh baby spinach
1 cup whole-milk ricotta cheese
½ cup shredded mozzarella cheese, for topping

Directions:
Heat large pot over medium heat. Add olive oil, garlic, onion and mushrooms. Cook, stirring occasionally, until onions and mushrooms soften, 4 to 5 minutes.

Add marinara, diced tomatoes, tomato paste, vinegar, sugar, basil, salt, oregano, pepper, bay leaf and broth. Bring to boil over high heat then reduce heat to low and simmer.

Add lasagna noodles and cook, stirring often, until softened, about 15 minutes. Remove from heat and remove bay leaf.

Stir in heavy cream and spinach until wilted, 2 to 3 minutes.

Divide between bowls and top with dollop of ricotta and sprinkle of mozzarella.
Senior Connections is dedicated to helping older adults maintain independence and quality of life as they age. Dr. Thelma Watson was committed to this mission throughout her career. We miss her terribly and will continue to focus on our mission as our own personal tribute to her.

Thank you to all who sent memorial gifts in Thelma’s name, and thank you to all who support our programs like the two we are highlighting this month, Ride Connections and No Wrong Door. They keep older adults connected and informed.

Accessible transportation services are critical for enabling older adults to live independently. The vast majority of older adults choose to age in place in their homes and communities. Successful community living requires access to medical and other essential services. Missing medical appointment can lead to emergency hospital visits and lack of needed care interventions. An absence of transportation can have an equally negative effect on physical and mental health contributing to social isolation.

We are thankful for the Virginia Department of Rail and Public Transportation funding for our Ride Connection program to help older adults and persons with disabilities have the knowledge of and access to transportation to help them age safely at home and live a healthy connected life.

Helping older adults connect to needed resources and services is essential to supporting individuals to safely remain in their homes. Our No Wrong Door Network provides a secure and effective way for older adults, and caregivers to request services with the goal of community living in the forefront. This network allows various community partners to refer older adults to needed resources and services with their permission.

Referrals to community resources can help maintain the health and wellbeing of a person and often simply letting individuals know about available resources improves a person’s outcome.

Most of us use assistive technology (AT) in our daily lives. From reading glasses, canes, cars with rear cameras to highly sophisticated computers that make it possible to activate most of the functions in your home by voice command. Hi Alexa! Where’s my cell phone? Or, OK Google, turn on my lights.

For many, assistive technology is not just a convenience but a necessity as well. Understanding what assistive technology is available and how to access is key. The Virginia Assistive Technology System (VATS) can help individuals learn about the range of available technology, select the most appropriate device, receive training on how to use the selected device, and find resources to pay for the device. Perhaps, someone has recently had a stroke and wants to cook again despite having limited use of the dominant hand. Assistive technology can help – from an automatic jar opener to a one arm food prep station.

The mission of the Virginia Assistive Technology System is to ensure that Virginians of all ages and abilities can acquire the appropriate, affordable assistive and information technologies and services they need to participate in society as active citizens. Valuing inclusion and grounded in the belief that the correct equipment is important to that end, they work to help individuals be more successful at school, live more independently in their community, or whatever their goals may be.

VATS provides an array of services through three main programs: the Information and Assistance Training and Technical Assistance Program, the Assistive Technology (AT) Device Demonstration and Loan Program, and the Assistive Technology (AT) Device Exchange and Reuse Program. To learn more about those services, call 800.435.8490 or visit https://www.vats.org/.

Paula Martin, OT / AT specialist with VATS / NWD trained occupational therapy students at the Murphy Deming College of Health Sciences at Mary Baldwin University. The students learned how to incorporate AT into their practice and were very interested in the NWD AT Emergency Preparedness Kit and robotic pets. Many want to work with older adults after they graduate.

A robotic puppy designed to provide comfort and calm to help reduce anxiety brought on by being alone.
Virginia Assistive Technology and No Wrong Door Partnering to Connect During COVID-19

Virginia No Wrong Door and VATS have been partnering to ensure older adults remain safe, connected and empowered during the COVID-19 pandemic. In June, at the Greater RVA No Wrong Door Advisory Council meeting of community stakeholders and partners, Paula Martin, No Wrong Door AT Specialist for VATS shared information on two “kits” developed through the partnership: An emergency preparedness kit with an emphasis on Assistive Technology (AT) and social connection kit focusing on decreasing isolation and loneliness. Both kits help reduce stress and anxiety. With hurricane season wrapping up and the winter season coming — being prepared is key.

With exciting changes at Virginia No Wrong Door, Virginians now have the opportunity to use the No Wrong Door DirectConnect tool, to self-refer for a VATS Social Health Consultation to learn what assistive technology may benefit them during times of increased isolation — a key need during COVID-19 lockdowns and quarantines. Or, use DirectConnect to self-refer into the new Virginia Assistive Technology Systems (VATS) Vaccine Access Consultation. For those who want and need the COVID-19 vaccine but have concerns about access at vaccination sites, the VATS Vaccine Access Consultation is an assistive technology consultation to provide support in order to ensure people can receive their vaccines. In May, VATS assisted a dozen individuals with information and education about COVID-19 vaccines. To Learn More: Visit VATS Vaccine Access Consultation and all our other resources at easyaccess.virginia.gov.

Ride Connection Expands Services During Pandemic

Ride Connection

Ride Connection’s mobility management program provides non-emergency medical transportation and transportation counseling to eligible participants in our service area. The program is sponsored and administered by Senior Connections, The Capital Area Agency on Aging. Additional funding is secured via the Older Americans Act and other community sources, including United Way.

We have made enhancement since the pandemic began

During the COVID-19 pandemic, Ride Connection expanded our transportation services. Transportation can be provided for up to 4 round trips per calendar month (per client) for medical, dental and vision appointments, cancer treatments, pharmacy visits and to shop for food (grocery store or food pantry) and other essential errands. If you have access to Medicaid medical transportation, you are not eligible to receive rides to medical appointments through Ride Connection, but we can assist with shopping for food. Additionally, we are complying with the Governor’s Executive Order #63 in order to keep rider safe. To learn more, please call 804.672.4495.

We have temporarily suspended rider co-pay fees for this service (probably through the end of this calendar year)

We are grateful for participant donations to the program. Depending on how far traveled, a ride can cost from $20.00 to $100.00. Any donation help offset the cost of the ride. Call the Hotline at (804) 672-4495 to request donation envelopes or simply mail to Senior Connections, Attn: Ride Connections Donation, 24 East Cary Street, Richmond, VA 23219.

Transportation to COVID-19 Vaccination Appointments

Ride Connection is scheduling client rides to receive COVID-19 vaccinations. Please call the Ride Connection Hotline at (804) 672-4495 if you have scheduled an appointment with any provider (including a pharmacy) for a vaccine.

