Historian Dr. Brian J. Daugherity of VCU has written three books on the subject of school desegregation and is currently working on a documentary about the 1968 Supreme Court case that addressed desegregation of schools in New Kent County. He also collects oral histories of those who lived through the desegregation of Virginia schools, and studies the history of Virginia state parks.

Photo courtesy of Brian Daugherity

A publication of the Beacon Newspapers, Inc.
Virtual Expo virtues

I am partial to fall weather. Because I grew up in Texas, where there is no clear change in season this time of year, I have come to love the sudden crisp morning air with the bright blue skies of fall.

But I also have a warm spot for cool autumns because, for more than 20 years, we have hosted annual Expos for our readers at this time. There’s something especially wonderful about meeting some of our biggest fans in person.

In the print business, we feel we know our readers indirectly, sometimes from your letters or phone calls, sometimes from your replies to surveys. But we seldom get to personally interact with you — except at our Expos.

It always gives me a lift to meet new people, see familiar faces, and share mutual admiration: You love us, and we love you!

For our readers, this meant coming to the Expos for our speakers, offerings, and fun. Last October, we were able to provide 18 classes, including exercise, dance, cooking and more.

More than 9,000 people visited our Virtual 50+Expo site last year — about four times as many people as we host in our usual one-day Expo in person. So, all in all, we consider last year’s Virtual 50+Expo a big success.

Still, back in July, we were very excited to announce we would return to offering in-person Expos this fall, along with a virtual Expo to address the needs of those who would or could not personally show up.

As the summer progressed, however, we realized the delta variant and continued spread of COVID, along with the apparent desirability of getting boosters to protect from breakthrough infections, made it unwise to host in-person events this fall.

So, once again, we find ourselves falling back on the virtues of a virtual event instead.

Thankfully, we aren’t alone in making this decision. Like last year, we are partnering with the Baltimore County Department of Aging and the Howard County Office on Aging & Independence. Both of those county offices also decided against hosting in-person events this year, and have been very supportive of the joint 2021 Virtual 50+Expo we will soon open to the public.

So, mark your calendars: on November 1 our website will go live, and from then through January 31, 2022, you will be able to watch a host of top-notch speakers, classes and entertainers at your leisure, 24/7, as often as you like.

Also, you will have access to useful information from exhibitors in all the usual subject areas you’ve come to expect at past Expos: housing communities and options, home care, healthcare, financial and insurance advice, travel, the arts, home remodeling and more.

Each of our exhibitors and sponsors will have a unique “landing page” where you can learn about their offerings, view a video presentation, and contact them directly via email or through their website.

Let’s hope 2022 makes crowds safe and enjoyable once again, but in the meantime, please help us make the most of this year’s Virtual 50+Expo.

Please join us at beacon50expo.com as often as you like, starting November 1, and recommend it to your friends as well.

I look forward to “seeing” you there.

FROM THE PUBLISHER
By Stuart P. Rosenthal

MARK YOUR CALENDAR

Oct. 23
WALK TO DEFEAT ALS
The Walk to Defeat ALS takes place Sat., Oct. 23 on Brown’s Island from 9 a.m. to 1 p.m. To register, visit bit.ly/RichmondALSWalk. Call Amelia Atwill at (804) 432-9539 with questions.

Nov. 5
FIRST FRIDAYS
Richmond’s First Fridays in the Arts District are back! Check in with your favorite galleries and artists from 5 to 8 p.m. For more information on current COVID-related procedures, visit bit.ly/RVAFirstFridays.

Nov. 10
RAGGED MOUNTAIN STRING BAND
Enjoy a free performance by the Ragged Mountain String Band at the Perkins Center for the Arts and Education in Chester on Wed., Nov. 10 at 7 p.m. For more information and to register, visit bit.ly/RaggedMountain.

Oct. 15+
RICHMOND COIN AND CURRENCY SHOW
The Richmond Coin Club hosts the fall Richmond Coin and Currency Show Oct. 15 through 17 at the Acca Shriners Center. The free event takes place on Fri. and Sat. from 10 a.m. to 6 p.m. and Sun. from 10 a.m. to 3 p.m. For more information, visit richmondcoinclub.com or call Bill Scott at (804) 350-1140.
A bumpy road to equality

First, a history recap: In the 1896 Plessy v. Ferguson case, the U.S. Supreme Court ruled that separate school systems were legal as long as they were “equal.”

But in Virginia, they were far from equal. White teachers’ salaries were three times that of Black teachers in 1915. Black students often received hand-me-down textbooks and supplies. Some Black schools, heated by wood stoves, were so cold in the winter that youngsters had to wear coats and gloves indoors.

In its 1954 landmark, unanimous Brown v. Board of Education decision, which the Court ordered that school districts had an affirmative duty to establish unitary school systems.

While many Black students had to go without school or move to another state.

Documenting the struggle


In August, he received an award from the Virginia Museum of History and Culture for his article, “A New Era in Building: African American Educational Activism in Goochland County, Virginia, 1911-32,” co-authored with Alice Miller.

In addition to teaching and conducting research, Daugherity co-chairs Desegregation of Virginia Education (DOVE) with Washington area consultant Ann Jimerson. Founded in 2008, DOVE is a collaboration between universities, scholars, libraries, people and groups dedicated to ensuring that this history is understood and preserved.

DOVE researchers find, preserve and catalog records that document the desegregation struggle in public and private schools from grades K-12, as well as in institutions of higher education, from the mid-1940s to the mid-1980s.

They comb through old newspapers, school records, court documents, correspondence, reports, photographs, personal papers, diaries, records from groups for and against integration, scrapbooks and yearbooks. Many documents are housed at Old Dominion University in Norfolk. George Mason University in Fairfax manages a resource guide for many records scattered around the state.

DOVE especially seeks first-person accounts from people who experienced desegregation, like Bibbins, so they can record the failures, successes and turbulence of this era. The people who lived the history can best tell the history, the group believes, and much of this history is unrecorded. So far, in 10 years, they have recorded about 120 oral histories.

Led by Daugherity, DOVE also brings teachers of grades six to 12 from all over the country to VCU for week-long summer sessions. There they learn that some determined Virginia civil rights lawyers in the 1930s advanced several school desegregation cases, while Virginia officials passed anti-integration laws and led the massive resistance movement.

Carmen Foster was a Black student during Richmond’s first desegregation wave in 1963. “I’m really enthused about the work Brian is doing. I applaud him for bringing these stories to light,” she said.

“He has a real passion for this work.” Foster is involved with DOVE, and also collects stories of teachers involved in the civil rights movement for a University of Virginia project called Teachers in the Movement.

Inspiring others

When Daugherity was eight years old, his family moved to Chesterfield County, where his school was in the early stages of desegregation.

After earning a bachelor’s degree in history at the College of William and Mary and a master’s at the University of Montana, he was drawn to the Mississippi Teacher Corps, a program that placed untrained teachers in that state’s public schools.

In the Mississippi Delta, as in Virginia, people had created white-only private academies. Daugherity taught history in Sunflower County public high schools that were 90% Black.

He then taught at Richard Bland College in Prince George, got a Ph.D. in history at William and Mary, and in 2004 landed at VCU.
Possible COVID tie to later Alzheimer’s

By Lauren Neergaard

Researchers are trying to unravel why some COVID-19 survivors suffer “brain fog” and other problems that can last for months, and new findings suggest some worrisome overlaps with Alzheimer’s disease.

One study of older adults in Argentina found a surprising number of dementia-like changes in memory and thinking for at least six months after a bout with the coronavirus — regardless of the severity of their infection.

Other researchers found Alzheimer’s-related proteins in the blood of New Yorkers whose COVID-19 triggered brain symptoms early on.

The preliminary findings were reported at a recent Alzheimer’s Association meeting. Experts stress far more research is needed — and getting underway — to tell if COVID-19 might raise the risk of Alzheimer’s or other brain problems later in life, or if people eventually recover.

The possibilities “are real and troubling,” but it’s too soon to know “whether this is really going to result in long-term cognitive change,” cautioned Dr. Richard Hodes, director of the National Institute on Aging. His agency wasn’t involved in the research but has begun its own large study to try to better understand the link between COVID-19 and Alzheimer’s.

“If you did have COVID, this does not necessarily mean that you will be impact-ed,” agreed the Alzheimer’s Association’s Heather Snyder. But protecting the brain from COVID-19 offers yet another reason to get vaccinated, she added.

Improved nervous system function

Since yoga is based on breathing, parts of the nervous system are affected when ex-hales are lengthened and breath is con-trolled. This is cues through particular yoga sequences. Specifically, yoga can help lower the fight-or-flight response and improve the body’s “rest-and-digest” response.

Practicing slow, controlled breathing stimulates the body’s vagus nerve, which takes information about the current state of relaxation and relays it to the rest of the body, including the brain.

One area affected when the vagal nerve is stimulated is the parasympathetic nervous system, which controls the body’s rest and digestion functions. The mindful breathing practiced in yoga increases the activity of the parasympathetic nervous system.

As a result, yoga lowers the heart rate, improves digestion and quality of sleep, and strengthens the immune system. Another benefit is an improved stress level.

Improved joint range of motion

The difference between flexibility and active range of motion is important. Think of flexibility as how much a muscle can be passively stretched. In contrast, range of motion is how much muscles can be used to control a joint’s movement.

It is not uncommon these days for people to report neck and back pain, and poor range of motion in their thoracic spine due to constant sitting, typing on computers and looking down at cellphones.

Yoga is excellent in improving thoracic range of motion because many poses involve extending the body through the rib cage and using strength to hold these postures.

Yoga incorporates all four motions of the spine: flexion, extension, rotation and side-bending. Therefore, yoga can prevent stiffness and disuse that also can occur with age.

Being able to control the available range of motion in joints is crucial to good posture and decreasing the risk of injury.

Improved balance, lower fall risk

Think of balance like a muscle. By working hard at different exercises, balance can improve. This is similar to improving strength by lifting weights.

Balance is a complex system, requiring three parts: the sensation of the foot on the ground, or proprioception; vision; and the inner ear, or vestibular system.

These three parts tell the brain where the head is in space. These three components work together to control both static and dynamic balance.

Yoga trains the proprioception and visual systems to improve balance. Depending on the pose, cues are sent to focus, for instance, on the foot rooted to the ground.

By concentrating in an attempt to maintain contact, the big toe, little toe and heel form a tripod of sorts, which in turn helps focus the proprioception portion of balance.

In yoga, you may hear the term “drishti,” which refers to obtaining a focused gaze or focus in the mind. The concept comes into play as people aim to hold a pose with their eyes closed. Certain poses become more challenging with eyes closed, which improves the visual part of balance.
"SHE SAVED MY LIFE"

Richmond resident Dawn R. had been experiencing the painful side effects of Peripheral Neuropathy: "My feet and legs were extremely painful and my doctor told me there was nothing they could do. That I would have to take Gabapentin for the rest of my life."

Then she met Richmond's very own Maegang Hodge.

Peripheral Neuropathy is the pain, discomfort and numbness caused by nerve damage of the peripheral nervous system. Dawn explained that daily tasks like opening doors and using the bathroom were overwhelming painfully. "How can you live for the next 30 years when you don't even want to get out of bed to do simple things?"

She was experiencing the burning, numbness, tingling and sharp pains that those suffering with neuropathy often describe. "The way that I would describe it, it's equivalent to walking on glass."

Dawn hadn't worn socks in five years and was wearing shoes two sizes too big so that nothing would 'touch' her feet.

Unfortunately Dawn's story is all too familiar for the more than 3 million people in the U.S. suffering from Peripheral Neuropathy.

If you're unfortunate enough to be facing the same disheartening prognosis, you're not sleeping at night because of the burning in your feet. You have difficulty walking, shopping or doing any activity for more than 30 minutes because of the pain. You're struggling with balance and living in fear that you might fall. Your doctor told you to 'just live with the pain' and you're taking medications that aren't working or have uncomfortable side effects.

Fortunately, 4 months ago Dawn read an article about Maegang N. Hodge and the work she was doing to treat those suffering from Peripheral Neuropathy, without invasive surgeries or medications.

Maegang, founder of Centered: Richmond Acupuncture, is using the time-tested science of Acupuncture and a technology originally developed by NASA that assists in increasing blood flow and expediting recovery and healing to treat this debilitating disease.

"Now when I go to bed at night I don't have those shooting pains. I don't have that burning sensation. I don't have pain coming up my legs," Dawn enthusiastically describes life after receiving treatments at Centered: Richmond.

"I can wear socks and shoes!"

Dawn and her sister now operate a successful dog walking business, sometimes covering up to 5 miles a day.

"It's life altering. As far as I'm concerned, Maegang saved my life!"

Maegang has been helping the senior community for over 10 years using the most cutting-edge and innovative integrative medicine. Specializing in chronic pain cases, specifically those that have been deemed 'hopeless' or 'untreatable', she consistently generates unparalleled results.

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Ways to turn up flavor without using salt

By Lori Zanteson

We know we should be eating less salt. Most of us consume far more than recommended. We know to skip the salt shaker at the table and to check food labels. While it is essential to the body — the sodium in salt works with potassium to regulate fluids — too much can raise blood pressure, putting the heart at risk. Read on to learn ways to cut back on your consumption of salt without sacrificing flavor.

Cooking methods help

Use cooking methods to heighten flavor. Roasting vegetables in the oven or on the grill brings out their natural sweetness and deepens the flavor of animal and plant proteins, like fish and tofu. Similarly, a quick sear or sauté on the stovetop enhances flavor with minimal cook time.

Cook with a light coating of olive oil and finish with a splash of vinegar or citrus and a garnish of fresh herbs, chopped nuts or citrus zest.

Use good ingredients

High-quality ingredients pack so much flavor they hardly need seasoning. Choose the best you can find: in-season fruits and vegetables, flavorful cuts of animal proteins, the freshest fish and seafood, and high-quality healthy fats (extra-virgin olive oil, avocado oil).

Season it up

Dig into spices to replace salt. Dried spices, like cumin and cinnamon, bring bold flavor to dishes, while dried and fresh herbs, like basil and thyme, season with subtlety.

Choose fresh or powdered onion, garlic and chili peppers, mustards, vinegars and citrus (lemon, lime, orange or grapefruit) juice, peel or zest.

Experiment with mixed herb and spice blends to jazz up your meals. Sample these seasonings from around the world for flavor so you won’t miss the salt:

—Herbs de Provence (France): savory, rosemary, marjoram, thyme
—Curry powder (India): turmeric, coriander, cumin, fenugreek, pepper
—Chinese five spice (China): star anise, Szechuan peppers, cloves, fennel, cinnamon
—Jerk spice (Caribbean): red and black pepper, allspice, cinnamon, thyme
—Italian blend (Italy): basil, oregano, rosemary, parsley, thyme, red chili flakes, garlic powder

Give these tips a try — see how quickly your palate prefers less salt (and how these suggestions broaden your meal planning repertoire).

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Reduce your fall risk

By James J. Carney, M.D.

As we age, we begin to learn — sometimes firsthand — how devastating a fall can be. It isn’t quite as easy as it once was to hop back up and continue on our way.

Each year, millions of older adults experience falls and fall-related injuries. In Maryland, 23% of adults over age 65 reported a fall in the past 12 months, according to new local data from the 2021 America’s Health Rankings Senior Report.

Among older adults, one out of five falls causes a serious injury, including 90% of hip fractures and 51% of traumatic brain injuries.

Contributing factors for falls include poor balance, poor vision, certain medications, alcohol consumption, physical inactivity, osteoporosis, physical disabilities and general frailty.

Being aware of the risk factors and following the tips below can reduce your chances of serious injury and help you maintain and improve the quality of your health so you can remain independent.

Understand medicine side effects

Any time you get a new prescription, ask your pharmacist or doctor about side effects like dizziness or drowsiness that can affect balance.

Review your health benefits

As we approach the Medicare annual enrollment period beginning October 15, older adults should consider whether their current plan includes programs that can help reduce the chances of a fall.

Many Medicare Advantage plans, for example, include benefits that Original Medicare does not cover that can help reduce the risk of falls, such as vision and hearing benefits, gym memberships, and disease management programs.

Stay active

Do exercises that can strengthen your legs and improve balance. Many Medicare plans offer benefits to help seniors stay active, such as UnitedHealthcare’s fitness program RenewActive®, which includes access to balance classes.

Invest in quality footwear

Make sure your shoes fit, have good traction, and are comfortable. See a doctor if you are experiencing foot pain.

Talk to your doctor

A healthcare provider can help assess and reduce your fall risk. Medicare-eligible individuals can access care through an annual wellness visit, which is free to anyone on Medicare. (UnitedHealthcare Medicare Advantage members can take advantage of the HouseCalls program — which brings an annual health assessment to the convenience and privacy of your home — at no additional cost.)

Check your home

Most falls happen at home. Remove clutter, fix steps that are uneven, and make sure there is adequate lighting in every room.

Install grab bars and handrails in the bathroom and on both sides of stairways. Use a cane, walker, crutches or other support if needed.

Falls can present a more significant health threat than many may realize, but by understanding risk factors and how to reduce them, older adults can empower themselves to live healthier lives.

Dr. James J. Carney is UnitedHealthcare’s Chief Medical Officer for Medicare and Retirement in the Mid-Atlantic.

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By Leo Newhouse

It’s safe to say that 2020 gave us more than enough to cry about.

Yet even prior to last year, it seems that were crying fairly often. Researchers note that, on average, American women cry 3.5 times each month, while American men cry about 1.9 times each month.

These figures may take some of us by surprise, especially as our society has often looked at crying — particularly by men — as a sign of weakness and lack of emotional stamina.

**Health benefits of crying**

As a phenomenon that is unique to humans, crying is a natural response to a range of emotions, from deep sadness and grief to extreme happiness and joy.

But is crying good for your health? The answer appears to be yes.

Medical benefits of crying have been known as far back as the Classical era. Thinkers and physicians of ancient Greece and Rome posited that tears work like a purgative, draining off and purifying us. And Rome posited that tears work like a purgative, draining off and purifying us.

Today’s psychological thought largely concurs, emphasizing the role of crying as a mechanism that allows us to release stress and emotional pain.

Crying is an important safety valve, largely because keeping difficult feelings inside — what psychologists call repressive coping — can be bad for our health.

Studies have linked repressive coping with a less resilient immune system, cardiovascular disease and hypertension, as well as with mental health conditions, including stress, anxiety, and depression.

Crying has also been shown to increase attachment behavior, encouraging closeness, empathy and support from friends and family.

**Not all tears are created equal**

Scientists divide the liquid product of crying into three distinct categories: reflex tears, continuous tears, and emotional tears.

The first two categories perform the important function of removing debris such as smoke and dust from our eyes, and lubricating our eyes to help protect them from infection. Their content is 98% water.

The third category, emotional tears (which flush stress hormones and other toxins out of our system), potentially offers toxins out of our system), potentially offers important function of removing debris such as smoke and dust from our eyes, and lubricating our eyes to help protect them from infection. Their content is 98% water.

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The third category, emotional tears (which flush stress hormones and other toxins out of our system), potentially offers (which flush stress hormones and other toxins out of our system), potentially offers important function of removing debris such as smoke and dust from our eyes, and lubricating our eyes to help protect them from infection. Their content is 98% water.

These feel-good chemicals help ease both physical and emotional pain.

Popular culture, for its part, has always felt better — and maybe even to experience physical pleasure. The millions of people who watched classic tearjerker films such as West Side Story or Titanic (among others) will likely attest to that fact.

**Rethinking crying in boys, men**

“I know a man ain’t supposed to cry,” goes the lyric of a popular song, “but these tears I can’t hold inside.” These words succinctly summarize many a man’s dilemma about emotional expression.

From early on, boys are told that real men do not cry. When these boys grow up, they may stuff their feelings deep inside and withdraw emotionally from their loved ones, or self-medicate with alcohol or drugs, or even become suicidal.

Many men therefore need to learn how to reconnect with their emotions. Back in the 1990s, the poet Robert Bly led men’s seminars at which he taught the participants how to get in touch with their long-buried feelings of sadness and loss, and to weep openly if they needed to.

Ideally, however, such education should begin early on, at home or at school, with adults making it safe for boys to talk about difficult feelings.

**Crying during COVID**

The nation has registered hundreds of thousands of deaths from COVID-19. The collective grief over these losses can only be described as staggering.

It is no surprise, then, that at times like these our feelings are closer to the surface, outdoors, especially hiking and international travel.

His students keep him inspired, Daugherity said.

“Find students today curious about this history but not that familiar with the story — until we dive into it in depth in the classroom,” he said.

To learn more about DOVE, visit dove.gmu.edu. To tell your personal story about desegregation, contact dove.virginia@gmail.com.

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**History**

From page 3

In addition to his research on school desegregation, Daugherity is studying the history of Virginia’s state parks, a pursuit that combines his professional and recreational interests. With his wife, Stephanie O’Dell, who teaches design and graphics at Virginia State University, he enjoys the outdoors, especially hiking and international travel.

His students keep him inspired, Daugherity said.

“Find students today curious about this history but not that familiar with the story — until we dive into it in depth in the classroom,” he said.

To learn more about DOVE, visit dove.gmu.edu. To tell your personal story about desegregation, contact dove.virginia@gmail.com.

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face, and that many people who were not previously prone to crying find themselves tearing up more easily. In fact, as one medical professional put it, showing emotion in public may have become a new normal.

When are tears a problem?
There are times when crying can be a sign of a problem, especially if it happens very frequently and/or for no apparent reason, or when crying starts to affect daily activities or becomes uncontrollable.

Conversely, people suffering from certain kinds of clinical depression may actually not be able to cry, even when they feel like it. In any of these situations, it would be best to see a medical professional who can help diagnose the problem and suggest appropriate treatment.

As challenging as it may be, the best way to handle difficult feelings, including sadness and grief, is to embrace them. It is important to allow yourself to cry if you feel like it.

Make sure to take the time and find a safe space to cry if you need to. Many people associate crying during grief with depression, when it can actually be a sign of healing.

Teaching boys and young men that it’s OK to cry may reduce negative health behaviors and help them have fuller lives. That said, if crying becomes overwhelming or uncontrollable, see a doctor or mental health professional for evaluation and treatment.

Leo Newhouse, LICSW, is a contributor to Harvard Health Publications.

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Crying
From page 8

Things to know about palliative medicine

By Maisha Robinson, M.D.

Dear Mayo Clinic: My 65-year-old mother was diagnosed recently with Parkinson's disease. A friend mentioned that we should see a palliative care doctor to develop a care plan.

I don’t think my mother is dying anytime soon. Can you explain palliative care and why we might need a consultation?

A: I am sorry to hear about your mother’s diagnosis. It can be challenging to have a loved one with a neurodegenerative disease like Parkinson’s disease, but it is wonderful that she has you to assist her.

Palliative care is a specialty that focuses on improving quality of life for people who have chronic, serious or advanced medical conditions. It can benefit patients and families at any point along the disease course, even at the time of diagnosis.

Different from hospice care
While you mentioned that your mother is not dying anytime soon, there is a role for palliative care throughout the disease trajectory — from the time of diagnosis until the end of life.

Palliative care is not synonymous with hospice care, which is specialized care for people who are near the end of their lives. A palliative care consult focuses on the physical, spiritual, social and psychological aspects of care for the patient as well as his or her caregiver.

The palliative care team may include a combination of physicians, nurses, advanced-practice providers, chaplains, social workers, therapists and pharmacists. The team assesses and manages symptoms, supports caregivers, helps establish care goals and discusses advance-care planning.

Suboptimal control of symptoms can negatively affect quality of life. Thus, the palliative care provider aims to maximize function and quality of life by reviewing symptoms and offering options. The types of symptoms that are assessed include pain, nausea, anxiety, depression, constipation, diarrhea, fatigue and insomnia.