Alternate Transportation Resources

If you qualify for other transportation services such GRTC Bus/Care Van, Access Chesterfield, Hanover DASH, please use those services. If you need assistance in accessing those services or connecting with volunteer programs in your area, our Ride Connection counselors are happy to assist. (All CARE customers are eligible for UZURV’s CARE On Demand program which may be reached at 804) 499-3400.)
Senior Connections
Transportation Partners

■ Bay Transit of Warsaw: Rides for all People of all Ages

We believe that every citizen must be assured accessible and safe transportation to the local destination of their choice without regard for disability, age, or economic status. Out of an abundance of caution, please be advised that all Bay Transit offices will not be accepting visitors until further notice. Bay Transit continues to operate many of our services and can be contacted by calling the Bay Transit Ride Line at (877) 869-6046.

■ Chesterfield Mobility Services

Offers the following mobility service options to Chesterfield County residents:
- Access Chesterfield (804) 751-4663
- Access On Demand (804) 751-4663
- Alternative Service Providers
- Pilot Programs
- GRTC

Registration is free, quick, and easy. Register online by completing the online Mobility Services Registration Form (PDF) at https://www.chesterfield.gov/170/Mobility-Services. Complete, print, and mail the form to the address on the bottom of the form. Include the required supporting documents. Chesterfield residents may also request a registration form be sent to them via mail.

■ Department of Medical Assistance Services (DMAS)

DMAS has seven statewide Non-Emergency Medical Transportation (NEMT) programs. Each of the six Managed Care Organizations (MCO) and the Fee for Service (FFS) program has an NEMT program operated by one of four different transportation brokers.

In order to transport Medicaid Members safely during the COVID-19 quarantine, the FFS and MCO NEMT programs followed the guidelines set by Governor Northam’s mandates as well as CDC guidelines. The guidelines can be found at https://www.dmas.virginia.gov/media/2711/cdc-guidelines-for-nemt-transport.pdf

Medicaid day support and other key Medicaid services had to close because of the quarantine which affected NEMT services. During the peak of the quarantine NEMT services fell to a low of 47% of normal NEMT trip volume.

■ Goochland County — GoochlandCares

Thanks to the generosity of their supporters, GoochlandCares expanded their transportation program beginning July 26, 2021. To be eligible for rides, you must live in Goochland County and meet the following guidelines:
1) Be over the age of 60 or 2) be disabled (simply let us know you are disabled) or be low income (200% or below the Federal Poverty Level). Rides are now offered to all GoochlandCares services (not just medical), Goochland grocery stores. We also have expanded our ability to ensure rides to all dialysis appointments. To access the program, you must register with GoochlandCares. Due to increased COVID cases we are limiting to three riders at a time, they must be vaccinated, and they must wear face masks. Please call 804-556-6260 to schedule an appointment or go to our website at www.goochlandcares.org to complete an application online.

■ GRTC Transit Service

GRTC Passenger Policies Effective August 8: GRTC continues to update passenger policies during the ongoing COVID-19 pandemic. Effective August 8, 2021, more space on-board for passengers will be available. GRTC will shift the barrier cord forward, allowing for more standing room as ridership continues to increase on many local routes to near pre-pandemic levels. GRTC offers free travel training.

Because of the increase in community transmission resulting from the Delta variant, GRTC will continue rear door boarding for most passengers to protect Operators at the front. Front door boarding remains open for passengers needing assistance, the ramp, or ADA seating at the front. With the return to in-person school, unaccompanied minors are permitted to ride.

The Federal Mask Order remains in effect through September 13, 2021, which means all passengers must continue to properly wear face masks throughout their trip with GRTC, regardless of vaccination status. Passengers with symptoms of illness are asked not to ride. Customers are still not allowed to have an extended ride (a ride that is more than one round trip); passengers must exit the bus when reaching the stop where they originally boarded.

GRTC Pulse Willow Lawn Temporary Drop-off Location: Beginning Monday, August 9, the Henrico Department of Public Works is repairing the roadway on Byrd at Broad, closing Byrd between Markel and Broad. Buses will let passengers exit the Pulse at Bus Stop #2379 in front of Jason’s Deli on southbound Willow Lawn Drive. The Pulse will detour around the road closure and then pick up passengers like normal at the Willow Lawn Pulse station.

Service Updates Coming September 12: Service updates are scheduled to take effect Sunday, September 12, 2021. You can watch an overview of the changes here, and explore route change maps for Route 20, Route 77 wide view and Route 77 Fan view, plus see the combined 3B and 111 here. We will have new public timetables available online in early September.

We Are Hiring Operators & Mechanics: GRTC offers competitive pay and a generous pension contribution. Visit ridegrtc.com and apply today!

■ Hanover DASH

A countywide specialized transportation service for residents of Hanover County age 60+ or those with a short term or long-term disability to medical appointments within the County’s defined service area (includes the entire county and a 7 mile area beyond the county boundaries) including Hunter Holmes McGuire VA Medical Center and medical facilities at Stony Point. Hours of operation are Monday through Saturday (6:00 am–6:00 pm).

See Senior Connections, p. B-4
Senior Connections

from page B-3

All one-way rides are a flat rate of $6 (waived until further notice; Late fees still apply). Rides booked online are 10% off. Direct, nonstop service. Option to reserve same-day or reserve up to 90 days in advance. We recommend booking wheelchair transports 24 hours in advance when possible. Single rider or bring a guest (space permitting), a Personal Care Assistant (PCA), or a service animal. Personal business such as grocery shopping, banking, employment and attending formal social and recreational programs. Hanover County government buildings. Trip must begin or end in Hanover County. You can upload through application; OR email to Hanover-DASH@hanovercounty.gov; OR fax to 804-365-4299; OR hand delivery to: Hanover Community Resources 12310 Washington Highway, Ashland, VA 23005. Once determined eligible, your DASH ID (member) card and Rider’s Guide will be mailed to you.

■ Hanover Senior Rides

This nonprofit volunteer driver program coordinated by ACES and MCEF that provides transportation to seniors age 60 or over or persons with disabilities who are no longer able to drive and cannot obtain other forms of transportation. The program’s goal is to assist seniors to stay in their homes as long as possible. Riders must be able to walk independently or with use of cane or walker.

Rides may be arranged for scheduled medical appointments, grocery shopping, and personal business such as banking. Contact Hanover Senior Rides for Mechanicsville Area riders (zip codes 23111 or 23116) at 804-357-9360 or 804-543-6115 for Ashland Area riders (zip codes 23005, 23059, or 23069). You may visit 4mcef.com or aceshanover.org for more information on the Hanover Senior Rides program. These rides are free of charge but donations are requested. Inquire about donating to help pay for trips. The program offers direct, door to door transportation at a rate of $6.00 one way and $12 round trip.