The palliative care team also cares for caregivers. Caregiver stress can negatively affect patients, so the team tries to identify and alleviate caregiver stressors and burdens.

This may include making recommendations for additional assistance in the home, or increasing support services, such as physical or occupational therapy, or respite care.

The team enquires about the patient’s medical, personal and family goals. For instance, one person may want to plant and tend to a garden, and another patient may want to travel to see family members.

The role of the palliative team is to help patients meet their goals and ensure that their medical goals align with available therapeutic options.

Considers end-of-life choices
Advance-care planning is the process of discussing one’s preferences for care at the end of his or her life. It is a topic that some people are hesitant to discuss, but it is important, particularly when people have a serious or advanced medical condition. Making decisions in advance of when they are needed guides family members and the medical team.

In addition to discussing their goals,
Practical uses for common baking soda

By Suzy Cohen

Everyone has some baking soda in the house, and if not, you should get some. Aside from baking with it, I use it in my garbage disposal and to brighten my laundry.

Sodium bicarbonate is known more commonly as “baking soda” since it helps make dough rise by producing carbon dioxide. Today, I’ll share the most common medicinal uses for baking soda, as well as a few household uses that make it the cheapest, most effective remedy in town!

Consuming excessive baking soda is toxic because it’s so high in sodium. So, if you’re taking it internally for heartburn, do not use it chronically, and do not take too much. See a doctor for proper treatment.

Now, here are the best medicinal uses I can think of for baking soda:

**Improve bad breath**

Adding some baking soda to your mouthwash can instantly freshen breath and improve oral hygiene. I think this is a great addition to anyone’s nightly routine. Studies show that it can help your body fight bacteria better by temporarily increasing pH in your saliva.

You can also make your own mouthwash using baking soda, water and essential oils. I have a recipe for this posted at my website if you’d like to try it. Rinse with plain water after you do the baking soda rinse.

**Soothe itching**

Get relief for itching and minor bug bites or bee stings using baking soda paste after you do the baking soda rinse. You can also make your own paste using baking soda, water and essential oils. I have a recipe for this posted at my website if you’d like to try it. Rinse with plain water after you do the baking soda rinse.

**Freshen your feet**

You can make a little foot bath using 1 cup of baking soda to a small foot bath of water. I would add a cup of witch hazel to the mix as well as 10 drops of tea tree oil. Soak your feet for five minutes, then rinse and dry off. This might help with toenail fungus too.

**Treat heartburn or reflux**

Acid reflux is a very common problem that stems from various different root causes, so before I tell you how to use baking soda, I want to make sure that you understand you should not be ignoring this symptom.

It may be due to overeating or from using drugs that are irritating to the esophagus like NSAIDs. But it’s also associated with a hiatal hernia, parathyroid adenomas, esophageal cancer and more.

So, get a doctor’s work-up before using this remedy, and do not use it if you are on a sodium-restricted diet.

This baking soda trick works well for simple acute types of acid reflux, such as the type triggered by eating salads, onions or coffee. Dissolve ½ to 1 teaspoon of baking soda in a cold glass of water. Sip it slowly until the heartburn subsides. Do not use this chronically because it may lead to metabol-ic alkalosis and electrolyte disturbances that impact your heart and muscles.

**Make laundry cleaner**

Baking soda is an inexpensive method that many people know about to whiten and clean your laundry. It’s simple to do. Just add ¼- to ½-cup of baking soda to the regular amount of laundry detergent that you use.

The baking soda will dissolve completely in the water and help remove stains and dirt from your clothes. You’ll notice it softens the water too.

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

Suzy Cohen is a registered pharmacist and author of *The 24-Hour Pharmacist* and *Real Solutions from Head to Toe*. Visit her website at suzycohen.com.
Colorful peppers with turkey casserole

“Stuffed” Bell Pepper Casserole

Servings: 4

- 20 ounces ground turkey breast
- 1 yellow onion, chopped
- ¼ teaspoon salt
- ¼ teaspoon pepper
- 3 large bell peppers, chopped (1 each, red, yellow and green)
- 1 can (28 ounces) crushed tomatoes
- ½ cup long-grain brown rice
- 1 teaspoon oregano
- ½ teaspoon garlic powder
- 8 ounces shredded sharp cheddar cheese

Directions:

Heat oven to 350° F.

In large skillet over medium heat, add turkey, onions, salt and pepper. Break up turkey and cook until browned.

Add turkey mixture to 9-by-13-inch baking dish. Add chopped bell peppers, crushed tomatoes, brown rice, oregano and garlic powder. Mix until combined. Cover with aluminum foil. Bake 80-90 minutes until rice is tender.

Remove foil, add shredded cheese and bake 5 minutes until cheese is melted.

Find more family dinner recipes at Culinary.net.

If you made this recipe at home, use #MyCulinaryConnection on your favorite social network to share your work.
There are effective treatments for dry eyes

Q: What is dry eye disease?
A: Dry eye disease, known as dry eye, is a common condition that occurs when the eye does not produce enough tears to properly lubricate itself. Symptoms include irritation, tearing, burning or stinging, a dry sensation, vision changes and contact-lens irritation.

Q: Why does dry eye occur?
A: There are many factors that can cause your eyes not to produce enough tears. Risk factors include age (older than 65); certain medications (more on this below); medical conditions including diabetes, rheumatoid arthritis, lupus, Sjogren’s Syndrome and allergies; eye issues such as long-term use of contacts or laser eye surgery; and environmental causes such as dry, windy or smoky air or staring at computer screens.

Q: Can medications cause dry eyes?
A: Yes! Prescription and over-the-counter medicines can cause dry eyes. Some common causes are antihistamines (Benadryl and Zyrtec, for example), anticholinergics (Cogentin and atropine are common), antidepresants, decongestants such as Sudafed, diuretics and blood pressure medicines such as hydrochlorothiazide (Mircrozide) or Lasix, and estrogen.

Q: What can I do to prevent or improve my dry eyes?
A: Doing these things can reduce dry eye:
- Limit screen time — cut down on time looking at computers, smartphones and TVs; wear sunglasses while outside; and avoid environmental causes (smoke, dust, air drafts).
- If you are suffering from symptoms, warm compresses and supplementing your diet with Omega-3 fatty acids may be beneficial.

Q: What treatment options are available?
A: Artificial tears and nonmedicated ointments are a good first choice. Artificial tears are appropriate for daily, long term use (preservative-free preferred).

Refresh is a popular brand of moisturizing drops, sold as Refresh Tears Lubricant Eye Drops. Choose preservative-free if possible; many people find that formulation less irritating, but they are more expensive. They are recommended if using more than 4 to 6 times per day.

Gels and ointments may be used if drops do not provide enough relief, but they should be used at bedtime because they blur vision temporarily. Popular options for gels include Refresh PM and GenTeal Tears gel.

Q: How long does it take to notice improvement?
A: You should notice improvement in a few days, but it may take three to four weeks to notice a significant change in symptoms. If you are not seeing any relief after several weeks, make an appointment with your optometrist or ophthalmologist to be evaluated further.

Q: Can dry eyes be cured?
A: If dry eyes are caused by environmental factors or medications, they will most likely improve after changing the environment or adjusting the medication.

However, dry eye is typically chronic. For most people, over-the-counter treatments and changes in lifestyle can manage the symptoms effectively.

Jasmine Saei, Pharm.D., graduated from Virginia Commonwealth University School of Pharmacy in 2021. She received her Bachelor of Science in chemistry with a concentration in biochemistry from George Mason University. She is pursuing a career as a clinical pharmacist with areas of interest in informatics, infectious disease and internal medicine.

MARK YOUR CALENDAR

Oct. 15+

PIPELINE

Virginia Repertory Theatre presents Pipeline, a play about the difficult choices a mother must make as she tries to keep her son out of the school-to-prison pipeline. The show runs from Fri., Oct. 15 through Sun., Nov. 7. For more information and to purchase tickets, visit va-rep.org.

It is time for your yearly eye examination...

D. Alan Chandler, MD has moved to a new, state-of-the-art office location in MOB II of Memorial Regional Medical Center and is accepting both new and established patients.

Cataract / Lens Implant Surgery at Memorial Regional Medical Center ASC:

- Now offering Advanced Technology Lens Implants at much more affordable prices, potentially correcting not only distance vision but also near and intermediate vision at the time of cataract surgery.
- Comprehensive Eye Examinations for glasses and contact lenses
- Diabetic Eye Exams
- Medical and Surgical Treatment of Glaucoma, including in-office procedures designed to reduce the dependence on eye drop use
- In-office laser treatment of floaters and other eye conditions

Call 256-3020 to schedule your appointment today.

8266 Atlee Road, Suite 226 Mechanicsville, VA 23116
chandlereyemd.com

Pharm.D.
DR. RX
By Jasmine Saei, Pharm.D.
Sometimes a helping hand comes on two feet.

Dominion Energy’s EnergyShare® program helps those who need it most. For qualified customers, we offer bill pay assistance along with free weatherization and energy-saving upgrades. From insulating attics and caulking doors and windows to installing energy-efficient lightbulbs, we’re not just helping customers, we’re helping neighbors. Visit DominionEnergy.com/EnergyShare-VA to learn more.
Senior Connections, The Capital Area Agency on Aging is the designated Area Agency on Aging for Virginia’s Planning District 15, which serves the City of Richmond and the Counties of Charles City, Chesterfield, Goochland, Hanover, Henrico, New Kent and Powhatan. There are 25 Area Agencies on Aging throughout the Commonwealth of Virginia and almost 700 that serve communities across the United States. Senior Connections has provided essential services and programs for older adults, caregivers and persons with disabilities since 1973. These services are intended to support the individual needs of program participants.

For our October newsletter, we would like to call attention to the significant support local governments provide for the older adult residents in their localities. Local governments are key partners of Senior Connections and we appreciate the tremendous support we receive from them. Without their support, we would not be able to touch the lives of more than 24,000 individuals each year or provide direct services to over 4,000 older adults and caregivers annually.

The Departments of Social Services throughout our area promote the well-being of older adults and caregivers. They strive to ensure that the most vulnerable have access to the best services and benefits. Senior Connections works with these departments and other support agencies throughout our region to support and empower older adults and caregivers. One pivotal way is through our Care Coordination program. Our Care Coordinators are familiar with the needs of older adults in our region and assist in connecting and referring individuals to needed resources. We are grateful for the work of our local governments and community partners and the positive impact they make in the lives of older adults.

Please be sure to save the date for this year’s Annual Virtual Empty Plate event celebrating the memory of Dr. Thelma Bland Watson on November 10, 2021 at 11:30 a.m. Please visit our website to register. You may also contribute on our website or send your check to Senior Connections at 24 E. Cary Street, Richmond, VA 23219. Thank you.

Senior Connections continues the process of grieving and healing the loss of our beloved Executive Director, Dr. Thelma Bland Watson. The Greater RVA No Wrong Door Advisory Council met for the first time since the passing of Dr. Watson and Council members took time to honor her as a champion of No Wrong Door Virginia. Council members reflected and shared our stories of Thelma, as she preferred to be addressed. Council members spoke of Thelma’s quiet grace and leadership, her patience and advocacy, as well as her ability to be a supportive mentor, colleague and friend. The council was grateful to welcome Commissioner Kathryn A. Hayfield to the meeting who shared a special proclamation in Thelma’s honor from the Department of Aging and Rehabilitative Services. Senior Connections Interim Executive Director, Mrs. Angie Phelon, accepted the proclamation on behalf of the advisory council chair, Peter Perkins, council members and Senior Connections.

RIL honors Thelma for her compassion, partnership and making a difference in the lives of all individuals. She always greeted you with a smile and was a caring and devoted advocate.