■ Powhatan County – RIDE ASSIST SERVICES (RAS)

A volunteer-staffed ride service for Powhatan County seniors age 60 and older, who are unable to drive. RAS is looking for volunteer drivers. For information, please call Jayne Lloyd, Ride Assist Services at (804) 698-0438.

■ Road to Recovery

The American Cancer Society’s Road to Recovery program provides transportation to and from treatment for people who have a cancer diagnosis and do not have a ride or are unable to drive themselves. Volunteer drivers donate their time and the use of their cars so that patients can receive the life-saving treatments they need. Availability of program not guaranteed for each locale.

Patients must be traveling to an appointment required to begin or complete cancer treatment, or to an appointment for complementary therapy during cancer treatment. Transportation cannot be provided for follow-up appointments after treatment has been completed.

Patients must be ambulatory (able to walk unassisted to and from the vehicle) or have an accompanying caregiver to assist. Patients under the age of 18 must be accompanied by a legally responsible adult such as a parent or caregiver. A 4 business day advance notice is required, not including the date transportation is needed.

Call (804) 527-3700 if you live in the service area. Call (800) 227-2345 x if you live in another area. Call to find a ride near you! To learn about volunteer opportunities in your area with the Road to Recovery program, call (800) 227-2345.

■ Virtual Senior Law Clinic

Simple wills, durable power of attorneys & advance medical directives prepared FREE for older adults & individuals with disabilities. Documents prepared by volunteer attorneys. Eligibility is required.

To Learn More & Determine if You Are Eligible

Pat Giesen, Senior Connections
Phone: (804) 343-3059
Email: pgiesen@youraaa.org
How to decide if you can afford to retire

By T. Eric Reich

Many people looking to retire in the not-too-distant future question whether they can afford to retire.

In the absence of a clear understanding of what their future retirement income will look like, most of those folks hoping to retire will simply choose to work longer out of fear of the unknown.

In the same vein, some who are already retired live too frugally to enjoy their retirement because they just don’t know how much they can safely afford to spend. They err on the side of caution and underspend.

Many times, these fears are compounded when markets are close to all-time highs, like they are right now. The concern is that if (when) the markets correct, people won’t have as much money as they do now, and they are already nervous about having enough retirement savings to live on today, let alone if the market drops 20% to 30%.

First, figure your Social Security

So, how do you know if you’ll have enough? First, log onto SSA.gov and set up an account to view your current Social Security benefit. You’ll want to know what you can expect as a monthly benefit.

Don’t forget that you will likely need to reduce that number somewhat to account for Medicare Part B premiums, taxes, etc. If you are married, then you will want your spouse to do the same.

Once you have these figures, you can determine what each of you can expect as a monthly benefit. Sometimes you might find that 50% of your spouse’s benefit is higher than your own. If that’s the case, you get the higher of those options (this assumes a full retirement age benefit — claiming earlier or later affects those numbers).

Many times, near retirees underestimate what their Social Security benefits will be in retirement, which causes them to question if they can afford to retire.

Next, check your investments

Now that we know what your benefits will be, we need to look at your investment portfolio.

We caution people not to assume that a very conservative portfolio is better in retirement than a moderately aggressive one. The reality is that with interest rates as low as they are, simply moving everything into very low-risk investments might not get you the income you require.

Likewise, you can’t just “keep doing what you’ve been doing” either. You will likely need to make changes to the portfolio as you enter a new stage of life.

I would advise that removing several years’ worth of required income from the stock market may be a good idea to protect your retirement income against a large market correction in the early years of retirement.

This can help mitigate sequence-of-return risk. That’s important because the order — or sequence — of investment returns experienced throughout retirement can have a big impact on your portfolio’s value over time.

Pulling money out while stocks are falling, especially early in retirement, can cause a deficit that’s tough or even impossible to overcome.

If you are able to reduce your sequence of return risk by avoiding the need to sell low, then you may be able to spend a larger percentage of your portfolio each year than if you don’t protect against that risk.

Lastly, it’s important to understand what you actually need to spend in retirement. While many expenses may go down, such as healthcare premiums, 401(k) contributions, commuting costs, etc., others may go up.

For example, now that you have more free time than you had while you were working, expenses such as dining out, travel, recreational activities and others may increase.

Before you retire, understand what you will need to spend and know where you can cut expenses. Don’t worry if you aren’t 100% sure what your required monthly income is. The reality is that it will change every few years as your retirement evolves.

Don’t hesitate to have your financial advisor or even your CPA help you with some of these calculations. The more informed you are, the better the decisions you can make about your upcoming retirement.

The opinions expressed in this commentary are those of the author.

This is for general information only and is not intended to provide specific investment advice or recommendations for any individual. Consult your financial professional, attorney or tax advisor with regard to your individual situation.

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Why (and how) to buy umbrella insurance

By Kiplinger Washington Editors

An umbrella insurance policy typically covers the same things as your home and auto policies, plus a few more — including lawsuits that arise when you’re driving abroad or operating rented watercraft, or from alleged libel, slander or defamation of character.

Umbrella coverage picks up where the liability limits of your homeowners and auto policies leave off. It’s usually sold in increments of $1 million.

Umbrella insurance costs roughly $150 to $350 a year for the first $1 million of coverage, and about $100 per million of coverage above that. What you’ll actually pay depends on where you live (rates vary by state and the insurer’s experience there) and how many homes, cars and boats you’re insuring.

Buy from existing insurer

Before most insurers will sell you an umbrella insurance policy, you must buy your homeowner’s or auto policy from them and carry a minimum amount of liability coverage — typically $300,000 on your homeowner’s policy and, on your auto insurance, $250,000 for bodily injury to one person and $500,000 per accident, according to the Insurance Information Institute.

Most insurers cap the home and auto liability coverage they will sell you at $500,000 or $1 million. It’s usually more cost-effective to buy an umbrella policy than to increase your liability coverage beyond the minimum required by your insurer.

If you buy your home and auto insurance from the same insurer, you’ll typically get a discount of 10% to 15% on your annual premiums, and you may get an additional discount on the umbrella policy.

You can offset at least some of the umbrella premium by taking larger deductibles on your auto and home insurance policies.

With a single insurer, your coverage is less likely to fall through the cracks if the requirements for the umbrella policy change. And if you’re sued, you’ll have one set of defense lawyers for the entire case.

Agents typically advise you to buy the umbrella policy from your auto insurer because most large lawsuits involve auto accidents.