— Marcia Guardino, Resources for Independent Living, Inc.
Senior Connections, The Capital Area Agency on Aging is the designated Area Agency on Aging for Planning District 15 consisting of the City of Richmond and the Counties of Charles City, Chesterfield, Goochland, Hanover, Henrico, New Kent and Powhatan. We maintain a central office at 24 East Cary Street in the City of Richmond and we have staff members providing Care Coordination services in each locality we serve. Our Care Coordinators work hard to provide services and find resources to meet the needs of the older adults and family caregivers. From setting up home delivered meals or in-home care to helping family caregivers find respite relief, our Care Coordinators are committed to supporting older adults and empowering them to live with dignity and choice. Regardless of where you live in Planning District 15, the Senior Connections’ Care Coordinators can work with you to find resources to help meet your needs. Below you will find information about programs and services offered by each locality in our planning district.

City of Richmond
City of Richmond Office of Aging & Disability Services
Aging & Disabilities Helpline (804) 646-1082

The Richmond Office of Aging and Disability Services is currently surveying older adults 55+ and individuals with disabilities 18+, who reside in the city to provide input in how the two-year allocation of $77.5 million per year from the American Rescue Plan Act should be utilized. This survey consists of (23) questions, addressing areas such as Housing, Childcare, Health, Jobs and the Economy, Environment and Weather, and Safety. The survey is designed to provide an opportunity for individuals to make alternate funding recommendations in what has been crafted. Anyone interested in participating in this survey, may click onto http://www.surveymonkey.com/r/OADUnique. All responses are due on October 4th.

Upcoming Programs
October 5 – Veterans & Family Resource Fair, 10 am – 1 pm, Military Retirees Club, 2220 Sled Street, RVA 23222

This event will provide veterans and their families access to valuable information such as veteran claims, mental health services, homelessness, transitional services for those returning to civilian life, veteran family services, to include obtaining a DD Form 214, patriots healthcare plan, life planning documents, energy assistance programs, internet services for veterans, employment, etc. Lunch will be provided to each attendee at no cost.

October 12 – 4-Week Virtual Senior Tablet & Cell Phone Class, 1 pm – 3 pm each Tuesday, beginning October 12 through November 2
October 16 – City of Richmond 8th Annual Centenarian Celebration

The city will recognize 28 Centenarians between the ages of 100 – 103 on October 16, 2021. Richmond Mayor Levar Stoney and members of Richmond City Council will visit Centenarians in their homes or senior living facility, to present each honoree with a plaque and special gift and celebrate each person for Ma missions’ pilot for the DEA, a traveling nurse who served during WWII I and II, and the first African American woman to own a print shop in Richmond. Unfortunately, due to COVID-19 restrictions, the annual luncheon affair could not be presented. Therefore, the City of Richmond did not want to miss another year in recognizing this major milestone in the lives of these wonderful citizens, who have contributed greatly to the community and this country.

For additional information or to register for a class, call (804) 646-1082

Charles City County
Charles City County is committed to keeping the citizens safe and healthy while we are still in the middle of updates and discoveries regarding COVID-19. We are evaluating all efforts, programs, and opportunities to become better informed regarding the pandemic. Initiatives to vaccinate the residents were a focal point, especially for our elderly citizens. Their safety and health were of great concern, especially with the new variant that has become evident to our nation. We have vaccinated over 62% of our seniors in the community.

Critical times are still upon us; we have continued to look at food insecurities in Charles City County. We will hold our groundbreaking ceremony for our Food Pantry later this year. We have secured over $500,000 in funding for this effort.

As we move closer to the end of the year, and cold weather is before us, we advise our seniors who require heating assistance to please get in touch with our Department of Social Services to obtain service. Contact information: 804-652-1708.

Chesterfield County
Chesterfield County Office of Aging & Disability Services: Mission – Dedicated to providing resources, programs and engagement opportunities to residents age 50+, family members and caregivers who want to remain active, independent and vital contributors to their community.

For additional information contact us via:
Phone: 804-768-7878
Email: AgingServices@chesterfield.gov
Website: https://www.chesterfield.gov/seniorservices

Facebook: https://www.facebook.com/chesterfieldvaseniors/

Chesterfield Telephone Reassurance Program – “Reassuring Older Adults One Conversation at a Time”

The Telephone Reassurance Program enables volunteers to verify the well-being of county older adults who are disabled, live alone or feel isolated. The volunteers, who have been screened and trained, call program participants daily or weekly. If you know of any Chesterfield County older adults who would benefit from a friendly phone call, please contact Chesterfield County Office of Aging & Disability Services at 804-768-7878 or email AgingServices@chesterfield.gov

Chesterfield Council on Aging (CCA)

The Council seeks county residents and professionals from all industries who are dedicated to actively supporting our mission: “To enhance the quality of life for older adults with disabilities in Chesterfield County through education, advocacy, and community service.” We invite you to explore our committees and CCA sponsored events to find where you can best contribute in terms of volunteering your time, resources, or leadership. See Local Government, p. B-3

Local Government Connections

Senior Connections, CAAA

OCTOBER 2021 — FIFTYPLUS

LONGEVITY PROJECT

for a greater Richmond

The Longevity Project for a greater Richmond (formerly Age Wave) is a partnership between Senior Connections and VCU’s Department of Gerontology. The mission is to inspire and SPARK actions that advance longevity in our region. The LPGR offers numerous interdisciplin-
Goochland County
Goochland County Department of Social Services’ staff is working 8:30 a.m. – 4:30 p.m. and available to assist clients by phone during those hours. Applicants may apply for benefits online at https://commonhelp.virginia.gov/, by phone at 1-855-635-4370, or for Medical Assistance only at 1-855-242-8282 (TDD: 1-888-221-1590). If a replacement EBT card is needed, the client may call 1-866-281-2448 for Medical Assistance only at 1-855-635-4370, or Goochland Department of Social Services at (804) 556-5880.

Goochland Community Action Program
Applicants making less than 200% of the Federal Poverty level can apply for up to $500 in assistance per year with utilities, rent, mortgage, or medical supplies. The program also offers a food voucher program. The voucher is used at the local Food Lion and offers up to $100 in nutritious groceries. Options include milk, eggs, cheese, cereal, bread, chicken, beef, orange juice, rice, select vegetables and fruits, flour, crackers, peanut butter. Seniors can also select nutritional supplements (Ensure, Boost, etc.). Call (804) 556-5880

Critical Home Repair
A partnership between Goochland Cares and Goochland Community Action offers citizens help maintaining a safe and healthy living environment. Goochland Community Action program allocates $50,000 to Goochland Cares for their Home Repair Program. For more information and eligibility requirements, contact Angie Shifflett at Goochland Cares at (804) 556-6260.

Goochland Cares Medical Transportation
Goochland Cares provides rides to and from medical appointments, inside and outside of the county, for clients without transportation. (Goochland County does not offer public transportation.) You must sign up ahead of time to use this service. Call at least 24 hours before your medical appointment. For more information, contact Goochland Cares at (804) 556-6260.

Medicaid/SNAP
Goochland Department of Social Services is the administrator of the Medicaid and SNAP program. The agency processes application for Medicaid insurance and SNAP. Medicaid coverage includes Community based care and Nursing home placement.

Fuel Assistance Program
The Fuel Assistance program begins October 15th. Request an application by calling (804) 556-5880 or stopping by our office at 1800 Sandy Hook Road, Suite 200, Goochland, Virginia.

Hanover County
Services for Seniors – General Services/Resources
Hanover Council on Aging – The Council is comprised of volunteers appointed by the Board of Supervisors to act as representatives and advocates for the needs of seniors. The Council partners with other county departments and local agencies to offer special events and promote resources for older residents.

Contact Hanover Community Resources, (804) 365-4300.

Hanover DASH powered by USURV
Hanover residents aged 60 and over or those under 60 who have a short-term or long-term disability can receive door to door transportation to medical appointments, shopping, banking, other personal business, formal social supports, employment and county government buildings. The service area includes Hanover county and seven miles outside the county boundaries, as well as additional medical facilities, such as the Hunter McGuire VA Hospital and medical facilities at Stony Point. Wheelchair vans and regular passenger vehicles are available to provide personalized transportation and greater independence for registered riders. To protect the health and safety of our riders and their drivers, face masks are required in the vehicles at all times. Facemasks and hand sanitizer can be mailed to registered riders upon request.

This countywide specialized transportation service is funded by a grant from the Department of Rail and Public Transportation (DRPT) and Hanover County.

For more details, visit www.HanoverDASH.org or call (804) 365-DASH (3274).

Hanover’s Senior Services Specialist
Did you know that Hanover Community Resources has a Senior Services Specialist?

Hanover’s Senior Services Specialist, Susan Richards, is available to assist you with information and referrals to local programs and services that best address your needs. Hanover also has an active Council on Aging appointed by the County Board of Supervisors to promote resources and services for positive aging. The Senior Services Specialist provides staff support to this Council.

For more information, contact Susan Richards at (804) 365-4181 or email sdrichards@hanovercounty.gov

Henrico County
The Henrico County Advocate for the Aging serves residents of Henrico County ages 60 and older, their family members, and caregivers by aiding in the following: Information and referral services, Support for caregivers, as well as Communicating current and changing needs of the aging population to Henrico County Local Government Agencies. The advocate can answer any questions or concerns you may have about resources and services available to you as well as helping you figure out which services are the best fit for you! The advocate also plans events for older adults in the community to include educational seminars, resource fairs, health education events, and community building socialization opportunities. Finally, the advocate serves as the voice for aging services in Henrico. The advocate advocates for policies that benefit older adults and speaks to local organizations about aging services. To contact the advocate call (804) 501-5065 or email hoyo34@henrico.us.

Upcoming Events through the Advocates Office
• The Falls Prevention Fall Festival will occur on October 26 from 9 a.m. to 1 p.m. at the Eastern Henrico Recreation Center. This event will serve as an opportunity to learn about how to prevent falls in your home while also having fun! Participants will have access to vision screenings, hearing screenings, blood pressure checks, as well as gait and balance evaluations. Once you receive all evaluations you will have the opportunity to work with an occupational therapist one-on-one to develop a plan for staying safe in your home. There will be prize booms and carnival games, as well as opportunities to speak with vendors such as personal care agencies. If you would like to register, please contact the advocate at (804) 501-5065 or hoyo34@henrico.us.

• The Caregiver Lunch and Learn Series will occur November 4, 11 and 18 from noon to 1 p.m. via WebEx. This event will serve as an opportunity for caregivers to learn about caregiving specific resources, care planning with a loved one, how to navigate Medicare and Social Security, as well as how to avoid caregiver burnout. Presenters will include Emily Atkinson (Henrico County Advocate for the Aging), David Hunt & Michelle McQueen (AARP), as well as Jaqueline Weisgarber (Social Security Administration), and others! If you would like to register, please contact the advocate at (804) 501-5065 or hoyo34@henrico.us.

• The Advocate’s office is also developing an ambassador group for seniors in the Henrico community. The Henrico Ambassador Program for Seniors (HAPS) program will serve as an opportunity for Henrico residents aged 60 and older to become ambassadors for their communities. HAPS Ambassadors will: (1) Attend monthly meetings. (2) Learn about available resources in the Henrico Community. (3) Distribute information on resources and services to other community members. (4) Give feedback on aging services in Henrico County. HAPS meetings will occur the third Wednesday of each month from 10 – 11 a.m. Meetings will rotate between each of the area libraries every month. The first HAPS meeting will be October 20 at Libbie Mill Library from 10 – 11 a.m. To sign up to become an ambassador contact the advocate at (804)-501-5065 or hoyo34@henrico.us.

See Local Government, p. B-4
Food for Thought: Senior Connections Recognizes Malnutrition Awareness Week, October 4-8

By Beth Sumrell Ehrensberger RD, MPH, Senior Connections Dietitian

Appearances can be very deceiving. When it comes to ‘malnutrition’, the word conjures up the image of someone of skin and bones. However, most people would be surprised to discover that while someone who is quite thin can be classified as malnourished, so can someone who is at a normal weight—or even more surprising—someone who is overweight. So, what exactly does it mean to be malnourished?

Malnutrition is the term used to describe a situation when a person’s diet does not provide enough nutrients—or the right balance of nutrients—for optimal health. Malnutrition can be set into motion by a variety of different concerns, many of which are very common among older adults. In fact, malnutrition is 1.7 times more prevalent in older adults—and even more prevalent among African American and lower income communities. Chronic illness, dementia, medication interference, age-related changes that make eating difficult or unpleasurable, limited income or access to food as well as social isolation can all contribute to poor intake, which can result in malnutrition.

Malnutrition is far more serious than just not getting a balanced diet, especially for older adults. Someone who is suffering from malnutrition is more likely to have a weak immune system, which can lead to poor wound healing, increased risk for infection and illness. In fact, those that are malnourished are 2.2 times more likely to be admitted to the hospital with a serious infection. Older adults who are malnourished are more likely to have muscle weakness and decreased bone mass, which can lead to falls and injury. Also, a higher risk of hospitalization and readmittance and even increased risk of death—3.4 times more likely to have an in-hospital death—is more commonly found in malnourished individuals.

Sometimes even simple changes can make a big difference to those who are most at risk for malnutrition. A ride to the grocery store or a weekly lunch date (like at the Senior Connections Friendship Cafés) so one doesn’t have to eat alone can be great ways to help an older adult stay nourished. And eating well can also mean having some fun and experimenting with foods to reinvigorate flavors when the normal age-related taste changes make it more difficult to find pleasure in food. When holding utensils becomes challenging, easy swaps for utensil-free meals can also help continue the pleasure of eating without the challenges: sandwiches, chicken fingers, cheese quesadillas are easy and nutritious meals, too.

October 4-8 is Malnutrition Awareness Week, and a good time to reassess interactions with the older adults we care about in our lives. At Senior Connections, a nutrition risk screening is done for participants enrolled in the Friendship Cafés. Questions are posed to participants that address some of the risk factors for malnutrition, such as chronic illness status, sudden weight loss, medications, whether one eats alone or has access to food. The tool is scored and referrals to the Senior Connections Registered Dietitian (RD) are made for those at high nutritional risk, so that appropriate interventions can be made. That’s just one way Senior Connections is helping older adults in our community stay well nourished and healthy! Friendship Cafés provide social interaction as well as hot, nutritious meals to older adults in our community. COVID has temporarily changed the way the cafés operate, but in the meantime, participants are receiving relevant nutrition education, recipes and ingredients—including fresh produce—to help stay nourished. Our goal is to keep older adults healthy in body, mind and spirit. Even through the obstacles of the ongoing pandemic, and with the help of volunteers and partners, Senior Connections is continuing to be a resource for reducing community malnutrition which is a critical piece of aging well.

Local Government
from page B-3

with games, prizes, food, and fun! This event will be hosted in conjunction with the monthly Henrico Ambassador Program for Seniors meeting, but you do not need to be a HAPS member to attend! Registration for this event is required. If you would like to register, please contact the advocate at (804)-501-5065 or hoy034@henrico.us.

New Kent

The New Kent County Department of Social Services remains engaged and committed to serving the citizens of our county. We continue to be responsible for receiving and responding to reports of abuse, neglect and exploitation of children and adults in our community. If you have a concern or question, please call (804) 966-1853, Monday to Friday, from 8 a.m. until 4:30 p.m. To report concerns after hours, please call 1-800-552-7096.

Little Free Pantry

New Kent County has its very own Little Free Pantry! Little Free Pantries are an easy way for neighbors to help neighbors who need food, hygiene or paper items. Come visit New Kent’s Little Free Pantry at 7911 Courthouse Way, New Kent, VA 23124 to learn more.

Medicaid/SNAP

The New Kent County Department of Social Services administers Medicaid and SNAP programs. The agency processes applications for Medicaid insurance and SNAP. Medicaid coverage includes Community based care and Nursing home placement.

Fuel Assistance Program

The Fuel Assistance program begins October 15. Request an application by calling (804) 966-1853 or you may stop by our office at 7911 Courthouse Way, Suite 100, New Kent, VA 23124.

Powhatan

Powhatan County Department of Social Services serves older adults and adults with disabilities who are in need of assistance. Adult Services receives and investigates reports of abuse, neglect, and exploitation of adults 60 years of age or older and incapacitated adults age 18 or older. A local adult service worker may arrange for a wide variety of health, housing, social and legal services to assist the adult or stop any mistreatment or prevent further mistreatment. Services offered may include home-based care, transportation, adult day services, adult foster care, nutrition services and legal intervention in order to protect the adult. Services may also be arranged for individuals in emergency situations who lack the capacity to consent to services. Additionally, the office assists county residents with processing benefits applications to include SNAP, health care coverage, utility assistance and Medicaid Long Term Services and Support.

Ride Assist Services or RAS provides free transportation for basic needs to those 60 and older who are unable to drive. This program is growing and has proven to be invaluable to participants. For those interested in volunteering or registering as a rider please reach out to RAServices.PVA@gmail.com.

For those seniors in need of meals, Powhatan County works with the Meals on Wheels Program to deliver prepared meals right to the home. Cost is based on a sliding scale and for many is free! Visit https://feedmore.org/how-we-help/meals-on-wheels/ for more information or call our office.

Community Matters is a senior program available in Powhatan that meets Wednesdays from 10 a.m. to 2 p.m. providing residents the opportunity to connect with others. It’s a group of seniors, run by seniors where participants gather to enjoy a variety of activities including exercise, games, creative arts, community based projects, presentations and time spent with peers. For more information contact Jayne at (804) 698-0438.

To learn more about these programs or other services available to assist older and disabled adults contact our main office (804) 598-5630.
Should you stay in the stock market?

Many readers have written recently asking if they should be reducing their allocation to the stock market because of the excellent performance over the last few years.

I have always recommended re-balancing your portfolio once a year. I do re-balance myself, sometimes more than once a year.

Stock markets rarely go up continuously, so it does pay to be prudent and not become too enamored by excellent stock market gains. There will always be periods when stock markets will fall in value.

In the long run, stock market prices will be determined by corporate profitability. On that basis, you can be optimistic, at least in the short-run.

In a recent Barron’s article, Leslie Nor- ton interviewed Ed Yardeni, the President of Yardeni Research, who has an impressive background and is well-respected in the industry. Yardeni has been bullish about the stock market for some time now, and he has been justified in doing so based on market performance.

Reasons to be bullish

Here are some of the reasons he continues to be bullish:

- He noted that second-quarter profits were on track to increase by a record high [which they did]. He pointed out that companies reacted to the pandemic by cutting costs, and profit margins increased as well as sales. There is a backlog of orders currently, which is another very positive indicator of increasing earnings growth.
- Yardeni indicated that Federal Reserve policy has helped the stock market and, as a result, price earnings (P/E) ratios did not fall as much as you would expect in a period of recession.
- Although the P/E ratio is high, in Yardeni’s opinion the high ratio is justified because of the Fed policy and because earnings prospects currently are very good. He believes that the stock market will continue to do well in the near-future because of the prospect of higher earnings.
- Yardeni went on to forecast a 5,000 level for the S&P in 2023. He expects earnings per share in 2023 to be approximately $230/share at year-end. (Most analysts predict that earnings will average $200/share at the end of this year and $219 at the end of 2022.)
- Although he doesn’t expect earnings growth in the third and fourth quarter to be as good as the second quarter, earnings will be at record levels, and that should be a good omen for market prices.
- Yardeni is not very concerned about inflation, because he believes that productivity will increase by 4% by the middle of the decade, and will stay there a while.
- He anticipates that the labor market will remain tight and corporations will have to increase wages, but that the improvement in productivity will outweigh the increase in wages. He predicts that wages will increase faster than prices, and that the result will be higher profit margins.
- He doesn’t believe that there will be significant economic risks as a result of COVID-19, because he believes that the Delta variant will lead more people to be vaccinated, and that is a positive factor.

Entrepreneurs create prosperity

Yardeni discussed a new book he is writing titled In Praise of Profits. In the book, he points out that the S&P accounts for “only about half of national corporate profits.” A significant portion of profits is derived from S corporations, which aren’t publicly traded and don’t pay corporate taxes. The profits are distributed to shareholders, who pay personal taxes on the dividends and income.

In addition, there are other “pass-through businesses,” and if you add all of them, there are 36 million business entities owned by one or a few shareholders that add to overall employment.

In summary, he believes that there is a great deal of entrepreneurship in this country that is not appreciated, “particularly by the progressives.” He believes this entrepreneurship has created a great deal of prosperity in the country.

Volunteer options you may not know of

By Janet Bodnar

My earlier column on fulfilling ways to spend retirement continues to generate inspirational responses from readers, many of whom have sung the praises of volunteering. You also named service groups that you have found rewarding.

I’ll cite a number of them for those of you in search of a cause that strikes a chord.

Many of your efforts focus on children. After working for more than 40 years as a registered dietician in hospitals and nursing homes, reader Linda Hall volunteers for Operation Christmas Child, a project of Samaritan’s Purse, which delivers gift-filled shoeboxes to children around the world.

“I am using my marketing MBA and my organizational and people skills,” Hall writes. “Sometimes I think that my training and experience were meant all along to be applied in my volunteer work.”

Nina Whitfield, who describes herself as a “teacher wannabe” who always wanted to work with kids, has donated time to Make-A-Wish and A Kid Again, helping families with children facing critical illnesses.

Reader Jodie Black requests that I mention her group, National CASA/GAL Association, which has more than 350 local affiliates that train volunteers to work with children in foster care.

Reader Marty Jacobson helps people at the other end of the age spectrum: He was an original member of Seniors vs. Crime, a special task force of the Florida attorney general’s office dedicated to prosecuting criminals who defraud elderly Florida residents.

Now retired, Jacobson has rejoined the task force, which has 36 offices throughout Florida and more than 200 senior volunteers. “I am very evangelical about working for this group,” writes Jacobson.

In addition to being president of a local symphony orchestra, Charles Dye is a mentor with SCORE, a national organization of experienced businesspeople who counsel small businesses. “I’m 87 and am amazed that I’m still enjoying life,” Dye said.

Team efforts

Some couples have made volunteering a joint activity. Diane and Tom Howlett began renting motor homes for vacations with their kids.

Now retired, they participate in Care-A-Vanners, a project of Habitat for Humanity, in which RV travelers can visit sites where construction help is needed.

“All that is required to join is an RV and a willingness to help out deserving folks who need a house,” Tom said. (The program was suspended because of COVID but is scheduled to resume.)

Carol and Ron Jochimsen have combined volunteering with their church. The Jochimsens made a two-year commitment to travel out-of-state with Laborers for Christ, a project of the Lutheran Church Missouri Synod, which replaces or repairs small or outdated church structures.

“It was a fulfilling activity that took away my desire to be at regular work,” Ron said.

Like many of you, Steve Jansen didn’t have to travel far afield to find fulfillment in religion. “I lead worship services at a summer chapel, and volunteer in the music ministry at my church when the chapel is finished for the season,” Jansen writes.

When you consider volunteering, focus on activities that make use of your talents or pique your interest, and don’t overcommit. Choose something that allows flexibility if you’d like to travel or have regular family commitments (also a prime volunteer activity).

And be on the lookout for opportunities. Says Jansen, “Each day I pray that if God wants me to do more than I am doing, He will reveal it to me and make me passionate about it.”

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What to do should a financial crisis arise

By Elliot Raphaelson

As the economy struggles to regain its footing after the pandemic recession, many Americans are facing serious financial problems. If you are one of them, I recommend an excellent new book by Washington Post personal finance columnist Michelle Singletary.

It is very easy for individuals facing financial problems to make poor decisions. For such people, What to Do with Your Money When Crisis Hits: A Survival Guide (Houghton Mifflin Harcourt) is a roadmap to recovery. Thorough and easy to understand, it covers a wide range of topics and provides very practical advice.

When people face mounting bills because of layoffs, accidents and other emergencies, it can be difficult to know which expenses to prioritize — to distinguish between those that must be paid immediately and those that can be postponed or partially paid.

Singletary reviews options regarding housing, explaining how to work with landlords and mortgage lenders and servicers, and she explains the importance of understanding the foreclosure process, which varies across states.

She also discusses options regarding dealing with credit card companies to postpone payments that are not high priority.