If your current home or auto insurer won’t sell you an umbrella policy — because your dog’s breed is reputed to have a bad claims history, for example, or your family has had too many fender benders — ask an independent agent who represents multiple insurers to help you find a “stand-alone” umbrella policy.

Endorsements to consider

Consider adding an endorsement to an umbrella policy for excess uninsured/underinsured motorist coverage, which covers you not only as a driver but as a passenger, bicyclist or pedestrian if you’re hit and the at-fault driver doesn’t carry enough insurance. It costs $100 to $200 per policy.

If you serve as a volunteer on a nonprofit board, your homeowner’s and umbrella policies typically cover you for bodily injury and property damage — but probably not for all potential lawsuits. An endorsement for your umbrella policy for directors’ and officers’ coverage typically costs less than $1,000 a year for $1 million to $2 million of coverage.

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Billions in lost pension, retirement funds

For years, members of Congress have been trying to pass legislation that will allow the federal government to establish a centralized database to help retirees locate their pension and 401(k) plans. There are billions of dollars in retirement accounts that have been lost, for a variety of reasons.


A centralized database

The act would require the secretaries of Treasury, Labor and Commerce to create a database at the Pension Benefit Guaranty Corporation (PBGC), which is the federal pension insurance program, so that individuals can access information about lost retirement plans.

Under the act, if your plan changes its name or address, or is sold after you leave a company, your former employer will be required to forward this information to the database.

Karen Ferguson, president of the Pension Rights Center, indicated that “this will help retirees locate the pension and other retirement benefits they earned but cannot find because their former employers changed their names, addresses or structure.

“Currently, thousands of individuals contact pension counseling projects and government agencies each year seeking help in finding their lost pensions. This important bill will close a critical and too-long-overlooked gap in our nation’s private retirement system.”

Under current law, when a company has changed its name or address or has been bought or sold, it notifies the IRS and the IRS shares this information with Social Security. However, retirees don’t have access to this information.

Under the proposed act’s provisions, these changes will be incorporated into the Office of Retirement Savings Lost and Found database maintained by the PBGC. Ferguson hopes the act’s provisions can be changed so that plan sponsors can also voluntarily send historical information about past changes to the PBGC.

Tracking small accounts, too

The act also contains provisions that require plan sponsors who force out small accounts of $1,000 or less to send the account balance to the Office of Retirement Saving Lost and Found when the account holder does not respond to communications or fails to cash a check. Individuals will be able to go to the database to find their lost money.

The bill requires reporting to the PBGC for unclaimed forced-out accounts in excess of $1,000 but less than $6,000 that are transferred to an IRA. Individuals with such forced-out accounts will be able to search the database to find contact information for the financial institution holding their IRA. The bill raises the force-out limit from $5,000 to $6,000.

A 2014 report by the Government Accountability Office found that from 2004 to 2013, there was $8.5 billion in lost retirement accounts with balances of $5,000 or less.

When employees leave a job with account balances of $5,000 or less, they often don’t keep track of these accounts. Owners later use many sources to try to find information about their lost accounts. Some access state unclaimed-asset databases; others contact the Pension Rights Center, their prior employer, pension counseling projects, the PBGC or the Labor Department. Unfortunately, because there is no centralized database, it takes a lot of work to find the plans.

Congressional representatives, the Pension Rights Center, AARP, the American Benefits Council, and the ERISA Industry Committee have indicated the need for a centralized database. Yet Congress has been unable to pass the necessary legislation.

You can help light a fire under your congressional representatives by writing or phoning to tell them to pass the Retirement Savings Lost and Found Act of 2021 (S.1730). Don’t restrict your contact to only your representatives in the Senate and House. You should also contact Mitch McConnell and Nancy Pelosi.

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

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How to replace lost/missing documents

Dear Savvy Senior,

Can you tell me what I need to do to replace a variety of important documents? Our house burned down a few months ago, and we lost everything, including our home property deed, car titles, old tax returns, Social Security and Medicare cards, birth certificates, marriage license and passports.

—Stressed Seniors

Dear Stressed,

I’m very sorry for your loss, but you’ll be relieved to know that replacing important documents that are destroyed, lost or stolen is pretty easy once you know where to turn.

Here are the replacement resources for each document you mentioned.

**Birth certificates**: If you were born in the United States, contact the vital records office in the state where you were born (see CDC.gov/nchs/w2w/index.htm for contact information). This office will give you specific instructions on what you need to do to order a certified copy and what it will cost you — usually between $10 and $30.

**Marriage license**: For this record, contact the vital records office of the state you were married in to order a copy (the same CDC website above will direct you). You’ll need to provide full names for you and your spouse, the date of your wedding, and the city or town where the wedding was performed. Fees range from $10 to $30.

**Car titles**: Most states offer replacements through a local department of motor vehicles office. You’ll need to complete a replacement title application form and pay the application fee, which varies by state. To get an application, go to DMV.org, pick your state, and print it or fill it out on the site. You’ll need to show ID and proof that you own the car, such as your vehicle registration or your license-plate number and VIN (vehicle identification number).

**Property deed**: To access your house deed, contact your county clerk’s office, where deeds are usually recorded. You may be charged a small fee to get a copy.

**Social Security cards**: In most states (except in Alabama, Minnesota, Nevada, New Hampshire, Oklahoma and West Virginia), you can request a replacement Social Security card online for free at SSA.gov/ myaccount. For more information or to locate the Social Security office that serves your area, call 1-800-772-1213 or see SSA.gov/locator.

**Medicare cards**: If you are enrolled in original Medicare, you can replace a lost or damaged Medicare card by calling Medicare at 1-800-633-4227, or by logging into your MyMedicare.gov account. If, however, you get Medicare health or drug benefits from a Medicare Advantage Plan, such as an HMO, PPO or PDP, you’ll need to call your plan to get your card replaced.

**Tax returns**: To get copies of old tax returns, start with your tax preparer, who usually keeps copies of your returns on file. You can also get copies of federal returns directly from the Internal Revenue Service. You’ll need to fill out and mail in IRS Form 4506. To download this form, visit irs.gov/pub/irs-pdf/f4506.pdf or call 1-800-829-3676 and ask them to mail you a copy. The cost is $43 for each return requested.

**Passports**: You can apply for a replacement passport at a Passport Acceptance Acceptance Facility. Many post offices, public libraries and local government offices serve as such facilities. You can search for the nearest authorized facility at iafdb.travel.state.gov. The fee is $145.