A top priority, she argues, is feeding your family. She does a good job explaining the Supplemental Nutrition Assistance Program (SNAP), formerly known as food stamps.

Although there are income requirements, you still might qualify even if you have lost your job. There are special SNAP rules for households with older or disabled members. Each state has its own application process.

Singletary gives a solid review of the pros and cons of withdrawing funds from retirement accounts such as IRAs, as well as of 401(k) loans.

She also discusses payday and title loans. They are both terrible options, and I am glad to see the author avow that these options are only a last resort.

The book contains valuable information about unemployment benefits, part-time work while receiving benefits and the appeal process.

There is detailed information about healthcare options, including COBRA, the Affordable Care Act, Medicaid, short-term insurance coverage, flexible savings accounts and health savings accounts.

What to do about debt

There is very good information regarding the best ways to handle your outstanding credit card debt. Also included are the pros and cons of filing for the two types of bankruptcy.

An important section discusses your rights regarding debt collectors. Debt collectors have to provide proof that you owe any debt; many are unable to do so. The book provides valuable sources so that you understand your rights and options.

Those who find themselves in financial crisis and who have reached age 62 can consider applying early for Social Security benefits — which has some advantages and several disadvantages. One advantage is that you can file for a benefit early and still work part-time without penalty.

Some whose jobs are in jeopardy considering starting their own businesses. Singletary suggests some options that have minimal risks.

One of her themes is that those in crisis need to think on two timescales: what to do now to solve problems, and what to do to establish a secure future.

The advice to invest in low-cost index funds is sound. Singletary explains how priorities should vary according to the period of life you are in.

If you’re facing significant personal financial problems and must make critical decisions now and in the near future, this book will be very valuable to you. Even if you are not, you never know what the future will bring, and this book will help prepare you.

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Yardeni advises investors to own companies that are either providing improved technology, or using technology heavily to run their business. He recommends investors continue to have technology stocks in their portfolios.

For now, he recommends overweighting U.S. stocks. He believes the valuation on small and mid-cap stocks is historically low relative to the larger-cap stocks.

In summary, he believes, as I do, that you still need a high percentage of common stocks in your portfolio.

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

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Replace funeral with a celebration of life

By Mark Theil

Some older adults tell their families, “I don’t want a funeral; I want to have a party.” Others request no funeral or party at all. But some families feel that doing nothing isn’t quite right.

In any of these circumstances, a funeral celebrant can help create a “celebration of life” tribute ceremony that can be a beautiful, healing experience for everyone who attends.

Funeral celebrants are a relatively new phenomenon. We are trained specialists who create and officiate at personalized celebration of life ceremonies designed to honor a loved one’s life in a way that transcends the traditional funeral experience.

Funeral celebrants create and officiate a service from scratch, collaborating closely with families and loved ones to ensure that the ceremony genuinely reflects the unique qualities of the individual who has passed.

The ceremony is all about the family’s deceased loved one; however, the purpose of the ceremony is for the family to begin the healing process. The tone of the ceremony is uplifting, triumphant and comforting, not somber.

Parachute jumps, campfire services

Often celebrants are contacted by funeral homes or the families themselves to create a memorial service.

The process begins with an interview with the family, where the celebrant learns about the deceased in order to capture their essence in a ceremony.

Celebrations of life can take place in a traditional location such as a funeral home or cemetery, or a non-traditional location selected by the family. For instance, celebrants have officiated at these alternative sites:

- A family of parachuting enthusiasts requested that a small ceremony be held in a jump plane, followed by a group jump by all the family members, who then released the decedent’s ashes during the descent.

- A family made a toast with a favorite wine at a yacht club, while jazz and rock music played in the background.

- A family that loved to camp together requested that the celebrant officiate a ceremony around a campfire at night.

Religious, spiritual or neither

While celebrations can incorporate religion, prayer and spirituality of all denominations, celebrants can also respond to the needs of those who do not have a religious tradition.

A family may consider themselves to be “spiritual but not religious” or may not have a relationship with a pastor, priest or rabbi. The family may not be observant of any type of denomination, or may not have attended a church for many years.

Funerals for the living

Another service a celebrant can perform is a “Living Funeral” or “Life Celebration” service. This is a wonderful phenomenon that is gaining popularity in the United States, Canada, New Zealand and Australia, where celebrancy began.

In this event, the honoree is living and present to hear the eulogies, praises and farewells given before death. It is a gathering of family, friends, and colleagues to celebrate a person with a life-limiting illness.

Celebrants function on an on-call basis, seven days a week, 24 hours a day. Most celebrants charge in the $450 to $700 range, which includes a two- to three-hour meeting with the family to get to know the decedent, a service in the funeral home chapel or elsewhere, and a graveside service if desired.

Mark Thiel certified as a celebrant following a 42-year career as a Registered Nurse. Contact mark@celebratefunerals.com or call (248) 860-6358.

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Scientists have discovered a natural way to kill germs fast.

Now thousands of people are using it against unwanted viruses and bacteria in the nose and on skin.

Germs, like viruses and bacteria, can multiply fast. When unwanted germs get in your nose they can spread and cause misery unless you stop them early.

In the last 20 years, hundreds of studies by government and university scientists show the natural element copper kills germs just by touch.

The EPA officially declared copper to be antimicrobial, which means it kills microbes, including viruses, bacteria, and fungus.

The National Institutes of Health says, “The antimicrobial activity of copper is now well established.”

Ancient Greeks and Egyptians used copper to purify water and heal wounds. They didn’t know about microbes, but now we do.

Scientists say the high conductance of copper disrupts the electrical balance in a microbe cell by touch and destroys it in seconds.

Some hospitals tried copper for touch surfaces like faucets and doorknobs. This cut the spread of MRSA, and other illnesses, by over half and saved lives.

The strong scientific evidence gave inventor Doug Cornell an idea. He made a smooth copper probe with a tip to fit in the bottom of his nose.

The next time he felt a tickle in his nose that felt like a cold about to start, he rubbed the copper gently in his nose for 60 seconds.

“The cold never got going,” he exclaimed. “That was September 2012. I use copper in the nose every time and I have not had a single cold since then.”

“We don’t make product health claims,” he said, “so I can’t say cause and effect. But we know copper is antimicrobial.”

He asked relatives and friends to try it. They reported the same thing, so he patented CopperZap® and put it on the market.

Soon hundreds of people had tried it. The feedback was 99% positive if they used the copper within 3 hours after the first sign of unwanted germs, like a tickle in the nose or a scratchy throat.

Early user Mary Pickrell said, “I can’t believe how good my nose feels.”

“What a wonderful thing!” exclaimed Physician’s Assistant Julie. Another customer asked, “Is it supposed to work that fast?”

Pat McAllister, 70, received one for Christmas. “One of the best presents ever. This little jewel really works.”

Frequent flyer Karen Guacci used to suffer after crowded flights. Though skeptical, she tried copper on travel days for 2 months. “Sixteen flights and not a sniffle!” she exclaimed.

Businesswoman Rosaleen says when people around her show signs of unwanted germs, she uses copper morning and night. “It saved me last holidays,” she said. “The kids had crud going round and round, but not me.”

Attorney Donna Blight tried copper for her sinus. “I am shocked!” she said. “My head cleared, no more headache, no more congestion.”

A man with trouble breathing through his nose at night tried copper before bed. “Best sleep I’ve had in years!”

In a lab test, technicians placed 25 million live flu viruses on a CopperZap. No viruses were found alive soon after.

The handle is curved and textured to increase germ contact.

The EPA says copper still works even when tarnished.

Made in America of pure copper, 90-day full money back guarantee. Price $79.95. Get $10 off each CopperZap with code VAFP7.

See www.CopperZap.com or call toll-free 1-888-411-6114.

Buy once, use forever.

Statements not intended as product health claims, and have not been evaluated by the FDA. Not claimed to diagnose, treat, cure, or prevent any disease.
The smarter way to pay estimated taxes

By Rocky Mengle and Kevin McCormally

If you’re still working, you probably don’t need to worry about estimated tax payments. Withholding on your paychecks should ensure compliance with the tax system’s pay-as-you-earn demands.

But if you’re retired, chances are you need to make estimated payments. You’re basically supposed to figure how much tax you’ll owe for the current year and send it along to the IRS in four equal installments (due mid-April, mid-June, mid-September and mid-January).

If you pay at least 90% of this year’s liability or 100% of what you owed last year, you’ll have done your duty and be protected from an underpayment penalty. (That 100% of last year’s taxes rises to 110% if your adjusted gross income last year was more than $150,000.)

Not only can making those estimates be a pain, writing those checks can disrupt your cash flow. Many taxpayers simply divide the previous year’s tax bill by four and send 25% on each payment date to wrap themselves in the “100% of last year’s tax bill” exception.

But depending on the source of your retirement income, you may be able to satisfy the IRS via withholding from those payments.

Unlike withholding from paychecks, withholding from retirement income is almost always voluntary. (The exception: Non-IRA distributions that can be rolled over tax-free to an IRA or other eligible retirement plan are generally subject to mandatory 20% withholding.)

If you want federal taxes withheld from Social Security benefits, you must file Form W-4V (the “V” is for voluntary) with the Social Security Administration. You can ask that 7%, 10%, 12% or 22% of each monthly benefit be carved off for the IRS.

When it comes to pension or annuity payments, you control how much will be withheld by filing a Form W-4P with the payor.

For IRA distributions, the law requires that 10% be withheld for the IRS unless you tell the custodian otherwise. You can block withholding altogether or ask that as much as 100% be withheld.

A better way for IRAs

Speaking of IRAs, a little-known opportunity may free you from withholding on multiple income sources and from the hassle of filing estimated taxes. We call it the RMD solution.

Starting at age 72, retirees must take required minimum distributions from their traditional IRAs, based on the balance in the accounts on the previous December 31st divided by a factor provided by the IRS.

However, if you don’t need the money to live on, wait until December to take your RMD and ask the sponsor to withhold a big chunk for the IRS — enough to cover your estimated tax on the IRA payout and on all of your other taxable income for the year.

Although estimated tax payments are considered made when you send in the checks — and must be paid as you receive your income during the year — amounts withheld from IRA distributions are considered paid evenly throughout the year even if made in a lump sum payment at year-end.

So, if your RMD is large enough to cover your entire tax bill, you can keep your cash safely ensconced in the IRA most of the year, avoid withholding on other sources of retirement income, skip quarterly estimated payments — and still avoid the underpayment penalty.

Note that RMD withholding might not work when it comes to state estimated taxes because some IRA sponsors won’t withhold state income taxes. Check this point with your IRA sponsor.

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By Don Mankin

Frank Lloyd Wright once wrote, “Tip the world over on its side, and everything loose will land in Los Angeles.”

I would add: Tip Los Angeles on its side, and everything loose will land in Venice Beach.

I’ve lived in Venice Beach for almost 40 years (most recently in a house just two blocks from the ocean and boardwalk), and have witnessed many changes over the years — from funky and rough to hip and pricey.

But this past year has been like none other. Because of the pandemic and economic downturn, homeless people took over Venice Beach’s world-famous boardwalk — also known as Ocean Front Walk, the second most popular tourist destination in Southern California — and turned it into a mile-long encampment.

Many businesses were closed, and foot traffic dropped off precipitously. What remained felt dark and sinister. Trash was strewn everywhere, there were constant street fights, and crime rates soared. The charred remains of at least one building burned down by an out-of-control fire from a nearby tent loomed over the once bustling, boisterous boardwalk.


For months I stayed off the boardwalk, giving up one of my favorite leisure (un)activities of sitting on a bench, where I would munch on a sausage sandwich and watch the colorful parade of tourists and locals walk by, all dressed (or barely dressed) to the nines in their versions of funky, hip and casual.

This past June, though, the city finally started to pay attention to the complaints from residents and cleared up the encampments one by one in a somewhat humane fashion. All campers were offered temporary housing and storage for their tents, bikes and shopping carts.

A couple of weeks ago my wife and I decided to take a walk along the boardwalk to check on the progress of the cleanup. We were pleasantly surprised. As usual, the sun was shining, the breeze was light and balmy, and the temperature was a beach-perfect 75.