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

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**MARK YOUR CALENDAR**

**Sept. 17**

**ORGANIZE YOUR FINANCIAL RECORDS**

In conjunction with Chesterfield Park and Recreation, the Virginia Credit Union presents a free talk that will help you organize your financial records and know what to keep handy in case of a natural disaster. This event takes place Fri., Sept. 17 from 11 a.m. to noon at the Bensley Recreation Center. To sign up, go to chesterfield.gov/parks and click “Register Now.” Search for course number 39157. Call Lauren Woods at (804) 768-7904 with questions.
Explore Turks and Caicos Islands, reefs

By Diane York

In the Turks and Caicos Islands, the sun starts out mellow and low, but by mid-morning it’s a slashing bright blanket of heat.

Everything on these Caribbean islands is intense: the bougainvillea blooms in vivid shades of purple, pink, red and orange, while the plumeria tree is covered in fragrant yellow blooms. The sky is a true blue you only see when the air is pure and clear.

These 40 Caribbean islands have pristine white sand beaches and the cleanest ocean water you’ve ever seen. The water is a treasure — turquoise and clear all the way to the polished white-sand bottom, where tiny silver fish flash about.

A family vacation brought me to the Turks and Caicos Islands. My son, daughter-in-law and three teenage granddaughters flew from Colorado to rendezvous with me in July for a week of sun, swimming and, most of all, a reunion.

We stayed in a four-bedroom villa at the Alexandra Resort on Grace Bay Beach, with spectacular views of the sea and sky. The beach, rated number four among the top beaches of the world by TripAdvisor, is located on Providenciales — the most populated of the 40 islands and part of the Bahamas chain.

The Alexandra Resort is one of many “all-inclusive” resorts on the island, meaning you don’t pay extra for meals or drinks (including champagne at breakfast and pitas and coladas all day if you desire). Breakfast and dinner are served buffet style in a large dining room, open on the sides to gentle ocean breezes.

If your idea of a great vacation is to sit by a pool under an umbrella with a cool breeze blowing over you from a sparkling ocean as a waiter brings you an icy rum punch on a tray, then this resort is your kind of place. Your greatest stress here might be waiting for a seat at the outdoor cafe overlooking the ocean.

The food is a curious mix of British tastes, such as toffee pudding, fantastic local seafood, and Caribbean jerk dishes with a bit of spice and “peppa.”

For variety, the resort has a sushi restaurant and a seafood restaurant, too. Try the conch fritters, local red snapper, lobster, jerk chicken, crab and rice, conch ceviche, peppa joy hot sauce and coconut conch chowder, washed down with rum punch made with local Bambarra rum.

**Drumming classes, dance lessons**

Entertainment for guests is available around the clock. Every day offers a distinct schedule of activities.

Our family played several games of soccer with staff and guests, as well as water volleyball in the pool. All of us, regardless of ability, could participate together.

There were also drumming classes, water aerobics and karaoke. Dance lessons teaching the Wobble, the Cuban Shuffle and the Macarena kept us moving.

One of our favorite activities was listening to the nightly music sessions of reggae, steel drum, rock, jazz and Caribbean music.

Many of the staff are talented musicians. One evening Sudima, our waitress, stood up at karaoke night to level us all with a rendition of Alicia Keys’ song “Fallin’,” belting out the lyrics: “I never loved someone the way I love you.”

Startled, I said to her, “You should be in New York with a voice like that!” She replied, “Put me in your suitcase!”

Other staffers had hidden talents as well. Tony, a handyman at the resort by day, turned out to be a pro-level soccer player. He joined our game when we needed more players, astonishing us with his skill.

**First-class snorkeling**

But the best part of the Turks and Caicos is beyond the reef that encircles the island. Delineated by a distant rim of white waves, the reef is the third-largest barrier reef in the world.

If you love snorkeling, as I do, you can snorkel off the beach or hop on a boat provided by the resort (for an extra fee) and sail out past the great reef that encircles Grace Bay.

You might stop at Iguana Island (also called Little Water Cay), where the lizards are so unafraid of humans, they allow you to pick them up.

Once in deep water past the reef, you can slide off the boat (on a real slide) and swim with the fishes. The water is filled with corals in shades of purple and red, and sponges of all shapes and sizes, some like fingers reaching for the sky, others like barrels with shrimp residing inside.

The sponges constantly sift the seawater, cleaning it.

Divers call it a mystical experience to see the vast collection of underwater plants and creatures: barracudas, bonefish, yellowtail snappers, lionfish, jolthead porgies, small sharks and rays. A shipwreck dating from the time of Columbus, still unnamed, provides a garden and home for creatures of all kinds.

As we marveled at the underwater world, suddenly a huge sea turtle slid by, just brushing my shoulder. I was momentarily terrified, then thrilled. An underwater cave system tempted us. My grandkids loved this experience and could not stop talking about it.
Beware low-fare airlines’ schedule cuts

When you’re packing for a summer or fall air trip, don’t forget one item that might not be on your regular packing list: Plan B.

That’s because for at least the rest of the year, some airlines are cutting recently restored or newly added schedules, often with little advance notice.

If you’re flying on a heavily traveled route — Chicago to New York, for example or Los Angeles to San Francisco — you needn’t worry. But if you’re on a newer route that maybe didn’t even have nonstop service in the past, you need some sort of plan to cope with drastic changes.

What’s happening is simple: Airlines these days view new route expansion somewhat in the manner of the old trope, “Run it up the flagpole and see if anybody salutes it.”

Despite all the market research, detailed planning and computer simulations, nobody really knows how many people will buy tickets on a new route until an airline starts flying and trying to sell tickets on it. In the post-pandemic rush to a new normal, lots of airlines have run a lot of routes up their flagpoles, and routes that didn’t earn enough saluting quickly got pulled down.

The most iffy situations are with brand-new, low-fare lines. Two recent newcomers have focused on routes that previously had little or no prior nonstops, and therefore had no historical data to show whether or not there was a market. And both have made substantial changes on initial schedules within months of starting, mostly cuts:

— Avelo, the new line that started regional flying from a hub at Burbank last April, has already cut two of its destinations and cut frequencies on several others.

— Breeze, the new venture from David Neeleman, founder of JetBlue, started up in May with three hubs in the East. It has already reduced frequencies on a third of its initial routes and suspended a handful of others.

Low-fare startups aren’t the only lines to cancel newly established routes. In August, for example, a report showed Delta as cutting six routes entirely, and the other lines routinely re-examine their routes and cut poor performers.

Few customer rights

Your “rights” in these cases are problematic. In more usual cases, when an airline cuts a flight or route, its first offer is a transfer to an earlier or later flight. On a busy route, that’s probably enough for most travelers.

If an airline cancels a nonstop route completely, it can often offer a connecting itinerary at roughly the same time.

But the two newcomers — along with Allegiant — typically offer no more than four flights a week and only two on some routes, so there’s no practical fallback position.

Breeze, for example, says you can cancel with no fees and get future credits for a schedule change of up to two hours. That may be OK for a delay, but it’s ridiculous for cancellation on a route that may operate only twice a week.

And unlike the case with established lines, if one of the new lines cancels a flight, it doesn’t have an alternative connection to offer you. Even an established line may have no useful itinerary to offer if it cancels a route completely or stops flying on the days you want to travel.

When an airline cancels a flight — or, in most cases, changes its schedule by three hours or more — Department of Transportation rules say you have an absolute right to a full cash refund, even on the most nonrefundable tickets.

But getting your money back doesn’t always get you where you wanted to go without additional hassle or cost. A last-minute replacement ticket may cost a lot more than the price of a canceled ticket, or seats might not be available at all.

I’m not suggesting that you avoid the startups and Allegiant. They offer some attractive fares and schedules.

But I am suggesting that if you buy one of their flights — especially on new routes — you need to think about what your options would be if the airline cancels your flight.

Send email to Ed Perkins at eperkins@mind.net or check out his rail travel website at rail-guru.com.

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Write a letter to the editor. See page 2.

Bring the natural benefits of sunlight indoors.

Ever since the first human went into a dark cave and built a fire, people have realized the importance of proper indoor lighting. Unfortunately, since Edison invented the light bulb, lighting technology has remained relatively prehistoric. Modern light fixtures do little to combat many symptoms of improper lighting, such as eyestrain, dryness or burning. As more and more of us spend longer hours in front of a computer monitor, the results are compounded — and the effects of indoor lighting are not necessarily limited to physical well-being. Many people believe that the quantity and quality of light can play a part in one’s mood and work performance. Now there’s a better way to bring the positive benefits associated with natural sunlight indoors.

Use the Balance Spectrum Floor Lamp...

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...for reading

...for working

...and when you need a good source of light for close-up tasks.

A floor lamp that spreads sunshine all over a room

The Balanced Spectrum floor lamp will change the way you see and feel about your living or work spaces. Studies show that sunshine can lift your mood and your energy levels. But as we all know, the sun, unfortunately, does not always shine. So, bringing the benefits of natural daylight indoors, use the floor lamp that simulates full spectrum daylight. You will see with more clarity and enjoyment as this lamp provides sharp visibility for close tasks and reduces eyestrain. Its 27-watt compact bulb is the equivalent to a 150-watt ordinary light bulb. This makes it perfect for activities such as reading, writing, sewing, needlepoint, and especially for aging eyes.

Experience sunshine indoors at the touch-of-a-switch. This amazing lamp is easy on the eyes and easy on the hands. It features a special “soft-touch, flicker-free” rocker switch that’s easier to use than traditional toggle or twist switches. Its flexible goose-neck design enables you to get light where you need it most. The high-tech electronics, user-friendly design, and bulb that last 10 times longer than an ordinary bulb make this lamp a must-have.

Here is a guarantee that no other lamp can make. If the Balanced Spectrum bulb ever burns out, we’ll send you a free replacement bulb, all you pay is a small fee for shipping and handling. The Balanced Spectrum floor lamp comes with firstSTREET’s exclusive guarantee. Try this lamp for 90 days and return it for the product purchase price if not completely satisfied.

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Turks and Caicos

From page 16

Internationally, this area is prized by serious scuba divers. Only 1,000 feet off the beach you will plunge off the continental shelf and fall 7,000 feet to encounter what is called the Grand Turk Wall.

Divers from all over the world come here to experience the ‘Wall’ and extensive underwater caves. Scuba Diving Magazine’s readers have voted the Turks and Caicos the best diving sites in the Caribbean.

British roots

While they are a British Overseas Territory, Turks and Caicos Islands are self-governing. Power is exercised by an elected legislative council and an appointed executive council.

The governor oversees foreign affairs, defense and offshore finance. The islands are English speaking and use the U.S. dollar.

Downtown Providenciales is lovely, with its British colonial style architecture, expensive shops and cafés, and fountains.

But the luxurious resorts and condo complexes of Providenciales contrast with its residents’ concrete and stucco dwellings. The island has little local housing and few stores and public restaurants. Along the roads, numerous housing and business developments look as if they were abandoned mid-construction.

Days before we were to leave, the resort provided free COVID tests required for re-entry into the U.S. The nurse talked about the rising cost of living on the island.

“It’s getting so that you have to work two jobs to live here,” she said. “The land cost is so high now, people born here can’t afford to stay.”

Turks and Caicos is an international investment center for offshore investors in part because there is no income tax, capital gains tax, property tax, inheritance tax or corporation tax.

There are, however, mandatory health insurance contributions, financed by a 37.5% tax on all imported goods. Since most all goods here are imported, this provides considerable revenue.

During the worst of the pandemic, resorts were empty. In July they were so packed that dining at a local restaurant requires a reservation and a one-hour wait.

If you go

The Turks and Caicos Islands are a one-hour flight from Miami. Delta has a round-trip flight from Richmond to Providenciales for $500. Most hotels cost $200 to $700 a night, but all-inclusive resorts can be $500 to $1,000 a night or more. The Alexandra Resort’s rates start at $360 per night. However, more affordable beachfront hotels include Neptune Villas at $200 per night and Banyan Inn at $299 per night.

As of press time, Turks and Caicos requires a negative COVID test within three days of arrival. You must provide evidence of medical insurance and a printed list of covered health benefits.

They also require proof of travel insurance that would cover you for emergency medical treatment, evacuation by air, and a local stay if quarantine was required.

MARK YOUR CALENDAR

Ongoing DONATE BLOOD NOW

The American Red Cross is experiencing a severe blood shortage. Donors of all blood types, especially type O and those giving platelets, are urged to make an appointment to give as soon as possible to prevent delays to critical patient care. To make an appointment, visit redcrossblood.org or call 1-800-RED CROSS (733-2767).

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 standing from a sitting position simple and easy. Its sleek, lightweight design makes it easy to use indoors and out and it folds up for portability and storage.

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

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**How to prepare and pack for COVID travel**

*By Sally French*

Here are some key travel planning and packing tips to help you navigate the new normal ahead of your next — and maybe first — COVID-19-era trip.

1. **Bring proof of your vaccination status**

International travelers will almost certainly need proof of vaccination as more countries require it and/or a negative COVID-19 test result to enter or avoid quarantine restrictions.

But even domestic travelers may need proof depending on where they’re heading. California requires attendees of indoor events with 5,000 or more people to prove they’ve been vaccinated or show a negative test result.