Most of the boardwalk had been cleaned up, many stores were open for business, and the boardwalk was packed with tourists. The bars and restaurants were jammed. Street musicians and tarot card readers were back, taking over spots recently occupied by tents and clapboard shacks.

So, come back for a visit. No need to wait until next summer: The Los Angeles summer extends into mid-October, and even in the depths of winter it’s more likely to be sunny, warm and dry than cold, wet and dreary.

While you’re here, check out some of the many other attractions in Venice Beach.

**Sea and sand**

The beach itself begins just a few yards west of the boardwalk and extends for more than 100 yards to the water’s edge.

Stop for a few minutes at the Venice Beach Skatepark to gawk at the skateboarders “catching air” as they propel themselves off Dali-esque concrete curves and soar into the air, framed by beach, ocean and the distant Santa Monica Mountains.

On most days, the beach is empty except for a few sunbathers, surfers or meditators gazing at the sailboats gliding offshore or, at the right time of year, dolphins playing in the breaking waves.

Look south and you can often see Santa Catalina Island in the distance; look north and you can get a better view of the backdrop for the soaring skateboarders — a beach curving around a vast bay all the way to Malibu and beyond.

When visitors tell me they think Los Angeles is ugly, this is where I bring them to change their minds.

**Venetian (Beach) Canals**

Venice’s six canals, built by developers at the turn of the 20th century, now comprise one of the ritziest neighborhoods in Los Angeles. Once home to motorcycle gangs and drug dealers, the Venice Canals are now an architectural showcase of the most expensive homes in Los Angeles.

Because Venice Beach has no design constraints (other than height limits, setbacks and engineering requirements), you’ll find a mosaic of architectural styles.

This, coupled with the money, ego, hubris and imagination of the creative community that lives here — successful screenwriters, directors, producers, musicians, artists and high-end professionals — produces colorful, eclectic structures.

The houses, canals and bridges, along with the flocks of ducks and geese that make the canals their home, provide a picturesque and serene contrast to the crowds of vendors, entertainers and tourists on the boardwalk.

Wander along the canals and bridges at your leisure. Although they are just one
Travel insurance is costly but necessary

If you’re thinking about an international trip this fall or next spring, adding travel insurance is not optional — it’s necessary.

Before anyone ever heard of COVID-19, the question, “Do I need travel insurance?” called for a complicated answer. COVID has added another dimension of complications — new risks and new requirements.

A quick refresher course in travel insurance basics is useful:

- Most travel insurance is “named peril” insurance: If a contingency is not specifically included in the contract, it isn’t covered.
- Most travel insurance is limited to “unforeseen” contingencies. You can’t buy fire insurance when your house is already on fire, and you can’t buy travel medical insurance if you’re too sick to travel.
- Many travel insurance coverages are secondary, which means the travel insurance covers only what you can’t first recover as refunds or payments from other insurance sources.
- Travel insurance is most useful against big-dollar risks. Many bundled policies cover small-dollar risks such as delay and delayed baggage costs, but those typically don’t amount to more than a typical traveler can absorb. If those coverages are included in a bundled policy, take them, but don’t pay extra for them.

Issues before you leave

Traditional trip-cancellation insurance covers your nonrefundable cancellation penalties if you have to abort a trip before you leave home because of the usual causes: sickness, accident and such. Most policies cover your getting COVID as any other sickness.

The main new risk is possible COVID lockdowns or quarantines in your destination. Most policies do not cover cancellation if you’re just uneasy about the situation, nor do they cover any restrictions in effect at the time you buy your policy.

Issues after you arrive

Traditional trip-interruption insurance covers costs of early return if you get sick or suffer an accident while at your destination. And traditional medical insurance covers the associated medical costs, which typically includes getting COVID.

The new risk is getting caught in your destination by a new COVID restriction imposed after you arrive. Although many policies do not cover the cost of accommodations if you’re caught in a destination quarantine, some now do.

New government requirements

As a direct result of COVID, some countries require that you have insurance, and can document, locally applicable medical and emergency evacuation coverage as a condition of entry, in some cases with minimum coverage up to $100,000.

A few of those — notably Aruba, the Bahamas, Jamaica and Sint Maarten — require that you buy their own policies, at a cost of up to $40 per person. In addition to insurance, many countries require pre-arrival COVID tests.

Insurance coverage you need

The best way to cover yourself is (1) determine exactly what coverage you need, then (2) call a travel insurance agency and negotiate a policy that specifically covers those exact requirements.

Over the years I’ve recommended Insure My Trip (insuremytrip.com), Quotewright (quotewright.com), and Squaremouth (squaremouth.com), which posts a useful list of special individual-country requirements. But a handful of other travel insurance companies are equally good.

Note: The only way to keep personal control of whether to travel is to buy a “cancel for any reason” policy.

Obtaining such insurance will be especially hard on older travelers, because most travel insurance pricing is age-rated. Medicare doesn’t cover international travel, and Medicare supplemental insurance often isn’t enough to satisfy requirements.

A recent study by AdvisorSmith (advisor-smith.com) found that, for a sample trip, travelers (age 60) pay 28% more than travelers age 30 to 50, and the excess increases to 88% at age 70, 200% at age 80, and 360% at age 90. And some policies that are not age-rated cut off entirely at age 70 or 80.

At a typical price of 4% to 8% of total trip cost, insurance is often a reasonable buy. With COVID, a more costly policy can be a necessity. And as always, the best way to minimize risk is to minimize up-front payments for travel.

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**Venice Beach**

*From page 19*

block from the boardwalk, the canals aren’t easy to find on your own, so consult a map or your smartphone for directions.

**Abbott Kinney Boulevard**

After you have had enough quirky, cutting-edge architecture, head to Abbott Kinney Blvd., or AKB, which is, according to *GQ* magazine, “the Coolest Block in America” (the cool part is actually closer to a mile from end to end).

AKB is home to the hippest galleries, restaurants, bars, cafes and stores in Los Angeles. A constant stream of attractive young men and women tweet on their smartphones as they stroll on the sidewalk, so be prepared to dodge one slender, well-coiffed body after another as you make your way from store to store.

Also be prepared to spend a lot of money. You can easily spend most of the day on AKB, especially if you like to shop.

**Inland walk streets**

Try to spend an hour strolling up and down the “walk streets,” marveling at the architecture and looking for celebrities. The walk streets are essentially sidewalks lined on both sides by tall trees, bamboo, overgrown ivy and bushes, whimsical gardens and lawns, and houses as architecturally diverse as those on the canals.

Entering the walk streets is like passing through a wormhole into another universe: magical, quiet and soothing, especially compared to the boardwalk and AKB.

The inland walk streets are even more hidden than the Venice canals. To find them, consult a map or your smartphone for directions, looking up “Crescent,” “Nowita,” “Marco” or “Amoroso Place.”

**Rooftop sunsets**

If you have time and haven’t spent all of your money on AKB, go to the rooftop lounge of the Hotel Erwin in the heart of Venice, appropriately named “High.”

Here, you can have a pricey cocktail and observe the mating rituals of 20- and 30-somethings. In the ultimate triumph of hormones over aesthetic appreciation, they seem more interested in each other than the view.

I have been all over the world, but this is still one of my favorite views, 80 feet above the Bohemian bustle of the Venice Boardwalk at the height of its insanity in the late afternoon on a clear, warm day.

There may be better views in more exotic locales. But I doubt there is one with as rich a stew of people, architecture, scenery and opportunities for spending money as the one in Venice Beach.

**If you go**

It’s best to fly into LAX, which is about 20 minutes south of Venice Beach. Round-trip, nonstop flights from the Richmond area on American Airlines or Southwest start at around $250.

The small but charming Hotel Erwin is a four-star hotel and bar in the heart of Venice Beach; its rooms start at $240. Rates are comparable at the brand-new waterfront Venice V Hotel, a restored 1915 building where every room has an ocean view. Or choose a chain hotel from the Courtyard Marriott to the Ritz-Carlton, in nearby Marina Del Rey or Santa Monica.

Venice is chock full of great restaurants, ranging from top-of-the-line, Michelin-star-worthy trattorias to inexpensive window counter takeaways.

Among my favorites are: Felix Trattoria on AKB for handmade pasta made on site (good luck getting a reservation though); Hama Sushi, one of the oldest sushi restaurants in Los Angeles outside of Little Tokyo; Great White, an Aussie-style café specializing in inexpensive California cuisine; and The Win-Dow, on the boardwalk, featuring a double patty smash-cheeseburger for less than $7.

For more information, visit venicetchamber.net/visitors/guide.
Finally... a better mobility solution than Scooters or Power Chairs.

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

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

My Zoomer is a delight to ride! It has increased my mobility in my apartment, my opportunities to enjoy the-out-of-doors, and enabled me to visit the homes of my children for longer periods of time. The various speeds of it match my need for safety, it is easy to turn, and I am most pleased with the freedom of movement it gives me.

Sincerely, A. Macon, Williamsburg, VA

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

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

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

Call now toll free and order one today! 1-888-219-4370

Please mention code 115943 when ordering.

The Zoomer and Zinger Chairs are personal electric vehicles and are not medical devices nor wheelchairs. They are not intended for medical purposes to provide mobility to persons restricted to a sitting position. They are not covered by Medicare nor Medicaid. © 2021 Journey Health and Lifestyle
Old-fashioned LPs ride wave of nostalgia

By Glenda C. Booth

Richmonder Mark Lipscombe has around 4,000 vinyl records (which he keeps alphabetized) and a machine that cleans them. He visits Plan 9 Music in Carytown at least once a week to sift through the bins of records there to find more to buy.

Lipscombe is one of many Plan 9 regulars who shun today’s high tech music platforms, preferring to listen to music from LPs played on a turntable.

What is it that made him a “late convert to vinyls”? “They sound better,” he said. “I was blown away by the difference in the sound.”

But that’s not the only thing he likes better. When he discovered vinyl records, “It was like I was 15 years old… I like the packaging and the nostalgia. There’s something about it.”

Jim Bland, owner and co-founder of Plan 9 Music, a West Cary Street fixture, opened his record store in 1981. At the time Carytown was not today’s bustling commercial strip, just “a cheap place with lots of storage buildings and little retail,” he recalled. People then were flocking to suburban shopping malls, and “West Cary Street was forgotten,” he lamented.

Today, Plan 9 is one of several hip outlets on the street, including the toy store World of Mirth, Dogma for pet supplies, and For the Love of Chocolate.

The store’s opaque name comes from a 1959 cult horror movie, Plan 9 from Outer Space, starring Bella Lugosi, best known for portraying Count Dracula in the 1931 classic Dracula. In the store’s namesake film, evil aliens attack Earth, resurrect the dead and put “plan 9” into action.

“It’s so bad, it’s good,” shop owner Bland said. The movie garnered a Golden Turkey award, which recognizes some of Hollywood’s worst achievements. “It’s offbeat. I wanted to do something different.”

A new generation of fans

He did — and he does. Bland has seen a surge in vinyl records’ popularity in recent years, especially among young people. His 12 employees stand ready to help a steady stream of fans each day.

“Records are popular now because it’s cool, especially if you grew up with streaming,” Bland said. He believes that many records sound better than the newer electronic systems. “Playing records gives people a sense of ownership.”

There’s nothing quite like gently removing a vinyl record from its cardboard cover, studying the label, putting it on the turntable, lowering the needle and turning up the volume.

LPs, or long-playing records, have a 33 1/3 rpm speed; each side can play for about 20 minutes. Introduced in 1948, they were the standard record industry product for several decades.

Since its origin, Plan 9 has survived 45s (seven-inch vinyl records); cassette tapes; compact discs; cable television; music television; Bluetooth and streaming.

Sales and customers took a nosedive as digital downloading and streaming boomed. But Bland has seen manufacturers turning out more records in the last 10 to 15 years, and said that pressing plants worldwide struggle to keep up with the demand.

Plan 9 not only sells new and used records but also CDs, turntables, DVDs and cassette tapes. Customers can shop online and pre-order new records, too.