In New York City, you’ll need proof of vaccination for indoor dining, gyms, concerts and performances, with enforcement beginning on Sept. 13.

Restaurants, bars and other establishments nationwide also require vaccination proof to enter. To avoid such limitations, pack your vaccine card.

If you’re hesitant to risk losing your physical copy, some apps, like Clear’s Health Pass or New York State’s Excelsior Pass, store digital versions of your card and may work at some establishments. At the very least, save a photo of your vaccination card on your phone.

2. **Consider travel insurance**

Even if you’ve never purchased travel insurance in the past, 2021 might be your year.

Some travel credit cards include travel insurance as a benefit, which can come to your rescue in case of an unexpected illness, delayed or canceled flights, or weather-related events. This coverage could be especially useful if a COVID-19 test comes back positive and you can no longer travel.

Be aware that disinclination to travel because of COVID-19 isn’t usually a covered reason. That’s when “Cancel for Any Reason” coverage — often offered as an upgrade on some travel insurance plans — comes in handy. When you purchase CFAR coverage, you’ll typically get 50% to 75% of the nonrefundable trip purchases back, no matter the reason you cancel.

3. **Double-check your passport early**

Some countries require that passports be valid at least six months beyond the dates of your trip. And considering that passport processing times are slower than usual, you may want to renew your passport now.

Here’s just how bad the backlog is: As of August 2021, the U.S. State Department says you should expect to receive your new passport as late as 18 weeks after your application is received. (It used to be about six weeks, pre-pandemic.) While you can pay $80 for expedited service, it could still take up to 12 weeks to get your new passport.

4. **Apply for TSA PreCheck**

“For those passengers returning to travel for the first time since 2019, be aware that some processes at the checkpoint have changed and some, like removing your shoes, remain in place,” Darby La-Joye, the TSA’s executive assistant administrator for security operations, said in a prepared statement. “Travelers should plan to arrive early at the airport to complete the airport screening process.”

But you won’t have to remove your shoes or arrive as early if you have TSA PreCheck, which is a security clearance program that lets you pass through airport security in a separate, expedited line. While the application fee is $85, many travel credit cards reimburse it if you pay with the card.

International travelers may consider applying for Global Entry, which will expedite you through security upon returning to the U.S. It also comes with TSA PreCheck, for a $100 fee that’s similarly reimbursable with the right credit card.

5. **Pack multiple masks**

You know you have to pack a mask to get on the airplane, but you might need one throughout your trip, as some regions and businesses still have mask requirements. Consider packing extra.

You might prefer an N95 mask on the plane, but if you’re planning a hard workout or heading someplace humid, pack some disposable masks you can toss when your face gets sweaty.

—AP/NerdWallet

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**MARK YOUR CALENDAR**

- **Sept. 18**
  - BOOMERS AND BEYOND ACADEMY
  - AARP Virginia and the Osher Lifelong Learning Institute at George Mason University are hosting a three-day virtual event to help participants plan for retirement and discover the benefits of lifelong learning. This event takes place Sat., Sept. 18 from 9 to 11:30 a.m.; Tues., Sept. 21 from 7 to 8:30 p.m.; and Thurs., Sept. 23 from 7 to 8:30 p.m. Choose to participate in one, two or three days. For more information and to register, visit aarp.org/boomeracademy.

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Oscar-nominated designer sets the stage

By Glenda C. Booth

Richmonder David Crank was nominated by his peers for an Oscar and attended the Academy Awards ceremony in Los Angeles last April. Although he didn’t win, just being nominated was a thrill, he said. “It’s a huge honor to realize it was whittled down to five people. It’s exciting,” said Crank, 61.

Crank was nominated for best production design for the movie “News of the World,” a drama set in 1870. The film follows a Civil War veteran, played by Tom Hanks, who returns a 10-year-old girl, kidnapped by the Kiowa people, to her biological aunt and uncle against her will.

One scene in the film called for a child’s corn-husk doll. Crank went to a grocery store, bought some dried corn husks in the Mexican food section, and crafted six dolls for the director, Paul Greengrass, to choose from. He “aged” the dolls with paint and water and rolled them in mud.

That’s all in a day’s work for Crank who, as a production designer, is the person in charge of all the settings in a film. In that role, he typically manages the art director, set decorator, construction and greens crews and painters. Crank has designed sets for 20 movies, including “Knives Out,” “There Will Be Blood” and “Lincoln.”

Every movie has a different set of challenges, both creative and practical, he said. For “News of the World,” filmed in New Mexico, Crank had to design five Western towns, each with a different look and feel.

To make the towns look authentic, he read history books, old newspapers and novels, studied old photos and Texas Historical Society documents, researched authentic tombstones and watched some Westerns.

The film’s total production time extended from April to Thanksgiving, with filming from September to Thanksgiving 2019.

The filming phase involved intense, 17-hour days, five to six days a week. “It’s fun to concentrate on one thing intensely. I never ask, ‘Why am I doing this?’” Crank said. “You just put yourself in the mindset of the story.”

He typically has a six-month break between projects. When not on the set, he likes to paint and draw in his studio located at the former Fulton Hill School.

This was Crank’s first Oscar nomination. For the same film, he was also nominated for production design for the British equivalent of the Oscars, the BAFTA awards.

In 2008, he earned an Emmy for art direction for “John Adams,” a television mini-series filmed at several Virginia locations.

A Richmond start

Crank grew up in Bon Air, where he made theater sets in high school. “My mom said that, as a child, I was always making things like art projects,” he said.

He credits his mother and father for encouraging him to find creative solutions. “Growing up, my parents urged me to just ‘figure it out.’”

Crank earned a bachelor’s degree in studio art from the College of William and Mary and a graduate degree in theater design from Carnegie Mellon University.

After graduation, he worked on sets and costumes in Richmond outdoor theaters such as Dogwood Dell. Then he moved to New York City for six years. After 10 years of theater work, he switched to film.

Crank began doing television work as a painter on the mini-series “The Murder of Mary Phagan,” starring Jack Lemmon, and then moved up the ranks.

Before he became a production designer, he worked as art director for many films produced by famous Hollywood icons — from the late Dino De Laurentiis to Stephen Spielberg.

On his first trip to the Oscars last spring, Crank and his team watched the ceremonies in Los Angeles’s Union Station amid all the glam and glitter.

It was “all rather flashy. Really, though, the nomination itself was the best part. Being chosen by your peers means, by far, the most,” Crank said. “The rest was just like whipped cream on the dessert.”
Not everyone is sweet on Sweetgum trees

By Lela Martin

Gumballs! How many of you have cursed those little spiky spheres that fall from trees and cause you to twist your ankle — almost?