Dusty albums worth money

Bland hesitates to quantify the store’s inventory, clearly in the thousands, as he surveys the long wooden bins crammed with records, most in their original covers.

They include blues, soul, country, pop, folk, jazz, hip-hop, “all kinds” of music, he said.

As people age, downsize, declutter or pass away, they and their heirs often unearth precious record collections simply collecting mold and dust — musical gold mines for Plan 9ers. Estate sales are prime record-hunting grounds.

Record prices depend on multiple factors, including quality, rarity and whether it’s a first edition. The better shape it’s in, and the more unique it is, the higher the value.

“If the cat chewed the corner of the cover or the record is scratchy, the price is lower,” Bland said.

A social scene, too

Bland believes that Plan 9 customers return again and again because they get personal service and can interact with other music lovers.

“Shopping online is impersonal,” said Bland, who also has a bricks-and-mortar Plan 9 store in Charlottesville.

People who like records really like records. Like Lipscombe, Gene Raney, 62,
Camellias bloom in your autumn garden

By Lela Martin

Although I’m an advocate for native plants, there are desirable non-native shrubs that do well in central Virginia. In my own back yard, I’ve planted three species of camellia, which are native to Asia: the Japanese camellia or Camellia japonica; sasanqua or C. sasanqua; and the tea camellia or C. sinensis.

Why do I love camellias? They are large, long-lived, evergreen shrubs with attractive leaves. In the landscape, camellias can serve as an accent plant, a privacy hedge or a tall foundation planting. They can be pruned into a “small tree” form.

But the primary reason I recommend camellias is their gorgeous red, pink white or variegated blooms in the months when the flowers of many plants are gone. Sasanqua camellias begin to bloom in fall and are often completed by Christmas, just in time for many of the Japanese camellias to begin blooming.

Rose of winter

Growing up to 12 feet high, the predominant species, C. japonica, is often called the Rose of Winter or Rose of the South. Depending on the variety, Japanese camellias usually flower between January and March, but some cultivars flower earlier or later than that. The blossoms can be up to five inches in diameter and range in form from single to semi-double, double, formal double or full peony, depending on the cultivar. The Japanese camellias around the emperor’s palace in Tokyo are known to be more than 500 years old.

Showy sasanqua

While the Japanese camellia is usually upright, sasanquas range from upright and busily to low and spreading. They usually grow faster than the Japanese variety, but may be less hardy.

They have smaller leaves than Japanese camellias, but sport fragrant single or semi-double blossoms up to three inches in diameter. A camellia bush will flower over a period of four to six weeks. Two lovely cultivars of sasanqua are the white-blooming ‘Setsugekka’ and the popular ‘Yuletide,’ with its bright red flowers decorated by bright yellow stamens.

Tea, anyone?

Tea camellia has been in cultivation for more than 3,000 years. Yes, the new leaves from these plants are harvested to produce green, black, white and oolong teas. The word for camellia in Chinese is Chai hui, which means “tea flower.” Although its small, white fall-blooming flowers aren’t significant, I include it in my garden because it is the most abundant camellia in the world and it is another variety of the camellias that I so love.

Although I have not yet tried to brew tea from my own plant, I may pick, bruise and oxidize my own tea leaves this spring to prepare a nice cup of homegrown oolong! Directions on how to make your own tea are available from the America Camellia Society at americancamellias.com.

Planting preferences

Now is a good time to plant most shrubs, including camellias. The ideal months are October to November and March to mid-April. You will often find camellias for sale in garden centers when they are in bloom.

Plan 9 Music

From page 23

has shopped at Plan 9 for 30 years. He has what he calls “a ridiculous number of records and CDs — thousands — a mix of genres, like Americana, rhythm and blues, country and folk.” Raney even has a spreadsheet that organizes his collection.

Bland grew up in Chesterfield County with a father who played bass and a mother who sang in the church choir and played music at home.

In high school, Bland played drums and bought records that he loved to share with others. He attended Emory and Henry College and graduated from Virginia Commonwealth University in 1973.

Bland’s Carytown shop used to host music performances by hometown and touring bands and guest artists, events that Bland plans to resume after the pandemic.

“I like to showcase the artists and give them a venue.”

Richmond has three or four other record shops, Bland said, but most have only used or specialty records, like Barky’s on Broad Street, which sells religious music. Some thrift shops and chain stores offer records, too.

The secret of Plan 9 Music’s success? “The personal touch — and understanding the changing market,” Bland said, adding, “Records help people stay young.”

Plan 9 is located at 3017 West Cary Street, Richmond. For more information, visit plan9music.com or call (804) 353-9996.

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Visit two historic architectural treasures

By Glenda C. Booth

Two houses in Fairfax County’s Woodlawn Historic District, just a five-minute walk apart, juxtapose the landed gentry’s 19th-century, genteel lifestyle with 20th-century, middle-class practicality.

Take some time this fall to visit both Woodlawn and the Pope-Leighey House, two National Trust for Historic Preservation Historic Sites.

The Woodlawn mansion is perched on a hill within view of the Potomac River. The two-story, 6,500-square-foot Georgian mansion was designed by William Thornton, the architect of the U.S. Capitol, and completed in 1805.

George Washington gave the land to his step-granddaughter Eleanor (Nelly) Parke Custis Lewis and her nephew, Lawrence Lewis, in 1799. Nelly wanted her home to pay homage to her beloved grandfather, living at Mount Vernon only three miles away. His bust that she placed in the family parlor dominates the room today.

Washington called the plantation’s location “a most beautiful site for a Gentleman’s Seat,” and gentlemen came calling. Nelly, known as a gracious hostess, once said, “It’s not a Virginia fashion to pay short visits,” so guests were invited to linger in her spacious rooms and formal gardens. Among the luminaries the couple entertained in style were John Adams and the Marquis de Lafayette.

Arriving guests would exit their carriages and enter a grand hall running the width of the house in view of a winding staircase, reminiscent of Mount Vernon’s central passage.

They might then visit the two richly furnished “public” rooms: the music room and the formal dining room, which had marble fireplaces, elegant crown molding, and ceilings higher than those in the private family rooms.

Today’s visitors can gaze at oil portraits and handsome furniture from Washington’s era (20 percent is original), including sideboards, canopy beds and washstands.

The music room has a period pianoforte, harp and violin. Another room displays a needlepoint smoking hat, which Nelly made so her husband’s hair would not reek of smoke.

Of course, to make the home and plantation function, 90 enslaved people worked in the house and farmed the land. Free from household duties, Nelly, a person of privilege, could pursue her interests in music and stitchery.

She is known for her exquisite needlework, and today Nelly’s Needlers, formed in 1975, support Woodlawn. The group’s members make needlework items for the gift shop, sponsor an annual needlework show, and teach sewing, quilting, needlepoint, crewel embroidery and counted thread.

Woodlawn’s tours have been expanded to tell the stories of everyone who lived and worked at the plantation. After a short hiatus, tours of Woodlawn are scheduled to resume in September.

The Pope-Leighey House

Down the hill nestled in the woods is the one-story, 1,200-square-foot Pope-Leighey House, designed by Frank Lloyd Wright in the 1930s for Charlotte and Loren Pope.

Pope, a Washington Star copyeditor making $50 a week, could not afford a typical Wright home, which sold for around $650,000 in today’s dollars. The couple chose a Usonian design instead, which cost $7,000 in its day, including all the furniture and Wright’s fee.

The L-shaped house, moved from its original Falls Church location to make way for I-66, is an example of Wright’s Usonian houses, which he created as affordable, practical housing for the middle class.

To reduce costs, the house has no gutters, basement, garage or attic. Wright used brick, wood, concrete and glass — no drywall, paint or plaster. He designed an efficient kitchen for one person. Much of the interior has natural, honey-colored, cypress wooden planks. Clearstory windows make rooms feel bigger.

Wright believed that homes should not be a series of boxy little rectangles. His vision was rooms without ends.

Thus, the house’s central living-dining area is open-floor plan, a combination library and living room with a table for meals or games.

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Autumn garden
From page 24

Since camellias are shallow-rooted, don’t force them to compete with the roots from other trees. Find a spot where they can thrive: sheltered from full sun, intense morning sun and drying winds.

An ideal location is a protected corner near the northern or western exposure of a building or fence. Allow a minimum of five feet between plants and preferably more when planting. But if you want to form a hedge, a distance of three feet between plants is recommended.

Camellias prefer slightly acidic well-drained soil. When planting, remove stones and break up heavy clay soils. Don’t plant too deeply. Use two to three inches of organic mulch to conserve the soil moisture.

Disbudding and other care tips
Camellias are typically slow to become established. Fertilize with azalea/camellia fertilizer in the spring but do not overfertilize. Generally, camellias don’t need much pruning.

Once established, some Japanese camellias set more buds than can open and may direct their bud set on the terminal ends of the branches instead of distributing them evenly.

Disbudding concentrates the plant’s energy on the development of fewer flowers, and it determines the position of the blooms on the branch so that each may open fully.

Working around the shrub, manually twist off or use pruners to snip crowded flower buds, leaving two to four inches between buds growing along the length of the stem. At the very end of the stem, leave only one or two buds.

Disbudding may be practiced from September to November. If disbudding is done too early in the season, it may result in the growth of another crop of buds.

The shrub may drop buds on its own, which is normal. Excessive bud drop could be caused by under-watering in summer or uneven rainfall amounts.

Camellias are prone to fungal diseases such as dieback and canker, root rot, camellia flower blight, as well as leaf and flower gall. Insect pests include tea scale and cottony camellia scale.

My own long-lived C. japonica required treatment for tea scale this year. Clemson University Extension has a good publication if your camellias have fungal or scale issues: bit.ly/camelliatips.

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

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

Historic homes
From page 25

Wright wanted to “build with nature rather than against it,” he said, so floor-to-ceiling windows lead to a patio, connecting the indoors to the landscape.

Wright integrated furniture into the home’s design, intended to blend in and not dominate a space. Beds are low and without box springs. Ever practical, he placed the doorknobs unusually high — a form of childproofing.

As Wright once said, “Every home should be as unique as the people living in it.” The Popes and their two children lived in the home for five years before selling it to Robert and Marjorie Leighey, who donated it 20 years later to the National Trust in 1964.

Wright integrated furniture into the home’s design, intended to blend in and not dominate a space. Beds are low and without box springs. Ever practical, he placed the doorknobs unusually high — a form of childproofing.

Nearby Quaker site
Another nearby attraction is the still-used Woodlawn Quaker Meetinghouse, built as a place of worship by anti-slavery Quakers in the 1800s before the Civil War.

The abolitionists created a farming community of free African Americans and white settlers to prove that small farms could succeed without enslaved people. The Friends invite the public to their Meetings for Worship at 11 a.m. every first Sunday of the month.

Tours of Woodlawn and the Pope-Leighey House cost $15 ($12 for seniors; $7.50 children K-12). National Trust for Historic Preservation members get a 50% discount. Masks, social distancing and advance tickets are required. For more information or to reserve a tour, visit woodlawnpopeleighey.org or call (703) 570-4902.

MARK YOUR CALENDAR
Oct. 23
NIGHTCAPS AND STORIES
Enjoy a performance by Robin and Linda Williams as part of the Richmond Performing Arts Alliance’s Legends on Grace Series.

“Legends on Grace: Nightcaps and Stories” takes place in Rhythm Hall at the Dominion Energy Center on Sat., Oct. 23 at 8 p.m. and is also available on demand. Tickets range from $32.50 to $52.40 per person. For more information and a link to purchase tickets, visit bit.ly/LegendsonGrace.

Oct. 24
VIOLINS OF HOPE CONCERT
The Virginia Museum of History and Culture hosts musicians from the Richmond Symphony performing on instruments restored as part of the Violins of Hope project and exhibition, which tells the stories of Jewish musicians during the Holocaust. The concert takes place Sun., Oct. 24 at 5:30, and tickets cost $10 to $15. For more information and to purchase tickets, visit bit.ly/ViolinsofHopeConcert.

Oct. 3
ARTOBERVA 2021
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