Well, those trees are natives here in central Virginia, and they have some really good qualities.

I just read a book by Doug Tallamy extolling the virtues of oaks, and I admit sweetgums may fall a little short of oak trees in value. Nonetheless, while perhaps not book-worthy, they are certainly article-worthy.

Underutilized in the landscape

Native to the South, sweetgum is found naturally in moist areas. It is a nice ornamental tree with a conical form and lovely foliage. It grows rapidly and prefers a sunny location with slightly acidic, well-drained soil. Relatively pest-resistant and disease-free, it works well in urban and suburban settings, reaching 30 to 60 feet. Since sweetgum trees can live up to 400 years, your home landscape requires space for a mature tree.

The tree is also called gum tree, hazel pine, incense tree, alligator wood and redgum. Its botanical name, Liquidambar styraciflua, refers to its viscous resin, literally “liquid amber flowing with gum.” When the outer bark is damaged, the resinous sap or storax flows.

Medicinal uses past and present

The resin’s antiseptic and antibacterial qualities were known to the indigenous North and South American peoples. Sweetgum sap was used for medicinal purposes: by mouth to treat diarrhea, topically as a salve for wounds, and as a tea to calm nervousness.

Appalachian settlers made a concoction of resin and whiskey to clean teeth, heal gums and mouth lesions, and relieve toothache.

As an expectorant, boiled and cooled sap was used to treat fevers, bronchial infections and croup. In the past, balls of sap were even placed in dogs’ noses to treat distemper.

In a 2014 study by Jody Lingbeck et al., published in the Pharmacognosy Review, storax has been proven to have antimicrobial properties against drug-resistant bacteria including Staphylococcus aureus.

Studies show that extracts from the sap suppress hypertension in mice, have antifungal properties, and may have use as organic pesticides.

The leaves, bark, and seeds of sweetgum contain beneficial compounds such as shikimic acid, from which the active ingredient in the antiviral Tamiflu® is derived.

Desirable lumber

Marketed as “satin walnut,” sweetgum wood is medium in density and strength. In Southern hardwood forests, it is second in production to oaks.

While its sapwood is creamy, the heartwood is pink to reddish brown so they are often marketed separately. Since the wood can warp easily, it is usually laminated onto a stronger wood or used in veneers. Crates and plywood are also made from sweetgum lumber.

Fantastic foliage

While there are commercial and medicinal uses for sweetgum trees, what are the reasons to grow them in your yard?

The first is for their star-shaped foliage. In the spring and summer, leaves are shiny green from above and fragrant when crushed.

But they really put on a show in autumn. Typically, the leaves turn color early and trees hold their colorful leaves for a long time. On one tree, you might find maroon, bright red, pink, orange, gold and yellow leaves.

Prized value to wildlife

Another reason is for the value it provides to wildlife. Sweetgum is the larval host for over 30 butterflies and moths, including the large green Luna moth. In the spring, hummingbirds stop at its insignificant greenish blossoms on their way north. Songbirds, including American goldfinches, as well as waterfowl love the seeds gumballs drop each fall. Gray squirrels, chipmunks and rabbits also feast on the seeds.

What to do with gumballs

In Dirr’s Hardy Trees and Shrubs, the sweetgum is described as a “lovely tree [that] would be on every gardener’s wish list were it not for the woody, spiny, capsa...
Joyebells pies

From page 3

NextUp RVA, a nonprofit that provides after-school programs, eliminated Moore’s job. She had always wanted to start a business, so she asked herself, “What can you do and be happy?” The answer: “People love pies 365 days a year.” So she launched Joyebells Sweet Potato Pies.

The Joyebells team produces pies in a professional production space with restaurant-scale equipment at the culinary incubator, Hatch Kitchen RVA, in the former Clotpton Ironworks.

Using jumbo Virginia sweet potatoes, they stir the orange pie filling in 60-quart Clopton Ironworks bator, Hatch Kitchen RVA, in the former rant-scale equipment at the culinary incubator, Hatch Kitchen RVA, in the former Clotpton Ironworks.

They said, “We love her pies because they are the closest to my grandmother’s pies.”

Where to buy them

Joyebells’ pies are sold at the Market at 25th, Elwood Thompson, Good Foods Groceries, Union Market, Common Eats and Little House Green Grocery.

In May, Moore landed a game-changing deal with Food Lion, selling her pies in the chain’s Virginia stores for now, and eventually with plans to do so in 10 other states.

Food Lion sells each nine-inch pie for $10.99. The deal means that Moore’s weekly pie production is rapidly accelerating.

“We produce pies every day,” Moore said, “and now that we are officially in Food Lion, we are on a straight line out of ‘Forrest Gump,’ when he first took off running out of his driveway and up the road.”

Customers also can order pies online for mail delivery or curbside pickup at Hatch Kitchen.

While Joyebells’ signature product is the sweet potato pie, by 2022, she hopes to diversify, offering homemade peach cobbler, blueberry cobbler, pineapple upside-down cake, coconut pineapple cake and peanut butter cake — all based on her great-grandmother’s recipes. She will also make a vegan sweet potato pie without dairy ingredients.

Joyebells’ glistening, melt-in-your-mouth sweet potato pies have a loyal following that will no doubt grow in years to come.

Moore’s motto: “Who has time to bake?” Fortunately, she does.

For more information, visit joyebells.com.

Sweetgum trees

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lar, 1 to ½ inch diameter fruit.” These prickly orbs are called gumballs, goblin balls and monkey balls (or more colorful names when stepped on).

If you look at a gumball closely, you will find dozens of fruits fused together with the spikes or beaks arranged in pairs. As the balls dry, they turn from green to brown.

During the drying process, holes appear. Each hole contains two tiny winged seeds. Each gumball produces 30 to 50 seeds, which are typically dispersed by the wind. Any precious unwinged seeds provide food for wildlife.

If you’re handy with a glue gun, you can craft gumballs into garlands, tabletop Christmas trees or wreaths. Colonial Williamsburg even showcased gumballs in a welcoming pineapple-shaped front door decoration.

Not crafty? Gumballs can be used as free mulch to reduce weeds and retain moisture. The spiny surface keeps slugs at bay. Although they’re not good fire-starters, they burn well in an existing hot flame.

If you want the tree but not the mess, you can purchase a roller tool to sweep up gumballs. Or choose cultivar ‘Slender Silhouette’ — a 2011 Gold Medal Award recipient from the Pennsylvania Horticultural Society — which, due to its narrow form, produces few fruits and drops them in a small space.

Alternatively, you could plant a sterile cultivar such as ‘Rotundifolia’ that doesn’t produce gumballs at all — sweet!

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

The Invention of the Year

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